



## REQUIRED DOCUMENTS

Merchant Name: \_\_\_\_\_ Date: \_\_\_\_\_

Sales Rep Name: \_\_\_\_\_ Company: \_\_\_\_\_

- APS Merchant Application
- Voided Check or Bank Letter on Bank Letterhead
- SS-4 Federal IRS Tax Document (EIN Letter)
- Copy of Driver's License or Passport
- Articles of Incorporation

### PLEASE INCLUDE BELOW ITEMS FOR HIGH RISK

- 3 Months Most Recent Processing Statements
- 3 Months Most Recent Business Bank Statements
- If new company articles should support start date of business
- 3 Months Most Recent Personal Bank Statements (if business is less than 2 years old)
- Customer Service Agreement (Call center used?)
- Fulfillment Agreement
- 10% Reserve Agreement
- CB Agreement
- CRM Agreement
- Recent (within 30 days) Utility Bill

\*ALL documents are required to be submitted with the MPA as a PDF. APS will pend the boarding process if documents are not complete, ineligible, or not in compliance with APS underwriting policies and procedures.

## APPLICATION FOR MERCHANT CARD PROCESSING

STW Short Name: <b>BCHEAH</b>	Assoc #: <b>011034</b>	
Sales Rep Name: <b>Bryan Cheah</b>	Sales Rep Code: <b>BRYN-</b>	Branch # (if applicable) _____

For purposes of this application, "Processor" or "Global Payments" is TSYS Merchant Solutions, LLC dba Global Payments, or one of its affiliates, with an address of One 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.

### 1. BUSINESS INFORMATION

Legal Business Name (25 characters max)	DBA Business Name (23 characters max)
Legal Address	DBA Address (Physical location, no PO Boxes)
City State ZIP	City State ZIP
Legal Phone Number Legal FAX Number	DBA Phone Number DBA FAX Number
Email address for Notices: (See "Notices" in the Merchant Card Processing Agreement included with this application for additional information relating to email address usage.)	
Customer Service Phone Number:	Length Owned? _____ Years _____ Months
Website address:	
<b>Preferred Address for:</b>	
Statements? Legal Address DBA Address	
Chargebacks? Legal Address DBA Address FAX _____	
Email Address (TransLink) _____	
Contact Name: _____ Title: _____ Phone: _____	
<b>Any prior bankruptcies?</b> Business: Yes No If yes, filing date? _____	Personal: Yes No If yes, filing date? _____
<b>Business type:</b> Retail Retail with tips Restaurant MOTO _____% Internet _____% Lodging Supermarket Utility Pharmacy Business to Business _____%	
Detail business description (include Description of Products or Services Sold). Provide separate pages if needed:	MCC / SIC

### 2. W-9 INFORMATION

Taxpayer Identification Number: (Must be 9 digits) _____ EIN Social Security Number ITIN	Business Name: (as shown on your income tax return up to 40 characters)
Address for IRS/Compliance notices: (if different than Legal Address given above) _____ City State Zip	To consent to paperless delivery of IRS notices, please review and check the box below: By checking this box, you acknowledge that you have read and agree to Consent to Paperless Delivery of Tax Related Documents located at <a href="http://WWW.TSYS.COM/DOCUMENTS">WWW.TSYS.COM/DOCUMENTS</a> and included with this application and that you consent to receiving IRS notices via paperless delivery.
For purposes of paperless delivery of IRS Notices, you are required to provide a valid email address. If different from the email address already provided above, please indicate the email address where you wish to receive paperless delivery of your IRS Notices. If you consent to receive IRS/Compliance notices by paperless delivery, to have IRS/Compliance notices sent electronically, please indicate the email address where such notices should be sent. (Email address required) _____	

<b>Type of Ownership:</b> Sole Proprietorship Political Organization	Exempt Payee: Yes No LLC Partnership Public Corporation	501(c)(3) Tax-exempt: Yes No Ltd Liability Partnership Private Corporation	Government Entity Non Profit Corporation	Trust Financial Institution	Professional Association
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### 3. BENEFICIAL OWNER AND OFFICER INFORMATION

A. 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 of Owner	U.S. Citizen: Social Security Number Non-U.S. Person: Social Security Number, Passport Number and Country of Issuance, or other similar identification number <sup>1</sup>	Date of Birth	Percent Owned (%)	Residential Address, City, State, Zip	Residential Phone Number
	U.S. Citizen Non-U.S. Person				

B. 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 A above may also be listed in this section B.)

Name of Officer/Manager and Title	U.S. Citizen: Social Security Number Non-U.S. Person: Social Security Number, Passport Number and Country of Issuance, or other similar identification number <sup>1</sup>	Date of Birth	Percent Owned (%)	Residential Address, City, State, Zip	Residential Phone Number
	U.S. Citizen Non-U.S. Person				

<sup>1</sup> In lieu of a passport number, Non-U.S. persons may also provide a Social Security 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. Privacy Policy can be found at [www.tsys.com](http://www.tsys.com).

Name and Title of person Opening Account who by signing section 12 of this application is certifying (i) that, to the best of his/her knowledge, the information provided in this section 3 is complete and correct, and (ii) that the information provided in sections 1 and 2 about the legal entity for which the account is being opened is complete and correct	Name: _____	Title: _____
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**4. SITE SURVEY / PATRIOT ACT**

<b>Site Survey:</b> On Site Visit Done by Sales Representative Sales Partner Validated No Site Survey Performed	Merchant's physical inventory consistent with the business signage: Yes No Site Consistent with application: Yes No
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**Signature of Sales Representative\*:** \_\_\_\_\_ **Printed Name:** Bryan Cheah **Date:** 6/6/2022  
 \* By signing above you hereby acknowledge that the information listed herein is true and accurate and was personally observed on the indicated document, as applicable.

**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 Issued Business License	Business Name
Government Entity Tax Determination Letter	_____	Tax Return	Date and Place of Issuance: /
Government Entity Third Party Verification	_____	Entity Articles	IS/IRS Employer ID: _____
	_____	Business Financial Statement	Expiration Date: _____

**5. CARD PROCESSING INFORMATION**

**Have you ever accepted credit cards before?** Yes No If yes, what is the Processor's name? \_\_\_\_\_  
 Please provide the most recent 3 months of credit card processing statements.

**Number of locations?** \_\_\_\_\_ If you are affiliated with an existing account, please provide existing Merchant ID#: \_\_\_\_\_

Please check this box if you are applying for processing services for additional merchant locations. If the additional locations are under common ownership, federal tax identification number, same authorized signatory, please submit the Additional Merchant Addendum as Exhibit A with this Application. Please note that all additional locations, along with the Primary location, will be subject to and governed by the terms and conditions of this Application and the Merchant Card Processing Agreement referenced in and included with this Application. If the additional locations are not under common ownership or have varying tax identification numbers and authorized signatories, you will be required to submit a separate Application for Merchant Card Processing per location.

**Do you bill your customers prior to goods being shipped?** Yes No  
 If Yes, how many days? 0-2 days 3-30 days 31-60 days 61-90 days Over 90 days

**What is your Return and Refund Policy? (Please be specific)**

**How do you advertise?** (check all that apply) Yellow pages Telemarketing Catalog Word of mouth Publications Mass/Direct mail Internet  
 Other, please explain:

Please supply copies of advertising, including catalogs and brochures.  
 Where applicable, provide video (TV), audio tape (Radio or IVR), and Web-page screen prints. List the URL (www. X .com, .net .org, etc.) on each page.

**Card Types Requested? Select all that apply.** All Credit Cards All Credit and PIN Based Debit Cards PIN Based Debit Cards Only \*\*

**\*Merchant has the right not to accept all card types. \*\*Point Of Sale programming cannot prohibit the acceptance of credit cards; therefore, It is the merchant's responsibility to enforce this. Processor, and not Merchant Bank, will settle American Express, PayPal™ In-Store, Discover, and JCB transactions.**

Credit Card Processing Methods	Do you use a third party fulfillment house? Yes No If yes, provide name and address.	Average Credit/Debit Transaction (Ticket) Amount:	Total Credit/Debit Monthly Sales:
Card Swiped Transactions _____%	_____	\$ _____	\$ _____
Manually Keyed (Card Present) _____%	_____		
Manually Keyed (Card Not Present and/or Mail Order/Telephone Order) _____%	_____		
eCommerce (Card Not Present) _____%	_____		
<b>Total (must equal 100%)</b> 0 %	_____		
Business to Business (must be 0 - 100%) _____%	_____		

**Does annual American Express volume exceed \$1,000,000?** Yes No **Would Merchant like to receive American Express marketing materials?** Yes \*No

\*By checking 'No' the merchant opts out of receiving future commercial marketing communications from American Express. Note that you may continue to receive marketing communications while American Express updates its records to reflect your choice. Opting out of commercial marketing communications will not preclude you from receiving important transactional or relationship messages from American Express.

**Seasonal Business?** Yes No If yes, indicate by "X" the months that are ACTIVE: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

List the names of each of your independent contractors or agents that will have access to store, process, or transmit cardholder data, including online shopping carts, payment gateways, hosting companies, and order-taking services. (Provide separate pages if needed).

**6. BANKING INFORMATION**

Name and Phone Number of Financial Institution	Routing Number (Shown on the bottom of check)	Bank Account Number (Shown on the bottom of the Check)	Type of Accounts	Use this account for*:
**				daily settlement monthly billing chargebacks TXP ACH settlement TXP ACH fees

\*If nothing indicated, Financial Institution #1 will be used for all ACH activity. **\*\*AUTHORIZATION FOR AUTOMATIC FUNDS TRANSFER (ACH):** The Merchant 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 Merchant Bank's Processor and their agents. This authority is to remain in effect until Merchant 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.

**7. TRADE REFERENCES**

Bank or Trade Name	Account Number	Product Sold	Phone Number

**8. FEE SCHEDULE**

Discount Rate/Per Item Fee: \_\_\_\_\_ % + \$ \_\_\_\_\_ per item

<b>Mid-Qualified:</b>	<b>Non-Qualified:</b>
_____ % + \$ _____	_____ % + \$ _____

The following association-related fees, as adjusted or allocated by Global Payments, may be added to "Fees for Access to Card Brand Services" billing bundle or be itemized on merchant statements - Cross border international transaction assessments/program support, MC network access/brand usage (NABU), MC Digital Enablement, MC license fee, MC Safety Net, MC Account Status Inquiry Service (ASIS) fee, MC transaction processing excellence, MC Decline Service fee for CNP, MC Installment Payment Transactions, Visa / MC excessive authorization, MC transaction compliance fee, MC nominal amount authorization fee, Visa US acquirer processing fee (APF), Visa Zero Floor Limit, Visa misuse of the authorization system, Visa FANF, Visa integrity, Visa Data Consistency, Visa/Discover Address Verification Service, Discover Account Verification Service, Discover Digital Investment, Credit Voucher fee for Visa, Visa Fallback Fee, Discover data usage, Discover PIF, American Express Acquirer Transaction and American Express Access and System Processing fees. Further Visa / MC / AXP / DISC / PP fees, including association Base II and kilobyte fees, Visa / MC / AXP / DISC / PP assessments, and \$15 Annual Location Fee for MC may also apply. **Batch Close Fee:** All batch closing and batch inquiries are considered "transactions" and will be billed at the same rate as Visa / MC / AXP / DISC/PP Trans Fees unless specified. **Monthly Minimum Discount:** Applies to Discount Rate & captured transaction fees. Qualified T&E Surcharge of .60% will apply to T&E merchant transactions. **TransFreedom:** In addition to your TransFreedom Monthly fee, Automatic Volume Purchase billing may apply to volume processed in excess of the current pricing tier at a rate of \$25.00 per every \$500.00 in additional processed volume. **Invalid Data Fee:** a \$50 per month fee will be applied to your account if you have provided us with an invalid tax identification number or incorrect name for your company. The Discover on Us program is subject to Discover's approval of merchant for the program, and shall have no force or effect unless and until merchant is so approved. If approved, the merchant is eligible to receive up to a capped amount as determined by Discover in Discover interchange fee rebates for 12 months. Rebates will appear on the merchant statement in one month arrears.

<b>Authorization Fee:</b>	All Card Types \$ _____	Voice Auth Fee \$ _____	ARU Auth Fee \$ _____
Monthly Minimum	\$ _____	TransFreedom Bundle	\$ _____

*Note: Processor and its contractors provide the additional products and services set forth in sections 9, 10 and 11, in addition to Purchasing Cards, Corporate Cards and Fleet Cards and the Invalid Data Fee above. Merchant Bank does not provide such services and has no responsibility or liability for them.*

**9. ADDITIONAL SERVICES AND TERMS**

ACH Processing (ACH Addendum required)	Check Services (CrossCheck Application Required)	Petro/Fleet (Petro Addendum required) Voyager WrightExpress (WEX)
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**TransLink Insights**

Merchant is provided a 60 day free trial period. Merchant will be billed \$29.99 per location per month if not cancelled during the free trial period. These products and services are provided by Processor and not Merchant Bank. Merchant Bank has no obligation or liability for this service.

**By checking this box, Merchant declines to participate in the TransLink Insights product.**

**Non-EMV Transaction Fees**

Non-EMV Risk Assessment Fee 0.65 % (per transaction)  
A Non-EMV Program Fee of \$25 per month may be assessed to Merchant if the percentage of non-EMV transactions as a percentage of total transaction is in excess of 10%. Thereafter, Merchant's percentage of non-EMV transactions will be reviewed on a six-month basis (in February and August), and if the threshold of non-EMV transactions falls below 10%, the fee will be removed.

**PIN Debit/EBT**

PIN Based Debit Per Item Fee* \$ _____	PIN Based Debit Monthly Fee \$ _____	PIN Based Debit Application Fee \$ _____	EBT Per Item Fee \$ _____
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\*Debit Discount Rate: NOTE - PIN Based Debit authorization and interchange fees may apply.

**Wireless and Other Services**

Petro/Fleet (per Terminal) Setup Fee: \$ _____ Monthly Fee: \$ _____	SmartLink (per Modem) Setup Fee: \$ _____ Monthly Fee: \$ _____	Monthly Semiannually Breach Coverage Fee \$ _____	Section 11.2(d) Fee (as stated in the Merchant Card Processing Agreement) does not apply if checked	PCI Quarterly Program Fee* \$ _____ *PCI Fee will be reduced to \$ 18.80 for ongoing support once compliance is validated; NOTE - an additional monthly fee will be charged for ongoing support each month where compliance is NOT validated.  PCI Monthly Non Validation Fee \$ _____
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**10. EQUIPMENT OPTIONS**

Industry:	Retail	Retail w/ Tips	Restaurant	MOTO	QPS Retail	QPS Restaurant	Lodging	Petro/Fleet	Cash Advance		
Equipment shipped	DBA	Legal	Agent	Other*	N/A	Merchant trained by:	Agent	Global Payments	Other*		
Welcome Kit sent by:	Agent	Global Payments				Welcome Kit shipped to:	DBA	Legal	Agent	Other*	N/A

\*If 'Other' was selected above, provide shipping details below:

*Name:	*Address:
*City:	*Zip:

Item Description	Model Number	Version or Serial #	QTY	Code	Price	Bill To	FEATURES			
							PIN Based Debit	Yes	No	Dial Prefix
							EBT Services	Cash Benefits Only	Food Stamps*	Both*
							*EBT FNS/FCS# (7 digits):		Multi-Merchant	Yes No
							Parent MID:		Number of Child Accts:	
							AVS	Yes No	Invoice	Yes No
							Corp/Purch Card	Yes No	eCommerce	Yes No
							Verification Code	Yes No	Quick Pymnt Srv	Yes No
							Partial Auth	Yes No	Shared Line	Yes No
							Auto Close	Yes No	Auto Close Time	
							Connection Method	Dial	IP/SSL	Wireless
							Store & Forward	Yes No	Memory Size	512K 1Meg
							EMV Capabilities	Contact	NFC/Contactless	
							Tip at Time of Sale	Yes No	Tip Calculator	Yes No

Merchant Email Address (Required):

\*\*Shipping, handling and tax will be billed in addition to the equipment price listed above. If merchant owned WAY terminal, SIM # & Serial# required. Bill To Options: Merchant, Agent, Global Payments, N/A.

Codes: FUA = Free Use Addendum (Submit FUA addendum with this Application), MO=Merchant Owned, PN=Purchase New, PO=Purchased Via Other Source, PRF=Purchased Refurbished, LSE=Lease, FLS=FD Leasing, EE=Encryption Exchange, \*\*RTL=Global Payments Rental Program or \*\*STR=Short Term Rental. Any free use equipment provided by Global Payments is the property of Global Payments and is being provided for free use and Merchant agrees that it has read and agrees to the terms and conditions regarding such free use equipment as set forth in the Merchant Card Processing Agreement located at [www.TSYS.com/DOCUMENTS](http://www.TSYS.com/DOCUMENTS) and included with this application.

**11. TRANSIT/TXP/TC/SIERRA SEMI INTEGRATED HARDWARE AND CONFIGURATION**

<b>Product:</b>	<b>TransIT</b>	<b>Sierra Semi Integrated</b>	<b>Transaction Express</b>	<b>Transaction Central</b>	<b>TC Plus (CC &amp; ACH - ACH Addendum required)</b>		
<b>TransIT Product:</b>	<b>WebPASS</b>	<b>THP</b>	<b>TSEP</b>	<b>Vital Select</b>	<b>Vital Plus</b>	<b>Vital Mobile</b>	
TXP Input Types:	Virtual	Web Services	Batch	Post	Hosted	Industry: Retail	MOTO eCommerce

\*\*\*Integrated Product Name: \_\_\_\_\_  
 \*\*\*Integrated Website Address: \_\_\_\_\_

\*\*\*Welcome Email Address: \_\_\_\_\_

TRANSIT FEATURES				SIERRA SEMI INT FEATURES			TXP PROCESSING OPTIONS*	
Auto Batch Close Time:	Forced Re-Credit		Y	Tokenization: Default	Custom	Batch Close Method	M/A	
Location Type:	CNP Batch		Y	Custom Tokenization MID:		Direct Swipe	Y	
Headquarter MID:	Enhanced Data (Level II & III)		Y			Partial Auth	Y	
Tokenization: Default	Custom	PIN Debit	Y			Batch Response File	Y	
Custom Tokenization MID:	Mandatory Security Code		Y			File Split	Y	
EnsureBill: InFlight	Standard	Apple Pay	Y			Private Label	Y	
Partial Auth	Y	Samsung Pay	Y			PIN Based Debit	Y	
Forced Authorization	Y	Device Type: Android	iPhone	TC FEATURES*			TC EXTENDED FEATURES*	

**Special Instructions:**

Batch Close Method	A	M	M/A	Corp/Purch Cards	Y
Recurring Method	A	M		Duplicate Card Accept	Y
Multi-User		Y		ECI (req'd for Internet)	Y
Batch Uploaded		Y		AVS	Y
Allow Blind Credits		Y		Private Label	Y
Group ID:				PL Name:	
PIN Based Debit		Y			

\*Important: If feature not selected, it will be defaulted off. If Manual Recurring is selected, Auto Recurring is also activated. If both ECI and Recurring needs to be setup under 1 MID, 2 Transaction Central setups are required. Note: A=Auto / M=Manual

Item Description	Config / Color	QTY	Code	Price	Bill To	P2PE Deployment Fee	P2PE Monthly Fee

\*\*Shipping, handling, and tax will be billed in addition to the equipment price listed above. **Bill To Options: Merchant, Agent, Global Payments, N/A**  
**Codes:** FU = Free use, MO = Merchant owned, PN = Purchase new, PO = Purchase via other source, PRF = Purchased refurbished, PI = Purchase Installments, FLS = First Data Leasing, EE = Encryption exchange, RTL = Global Payments rental program or STR = Short term rental. Any free use equipment provided by Global Payments is the property of Global Payments and is being provided for free use and Merchant agrees that it has read and agrees to the terms and conditions regarding such free use equipment as set forth in the Merchant Card Processing Agreement located at www.TSYS.com / documents and included with this application.



## Card Association Disclosure Page

### Merchant Services Provider Contact Information

Name: TSYS Merchant Solutions, LLC dba Global Payments

Address: 1 Heartland Way, Jeffersonville, IN 47130

URL: www.TSYS.com

Customer Service #: 800-654-9256

### Member Bank/Merchant Bank Information

The Bank's mailing address is Wells Fargo Bank, N.A., PO Box 6079, Concord, CA, 94524, and its phone number is (844) 284-6834.

### Important Member Bank Responsibilities

- The Bank is the only entity approved to extend acceptance of Visa and Mastercard products directly to a Merchant.
- The Bank must be a principal party to the Merchant Card Processing Agreement.
- The Bank is responsible for educating Merchants on pertinent Visa and MasterCard Rules with which Merchants must comply; but this information may be provided to you by Processor.
- The Bank is responsible for and must provide settlement funds to the Merchant.
- The Bank is responsible for all funds held in reserve that are derived from settlement.

### Important Merchant Responsibilities

- Ensure compliance with cardholder data security and storage requirements.
- Maintain fraud and chargebacks below Card Association thresholds.
- Review and understand the terms of the Merchant Card Processing Agreement.
- Comply with Card Association rules.
- Retain a signed copy of this Card Association Disclosure Page.

### 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> .
- You may download "American Express Merchant Operating Guide" from American Express' website at: [www.americanexpress.com/merchanttopguide](http://www.americanexpress.com/merchanttopguide) .

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 Information (\* = Required)

\*Business Legal Name (Printed): \_\_\_\_\_

\*Business Address: \_\_\_\_\_

\*Business Phone: \_\_\_\_\_

\*Signature of Owner or Officer: \_\_\_\_\_

\*Printed Name of Owner or Officer: \_\_\_\_\_

\*Title: \_\_\_\_\_

\*Date: 6/6/2022

## Automated Clearing House (ACH) Addendum

(To be used in conjunction with the Application for Merchant Card Processing if choosing to process credit card and ACH transactions)

This document is an Addendum ("Addendum") to the Application for Merchant Card Processing ("Application") and Merchant Card Processing Agreement ("MPA") (the Application and the MPA are collectively referred to as the "Merchant Agreement"), by and between TSYS Merchant Solutions, LLC DBA Global Payments ("Processor" or "Global Payments"), located at One Heartland Way, Jeffersonville, IN 47130 and the Merchant identified in the Business Information section herein. Merchant and Processor are hereinafter collectively referred to as the "Parties".

STW Short Name: <u>BCHEAH</u>	Assoc #: <u>011034</u>		
Sales Rep Name: <u>Bryan Cheah</u>	Sales Rep Code: <u>BRYN-</u>	Branch #: (if applicable) _____	
<b>BUSINESS INFORMATION</b>			
Merchant DBA Name: (23 characters max)			
<b>PROCESSING INFORMATION</b>			
Have you ever accepted ACH payments before? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what is the ACH processor's name?			
<b>Projected ACH Transaction Volume and Threshold Parameters:</b>		<b>Projected ACH Transaction Activity:</b>	
Maximum Single Transaction Amount	\$	Internet Initiated Entries (WEB)	% of total %
Maximum Number Daily Transactions		Telephone Initiated Entries (TEL)	% of total %
Maximum Monthly Transaction Amount	\$	Prearranged Payment & Deposit Entries (PPD)	% of total %
Maximum Number Monthly Transactions		Corporate Credit or Debit Entries (CCD)	% of total %
			<b>Must equal 100%</b>
Telephone (TEL) authorizations must be recorded. Prearranged Payment and Deposit Entries (PPD) requires a signed authorization form for Direct Deposits (ACH Debits).			

**NOW, THEREFORE**, in consideration of the mutual promises and covenants contained in this Addendum, the Parties agree and desire to amend the Merchant Agreement to include the Merchant's election to process credit card and ACH transactions and to incorporate the information provided by the Merchant above. The Parties further agree as follows:

1. Capitalized Terms. Capitalized terms in this Addendum that are not defined herein shall have the same meaning given to them in the Merchant Agreement.
2. Authorization for Automatic Funds Transfer (ACH). Global Payments is authorized to initiate or transmit automatic debit and / or credit entries to the account identified in the Merchant Application for any and all services and fees contemplated under this Addendum and the Merchant Agreement. Said authority is granted to Global Payments, its affiliates and agents.
3. Acknowledgements by Merchant. Merchant acknowledges that it has received the ACH Terms and Conditions (v1.0520), the ACH Business Practices Operating Guide and the MPA, located at <http://www.tsys.com/documents>, and acknowledges that it has read, reviewed, understood and accepts and agrees to be bound by the ACH Terms and Conditions, the ACH Business Practices Operating Guide and the terms and conditions of the MPA.
4. Merchant Agreement is in full force and effect. The Parties expressly acknowledge, accept and agree that except as otherwise amended pursuant to this Addendum, the Merchant Agreement remains in full force and effect in accordance with its terms.
5. Entire Agreement. In the event of a conflict between the terms and conditions of the Merchant Agreement and this Addendum, the terms and conditions of the Merchant Agreement shall govern. The Merchant Agreement, as amended by this Addendum, constitutes the complete and entire understanding of the parties with respect to the subject matter hereof.
6. Voluntary Agreement. The Parties have consulted with or had the opportunity to consult legal counsel concerning this Addendum and have conducted such inquiry as they deem necessary and advisable prior entering into this Addendum.
7. Merchant Card Application and Signature(s). The Merchant accepts and agrees that the persons signing the Application have read and agree to be bound by the terms and conditions of the Merchant Agreement and this Addendum. Further, the Merchant agrees that by filling out and submitting this Addendum with its signed Application, the Merchant has elected to process credit card and ACH transactions and that the Merchant accepts and agrees to be bound by the terms of this Addendum, the Merchant Agreement, the ACH Terms and Conditions and any and all other rules and regulations governing the processing of credit card and ACH transactions.
8. Effective Date of the Merchant Agreement and this Addendum. The Parties agree that the effective date of the Merchant Agreement and this Addendum will be the earlier date of the presentation of the first Transaction, including any test Transaction, by Merchant to Bank or the date Bank approves the Merchant Application. By either Merchant's signature on the Merchant Application or Merchant's processing a Transaction with Bank, Merchant confirms approval of the Merchant Agreement and Addendum the Merchant's acceptance and agreement to be bound by the Merchant Agreement and ACH Terms and Conditions.