

Merchant Processing Application and Agreement

Please review the information below and sign if everything looks right. If you have any questions please contact your representative.



BUSINESS DETAILS

CONTACT INFORMATION

| | | | |
|-------------------|----------------------|---------------------|----------------------|
| First Name | <input type="text"/> | Last Name | <input type="text"/> |
| Email | <input type="text"/> | Phone Number | <input type="text"/> |

BUSINESS INFORMATION

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations. (See Part IV, Section A.4 of your Program Guide for further information.)

| | | | |
|---|--|-----------------------------|---|
| Business Legal Name | <input type="text"/> | DBA Name | <input type="text"/> |
| Tax Filing Name | <input type="text"/> | Tax Filing Method | <input type="checkbox"/> EIN <input type="checkbox"/> SSN |
| Tax ID (EIN) | <input type="text"/> | | |
| Type of Ownership | <input type="checkbox"/> Government <input type="checkbox"/> Individual / Sole Proprietor <input type="checkbox"/> LLC <input type="checkbox"/> Non-Profit Org <input type="checkbox"/> Private Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Public Corporation <input type="checkbox"/> Tax Exempt | | |
| Stock Exchange (Only applicable for Public Corporations) | <input type="checkbox"/> NYSE or NASDAQ <input type="checkbox"/> Other/Not Applicable | Stock Ticker Symbol | <input type="text"/> (NYSE or NASDAQ) |
| Industry (MCC) | <input type="text"/> | Business Description | <input type="text"/> |
| Industry Options | <input type="checkbox"/> Quasi Cash | Business Start Date | <input type="text"/> |
| Website | <input type="text"/> | Business Phone | <input type="text"/> |

BUSINESS ADDRESS

| | | | |
|-------------------------|----------------------|-------------|----------------------|
| Street Address 1 | <input type="text"/> | | |
| Street Address 2 | <input type="text"/> | City | <input type="text"/> |
| State | <input type="text"/> | ZIP | <input type="text"/> |
| Country | <input type="text"/> | | |

BUSINESS LEGAL MAILING ADDRESS

| | | | |
|-------------------------|----------------------|-------------|----------------------|
| Street Address 1 | <input type="text"/> | | |
| Street Address 2 | <input type="text"/> | City | <input type="text"/> |
| State | <input type="text"/> | ZIP | <input type="text"/> |
| Country | <input type="text"/> | | |

OWNER INFORMATION

Please provide the following information for each individual who owns, directly or indirectly, 25% or more of the equity interest of your business, or who have significant responsibility to control, manage, or direct your business.

BUSINESS OWNER INFORMATION

| | | | | | | | |
|---------------------|--|---------------------------|------------------------------|-------------------------|----------------------|-------------|----------------------|
| First Name | <input type="text"/> | Last Name | <input type="text"/> | Street Address 1 | <input type="text"/> | | |
| Title | <input type="checkbox"/> CEO <input type="checkbox"/> CFO <input type="checkbox"/> COO <input type="checkbox"/> LLC Member <input type="checkbox"/> Owner <input type="checkbox"/> Partner <input type="checkbox"/> President <input type="checkbox"/> Secretary <input type="checkbox"/> Treasurer <input type="checkbox"/> Vice President | | | Street Address 2 | <input type="text"/> | City | <input type="text"/> |
| % Ownership | <input type="text"/> | Personal Guarantee | <input type="checkbox"/> Yes | State | <input type="text"/> | ZIP | <input type="text"/> |
| SSN | <input type="text"/> | Date of Birth | <input type="text"/> | Country | <input type="text"/> | | |
| Mobile Phone | <input type="text"/> | | | | | | |
| Email | <input type="text"/> | | | | | | |

ADDITIONAL BUSINESS OWNER (1)

| | | | | | | | |
|---------------|------------------------|--------------|----------------------|------------------|----------------------|------|----------------------|
| First Name | <input type="text"/> | Last Name | <input type="text"/> | Street Address 1 | <input type="text"/> | | |
| % Ownership | <input type="text"/> % | SSN | <input type="text"/> | Street Address 2 | <input type="text"/> | City | <input type="text"/> |
| Date of Birth | <input type="text"/> | Mobile Phone | <input type="text"/> | State | <input type="text"/> | ZIP | <input type="text"/> |
| | | | | Country | <input type="text"/> | | |

ADDITIONAL BUSINESS OWNER (2)

| | | | | | | | |
|---------------|------------------------|--------------|----------------------|------------------|----------------------|------|----------------------|
| First Name | <input type="text"/> | Last Name | <input type="text"/> | Street Address 1 | <input type="text"/> | | |
| % Ownership | <input type="text"/> % | SSN | <input type="text"/> | Street Address 2 | <input type="text"/> | City | <input type="text"/> |
| Date of Birth | <input type="text"/> | Mobile Phone | <input type="text"/> | State | <input type="text"/> | ZIP | <input type="text"/> |
| | | | | Country | <input type="text"/> | | |

ADDITIONAL BUSINESS OWNER (3)

| | | | | | | | |
|---------------|------------------------|--------------|----------------------|------------------|----------------------|------|----------------------|
| First Name | <input type="text"/> | Last Name | <input type="text"/> | Street Address 1 | <input type="text"/> | | |
| % Ownership | <input type="text"/> % | SSN | <input type="text"/> | Street Address 2 | <input type="text"/> | City | <input type="text"/> |
| Date of Birth | <input type="text"/> | Mobile Phone | <input type="text"/> | State | <input type="text"/> | ZIP | <input type="text"/> |
| | | | | Country | <input type="text"/> | | |

ADDITIONAL BUSINESS OWNER (4)

| | | | | | | | |
|---------------|------------------------|--------------|----------------------|------------------|----------------------|------|----------------------|
| First Name | <input type="text"/> | Last Name | <input type="text"/> | Street Address 1 | <input type="text"/> | | |
| % Ownership | <input type="text"/> % | SSN | <input type="text"/> | Street Address 2 | <input type="text"/> | City | <input type="text"/> |
| Date of Birth | <input type="text"/> | Mobile Phone | <input type="text"/> | State | <input type="text"/> | ZIP | <input type="text"/> |
| | | | | Country | <input type="text"/> | | |

BANKING AND PROCESSING**DEPOSIT BANK ACCOUNT**

| | | | |
|----------------|-----------------------------------|----------------------------------|----------------------|
| Bank Name | <input type="text"/> | | |
| Account Type | <input type="checkbox"/> Checking | <input type="checkbox"/> Savings | |
| Routing Number | <input type="text"/> | Account Number | <input type="text"/> |

WITHDRAWAL BANK ACCOUNT

Withdrawal account is not required if it is the same as the Deposit account.

| | | | |
|----------------|-----------------------------------|----------------------------------|----------------------|
| Bank Name | <input type="text"/> | | |
| Account Type | <input type="checkbox"/> Checking | <input type="checkbox"/> Savings | |
| Routing Number | <input type="text"/> | Account Number | <input type="text"/> |

PROCESSING VOLUME

| | | | |
|-----------------------------|----------------------|----|---------|
| Average Monthly Card Volume | <input type="text"/> | \$ | / month |
| Average Transaction Amount | <input type="text"/> | \$ | |

PRODUCT / SERVICE DELIVERY WINDOWS

On average, Products / Services are delivered in

0-7 Days 8-14 Days 15-30 Days 30+ Days

MODE OF TRANSACTION

| | | |
|------------------------|----------------------|---|
| In Person | <input type="text"/> | % |
| Telephone | <input type="text"/> | % |
| Online | <input type="text"/> | % |
| Must total 100% | | |

THIRD PARTY PROVIDER

Do you use any third party provider (TPP) to store, process or transmit cardholder data? (Examples include but are not limited to web hosting companies, Electronic Data Capture, Loyalty programs, software)

Yes No

If so, please provide third party provider information:

| | |
|-----------|----------------------|
| TPP Name | <input type="text"/> |
| TPP Email | <input type="text"/> |
| TPP Phone | <input type="text"/> |

EQUIPMENT

NEW ORDERS

| Product Name | Network | Qty | Price * | Frequency |
|----------------------|----------------------|----------------------|-------------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> |

Clover Menu Requested

* Price does not include tax and shipping & handling.

SHIP EQUIPMENT TO

| | | | |
|-------------------|----------------------|---------------|----------------------|
| Ship To Attention | <input type="text"/> | Ship To Email | <input type="text"/> |
| Street Address 1 | <input type="text"/> | | |
| Street Address 2 | <input type="text"/> | City | <input type="text"/> |
| State | <input type="text"/> | ZIP | <input type="text"/> |
| Country | <input type="text"/> | | |

MERCHANT SERVICES

AMERICAN EXPRESS

Amex Program Amex OptBlue Amex ESA

Amex ESA SE IATA/ARC Number

DISCOVER

Discover Program Discover Full ACQ Discover EASI

Discover EASI SE

Discover Industry Options

Enable Incremental Authorizations

Debt Repayment Program

PRICING INFORMATION

PRICING

Discount Frequency Monthly Daily

Funding Rollup Net Fees and Deposits Separate Fees and Deposits Individual Batches

DUES & ASSESSMENTS

Dues & Assessments

In addition to the fees described in this Merchant Application and Agreement, you must pay us all Card Organization Charges. "Card Organization Charges" means all fees, charges, liabilities, or obligations that a Card Organization imposes on us (1) in connection with your acceptance of its payment types, (2) in connection with the transactions processed under your MID, (3) as a result of your acts or omissions, or (4) as a result of the acts or omissions of others that act on your behalf or that provide services to you. Card Organization Charges are not subject to the consequential damages exclusion in Section 28 of the Program Guide and include but are not limited to: assessments (including but not limited to dues, issuer reimbursements, fines, penalties, and fraud recovery losses); fees established by the Card Organizations (including but not limited to access fees, switch fees, and file fees); adjustments; and Chargebacks.

PROGRAM

Merchant Surcharge Program

A Surcharge is an additional fee that you add to relevant transactions as permitted by the Card Organization Rules and applicable laws (together, Applicable Laws). By choosing to assess a Surcharge and participate in this "Merchant Surcharge Program" (MSP), you agree that you are solely responsible for: (1) complying with all Applicable Laws and the Your Payments Acceptance Guide (which is contained in your Program Guide); (2) properly and clearly disclosing the existence and amount of any Surcharge to Cardholders in accordance with Applicable Laws; and (3) ensuring any Surcharge you add to a transaction does not exceed the limit provided in the Card Organization Rules. MSP is provided to you only by Processor and not by Bank.

You also agree that: (1) you are assessing a Surcharge on Cardholders for certain Credit Card transactions in an amount equal to the Surcharge Rate reflected below; (2) you will pay us the Discount Fees for Credit Card and Debit Card transactions on gross sales for all of the transactions that you submit (without reduction for refunds, returns, or chargebacks); (3) you will pay us the Transaction Fee (the fixed charge per transaction reflected below for each Debit Card transaction) for each sale and refund that you submit, as well as any other fees or charges reflected in this merchant processing agreement and which are not replaced by the MSP; (4) you will not assess a Surcharge for the portion of the transaction that is tip on paper, and you will be responsible to pay us the Discount Fee for the gross amount of all tips on paper; (5) you will be responsible to refund Cardholders any Surcharge you assess in the amount billed on such transaction; (6) you will not assess a Surcharge for card not present transactions on cardholders whose billing ZIP code corresponds to states or US territories where Surcharging is prohibited by Applicable Law (including but not limited to, Connecticut, Massachusetts, Puerto Rico), you will be responsible to pay us the Discount Fee for such transactions, and you will comply with Applicable Laws any time you apply the MSP; and (7) we may change or cancel this Merchant Surcharge Program upon notice to you. We disclaim all warranties regarding the MSP; it is provided to you on an "as-is, with all faults" basis. Your use of the MSP does not: (1) guarantee compliance with any laws, Card Organization Rules, or applicable standards (including the PCI DSS), (b) affect your obligation to comply with laws, Card Organization Rules, and applicable standards (including the PCI DSS), or (3) guarantee protection against a Data Incident.

| | | | | | | | |
|-------------------------------------|-------------------------------------|-------------------------------|---|--|--------------------------------------|-------------------------------|--------|
| Visa Credit Card Discount Fee | <input type="text" value="3.3816"/> | <input type="text" value=""/> | % | Consumer Surcharge Rate Billed by Merchant | <input type="text" value="3.50"/> | <input type="text" value=""/> | % |
| Mastercard Credit Card Discount Fee | <input type="text" value="3.3816"/> | <input type="text" value=""/> | % | Debit Card Transaction Fee | <input type="text" value="\$ 0.25"/> | <input type="text" value=""/> | / Each |
| Discover Credit Card Discount Fee | <input type="text" value="3.3816"/> | <input type="text" value=""/> | % | | | | |
| Amex Credit Card Discount Fee | <input type="text" value="3.3816"/> | <input type="text" value=""/> | % | | | | |
| Debit Card Discount Fee | <input type="text" value="1.25"/> | <input type="text" value=""/> | % | | | | |

TIERED

| Discount Fees | Credit | Non-PIN Debit | Discount Fees | Credit | Non-PIN Debit |
|--------------------------|-------------------------------|-------------------------------|------------------------|-------------------------------|-------------------------------|
| Visa Qualified | <input type="text" value=""/> | <input type="text" value=""/> | Discover Qualified | <input type="text" value=""/> | <input type="text" value=""/> |
| Visa Mid-Qualified | <input type="text" value=""/> | <input type="text" value=""/> | Discover Mid-Qualified | <input type="text" value=""/> | <input type="text" value=""/> |
| Visa Non-Qualified | <input type="text" value=""/> | <input type="text" value=""/> | Discover Non-Qualified | <input type="text" value=""/> | <input type="text" value=""/> |
| Mastercard Qualified | <input type="text" value=""/> | <input type="text" value=""/> | Amex Qualified | <input type="text" value=""/> | <input type="text" value=""/> |
| Mastercard Mid-Qualified | <input type="text" value=""/> | <input type="text" value=""/> | Amex Mid-Qualified | <input type="text" value=""/> | <input type="text" value=""/> |
| Mastercard Non-Qualified | <input type="text" value=""/> | <input type="text" value=""/> | Amex Non-Qualified | <input type="text" value=""/> | <input type="text" value=""/> |

INTERCHANGE PLUS

Pass Through Interchange — You will be charged the applicable interchange rate from Mastercard, Visa, Discover and American Express as well as the Discount Fees listed below. Interchange Rates are variable and are determined by how your transactions clear, and are subject to change.

Passthrough Interchange Costs Gross Interchange Net Interchange

| Discount Fees | Credit / Non-PIN Debit |
|----------------------|-------------------------------|
| Visa Qualified | <input type="text" value=""/> |
| Mastercard Qualified | <input type="text" value=""/> |
| Discover Qualified | <input type="text" value=""/> |
| Amex Qualified | <input type="text" value=""/> |

BILL BACK

Non-Qualified Surcharge Fee (excluding interchange pass-through fees, see Section 26.1) Applies to Non-qualified MC, Visa, Discover, American Express OptBlue Credit and/or Non-PIN Debit Transactions.

| Discount Fees | Credit | Non-PIN Debit |
|----------------------|-------------------------------|-------------------------------|
| Visa Qualified | <input type="text" value=""/> | <input type="text" value=""/> |
| Mastercard Qualified | <input type="text" value=""/> | <input type="text" value=""/> |
| Discover Qualified | <input type="text" value=""/> | <input type="text" value=""/> |
| Amex Qualified | <input type="text" value=""/> | <input type="text" value=""/> |

SWIPED/NON-SWIPED

(If selected, the discount fees below apply to all payment types and brands accepted unless otherwise noted in this agreement)

| | | |
|--|---------------------------------|---|
| Swiped or Dipped Discount Fee (% of gross transactions) | <input type="text" value=""/> | % |
| Swiped or Dipped Transaction Fee | <input type="text" value="\$"/> | |
| Non-Swiped or Non-Dipped Discount Fee (% of gross transactions) | <input type="text" value=""/> | % |
| Non-Swiped or Non-Dipped Transaction Fee | <input type="text" value="\$"/> | |

FLAT RATE

| Discount Fees | Credit / Non-PIN Debit |
|----------------------|-------------------------------|
| Visa Qualified | <input type="text" value=""/> |
| Mastercard Qualified | <input type="text" value=""/> |
| Discover Qualified | <input type="text" value=""/> |
| Amex Qualified | <input type="text" value=""/> |

AUTHORIZATION & TRANSACTION FEES

| | | |
|-------------------------------------|----|--------|
| Authorization Fees (All Card Types) | \$ | / Each |
| ACH Batch Fee | \$ | / Each |
| Voice Authorization Fee | \$ | / Each |
| Address Verification Fee (AVS) | \$ | / Each |
| Transaction Fees (All Card Types)** | \$ | / Each |

**Transaction Fees (All Card Types) and Gateway Transaction Fee will be added together and billed on your merchant statement as "Trans Fee".

PIN DEBIT

| | | |
|-----------------|----|--------|
| Discount Fee | | % |
| Transaction Fee | \$ | / Each |

CLOVER FEES

| | | |
|---------------------|----|-----------|
| Clover Platform Fee | \$ | / Monthly |
|---------------------|----|-----------|

EBT

| | |
|-----------------|-----------|
| FNS# | |
| Transaction Fee | \$ / Each |

VOYAGER

| | | |
|-------------------|----|--------|
| Authorization Fee | \$ | / Each |
| Sales Discount | | % |

WRIGHT EXPRESS

| | | |
|-----------------|----|--------|
| Discount Fee | | % |
| Transaction Fee | \$ | / Each |
| Chargeback Fee | \$ | / Each |
| Retrieval Fee | \$ | / Each |

CARDPOINTE AND GATEWAY FEES

| | | |
|---------------------------------|----|------------|
| Setup Fee | \$ | (One Time) |
| CardPointe Monthly Platform Fee | \$ | / Monthly |
| Gateway Monthly Fee | \$ | / Monthly |
| Gateway Transaction Fee** | \$ | / Each |

**Gateway Transaction Fee and Transaction Fees (All Card Types) will be added together and billed on your merchant statement as "Trans Fee".

TRANSARMOR

| | |
|---|--------------|
| <input type="checkbox"/> TransArmor Data Protection | |
| TransArmor Monthly Fee | \$ / Monthly |

MONTHLY AND MISCELLANEOUS FEES

| | | | | | |
|----------------------------|----|------------|---------------------------|----|------------|
| Application Fee | \$ | (One Time) | Regulatory Product Fee | \$ | / Monthly |
| Minimum Processing Fee | \$ | / Monthly | PCI Non-Compliance Fee | \$ | / Monthly |
| DDA Rejects | \$ | / Each | Wireless Fee | \$ | / Monthly |
| Statement Fee | \$ | / Monthly | Wireless Activation Fee | \$ | (One Time) |
| Chargeback Fee | \$ | / Each | PCI Annual Fee | \$ | / Annual |
| Retrieval Fee | \$ | / Each | PCI Concierge Monthly Fee | \$ | / Monthly |
| Annual Security Bundle Fee | \$ | / Annual | | | |

CONFIRMATION

EARLY TERMINATION FEE

The initial term of this Agreement is three years from the date of your approval by our Credit Department (the Initial Term). If you terminate this Agreement before the end of the then current term or otherwise stop processing your transactions with us, you will be charged this Early Termination Fee. After the Initial Term, subject to Part IV, Section A.3, this Agreement shall automatically extend for an additional period of one year each (each an Extended Term).

Early Termination Fee \$

Client Initials

PERSONAL GUARANTEE

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.

Signature Date

AGREEMENT APPROVAL

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 LLC and/or the Member Bank or any agent of the Member Bank, to make whatever inquiries CardConnect LLC 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 LLC and/or the Member Bank and a merchant number is issued.

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 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 Control (OFAC). To help the government fight the funding of terrorism and money laundering activities, servicers obtain, verify, and record certain information including your full name, physical address, and any other information needed for identity verification purposes while processing this MPA, as described in the USA Patriot Act.

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

SIGN YOUR AGREEMENT

Signature

Date

CARDCONNECT LLC

Application Approved By:

Signature

Title Date

(SERVICER): FOR CARDCONNECT LLC, PNC BANK N.A. (A MEMBER OF VISA USA, INC. AND MASTERCARD INTERNATIONAL INC.).

By: First Data Merchant Services LLC, pursuant to a limited power of attorney

Signature

PROCESSOR INFORMATION

Name CardConnect LLC

Address 1000 Continental Drive, Suite 300, King of Prussia
PA, 19406

URL www.cardconnect.com

Customer Service (Phone) 1-877-828-0720