

2350 Kerner Boulevard, Suite 300 San Rafael, CA 94901 1-800-449-8012 www.cpay.com

Merchant Account #		
_	(Office Use Only)	
Agent #	Sales Director	
		A month to Month

		MERCHAI	NT PROCESSING	G APPLI	CATION	& AGRE	EMENT	☐ New S ☐ Chan	ge of Own	nership
	Legal Business Name: (As it appears on th	e Voided Check)		Doing Bus	iness As Na	me (As it appo	ears on the		ocation	
ATION	Legal Address:			DBA Addr	ess: (Street Ad	ddress other th	nan PO Box)	1		
FORM	City/County:		State/Zip:	City/Coun	ty:				State/	Zip:
GENERAL INFORMATION	Legal Business Phone:		DBA Business Phone): ::			9-Digit Fe	deral Tax ID (R	Required):	□SSN □EIN
GENE	Contact Name: Busi	iness Fax Numb	per:	Business (Open Date:	(YYYY-MM-	DD)	Mail Merchar		nents to: DBA Address
	Business E-Mail: (Required)		Business Website:			F	lours of O	peration:		
Z	eCommerce % Retailed Ret	ail Ustaurant Mail w/ Tip Ir	ttility	ervices nience Serve	☐ Corp. ☐ LLC ☐ Other (rop.	-Profit \Box	Tax Exempt Trust/Estate/. Legal/Medica		Business Location: Store Front: Office: Home Other (specify):
BUSINESS INFORMATION	Requested Monthly Sales Limit: \$ Requested Highest Ticket: \$ Average Ticket: \$	w	ail, Telephone or Interni tho performs product/se Merchant Vendi endor/Fulfillment House	rvice fulfilln or/Fulfillme	nt House	Na Ad Ph	ame: Idress: ione:			
SOSINESS	Specific Type of Product(s)/Service(s) Service(s)	old:	ame:ddress:			Pa Do	yment App es Mercha	olication:	arty to st	tore, process or
	Customer Return Policy: Refund w/in 30 days Exchang Other (specify):	•	one MasterCa	ard/Visa/Dis	il Product/Se cover sales t Delivery Me	transactions	are settled	d: Date of		MCC/SIC:
	Is the Applicant currently accepting credi (Provide previous processors statements		□ Yes □ No	acco		es 🖵 No	vious cred	it card process	sor termi	nate its merchant
UNDS	TRANSFER: In accordance with the terms									ided check or bank lette
Ã.	Principal #1 Name:	Socia	al Security Number (Req	uired): 9	6 Ownership	:	Date of Bi	rth:	Title:	OWNER
NCIPAL INFO	Residential Address:		City:	·		State:	Zip:		Home Ph	none:
VCIP.	Principal #2 Name:	Socia	al Security Number (Req	uired): 9	6 Ownership		Date of Bi	rth:	Title:	
PRII	Residential Address:		City:	'		State:	Zip:	ŀ	Home Ph	none:
REF.	Landlord:	Address:		Phor	ne:			Contact:		
22	Trade:	Account #:		Phor	ne:			Contact:		
URE	First National Bank of Omaha 1620 Dodge Street Omaha, Nebraska 68197	 The Visa Mer The Visa Mer The Visa Mer The Visa Mer 	nber Bank Responsibi mber is the only entity ap mber must be a principal mber is responsible for ec mber is responsible for ar mber is responsible for al	proved to ex (signer) to the ducating Mer and must prov	ide settlemen	it funds to the	Merchant.		n which M	ferchants must comply.
VISA DISCLOSURE	Merchant Information Merchant Name: Merchant Address:			1. E 2. N 3. F	1aintain fraud	iance with c and charge nderstand th	ardholder ebacks bel ne terms o	data security a ow thresholds f the Merchant		age requirements
SIV	Authorized Signature: X Authorized's Printed Name:			— The r		T understands so	me important	obligations of each p		ement and are provided to at the Visa Member (Acquirer)
>	Data	т,	o of Building:			Sauce F	notago (a-	provimate):		
SURVEY	Did the agent meet with the business in person?	, ,	e of Building: Does the interior of the products or services			pes of D			oroper si	gnage clearly
TE SI	Under the penalty of perjury and accour legitimate and have verified the identific	ntability, I hereby	certify I personally cor							

EQ	UIPMENT SETUP/ORDER	FORM	SPOTON
☐ Lease: \$/Month ☐	☐ Purchase: \$ ☐ F	T Program □ Existing Terminal	SpotOn Only: 1st Two Campaigns/E-Mails FREE All merchants are automatically enrolled in SpotOn Marketing.
below. Upon request of termination MERCHANT agrees to return all pro the debit for the amount of \$695 as c CPAY Tablet will be subject to an \$8	of services prior to the completion of the vided equipment to Central Payment with cost of provided terminal and \$200 for the monthly usage fee. Merchants using a for Annual Fee. Merchant is responsible for	shipment of the designated FT equipment a 3-year INITIAL TERM, the undersigned in thirty (30) days or will be subjected to cost of provided PINpad. Merchants using FT wireless terminal will be subject to the any local Sales or Use Tax on the cost of	Add a Tablet: □ \$250 Purchase □ \$25/month for 12 months Ship To: □ Legal Address □ DBA Address (\$19.95 S&H Fee) Pricing: (Begins on 3rd Campaign) <500 customers 10¢ ea. >500 customers 6¢ ea. >2,000 customers 4¢ ea. >5,000 customers 2¢ ea. >10,000 customers 1.5¢ ea. >10,000 customers 1.5¢ ea.
FT Equipment:	e-Commerce/VT:	Terminal Peripherals:	See Terms & Conditions in Welcome Package for details.
CPAY POS (Setup Form Required) CPAY Tablet Verifone Vx680 Verifone Vx520 CPAY Mobile Apple iOS Android	Authorize.netQuickBooks Plugin	Verifone 1000SE PINpad Network Receipt Printer Verifone Vx805 PINpad PINpad Swap (\$30)	□ SpotOn + Loyalty Program All the features of SpotOn with unlimited customers & Loyalty Program. Pricing: SpotOn costs \$60 per month with a 12-month contract. Billing occurs monthly on the fifth business day of each month. Cancellation of service prior to fulfilling the 12-month agreement results in a penalty fee of the sum of monthly fees on remaining months of the contract. In the event of cancellation, the SpotOn Tablet must be returned with full functionality to avoid any penalty charges for non-return of SpotOn property. Ship To: □ Legal Address □ DBA Address (\$19.95 S&H Fee)
Conversion POS:	 Ver #:	_Tel:	-
			E-Mail Address (Will serve as your Username)
By choosing the option to "SWAP" the PINpad to the merchant with the Centra must exchange or SWAP their preexis Merchant's account will be debited \$200	PINpad, the merchant is subject to a \$30 E al Payment proprietary encryption that is con	ncryption Fee. Central Payment will deploy a patible with the listed terminal. The merchant nt's PINpad within 15 business days or the flay also be subject to shipping charges.	Contact Number Signature Date
PROCESS VIA:	CARD TYPES: (Check all	that apply)	SPOTON & SPS-EFT ACH AUTHORIZATION
(You must choose one) Dial (Prefix:) IP (High speed internet conr Wireless/Cellular	✓ Visa, Mastercard an □ Existing AMEX: Existing nection) □ PIN DEBIT (PINpad required) □ EBT: Existing 7 Digit EBT Numer	g 10 Digit AMEX ESA# uired)	MERCHANT hereby authorizes SPOTON/SPS-EFT in accordance with this Service Agreement to initiate debit/credit entries to MERCHANT'S checking account, as indicated per the attached copy of a voided check from same. The authority is to remain in full force and effect until (a) SPOTON/SPS-EFT has received written SPOTON/SPS-EFT reasonable opportunity to act on it, and (b)all obligations of MERCHANT to SPOTON/SPS-EFT that have arisen under this agreement have been paid in full.
□ Retail or Retail w/Tip: □ Invoice Numbers □ CVV2 Prompt □ AVS Prompt (\$0.05 per) □ Clerk Numbers □ Surcharge: \$ □ Quick Serve □ NFC □ EMV □ Tipline □ Auto Close	□ Restaurant:	□ MOTO/eCommerce: ✓ Manual Entry □ Invoice Numbers □ Shopping Cart □ CVV2 Prompt □ AVS Prompt (\$0.05 per) □ Auto Close □ Other □ Other	SPS-EFT CHECK SERVICES PROGRAMS □ Conversion with Guarantee: □ Conversion without Guarantee: □ Traditional: □ Conversion without Guarantee: □ Discount Rate: 1.49% Transaction Fee: 25¢ □ Discount Rate: 1.49% Transaction Fee: 25¢ □ Discount Rate: 1.49% Transaction Fee: 25¢ ■ Monthly Minimum: \$20.00 Service Fee: \$10.00 This Agreement includes all of the terms and conditions contained on the front and ATTACHED RECITALS of this Agreement. This Agreement has been executed on behalf of and by the authorized management of each party as of the DATE BELOW. If either party terminates this 24 month agreement a \$199.00 fee will be assessed and electronically debited from the MERCHANT'S account. MERCHANT is responsible for the cost of any shipping.
How wo	uld you like your equipme	nt shipped?	La dia coca di din panganga
SHIP TO: Sales Representative Merchant Legal Address Merchant DBA Address Other:	SHIP METHOD***: Priority Overnight Standard Overnight 2-Day Express Delivery 3-Day Express Delivery Ground ***Shipping charges may apply		GIFT CARD PROGRAM Sign me up for my FREE gift card program. Gift card processing is enabled for all merchants using compatible processing equipment.
How Business Name of Referral:	v did you hear about our s	ervices?	To get started, go to giftcards.cpay.com to order your
Contact Name:	Phone	e Number:	customized gift cards. When completing your order, enter the promo code "CPAYGIFT" to get your first 25 cards free.
	Special I	nstuctions: For Central Pay	ment use only.
	·	·	·

ction Fee: ### EBIT(PINpad Required) ### Fee: ### Ciation's rate: Assessments, I red AVS Card Present Fee, M. rer Network Authorization Fee will be assessed to then mentioned to the profile of the p	lasterCard Account Status Fee, Mase, MasterCard CVC2 Transaction Feemerchant account. If Complia merchant account, which income is achieved, the Card Colar year. Merchants who have signed state of the subject to the applicable Earm; or (ii) \$375 if terminated after control of the subject to the applicable Earm; or (ii) \$375 if terminated after control of the subject to the applicable Earm; or (ii) \$375 if terminated after control of the subject to the applicable Earm; or (ii) \$375 if terminated after control of the subject to the applicable Earm; or (ii) \$375 if terminated after control of the subject to the applicable Earm; or (iii) \$375 if terminated after control of the processing during the score of the processing during the processing during the score of the processing d	Monthly Minimum \$25.00 Definition: \$25.00 - (Total Discount Fees) = Amount Billed (if any) Per Batch Fee 25¢ Most common causes for downgrades to Most common causes for downgrades to Sale Amount (AMEX Opt-Blue), Business settling within 24 hours. Usage Fee, Visa Network Acquirer Processing Instruction of the Applicable Association Fees. ance requirements are not met within to the components of the Applicable Association Fees. ance requirements are not met within to the promise Assistance Plan Monthly Find up less than 60 days from this date are exemplement within three (3) years from date of approarly Termination Fees (ETF) and MERCHANT wormpletion of the Initial TeRM. At the expirat coording to the TERMS & CONDITIONS. MERC & Initial TERM or any RENEWAL TERM of the possible of all to receive the processing business for the	Non-Qualified are accepting Manual in Corporate, Commercial cards, or not be seen to the Card Compromise Assistance of the Card Compromise Assistance of \$7.95\$ is optional. The part of the said fee for the year. In the said fee for the year. In the said fee for such early termination of the INITIAL TERM, this AGRE CHANT agrees that the ETF shall also AGREEMENT. MERCHANT agrees then current term. Paragraph references from the following companies: IOn, Inc. and that any such agree the address of MERCHANT indicates Solutions, LLC ("TMS") agree to the ent. In the benefit of Central Payment Merchant Transaction Processing A centre full performance of all MERCHANT. I authorize Guarantee thements and/or tax returns. I agree and be vested with personal jurisd yene terminating or modifying the semination. No termination of this Guarantee the mination. No termination of this Guarantee mination.
EBIT (PINpad Required) k Fee: 'de Fee: 'de Fee: 'de Fee: 'de Fee: 'de AVS Card Present Fee, Marer Network Authorization Fee vill be assessed to the management of the rechieved. After compliant January 15th of each calendary 15th of the Tentond year of the INITIAL TER EACHANT account, any cancel (CHANT account) of the Tenton of the Tenton of the Tenton of the Tenton of the Actual damages are defined in the TERMS & Constitution of the actual damages are defined in the TERMS & Constitution of the Actual damages are defined in the TERMS & Constitution of the Actual damages are defined in the TERMS & Constitution of the Actual damages are defined in the TERMS & Constitution of the Actual damages are defined in the TERMS & Constitution of the Actual damages are defined in the TERMS & Constitution of the Actual damages are defined in the TERMS & Constitution of the Actual damages are defined in the TERMS & Constitution of the Actual damages are defined in the TERMS & Constitution of the Actual damages are defined in the TERMS & Constitution of the Actual damages are defined in the TERMS & Constitution of the Actual damages are defined in the TERMS & Constitution of the TERM	Non-Qualified Rate: 3.45% Transaction Fee: 20¢ *AMEX: +0.50% for Manual Entry APPLICATION & SETUP FEE \$195 MasterCard Network Access Brand lasterCard Account Status Fee, Mase, MasterCard Account Status Fee, Mase, MasterCard CVC2 Transaction Fee merchant account. If Complia merchant account, which income is achieved, the Card Cocar year. Merchants who have signe ellation by MERCHANT of this agree T will be subject to the applicable Earm; or (ii) \$375 if terminated after cocan be accessed by the company and states for processing during the CONDITIONS (@ www.cpay.com/tees that BANK and Central Paymer biners Club, Northern Leasing Sy be approved by each company and the compan	Monthly Minimum \$25.00 Definition: \$25.00 - (Total Discount Fees) = Amount Billed (if any) Per Batch Fee 25¢ Most common causes for downgrades to Most common causes for downgrades to Sale Amount (AMEX Opt-Blue), Business settling within 24 hours. Usage Fee, Visa Network Acquirer Processing in SterCard AVS Card Not Present Fee, MasterCare, All Other Applicable Association Fees. ance requirements are not met within to the compromise Assistance Plan Monthly Fidup less than 60 days from this date are exemplement within three (3) years from date of approarly Termination Fees (ETF) and MERCHANT wompletion of the first year of the INITIAL TERM I year period of the INITIAL TERM I the expirate coording to the TERMS & CONDITIONS. MERCE INITIAL TERM or any RENEWAL TERM of the of fall to receive the processing business for the INITIAL TERM or any RENEWAL TERM of the offill to receive the processing business for the INITIAL TERM or any RENEWAL TERM of the offill to receive the processing business for the INITIAL TERM or any RENEWAL TERM of the offill to receive the processing business for the INITIAL TERM or any RENEWAL TERM of the offill to receive the processing business for the INITIAL TERM or any RENEWAL TERM of the offill to receive the processing business for the INITIAL TERM or any RENEWAL TERM of the offill to receive the processing business for the INITIAL TERM or any agreement to elow, Merchant, CPAY and TSYS Merchant. The methant Transaction Processing Agreem PERSONAL GUARANTOR(S): By "GUARANTOR" or "my" or "l" or "me"), is off the mutual undertakings contained in the May, I absolutely and unconditionally guaranteed Parties in connection with any actions, it it is attached to the enforcement of this Guaranteed Parties's request, financial state of Overlands and have been been processed to the effective date of termination in the May actions attached to the enforcement of this Guaranteed Parties's request, financial state of our set of the state of Nebraska shall have the courts of the state of Nebraska s	Per authorization. Monthly Per Terminal Wireless Fee \$12 Per Chargeback and Retrieval Fee \$22 Mid-Qualified are accepting Rewards Non-Qualified are accepting Manual a, Corporate, Commercial cards, or no Fee, Visa International Acquirer Fee (in de Processing Integrity, Visa Debit Trai the first 2 months of the Agreer of the Card Compromise Assist fee of \$7.95 is optional. Interpretation of the International Acquirer Fee (in the Card Compromise Assist fee of \$7.95 is optional. Interpretation of the International Acquirer Fee (in the Card Compromise Assist fee of the Card Compromise Assist fee of the Second year wal, or in the event that CPAY terminal fill be charged a fee for such early terr but prior to the end of the second year tion of the INITIAL TERM, this AGRE HANT agrees that the ETF shall also AGREEMENT. MERCHANT agrees then current term. Paragraph referen ces from the following companies: (On, Inc. and that any such agreet the address of MERCHANT indica Solutions, LLC ("TMS") agree to the ent. for the benefit of Central Payment Merchant Transaction Processing A ee the full performance of all MEF nactions, or defaults of MERCHAN GUARANTY. I authorize Guarantee tements and/or tax returns. I agree and be vested with personal jurisd or me terminating or modifying the s mination. No termination of this GU metermination of this GU
EBIT(PINpad Required) k Fee: % ion Fee: ciation's rate: Assessments, I day S Card Present Fee, Mirer Network Authorization Fee vill be assessed to the name of the complete of the comple	Transaction Fee: 20¢ *AMEX: +0.50% for Manual Entry APPLICATION & SETUP FEE \$195 MasterCard Network Access Brand lasterCard Account Status Fee, Mase, MasterCard CVC2 Transaction Fe merchant account. If Complia merchant account, which inc nce is achieved, the Card Cc lar year. Merchants who have signe ellation by MERCHANT of this agree T will be subject to the applicable Earm; or (ii) \$375 if terminated after cc RM but prior to the end of the third y RM") unless terminated as set out ac ng SALES for processing during the s CPAY would suffer if CPAY were to CONDITIONS (@ www.cpay.com/te s that BANK and Central Paymer piners Club, Northern Leasing Sy neement. DISCOVER: By signing by the provided by each company an mement. DISCOVER: By signing by the state of Nebraska, and that the received, and in consideration of MERCHANT") as set forth below meys' fees incurred by Guarante MERCHANT. There are no condi- nquiries and agree to provide, at the state of Nebraska, and that the red eighty (180) days after receip- bility with respect to any obligatic inship between MERCHANT and	Definition: \$25.00 - (Total Discount Fees) = Amount Billed (if any) Per Batch Fee 25¢ Most common causes for downgrades to Most common causes for downgrades to Sale Amount (AMEX Opt-Blue), Business settling within 24 hours. Usage Fee, Visa Network Acquirer Processing It sterCard AVS Card Not Present Fee, MasterCare, All Other Applicable Association Fees. ance requirements are not met within tompromise Assistance Plan Monthly Fed up less than 60 days from this date are exement within three (3) years from date of approarly Termination Fees (ETF) and MERCHANT within the processing of the INITIAL TERM. At the expiral coording to the TERMS & CONDITIONS. MERC. BINITIAL TERM or any RENEWAL TERM of the fail to receive the processing business for the strends. Int are not a party to any agreement for servistems, Inc., SPS-EFT, PayHub and/or Spot and each company may send its agreement to elow, Merchant, CPAY and TSYS Merchant e Merchant Transaction Processing Agreem PERSONAL GUARANTOR(S): Ity "GUARANTOR" or "my" or "i" or "me"), is of the mutual undertakings contained in the Nay, I absolutely and unconditionally guarante and Parties in connection with any actions, it it is attached to the enforcement of this Green courts of the state of Nebraska shall have be to by Guaranteed Parties's request, financial state or courts of the state of Nebraska shall have to the original content of the effective date of terms.	Wireless Fee \$12 Per Chargeback and Retrieval Fee \$25 Mid-Qualified are accepting Rewards Non-Qualified are accepting Manual a, Corporate, Commercial cards, or no Fee, Visa International Acquirer Fee (in d Processing Integrity, Visa Debit Trai the first 2 months of the Agreer of the Card Compromise Assist fee of \$7.95 is optional. Input from the said fee for the year. wal, or in the event that CPAY terminally the charged a fee for such early terr but prior to the end of the second yea tion of the INITIAL TERM, this AGRE HANT agrees that the ETF shall also AGREEMENT. MERCHANT agrees then current term. Paragraph referen ces from the following companies: (On, Inc. and that any such agreet the address of MERCHANT indical Solutions, LLC ("TMS") agree to the ent. for the benefit of Central Payment Merchant Transaction Processing A eet the full performance of all MEF nactions, or defaults of MERCHAN SUARANTY. I authorize Guarantee tements and/or tax returns. I agree and be vested with personal jurisd y me terminating or modifying the s mination. No termination of this GU mination. No termination of this GU
ciation's rate: Assessments, I day's Card Present Fee, Miner Network Authorization Fee vill be assessed to the n will be charged to the notine volume of the new of t	Transaction Fee: 20¢ * AMEX: +0.50% for Manual Entry APPLICATION & SETUP FEE \$195 MasterCard Network Access Brand lasterCard Account Status Fee, Mase, MasterCard CVC2 Transaction Fee merchant account. If Complia merchant account, which inc nce is achieved, the Card Co lar year. Merchants who have signe It will be subject to the applicable Estem; or (ii) \$375 if terminated after co RM but prior to the end of the third y RMP) unless terminated as set out at ng SALES for processing during the SCPAY would suffer if CPAY were to CONDITIONS (@ www.cpay.com/te stata BANK and Central Paymer inners Club, Northern Leasing Sy oe approved by each company an ement. DISCOVER: By signing by preement. TMS is not a party to the GUARANTY PROVISION - I "") by the undersigned (collectivel is received, and in consideration o MERCHANT") as set forth below meys' fees incurred by Guarante MERCHANT. There are no condi- nquiries and agree to provide, at the state of Nebraska, and that the red eighty (180) days after receip bility with respect to any obligatic inship between MERCHANT and	Per Batch Fee 25¢ Most common causes for downgrades to Most common causes for downgrades to Sale Amount (AMEX Opt-Blue), Business settling within 24 hours. Usage Fee, Visa Network Acquirer Processing IsterCard AVS Card Not Present Fee, MasterCare, All Other Applicable Association Fees. Cance requirements are not met within the ludes automatic required enrollment to compromise Assistance Plan Monthly Fed up less than 60 days from this date are exempled to the second of the INITIAL TERM. At the expiral coording to the TERMS & CONDITIONS. MERC BINITIAL TERM or any RENEWAL TERM of the of fail to receive the processing business for the strends. In are not a party to any agreement for serving the second of the INITIAL TERM and the office of the INITIAL TERM or any RENEWAL TERM of the office of the INITIAL TERM or any RENEWAL TERM of the office of the INITIAL TERM or any RENEWAL TERM of the office of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the green of the INITIAL TERM or any agreement for serving the INI	Per Chargeback and Retrieval Fee \$2! Mid-Qualified are accepting Rewards Non-Qualified are accepting Manual in Corporate, Commercial cards, or not the first 2 months of the Agreer of the Card Compromise Assisting the first 2 months of the Agreer of the Card Compromise Assisting the first 2 months of the Agreer of the Card Compromise Assisting the first 2 months of the Agreer of the Card Compromise Assisting the first 2 months of the Agreer of the Card Compromise Assisting the first 2 months of the Agreer of the Card Compromise Assisting the first 1 months of the First 2 months of the Grant the First 3 months of the First 3 months
ciation's rate: Assessments, I and AVS Card Present Fee, Mider Network Authorization Fee vill be assessed to the midle of the complete of the	*AMEX: +0.50% for Manual Entry APPLICATION & SETUP FEE \$195 MasterCard Network Access Brand lasterCard Account Status Fee, Mase, MasterCard CVC2 Transaction Femerchant account. If Complia merchant account, which income is achieved, the Card Colar year. Merchants who have signe et allation by MERCHANT of this agreet Twill be subject to the applicable Emm; or (ii) \$375 if terminated after colar year. Merchants who have signe et allation by MERCHANT of this agreet Twill be subject to the applicable Emm; or (ii) \$375 if terminated after colar year. Merchants who have signe et allation by MERCHANT of this agreet Twill be subject to the applicable Emm; or (ii) \$375 if terminated after colar year. Merchants who have signe et allation by MERCHANT of this agreet to Endow the color of the third of the process of the state of Nebraska and that the red eighty (180) days after receip bility with respect to any obligation in ship between MERCHANT and	Most common causes for downgrades to Most common causes for downgrades to Sale Amount (AMEX Opt-Blue), Business settling within 24 hours. Usage Fee, Visa Network Acquirer Processing InsterCard AVS Card Not Present Fee, MasterCare, All Other Applicable Association Fees. Cance requirements are not met within to Indudes automatic required enrollment to compromise Assistance Plan Monthly Fed up less than 60 days from this date are exement within three (3) years from date of approarly Termination Fees (ETF) and MERCHANT wompletion of the first year of the INITIAL TERM of the INITIAL TERM of the INITIAL TERM of the INITIAL TERM of the Processing business for the INITIAL TERM of the Applicable of the INITIAL TERM of the INITIAL TERM of the INITIAL TERM of the Initial of the Initial or receive the processing business for the INITIAL TERM of the INITIAL TERM of the Initial or receive the processing business for the Initial or receive the processing business for the Initial Term of the Initial or receive the Initial Segment of the Initial Order of the Initial Segment of t	and Retrieval Fee \$2! Mid-Qualified are accepting Rewards Non-Qualified are accepting Manual in Corporate, Commercial cards, or not the Card Compromise Assisting the first 2 months of the Agreed to the Card Compromise Assisting the first 2 months of the Agreed to the Card Compromise Assisting to the Standard the Sundamental Card Compromise Assisting to the Early the Card Compromise Assisting to the Early the Card Compromise Standard Transaction Forces from the following companies: the Agreement the Early and that any such agreements and that any such agreements and the Card Card Card Card Card Card Card Card
ciation's rate: Assessments, I and AVS Card Present Fee, Mider Network Authorization Fee vill be assessed to the midle of the complete of the	*AMEX: +0.50% for Manual Entry APPLICATION & SETUP FEE \$195 MasterCard Network Access Brand lasterCard Account Status Fee, Mase, MasterCard Account Status Fee, Mase, MasterCard CVC2 Transaction Fer merchant account, which income is achieved, the Card Cotar year. Merchants who have signed to the applicable Earn; or (ii) \$375 if terminated after cotar year. Merchants who have signed by the subject to the applicable Earn; or (ii) \$375 if terminated after cotar year. Merchants who have signed to the subject to the applicable Earn; or (ii) \$375 if terminated after cotar year. Merchants who have signed to the processing during the SCPAY would suffer if CPAY were to CONDITIONS (@ www.cpay.com/tecs) that BANK and Central Paymer biners Club, Northern Leasing Sybe approved by each company an ement. DISCOVER: By signing between the TMS is not a party to the GUARANTY PROVISION - In the processing during the state of Nebraska, and that the red eighty (180) days after receip bility with respect to any obligation in ship between MERCHANT and	Most common causes for downgrades to Most common causes for downgrades to Sale Amount (AMEX Opt-Blue), Business settling within 24 hours. Usage Fee, Visa Network Acquirer Processing InsterCard AVS Card Not Present Fee, MasterCare, All Other Applicable Association Fees. Cance requirements are not met within the ludes automatic required enrollment to compromise Assistance Plan Monthly Fed up less than 60 days from this date are exement within three (3) years from date of approarly Termination Fees (ETF) and MERCHANTW amount of the first year of the INITIAL TERM at the expiral coording to the TERMS & CONDITIONS. MERC INITIAL TERM or any RENEWAL TERM of the from the first year of the INITIAL TERM of the first year period of the INITIAL TERM. At the expiral coording to the TERMS & CONDITIONS. MERC INITIAL TERM or any RENEWAL TERM of the first year period of the INITIAL TERM and/or Spot of all to receive the processing business for the terms). Interest and a party to any agreement for serving the second of the INITIAL TERM or any RENEWAL TERM of the terms). Interest and the processing business for the terms. PERSONAL GUARANTOR(S): Ity "GUARANTOR" or "my" or "I" or "me"), is of the mutual undertakings contained in the May, I absolutely and unconditionally guarante the Parties in connection with any actions, it itions attached to the enforcement of this Gradianteed Parties's request, financial state of our processing for the state of Nebraska shall have to the your antered Parties's request, financial state of courts of the state of Nebraska shall have to the your antered Parties's request, financial state of our processing for the parties of written notice by one incurred before the effective date of terms.	Mid-Qualified are accepting Rewards Non-Qualified are accepting Manual at Corporate, Commercial cards, or not the Card Compromise Assisting the first 2 months of the Agreer of the Card Compromise Assisting to the Card Compromise Assisting the Agree of \$7.95 is optional. In the first 2 months of the Agreer of the Vear. In the first 2 months of the Agreer of the Vear. In the first 2 months of the Agreer of the Vear. In the first 2 months of the Agreer of the Vear. In the first 2 months of the Agreer of the Nath agrees that the ETF shall also the Agreement of the INITIAL TERM, this AGREEMENT. MERCHANT agrees the current term. Paragraph references from the following companies: the address of MERCHANT indicases of MERCHANT indicases of MERCHANT indicases of MERCHANT indicases of the the the full performance of all MEFC and the full performance of all MEFC and the full performance of all MEFC and the Vested with personal jurised of the remination of the GUARANTY. I authorize Guarantee thements and/or tax returns. I agree and be vested with personal jurised or me terminating or modifying the semination. No termination of this GUARANTY. In the personal properties of the mination of this GUARANTY is a company to the personal purised or meter of the vested with personal jurised or meter of the vested with persona
ciation's rate: Assessments, Ind AVS Card Present Fee, Mirer Network Authorization Fee vill be assessed to the rechieved. After compliant January 15th of each calendar CHANT account, any cancel Conditions, the MERCHANT on of the first year of the Ten cond year of the Interest Process of In	MasterCard Network Access Brand lasterCard Account Status Fee, Mase, MasterCard Account Status Fee, Mase, MasterCard Account Status Fee, Mase, MasterCard CVC2 Transaction Femerchant account, which income is achieved, the Card Color ar year. Merchants who have signed status of the subject to the applicable Earn; or (ii) \$375 if terminated after committee of the subject to the applicable Earn; or (ii) \$375 if terminated after committee of the third of the th	Most common causes for downgrades to Sale Amount (AMEX Opt-Blue), Business settling within 24 hours. Usage Fee, Visa Network Acquirer Processing InsterCard AVS Card Not Present Fee, MasterCare, All Other Applicable Association Fees. Indudes automatic required enrollment to compromise Assistance Plan Monthly Fed up less than 60 days from this date are exement within three (3) years from date of approarly Termination Fees (ETF) and MERCHANT wompletion of the first year of the INITIAL TERM 1 year period of the INITIAL TERM 1 the expiral exercised by the processing business for the INITIAL TERM of TERM Seep INITIAL TERM of the processing business for the INITIAL TERM of the processing business for the INITIAL TERM of TERM Seep INITIAL TERM of TERM Seep INITIAL TERM of TERM Seep INITIAL TERM of the processing business for the INITIAL TERM of TERM Seep INITIAL TERM SE	Non-Qualified are accepting Manual in Corporate, Commercial cards, or not be seen to the Card Compromise Assistance of the Card Compromise Assistance of \$7.95\$ is optional. The part of the said fee for the year. In the said fee for the year. In the said fee for such early termination of the INITIAL TERM, this AGRE CHANT agrees that the ETF shall also AGREEMENT. MERCHANT agrees then current term. Paragraph references from the following companies: IOn, Inc. and that any such agree the address of MERCHANT indicates Solutions, LLC ("TMS") agree to the ent. In the benefit of Central Payment Merchant Transaction Processing A centre full performance of all MERCHANT. I authorize Guarantee thements and/or tax returns. I agree and be vested with personal jurisd yene terminating or modifying the semination. No termination of this Guarantee the mination. No termination of this Guarantee mination.
ciation's rate: Assessments, in a AVS Card Present Fee, Miler Network Authorization Fee will be assessed to the new will be charged to the rechieved. After complian January 15th of each calendar CHANT account, any cancel Conditions, the MERCHANT on of the first year of the Tenond year of the INITIAL TER ear periods ("RENEWAL TER ear periods" ("RENEWAL TER ear periods"). Discover Network,	MasterCard Network Access Brand lasterCard Account Status Fee, Mase, MasterCard Account Status Fee, Mase, MasterCard CVC2 Transaction Feemerchant account, which income is achieved, the Card Cotar year. Merchants who have signed states of the subject to the applicable Earm; or (ii) \$375 if terminated after cooking the subject to the applicable Earm; or (iii) \$375 if terminated after cooking the subject to the applicable Earm; or (iii) \$375 if terminated after cooking the subject to the applicable Earm; or (iii) \$375 if terminated after cooking the solution of the subject to the applicable Earm; or (iii) \$375 if terminated after cooking the processing during the scopy was but prior to the end of the third yamp. In the solution of the solution	Sale Amount (AMEX Opt-Blue), Business settling within 24 hours. Usage Fee, Visa Network Acquirer Processing IsterCard AVS Card Not Present Fee, MasterCare, All Other Applicable Association Fees. ance requirements are not met within the ludes automatic required enrollment to compromise Assistance Plan Monthly Fed up less than 60 days from this date are exempled to the light of t	Fee, Visa International Acquirer Fee (in de Processing Integrity, Visa Debit Train the first 2 months of the Agreer of the Card Compromise Assisting fee of \$7.95 is optional. Input from the said fee for the year. The provided of the event that CPAY terminally be charged a fee for such early terribut prior to the end of the second year to the provided of the INITIAL TERM, this AGRE EMENT. MERCHANT agrees that the ETF shall also AGREEMENT. MERCHANT agrees then current term. Paragraph references from the following companies: (On, Inc. and that any such agreet the address of MERCHANT indical Solutions, LLC ("TMS") agree to the ent. For the benefit of Central Payment Merchant Transaction Processing Age the full performance of all MEF actions, or defaults of MERCHAN GUARANTY. I authorize Guarantee and be vested with personal jurisid yene terminating or modifying the simination. No termination of this GUARIANTS and the simination of this GUARIANTS and the siminati
ciation's rate: Assessments, I and AVS Card Present Fee, Miler Network Authorization Fee vill be assessed to the new lill be charged to the rechieved. After complian January 15th of each calendary 15th of the Tender of the Institute of the Tender of th	lasterCard Account Status Fee, Mase, MasterCard CVC2 Transaction Feemerchant account. If Complia merchant account, which income is achieved, the Card Colar year. Merchants who have signed state of the subject to the applicable Earm; or (ii) \$375 if terminated after control of the subject to the applicable Earm; or (ii) \$375 if terminated after control of the subject to the applicable Earm; or (ii) \$375 if terminated after control of the subject to the applicable Earm; or (ii) \$375 if terminated after control of the subject to the applicable Earm; or (ii) \$375 if terminated after control of the subject to the applicable Earm; or (iii) \$375 if terminated after control of the processing during the score of the processing during the processing during the score of the processing d	sterCard AVS Card Not Present Fee, MasterCare, All Other Applicable Association Fees. ance requirements are not met within to ludes automatic required enrollment to compromise Assistance Plan Monthly Ford up less than 60 days from this date are exement within three (3) years from date of approarty Termination Fees (ETF) and MERCHANT wompletion of the first year of the INITIAL TERM in year period of the INITIAL TERM. At the expiral coording to the TERMS & CONDITIONS. MERCHINITIAL TERM or any RENEWAL TERM of the fall to receive the processing business for the trims). Interest are not a party to any agreement for serving the serving th	the first 2 months of the Agreer of the Card Compromise Assist the Earl Compromise Agreement the Earl Compromise Agreement the Earl Compromise Agreement the Earl Compromise Agreement Agreement the Earl Compromise Agreement Agreement Agreement Transaction Processing Agreement
will be charged to the richieved. After compliar January 15th of each calenda (CHANT account, any cancel a Conditions, the MERCHANT on of the first year of the Tensond year of the INITIAL TER ara periods ("RENEWAL TER HANT discontinues submittination of the actual damages re defined in the TERMS & Cesting. MERCHANT agrees may, Discover Network, Discove	merchant account, which inc noe is achieved, the Card Coar year. Merchants who have signe ellation by MERCHANT of this agree Tri will be subject to the applicable Earn; or (ii) \$375 if terminated after coard by the prior to the end of the third yarm; or it will be subject to the applicable Earn; or (ii) \$375 if terminated after coard but prior to the end of the third yarm; or (ii) \$375 if terminated as set out at any SALES for processing during the CONDITIONS (@ www.cpay.com/te conditions) which is that BANK and Central Paymer biners Club, Northern Leasing Sybe approved by each company and the provided by the company and the provided and in consideration of the coard of the provided and in consideration of the provided and in the provided an	Judes automatic required enrollment to compromise Assistance Plan Monthly F d up less than 60 days from this date are exement within three (3) years from date of approarly Termination Fees (ETF) and MERCHANT wompletion of the first year of the INITIAL TERM I year period of the INITIAL TERM. At the expirat coording to the TERMS & CONDITIONS. MERC & INITIAL TERM or any RENEWAL TERM of the of fail to receive the processing business for the sms). In the are not a party to any agreement for serving the stems, Inc., SPS-EFT, PayHub and/or Spot and each company may send its agreement to elow, Merchant, CPAY and TSYS Merchant e Merchant Transaction Processing Agreem PERSONAL GUARANTOR(S): It "GUARANTOR" or "my" or "I" or "me"), is of the mutual undertakings contained in the Now, I absolutely and unconditionally guarante and Parties's request, financial state of Portices and the state of Nebraska shall have to the your and the state of Nebraska shall have to the your incurred before the effective date of terms.	to the Card Compromise Assistate of \$7.95 is optional. In the said fee for the year. Inval, or in the event that CPAY terminally the charged a fee for such early terrout prior to the end of the second year both prior to the end of the second year both prior to the end of the second year both prior to the end of the second year both prior to the HINITIAL TERM, this AGRE CHANT agrees that the ETF shall also a AGREEMENT. MERCHANT agrees then current term. Paragraph references from the following companies: (On, Inc. and that any such agreet the address of MERCHANT indicates Solutions, LLC ("TMS") agree to the ent. If or the benefit of Central Payment Merchant Transaction Processing Age the full performance of all MERCHANTY. I authorize Guarantee thements and/or tax returns. I agree and be vested with personal jurisd y me terminating or modifying the simination. No termination of this Guarantee thements and or the remination of the Guarantee thements and or the remination of the guarantee thements and ore
Conditions, the MERCHANT on of the first year of the Terrond year of the INITIAL TER ear periods ("RENEWAL TER HANT discontinues submittin action of the actual damages re defined in the TERMS & Constitution of the actual damages re defined in the TERMS & Constitution of the actual damages results. MERCHANT agrees rms), Discover Network, Dinpany. MERCHANT must be done to the such company's agree of the such company's ag	T will be subject to the applicable Earm; or (ii) \$375 if terminated after com; or (ii) \$375 if terminated after com; or (ii) \$375 if terminated after com by the proof of the third of the third of the third of the proof of the third of thi	arly Termination Fees (ETF) and MERCHANT with properties of the first year of the INITIAL TERM I year period of the INITIAL TERM I year period of the INITIAL TERM At the expiral coording to the TERMS & CONDITIONS. MERCE INITIAL TERM or any RENEWAL TERM of the of fail to receive the processing business for the erms). In the are not a party to any agreement for serving the stems, Inc., SPS-EFT, PayHub and/or Spot and each company may send its agreement to elow, Merchant, CPAY and TSYS Merchant. The Merchant Transaction Processing Agreem PERSONAL GUARANTOR(S): By "GUARANTOR" or "my" or "I" or "me"), is off the mutual undertakings contained in the Now, I absolutely and unconditionally guaranteed Parties's request, financial state of courts of the state of Nebraska shall have to the your succurred before the effective date of terms.	will be charged a fee for such early terr but prior to the end of the second yea but prior to the end of the second yea but prior to the lend of the second yea the lower prior to the little and the ETF shall also AGRECHANT agrees that the ETF shall also AGREEMENT. MERCHANT agrees then current term. Paragraph references from the following companies: ton, Inc. and that any such agreet the address of MERCHANT indical Solutions, LLC ("TMS") agree to the ent. For the benefit of Central Payment Merchant Transaction Processing A see the full performance of all MER nactions, or defaults of MERCHANGUARANTY. I authorize Guarantee thements and/or tax returns. I agree and be vested with personal jurisd y me terminating or modifying the simination. No termination of this GU minimum to the second with the second wit
rms), Discover Network, Di ppany, MERCHANT must be d by such company's agree TMS American Express Agr INUING PERSONAL Of g Guaranty ("GUARANTY" anteed Parties"). For value Guaranteed Parties and ("I costs, expenses, and attor against other entities or M personal credit or other in cordance with the laws of the in in effect until one hundrall not release me from liat or any change in the relation	piners Club, Northern Leasing Sy pe approved by each company an ement. DISCOVER: By signing be reement. TMS is not a party to the GUARANTY PROVISION - I "by the undersigned (collectivel e received, and in consideration of MERCHANT") as set forth below meys' fees incurred by Guarante MERCHANT. There are no condinquiries and agree to provide, at he state of Nebraska, and that the red eighty (180) days after receipt bility with respect to any obligation inship between MERCHANT and	rstems, Inc., SPS-EFT, PayHub and/or Spot and each company may send its agreement to elow, Merchant, CPAY and TSYS Merchant e Merchant Transaction Processing Agreem PERSONAL GUARANTOR(S): lay "GUARANTOR" or "my" or "i" or "me"), is of the mutual undertakings contained in the Nay, I absolutely and unconditionally guarante are Parties in connection with any actions, in the parties in connection with any actions, in the state of the enforcement of this Gregorian control of the state of Nebraska shall have be to by Guaranteed Parties of written notice by ons incurred before the effective date of ten	ton, Inc. and that any such agreet the address of MERCHANT indical Solutions, LLC ("TMS") agree to the ent. for the benefit of Central Payment Merchant Transaction Processing Age the full performance of all MER nactions, or defaults of MERCHANGUARANTY. I authorize Guarantee attements and/or tax returns. I agree and be vested with personal jurisd y me terminating or modifying the smination. No termination of this GU
Date		Printed Name of Signer	Title
ND THE TERMS AND CO ME OF SIGNING. MERCH //OR BANK TO PROVIDE ANY PERSONAL GUARAN UIRIES IN CONNECTION RTNER AND ANY PERSO REDIT REPORT THAT M/ TWAS INITIATED BY THI EXPRESS OPTBLUE PRO REOF THE PARTIES HEF	ONDITIONS (A SEPARATE ATTA HANT WARRANTS THAT THE II A COPY OF THIS MERCHANT AF NTOR AUTHORIZE CPAY, BANK I WITH THIS MERCHANT APPLONAL GUARANTOR ACKNOWL AY BE OBTAINED IN CONNECTIE MERCHANT AND/OR ANY PEOGRAM AGREEMENT. BANK IS	ANSACTION PROCESSING AGREEMENT ACHMENT HERETO), AND MERCHANT A NFORMATION PROVIDED ON THE MERC PPLICATION TO ANY THIRD PARTY FOR T K OR THEIR AGENTS OR ASSIGNS, TO M. LICATION OR THE AGREEMENT. BY EXELEDGE THAT CPAY AND/OR BANK HAS A FION WITH THIS MERCHANT APPLICATIC PROVAL GRANG ARANTOR IDENTIFIED ABOV NOT A PARTY TO THESE AGREEMENTS REEMENT TO BE EXECUTED BY THEIR	CKNOWLEDGES IT HAS RECEINCHANT APPLICATION IS COMPLIHE SERVICES REQUESTED. MEAKE FROM TIME TO TIME, BUSINCUTING THIS MERCHANT APPLILEGITIMATE BUSINESS NEED IN OR THE AGREEMENT, AND TIME. IF APPLICABLE, MERCHANTAND HAS NO OBLIGATION OR LEGATION OR
Date		Printed Name of Principal #1	Title
Date		Printed Name of Principal #2	Title
	ED BY BANK. Date	ED BY BANK. Date	Date Printed Name of Principal #1

COMPLIANCE FORM FOR ALL MERCHANTS

INITIALS:

The merchant application and Terms & Conditions (@ www.cpay.com/terms) attached hereto includes all terms of the service and/or agreement. If any other agreement was made between MERCHANT and Sales Representative, which such agreement shall not amend the Terms and Conditions in any way, it must be included in the "Special Instructions" area of the merchant agreement.

You understand the rates indicated in the Schedule of Fees section above, your Sales Representative proposed and understand the differences between the tiered pricing of Qualified, Mid-Qualified and Non-Qualified Fees.