

**PROCESSOR INFORMATION:** Name: Ignite Payments, LLC  
 Address: 5565 Glenridge Connector, NE, Atlanta, GA 30342  
 URL: www.ignitepayments.com Customer Service #: 1-877-274-7915

Please read the Program Guide in its entirety. It describes the terms under which we will provide merchant processing Services to you.

From time to time you may have questions regarding the contents of your Agreement with Bank and/or Processor or the contents of your Agreement with TeleCheck and/or its affiliate, TRS. The following information summarizes portions of your Agreement in order to assist you in answering some of the questions we are most commonly asked.

- Your Discount Rates are assessed** on transactions that qualify for certain reduced interchange rates imposed by the applicable Card Organization. Any transactions that fail to qualify for these reduced rates will be charged an additional fee (see Section 19 of the Program Guide).
- We may debit your bank account** (also referred to as your Settlement Account) from time to time for amounts owed to us under the Agreement.
- There are many reasons why a Chargeback may occur.** When they occur we will debit your settlement funds or Settlement Account. For a more detailed discussion regarding Chargebacks see Section 10 of Card Processing Operating Guide or see the applicable provisions of the TeleCheck Services Agreement.
- If you dispute any charge or funding,** you must notify us within 60 days of the date of the statement where the charge or funding appears for Card Processing or within 30 days of the date of a TeleCheck transaction.
- The Agreement limits our liability to you.** For a detailed description of the limitation of liability see Sections 21, 28.7 and 31.3, of the Card General Terms; and Sections 1.23 and 8.11 of the TeleCheck Services Agreement;
- We have assumed certain risks** by agreeing to provide you with Card processing or check services. Accordingly, we may take certain actions to mitigate our risk, including termination of the Agreement, and/or hold monies otherwise payable to you (see Card Processing General Terms in Section 24, Term; Events of Default and Section 25, Reserve Account; Security Interest), (see TeleCheck Services Agreement in Sections 1.1, 1.3.2, 1.3.9, 1.5.2, 1.5.7, 1.7.2, 1.7.10, 1.8.2, 1.8.8, 1.9.3, 1.9.5, 1.10.3, 1.10.4, 1.11.3, 1.11.9, 1.12.2, and 1.12.7), under certain circumstances
- By executing this Agreement with us** you are authorizing us and our Affiliates to obtain financial and credit information regarding your business and the signers and guarantors of the Agreement until all your obligations to us and our Affiliates are satisfied.
- The Agreement contains a provision** that in the event you terminate the Agreement, you will be responsible for the payment of an early cancellation fee as set forth in Part IV, A.3 under "Additional Fee Information" and Section 1.45 of the TeleCheck Services Agreement.
- If you lease equipment from Processor,** it is important that you review Section 1 in Third Party Agreements. Bank is not a party to this Agreement. **THIS IS A NON-CANCELABLE LEASE FOR THE FULL TERM INDICATED.**

#### 10. Card Organization Disclosure

##### Visa and MasterCard Member Bank Information: Wells Fargo Bank N.A.

The Bank's mailing address is 1200 Montego Way, Walnut Creek, CA 94598, and its phone number is (925) 746-4167.

##### Important Visa and MasterCard 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 (signer) to the 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.
- The Bank is the ultimate authority should a merchant have any problems with Visa or MasterCard products (however Processor also will assist you with any such problems).

##### Important Merchant Responsibilities:

- Ensure compliance with Cardholder data security and storage requirements.
- Maintain fraud and Chargebacks below Card Organization thresholds.
- Review and understand the terms of the Merchant Agreement.
- Comply with Card Organization Rules and applicable law and regulations.
- Retain a signed copy of this Disclosure Page.
- You may download "Visa Regulations" from Visa's website at: <http://usa.visa.com/merchants/merchant-support/international-operating-regulations.jsp>
- You may download "MasterCard Regulations" 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)

#### Print Client's Business Legal Name:

By its signature below, Client acknowledges that it has received the complete Program Terms and Conditions [version IPL1115(ia)] consisting of 58 pages (including this confirmation). **IF YOU HAVE NOT RECEIVED AND REVIEWED THE COMPLETE 58 PAGES OF THE PROGRAM GUIDE, DO NOT SIGN THIS CONFIRMATION PAGE.** Client further acknowledges reading and agreeing to all terms in the Program Terms and Conditions, which shall be incorporated into Client's Agreement.

Upon receipt of a signed facsimile or original of this Confirmation Page by us, Client's Application will be processed.

The current Program Guide is available online at [www.firstdata.com/ipl/merchants/operatingprocedures/IPL1115.pdf](http://www.firstdata.com/ipl/merchants/operatingprocedures/IPL1115.pdf).

**NO ALTERATIONS OR STRIKE-OUTS TO THE PROGRAM TERMS AND CONDITIONS WILL BE ACCEPTED.**

#### Client's Business Principal:

#### Signature (Please sign below):

X \_\_\_\_\_

\_\_\_\_\_ Title

\_\_\_\_\_ Date

\_\_\_\_\_ Please Print Name of Signer