

Partner ID **Martha**

BUSINESS DETAILS

BUSINESS BASICS

| | | |
|--|--|--|
| Business Legal Name Khalwad | DBA Name Hanna | Business Start Date 01/14/26 |
| Business Phone +1 (225) 254-2523 | Buisness Email sebastiankris@yopmail.com | Stock Symbol |
| Website | EIN/SSN 62-5452444 | <input checked="" type="checkbox"/> EIN <input type="checkbox"/> SSN |

TYPE OF OWNERSHIP

| | | |
|---|--------------------------------------|--|
| <input checked="" type="checkbox"/> Sole Proprietor | <input type="checkbox"/> Partnership | <input type="checkbox"/> LLC/LLP |
| <input type="checkbox"/> Private Corp | <input type="checkbox"/> Public Corp | <input type="checkbox"/> Govt/Non Profit |

Business Description

BUSINESS PHYSICAL ADDRESS

| | |
|--|-------------------------------------|
| Street Address 1 3350 Buschwood Park Drive | Street Address 2 Unit 150 |
| City Tampa | State/Province FL |
| Postal Code 33618 | |

BUSINESS MAILING ADDRESS

| | |
|--|-------------------------------------|
| Street Address 1 3350 Buschwood Park Drive | Street Address 2 Unit 150 |
| City Tampa | State/Province FL |
| Postal Code 33618 | |

DOES YOUR BUSINESS USE A THIRD PARTY TO STORE,
PROCESS OR TRANSMIT CARDHOLDER DATA?

NOTE: If yes, then include name and web address.

| | |
|-----------------------------|------------------------|
| Third Party Name | Web Address |
|-----------------------------|------------------------|

AUTHORIZED SIGNER/CONTROL PRONG

NOTE: This is the person in-charge/managerial control of making business decisions and/or signing all documents. Can be an owner/partner in the business but this is not always the case.

| | |
|--|---|
| First Name Marnus | Last Name Jo |
| Title Member | Personal Email sebastiankrish@yopmail.com |
| Mobile Phone 12252542523 | Ownership % 27.75 % |
| Date of Birth 01/08/08 | SSN 319-87-6534 |
| Home Address 1 3350 Buschwood Park Drive | Home Address 2 Unit 150 |
| City Tampa | State/Province FL |
| | Postal Code 33618 |

OWNERSHIP DETAILS

OWNER 1

| | |
|--|---|
| First Name Marnus | Last Name Jo |
| Title Member | Personal Email sebastiankrish@yopmail.com |
| Mobile Phone 12252542523 | Ownership % 27.75 % |
| Date of Birth 01/08/08 | SSN 319-87-6534 |
| Home Address 1 3350 Buschwood Park Drive | Home Address 2 Unit 150 |
| City Tampa | State/Province FL |
| | Postal Code 33618 |

OWNER 2

| | |
|---------------------------|---------------------------|
| First Name | Last Name |
| Title | Personal Email |
| Mobile Phone | Ownership % % |
| Date of Birth | SSN |
| Home Address 1 | Home Address 2 |
| City | State/Province |
| | Postal Code |

OWNER 3

First Name
Last Name
Title
Personal Email
Mobile Phone
 Ownership %
 %Date of Birth
 SSN
Home Address 1
Home Address 2
City
State/Province
 Postal Code

OWNER 4

First Name
Last Name
Title
Personal Email
Mobile Phone
 Ownership %
 %Date of Birth
 SSN
Home Address 1
Home Address 2
City
State/Province
 Postal Code

PRICING INFORMATION

NOTE: See how Payzli pricing works at payzli.com/simple-pricing

OPT OUT OF ACCEPTING

 Visa Mastercard AMEX Discover Visa Debit Master Card Debit Opt-out of receiving any future commercial marketing communication from American Express OPTION 1 - FLAT RATE PRICING

NOTE: With this option there is one simple rate and fee used for all transactions.

FLAT RATE PRICING (CHIP/TAP/SWIPE/ONLINE)

Visa/MC/Discover Rate
 %
 \$Amex Card Rate
 %
 \$ OPTION 2 - INTERCHANGE PLUS

NOTE: With this option there is one simple rate and fee used for all transactions above card brand costs.

Visa/MC/Discover Rate
1.00
Auth Fee
\$ 1.50Amex Card Rate
1.00
Auth Fee
\$ 2.50 OPTION 3 - TIERED

NOTE: Please ensure to complete both the card present and card not present rates, as well as the authorization fees.

Visa/MC/Discover CP Rate
 %
 \$Amex CP Rate
 %
 \$

AMEX

Amex Direct SE #
 WEX CARDSWEX Card Rate
 %
 \$ VOYAGER CARDSVoyager Card Rate
 %
 \$ EBT CARDSEBT Tran. Fee
 \$
FNS #

PIN DEBIT

Card Rate
1.00
Transaction Fee
\$ 0.10

MONTHLY FEES

Platform Fee
\$ 15.00
SAAS Fee
 \$Wireless Monthly Fee
 \$Reg Prod Fee
 \$Gateway Fee
 \$PCI Non Compliance
 \$Terminal Rental
 \$Minimum Monthly
\$ 25.00Gateway – Third Party
 \$

ONE TIME FEES / ANNUAL FEES

PCI Annual Fee
\$ 99.00
Early Termination Fee
\$ 500.00Equipment Fee
 \$
Wireless Set Up Fee
 \$

DISCOUNT FREQUENCY

 Monthly
 Daily

DEPOSIT FLAGS

 Deposit
 Taken Separately

PER ITEM FEES

Transaction Fee
\$ 0.00
AVS Fee
\$ 0.05
Batch Fee
\$ 0.05
Chargeback Fee
\$ 25.00Retrieval Fee
 \$Pre-Arbitration CB Fee
 \$ACH Reject Fee
 \$Return Item Support
\$ 2.00 Risk Premium Passthrough

PASSTHROUGH INTERCHANGE COSTS

 Gross Interchange
 Net Interchange
 Pass Through Dues and Assessments

CLOVER FEES

NOTE: Clover Terms of use are available at www.payzli.com/terms, www.clover.com/terms and www.clover.com/privacy-policyTransArmor Fee (monthly)
 \$Clover Platform Fee (monthly)
 \$Clover Non-Swipe Auth (per item)
 \$

PROCESSING INFORMATION

AVG PROCESSING VOLUMES

Avg. Monthly Card Volume **\$ 4667**
Avg. Transaction Amount **\$ 105**

Days

0

MODE OF TRANSACTIONS

NOTE: How do you plan to process your credit card transactions? Should total to 100%.

| | | |
|----------------|----------------|------------------------|
| Tap/Chip/Swipe | Online/Website | Manually Entered/Keyed |
| 100 | 0 | 0 |
| % | % | % |

WHAT IS YOUR REFUND POLICY?

NOTE: If other, please describe

No Refunds Exchange Only Days Other

Full Refunds Within Describe

POINT OF SALE EQUIPMENT

EQUIPMENT TYPE 1

| | | |
|----------------------|----------------------|----------------------|
| Equipment Name | Qty | Terminal Rental |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

EQUIPMENT TYPE 2

| | | |
|----------------------|----------------------|----------------------|
| Equipment Name | Qty | Terminal Rental |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

TERMINAL PARAMETERS

| | |
|--|----------------------|
| <input type="checkbox"/> Add Tips | Batch Time |
| <input type="checkbox"/> Add Server ID | <input type="text"/> |

PURCHASE TYPE

| | | |
|-----------------------------------|---|-------------------------------|
| <input type="checkbox"/> Purchase | <input type="checkbox"/> Reprogram | <input type="checkbox"/> Free |
| <input type="checkbox"/> Lease | <input type="checkbox"/> Agent Purchase | |

BANK DISCLOSURE

BANK INFORMATION



Esquire Bank, N.A.
100 Jericho Quadrangle, Suite 100 Jericho, NY 11753.
800-996-0213
Merchant ID# Begins: 807968 or 806879

IMPORTANT MEMBER BANK RESPONSIBILITIES

A Visa Member is the only entity approved to extend acceptance of VISA products to a Merchant. A Visa Member must be a principal (signor) to the Merchant Agreement. A Visa member is responsible for educating Merchants on pertinent VISA Operating Regulations with which Merchants must comply. A Visa Member is responsible for and must provide Settlement funds to the Merchant. A Visa Member is responsible for all funds held in reserve that are derived from settlement.

Merchant Authorized Signer Name

Marnus Jo



Commercial Bank of California
1752 MacArthur Blvd., Suite 100 Irvine CA 92612.
310-882-4866 • bankcard@cbcal.com
Merchant ID# Begins: 796888 or 687980

IMPORTANT MEMBER BANK RESPONSIBILITIES

Ensure compliance with cardholder data security and storage requirements. Maintain fraud and chargeback below thresholds. Review and understand the terms of the Merchant agreement. Comply with VISA Operating Regulations

Merchant Authorized Signer Signature

Date

01/28/26

BANKING INFORMATION

DEPOSIT BANK ACCOUNT

NOTE: We will deposit your payment transactions into this account.

Bank Name

U.S. Bank

Routing Number

123000220

Account Number

342740822

Savings

Checking

WITHDRAWAL BANK ACCOUNT

NOTE: We will deduct your fees from this account

Bank Name

Routing Number

Account Number

Savings

Checking

Same as Deposit Account

MERCHANT ACCEPTANCE

MERCHANT ACCEPTANCE **NOTE:** Payzli Terms of Use are available at payzli.com/terms.

Merchant certifies that all information provided to Payzli, Inc. ("Payzli") set forth in this completed Merchant Processing Application and the [Payzli Terms of Use](#) is true and correct. By its electronic signature of this Merchant Processing Application, Merchant acknowledges prior to the processing of Merchant's first transaction with Bank it will have received (either in person or by e-mail as a pdf attachment) and hereby accepts the terms and conditions of the complete [Payzli Terms of Use](#) (also known as Merchant Services Program Terms and Conditions) which includes the Your Payments Acceptance Guide, the General Terms, Third Party Agreements and Confirmation Page, all of which together with the Merchant Processing Application and the schedules thereto and other documents incorporated therein, constitute your agreement with Payzli and Bank. Terms not defined in this Merchant Processing Application shall have the definitions as set forth in the [Payzli Terms of Use](#). Merchant understands that a copy of the [Payzli Terms of Use](#) is provided to Merchant with the welcome kit the Merchant will be sent and is also available at: payzli.com/terms. By signing below, each of the undersigned authorizes us, our Affiliates and our third party subcontractors and/or agents to verify the information contained in this Application and to request and obtain from any consumer reporting agency and other sources, including bank references, personal and business consumer reports and other information and to disclose such information amongst each other for any purpose permitted by law. If the Merchant Processing Application is approved, each of the undersigned also authorizes us, our Affiliates and our third party subcontractors and/or agents to obtain subsequent consumer reports and other information from other sources, including bank references, in connection with the review, maintenance, updating, renewal or extension of the Agreement or for any other purpose permitted by law and disclose such information amongst each other. Each of the undersigned furthermore agrees that all references, including banks and consumer reporting agencies, may release and all personal and business credit financial information to us, our Affiliates and our third party subcontractors and/or agents. Each of the undersigned authorizes us, our Affiliates and our third party subcontractors and/or agents to provide amongst each other the information contained in this Merchant Processing Application and [Payzli Terms of Use](#) and any information received subsequent thereto from all references, including banks and consumer reporting agencies for any purpose permitted by law. It is our policy to obtain certain information in order to verify your identity while processing your account application.

If Payzli does not approve Merchant for a Merchant Processing Agreement in connection with this Merchant Processing Application, Merchant hereby consents to the forwarding of all information contained in this Merchant Processing Application, as well as all other information disclosed by Merchant in connection with this Merchant Processing Application to different potential merchant account provider(s) for the purpose of considering Merchant for a merchant processing account. By signing below, I represent that I have read and authorized to sign and submit this application on behalf of the entity above and all information I have provided herein is true, complete and accurate. As part of our approval, processing services, continuing fraud prevention and account review processes, the undersigned consents to the use of information gathered online or that you submit to us, and/or automated electronic computer security screening, by us or our third party vendors. Merchant authorizes Payzli and Bank and their affiliates to charge Merchant's designated credit card, bank account (via Automated Clearing House (ACH)) or any other type of account provided by Merchant to Payzli, for any amounts due to Payzli or Bank from Merchant under this [Payzli Terms of Use](#) or any other agreements with Merchant, including, but not limited to, costs associated with equipment hardware, software and shipping other than funds related to merchant acceptance, including settlement funds, reserves, suspended settlement, and other funds, which are held and controlled by the Bank. You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq., as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC). Merchant certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct. This Merchant Processing Application and Agreement shall not take effect until Merchant has been approved and this Agreement has been accepted by Payzli and Bank. In exchange for Payzli and Bank (the Guaranteed Parties) acceptance of, as applicable, the Agreement, and/or the PGE Agreement, the undersigned unconditionally and irrevocably guarantees the full payment and performance of Merchant's obligations under the foregoing agreements, as applicable, as they now exist or as modified from time to time, whether before or after termination or expiration of such agreements and whether or not the undersigned has received notice of any amendment of such agreements. The undersigned waives notices of default by Merchant and agrees to indemnify the Guaranteed Parties for any and all amounts due from Merchant under the foregoing agreements. The Guaranteed Parties shall not be required to first proceed against Merchant to enforce any remedy before proceeding against the undersigned. This is a continuing personal guaranty and shall not be discharged or affected for any reason. The undersigned understands that this is a Personal Guaranty of payment and not of collection and the Guaranteed Parties are relying upon this Personal Guaranty in entering into the foregoing agreements, as applicable.

OWNERSHIP CONFIRMATION

This Beneficial Ownership Addendum shall be attached to and made a part of the original Merchant Agreement between Bank and the undersigned. To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

By signing below, I attest that I have accurately provided the name, address, date of birth and Social Security Number (SSN) for the following individuals (i.e. the beneficial owners):

1. Each individual, if any, who owns directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 25 percent or more of the shares of a corporation); AND
2. An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (i), depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (i), you must provide the identifying information of one individual under section (ii). It is possible that in some circumstances the same individual might be identified under both sections (e.g., the President of Acme, Inc. who also holds a 30% equity interest). Thus, a completed form will contain

the identifying information of at least one individual (under section (ii)), and up to five individuals (i.e., one individual under section (ii) and four 25 percent equity holders under section (i)).

Merchant Authorized Signer Name

Marnus Jo

Merchant Authorized Signer Signature

Date

01/28/26

PERSONAL GUARANTEE

By signing below, signer(s) unconditionally guarantee(s) to Payzli & its successors and assigns the full and prompt payment when due of all its obligations of every kind and nature of Merchant arising directly/indirectly out of the Agreement and /or the TeleCheck /Payzli Merchant Agreement/any document or agreement executed and delivered by Merchant in accordance with the terms of the Agreement. The undersigned further agrees to pay to the Payzli all expenses including attorney fees and court costs) paid/incurred by the Payzli in collecting such obligations & in enforcing this Guaranty.

Merchant Authorized Signer Name

Marnus Jo

Merchant Authorized Signer Signature

Date

01/28/26

PAYZLI AND BANK ACCEPTANCE

APPLICATION APPROVED BY PAYZLI

Registered with Visa USA, Inc. and Mastercard International, Inc.

Payzli Authorized Signer Name

Naim Hamdar

Payzli Authorized Signer Signature



Date

01/28/26

APPLICATION APPROVED BY BANK

A member of Visa USA, Inc. and Mastercard International, Inc.

Merchant understands that this Agreement will be considered in effect and executed by Bank upon the issuance of a merchant number. The absence of any signature by Provider shall not affect the validity of this Agreement.

Bank Authorized Signer Name

[Redacted]

Bank Authorized Signer Signature

[Redacted]

Date

[Redacted]