NETEVIA

2590 Hollywood Blvd,
Hollywood, FL 33020

MERCHANT APPLICATION AND AGREEMENT

MERCHANT #: _____ Sales Rep. name: _____ ISO #: Takha & co EP

1. BUSINESS INFORMATION

Corporate/Legal Name:		Merchant Name (Dba Or Trade Name)::	
Corporate Address:		Location Address:	
City:	State: Zip:	City:	State: Zip:
Contact Business #:	Federal Tax Id#:	Contact Business #:	Email Address:
Years In Business:	#Of Locations: 1	Please Choose Mailing Address: ☐ DBA ☒ LEGAL	WEBSITE:

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per: IRS regulations.

2. OWNERS / PARTNERS / OFFICERS

All owners with up to 25% or more ownership or owners with significant responsibility managing the legal entity must be added.

OWNERS / PARTNERS / OFFICERS 1	OWNERS / PARTNERS / OFFICERS***
Name:	Name: _____ Ownership % _____
Title: % Of Ownership* _____ Guarantor** ☒ Yes ☐ No	Name: _____ Ownership % _____
Home Address:	Name: _____ Ownership % _____
City: State: Zip:	Additional information for ownership: _____
Telephone:	
Social Security #: Date of Birth:	
Email Address:	

Prior Bankruptcies: ☐ Yes ☒ No ☐ Business ☐ Personal Date Discharged:

*Each individual who owns, directly or indirectly through and contract, arrangement, understanding relationship or otherwise, 25% or more of the equity interests of the Client, or who is the Client´s sole proprietor, must be added.
** A guarantor means a "beneficial owner" who is identified as the authorized signer, with significant responsibility and control (e.g. Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer).
*** An addendum will be provided for any owner not stated on the application with 25% or more ownership in the aforementioned company (or legal entity)

3. SALES PROFILE

DOES THIS LOCATION CURRENTLY TAKE VISA/MASTERCARD/DISCOVER® NETWORK? ☐ Yes ☐ No

Average Ticket $	Maximum Ticket $	Monthly Volume $
_____	_____	_____

Funding: ☒ Regular ☐ Next Day ☐ Same Day Billing Type: ☐ Monthly ☒ Daily

Must equal to 100%	
Retail chip/Swipe	%
Card Present Keyed	%
Mail/phone	%
Internet	%

Business to Business %_____ To Consumer %_____ To Government %_____

4. BUSINESS PROFILE

OWNERSHIP: MUST PROVIDE DOCUMENTATION

☐ INDIVIDUAL/SOLE PROPRIETOR ☐ LLC ☐ PA/PC ☐ PUBLICLY TRADED ☐ ORHER: _____
☐ PARTNERSHIP ☒ CORPORATION ☐ GOVERNMENT ☐ NON-PROFIT

BUSINESS TYPE: ☐ RETAIL ☐ RESTAURANT ☐ SERVICE ☐ INTERNET ☐ LODGING ☒ ORHER: _____

MCC: 0742 Goods and services:

Bank Name: Routing Number #: Account Number #:

Please describe your refund/return policy:

5. SITE INSPECTION SURVEY

MERCHANT: ☐ OWNS ☐ RENTS NAME & ADDRESS LANDLORD/MGT.CO: _____

AREA ZONED: ☐ COMMERCIAL ☐ INDUSTRIAL ☐ RESIDENTIAL **SQUARE FOOTAGE::** ☐ 0-500 ☐ 501-1000 ☐ 1001-2000 ☐ 2001-4000 ☐ OTHER (EST. SQ. FT)

INVENTORY MAINTAINED: ☐ ON SITE ☐ WAREHOUSE OFF SITE ☐ FULFILLMENT CENTER, PROVIDE NAME & ADDRESS _____

WAS THE OFF-SITE LOCATION VISITED? ☒ Yes ☐ No IF NO, EXPLAIN _____

DOES THE AMOUNT OF INVENTORY ON SHELVES, FLOOR AND IN WAREHOUSE APPEAR CONSISTENT WITH THIS TYPE OF BUSINESS AND CREDIT CARD VOLUME?:
☒ Yes ☐ No IF NO, EXPLAIN _____

DOES THE SIGNAGE INSIDE AND OUTSIDE MATH THE GOODS OR SERVICES SOLD LISTED ON THE APPLICATION?:
☒ Yes ☐ No IF NO, EXPLAIN _____

I hereby verify that I have inspected the business premises of the merchant at this address and the information stated above is correct to the best of my knowledge and belief.

Inspected By (Print Name): Takha EP Takha EP Signature: _____ Date: 11/17/26

6. CARD NOT PRESENT INFORMATION

If you process 20% or more of your credit card volume without chip and or card present, please complete the section below:
1. Please submit your product catalog, brochures, promotional materials, a current price list, and a copy of your service agreement with card holder if applicable. If on the internet, please incluide screen-prints of your website address if your site in not yet active.
2. If internet, please check your type of business.

☐ Web Hosting ☐ Domain Registration ☐ Web Page Design ☐ Auction ☐ Internet Service Gateway
☐ Selling Digital Service ☐ Advertisement ☐ Selling Hard Goods ☐ Other: _____

If you´re an e-commerce business or if you´re selling online, list the encryption methods, vendors and control used to secure transaction information _____

3. How will the product be advertised or promoted? _____

4. Billing Methods (Check All that Apply): ☐ Monthly_____% ☐ Yearly_____% ☐ Quarterly_____% ☐ One Time_____% ☐ Hourly_____%

5. List the name (s) and address(es) of the vendor(s) from which supplies are purchased: _____

6. Who performs product/service fulfillment? If direct from vendor, please provide Vendor Name, address and phone number in full: _____

7. Please describe how a sale takes place from beginning of order until completion of fulfillment: _____

7. SERVICE ACCEPTANCE AND FEE SCHEDULE

☑ TSYS ☐ Fiserv ☐ Netevia CORE

☐ **Surcharge (Pass on Credit Card processing fees to customers)**

Credit Card Surcharge Amount	%	$	Debit Card Pass-thru Interchange	%	$

Merchant is responsible for all processing fees on Card transactions. If Merchant does not apply a Surcharge to a Card transaction, the Merchant is still responsible for the associated processing fees. As a Surcharge Merchant, you agree to post signage as required by the Card Organizations or Settlor that informs Cardholders and/or customers of the Merchant Surcharge policy. The signage shall be placed at the entry point of the store and at the point of sale. When conducting an ecommerce transaction, the surcharge disclosure shall appear on the first page that references credit card brands and shall include the % of the surcharge on credit card transactions. **American Express shall deduct a fee from each Charge from Merchant submitted to American Express by Bank (or ISO) for settlement ("Wholesale Fee"). The Wholesale Fee is not intercharge.**

☐ **Pass Through Interchange**

Visa/MasterCard/Discover Qual Credit	%	Visa/MasterCard/Discover Qual Debit	%	American Express Qual Credit	%

☐ Tiered ■ Flat Rate	QUAL			MID			NON	
Visa/MasterCard/Discover Qual Debit	3.84 %	$ 0.00	Visa/MasterCard/Discover Debit Mid Qual	%	$	Visa/MasterCard/Discover Debit Non Qual	%	$
Visa/MasterCard/Discover Qual Credit	3.84 %	$ 0.00	Visa/MasterCard/Discover Credit Mid Qual	%	$	Visa/MasterCard/Discover Credit Non Qual	%	$
Amex Opt Blue Qual	3.84 %	$ 0.00	Amex Opt Blue Mid Qual	%	$	Amex Opt Blue Non Qual	%	$

☐ **ERR**

Visa/MC/Discover/Qual Credit	%	Visa/MC/Discover/Qual Debit	%	American Express/Qual Credit	%

☐ **Pin Debit Fee Schedule**

☐ Pass Through Pin Debit Network Fees. **YOU MUST SELECT TO ENABLE PIN DEBIT**

☐ Pin Debit Discount Rate	%	Pin Debit Transaction Per Item	$

8. AUTHORIZATION, MONTHLY & SPECIAL PROGRAM FEES

Visa/MC/ Discover $ 0.00	Amex $	Pin Debit $	Pin Debit Access Fee $	Batch Fee $	AVS $	Wireless Per Item $	Wireless Access Fee $
Wireless Activation $	Statement Fee $	Monthly Minimum $ 0.00	Internet Gateway Access Fee $	Internet Gateway Per Item $	Voice Auth $	Annual Fee $	PCI Non-Compliance $
PCI Monthly Fee $	PCI Annual Fee $	Chargeback Fee $ 25.00	Retrieval Fee $ 15.00	1099K Reporting $	TIN Mis-Math (until validated) $	ACH Reject Fee $ 25.00	ETF Fee $ 750.00
Next Day Funding $ 0.00 (cut off time 10:45 pm ET)	Same Day Funding $ (cut off time 1:45 pm ET)	Pass Through Dues & Assessments ☐	Pin Debit Annual Fee $	EBT $	FCS # (please provide copy of license):		

	$	Start Mo/Yr	Frequency (one-time, monthly, annually)		$	Start Mo/Yr	Frequency (one-time, monthly, annually)
Misc Fee				Misc Fee			
Misc Fee Care Program	$49.99	02/24	Monthly	Misc Fee			
Misc Fee				Misc Fee			

9. FISERV SPECIFIC FEES & SERVICES

☐ Voyager Fleet* Annual Voyager Volume: $_____ *Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No (if yes, additional request form required)
☐ WEX Full Acquiring Annual WEX Volume: $_____ ☐ WEX (No-Full Svc) ☐ MC Fleet

Misc Fee (one time) (31J) $_____ Monthly Service Fee (335) $_____ *Activated 30 days after the account is opened* Monthly Service Charge (329) $_____

WEX full Acquiring Fees

WEX Auth Fee (0D4) $_____ WEX Chargeback Discount (842) $_____ WEX Chargeback Fee (29H) $_____
WEX Sales Discount (640) $_____ WEX Chargeback Reversal Discount (843) $_____ WEX Retrieval Fee (29I) $_____
WEX Refund Discount (841) $_____

Buypass Fees

Voyager (0D0, 0D1, 0DV, 0DC, 0DI, 0D3, 0BW, 0BX) $_____
WEX (0B0, 0B1, 0BV, 0DX, 0DY, 0DZ) $_____
FleetCor Authorization (0B3) $_____

Other Payment Fees

Voyager Sales Discount Fee (768) $_____
Voyager Sales Trans Fee (00W) $_____
Wright Express (P/L) Trans Fee (00U) $_____

Security & Compliance Fees	Miscellaneous Fees	
TransArmor token & encryption per auth (12E) $_____	Platform Access Monthly Fee (Y48) $_____	
TransArmor Monthly Fee (30L) $_____	Clover Non-Swiped Authorization Fee (0FK) $_____	***MC Commercial Card IC SVC Fee (63M) $_____

10. EQUIPMENT SETUP

Type of Equipment	Manufacturer	Model	Qty	Deployment
☐ Terminal ☐ Pin Pad ☐ Printer ☐ VAR				☐ Reprogram (merchant owned) ☐ Reprogram (merchant owned) ☐ New Order (attach Purchase Order Form) ☐ Placement (attach placement agreement)
☐ Terminal ☐ Pin Pad ☐ Printer ☐ VAR				☐ Reprogram (merchant owned) ☐ Purchased by ISO/Agent ☐ New Order (attach Purchase Order Form) ☐ Placement (attach placement agreement)

SHIPPING INSTRUCTIONS	TERMINAL FEATURES			
☐ SHIP TO MERCHANT	Connection:	☐ Dial	☐ Ethernet	☐ Wireless 3G
☐ SHIP TO SALES REP	Auto-Close Time:			
☐ DO NOT SHIP. SALES REP PROVIDE TERMINAL. SERIAL NUMBER	Report Type:	☐ Detailed	☐ Total	☐ Both
☐ DO NOT SHIP. SALES REP PICK UP	Special Instructions:			

11. MERCHANT ACCEPTANCE AND AGREEMENT

By executing this Merchant Application on behalf of the merchant described above (the "Merchant"), the undersigned individual(s): (i) represent(s) and warrant(s) that information contained in this Merchant Application is true, correct and complete as of the date of this Merchant Application, and that such individual(s) have the requisite corporate or company power and authority to complete and submit this Merchant Application and make and provide the acknowledgements, authorizations and agreements set forth below, both on behalf of the Merchant and individually; (ii) acknowledge(s) that the information contained in this Merchant Application is provided for the purpose of obtaining, or maintaining a merchant account with Bank on behalf of the Merchant; (iii) authorize Bank to investigate the credit of the Merchant and each person listed on this Merchant Application; (iv) agree, on behalf of the Merchant and in the event this Merchant Application is accepted and executed by Bank, to the Fee Schedule set forth above and the Terms and Conditions included with and incorporated into this Merchant Agreement; (v) has received and reviewed a copy of the terms and conditions available on Netevia website at: https://netevia.com/merchant-agreements/ (or Merchant requested and has been provided with a paper form of these terms and conditions) and agrees to these terms and conditions, (vi) Terms and Conditions available on Netevia website may be amended with prior notice to merchant. Merchant understands that this Agreement shall not take effect until Merchant has been approved by the Bank and merchant number is issued.

*If your Merchant account starts with the following digits, you are an Esquire bank customer: 9180, 9254. If your Merchant account starts with the following digits, you are an Evolve bank customer: 5581. If your Merchant account starts with the following digits, you are an FFB bank customer: 7421. If your Merchant account starts with 7185 you are a North American Banking Company customer. If your Merchant account starts with 8012 you are a Honey Savings Bank customer.

Merchant: _____ Date: 11/17/2026 Signature of Principal/Owner #1: _____ Title: _____

Print Legal Name of Merchant Business

Processor: Netevia

(Signature): Norma Ramgopal

(Name and Title): SVP of Underwriting

Signature of Principal/Owner #2: _____ Title: _____

12. PERSONAL GUARANTEE

In consideration of Bank´s acceptance of this Agreement, the undersigned Guarantor (jointly and severally if more than one) unconditionally guarantees the performance of all obligations of Merchant to Bank under the Agreement, and payment of all sums due there under, and in the event of default, hereby waives notice of default and agrees to indemnify Bank for all funds due from Merchant pursuant to the terms of the terms of the agreement. Guarantor waives any and all rights of subrogation, reimbursement or indemnity derived from Merchant, and further waives any and all rights or defenses arising by reason of any modification or change in the terms of the Agreement whatsoever, including, without limitation, the renewal, extension, acceleration, or other change in the time any payment or other performance there under is due, and/or any change in any interesr or discount rate or fee there under. Guarantor confirms that Guarantor, collectively or individually, is a party to the Agreement, and unconditionally and specifically authorizes Bank or their authorized agents, to debit any overdue fees, costs, chargebacks, fines, fees, penalties, expenses or obligations under the agreement and/or any contractual relationship with Bank from any personal checking account or other account owned or controlled by Guarantor, and further to report any default hereunder on Guarantor´s personal Credit Bureau Report. Guarantor agrees to pay all cost and expenses of whatever nature, including attorneys´ fees and other legal expenses, incurred by or on behalf of Bank in connection with the enforcement of this Guaranty.

Guarantor #1: _____ Date: _____ Guarantor #2: _____ Date: _____

13. BANK DISCLOSURE

Member Bank Information:

Member Bank Information: Evolve Bank & Trust, 6000 Poplar Ave, Suite 300 Memphis, TN 38119

Member Bank Information: ESQUIRE BANK, NA, 100 jericho Quadrangle, Suite 100 Jericho. NY 11753. (516/ 535-2002

Member Bank Information: FFB Bank, 7690 N Palm ave # 101 Fresno, CA 93711

Member Bank Information: North American Banking Company, 1901 Oakcrest Ave, Suite 9a Roseville, MN 55113

Member Bank Information: Honey Savings Bank 810 S Oak Park, Oak Park, IL 60304

1. Bank is the only entity approved to extend of VISA, MasterCard, Discover and American Express products directly to a Merchant.
2. Bank must be a principal (signer) to the Merchant Agreement.
3. Bank is responsible for educating Merchants on pertinent VISA, MasterCard, Discover and American Express Operating Regulations with which Merchants must comply.
4. Bank is responsible for and must provide settlement funds to the Merchant.
5. Bank is responsible for all funds held in reserve that are derived from settlement.

Important Merchant Responsibilities:
Important Merchant Responsibilities: The responsibilities listed above do not supersede terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the VISA Member -Bank- is the ultimate authority should the Merchant have any problems.

Merchant´s Signature: _____ Date: 11/17/2026

Merchant´s Printed Name: _____ Date: 11/17/2026

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MERCHANT APPLICATION ADDITIONAL SIGNER ADDENDUM

This addendum will be provided for any owner not stated on the application with 25% or more ownership in the aforementioned company (or legal entity).

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 listed above: (Please provide copy of driver´s license for each signing principal)

OWNERS/PARTNERS/OFFICERS

FIRST NAME:	MIDDLE:	LAST NAME:	SSN #:	DATE OF BIRTH:	TITLE:	%OWNERSHIP:	CONTROLLER OFFICER:
							☐ ☐

HOME ADDRESS:	CITY:	STATE:	ZIP:	STATE ID#:	HOME PHONE:

FIRST NAME:	MIDDLE:	LAST NAME:	SSN #:	DATE OF BIRTH:	TITLE:	%OWNERSHIP:	CONTROLLER OFFICER:
							☐ ☐

HOME ADDRESS:	CITY:	STATE:	ZIP:	STATE ID#:	HOME PHONE:

FIRST NAME:	MIDDLE:	LAST NAME:	SSN #:	DATE OF BIRTH:	TITLE:	%OWNERSHIP:	CONTROLLER OFFICER:
							☐ ☐

HOME ADDRESS:	CITY:	STATE:	ZIP:	STATE ID#:	HOME PHONE:

A Guarantor means a "beneficial owner" who is identified as the authorized signer, with significant responsibility and control (e.g. Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer).

MERCHANT APPLICATION ADDITIONAL SIGNER ADDENDUM

By executing this Merchant Application on behalf of the merchant described above (the"Merchant"), the undersigned individual(s): (i) represent(s) and warrant(s) that all information contained in this Merchant Application is true, correct and complete as of the date of this Merchant Application, and that such individual(s) have requisite corporate power and authority to complete and submit this Merchant Application and male and provide the acknowledgements, authorizations and agreements set forth below, both on behalf of the Merchant and individually; (ii) acknowledge(s) that the information contained in this Merchant application is provided for the purpose of obtaining, or maintaining a merchant account with Bank on behalf of the Merchant; (iii) authorize Bank to investigate the credit of the Merchant and each person listed on this Merchant application; (iv) agree, on behalf of the Merchant and in the event this Merchant Application is accepted and executed by Bank, to the Fee Schedule set forth above and to the Terms and Conditions included with and incorporated into this Merchant Agreement. Merchant understands that this Agreement shall not take effect until Merchant has been approved by Bank and merchant number is issued.

Merchant:_____ Date: 11/17/2026 Signature of Principal/Owner #2:_____
Title:_____

Signature of Principal/Owner #3:_____ Title:_____

Signature of Principal/Owner #4:_____ Title:_____

PERSONAL GUARANTEE

In consideration of Bank´s acceptance of this Agreement the undersigned Guarantor (jointly and severally if more than one) unconditionally guarantees the performance of all obligations of Merchant to Bank under the Agreement, and payment of all sums due there under, and in the event of default, hereby waives notice of default and agrees to indemnify.

Bank for all funds due from Merchant pursuant to the terms of the Agreement. Guarantor waives any and all rights of subrogation, reimbursement or indemnity derived from Merchant, and further waives any and all rights or defenses arising by reason of any modification or change in the terms of the Agreement whatsoever, including, without limitation, the renewal, extension, acceleration, or other change in the time any payment or other performance there undet is due, and/or any change in any interest or discount rate or fee there under.

Guarantor confirms that Guarantor, collectively or individually, is a party to the Agreement, and unconditionally and specifically authorizes Bank or their authorized agents, to debit any overdue fees, costs, chargebacks, fines, fees, penalties, expenses or obligations under the Agreement and/or any contractual relationship with Bank from any personal checking accunt or other account owner or controlled by Guarantor, and further to report any default hereunder on Guarantor´s personal Credit Bereau Report. Guarantor agrees to pay all costs and expenses of whatever nature, including attorneys´ fees and other legal expenses, incurred by or on behalf of Bank in connection with the enforcement of this Guaranty.

Guarantor #2:_____ Date: 11/17/2026

Guarantor #3:_____ Date:_____

Guarantor #4:_____ Date:_____

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Netevia is a registered ISO of Wells Fargo Bank, N.A., Concord, CA
Netevia is a registered ISO of Esquire Bank N.A. Jericho, NY
Netevia is a registered ISO of Evolve Bank & Trust, Memphis, TN
Netevia is a registered ISO of Synovus Bank, Columbus, GA
Netevia is a registered ISO of FFB Bank, Fresno, CA

MERCHANT ATTESTATION TO COMPLIANCE WITH ISOs & CARD BARND RULES

Merchant Legal Name:_____

Address: _____

City:_____ State:_____ ZIP:_____

In addition to the Terms & Conditions to the Merchant Processing Agreement, the above merchant attests to the understanding of ISO and Card Brand Rules.

The following is not an exhaustive list of the Card Brand Rules:

1. Merchants must remove all previous pricing change and disclosures, including those provided by ISO previously, from other Merchant Services Providers and "homemade" signs. New signage that is program compliant can be requested from ISO.

2. Employees at the register have a responsibility to understand the basics of the ISO Program. An Employee ISO Reference Guide will be provided and should be used to train new employes who operate the register and employees that accept payments.

3. Employees have a responsibility to never reference the discount given on Cash transactions as a "fee" added to credit and debit cards.

4. Business owners at the merchant location are responsible for updating their posted pricing to reflect the card price to consumers. In some states, it is required to display both card and cash price.

5. Business owners at the merchant location are responsible for understanding their local and state laws regarding pricing disclosures to consumers.

6. Any Non-Compliance Assessment made on your business from a lack of compliance with ISO and Card Brand Rules will hold the merchant liable for any fines incurred and possible termination of the Merchant Processing Account. I, the representative for the above mentioned Merchant, have read and understood these rules as they are presented to me and understand that Card Brand Rules can beaccessed directly from Visa, MasterCard, Discover, and American Express.

Merchant Signature

11/17/2026

Date:

Signer Print Name