



MERCHANT PROCESSING APPLICATION

MERCHANT NAME (DBA OR TRADE NAME):			CORPORATE/LEGAL NAME (IF DIFFERENT):		
LOCATION ADDRESS (No PO Boxes)			CORPORATE ADDRESS		
CITY / STATE / ZIP			CITY / STATE / ZIP		
CONTACT NAME	BUSINESS EMAIL	LOCATION PHONE NUMBER	CONTACT PHONE NUMBER (IF DIFFERENT)	FEDERAL TAX ID / SSN	
NAME TO APPEAR ON CARDHOLDER'S STATEMENT(MAX 25 CHAR, INCL SPACES)		PHONE # TO APPEAR ON CARDHOLDER'S STATEMENT(MAX 13 CHAR, INCL SPACES)		COMPANY WEBSITE	
BUSINESS TYPE: <input type="checkbox"/> LIMITED LIABILITY CO <input type="checkbox"/> CORPORATION: PUBLICALLY TRADED <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> INDIVIDUAL/SOLE PROP <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> GOVERNMENT <input type="checkbox"/> NON PROFIT			STATE OF INCORPORATION:		MM/YYYY ESTABLISHED

HAVE YOU EVER FILED PERSONAL OR BUSINESS BANKRUPTCY? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> PERSONAL <input type="checkbox"/> BUSINESS	IF YES, EXPLAIN
DOES THIS LOCATION CURRENTLY TAKE VISA / MasterCard / DISCOVER@NETWORK? <input type="checkbox"/> YES <input type="checkbox"/> NO	HAVE MERCHANT OR OWNERS/PRINCIPALS EVER BEEN TERMINATED FROM ACCEPTING BANKCARDS FOR THIS BUSINESS OR ANY OTHER BUSINESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES EXPLAIN

BENEFICIAL OWNERSHIP – FORM	To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.			
SECTION 1: BENEFICIAL OWNERS OF THE BUSINESS (NO P.O. BOXES)				
PRINCIPAL 1: MANAGEMENT RESPONSIBILITY / INDIVIDUAL WITH SIGNIFICANT CONTROL <input type="checkbox"/> YES <input type="checkbox"/> NO				
PRINCIPAL #1 NAME	SSN	% OWNERSHIP	DATE OF BIRTH	TITLE
RESIDENTIAL ADDRESS		CITY / STATE / ZIP		HOME PHONE
EMAIL	STATE ISSUED ID NUMBER	EXPIRATION DATE	CELL PHONE	
PRINCIPAL 2: MANAGEMENT RESPONSIBILITY / INDIVIDUAL WITH SIGNIFICANT CONTROL <input type="checkbox"/> YES <input type="checkbox"/> NO				
PRINCIPAL #2 NAME	SSN	% OWNERSHIP	DATE OF BIRTH	TITLE
RESIDENTIAL ADDRESS		CITY / STATE / ZIP		HOME PHONE
EMAIL	STATE ISSUED ID NUMBER	EXPIRATION DATE	CELL PHONE	

SECTION 2: MANAGEMENT RESPONSIBILITY / INDIVIDUAL WITH SIGNIFICANT CONTROL (IF DIFFERENT FROM OWNERSHIP INFO)				
MANAGEMENT NAME	SSN	% OWNERSHIP	DATE OF BIRTH	TITLE
RESIDENTIAL ADDRESS		CITY / STATE / ZIP		HOME PHONE
EMAIL	STATE ISSUED ID NUMBER	EXPIRATION DATE	CELL PHONE	

BANKING INFORMATION	<input type="checkbox"/> CHECKING ACCOUNT <input type="checkbox"/> SAVINGS ACCOUNT		
BANK NAME	NAME ON ACCOUNT	ROUTING NUMBER	ACCOUNT NUMBER



NATURE OF BUSINESS	SALES METHOD				
	<u> </u> % RETAIL	<u> </u> % KEYED	<u> </u> % MOTO	<u> </u> % INTERNET	<u> </u> % PHONE
AVERAGE TICKET	HIGH TICKET		MONTHLY VOLUME		
What are you accepting cards for?	When is the card charged?		When is the product or service delivered?		
SEASONAL SALES <input type="checkbox"/> YES <input type="checkbox"/> NO If yes what Month(s)		REFUND POLICY (Provide details of the return policy)			

AMERICAN EXPRESS	By checking "APPLY" for American Express merchant account, you acknowledge that you will receive Terms and Conditions from the card company for which you wish to apply. Please note that these companies are separate entities with their own pricing and acceptance policies.
EXISTING NUMBER <input type="checkbox"/> APPLY	

EQUIPMENT AND CODING	<input type="checkbox"/> Ship to DBA <input type="checkbox"/> Ship to Sales Office <input type="checkbox"/> Ship to Other Address (put address below)			
	Address:	City:	State:	Zip:
TERMINAL TYPE: QUANTITY: <input type="checkbox"/> PURCHASE <input type="checkbox"/> REPROGRAM	<input type="checkbox"/> WIFI <input type="checkbox"/> 4G/CELLULAR <input type="checkbox"/> PURCHASE <input type="checkbox"/> REPROGRAM <input type="checkbox"/> TIPS <input type="checkbox"/> AVS <input type="checkbox"/> CVV <input type="checkbox"/> REFUND ENABLED			
TERMINAL/PINPAD TYPE: QUANTITY: <input type="checkbox"/> PURCHASE <input type="checkbox"/> REPROGRAM	<input type="checkbox"/> WIFI <input type="checkbox"/> 4G/CELLULAR <input type="checkbox"/> PURCHASE <input type="checkbox"/> REPROGRAM <input type="checkbox"/> TIPS <input type="checkbox"/> AVS <input type="checkbox"/> CVV <input type="checkbox"/> REFUND ENABLED			
VIRTUAL TERMINAL <input type="checkbox"/> <input type="checkbox"/> Paynetworx <input type="checkbox"/> Partner Notes:	SOFTWARE/GATEWAY VERSION:			
AUTO CLOSE TIME: <input type="checkbox"/> AM <input type="checkbox"/> PM TIME ZONE:	SHIPPING METHOD: <input type="checkbox"/> OVERNIGHT <input type="checkbox"/> NEXY DAY (end of day) <input type="checkbox"/> 2 ND DAY <input type="checkbox"/> GROUND			

GUARANTOR OF PAYMENT

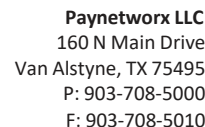
By signing below, each individual or entity (a Guarantor) jointly and severally (if there is more than one Guarantor) and unconditionally guarantees to PNX and Bank the prompt payment and performance of all obligations of the Merchant identified above under the Merchant Agreement (as that term is defined above), including, without limitation, all promises and covenants of the Merchant, and all amounts payable by the Merchant under the Merchant Agreement, including, without limitation, interest, costs and other expenses, such as attorney's fees and court costs. This means, among other things, that PNX or Bank can demand performance or payment from any Guarantor if the Merchant fails to perform any obligation or pay what the Merchant owes under the Agreement. Each Guarantor agrees that his or her liability under this guaranty will not be limited or canceled because:

- (1) the Merchant Agreement cannot be enforced against the Merchant;
- (2) either PNX or Bank agrees to changes or modifications to the Merchant Agreement;
- (3) PNX or Bank releases any other Guarantor or the Merchant from any obligation under the Merchant Agreement;
- (4) a law, regulation or order of any public authority affects the rights of either PNX or Bank under the Merchant Agreement; and/or
- (5) anything else happens that may affect the rights of either PNX or Bank against the Merchant or any other Guarantor.

Each Guarantor further agrees that:

- (a) PNX and Bank each may delay enforcing any of its rights under this guaranty without losing such rights;
- (b) PNX and Bank each can demand payment from such Guarantor without first seeking payment from the Merchant or any other Guarantor; and
- (c) such Guarantor will pay all court costs, attorneys fees and collection costs incurred by either PNX or Bank in connection with the enforcement of any terms of the Merchant Agreement or this guaranty, whether or not there is a lawsuit, and such additional fees and costs as may be directed by a court.

PRINCIPAL #1 SIGNATURE _____	DATE: _____	PRINCIPAL #2 SIGNATURE _____	DATE: _____
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<input type="checkbox"/> MetaBank 5501 S. Broadband Ln. Sioux Falls, SD 57108 P: (866) 559-5037	<input type="checkbox"/> First Federal Bank 4705 West S Highway 90, Lake City, FL 32055 P: (386) 755-0600
IMPORTANT BANK RESPONSIBILITIES: <ul style="list-style-type: none">1. The Bank is responsible for educating merchants on pertinent Visa/Mastercard Rules which Merchants must comply; but this information may be provided to you by PNX.2. The Bank is the only entity approved to extend acceptance of Card Organization products directly to Merchant.3. The Bank must be a principal (signor) to the Merchant Application.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.	
IMPORTANT MERCHANT RESPONSIBILITIES: <ul style="list-style-type: none">1. Maintain fraud and Chargebacks below Card organization thresholds.2. Ensure compliance with Payment Card Industry Data Security Standards3. Review and understand the terms of the Merchant Agreement.4. Comply with Card Brand Rules and applicable law and regulations.5. Retain a signed copy of this Disclosure Page.7. You may download "Visa Regulations" from: https://usa.visa.com/dam/VCOM/download/about-visa/visa-rules-public.pdf8. You may download "MasterCard Regulations" from: https://www.mastercard.us/content/dam/mccom/global/documents/mastercard-rules.pdf9. You may download "American Express Regulations" from: www.americanexpress.com/merchanttopguide	
MERCHANT RESOURCES <p>This Merchant Application is subject to all of the Terms and Conditions, which are located at https://www.paynetworkx.com/merchant-terms-conditions/</p> <p>In the event of a change in the Terms and Conditions, you will be notified electronically of the changes. Continuing to use the services after the notification of the change shall be deemed to be acceptance on your part of all of the changes. The responsibilities above do not replace the terms of the Terms and Conditions 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 problems; provided, however, PNX also will assist you with any such problems.</p>	
MERCHANT SIGNATURE: <u>X</u> PRINT NAME: _____ DATE: _____	

<p>By executing this Merchant Application on behalf of the merchant described above (the "Merchant"), the undersigned individual(s):</p> <p>(i) represent(s) and warrant(s) that all information contained in this Merchant Application is true, correct and complete as of the date of this Merchant Application, that this Merchant Application and Merchant's performance of all of its obligations hereunder have been duly authorized by all necessary company action on the part of the Merchant, and that such individual(s) have the requisite corporate power and authority to complete and submit this Merchant Application and make and provide the acknowledgements, authorizations and agreements set forth below, both on behalf of the Merchant and individually;</p> <p>(ii) acknowledge(s) that the information contained in this Merchant Application is provided for the purpose of obtaining, or maintaining a merchant account with Paynetworx, LLC ("PNX") and the acquiring bank checked above ("Bank") on behalf of the Merchant;</p> <p>(iii) authorize PNX and Bank to investigate the credit and background of the Merchant and each person listed on this Merchant Application; and</p> <p>(iv) agree, on behalf of the Merchant and in the event this Merchant Application is accepted and executed by Bank and PNX, to all of the terms and conditions set forth in the Terms and Conditions referenced above and the Fee Schedule attached to this Merchant Application as Schedule A.</p> <p>This Merchant Application will be executed by PNX and Bank following successful completion of the credit and background check of the Merchant. By executing this Merchant Application, each of Bank and PNX accept this Merchant Application, and agree to all of the terms and conditions set forth in the Terms and Conditions referenced above and the Fee Schedule attached to the Merchant Application as Schedule A.</p>	
<p>MERCHANT:</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>_____ PRINCIPAL #1 SIGNATURE</p> <p>_____ PRINCIPAL #2 SIGNATURE</p> </div> <div style="width: 45%;"> <p>_____ DATE:</p> <p>_____ DATE:</p> </div> </div>	<p>PAYNETWORX, LLC:</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>_____ BY:</p> </div> <div style="width: 45%;"> <p>_____ DATE:</p> </div> </div>