## **MERCHANT APPLICATION AND AGREEMENT** North/North Agent Code Merchant # Sales Rep Signature: \_ Print Sales Rep Name: Sales Rep Phone #:



CardCoN1708(ia)	B	USINESS	INFORMA	LION			CardCoN1708	(ia)				
			Business Open Da		n which papers	were filed: Ty		()				
Legal Name of Business:												
DBA Name:			Types of goods	or service	es sold:							
Location Address:					in Martan	and Discour						
City, State, Zip:			Have you ever a American Expre				r Or a previous processing statement)	1				
Contact Name and Title:			Name of Proces	sor:								
Phone:	Fax:		Current length	Current length of ownership: # of Lo								
Email Address:		Average Monthl VS/MC/DSVR/A			icket Amount SVR/AMEX:	High Ticket Amount VS/MC/DSVR/AMEX:						
Website Address: http://			\$		\$		\$					
Mailing Address (if different from location)		Swiped	Swiped % Face to Face %									
City, State, Zip:			Keyed w/imprint % MOTO (mail order) %									
Country:	Contact Name:		Keyed w/out imprint % Internet %									
,	TOTAL	1	00%	TOTAL	100%							
Do you use any third party to store, proces	Fax: ss or transmit card	dholder data?	Products / Serv	Products / Services are delivered in: TOTAL = 100%								
☐Yes ☐ No If yes, give name/address:			0-7 days	0-7 days % 8-14 days % 15-30 days % over 30 days %								
			Have you ever h	ad a bank	card relation	nship termina	ted? ☐ Yes ☐ No					
			If yes, list reaso	n:								
Please identify any Software used for stori transmitting, or processing Card transaction authorization reports:			Date of Termina		□ No. Uio	h Walanza Ma						
OWNERS/OFFIC	SEDS INF	ODMATIO	Seasonal Sales									
				p must	nellect	OT% OF MC	ore Ownership)					
□ Sole Proprietor □ LLC □ Partnersh	ib   Th   Co	prporation $\square$ Other	: Choose		- Lacutife		avaina autitu/manyaaidaut ali					
Name (as it appears on your income tax return)		(as it ap	FEDERAL TAX ID #				oreign entity/nonresident alie ch IRS Form W-8.)	#II.				
NOTE: Failure to provide accurate information in	may result in a withh	nolding of merchant fur	nding per IRS regulatio	ns. (See Pa	rt IV, Section	A.4 of your Pro	gram Guide for further informati	on.)				
1. Name:		Title:			Social Sec	urity #:						
Current Residence Address:		City, State, Zip:			Phone #:							
		, , , , , ,										
Previous Residence Address:		City, State, Zip:		Date of Bir			% of Ownership:					
2. Name:		Title:										
Current Residence Address:		City, State, Zip:			Phone #:							
Previous Residence Address:		City, State, Zip:			Date of Bir	th:	% of Ownership:					
BANK ACCOUNT	AND TR	ADE INFO	RMATION	(Includ	e a voide	d check	when submitted)					
Bank and Branch Name:			Bank C	ontact:								
Phone #:	Routing #:		Accour	t #:			Date Opened Acct.:					
			l									
Trade Name:	Products Purc	hased:	Contac	t:			Phone #:					
	Products Purc	hased:	Contac	i:			Phone #:					

PIN Debit (Must complete only one of the following fees if PIN Debit is selected)																			
Bundled PIN Debit   Unbundled PIN Debit   (191, Key 0-593) \$ (018, Key 0-590, Key 0-590, Key 0-590) \$ (018, Key 0-590, Key 0-590, Key 0-590) \$ (018, Key 0-590, Key 0-590, Key 0-590) \$ (018, Key 0-590, K								(plus the applicable network fees) PIN Debit Declined Transa					ransact	action Fee: (42R) \$					
Bundled Debit Pac	ndled Debit Package																		
Card Type	Т	ransa	ction	Fee		Dis	coun	t	1	d Type	е	1	ransa	ection	Fee			Disco	unt
PIN/Non-PIN									No	on-PIN									
Regulated	(28K)				(271)	_		%	☐ Reg	gulated	l	(28C)				(27	D)		%
☐ Unregulated	(124)	\$_			(120)	_		%	☐ Uni	regulate	ed	(28G)	\$_			(27	G)		%
☐ Combined	(124)				(120)	_		%	☐ Coi	mbined		(28G)	\$_			(27	G)		%
Tiered Pricing (Sele	ct One)		Dis	count Fee	,	Tran	sactio	n Fee						Dis	scount l	Fee		Transa	action Fee
MC Qualified Credit		(8	300)			002)			Visa Non-	-Qualifie	ed Non	-PIN Deb	it			%	(154	4, 155) \$	
MC Mid-Qualified Credit		(8	310)		_% (611	612)	\$		Discover	Qualifie	ed Cred	lit		(170) _		%	(01	5, 016) \$	<b>;</b>
MC Non-Qualified Credit		(8	320)		_% (621	622)	\$		Discover Mid-Qualified Credit					(990)		%	(71	7, 718) \$	;
MC Qualified Non-PIN De	ebit	(8	350)		_% (130	131)	\$		Discover Non-Qualified Credit					(994)%			(721, 722) \$		
MC Mid-Qualified Non-P	IN Debit	(8	370)		_% (140	141)	\$		Discover	Qualifie	ed Non-	-PIN Debi	t	(964)%		(787, 788) \$			
MC Non-Qualified Non-P	IN Debit	t (8	380)		_% (150	151)	\$		Discover Mid-Qualified Non-PIN Debit				(968)%		(791, 792) \$				
Visa Qualified Credit		(8	304)		_% (005	006)	\$		Discover	Non-Qu	ualified	Non-PIN	Debit	(978) _		% (795, 796) \$			<u> </u>
Visa Mid-Qualified Credi	t	(8	314)		_% (615	616)	\$		American	Expres	ss Qual	lified Cre	dit	(164)%			(013, 014) \$		
Visa Non-Qualified Cred	it	(8	324)		_% (625	626)	\$		American	Expres	ss Mid-	Qualified	Credit	(81C) _		%	(62T, 62U) \$		
Visa Qualified Non-PIN I	Debit	<u> </u>							American	Expres	s Non-	Qualified	Credit	(82A)		%	(659	s, 65T) \$	 }
Visa Mid-Qualified Non-F			374)			145)				<u> </u>				, ,-			Ì		
Flat Rate	III Debi	. (	,,,		_/0   (144)	140)	Ψ												
Di	scount	Tra	ansact	ion Fee				Discount	Trans	action	Fee					Disco	unt	Trans	action Fee
MC Qual Credit (800)	%	(001,	002) \$		Visa Qual Non-PIN D	ebit	(854)	%	(134, 135	) \$		Discover Qual Nor			(964)		%	(787, 788	3) \$
MC Qual Non-PIN Debit (850)	%	(130,	131) \$		Discover Qual Cred		rk (170)	%	(015, 016	) \$		America Qual Cre		ess	(164)		%	(013, 01	4) \$
Visa Qual Credit (804)	%	(005,	006) \$																
	$\neg \vdash$	(000,		Non On	- life of Co		F.		- interes				0	-4 46	14)				
☐ Dues & Assessments (273, 274, 234, 237,28		Billba	ack					e <i>(excludin</i> sa, Discove								ions.		(30D) _	%
■ Pass Through Inter	change	— Inc	ludes	Dues and	Assessm	ents.	You w	ill be charg	ed the app	licable	intercl	hange ra	te from	Master	Card, Vis	a or D	iscov	er, plus	a MasterCard
Assessment Fee (273 (MC Assessment Fee																			
Sales Credit &					Discount	_			Disco	ount				Disc	ount				Discount (Based on
Non-PIN Debit Trans. Fee \$	_	10		(	(Based on Gross Sales Vol				(Base Gross Sa	les Vol.)	Diagon			Gross S	ed on ales Vol.)	A a! a	F		Gross Sales Vol.)
(001, 002, 005, 006, 013, 0 015, 016, 130, 131, 134, 1	014, Q	IC Qual Cre		(800)	9		ial Cred	•	)	%	Discov Qual C	redit	(170)			Americ Qual C			%
787, 788)	, IN	IC Qua Ion-PIN		(850)	q		sa Qual on-PIN I		)	%		er Qual IN Debit	(964)		%				
☐ Gross Interchange M	/IC (560)	, Visa (			` '	_													
CardCoN1708(ia)			A	UTH								TION		EES	AD OCL	071\	¢ 0	Card	CoN1708(ia)
ACH Batch Fee  American Express Aut	horizati	on ED	C Eoo		(227)	\$ 0		/batch /each	Gateway Voice Au			00			94R, 06I,		\$ 0. \$		/each
JCB Authorization ED		OII ED	C FEE		10P, 10Q) 10M, 10N)	\$ (		/each	Voice Re				<u> </u>		B, 10E, 1 A, 10D,		\$		/each
MC, Visa, Discover Net		uth Fe	e		10D, 10J)	\$ (		/each	Address			. ,		(.0	71, 102,	.00,	\$		700011
,			<u>-                                      </u>	(1013)	,,	+ -			CardCon			•		ee			\$		
							O	THE	FEE	S									
Gateway Set-up Fee					(3	1X)	\$	(on	e time fee)	TIN/T	FN Bla	ank or In	valid F	ee	(181	) \$			/as applicable
Chargeback Fee					(205, 7	25)	\$	20.00 /ea	ch	PCI N	on-Co	mpliance	Mont	hly Fee		\$		19.95	
Retrieval Fee					(26A, 2	62)	\$	7.50 /ea	ch	Applic	cation	Fee (Nor	-Refun	dable)	(247	7) \$			
Early Cancellation Fee							\$	750.00 /ea	ch	Misce	llaneo	us Fee			(31	J) \$			
Merchant Club Fee		initial	s to acc	cept (sales	tax may apı	oly)	\$	/ea	ch	Wirele	ess Ac	cess Fee	•		(399	9)			
Minimum Processing F	ee				(9	54)	\$	25.00 /ea	ch	Fee Pe	r TID \$		_ x#	of TIDs _	=	= \$			
Monthly Gateway Fee					(3	1Z)	\$	/ea	ch	Annua	al Men	nbership	Fee*		(294	1) \$			
Statement Fee					(3	23)	\$	/ea	ch	CardC	Connec	ct Gatew	ay Mor	nthly Fe	е	\$			
Regulatory Product Mo			nod IL	u ot oc-t	•	, ı	\$	3.50 /m		Data I	Breach	1				\$			
All other card associatio				u at COSI -	NADU, A	r, co	ıııecti\	nιy, α usage	·										

CardCoN1708(ia)	EQUIPMENT	/GATEWAY/D	OWNLOAD	INFORMA	ATION	CardCoN1708(ia)			
Ships Equipment: ☐ Yes ☐	] No		Equipment Cost Billed to Merchant: 🗌 Yes 🗎 No						
Manufacturer:	Manufactuer/Model	# of Units	PinPad # of Units Additional Equipment # of						
☐ Terminal									
☐ Software									
☐ Gateway									
☐ CardConnect Gateway	□ API	☐ Merchant Center VT	☐ SmartPay	☐ Encrypted Ca		# of Units			
☐ Roam Pay	☐ FD Global Gateway	☐ Paypal Pay flow Pro	☐ Authorize.Net	□ NMI		☐ SecureNet			
☐ Other		VAR C	ontact Info: Name			Phone #			
Additional Instructions for	deployment:								
		EBT INFO	PMATION						
	The FRT Services Ride	rs to Buypass Corporation		accompany the an	nlication				
ENO #	Trans Fee \$0.				•				
FNS #	1		Benefit Insurance Ava		Hours	j			
Electronic Voucher Support		l.	Check below all EBT		cation:				
☐ Food Stamps ☐ Cash I	Benefits			drawal If cash i	issuance, the lim	nit amount? \$ .00			
		TELECHE	CK FEES						
TeleCheck Rates & Fees:	☐ Yes ☐ No								
Inquiry Rate	% Month	y Minimum Fee \$	(Per Location)	Customer Reque	ested Operator C	Call (CROC) \$2.50			
December Risk Surcharge	10_% Statem	ent Processing Fee \$	5.00	ECA Chargeback	k Fee	\$5.0 <u>0</u>			
Per TXN Fee	\$			(Only charged whe	n entitled with Tele	Check)			
	(See Agreem	ent for definitions, warranty	requirements, and ar	ny additional fees.)					
CAR	D ACCEPTANO	•	.,	·	EMENTS	3			
Check those cards you choose		all MasterCard (MC)	N. A						
Visa and Discover Network Tra	nsactions is presumed unl		New American Expres	ss Agreement attac	ched? ⊔ Yes	⊔ No			
below are checked (see Section	n 1.9)]. 		American Express						
Accept MasterCard Only	Accept MC Non-PIN Deb	•	American Express E						
☐ Accept Visa Only	Accept Visa Non-PIN Del	oit transactions Only	Please provide the fo	llowing existing Mi	DS:				
☐ Accept Discover Only	Accept Discover Non-PIN	Debit transactions Only	□ JCB #						
PETROL	EUM INFORM	ATION	☐ Check Guarantee #	<b>#</b>	Company				
Pay at the pump:	No		Check Guarantee met	thod: 🗆 Drivers L	License (default)	☐ MICR			
Wright Express 3.50%						Discount Rate and Transaction			
Transaction Fee \$0.15			0.30% for non-swiped	American Express	transactions. An	will be charged an additional Inbound fee of .40% will be			
Voyager: 3.40% Transaction	n Fee: \$0.99 Charged by Pro	ocessor				r located outside of the United /Gift card transactions. These			
			fees (as applicable) ar						
WE	X Full Acquiring Fees			Buypa	ass Fees				
MEV AAL E. (25.4)	WEV 6:		Datawire Micronode	☐ Yes ☐ No					
WEX Auth Fee (0D4) \$	WEX Chargeb Reversal Disc		Datawire Micronode 9	960-AS Monthly Fee	е	(354) \$ (each)			
WEX Sales Discount (840)	% WEX	` '	<b>Authorization Fees</b>	<u>i</u>					
		ee (29H) \$	Voyager	(0D0, 0D1, 0DV, 0D	C, 0DI, 0D3, 0BW	V, 0BX) \$			
WEX Refund Discount (841)	% WEX		Other Payment Fed	<u>es</u>					
WEX Chargeback	Retrieval Fee	(291) \$	<u>Voyager</u> :						
Discount (842)	%		Sales Discount Fee	•		(766)%			
		SITE INS							
Merchant Location: Retail :	Store Front	Iding	□ Residence □ Oth	ner:	Hou	rs of Operation:			
The Merchant: □ Owns	☐ Leases the business	oremises (If Lease, Land	lord Name):			Phone #:			
		Yes No	I hereby Certify that Merchant at this ac		inspected the b	ousiness premises of the			
Merchant appears to be condu	ıcting business as represei	nted in application?	werchant at this at	uuress.					
Merchant is ac	dequately staffed and stock	ed to do business?	Print Name:						
Have you taken pictu	res of the inside and outside	de of the premises?							
Have you confirmed the iden			Signature X			Date			
yea commined the luch	, c. a.e porcon who sign		1						

Merchant Acceptance - Each person signing below agrees to the terms and conditions stated in the front and back of this agreement and certifies that all information provided in the application is true, correct and complete. Client acknowledges and agrees that we, our Affiliates and our third party subcontractors and/or agents may use automatic telephone dialing systems to contact Client at the telephone number(s) Client has provided in this Merchant Processing Application and Agreement and/or may leave a detailed voice message in the event that Client is unable to be reached, even if the number provided is a cellular or wireless number or if Client has previously registered on a Do Not Call list or requested not to be contacted by Client for solicitation purposes. Client hereby consents to receiving commercial electronic mail messages from us, our Affiliates and our third party subcontractors and/or agents from time to time. Each signer authorizes CardConnect and/or the Member Bank or any agent of the Member Bank, to make whatever inquiries CardConnect and/or the Member Bank deem appropriate to investigate, verify, or research references, statements or data, including personal credit reports for the purpose of this application. Merchant understands this agreement shall not take effect until Merchant has been approved by CardConnect and/or the Member Bank and a merchant number is issued.

For American Express ESA only Merchants: By signing below, I represent that I have read and am authorized to sign and submit this application for the above entity which agrees to be bound by the American Express® Card Acceptance Agreement ("Agreement"), and that all information provided herein is true, complete and accurate. I authorize CardConnect and American Express Travel Related Services Company, Inc. ("American Express") and American Express's agents and Affiliates to verify the information in this application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies from time to time, and disclose such information to their agent, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct CardConnect and American Express and American Express's agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about me that they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I also authorize American Express to use the reports on me from consumer reporting agencies for marketing and administrative purposes. I am able to read and understand the English language. Please read the American Express Privacy Statement at http://www.americanexpress.com/privacy to learn more about how American Express protects your privacy and how American Express uses your information. I understand that I may opt out of marketing communications by visiting this website or contacting American Express at 1-(800)-528-5200. I understand that upon American Express's approval of the application, as applicable, the entity will be provided with the Agreement and materials welcoming it to American Express's Card acceptance program.

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 Control (OFAC).

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 Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.  $\mathbf{X}_{-}$ For All Corporations - Corporate Resolution The indicated officer(s) identified in numbers 1 and/or 2 have the authorization to execute the Merchant Processing Agreement on behalf of the here within named corporation. Corporate Officer (Signature) Date TELECHECK ACH AUTHORIZATION ACH Debit and Credit Authorization: Client authorizes its Financial Institution to pay and charge to its account by electronic fund transfer the amount due TeleCheck and/or TRS under this Agreement and to accept all credits and debits made to its account by electronic fund transfer as a result of TeleCheck's and/or TRS' services. This authorization shall remain in effect until thirty days after revoked in writing. X Authorized Signature on TeleCheck Account for ACH Personal Guarantee - if applicable By signing below, signer(s) unconditionally guarantee(s) to the Processor and its successors and assigns the full and prompt payment when due of all its obligations of every kind and nature of Merchant arising directly or indirectly out of the Agreement and/or the TeleCheck/TRS Services Agreement or 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 Processor all expenses including attorney fees and court costs) paid or incurred by the Processor in collecting such obligations and in enforcing this Guaranty. #1 from Application (Signature) (CardConnect) Application Approved By: X\_\_\_\_\_ Signature Date (Bank) Application Approved By: X\_\_\_\_\_

PROCESSOR INFORMATION:	Name:	CardConnect		
INFORMATION:		Cardonniect		
	Address:	1000 Continental Drive, Suite 600, King	of I	Prussia, PA 19406
	URL:	www.cardconnect.com		Customer Service #:_ 1-877-828-0720
Diagon wood the I	C	uida in ita antinatu. It daaanib aa baa tannaa		
	-	-		r which we will provide merchant processing Services to you. ur Agreement with Bank and/or Processor or the contents of your
	TeleCheck	. The following information summarizes po		ns of your Agreement in order to assist you in answering some of the
reduced interch tions that fail to fee (see Section	ange rates i qualify for t 18 of the P		6.	• We have assumed certain risks by agreeing to provide you with Card processing or check services. Accordingly, we may take certain actions to mitigate our risk, including termination of the Agreement, and/or hold monies otherwise payable to you (see Card Processing General Terms in Section 23, Term; Events of Default and Section 24, Reserve Account;
to us under the	Ägreement			Security Interest), (see TeleCheck Services Agreement in Sections 1.3 and 12), under certain circumstances.
occur we will de detailed discuss	ebit your set ion regardii Guide or se	s why a Chargeback may occur. When they tlement funds or settlement account. For a more ng Chargebacks see Section 10 of Card Processee the applicable provisions of the TeleCheck	7.	<b>By executing this Agreement with us</b> you are authorizing us and our Affiliates to obtain financial and credit information regarding your business and the signers and guarantors of the Agreement until all your obligations to us and our Affiliates are satisfied.
of the date of th	ne statemen	e <b>or funding,</b> you must notify us within 60 days t where the charge or funding appears for Card ys of the date of a TeleCheck transaction.	8.	<b>The Agreement contains a provision</b> that in the event you terminate the Agreement early, you will be responsible for the payment of an early termination fee as set forth in Part IV, A.3 under "Additional Fee Information" and Section 1 of the TeleCheck Services Agreement.
of the limitation	n of liability	<b>ur liability to you.</b> For a detailed description see Section 20 of the Card Processing General TeleCheck Services Agreement.		mation and Section 1 of the TeleCheck Services Agreement.
9. Card Organiz Visa and Mas		:losure ember Bank Information: Wells Fargo Bar	ık N.	.A.
The Bank's ma	iling addres	s is 1200 Montego Way, Walnut Creek, CA 9459	98, ar	nd its phone number is (925) 746-4143.
Important Me	mber Ban	k Responsibilities:	lmr	portant Merchant Responsibilities:
a) The Bank is	the only en	tity approved to extend acceptance of Card	a) E	Ensure compliance with Cardholder data security and storage requirements.
	*	lirectly to a Merchant. ncipal (signer) to the Merchant Agreement.		Maintain fraud and Chargebacks below Card Organization thresholds.
	_	for educating Merchants on pertinent Visa		Review and understand the terms of the Merchant Agreement.  Comply with Card Organization rules.
		ith which Merchants must comply; but provided to you by Processor.		Retain a signed copy of this Disclosure Page.
d) The Bank is	responsible	for and must provide settlement funds to	f) Y	You may download "Visa Regulations" from Visa's website at: http://usa.visa.com/merchants/operations/opregulations.html.
the Merchan e) The Bank is derived from	responsible	for all funds held in reserve that are	g) Y	You may download "MasterCard Regulations" from MasterCard's website at: http://www.mastercard.com/us/merchant/support/rules.html.
Print Client's Bu	siness Lega	al Name:		
	nfirmation	), Interchange Qualification Matrix (version	-	te Program Guide [version CardCoN1603(ia)] consisting of 37 pages I.MVD.SI2.I or
		es reading and agreeing to all terms in the csimile or original of this Confirmation Pag		ogram Guide, which shall be incorporated into Client's Agreement. vus, Client's Application will be processed.
		RIKE-OUTS TO THE PROGRAM GUIDE	WIL	L BE ACCEPTED.
Client's Busin Signature <i>(Plea</i>				
X				
<u>~~</u>				Title Date