Merchant Application & Agreement

Sales Agent Name: ePAY-State of IL	Group:	Association:	MCC Code:

Acquiring Bank Disclosure (Internal Use Only)

Synovus Bank
1111 Bay Avenue
Columbus, GA 31901
(706) 549-4900

Processor Disclosure	Member Bank Responsibilities	Important Merchant Responsibilities
TSYS Merchant Solutions, LLC dba Global Payments, One Heartland Way, Jeffersonville, IN 47130("Global Payments" or Processor") will act as payment processor for the Merchant in connection with transactions under the Agreement, except for Discover Network and American Express (OptBlue) card transactions where Global Payments will act as Merchant's acquirer. Notwithstanding the foregoing, where the Merchant is boarded on the TSYS platform, Global Payments will act as payment processor for Merchant in connection with Transactions under the Agreement, except for American Express (OptBlue) card transactions, where TSYS will act as acquirer and processor, and Discover Network card transactions, where TSYS will act as processor and Global Payments will act as acquirer.	1. The Bank is the only entity approved to extend acceptance of Payment Network products directly to a Merchant. 2. The Bank must be a principle (signer) to the Merchant Agreement. 3. The Bank is responsible for educating Merchants on pertinent Operating Rules which Merchants must comply; this information may be provided to you by Processor. 4. The Bank is responsible for and must provide settlement funds to the Merchant. 5. The Bank is responsible for all funds held in reserve.	1. Ensure compliance with cardholder data security and storage requirements. 2. Maintain fraud and chargebacks below Payment Network thresholds. 3. Review and understand the terms of the Merchant Agreement. 4. Comply with Operating Rules. 5. Retain a signed copy of this Disclosure Page. The responsibilities listed above do not supersede the terms of the Agreement (as defined below) 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 have any problems.

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

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 Signature: **Date:**

For purposes of this application, "Processor" or "Global Payments" is TSYS Merchant Solutions, LLC dba Global Payments, with an address of 1 Heartland Way, Jeffersonville, IN 47130 and can be contacted at (800) 654-9256. Additional information can be found on the Global Payments-affiliated website, www.TSYS.com."Merchant Bank" or "Member Bank" is Synovus Bank, located at 1111 Bay Avenue, Columbus, GA 31901, (706) 649-4900. Processor is a registered ISO/MSP of Synovus Bank.

Merchant Business Information

Legal Name ("Merchant")	Merchant DBA or Trade name		Federal Tax ID
Legal	Test depart		
Legal Address	**City**	**State**	**Zip Code**
DBA / Location Address (P.O. Boxes not allowed)	**City**	**State**	**Zip Code**
Dba Address	california	Illinois	43543
DBA Phone Number:	**Fax**	**Company Website (URL):**	
5465464646	1234567890	2022	

Contact Information
(select all that apply)

☐ Account Maintenance ☐ Statements ☐ PCI DDS ☐ Chargebacks

Name	Email	Phone
		5465464646

Business Type

☐ Individual/Sole Proprietor ☐ Partnership ☑ Government ☐ Non-profit
☐ Corporation Private ☐ Corporation Publicly Traded ☐ LLC

Years in Business:	Length Owned	Any prior bankruptcies: Business:	If Yes, when was the filing date?	Any prior bankruptcies: Personal:	If Yes, when was the filing date?
0.0	Years: 0 Months: 0			No	

Does this location currently take AMERICAN EXPRESS™/VISA®/MASTERCARD®/DISCOVER Network®?	Reason for leaving?
No	

Average Ticket Amount:	Highest Ticket Amount:	Monthly Card Volume:	Max. Daily Sales:	#of Daily Transactions
$	$	$	$	

Nature of Business

What type of service or product is being sold:	Merchant Type: Retail
Sales Method: (by percent, total should = 100% Card Present: % Internet: % Mail Order: % Phone: % Mobile: %	When is the card charged?

When is the product or Service Delivered? ☐ 1 - 3 Days ☐ 4 - 5 Days ☐ 6 - 10 Days ☐ 11 - 15 Days ☐ 30+ Days ☐ Recurring Payments %

Seasonal If Yes, Indicate Open Months: ☐ Jan ☐ Feb ☐ Mar ☐ Apr ☐ May ☐ Jun ☐ Jul ☐ Aug ☐ Sep ☐ Oct ☐ Nov ☐ Dec

Refund Policy (no refund, Other):

Do you require access to a virtual terminal (i.e. a web-based application that allows you to process electronic payments by telephone, mail order, fax, email, or in person)?

If Yes, please provide the virtual terminal contact's emails:

Do you use a third party fulfillment house? No	If yes, Provide: Name: Phone:
Do you use any third-party vendors related to accepting payments?	If yes, provide the type of service, name and contact info below. (Provide separate pages if needed.)

Vendor Name:		Type of Service:	Email:	
Address:	City:	State:	Zip Code:	Phone:

Have you sold your future credit card receivables? No

Card Brands to Accept

☐ Visa	☐ Mastercard	☐ Discover	☐ PIN DEBIT	☐ American Express	☐ EBT (requires additional setup)	FCS#
Additional Processing: ACH Processing	☐ PPD	☐ CCD	☐ Web	☐ TEL	(ACH requires supporting documents)	

Card Not Present Questionnaire

What percentage do you sell to: Business (B2B) % Consumer (B2C) %	Do you sell: ☐ Locally ☐ Nationally	Do you sell a service or product? ☐ Service ☐ Product	Do you own the product/inventory? ☐ Yes ☐ No	Is the product stored at the DBA address above? If no, include address: ☐ Yes ☐ No
Address Dba Address		City california	State Illinois	Zip Code: 43543

How do you advertise? (catalogs, magazines, internet, etc.)

☐ Online Advertising ☐ Magazines ☐ Catalogs ☐ Other:

Are any other companies involved in the accepting, shipping, fulfilling service or product, or the billing of the customer? ☐ Yes ☐ No	If you currently take payments: How many chargebacks did you have for the previous year? Count: Total Amount:

Merchant PCI DSS Information

What is you status with the PaymentCard Industry Data Security Standards (PCI DSS)? ☐ **Compliant** ☐ **Non-Compliant**

Merchant PCI DSS Company Name:

PCI DSS Contact Email:

PCI DSS Contact Name:

Merchants may opt out of the Processor’s PCI DSS Compliance Program, but will be required to provide evidence of full compliance and breach insurance, with minimum coverage of $50,000. Supporting documentation can be provided directly to the Customer Support team. All Merchants that do not properly complete the steps required to become PCI DSS compliant will be charged a monthly noncompliance fee (disclosed in the Schedule A), until such evidence has been provided.

Merchant’s Signature **Date**

Bank Information (Main Deposit account)

Bank Name	Account Name	Account Type
	aCC	Main
Routing #	DDA Account #	
123456789	987654	

*If nothing indicated, Financial Institution #1 will be used for all ACH activity. **AUTHORIZATION FOR AUTOMATIC FUNDS TRANSFER (ACH): The Member Bank (defined on page 1) is authorized to initiate or transmit automatic debit and/or credit entries and/or check entries to the account identified above(**) for all services contemplated under this Agreement. Said authority is granted to Member Bank's Processor and their agents. This authority is to remain in effect until Member 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.

Authorized Representative and Signatory Information

Authorized Representative/Signatory Name:
fNAME lANME

Residence Address:	City	State	Zip Code	Country
AA	cITY	Indiana	12345	United States

Email	Home Phone	Mobile Phone
g.pandey@fi911.com		

Social Security #	Date of Birth	US Citizen
000000000	1/1/1990 12:00:00 AM	Yes

Ownership % (if owner): Owner Since:	Driver's License #	State	Issue Date	Expiration Date
100				

Beneficial Owner and Control Person Information

(1)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	Title	U.S Person: SSN	Date of Birth	Ownership (%)
fNAME lANME		000000000	1/1/1990 12:00:0	100
Address		City	State	Zip
AA		cITY	Indiana	12345
Name	Title	U.S Person: SSN	Date of Birth	Ownership (%)
Address		City	State	Zip
Name	Title	U.S Person: SSN	Date of Birth	Ownership (%)
Address		City	State	Zip

Non-U.S. Person(s): In lieu of a Social Security Number, may also provide a passport 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.

(2) 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 (1) above may also be listed in this section (2).

Name of Owner	U.S. Person: SSN	Date of Birth	Ownership (%)
fNAME lANME	000000000	1/1/1990 12:00:0	100
Address	City	State	Zip
AA	cITY	Indiana	12345

Important Information About Procedures for Opening a New Account

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 Issues Business License	Business Name:
Government Entity Tax Determination Letter		Tax Return	Date and Place of Insurance:
Government Entity Third Party Verification		Entity Articles	ID/IRS Employer ID:
		Business Financial Statement	Expiration Date:

IRS Reporting Verification:
Payment settlement entities are required to report to the Internal Revenue Service the amount of reportable payment card transactions. Merchant will receive an annual 1099-K providing details of your previous year's reportable payment card transactions with a copy filed electronically with the IRS. By providing your email above, you consent to electronic delivery of the annual 1099. THE BUSINESS INFORMATION MUST MATCH IRS RECORDS, AND SHOULD BE THE SAME AS THE INFORMATION LISTED ON YOUR INCOME TAX RETURN. IF YOUR INFORMATION DOES NOT MATCH IRS RECORDS, THE PROCESSING OF YOUR APPLICATION MAY BE DELAYED AND YOU MAY BE SUBJECT TO MANDATORY BACKUP WITHHOLDING AS REQUIRED BY IRS REGULATIONS.

American Express Disclosure:
Existing Accounts: If you currently accept American Express (Amex), and your annual Amex volume is $1MM or more, you must provide your 10-digit AMEX SE #. This number will remain unchanged when you begin processing with NCR.
Existing Amex SE#:

New Accounts: If you do not currently accept Amex, and your annual volume is less than $1MM, we will establish an Amex account for you so you can start accepting Amex payments. If after you begin processing with us your Amex volume increases to more than $1MM annually, you could be converted to an Amex direct account, in accordance with the terms of the Agreement. If you do not currently accept Amex, and your annual volume is $1MM or more, you will need to contact Amex to set up a direct account.

OPT-OUT OF AMEX MARKETING COMMUNICATIONS: If you do not wish to receive future commercial marketing communications from Amex, email customer service at tempecustomercare@globalpay.com or check the box below. Opting-out of marketing messages will not preclude Merchant from receiving important transactional or relationship communications from Amex.

Opt-Out of Amex Marketing:

Third Party Services Disclaimer: Merchant may select to participate in third-party services that are not provided by Bank. Merchant agrees that Bank is not a party to any agreement for services that are provided by a third-party and any such agreement is strictly between Merchant and the company providing the service. Merchant must be approved by each third-party company and each company may send its terms and conditions to the address of Merchant indicated herein upon such approval. Merchant agrees to be bound by such company's terms and conditions.

PLEASE CAREFULLY REVIEW THE TERMS AND CONDITIONS OF VERSION v30.0924 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 V6.0419 OF THE CARD NOT PRESENT ADDENDUM TO THE MERCHANT CARD PROCESSING AGREEMENT AVAILABLE AT WWW.TSYS.COM/DOCUMENTS, WHICH IS HEREBY INCORPORATED BY REFERENCE.

V39.1024(SYN)

Acknowledgments and Signatures

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 (the "Authorized Signatory"). Merchant and each Guarantor signing below hereby acknowledge that they have each read this application and the MPA and agree to be bound by the terms and conditions contained in these documents. Merchant certifies that all information provided in this application is true, correct and complete. In connection with Merchant's application for merchant processing services, Authorized Signatory (and Guarantor when applicable) authorizes TSYS Merchant Solutions, LLC ("TMS") to obtain consumer reports and related information about Authorized Signatory (and Guarantor when applicable) from one or more consumer reporting agencies. Authorized Signatory (and Guarantor when applicable) understands that obtaining a consumer report may affect Authorized Signatory's(and Guarantor's when applicable) credit score with one or more consumer reporting agencies.Pursuant to this authorization, Authorized Signatory (and Guarantor when applicable) consents to TMS obtaining consumer reports during the processing and review of the application and if the application is approved, at various times during the term of the merchant agreement for any lawful purpose, including but not limited to: (i) underwriting and verifying information in the application, (ii) authenticating my identity, (iii) assisting with internal modeling and analysis, (iv) maintenance, update, renewal, or extension of the merchant processing services; and (v) mitigating fraud, unauthorized transactions, and other illegal activities. Authorized Signatory (and Guarantor when applicable) further authorizes TMS to contact third parties to verify any information in the application and Authorized Signatory (and Guarantor when applicable) authorizes the release from such third parties of any records necessary to verify information. In connection with the purposes above, Authorized Signatory (and Guarantor when applicable) authorizes TMS to share all or parts of Authorized Signatory's (and Guarantor's when applicable) consumer reports and any other information gathered pursuant to this authorization with agents, partners, counterparties, affiliates, or any successor-in-interest. Authorized Signatory (and Guarantor when applicable) acknowledges and agrees Authorized Signatory (and Guarantor when applicable) has had an opportunity to review a summary of its/their rights under the Fair Credit Reporting Act, available here: https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.By affixing their signature(s) below, any/all Personal Guarantor(s) do hereby agree to assume personal responsibility to Member Bank and/or Processor in the event of default of any obligation by the Merchant under the terms of the MPA. The responsibility of the individual guarantors shall accrue for all obligations due to Member Bank and/or Processor under the MPA and all applicable laws, rules, and regulations.

Processor will settle your American Express® 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. 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.

By electing to process Credit Card and/or Debit Card transactions and by signing this application, Merchant grants consent and authorization to Member Bank 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 and in accordance with the terms and conditions of the this application and the MPA.

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 v2.1024.

By selecting any of the services and products in above and in the Schedule A 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.

Merchant(s) Signature(s)		Guarantor(s) Signature(s)	
1)		1)	
Merchant Signature (Owner or Officer)	Date	Guarantor Signature (Owner or Officer)	Date
fNAME lANME		fNAME lANME	
Print name	Title	Print name	Title
2)		2)	
Merchant Signature (Owner or Officer)	Date	Guarantor Signature (Owner or Officer)	Date
Print name	Title	Print name	Title

Exhibit A

Cost Schedule

Passing Participant Processing Fees	Processing Fee
Use E-Pay's Settlement Bank*	2.25% minimum of $1.00
Use Participant's Own Settlement Bank	2.30% minimum of $1.00
*Contractor will credit the Participant $10 every month to offset monthly Settlement Bank account maintenance fees.	

Absorbing Participant Fees	Fees with Free Supported Device
Use E-Pay's Settlement Bank*	Cost^ plus 3 basis points and $0.03 per transaction***
Use Participant's Own Settlement Bank	Cost^ plus 3 basis points and $0.03 per transaction.

eChecks	Passing Participant	Absorbing Participant
eCheck with gVerify*-Basic	$0.50 per transaction	Free
eCheck with gVerify*	$0.85 per transaction	$0.43 per transaction
*gVerify is a third-party account verification service. Using an ACH routing number and an account number, gVerify references multiple data sources to determine if the account is open, active, currently reflecting a positive balance, and the accountholder name matched the payor name on file. gVerify Basic performs ACH account validation referencing fewer data sources to determine the account is currently open and able to receive debit transactions. Each account lookup constitutes a gVerify or gVerify – Basic, (as applicable) transaction.		

PCI DSS Support	Fee
PCI Compliance Program	$4.95 per MID, per month
Chargeback and Return Fees	**Fee**
Chargeback fee when EMV device utilized	$5.00 per chargeback, fee paid by Participant
Chargeback fee when non-EMV device utilized (includes Web/IVR)	$15.00 per chargeback, fee paid by Participant
E-check return fee	$30.00 charged to End-User

Equipment	Purchase	Monthly Rental Fee		Data Fee (Monthly)
EMV swipe devices		Long-term Rentals(Life of Participant Agreement)	Short-term Rentals(Less than 1 Year, invoiced per calendar month)	
PAX A35 (No Printer)	$0.00	$0.00	$0.00	N/A
PAX A920 (Includes 1 SIM Card)	$0.00	$0.00	$0.00	$25
PAX A920 Dock Charge Only	$100	N/A	N/A	N/A
PAX A920 Docking Station	$175	N/A	N/A	N/A
PAX A80	$0.00	$0.00	$0.00	N/A
PAX Q25 Pin Pad	$0.00	$0.00	$0.00	N/A
PAX A80 with PAX Q25	$0.00	N/A	N/A	N/A
PAX A77	$0.00	$0.00	$0.00	N/A
Verifone V200c Plus	$0.00	$0.00	$0.00	N/A
Verifone P200 Plus Pin Pad	$0.00	$0.00	$0.00	N/A
Verifone V200c Plus w/Verifone P200 Plus	$0.00	N/A	N/A	N/A
Other Equipment				
Verifone V400c Plus	$0.00	$0.00	$0.00	N/A
Verifone V400c Plus w/Verifone P200 Plus	$0.00	N/A	N/A	N/A
Verifone V400m	$0.00	$0.00	$0.00	$25
PAX IM20/IM30	$0.00	$0.00	$0.00	N/A
CX5 PBP Countertop Kiosk	See Exhibit A-2	N/A	N/A	N/A
CX7 PBP Countertop Kiosk	See Exhibit A-2	N/A	N/A	N/A
SIM Card (Replacement/Additional)	$10	N/A	N/A	N/A
Receipt Paper Rolls (taxes included in cost)				
Thermal, 2.25" x 70' (50 Rolls)	$40	N/A	N/A	N/A
Thermal, 2.25" x 16' (100 Rolls)	$120	N/A	N/A	N/A

Shipping: Prices above for equipment and supplies includes standard shipping. If Participant requests expedited shipping, Participant will be billed. If expedited shipping is needed due to an error on Global Payment's part, Global Payments will pay for expedited shipping.

In the event that a tariff or new tax is implemented on a sale, lease, or rental of any item on this Cost Schedule, such amount of tariff or new tax will be added to the cost for the Participant.

FOR NIC PARTICIPANTS: Participant: (i) acknowledges and agrees that Global Payments may charge Participant's customers the transaction fee agreed between NIC (the "NIC Transaction Fee"); and (ii) authorizes Global Payments to pay NIC the NIC Transaction Fee directly in connection with each transaction initiated by a customer of Participant through the NIC Technology. Participant acknowledges and agrees that Global Payments is not liable for the NIC Technology, or any products or services offered or provided by NIC to Participant, and NIC is deemed a third party under the Agreement.