

**CITY OF BILOXI
AGENDA ITEM
FACT SHEET**

Item No.: 5 K

Council Meeting Date: September 26, 2017

ITEM TITLE: RESOLUTION

INTRODUCED BY: Mayor Andrew "FoFo" Gilich

CONTACT PERSON: E. Michael Leonard, CAO *mu*

SUMMARY EXPLANATION:

Resolution authorizing entry into agreement with Automated Merchant Services and Merrick Bank for the acceptance of credit and debit cards by Biloxi Ports and Harbors

Resolution Ordinance _____ Public Hearing _____ Routine Agenda _____

Exhibits for Review

Contract Minutes _____ Plans/Maps _____ Deed _____ Lease _____

Other (Specify): Exhibit A: Resolution 243-16
Exhibit B: AMS Merrick Location Addendum

Submittal Authorization: Council President _____ Mayor

STAFF RECOMMENDATION: Staff recommends approval

COUNCIL ACTION: Motion By: _____ Second By: _____

Vote:	<u>Councilmember</u>	<u>Yes</u>	<u>No</u>	<u>Other</u>	<u>Councilmember</u>	<u>Yes</u>	<u>No</u>	<u>Other</u>
	Lawrence	_____	_____	_____	Tisdale	_____	_____	_____
	Gines	_____	_____	_____	Glavan	_____	_____	_____
	Newman	_____	_____	_____	Barrett	_____	_____	_____
	Deming	_____	_____	_____				

ACTION TAKEN:

**RESOLUTION AUTHORIZING ENTRY INTO AGREEMENT WITH AUTOMATED
MERCHANT SERVICES AND MERRICK BANK FOR THE ACCEPTANCE OF
CREDIT AND DEBIT CARDS BY BILOXI PORTS AND HARBORS**

WHEREAS, by Resolution No. 243-16, a true and correct copy of which is attached hereto as Exhibit "A," the City Council approved entry into an agreement with Automated Merchant Services ("AMS") and Merrick Bank for the acceptance of credit and debit cards by the Biloxi Municipal Court;

WHEREAS, the Biloxi Ports and Harbors routinely accept credit payments for berth rental and other services;

WHEREAS, the credit card service previously utilized by Biloxi Ports and Harbors to process such payments does not meet the needs of the City;

WHEREAS, it is in the best interests of the City of Biloxi that Biloxi Ports and Harbors have the ability to accept credit and debit cards as payment; and

WHEREAS, AMS and Merrick Bank are regularly in the business of providing services for the acceptance and processing of credit and debit cards and have agreed that Biloxi Ports and Harbors can be added as additional locations to the existing Agreement approved by Resolution No. 243-16;

WHEREAS, in accordance with the AMS – Merrick Location Addendum, attached hereto as Exhibit "B," AMS will provide services enabling the Biloxi Ports and Harbors to accept and process debit and credit cards as payment; and

WHEREAS, all debit and credit card service charges will be borne by the card holder, not the City.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF BILOXI, MISSISSIPPI, THAT:

SECTION 1: The findings, conclusions and statements of fact contained in the preambles are hereby adopted and ratified.

SECTION 2: The Mayor is hereby authorized and directed to execute, in the name and on behalf of the City, AMS – Merrick Location Addendum, attached hereto as Exhibit “B.”

SECTION 3: Larry Sablich, as the Port Manager, is hereby authorized and directed to execute any further documents routinely necessary to accept and process credit and debit cards by Biloxi Ports and Harbors, without further resolution of the City Council being required.

SECTION 4: This resolution shall take effect and be in force from and after adoption.

Resolution No. 243-16

RESOLUTION AUTHORIZING ENTRY INTO AGREEMENT WITH AUTOMATED
MERCHANT SERVICES AND MERRICK BANK FOR THE ACCEPTANCE OF CREDIT
AND DEBIT CARDS BY THE BILOXI MUNICIPAL COURT

WHEREAS, the Biloxi Municipal Court routinely assesses certain fines, fees, state assessments and court costs to defendants charged and convicted with misdemeanor and other offences;

WHEREAS, it is in the best interests of the City of Biloxi and its citizens that the Biloxi Municipal Court have the ability to accept credit and debit cards as payment for such fines, fees, state assessments and court costs; and

WHEREAS, Automated Merchant Services through Merrick Bank ("AMS") is regularly in the business of providing services for the acceptance and processing of credit and debit cards;

WHEREAS, in accordance with the Merchant Processing Agreement Application and Fee Schedule, attached hereto as Exhibit "A," AMS will provide services enabling the Biloxi Municipal Court to accept and process debit and credit cards as payment; and

WHEREAS, as detailed in the "Fee Schedule" of Exhibit "A," all debit and credit card service charges will be borne by the card holder, not the City.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF BILOXI, MISSISSIPPI, THAT:

SECTION 1: The findings, conclusions and statements of fact contained in the preambles are hereby adopted and ratified.

SECTION 2: The Mayor is hereby authorized and directed to execute, in the name and on behalf of the City, Merchant Processing Agreement Application and Fee Schedule, attached hereto as Exhibit "A."

Exhibit A

Res. No. 243-16

SECTION 3: David Leckich, as the Clerk of the Biloxi Municipal Court, is hereby authorized and directed to any further documents routinely necessary to accept and process credit and debit cards by the Biloxi Municipal Court, without further resolution of the City Council being required.

SECTION 4: This resolution shall take effect and be in force from and after adoption.

The foregoing Resolution having first been reduced to writing, was read by the Clerk and moved by Councilmember Gines, seconded by Councilmember Newman, and was adopted by the following vote:

YEAS:	Lawrence	Tisdale	NAYS:	None
	Gines	Glavan		
	Newman	Fayard		
	Deming			

The President then declared the Resolution adopted this the 24th day of May, 2016.

Submitted to and approved by the Mayor, this the 20th day of May, 2016.



ATTEST:

Karen L. Brashier
CLERK OF THE COUNCIL

APPROVED:

[Signature]
MAYOR

City Attorney
Counsel for Economic Development
Gerald Blessey



140 Lameuse Street
P. O. Box 429
Biloxi, Mississippi 39533
Office: 228.435.6256
Fax: 228.435.6129
www.biloxi.ms.us

Date: May 18, 2016
To: Mayor Andrew "FoFo" Gilich
All Councilmembers for the City of Biloxi
From: Gerald Blessey
Re: Merchant Processing Agreement Application and Fee Schedule

As City Attorney for the City of Biloxi, I have reviewed the attached contract and resolution for the City Council Agenda, to wit:

1. Resolution Authorizing Entry into Agreement with Automated Merchant Services and Merrick Bank for the Acceptance of Credit and Debit Cards by the Biloxi Municipal Court; and
2. Merchant Processing Agreement Application and Fee Schedule

(the "Contract" and the "Resolution"). It is my opinion that the Contract and Resolution comply with applicable Mississippi law, and I approve this Contract as to form.

Should you have any questions, please direct them to me.

A handwritten signature in cursive script that reads "Gerald Blessey".

Gerald Blessey, City Attorney

Attachments: Final Draft of Contract and Resolution described above

AUTOMATED MERCHANT SYSTEMS
I N C O R P O R A T E D
Experts in Electronic Payments
www.automatedmerchant.com

Wednesday, July 08, 2015

City of Biloxi
Gerald Blessey - City Attorney
170 Porter Ave.
Biloxi, MS 39530



Subject: Merchant Application and Agreement Requirements

Dear Gerald,

Automated Merchant Systems, Inc. appreciates the opportunity to provide City of Biloxi, with best in class merchant services. Our staff will assist you every step of the way to ensure a seamless transition. Before we can activate your merchant account(s), we'll require signature(s) from the applicable officer(s) on the forms enclosed with this application package.

The required areas are highlighted in **RED**. Please make sure to complete each of these areas to avoid delays processing the application(s).

All of the bulleted items below need to be provided for each account/location that will be assigned a merchant number:

- If Additional Location form(s) are included in the package, please make sure to review and sign them where noted, authorizing us to setup the additional merchant accounts for your organization.
- Settled transactions will be deposited into the checking account identified on each account/location form(s). In order to authenticate each checking account defined, a VOIDED CHECK must be submitted for each unique checking account provided throughout the application(s). The voided check(s) must include the pre-printed company information. If pre-printed voided check(s) cannot be provided, a signed letter from the bank, on the banks letterhead, for each applicable checking account, may be used as a substitute for a voided check.

If necessary, a sample bank letter can be provided upon request.

600 Northlake Blvd., Suite 230 Altamonte Springs, FL 32701
(407) 331-5465 Phone (407) 331-7524 Fax

- A copy of the most current Annual Financial Report for your entity. If your Financial Report(s) are available online through your website, please provide us with the URL or shortcut to them so we can obtain electronically.
- A copy of the Corporate Resolution or Affirmation that specifies who is authorized to sign these type of agreements for your entity.
- If you are currently accepting VISA/MasterCard, please enclose copies of your last three (3) months merchant activity statements from your current VISA/MasterCard merchant provider. Please note that these are not your business checking account statements, but a separate statement you receive each week and/or month detailing your VISA/MasterCard transactions.

You may have already provided these to AMS as part of our analysis, but the most current months are required by underwriting.

If you are accepting American Express, please include a copy of one merchant statement from each merchant account(s), so that we know which numbers to certify. Please include this information for each applicable merchant account/location form included.

If you have any questions regarding anything on these forms, please leave it blank and call our office for clarification. This will prevent the need to mail multiple application sets back and forth for original signature. Please note that fax or e-mail submissions are not acceptable at this time. Your understanding in this matter is appreciated.

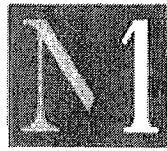
Please mail, second day air, or overnight this information back to our office address depending on the urgency of you needing new merchant account(s) for your entity and/or software conversion.

Please allow one (1) week from the receipt of these documents in our office for us to contact you or your software provider with your new merchant number(s). If there is a situation that we need to discuss, we will contact you at once. Please alert your staff that we may be calling.

Thank you in advance for your prompt attention in returning this to our office.

Sincerely,

Daniel L. Sloan
President



**MERCHANT PROCESSING AGREEMENT
APPLICATION AND FEE SCHEDULE**

A Registered Service Provider of Merrick Bank Corporation ("Merrick")

PRINT CLEARLY

ASSOCIATE:	ACCOUNT REP: Nancy Murphy 1030	DATE:
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Corporate/ Legal Name: City of Biloxi	Corporate/ Legal Name: City of Biloxi
Address (Physical Location): 170 Porter Ave.	Mailing Address: PO Box 429
City: Biloxi State: MS Zip: 39530	City: Biloxi State: MS Zip: 39533
Email Address: dleckich@biloxi.ms.us	Website Address: www.biloxi.ms.us
Contact Name: David Leckich Title: Municipal Court Clerk	Contact Name: (Corporate Office, If Applicable) David Nichols Title: Chief Administrative Officer
Business Phone #: (228)435-6125 Fax #: (228) 435-6165	Business Phone #: (228)435-6147 Fax #: (228) 435-6129

CHAIN MERCHANT <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	Federal Tax ID Number: _____
TYPE OF BUSINESS: City Government	BUSINESS LICENSE #: _____
	NUMBER OF YEARS IN BUSINESS 20+Years

CURRENT PROCESSOR: _____	POS DEBIT: <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES	NETWORK: _____
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(7) Star MAC (W) Star East (G) Star West (L) Pulse (Y) NYCE (G) Interlink (B) Maestro (K) EBT

TRADE REFERENCES:	
Company: _____	Contact: _____
Phone: _____ Fax: _____	Account Type: _____
Company: _____	Contact: _____
Phone: _____ Fax: _____	Account Type: _____

Authorized Signer (First): MI: Last: Title:	Phone Number:	Email Address:
Andrew "FoFo" Gillich Mayor	(228) 435-6314	mayor@biloxi.ms.us
Alternate (First): MI: Last: Title:	Phone Number:	Email Address:
David Nichols Chief Administrative Officer	(228) 435-6314	dnichols@biloxi.ms.us
Alternate (First): MI: Last: Title:	Phone Number:	Email Address:
David Leckich Municipal Court Clerk	(228)435-6125	dleckich@biloxi.ms.us

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: when you open an account, we may ask you for information that will allow us to identify you, including a copy of your driver's license or other identifying documents.

By checking this box, Merchant opts out of receiving future commercial marketing communications from American Express.

THE MERCHANT PROCESSING AGREEMENT IS NOT EFFECTIVE UNTIL SIGNED BELOW:	
Merrick Bank Corporation	Automated Merchant Systems, Inc.
By: _____ 7/1/16	By: _____ 7/1/16
135 Crossways Drive North, Suite A Woodbury, NY 11797 Date	606 North Lake Blvd., Suite 230 Altamonte Springs, FL 32701 407-331-5465 Date

The Fee Schedule

You understand and acknowledge that you have elected to participate in the Government and Education Program provided by the Payment Brands (the "Program"). The Program allows registered and approved merchants (approved Merchant IDs or MIDs) to assess a variable service fee (a "Service Fee") on certain debit and credit card transactions. Registration and participation in the Program is subject to approval by the applicable Payment Brands and you acknowledge that you may not be eligible to participate in the Program. If registration and Payment Brand approval is obtained, you agree to comply with all Program requirements. ISO may terminate, amend, modify or otherwise alter this Agreement, the Program, or the structure, nature or amount of the Service Fee at any time with written notice to you. You authorize and direct Member Bank to settle the proceeds received for Service Fees into the ISO's bank account. In the event that you receive any portion of the Service Fees, you agree to promptly pay such amounts to ISO. **Service Fees collected by ISO will be retained by ISO and you will not be responsible for the payment of any Fees or Third Party Costs.** Nothing in this Section shall be deemed to alleviate or reduce any of your other obligations under the Agreement, including, but not limited to, your responsibilities with regard to Penalties and Dispute Items and your obligation to pay early termination fees, if applicable, pursuant to Section 10 of the Payment Processing Agreement.

Chargebacks, ACH Returns and Optional Reporting Item Costs

Chargebacks	ACH Rejects	Optional Reporting Fee
\$ 15.00	\$ 30.00	\$ 8.00 Per User ID

Early Termination Fee See Section 10.

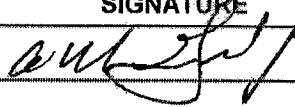

Merchant: <u>City of Biloxi</u>	
<u><i>[Signature]</i></u>	<u>7-7-16</u>
Signature of Authorized Signer	Date
<u>Andrew "FoFo" Gilich</u>	<u>Mayor</u>
Print Name	Title

MERCHANT SIGNATURE AUTHORIZATION


Name of Entity: City of Biloxi

The undersigned certifies and agrees to as follows:

1. The undersigned and any of the persons identified below are duly authorized to sign this Merchant Processing Agreement and bind the entity indicated above to it. If any official indicated below resigns or is replaced, that official's successor(s) in office shall be deemed to have signed this certification and the Merchant Processing Agreement.
2. The persons listed below are duly authorized to act for and on behalf of the entity indicated above in any manner relating to this Merchant Processing Agreement.
3. Both AMS and Merrick may rely on the authority granted in this certification and the undersigned official represent and warrants that this certification shall remain in full force and effect until revoked upon written notice to AMS.
4. The following are the names, titles and genuine signatures of the persons authorized by this certification:

TITLE	PRINT NAME	SIGNATURE
Mayor	Andrew "FoFo" Gilich	
Chief Administrative Officer	David Nichols	
Municipal Court Clerk	David Leckich	

I have subscribed my name as the official indicated above as of July 7, 2016 (date)

Signature:  Print Name: Andrew "FoFo" Gilich
 Title: Mayor

MERCHANT INQUIRY:

Has Merchant or Owners/Principals ever been terminated from accepting payment cards from any payment network for this business or any other businesses?

NO YES (if yes, please explain) _____

How Many Chargebacks Last Year? _____ Total Amount: \$ _____

Please Mark all Card Types Accepted and Initial Here: ac (initials)

Debit Cards: V/MC (consumer signature cards/ all foreign issued cards/ PIN debit cards)

*For Details on how these transactions qualify at each level, please refer to your Operating Procedures Guide.

Other Cards: V/MC/DISC/AMEX (business credit/debit, consumer credit, & all foreign issued cards)

This is a Payment Processing Agreement entered into as of the date accepted by ISO (defined below) and is by and among Merrick Bank, a Utah state chartered bank ("Member Bank"), Automated Merchant Systems, Inc. ("AMS") and the governmental entity ("Merchant", "you", "your", "yours" and the like) that signed the attached application included with this Agreement (the "Application"). The term "Agreement", as used herein, shall include the Application, the fee schedule included with this Agreement, as applicable, (the "Fee Schedule"), the terms and conditions set forth below, and all attachments, exhibits, schedules and the like included herewith.

BACKGROUND INFORMATION

Member Bank is a member/acquirer of Visa U.S.A. Incorporated ("Visa"), MasterCard International ("MasterCard"), DFS Services, LLC ("Discover"), is authorized to process and settle certain transactions originated on the American Express Travel Related Services Company, Inc. ("American Express") payment network and is authorized to process Card transactions for such financial institutions and various other payment brands, payment networks and Card issuers (each a "Payment Brand"). For purposes of this Agreement, "Card" means an account, or evidence of an account, authorized and established by a Payment Brand or representative thereof that merchants accept from their customers as payment for goods or services. Cards include, but are not limited to, credit cards, debit cards, stored value cards, loyalty cards, electronic gift cards, authorized account or access numbers, paper certificates and credit accounts. Member Bank and AMS have entered into an agreement whereby AMS acts as Member Bank's service provider and provides certain services to you through various third party service providers (AMS and such third party service providers shall hereinafter collectively be referred to as "ISO"). You desire to accept one or more types of Cards issued by a Payment Brand. Member Bank and ISO agree to provide services in accordance with the terms and conditions set forth below. Accordingly, the parties to this Agreement, intending to be legally bound, agree as follows:

OPERATIVE PROVISIONS

1. **Services.** Member Bank and ISO agree to provide you, at your U.S. locations identified in the Application (as defined below), transaction gateway, processing and/or settlement services (the "Services") in accordance with the terms and conditions of this Agreement. You agree to use Member Bank to sponsor, clear and settle all of your Card transactions. You will be responsible for the installation, servicing and maintenance of the point-of-sale devices and related equipment at your facilities, and will likewise be responsible for the connection of those devices to the Services in compliance with ISO's requirements. ISO hereby grants to you a limited, non-exclusive, non-transferable, revocable, royalty free right, during the Term, to use the Services, subject to the restrictions herein and any other restrictions communicated by ISO to you, solely for your internal use. ISO and its suppliers shall retain title and all ownership rights to the Services and this Agreement shall not be construed in any manner as transferring any rights of ownership or license to the Services or to the features or information therein, except as specifically stated herein. ISO is providing you with information concerning the technical requirements for allowing the Services to send and receive electronic transaction data for authorization and/or settlement from and to ISO. To utilize the Services, you must: (i) provide for your own access to the Internet and pay any fees associated with such access, and (ii) provide all equipment necessary for you to make such connection to the internet, including a computer, modem and web browser. If you elect to receive transaction gateway services or certain other services from ISO, you may receive a password when registering for such services. Upon approval, that password will allow you access to those Services. You are responsible for maintaining the confidentiality of the password and account, and are fully responsible for all activities that occur under your password or account. You agree to immediately notify ISO of any unauthorized use of your password or account or any other breach of security. You shall not: (A) decompile, disassemble, reverse compile, reverse assemble, reverse translate or otherwise engineer the Services; (B) circumvent any technological measure that controls access to the Services; or (C) use the Services other than pursuant to the terms of this Agreement.

2. **Payment Brand Regulations.** All Card transactions and this Agreement are subject to, and the parties agree to be bound by, applicable Payment Brand operating rules and regulations ("Payment Brand Regulations"). The Payment Brand Regulations include the Payment Card Industry Data Security Standard, the Consortium Merchant Negative File published by Discover, Discover Information Security Compliance, Visa Cardholder Information Security Program, MasterCard's Site Data Protection Program, and the American Express Data Security Requirements, as may be amended, supplemented or replaced from time to time. A copy of the American Express Data Security Requirements ("DSR") can be obtained online at www.americanexpress.com/iso. Merchant shall abide by and fully comply with the Payment Brand Regulations, DSS, CISP, SDP, DSR, and any other security requirements. You are responsible for demonstrating your own, your agents, and your servers' compliance with Payment Brand Regulations as they may be amended from time to time. ISO is not responsible for providing copies of the Payment Brand Regulations to you, and makes no representations or warranties regarding the accuracy of any summaries of Payment Brand Regulations it may provide. Most Payment Brand Regulations are available online, and ISO will provide you with specific website information upon request. You will comply with all state and federal laws and Payment Brand Regulations, including without limitation laws, rules and regulations regarding disclosure to customers on how and why personal information and financial information is collected and used. Furthermore, you shall comply with all of ISO's policies, procedures and guidelines governing the Services provided hereunder, as may be amended from time to time. You agree not to use, disclose, sell or disseminate any cardholder or card member (as used in and defined by the applicable Payment Brand Regulations, collectively, "Cardholder") information obtained in a Card transaction to any third party other than to, or authorized by, ISO. You agree not to store any Cardholder information obtained in a Card transaction unless specifically permitted to do so under applicable Payment Brand Regulations. You agree that ISO shall not be liable for any improperly processed transaction or third party, illegal or fraudulent access to your account, your IDs and passwords, end-user data or transaction data. ISO is not liable for your non-compliance or any costs of such non-compliance with any Payment Brand Regulation. If there is a conflict between this Agreement and the Payment Brand Regulations, the Payment Brand Regulations will apply. You will pay ISO and Member Bank immediately for all Payment Brand fines, charges, penalties and all other indebtedness levied by any Payment Brand, Card issuer, regulatory authority or other third party that is assessed against, charged to, directly or indirectly incurred or otherwise paid by, ISO and/or Member Bank which are attributable, at Member Bank's discretion, to your Card transaction processing or business, and any other loss, liability, assessment or fine incurred arising out of your breach of this Section (collectively, "Penalties"). You are solely responsible for the security of data residing on the servers owned, controlled or operated by you or a third party designated by you (e.g., a web hosting company or other service provider). You warrant that your servers and electronic systems are secure from breach or intrusion by unauthorized third parties and will hold ISO harmless for a breach of your systems. If there is a security breach of your system and/or access to end-user data or transaction data by an unauthorized third party, you shall immediately notify ISO upon discovery of such breach and shall take such precautions as may be necessary to prevent such breaches from occurring in the future, as required by ISO. You agree that ISO may disclose to any Payment Brand information regarding you and your transactions, and that such Payment Brand may use such information to perform its responsibilities in connection with its duties as a Payment Brand, promote the Payment Brand, perform analytics and create reports, and for any other lawful business purposes, including commercial marketing communications purposes within the parameters of the Payment Brand Regulations. A Payment Brand may use the information about you obtained in this Agreement at the time of setup to screen and/or monitor you in connection with Payment Brand marketing and administrative purposes. You agree that you may receive messages from a Payment Brand, including important information about Payment Brand products, services, and resources available to your business. These messages may be sent to your mailing address, phone numbers, email addresses or fax number. You may be contacted at your wireless telephone number and communications sent may include autodialed short message service (SMS or "text") messages or automated or prerecorded calls.

3. **Fees.** The fees to be charged by Member Bank or ISO to you or your customers for the Services provided to Non-Program Locations are set forth in the Application and Fee Schedule (collectively, the "Fees"). ISO may change such Fees from time to time upon 10 days prior written notice to you. The Fees do not include, and you hereby agree to pay, all (i) Penalties, (ii) Interchange fees, assessments and other third party charges charged to, directly or indirectly incurred or otherwise paid by, ISO and/or Member Bank which are attributable to your Card transactions (collectively, "Third Party Costs"), and (iii) chargebacks of Card transactions, refunds and related interchange fees and assessments (collectively, "Dispute Items"). Interchange fees and assessments charged hereunder will not be credited back to you if a transaction is subsequently reversed or otherwise processed as a credit or chargeback. Third Party Costs for a given Card transaction depends on a number of factors such as the type of Card presented, specific information contained in the Card transaction, how and when the Card transaction is processed and other factors. Payment Brands and other third parties regularly add new Third Party Costs, change the rates for existing Third Party Costs, or change the qualification criteria for existing Third Party Costs. Changes in the way you accept and process Card Transactions, the volume of your Card Transactions, the products and services you provide, and numerous other factors may affect your Third Party Costs.

4. **Card Transactions.** In addition to the requirements for Card transactions set forth in the Payment Brand Regulations, you agree that you will not, unless authorized to do so under the Payment Brand Regulations, (a) deposit into any bank account owned or controlled by you "Account(s)" any sales or credits for any Card transaction between a Cardholder and an entity other than you; or (b) make a cash disbursement to a Cardholder arising out of a Card transaction or any other use of a Card, or use your personal Card(s) to process transactions using your merchant account with ISO that would constitute a cash advance.

5. Your Bank Account

- a. You shall establish, and at all times during the Term, maintain one or more Accounts with one or more banks in order to facilitate payment of amounts due from time to time under this Agreement, which banks and Accounts shall be identified in the Application. To secure the extension of credit and your obligations under this Agreement including, without limitation, your obligation to pay, to the extent applicable, Fees, Third Party Costs, Dispute Items and/or Penalties, you grant to Member Bank and ISO a security interest in your deposited sales and all funds maintained in the Account(s).
- b. All credits, charges and debits in connection with Card transactions and other amounts owing under this Agreement shall be made to your Account. You authorize Member Bank, without further notice to you, to credit or debit the Account(s). Any Fees, Third Party Costs, Dispute Items and/or Penalties payable by you pursuant to the terms and conditions of this Agreement not collected by Member Bank or ISO through a debit to the Account, for whatever reason, shall be invoiced to you by Member Bank or ISO and are due upon your receipt of such invoice.
- c. If you have more than one deposit account with your banks, any or all of such accounts may be treated as the Account and may be credited, charged or debited in connection with Card transactions and other amounts owing under this Agreement as Member Bank or ISO may determine; provided, that you may designate a particular Account with respect to certain amounts to be credited, charged or debited from time to time by Member Bank in connection with particular Card transactions. Member Bank agrees to comply with such designation so long as the designated Account(s) contain sufficient funds to satisfy such charges or debits.
- d. If a debit or chargeback to the Account results in an overdraft, you agree to immediately deposit with your bank an amount sufficient to cover such overdraft and any related service charges or fees.
- e. If you desire to change the Account, you shall notify ISO in writing at least ten (10) days prior to the effective date of the change and shall follow ISO's procedures for completing the change.

6. Display of Service Marks, Advertising and Promotional Materials

- a. You shall prominently display any service marks, identification logos and any other promotional materials (collectively, the "Service Marks") the ISO furnishes to you to alert Cardholders that Cards will be honored by you. This requirement shall not apply to private clubs or other merchants that do not serve the general public or other class of merchants exempted by a Payment Brand. The Service Marks for each Payment Brand must be at least the dimension of and as prominent as any other card program mark or logo displayed.
- b. You may use the Service Marks only to indicate that Cards are accepted by you for payment. You shall not state, imply or use the Service Marks to indicate that ISO or any Payment Brand endorses, sponsors, produces, offers, sells or is affiliated with any of your goods or services.
- c. You shall not refer to ISO or any Card or Payment Brand in stating eligibility for your merchandise, services or membership.
- d. Your use of the Service Marks of any Payment Brand shall be governed by the Payment Brand's Regulations.
- e. Your right to use or display the Service Marks shall continue so long as this Agreement remains in effect, unless ISO directs that such use or display shall cease. You acknowledge that the Service Marks are the property of the applicable Payment Brand and you shall not infringe upon the Service Marks.
- f. All point of sale displays or websites must include appropriate Service Marks to indicate acceptance of Cards or Payment Brand approved signage to indicate acceptance of the limited acceptance category you have selected.

7. **Term.** This Agreement will be effective as of the date it is accepted by Member Bank and ISO and will continue in effect for a term of three (3) years following such date (the "Initial Term"), unless earlier terminated as provided for below. Following the Initial Term, this Agreement will automatically renew for additional one year renewal terms (each, a "Renewal Term"), unless earlier terminated as provided for below. If either party desires not to renew the Agreement at the end of the Initial Term or any Renewal Term, such party must provide written notice to the other parties of its intent not to renew this Agreement at least ninety (90) days prior to the expiration of the Initial Term or Renewal Term, as applicable. Notwithstanding the foregoing, Member Bank may terminate this Agreement for any or no reason with 30 days' notice to you.

8. **Events of Default.** An "Event of Default" shall mean the occurrence or existence of one or more of the following events or conditions, whatever the reason for such Event of Default and whether voluntary, involuntary or effected by operation of law: (a) you fail to pay any obligation under this Agreement to Member Bank or ISO when due; (b) any representation or warranty made by you under this Agreement, the Application or any financial statement, certificate, report, exhibit or document required to be furnished by you to Member Bank or ISO pursuant to this Agreement shall prove false or misleading in any material respect as of the time when made, including any omission of material information necessary to make such representation, warranty or statement not misleading or the failure to provide required information; (c) you shall default in the performance or observance of any covenant, agreement or duty under this Agreement or any Payment Brand Regulation; (d) you are no longer followed by a Payment Brand to accept such Payment

Brand's Cards as payment or your name appears on a Payment Brand's terminated merchant file; (e) Member Bank or ISO reasonably conclude that any criminal, fraudulent, unauthorized or suspicious activity has occurred or is imminent with respect to your acceptance of Cards or your performance under this Agreement; (f) there is an unexplained material change in your processed volume, average ticket size or mode of sale; (g) Member Bank or ISO reasonably conclude that there exists a risk of an abnormal level of chargebacks or that you may not fund Fees, Third Party Costs, Dispute Items, or Penalties as they occur; (h) you have defaulted on any obligation for borrowed money and the effect thereof may permit the holder of such indebtedness to accelerate the time when repayment is due; (i) there is an adverse material change in your business, operations, financial condition, properties, assets or prospects; (j) one or more judgments against you for the payment of money remain undischarged, unsatisfied or unstayed for a period of 45 consecutive days; (k) your lender takes possession of your inventory; (l) a writ or warrant of attachment, garnishment, execution, or similar process shall have been issued against you or any of your assets; (m) a proceeding shall have been instituted with respect to you (1) seeking an order for relief or a declaration entitling a finding that you are insolvent or seeking a similar declaration or finding, or seeking dissolution, winding up, charter revocation or forfeiture, liquidation, reorganization, arrangement, adjustment, composition or other similar relief with respect to you, your assets or your debts under any law relating to bankruptcy, insolvency, relief of debtors or protection of creditors, termination of legal entities or any other similar law now or hereafter in effect, or (2) seeking appointment of a receiver, trustee, custodian, liquidator, assignee, sequestrator or other similar official for you or for all or any substantial part of your assets; or (n) you shall become insolvent, shall become generally unable to pay your debts as they become due, shall voluntarily suspend transaction of your business, shall make a general assignment for the benefit of creditors, shall institute a proceeding described in subsection (m)(1) above, or shall consent to any such order for relief, declaration, finding or relief described therein, shall institute a proceeding described in subsection (m)(2) above, or shall consent to any such appointment or to the taking of possession by any such official of all or any substantial part of your assets, shall dissolve, windup, revoke or forfeit your charter (or other constituent documents) or liquidate yourself or any substantial part of your assets, or shall take any action in furtherance of any of the foregoing; (o) accept a Card for an unlawful Internet gambling transaction; or (p) you fail to become or remain "PCI compliant" (as required under applicable Payment Brand Regulations) and/or you fail to certify such compliance to ISO upon request. You shall notify Member Bank and ISO in writing immediately upon becoming aware of an Event of Default, or an event which, with the passing of time or the giving of notice, or both, would constitute an Event of Default.

9. Remedies Upon Event of Default. Upon the occurrence of any Event of Default, Member Bank and ISO may employ any or all of the following remedies if deemed appropriate: (a) terminate this Agreement immediately upon notice to you; (b) without prior notice to you, refuse to accept or revoke acceptance of any sales or credit, or the electronic transmission thereof if applicable, received by Member Bank or ISO on or at any time after the occurrence of any Event of Default; (c) without prior notice to you, Member Bank may debit your Accounts in an amount equal to any amount then owed to Member Bank or ISO; (d) establish a reasonable reserve using your funds in Member Bank's possession to cover foreseeable Fees, Third Party Costs, Dispute Items, Penalties, and Cardholder credits; (e) increase the Fees commensurate with the increased risk; (f) require you to deposit, as cash collateral, such amounts as Member Bank or ISO may require to secure your obligations hereunder; (g) report to one or more credit reporting agencies any outstanding indebtedness to Member Bank or ISO; or (h) take such other action as may be permitted by law.

10. Early Termination Fee. For purposes of this Section 10, a "Early Termination" shall mean: (i) a termination of this Agreement by Member Bank or ISO following an Event of Default specified in Section 8 above (ii); a termination of this Agreement by you for any reason whatsoever, other than following written termination notice given by you pursuant to Section 7 or 12; or (iii) your deposit or submission of any of your Payment Brand branded transactions with any entity other than Member Bank. Your payment of the monthly minimum Fees shall not fulfill your obligation to ISO. The parties agree that the actual damages which will result to ISO from an Early Termination are not readily ascertainable as of the effective date of this Agreement. In addition, you acknowledge and agree that in reliance on this Agreement and other long-term agreements, ISO will incur additional long-term costs, including without limitation, computer hardware, software, and labor. Accordingly, upon the occurrence of an Early Termination, you shall pay to ISO, in addition to all amounts owed for the Services provided to you pursuant to this Agreement, an amount equal to the greater of (i) \$500.00; or (ii) thirty percent (30%) of the average total monthly Fees paid by you (or Service Fees collected by ISO, if applicable) during the preceding 6 months (or shorter period if this Agreement has not been in effect for 6 months), times the number of months, or portion thereof, remaining in the Term resulting from failure to provide timely termination notice as described in Section 7 of this Agreement. The parties intend that this Early Termination fee be in lieu of ISO's lost profits for the remainder of this Agreement, but not in lieu of any other damages to which ISO might otherwise be entitled arising out of your wrongful acts or omissions.

11. Change in Your Business. You shall provide Member Bank and ISO at least thirty (30) days prior written notice of your intent to change in any way the basic nature of your business, including without limitation, a change in the types of merchandise or services sold, or the method of selling such products or services. Upon its receipt of notice of such change, Member Bank and ISO shall have the right to terminate this Agreement without further obligation upon providing thirty (30) days prior written notice to you.

12. Termination by You. You may terminate this Agreement upon thirty (30) days prior written notice to Member Bank and ISO in the event of (a) your receipt of notice of any increase in Fees payable to Member Bank and ISO pursuant to Section 3 hereof (excluding Fee increases pursuant to Section 9); or (b) any material amendment or modification to this Agreement made by Member Bank or ISO pursuant to Section 10 hereof which adversely affects you in any material respect (excluding material amendments or modifications required due to changes to an Payment Brand Regulation or applicable federal, state or local law or regulation). Your right to terminate pursuant to this Section 12 shall expire thirty (30) days following your receipt of notice of any such Fee increase or material amendment or modification. If this Agreement is terminated, regardless of cause, Member Bank may withhold and discontinue the disbursement for all Card transactions in the process of being collected and deposited. If termination is due to the occurrence of an Event of Default or if you otherwise breach this Agreement, you acknowledge that Member Bank or ISO may be required to report your business name and the names and other identification of your principals to the terminated merchant file maintained by the Payment Brands. You expressly agree and consent to such reporting if you are terminated for any reason requiring listing on the terminated merchant file. You waive and will hold harmless Member Bank and ISO from any claims that you may raise as a result of Member Bank or ISO terminated merchant file reporting. Further, you will return all Member Bank and ISO property, forms, or equipment. All obligations for transactions prior to termination (including payment for Fees, Third Party Charges, Dispute Items, Penalties and Member Bank's expenses relating to chargebacks) survive termination. Neither Member Bank nor ISO is liable to you for damages (including prospective sales or profits) due to termination. Upon termination, any amounts due to Member Bank or ISO will accelerate and be immediately due and payable, without any notice, declaration or other act whatsoever.

13. Credit Inquiries; Reporting; Financial Statements. You authorize Member Bank and ISO to make any credit inquiries they consider necessary to accept or to renew their acceptance of this Agreement. You also authorize any person or credit reporting agency to compile information to answer such credit inquiries and to furnish such information to Member Bank and ISO. You agree to provide to ISO such financial statements or other information concerning your business or operations as may be requested by ISO from time to time, in appropriate detail, promptly upon request by ISO. Upon request by ISO, you shall furnish to ISO, within 120 days after the end of your fiscal year, an audited financial statement of profit and loss for such fiscal year and an audited balance sheet as of the end of such fiscal year. ISO may, at its discretion, accept unaudited financial statements prepared by a public accounting firm.

14. Representation and Warranties; Disclaimers. You make the following representations and warranties which shall be true and correct on the date of this Agreement and at all times thereafter: (a) all information contained in the Application or any other document delivered to Member Bank and ISO in connection therewith or with this Agreement is true and complete in all material respects; (b) you have the power to execute, deliver and perform this Agreement; (c) this Agreement is duly authorized and will not violate any provisions of law, or conflict with any other agreement to which you are subject or by which your assets are bound; (d) you have all required licenses, if any, to conduct your business and are qualified to do business in every jurisdiction where it is required to do so; and (e) there is no action, suit or proceeding at law or in equity pending, or to your knowledge, threatened, by or against or affecting you which if adversely decided to you would impair your right to carry on your business substantially as now conducted or adversely affect your financial condition or operations in any material respect. EXCEPT AS OTHERWISE SPECIFICALLY SET FORTH HEREIN, THE SERVICES ARE PROVIDED ON AN "AS IS," "AS AVAILABLE" BASIS WITHOUT ANY REPRESENTATIONS OR WARRANTIES. ISO DOES NOT REPRESENT OR WARRANT THE PRODUCTS AND SERVICES WILL BE AVAILABLE, ACCESSIBLE, UNINTERRUPTED, TIMELY, SECURE, ACCURATE, COMPLETE OR ENTIRELY ERROR-FREE. YOU MAY NOT RELY ON ANY REPRESENTATION OR WARRANTY REGARDING THE SERVICES MADE BY ANY THIRD PARTY IN CONTRAVENTION OF THE FOREGOING STATEMENTS. ISO SPECIFICALLY DISCLAIMS ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS WHETHER EXPRESS OR IMPLIED, ARISING BY STATUTE, OPERATION OF LAW, USAGE OF TRADE, COURSE OF DEALING, OR OTHERWISE, INCLUDING BUT NOT LIMITED TO, WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR TITLE WITH RESPECT TO THE SERVICES. YOU UNDERSTAND AND AGREE THAT ISO SHALL BEAR NO RISK WITH RESPECT TO YOUR SALE OF YOUR PRODUCTS OR SERVICES INCLUDING, WITHOUT LIMITATION, ANY RISK ASSOCIATED WITH CARD FRAUD, PENALTIES OR CHARGEBACKS. ISO MAKES NO WARRANTY THAT THE SERVICES WILL MEET YOUR REQUIREMENTS. NOR DOES ISO MAKE ANY WARRANTY AS TO THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICES OR AS TO THE ACCURACY OR RELIABILITY OF ANY INFORMATION OBTAINED THROUGH USE OF THE SERVICES.

15. Hold Harmless. To the extent permissible under applicable law, you agree to hold harmless Member Bank and ISO, their respective affiliates, directors, officers, employees and agents from all claims, liabilities, loss, damage, and expenses of any nature (including fees and expenses of legal counsel and costs of litigation) arising from or in connection with: (a) any dispute or claim made by a Cardholder with respect to a Card transaction, including but not limited to, any such dispute concerning the quality, fitness or delivery of merchandise or the performance or quality of services; and (b) your failure to comply with the provisions of this Agreement, Payment Brand Regulations or applicable federal, state or local laws and regulations. You acknowledge and agree that, in addition to clearing and settling Transactions, Member Bank collects fees, costs, and other charges due under this Agreement at ISO's instruction. You agree that Member Bank has no duty to verify, audit, review or otherwise oversee the fees, costs, or other charges that Member Bank collects from you and you hereby release Member Bank, hold Bank harmless from, and agree not to sue Member Bank alleging any overcharges or other billing claims under this Agreement.

16. CHOICE OF LAW; JURISDICTION; WAIVER. THIS AGREEMENT SHALL BE GOVERNED BY THE LAWS OF THE STATE OF IN WHICH YOU ARE LOCATED. YOU, MEMBER BANK AND ISO HEREBY IRREVOCABLY AND UNCONDITIONALLY: (A) AGREE THAT ANY ACTION, SUIT OR PROCEEDING BY ANY PERSON ARISING FROM OR RELATING TO THIS AGREEMENT OR ANY STATEMENT, COURSE OF CONDUCT, ACT, OMISSION OR EVENT OCCURRING IN CONNECTION WITH THIS AGREEMENT (COLLECTIVELY, "RELATED LITIGATION") MUST BE BROUGHT IN A STATE OR FEDERAL COURT OF COMPETENT JURISDICTION IN THE COUNTY AND STATE IN WHICH YOU ARE LOCATED; (B) SUBMIT TO THE JURISDICTION OF SUCH COURTS; (C) WAIVE ANY OBJECTION WHICH IT MAY HAVE AT ANY TIME TO THE LAYING OF VENUE OF ANY RELATED LITIGATION BROUGHT IN ANY SUCH COURT; (D) WAIVE ANY CLAIM THAT ANY SUCH RELATED LITIGATION HAS BEEN BROUGHT IN AN INCONVENIENT FORUM, AND WAIVE ANY RIGHT TO OBJECT, WITH RESPECT TO ANY RELATED LITIGATION BROUGHT IN ANY SUCH COURT, THAT SUCH COURT DOES NOT HAVE JURISDICTION OVER YOU OR ISO; (E) CONSENT AND AGREE TO SERVICE OF ANY SUMMONS, COMPLAINT OR OTHER LEGAL PROCESS IN ANY RELATED LITIGATION BY REGISTERED OR CERTIFIED U.S. MAIL, POSTAGE PREPAID, TO YOU AT THE ADDRESS IN THE APPLICATION AND CONSENTS AND AGREES THAT SUCH SERVICE SHALL CONSTITUTE IN EVERY RESPECT VALID AND EFFECTIVE SERVICE (BUT NOTHING HEREIN SHALL AFFECT THE VALIDITY OR EFFECTIVENESS OF PROCESS SERVED IN ANY OTHER MANNER PERMITTED BY LAW); AND (E) WAIVE THE RIGHT TO TRIAL BY JURY IN ANY RELATED LITIGATION. THE PREVAILING PARTY IN ANY RELATED LITIGATION SHALL BE ENTITLED TO RECOVER ITS REASONABLE ATTORNEY'S FEES, COST AND EXPENSES.

17. LIMITATION OF LIABILITY. TO THE FULLEST EXTENT PERMITTED BY LAW, NO CLAIM MAY BE MADE BY YOU AGAINST MEMBER BANK OR ISO OR ANY OF THEIR RESPECTIVE AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES OR AGENTS OF ANY OF THEM FOR ANY SPECIAL, INCIDENTAL, INDIRECT, CONSEQUENTIAL OR PUNITIVE DAMAGES IN RESPECT OF ANY CLAIM ARISING FROM OR RELATING TO THIS AGREEMENT OR ANY STATEMENT, COURSE OF CONDUCT, ACT, OMISSION OR EVENT OCCURRING IN CONNECTION WITH THIS AGREEMENT UNLESS SUCH CLAIM ARISES FROM THE WILLFUL MISCONDUCT OF THE MEMBER BANK OR ISO AND YOU HEREBY WAIVE, RELEASE AND AGREE NOT TO SUE UPON ANY SUCH CLAIM FOR ANY SUCH DAMAGES, WHETHER SUCH CLAIM PRESENTLY EXISTS OR ARISES HEREAFTER AND WHETHER OR NOT SUCH CLAIM IS KNOWN OR SUSPECTED TO EXIST IN ITS FAVOR.

18. CONFIDENTIAL INFORMATION. You will not use for any purpose other than contemplated by this Agreement, will not disclose to any third party, and will cause your employees, independent contractors, and agents to not use or disclose, any term of this Agreement, the Services, or any information learned about the business practices and ways in which ISO conducts business that is not generally known to others, including without limitation details about the Services, any data or information that is a trade secret or competitively sensitive such as computer software and documentation, data and data formats, and financial information (collectively, "Confidential Information"). You will inform ISO of any request by a court or government agency to disclose such Confidential Information to enable ISO to waive the provisions of this Section or defend the nondisclosure. You will not be obligated to maintain the confidentiality of Confidential Information: (i) you are required to reveal in performing your obligations under this Agreement, (ii) that is or becomes within the public domain through no act of yours in breach of this Agreement, (iii) was legitimately in your possession prior to its disclosure under this Agreement, and you can prove that, or (iv) is required to be disclosed by state or federal law, provided that you provide ISO with notice and an opportunity to oppose the disclosure. In the event of a breach of this section, the parties agree that ISO will suffer irreparable harm, and that the amount of monetary damages would be impossible to calculate. Thus, ISO will be entitled to injunctive relief in addition to any other rights to which it may be entitled, without the necessity of proof of actual damages or the requirement of a bond. This Section will survive termination of this Section.

Terms in Section 19 Below Are Additional Terms Applicable Specifically to American Express Card Acceptance (capitalized terms below not defined elsewhere in the Agreement shall have the meanings assigned in the American Express Network Rules). With respect to participation in an American Express acceptance program, in the event of a conflict between the terms below and other terms of this Agreement, the terms below shall control with respect to American Express transactions only. Merchant shall be bound by American Express Network Rules, including the Merchant Operating Guide, as it may be updated from time to time by American Express: www.americanexpress.com/merchantopguide. In the event of conflict or inconsistency between the Operating Guide and any other relevant document, the Operating Guide will prevail.

19. AMERICAN EXPRESS OPTBLUE® TERMS AND CONDITIONS.

a. Transaction Data Merchant authorizes ISO and/or its affiliates to submit American Express Transactions to, and receive settlement on such Transactions from, American Express or Bank on behalf of Merchant.

b. Marketing Message Opt-Out. Merchant may opt-out of receiving future commercial marketing communications from American Express by contacting ISO. Note that Merchant may continue to receive marketing communications while American Express updates its records to reflect this choice. Opting out of commercial marketing communications will not preclude Merchant from receiving important transactional or relationship messages from American Express.

c. Conversion to American Express Direct Merchant. Merchant acknowledges that it may be converted from American Express Card OptBlue program to a direct relationship with American Express if and when its Transaction volumes exceed the eligibility thresholds for the OptBlue program. If this occurs, upon such conversion, (i) Merchant will be bound by American Express' then-current Card Acceptance Agreement; and (ii) American Express will set pricing and other fees payable by Merchant.

d. American Express as Third Party Beneficiary. Notwithstanding anything in the Agreement to the contrary, American Express shall have third-party beneficiary rights, but not obligations, to the terms of this Agreement applicable to American Express Card acceptance to enforce such terms against Merchant.

e. American Express Opt-Out. Merchant may opt out of accepting American Express at any time without directly or indirectly affecting its rights to accept Cards bearing Marks of other Payment Brands.

f. Refund Policies. Merchant's refund policies for American Express purchases must be at least as favorable as its refund policy for purchase on any other Card Network, and the refund policy must be disclosed to Cardholders at the time of purchase and in compliance with Law. Merchant may not bill or attempt to collect from any Cardholder for any American Express Transaction unless a Chargeback has been exercised, Merchant has fully paid for such Chargeback, and it otherwise has the right to do so.

g. Establishment Closing. If Merchant closes any of its Establishments, Merchant must follow these guidelines: (i) notify ISO immediately; (ii) policies must be conveyed to the Cardholder prior to completion of the Transaction and printed on the copy of a receipt or Transaction record the Cardholder signs; (iii) if not providing refunds or exchanges, post notices indicating that all sales are final (e.g., at the front doors, by the cash registers, on the Transaction record and on websites and catalogs); (iv) return and cancellation policies must be clearly disclosed at the time of sale; and (v) for Advance Payment Charges or Delayed Delivery Charges, Merchant must either deliver the goods or services for which Merchant has already charged the Cardholder or issue Credit for any portion of the Transaction for which Merchant has not delivered the goods or services.

h. Merchant shall not assign to any third party any payments due to it under American Express Card Acceptance, and all indebtedness arising from Transactions will be for bona fide sales of goods and services (or both) at Merchant's business locations and free of liens, claims, and encumbrances other than ordinary sales taxes; provided, however, that the Merchant may sell and assign future Transaction receivables to Member Bank/ISO, its affiliated entities and/or any other cash advance funding source that partners with Member Bank/ISO or its affiliated entities, without consent of American Express. Notwithstanding the foregoing, Member Bank/ISO prohibits Merchant from selling or assigning future Transaction receivables to any third party.

i. Member Bank/ISO shall have the right to terminate Merchant's participation in American Express Card Acceptance immediately upon written notice to Merchant (i) if Merchant breaches any of the provisions of this Agreement, or (ii) for cause or fraudulent or other activity, or upon American Express' request. In the event Merchant's participation in American Express Card Acceptance is terminated for any reason, Merchant must immediately remove all American Express branding and marks from Merchant's website and wherever else they are displayed.

j. Merchant must accept American Express as payment for goods and services (other than those goods and services prohibited by these provisions, the Agreement, or the Payment Brand Regulations) sold, or (if applicable) for charitable contributions made at all of its business locations and websites, except as expressly permitted by state statute. Merchant is jointly and severally liable for the obligations of Merchant's business locations and websites under the Agreement.

k. In the event that Merchant or Member Bank/ISO is not able to resolve a claim against American Express, or a claim against Member Bank/ISO or any other entity that American Express has a right to join in resolving a claim, the Merchant Operating Guide explains how claims can be resolved through arbitration. Merchant or American Express may elect to resolve any claim by individual, binding arbitration. Claims are decided by a neutral arbitrator.

l. Any and all Cardholder information is confidential and the sole property of the applicable issuer, American Express or its affiliates. Except as otherwise specified, Merchant must not disclose Cardholder information, nor use nor store it, other than to facilitate Transactions at Merchant's business locations and websites in accordance with the Agreement.

m. Merchant must ensure that it and any third parties it enlists to facilitate Transactions processing complies with the American Express Technical Specifications (available at www.americanexpress.com/merchantopguide) (valid and accurate data must be provided for all data elements in accordance with the American Express Technical Specifications). Failure to comply with the American Express Technical Specifications may impact Merchant's ability to successfully process Transactions. Merchant may be assessed non-compliance fees if Merchant fails to comply with the Technical Specifications. To ensure compliance with the Technical Specifications, Merchant should work with Member Bank/ISO.

n. American Express Right to Modify or Terminate Agreement. American Express has the right to modify the Agreement with respect to American Express Card transactions or to terminate Merchant's acceptance of American Express Card transactions and to require ISO to investigate Merchant's activities with respect to American Express Card transactions.

20. MISCELLANEOUS PROVISIONS.

a. You shall not subcontract, assign or transfer any interest, obligation or right under this Agreement without the prior written consent of Member Bank and ISO. Subject to the foregoing, this Agreement shall be binding upon and inure to the benefit of the parties and their successors or assigns. ISO and Member Bank may transfer their respective rights and responsibilities hereunder to another institution authorized by the Payment Brand Regulations to hold such rights without your consent.

b. This Agreement may be modified by Member Bank to comply with any amendments or additions to the Payment Brand Regulations or as required by applicable law or regulation upon 30 days prior written notice to you.

c. No party shall, by the mere lapse of time, without giving notice or taking other action, be deemed to have waived any of their rights under this Agreement. No waiver of a breach of this Agreement shall constitute a waiver of any prior or subsequent breach of this Agreement.

d. In order to maintain quality service, Member Bank or ISO may monitor or record your telephone communications.

e. No party shall be liable for any loss or damage due to causes beyond its control, including earthquake, war, fire, flood, power failure, acts of God or other catastrophes.

f. Each party and each person signing on behalf of a party represents and warrants that it has the full legal capacity and authority to enter into and perform the obligations of this Agreement without any further approval. Nothing in this Agreement shall be deemed to create a partnership, joint venture or any agency relationship between the parties.

g. This Agreement and the documents referenced herein constitute the entire understanding of the parties with respect to the subject matter of this Agreement, and all prior agreements, understandings and representations are terminated and canceled in their entirety.

h. If there is any conflict between a part of this Agreement and any present or future Payment Brand Regulation or applicable federal, state or local law or regulation, only the part of this Agreement that is affected shall be modified and that modification shall be limited to the minimum necessary to bring this Agreement within the requirements of the Payment Brand Regulation, law or regulation.

i. All notices, including invoices, given in connection with this Agreement, shall be in writing and shall be effective upon actual receipt. Notices shall be delivered to the appropriate party at its address set forth on the attached Disclosure Page.

j. You shall be liable for all taxes, except Member Bank and ISO's income taxes, required to be paid or collected as a result of this Agreement.

k. All of your obligations, warranties and liabilities incurred or existing as of the date of termination of this Agreement, including without limitation, your obligations with respect to subsequent Fees, Third Party Costs, Penalties or Dispute Items based upon Card transactions incurred prior to termination, shall survive termination and shall continue in full force and effect as if the termination had not occurred. The right to revoke credit as well as hold, retain or set off against amounts due to you, or to debit any of your Account(s), shall survive the termination of this Agreement and shall continue in full force and effect as if termination had not occurred.

l. No other person or entity may be deemed a third party beneficiary of this Agreement.

Disclosure Page
(Processor Copy)

Member Bank Information

Name: Merrick Bank, a Utah state chartered bank
Address: 135 Crossways Park Drive North, Suite A,
Woodbury, NY 11797
Phone: (800)267-2256

Important Member Bank Responsibilities

1. Member Bank is the **only party** to the Merchant Processing Agreement approved to accept Visa products directly from a Merchant.
2. Member Bank must be a principal (signer) to the Merchant Processing Agreement.
3. Member Bank is responsible for educating the Merchant on pertinent Visa U.S.A. Inc. Operating Regulations with which the merchant must comply.
4. Member Bank is responsible for and must provide settlement funds to the Merchant.
5. Member Bank is responsible for all funds held in reserve that are derived from settlement.

Merchant Information

Merchant Name: City of Biloxi
Merchant Address: 170 Porter Ave.
Biloxi, MS 39530
Merchant Phone: (228)435-6125

Important Merchant Responsibilities

1. Ensure compliance with cardholder data security and storage requirements.
2. Maintain fraud and chargebacks below thresholds.
3. Review and understand the terms of the Merchant Processing Agreement.
4. Comply with Visa Operating Regulations.

The responsibilities listed above do not supersede terms of the Merchant Processing Agreement and are provided to ensure Merchant understands some important obligations of each party.



Merchant's Signature

7-7-16

Date

Andrew "FoFo" Gilich

Merchant's Printed Name & Title

Disclosure Page
(Merchant Copy)

Member Bank Information

Name: Merrick Bank, a Utah state chartered bank
Address: 135 Crossways Park Drive North, Suite A,
Woodbury, NY 11797
Phone: (800)267-2256

Important Member Bank Responsibilities

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7. Member Bank must be a principal (signer) to the Merchant Processing Agreement.
8. Member Bank is responsible for educating the Merchant on pertinent Visa U.S.A. Inc. Operating Regulations with which the merchant must comply.
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6. Maintain fraud and chargebacks below thresholds.
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8. Comply with Visa Operating Regulations.

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Merchant's Signature

7-7-16

Date

Andrew "Foto" Galich

Merchant's Printed Name & Title

Request for Taxpayer Identification Number and Certification

**Give Form to the
 requester. Do not
 send to the IRS.**

Print or type See Specific Instructions on page 2.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. City of Biloxi	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification; check only one of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input checked="" type="checkbox"/> Other (see instructions) ▶ Municipality	
	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ (Applies to accounts established outside the U.S.)	
	5 Address (number, street, and apt. or suite no.) P.O. Box 429	Requester's name and address (optional)
	6 City, state, and ZIP code Biloxi, MS 39533	
	7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Social security number	
OR	
Employer identification number	

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶	Date ▶ 7-7-16
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/w9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding?* on page 2.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued).
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.

AMS - MERRICK LOCATION ADDENDUM

PRIMARY MERCHANT INFORMATION:		Location No: 1	Date:
Legal Name: <u>City of Biloxi</u>			Bank Chain: <u>101703</u>
Main Contact: <u>David Leckich</u>	Title: <u>Court Administrator</u>	Merchant Number: <u>317730287986</u>	<small>(Assigned Upon Approval)</small>

LOCATION INFORMATION:			
DBA: <u>Biloxi Courts OTC</u>		Statement DBA (23 Chr. Max): <u>Biloxi Courts OTC</u>	
Main Contact: <u>David Leckich</u>	Email: <u>dleckich@biloxi.ms.us</u>		
Title: <u>Court Administrator</u>	Phone #: <u>(228) 435-6125</u>	Fax #: <u>(228) 435-6165</u>	
Location Address: <u>170 Porter Ave.</u>	City: <u>Biloxi</u>	ST: <u>MS</u>	Zip: <u>39530</u>
Mailing Address: <u>PO Box 429</u>	City: <u>Biloxi</u>	ST: <u>MS</u>	Zip: <u>39533</u>
Customer Service Phone Number: <u>(228) 435-6125</u>	SIC: _____	Sales Rep: <u>Nancy Murphy 1030</u>	
Avg Ticket: <u>\$150.00</u>	Max: _____	Monthly Vol: <u>\$17,500.00</u>	Swipe % <u>95</u> Keyed % <u>5</u> MOTO % <u>0</u> Internet % <u>0</u>
Merchant Products or Services Offered (be specific): <u>processing payments of fines.</u>			
Terminal / Payment Application: <u>InCode</u>		Version: <u>43.0.0.14</u>	
Does Merchant Use Independent Servicer (store, maintain, or transmits cardholder data)? _____ (if yes, provide the following)			
Servicer / Payment App. Manufacturer: <u>BridgePay / Tyler Technologies</u>		Phone: _____	
American Express (10 Digits): _____ <input type="checkbox"/> Apply for American Express			
Program: Service Fees: Account Name: <u>AMS*Service Fee</u> MID: <u>730287999</u> Rate: <u>CREDIT: Variable - 2.95% DEBIT: Variable - 2.95%</u>			


SITE INFORMATION:			
Merchant Type: <u>Retail</u>			
Building Type: <u>Separate Building</u>	Area Zoned: <u>Commercial</u>	Square Footage: <u>5001 - 10000</u>	Merchant: <u>Owns</u>
Landlord: _____	Contact: _____	Phone: _____	
Fulfillment Co. _____	Contact: _____	Phone: _____	
This Location is Open for Business: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Inspected By: _____	Date: _____

MOTO - ECOMMERCE QUESTIONNAIRE		<i>Complete if Processing Less Than 70 % Card Present</i>	
Sell To: Business: <u>0</u> % Public: <u>100</u> %	Does the Merchant Own Product/Inventory? _____		
Marketing: _____	Are Products Stored at the Business Location? _____ If No, Where? _____		
Orders Processed by: _____	If Processing Internet Transactions (Please Complete The Following)		
Cards Processed by: _____	Internet transactions encrypted by SSL or Better? _____		
When is the cardholder Charged? _____	Digital Certificate Utilized? _____	Exp Date: _____	
How many days to fulfill orders? _____	Certificate Number: _____		
Shipped by: _____	Certificate Issuer: _____		
Products Shipped by: _____	URL: <u>Biloxi.ms.us</u>		
Delivery Receipt Requested? _____	_____		

DDA BANK ACCOUNT INFORMATION:			
This area should be completed for Added/Subsequent locations with DDA other than main location. Please include a Voided Check. If this is a "Deposit Only" account then a letter from the Financial Institution verifying Transit and Routing Number and DDA# is required.			
Account Type: <u>C K</u>	ACH Deposit Routing/Transit # _____	ACH Deposit Account Number _____	Bank Name: <u>The Peoples Bank</u>
Account Type: <u>C K</u>	ACH Fees Routing/Transit # _____	ACH Fees Account Number _____	Contact: _____ Phone: _____

Merchant hereby authorizes Merrick and Automated Merchant Systems, Inc. to initiate credit and/or debit entries for amounts originating under the Merchant Processing Agreement (via ACH or otherwise) including any reversals or adjustments on original entries to the Merchant's Bank Account (as defined in the Merchant Processing Agreement).
NOTE: Attach Voided Check

The Merchant agrees to abide by the terms & conditions contained in the Merchant Processing Agreement signed on 7/7/16 provided, however, that the term of the Merchant Processing Agreement relating to the above-referenced Additional Location shall be for the same length of time as the Initial Term (defined in the Merchant Processing Agreement), and such Initial Term for the Additional Location shall commence on the date signed by Officer/Owner, indicated below.

<u>Andre "FoFo" Gilich</u>		Mayor	<u>7-7-16</u>
Printed Officer/Owner Name	Signature	Title	Date

AMS - MERRICK LOCATION ADDENDUM

PRIMARY MERCHANT INFORMATION:		Location No: 2	Date:
Legal Name:	City of Biloxi	Bank Chain:	101703
Main Contact:	David Leckich	Title:	Court Administrator
		Merchant Number:	317730287973 <small>(Assigned Upon Approval)</small>

LOCATION INFORMATION:	
DBA: Biloxi Courts WEB	Statement DBA (23 Chr. Max): Biloxi Courts WEB
Main Contact: David Leckich	Email: dleckich@biloxi.ms.us
Title: Court Administrator	Phone #: (228) 435-6125
Location Address: 170 Porter Ave.	City: Biloxi
Mailing Address: PO Box 429	City: Biloxi
Customer Service Phone Number: (228) 435-6125	SIC: _____
Avg Ticket: \$150.00	Max: _____
Monthly Vol: \$5,000.00	Swipe %: 0
	Keyed %: 0
	MOTO %: 0
	Internet %: 100
Merchant Products or Services Offered (be specific): process payments of fines	
Terminal / Payment Application: InCode	Version: 43.0.014
Does Merchant Use Independent Servicer (store, maintain, or transmits cardholder data)? _____ (if yes, provide the following)	
Servicer / Payment App. Manufacturer: BridgePay / Tyler Technologies	Phone: _____
American Express (10 Digits): _____	<input type="checkbox"/> Apply for American Express
Program: Service Fees: Account Name: AMS*Service Fee	MID: 730288008
	Rate: CREDIT: Variable - 2.95% DEBIT: Variable - 2.95%

SITE INFORMATION:	
Merchant Type: Internet Website	
Building Type: Separate Building	Area Zoned: Commercial
Square Footage: 2501 - 5000	Merchant: Owns
Landlord: _____	Contact: _____
Fulfillment Co. _____	Contact: _____
This Location is Open for Business: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Inspected By: _____
	Date: _____

MOTO - ECOMMERCE QUESTIONNAIRE		<i>Complete If Processing Less Than 70 % Card Present</i>
Sell To: Business: 0 %	Public: 100 %	Locally
Marketing: _____	Does the Merchant Own Product/Inventory?	NO
Orders Processed by: Merchant	Are Products Stored at the Business Location?	YES
Cards Processed by: Merchant	If No, Where?	
When is the cardholder Charged? Time of Order	If Processing Internet Transactions (Please Complete The Following)	
How many days to fulfill orders? 1 - 7 Days	Internet transactions encrypted by SSL or Better?	YES
Shipped by: Merchant	Digital Certificate Utilized?	YES
Products Shipped by: Services Only (No Shipping)	Certificate Number:	_____
Delivery Receipt Requested? NO	Certificate Issuer:	_____ Individual
	URL: https://biloxi.ms.us	

DDA BANK ACCOUNT INFORMATION:			
This area should be completed for Added/Subsequent locations with DDA other than main location. Please include a Voided Check. If this is a "Deposit Only" account then a letter from the Financial Institution verifying Transit and Routing Number and DDA# is required.			
Account Type: C K	ACH Deposit Routing/Transit #	ACH Deposit Account Number	Bank Name:
Account Type: C K	ACH Fees Routing/Transit #	ACH Fees Account Number	Contact: _____
	5		Phone: _____

Merchant hereby authorizes Merrick and Automated Merchant Systems, Inc. to initiate credit and/or debit entries for amounts originating under the Merchant Processing Agreement (via ACH or otherwise) including any reversals or adjustments on original entries to the Merchant's Bank Account (as defined in the Merchant Processing Agreement).
NOTE: Attach Voided Check

The Merchant agrees to abide by the terms & conditions contained in the Merchant Processing Agreement signed on <u>7/7/16</u> provided, however, that the term of the Merchant Processing Agreement relating to the above-referenced Additional Location shall be for the same length of time as the Initial Term (defined in the Merchant Processing Agreement), and such Initial Term for the Additional Location shall commence on the date signed by Officer/Owner, indicated below.			
Andrew "FoFo" Gilich		Mayor	7-7-16
Printed Officer/Owner Name	Signature	Title	Date

AMS - MERRICK LOCATION ADDENDUM

PRIMARY MERCHANT INFORMATION:		Location No: 3	Date:
Legal Name: <u>City of Biloxi</u>			Bank Chain: <u>101703</u>
Main Contact: <u>Andrew M. Gilich Jr.</u>	Title: <u>Mayor</u>	Merchant Number: <u>317730291600</u>	<small>(Assigned Upon Approval)</small>

LOCATION INFORMATION:		Statement DBA (23 Chr. Max): <u>City of Biloxi</u>	
DBA: <u>Biloxi Ports & Harbors</u>			
Main Contact: <u>Larry Sablich</u>	Email: <u>lsablich@biloxi.ms.us</u>		
Title: <u>Port Manager</u>	Phone #: <u>(228) 374-6600</u>	Fax #: <u>(228) 435-6125</u>	
Location Address: <u>693 Beach Blvd</u>	City: <u>Biloxi</u>	ST: <u>MS</u>	Zip: <u>39530</u>
Mailing Address: <u>Post Office Box 429</u>	City: <u>Biloxi</u>	ST: <u>MS</u>	Zip: <u>39533</u>
Customer Service Phone Number: <u>(228) 374-6600</u>	SIC: <u>4468</u>	Sales Rep: <u>Nancy Murphy 1030</u>	
Avg Ticket: <u>\$250.00</u>	Max: <u> </u>	Monthly Vol: <u>\$4,000.00</u>	Swipe % <u>25</u> Keyed % <u>25</u> MOTO % <u>50</u> Internet % <u>0</u>
Merchant Products or Services Offered (be specific): <u>Berth rental and associated charges</u>			
Terminal / Payment Application: <u>Dejavoo Z11</u>	Version: <u> </u>		
Does Merchant Use Independent Servicer (store, maintain, or transmits cardholder data)? <u> </u> (if yes, provide the following)			
Servicer / Payment App. Manufacturer: <u> </u> / <u>Dejavoo</u>	Phone: <u> </u>		
American Express (10 Digits): <u> </u> <input type="checkbox"/> Apply for American Express			
Program: Service Fees: Account Name: <u>AMS*Service Fee</u> MID: <u>730291613</u> Rate: <u>MERCHANT FUNDED - Fixed Rate - CF Rate Program</u>			

SITE INFORMATION:			
Merchant: <u>Retail</u>			
Building Type: <u>Office Building</u>	Area Zoned: <u>Commercial</u>	Square Footage: <u>0 - 500</u>	Merchant: <u>Owns</u>
Landlord: <u> </u>	Contact: <u> </u>	Phone: <u> </u>	
Fulfillment Co. <u> </u>	Contact: <u> </u>	Phone: <u> </u>	
This Location is Open for Business: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Inspected By: <u> </u>	Date: <u> </u>

MOTO - ECOMMERCE QUESTIONNAIRE		<i>Complete if Processing Less Than 70 % Card Present</i>	
Sell To: Business: <u>50</u> % Public: <u>50</u> %	Does the Merchant Own Product/Inventory? <u>YES</u>		
Marketing: <u> </u>	Are Products Stored at the Business Location? <u>YES</u>		
Orders Processed by: <u>Merchant</u>	If No, Where? <u> </u>		
Cards Processed by: <u>Merchant</u>	If Processing Internet Transactions (Please Complete The Following)		
When is the cardholder Charged? <u>Time of Order</u>	Internet transactions encrypted by SSL or Better? <u> </u>		
How many days to fulfill orders? <u>1 - 7 Days</u>	Digital Certificate Utilized? <u> </u> Exp Date: <u> </u>		
Shipped by: <u>Merchant</u>	Certificate Number: <u> </u>		
Products Shipped by: <u> </u>	Certificate Issuer: <u> </u>		
Delivery Receipt Requested? <u> </u>	URL: <u>www.biloxi.ms.us</u>		

DDA BANK ACCOUNT INFORMATION:			
This area should be completed for Added/Subsequent locations with DDA other than main location. Please include a Voided Check. If this is a "Deposit Only" account then a letter from the Financial Institution verifying Transit and Routing Number and DDA# is required.			
Account Type: <u>C K</u>	ACH Deposit Routing/Transit # <u> </u>	ACH Deposit Account Number <u> </u>	Bank Name: <u> </u>
Account Type: <u>C K</u>	ACH Fees Routing/Transit # <u> </u>	ACH Fees Account Number <u> </u>	Contact: <u> </u> Phone: <u> </u>
Merchant hereby authorizes Merrick and Automated Merchant Systems, Inc. to initiate credit and/or debit entries for amounts originating under the Merchant Processing Agreement (via ACH or otherwise) including any reversals or adjustments on original entries to the Merchant's Bank Account (as defined in the Merchant Processing Agreement). NOTE: Attach Voided Check			

The Merchant agrees to abide by the terms & conditions contained in the Merchant Processing Agreement signed on 7/7/2016, provided, however, that the term of the Merchant Processing Agreement relating to the above-referenced Additional Location shall be for the same length of time as the initial Term (defined in the Merchant Processing Agreement), and such Initial Term for the Additional Location shall commence on the date signed by Officer/Owner, indicated below.

Printed Officer/Owner Name	Signature	Title	Date
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Merrick Bank – Underwriting Checklist

Merchant ID: 317730291600 DBA Name: Biloxi Ports & Harbors
 An Volume: _____ Avg Tkt: \$4,000.00 MCC: 4468 Swiped %: 25 MO/TO%: 50 Internet %: 0 Imprint %: 25
 Reserve: Yes No Terms & Amount _____
 Low Volume-Low Risk High Volume-Low Risk Low Volume-High Risk High Volume-High Risk

Core Documentation Requirements for All Accounts:

<input type="checkbox"/> Signed and Completed Merchant Application	<input type="checkbox"/> Signed Bank Disclosure
<input type="checkbox"/> Fee Schedule	<input type="checkbox"/> Personal Guarantee
<input type="checkbox"/> Preprinted Check or Bank Reference Letter	<input type="checkbox"/> Site Survey
<input type="checkbox"/> MATCH Inquiry	<input type="checkbox"/> OFAC query
<input type="checkbox"/> IRS TIN Matching	

Credit Report(s) for Principal(s) with FICO or Beacon scores: _____ **Auto Approval:** Yes No

Additional Required Documents for High Volume- Low Risk Accounts:

- | | | |
|---|----------------------|--|
| <input type="checkbox"/> Business Financials | If N/A, check here → | <input type="checkbox"/> N/A (Volume less than \$1 Million Monthly) |
| <input type="checkbox"/> Business Credit Report | If N/A, check here → | <input type="checkbox"/> N/A (May be required at discretion of the Bank) |
| <input type="checkbox"/> Personal Financial Statement | If N/A, check here → | <input type="checkbox"/> N/A (Business longevity exceeds 1 Year) |
| <input type="checkbox"/> Processing Statements | | |

Additional Required Documents for Low Volume-High Risk Accounts:

- | | | |
|--|----------------------|--|
| <input type="checkbox"/> Articles of Incorporation | If N/A, check here → | <input type="checkbox"/> N/A (Sole Proprietorship or Partnership) |
| <input type="checkbox"/> Business Financials | If N/A, check here → | <input type="checkbox"/> N/A (Volume less than \$100,000. Monthly) |
| <input type="checkbox"/> Business Credit Report | If N/A, check here → | <input type="checkbox"/> N/A (Volume less than \$200,000. Monthly) |
| <input type="checkbox"/> MO/TO Questionnaire | | <input type="checkbox"/> Brochures |

Additional Required Documents for High Volume-High Risk Accounts:

- | | |
|---|--|
| <input type="checkbox"/> Business Financials | <input type="checkbox"/> Personal Financial Statement of Signor |
| <input type="checkbox"/> 3 Months' Bank Statements (Most current) | <input type="checkbox"/> 2 Months Processing Statements (Most current) |
| <input type="checkbox"/> Primary Supplier Reference (If applicable) | <input type="checkbox"/> Executive Summary |
| <input type="checkbox"/> Business Credit Report | <input type="checkbox"/> Business Credit Report on 'Fulfillment House' |

Internet Questionnaire

Website(s): See Location Form for URL Website requirements printed out and placed with the file.

Billing Descriptor: _____

- | | | | |
|----------------|--|----------------------------|--|
| Secured Lock | <input type="checkbox"/> Yes <input type="checkbox"/> No | Privacy Policy | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Return Policy | <input type="checkbox"/> Yes <input type="checkbox"/> No | Terms and Agreement | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| URL Re-directs | <input type="checkbox"/> Yes <input type="checkbox"/> No | Site is Informational Only | <input type="checkbox"/> Yes <input type="checkbox"/> No |

3rd Party Software Name & Version: _____ PA or PCI DSS Compliant Yes No

Gateway: _____ PCI/CISP Compliant Yes No

Third Party Servicer: _____ PCI/CISP Compliant Yes No

Name of QIR Company: To Be Determined PCI - Certified Yes No

Has Merchant validated PCI DSS Compliance? Yes No **Name of QSA / ASV:** Security Metrics

*** Effective 31 January 2017, All merchants must use PCI-certified QIR professionals from the QIR Companies list to install and service POS applications and terminals.**

Unlawful Internet Gambling Enforcement Act (UIGEA)

Prospective merchant presents minimal risk of engaging in Internet gambling Yes No

*If 'NO' is checked above, a notarized, written attestation from the merchant must be obtained, specifying that it does not and will not engage in an internet gambling business. This letter must be signed by the contract signor.

Comments and Signature Panel

Waived Items:	
----------------------	--

(Print Name, Sign & Date)

MERCHANT SIGNATURE AUTHORIZATION

Name of Entity: City of Biloxi

The undersigned certifies and agrees to as follows:

1. The undersigned and any of the persons identified below are duly authorized to sign this Merchant Processing Agreement and bind the entity indicated above to it. If any official indicated below resigns or is replaced, that official's successor(s) in office shall be deemed to have signed this certification and the Merchant Processing Agreement.
2. The persons listed below are duly authorized to act for and on behalf of the entity indicated above in any manner relating to this Merchant Processing Agreement.
3. Both AMS and Merrick may rely on the authority granted in this certification and the undersigned official represent and warrants that this certification shall remain in full force and effect until revoked upon written notice to AMS.
4. The following are the names, titles and genuine signatures of the persons authorized by this certification:

TITLE	PRINT NAME	SIGNATURE
Port Manager	Larry Sablich	
Chief Administrative Officer	E. Michael Leonard	

I have subscribed my name as the official indicated above as of _____, _____ (date)

Signature: _____ Print Name: _____

Title: _____

MERCHANT INQUIRY:

Has Merchant or Owners/Principals ever been terminated from accepting payment cards from any payment network for this business or any other businesses?

NO YES (if yes, please explain) _____

How Many Chargebacks Last Year? _____ Total Amount: \$ _____

Please Mark all Card Types Accepted and Initial Here: _____ (initials)

*For Details on how these transactions qualify at each level, please refer to your Operating Procedures Guide.

Debit Cards: V/MC (consumer signature cards/ all foreign issued cards/ PIN debit cards)

Other Cards: V/MC (business credit/debit, consumer credit, & all foreign issued cards)