

APPLICATION FOR MERCHANT CARD PROCESSING

STW Short Name: BVALLEY	Assoc #: 013403	
Sales Rep Name: Fru Chifen	Sales Rep Code: BVLY-	Branch # (if applicable) _____

For purposes of this application, "Processor" or "TSYS" is TSYS Merchant Solutions, LLC, or one of its affiliates, located at 12202 Airport Way, Suite 100, Broomfield, CO 80021 and can be contacted at (800) 654-9256. Additional information can be found on the TSYS website, www.TSYS.com.

1. BUSINESS INFORMATION

Legal Business Name (25 characters max) Mankas Kitchen			DBA Business Name (23 characters max) Mankas Kitchen		
Legal Address 1945 webb gin house road			DBA Address (Physical location, no PO Boxes) 1945 webb gin house road		
City SNELLVILLE	State GA	ZIP 30078	City SNELLVILLE	State GA	ZIP 30078
Legal Phone Number (404) 934-2269		Legal FAX Number	DBA Phone Number (404) 934-2269		DBA FAX Number
Email address for Notices: mankakitchen@gmail.com (See "Notices" in the Merchant Card Processing Agreement included with this application for additional information relating to email address usage.)					
Customer Service Phone Number: (404) 934-2269			Length Owned? <u>0</u> Years <u>3</u> Months		
Website address: _____					
Preferred Address for:					
Statements?	Legal Address	DBA Address			
Chargebacks?	Legal Address	DBA Address	FAX		
Email Address (TransLink) _____					
Contact Name: Chantal Morfaw		Title: CEO	Phone: (404) 934-2269		
Any prior bankruptcies? Business: Yes No If yes, filing date? _____ Personal: Yes No If yes, filing date? _____					
Business type: Retail Retail with tips Restaurant MOTO _____% Internet _____% Lodging Supermarket Utility Pharmacy Business to Business _____%					
Detail business description (include Description of Products or Services Sold). Provide separate pages if needed: Snacks and nuts			MCC / SIC 5811		

2. W-9 INFORMATION

Taxpayer Identification Number: (Must be 9 digits) 85-3288596			Business Name: (as shown on your income tax return up to 40 characters) Chantal Morfaw		
EIN	Social Security Number	ITIN			
Address for IRS/Compliance notices: (if different than Legal Address given above) 1945 webb gin house rd			To consent to paperless delivery of IRS notices, please review and check the box below: By checking this box, you acknowledge that you have read and agree to Consent to Paperless Delivery of Tax Related Documents located at WWW.TSYS.COM/DOCUMENTS and included with this application and that you consent to receiving IRS notices via paperless delivery.		
City SNELLVILLE	State GA	Zip 30078			
For purposes of paperless delivery of IRS Notices, you are required to provide a valid email address. If different from the email address already provided above, please indicate the email address where you wish to receive paperless delivery of your IRS Notices. If you consent to receive IRS/Compliance notices by paperless delivery, to have IRS/Compliance notices sent electronically, please indicate the email address where such notices should be sent. (Email address required) mankalum@gmail.com					
Type of Ownership:		Exempt Payee: Yes No 501(c)(3) Tax-exempt: Yes No			
Sole Proprietorship		LLC Partnership			
Political Organization		Ltd Liability Partnership Government Entity Trust Professional Association			
		Public Corporation Private Corporation Non Profit Corporation Financial Institution			

3. BENEFICIAL OWNER AND OFFICER INFORMATION

A. The following information for each individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25% or more of the equity interests of the legal entity or sole proprietorship for which the account is being opened.

Name of Owner	U.S. Person: Social Security Number Non-U.S. Person: Social Security Number, Passport Number and Country of Issuance, or other similar identification number ¹	Date of Birth	Percent Owned (%)	Residential Address, City, State, Zip	Residential Phone Number
Chantal Morfaw - CEO	383-97-8326 U.S. Person Non-U.S. Person	7/6/1979	100 %	1945 webb gin house rd , SNELLVILLE, GA 30078	(404) 934-2269

B. The following information for one individual with significant responsibility for managing the legal entity listed above, such as: An executive officer or senior manager (e.g. Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or any other individual who regularly performs similar functions. (If appropriate, an individual listed under section A above may also be listed in this section B.)

Name of Officer/Manager and Title	U.S. Person: Social Security Number Non-U.S. Person: Social Security Number, Passport Number and Country of Issuance, or other similar identification number ¹	Date of Birth	Percent Owned (%)	Residential Address, City, State, Zip	Residential Phone Number
Chantal Morfaw - CEO	383-97-8326 U.S. Person Non-U.S. Person	7/6/1979	100 %	1945 webb gin house rd , SNELLVILLE, GA 30078	(404) 934-2269

¹ In lieu of a passport number, Non-U.S. persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard. Privacy Policy can be found at www.tsys.com.

Name and Title of person Opening Account who by signing section 12 of this application is certifying (i) that, to the best of his/her knowledge, the information provided in this section 3 is complete and correct, and (ii) that the information provided in sections 1 and 2 about the legal entity for which the account is being opened is complete and correct	Name:	Chantal Morfaw
	Title:	CEO

4. SITE SURVEY / PATRIOT ACT

Site Survey:	On Site Visit Done by Sales Representative	Merchant's physical inventory consistent with the business signage: Yes No
	Sales Partner Validated	
	No Site Survey Performed	Site Consistent with application: Yes No

Signature of Sales Representative*: _____ **Printed Name:** Fru Chifen **Date:** 11/27/2020

* By signing above you hereby acknowledge that the information listed herein is true and accurate and was personally observed on the indicated document, as applicable.

PATRIOT ACT REQUIREMENTS -To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Complete Section I and II for all business types except if a Government Entity where only Section I is required. Completion of Site Survey section by Sales Representative is required.

Section I: Government Form of Identification	Items Reviewed	Section II: Business Form of Identification	Items Reviewed
Government Entity Articles of Incorporation	Third Party Verification Description	Government Issued Business License	Business Name
Government Entity Tax Determination Letter		Tax Return	Date and Place of Issuance: 9/8/2020 / Atlanta
Government Entity Third Party Verification		Entity Articles	IS/IRS Employer ID:
		Business Financial Statement	Expiration Date:

5. CARD PROCESSING INFORMATION

Have you ever accepted credit cards before? Yes No If yes, what is the Processor's name? _____
Please provide the most recent 3 months of credit card processing statements.

Number of locations? 1 If you are affiliated with an existing account, please provide existing Merchant ID#: _____

Please check this box if you are applying for processing services for additional merchant locations. If the additional locations are under common ownership, federal tax identification number, same authorized signatory, please submit the Additional Merchant Addendum as Exhibit A with this Application. Please note that all additional locations, along with the Primary location, will be subject to and governed by the terms and conditions of this Application and the Merchant Card Processing Agreement referenced in and included with this Application. If the additional locations are not under common ownership or have varying tax identification numbers and authorized signatories, you will be required to submit a separate Application for Merchant Card Processing per location.

Do you bill your customers prior to goods being shipped? Yes No
If Yes, how many days? 0-2 days 3-30 days 31-60 days 61-90 days Over 90 days

What is your Return and Refund Policy? (Please be specific)

How do you advertise? (check all that apply) Yellow pages Telemarketing Catalog Word of mouth Publications Mass/Direct mail Internet
Other, please explain:

Please supply copies of advertising, including catalogs and brochures.
Where applicable, provide video (TV), audio tape (Radio or IVR), and Web-page screen prints. List the URL (www. X .com, .net .org, etc.) on each page.

Card Types Requested? Select all that apply. All Credit Cards All Credit and PIN Based Debit Cards PIN Based Debit Cards Only **

***Merchant has the right not to accept all card types. **Point Of Sale programming cannot prohibit the acceptance of credit cards; therefore, It is the merchant's responsibility to enforce this. Processor, and not Merchant Bank, will settle American Express, PayPal™ In-Store, Discover, and JCB transactions.**

Credit Card Processing Methods	Do you use a third party fulfillment house?	Average Credit/Debit Transaction (Ticket) Amount:	Total Credit/Debit Monthly Sales:
Card Swiped Transactions	Yes No		
Manually Keyed (Card Present with Imprints)	If yes, provide name and address.		
Manually Keyed (Card Not Present and/or Mail Order/Telephone Order)			
eCommerce (Card Not Present)			
Total (must equal 100%)		\$ 140.00	\$ 20,000.00
Business to Business (must be 0 - 100%)			

Does annual American Express volume exceed \$1,000,000? Yes No **Would Merchant like to receive American Express marketing materials?** Yes *No

*By checking 'No' the merchant opts out of receiving future commercial marketing communications from American Express. Note that you may continue to receive marketing communications while American Express updates its records to reflect your choice. Opting out of commercial marketing communications will not preclude you from receiving important transactional or relationship messages from American Express.

Seasonal Business? Yes No If yes, indicate by "X" the months that are ACTIVE: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

List the names of each of your independent contractors or agents that will have access to store, process, or transmit cardholder data, including online shopping carts, payment gateways, hosting companies, and order-taking services. (Provide separate pages if needed).

6. BANKING INFORMATION

Name and Phone Number of Financial Institution	Routing Number (Shown on the bottom of check)	Bank Account Number (Shown on the bottom of the Check)	Type of Accounts	Use this account for*:
** WELLS FARGO BANK (800) 745-2426	061000227	7255251188	checking	daily settlement monthly billing chargebacks TXP ACH settlement TXP ACH fees

*If nothing indicated, Financial Institution #1 will be used for all ACH activity. ****AUTHORIZATION FOR AUTOMATIC FUNDS TRANSFER (ACH):** The Merchant Bank (defined on page 3) is authorized to initiate or transmit automatic debit and/or credit entries and/or check entries to the account identified above and in the **provided voided check** (if applicable) relating to the above account (**) for all services contemplated under this Agreement. Said authority is granted to Merchant Bank's Processor and their agents. This authority is to remain in effect until Merchant Bank or its agents receive written notice from Merchant revoking it. You understand that you will be considered the Receiver of all ACH entries submitted hereunder, and agree to comply with all rules and operating guidelines of the NACHA Rules and other relevant clearing house associations which are applicable to Receivers, as the same may be applicable to transactions processed hereunder.

7. TRADE REFERENCES

Bank or Trade Name	Account Number	Product Sold	Phone Number

8. FEE SCHEDULE

Discount Rate/Per Item Fee: 1.20 % + \$ _____ per item All Visa/MC/AXP/DISC/PP/JCB/Diners Card Types

Mid-Qualified:	Non-Qualified:
<u>0.00</u> % + \$ _____	<u>0.00</u> % + \$ _____

The following association-related fees, as adjusted or allocated by TSYS, may be added to "Fees for Access to Card Brand Services" billing bundle or be itemized on merchant statements - Cross border international transaction assessments/program support, MC network access/brand usage (NABU), MC Digital Enablement, MC license fee, MC Safety Net, MC Account Status Inquiry Service (ASIS) fee, MC transaction processing excellence, Visa / MC excessive authorization, MC transaction compliance fee, MC nominal amount authorization fee, Visa US acquirer processing fee (APF), Visa Zero Floor Limit, Visa misuse of the authorization system, Visa FANF, Visa integrity, Visa Data Consistency, Credit Voucher fee for Visa, Discover data usage, Discover PIF and American Express Access and System Processing fees. Further Visa / MC / AXP / DISC / PP fees, including association Base II and kilobyte fees, Visa / MC / AXP / DISC / PP assessments, and \$15 Annual Location Fee for MC may also apply. **Batch Close Fee:** All batch closing and batch inquiries are considered "transactions" and will be billed at the same rate as Visa / MC / AXP / DISC/PP Trans Fees unless specified. **Monthly Minimum Discount:** Applies to Discount Rate & captured transaction fees. Qualified T&E Surcharge of .60% will apply to T&E merchant transactions. **TransFreedom:** In addition to your TransFreedom Monthly fee, Automatic Volume Purchase billing may apply to volume processed in excess of the current pricing tier at a rate of \$25.00 per every \$500.00 in additional processed volume. **Invalid Data Fee:** a \$50 per month fee will be applied to your account if you have provided us with an invalid tax identification number or incorrect name for your company.

Authorization Fee: All Card Types \$ <u>0.10</u>	Voice Auth Fee \$ <u>0.75</u>	ARU Auth Fee \$ <u>0.75</u>	Batch Close Fee \$ <u>0.00</u>
Monthly Service Fee	\$ <u>0.00</u>	Application Setup Fee	\$ <u>0.00</u>
Chargeback Fee	\$ <u>15.00</u>	Monthly Minimum	\$ <u>0.00</u>
ACH Return Fee	\$ <u>15.00</u>	ACH Change Fee	\$ <u>15.00</u>
Administrative Fee	\$ <u>35.00</u>	Annual Fee	\$ <u>0.00</u>
Merchant Club Fee	\$ <u>0.00</u>	Retrieval (Request for Copy) Fee	\$ <u>0.00</u>

Note: Processor and its contractors provide the additional products and services set forth in sections 9, 10 and 11, in addition to Purchasing Cards, Corporate Cards and Fleet Cards and the Invalid Data Fee above. Merchant Bank does not provide such services and has no responsibility or liability for them.

9. ADDITIONAL SERVICES AND TERMS

ACH Processing (ACH Addendum required)	Check Services (CrossCheck Application Required)	Petro/Fleet (Petro Addendum required) Voyager WrightExpress (WEX)
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TransLink Insights

Merchant is provided a 60 day free trial period. Merchant will be billed \$29.99 per location per month if not cancelled during the free trial period. These products and services are provided by Processor and not Merchant Bank. Merchant Bank has no obligation or liability for this service.

By checking this box, Merchant declines to participate in the TransLink Insights product.

PIN Debit/EBT

PIN Based Debit Per Item Fee* \$ <u>0.0000</u>	PIN Based Debit Monthly Fee \$ <u>0.00</u>	PIN Based Debit Application Fee \$ _____	EBT Per Item Fee \$ _____
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*Debit Discount Rate: NOTE - PIN Based Debit authorization and interchange fees may apply.

TransIT/Transaction Express/Transaction Central/Sierra Semi Integrated Processing Services

TransIT Product:		WebPASS	MultiPASS	THP	TSEP	Vital Select	Vital Plus	Vital Mobile
Data Protection \$ ____ (per item)								
TC	TC Plus	TC Setup Fee \$ ____ (One time per POS)		TC Monthly Gateway Fee \$ ____ (per POS)		TXP Direct Swipe Monthly Fee \$ ____ (per POS)		
TXP	ACH	TXP Package Setup Fee \$ ____ (One time per POS)			TXP Package Monthly Fee \$ <u>5.00</u> (per POS)		Integration Fee \$ ____	
QB Payment Terminal Setup Fee \$ ____ (per TXP ID)					QB Payment Terminal Monthly Fee \$ ____ (per TXP ID)			
ACH Discount Rate ____ %			ACH Trans Fee \$ ____		ACH Return Fee \$ ____		Fraud Check Fee \$ ____	

Wireless and Other Services

Petro/Fleet (per Terminal) Setup Fee: \$ _____ Monthly Fee: \$ _____	SmartLink (per Modem) Setup Fee: \$ _____ Monthly Fee: \$ _____	Monthly Semiannually Breach Coverage Fee \$ _____	Section 11.2(d) Fee (as stated in the Merchant Card Processing Agreement) does not apply if checked	PCI Quarterly Program Fee* \$ <u>28.80</u> *PCI Fee will be reduced to \$ <u>18.80</u> for ongoing support once compliance is validated; NOTE - an additional monthly fee will be charged for ongoing support each month where compliance is NOT validated. PCI Monthly Non Validation Fee \$ <u>9.95</u>
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10. EQUIPMENT OPTIONS

Industry:	Retail	Retail w/ Tips	Restaurant	MOTO	QPS Retail	QPS Restaurant	Lodging	Petro/Fleet	Cash Advance			
Equipment shipped to:	DBA	Legal	Agent	Other*	N/A		Merchant trained by:	Agent	TransFirst	Other*		
Welcome Kit sent by:	Agent	TransFirst					Welcome Kit shipped to:	DBA	Legal	Agent	Other*	N/A

*If 'Other' was selected above, provide shipping details below:

*Name:	*Address:
*City:	*Zip:
*State:	

Item Description	Model Number	Version or Serial #	QTY	Code	Price	Bill To	FEATURES							
							PIN Based Debit		Yes	No	Dial Prefix			
							EBT Services		Cash Benefits Only		Food Stamps*		Both*	
							*EBT FNS/FCS# (7 digits):				Multi-Merchant		Yes	No
							Parent MID:				Number of Child Accts:			
							AVS		Yes	No	Invoice		Yes	No
							Corp/Purch Card		Yes	No	eCommerce		Yes	No
							Verification Code		Yes	No	Quick Pymnt Srv		Yes	No
							Partial Auth		Yes	No	Shared Line		Yes	No
							Auto Close		Yes	No	Auto Close Time			
							Connection Method		Dial	IP/SSL	Wireless			
							Store & Forward		Yes	No	Memory Size		512K	1Meg
							EMV Capabilities		Contact		NFC/Contactless			
							Tip at Time of Sale		Yes	No	Tip Calculator		Yes	No

Merchant Email Address (Required):

Shipping, handling and tax will be billed in addition to the equipment price listed above. **If merchant owned WAY terminal, SIM # & Serial# required. Bill To Options: Merchant, Agent, Transfirst, N/A.
Codes: FUA = Free Use Addendum (Submit FUA addendum with this Application), MO=Merchant Owned, PN=Purchase New, PO=Purchased Via Other Source, PRF=Purchased Refurbished, LSE=Lease, FLS=FD Leasing, EE=Encryption Exchange, **RTL=TransFirst Rental Program or **STR=Short Term Rental. Any free use equipment provided by TransFirst is, as between Merchant and TransFirst, the property of TransFirst and is being provided for free use and Merchant agrees that it has read and agrees to the terms and conditions regarding such free use equipment as set forth in the Merchant Card Processing Agreement located at www.TSYS.com/DOCUMENTS and included with this application.

11. TRANSIT/TXP/TC/SIERRA SEMI INTEGRATED HARDWARE AND CONFIGURATION													
Product:		TransIT		Sierra Semi Integrated		Transaction Express		Transaction Central		TC Plus (CC & ACH - ACH Addendum required)			
TransIT Product:		WebPASS		MultiPASS		THP		TSEP		Vital Select		Vital Plus	
Vital Mobile													
TXP Input Types:		Virtual		Web Services		Batch		Post		Hosted		Industry: Retail MOTO eCommerce	
***Integrated Product Name:													
***Integrated Website Address:						***Welcome Email Address: mankakitchen@gmail.com							
TRANSIT FEATURES						SIERRA SEMI INT FEATURES				TXP PROCESSING OPTIONS*			
Auto Batch Close Time:				Forced Re-Credit				Y		Tokenization: Default Custom		Batch Close Method M/A	
Location Type:				CNP Batch				Y		Custom Tokenization MID:		Direct Swipe Y	
Headquarter MID:				Enhanced Data (Level II & III)				Y				Partial Auth Y	
Tokenization: Default Custom				PIN Debit				Y				Batch Response File Y	
Custom Tokenization MID:				Mandatory Security Code				Y				File Split Y	
EnsureBill: InFlight Standard				Apple Pay				Y				Private Label Y	
Partial Auth				Y				Samsung Pay		Y		PIN Based Debit Y	
Forced Authorization				Y				Device Type: Android iPhone					
						TC FEATURES*				TC EXTENDED FEATURES*			
Item Description		Config / Color		QTY	Code	Price	Bill To	Batch Close Method A M M/A		Corp/Purch Cards		Y	
								Recurring Method A M		Duplicate Card Accept		Y	
								Multi-User Y		ECI (req'd for Internet)		Y	
								Batch Uploaded Y		AVS		Y	
								Allow Blind Credits Y		Private Label		Y	
								Group ID:		PL Name:			
								PIN Based Debit Y					
*Important: If feature not selected, it will be defaulted off. If Manual Recurring is selected, Auto Recurring is also activated. If both ECI and Recurring needs to be setup under 1 MID, 2 Transaction Central setups are required. Note: A=Auto / M=Manual													
**Shipping, handling and tax will be billed in addition to the equipment price listed above. Bill To Options: Merchant, Agent, Transfirst, N/A. Codes: FUA = Free Use Addendum (Submit FUA addendum with this Application), MO=Merchant Owned, PN=Purchase New, PO=Purchased Via Other Source, PRF=Purchased Refurbished, LSE=Lease, FLS=FD Leasing, EE=Encryption Exchange, **RTL=TransFirst Rental Program or **STR=Short Term Rental. Any free use equipment provided by TransFirst is, as between Merchant and TransFirst, the property of TransFirst and is being provided for free use and Merchant agrees that it has read and agrees to the terms and conditions regarding such free use equipment as set forth in the Merchant Card Processing Agreement located at www.TSYS.com/DOCUMENTS and included with this application.													

PLEASE CAREFULLY REVIEW THE MERCHANT CARD PROCESSING OPERATING GUIDE (the "OPERATING GUIDE") AND THE TERMS AND CONDITIONS OF VERSION v21.1020 OF THE MERCHANT CARD PROCESSING AGREEMENT (the "MPA") AVAILABLE AT WWW.TSYS.COM/DOCUMENTS, EACH OF WHICH IS HEREBY INCORPORATED BY REFERENCE. IF APPLICABLE, PLEASE ALSO CAREFULLY REVIEW THE TERMS AND CONDITIONS OF VERSION 6.0419 OF THE CARD NOT PRESENT ADDENDUM TO THE MERCHANT CARD PROCESSING AGREEMENT AVAILABLE AT WWW.TSYS.COM/DOCUMENTS, WHICH IS HEREBY INCORPORATED BY REFERENCE.

Agreement Signature: As the person signing below on behalf of the business designated on the above application as the Merchant, I certify that I am an owner, partner or officer of the Merchant and have been duly authorized to sign this application and to bind the Merchant to the MPA and the Operating Guide. Merchant and each Guarantor signing below hereby acknowledge that they have read this application and the MPA and agree to be bound by the terms and conditions contained in those documents. Merchant (and Guarantor when applicable) by signing below agrees to comply with the Operating Guide. Merchant certifies that all information provided in this application is true, correct and complete. Merchant (and Guarantor when applicable) authorizes the Merchant Bank and Processor or their respective agents to make whatever inquiries the Merchant Bank or Processor deems appropriate to investigate and verify any of the credit, financial and other information given by Merchant for the purpose of this application, including credit references and to obtain credit reports on each person signing below. Credit or other information on Merchant, owners, officers and any guarantors of the Merchant may be requested for purposes of this application and during the merchant processing relationship pursuant to the MPA.

If 'RTL' or 'STR' is indicated in Section 10, then by signing below, and upon receiving delivery of the rental equipment, Merchant represents that Merchant has read and agrees to be bound by the terms of either the POS Portal Rental Agreement or the Equipment Terms set forth in Section 24 of the Merchant Card Processing Agreement (as applicable). If renting equipment from POS Portal, Inc. ("POS Portal"). Merchant authorizes POS Portal to verify the application information and receive and exchange information about Merchant, including requesting reports from consumer reporting agencies. If 'FLS' is indicated, then by signing below and upon receipt of the First Data Global Leasing (FDGL) equipment, Merchant represents that Merchant has read and agrees to be bound by the terms of the Equipment Lease Agreement.

Processor will settle your American Express®, PayPal In-Store Checkout and Discover® transactions and (a) Merchant will receive one consolidated statement from Processor that will reflect Merchant's Visa, MasterCard, American Express, PayPal In-Store Checkout and Discover transactions; (b) Merchant's American Express, PayPal In-Store Checkout and Discover settlement funds will be paid at the same time and in the same manner as Merchant's Visa and MasterCard settlement; and (c) Merchant will not have a direct relationship with American Express, PayPal or Discover and the terms set forth in the MPA for American Express, PayPal In-Store and Discover transactions will apply. By signing below, Merchant agrees to be bound by the PayPal Operating Regulations for In-Store Checkout and the American Express merchant requirements contained in the Operating Guide. Merchant consents to the disclosure of transaction data, merchant data and other information about the Merchant to American Express and to the use by American Express of such information to perform its responsibilities in connection with the provision of its services, to promote the American Express Network, perform analytics and create reports, and for any other lawful business purposes including marketing purposes. Merchant agrees American Express may use any information in this application to screen and/or monitor Merchant in connection with American Express card marketing and administrative purposes.

If the TransFreedom Program is selected above, then by signing Merchant acknowledges, accepts and agrees that pricing is based upon processed volume and average ticket size and that this pricing may be subject to Automatic Volume Purchase billing, in addition to the TransFreedom monthly fee, if Merchant's actual processing volume exceeds its current pricing tier. Merchant accepts and agrees that it is obligated for all monthly pricing based on its processed volume and average ticket size, including any applicable Automatic Volume Purchase billing.

If Check Services is selected above, then CrossCheck acceptance shall be added to this application and by signing below, Merchant agrees to be bound by and perform in accordance with all the terms and conditions and provisions of the Check Services Agreement and as set forth by CrossCheck. Merchant acknowledges that the Terms and Conditions for Check Service will be sent to Merchant upon approval by CrossCheck.

By electing to process ACH transactions and by signing this application, Merchant grants consent and authorization to Processor or its agents or designated representatives to initiate automatic debit and credit entries and adjustments to the Settlement Account and any Reserve Account through the ACH Settlement Process for the amounts due under the Automated Clearing House (ACH) Addendum and ACH Terms and Conditions available at WWW.TSYS.COM/DOCUMENTS, which are incorporated by this reference. By signing below Merchant acknowledges that it has read and agrees to be bound by the ACH Addendum, the ACH Business Practices Operating Guide v1.0620 and the ACH Terms and Conditions v1.0520. By selecting any of the services and products in Section 8-11 above and by signing this application, Merchant agrees to be bound by the applicable terms available at WWW.TSYS.COM/DOCUMENTS, which are hereby incorporated by reference.

Merchant certifies that Merchant does not and will not provide, offer or facilitate gambling services, including offering or facilitating internet gambling services, or establishing quasi-cash, credits or monetary value of any type that may be used to conduct gambling.

Any unilateral alteration, strikeover or modification to the preprinted text or line entries of the application or MPA shall be of no effect. Merchant acknowledges that the parties may produce and rely upon a copy or electronically stored image of the merchant application and MPA for all legal purposes.

Only Merchants in Maryland need initial the two statements below:

If this Agreement is terminated prior to the expiration of the applicable Term, Merchant agrees to pay an account closure fee as follows: (1) \$250 for Merchants with less than twelve months remaining in the current Term, or; (2) \$500 for Merchants with more than twelve months remaining in the current Term. If Merchant is located in Maryland, the account closure fee will only be assessed if the Agreement is terminated prior to the expiration of the Initial Term. Initials are not required if Section 11.2(d) Fee (as stated in the Merchant Card Processing Agreement) does not apply.

The initial term of this Agreement will be for three (3) years (the "Initial Term"). Thereafter, this Agreement will automatically renew for successive one (1) year periods unless terminated in accordance with its terms.

12. MERCHANT(S) SIGNATURE(S)

GUARANTORS(S) SIGNATURE(S)

1)

Merchant Signature (Owner or Officer)

Date

Print Name

Title

2)

Merchant Signature (Owner or Officer)

Date

Print Name

Title

1)

Guarantor Signature

Date

Print Name

(No titles)

2)

Guarantor Signature

Date

Print Name

(No titles)

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Page 5 of 5

Version - 3 11/27/2020 10:49:10 AM

Card Association Disclosure Page

Merchant Services Provider Contact Information

Name: TSYS Merchant Solutions, LLC

Address: 12202 Airport Way, Ste 100, Broomfield, CO 80021

URL: www.TSYS.com

Customer Service #: 800-654-9256

Member Bank/Merchant Bank Information

The Bank's mailing address is Wells Fargo Bank, N.A., PO Box 6079, Concord, CA, 94524, and its phone number is (844) 284-6834.

Important Member Bank Responsibilities

- The Bank is the only entity approved to extend acceptance of Visa and Mastercard products directly to a Merchant.
- The Bank must be a principal party to the Merchant Card Processing Agreement.
- The Bank is responsible for educating Merchants on pertinent Visa and MasterCard Rules with which Merchants must comply; but this information may be provided to you by Processor.
- The Bank is responsible for and must provide settlement funds to the Merchant.
- The Bank is responsible for all funds held in reserve that are derived from settlement.

Important Merchant Responsibilities

- Ensure compliance with cardholder data security and storage requirements.
- Maintain fraud and chargebacks below Card Association thresholds.
- Review and understand the terms of the Merchant Card Processing Agreement.
- Comply with Card Association rules.
- Retain a signed copy of this Card Association Disclosure Page.

Merchant Resources

- You may download "Visa Regulations" from Visa's website at: <https://usa.visa.com/support/small-business/regulations-fees.html#3>.
- You may download "MasterCard Rules" from MasterCard's website at: <http://www.mastercard.com/us/merchant/support/rules.html>.
- You may download "American Express Merchant Operating Guide" from American Express' website at: www.americanexpress.com/merchanttopguide.

The responsibilities above do not replace the terms of the Merchant Card Processing Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the Bank is the ultimate authority should the Merchant experience any problems.

Merchant Information (* = Required)

*Business Legal Name (Printed): Mankas Kitchen

*Business Address: 1945 webb gin house road SNELLVILLE, GA 30078

*Business Phone: (404) 934-2269

*Signature of Owner or Officer: _____

*Printed Name of Owner or Officer: Chantal Morfaw

*Title: CEO

*Date: 11/27/2020