



Welcome to National Processing Company ("NPC"). Please carefully complete the enclosed Application and read the attached Terms and Conditions and other additional forms, as applicable to you, which together make up the Merchant Processing Agreement. **Keep a Copy of the entire Application and the Terms and Conditions for your records.** Your Application is subject to NPC/Bank's underwriting review process. NPC/Bank's acceptance of this Application will be made in a manner authorized in the attached Agreements.

**Office Address:**  
**5100 Interchange Way**  
**Louisville, KY 40229**  
**Phone: 888-208-7231**  
**FAX: 877-822-1248**

Section 1 IMPORTANT DISCLOSURES	
Merchant further acknowledges receipt of NPC Documentation, which includes Merchant Processing Agreement. <b>VERSION GEN.0610</b>	
<b>MEMBER BANK:</b> First National Bank of Omaha One First National Center 16th and Dodge Street Omaha, NE 68197 ph:402-341-0500	<b>IMPORTANT MEMBER BANK RESPONSIBILITIES:</b> 1. A Visa Member is the only entity approved to extend acceptance of Visa products directly to a Merchant. 2. A Visa Member must be a principal (signer) to the Merchant Agreement. 3. The Visa Member is responsible for educating Merchants on pertinent Visa Operating Regulations with which Merchants must comply. 4. The Visa Member is responsible for and must provide settlement funds to the Merchant. 5. The Visa Member is responsible for all funds held in reserve that are derived from settlement.
<b>IMPORTANT MERCHANT RESPONSIBILITIES:</b> (1) Ensure compliance with cardholder data security and storage requirements. (2) Maintain fraud and chargeback below thresholds. (3) Review and understand the terms of the Merchant Agreement. (4) Comply with Visa Operating Regulations.	The responsibilities listed above do not supercede the terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the Visa Member (Acquirer) is the ultimate authority should the Merchant have any problems.

Section 2 PATRIOT ACT AND BACKGROUND AUTHORIZATION
<p>To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying document. The undersigned entity(ies) and individuals hereby unconditionally authorize NPC and Member Bank or its agents to (i) investigate the information and references contained herein, and to obtain additional information about the Merchant and such individual(s) by pulling credit bureau and criminal background checks on the Merchant and its principals, including obtaining reports from consumer reporting agencies on individuals signing below as an owner or general partner of Merchant, or providing their Social Security Number on the Application (if such individual asks NPC or Member Bank whether or not a consumer report was requested, NPC and/or Member Bank will tell such individual and, if NPC and/or Member Bank received a report, NPC and/or Member Bank will give the individual the name and address of the agency that furnished it) and (ii) update such information periodically throughout the terms of service of the Merchant Agreement. By providing your SSN and signing this Application, you, in your individual capacity, unconditionally authorize NPC and Member Bank to obtain your consumer credit report.</p>

Sales Representative ID Number (9 digit code) or Sales Code (16 digits)

Merchant's Business Name (Legal):

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Quote#: \_\_\_\_\_ Bank # or Merchant Association #: \_\_\_\_\_

**Section 3 BUSINESS INFORMATION**

Corporate Headquarters

Business Legal Name:		Contact Name:	
Business Name (DBA):		E-mail address:	Website:
Business Location Address:		Business Billing Address: (If different from location address.)	
City, State, Zip:		City, State, Zip:	
Phone #	Fax #	Phone #	Fax #

**Section 4 OWNERSHIP INFORMATION**

Ownership: <input type="checkbox"/> Sole Prop. <input type="checkbox"/> Corporation <input type="checkbox"/> Tax-Exempt Organization (501C) <input type="checkbox"/> Government (Federal / State / Local) <input type="checkbox"/> LLC <input type="checkbox"/> Partnership	Title:	Tax ID#:	D & B#:
Owner/Officer/Principal Name:		DOB:	SSN #:
Home Address :	City, State, Zip:	Phone #:	

**Section 5 BUSINESS PROFILE AND ASSUMPTIONS**

# of Locations: <input type="checkbox"/> Add'l. Location 1 <sup>st</sup> Location MID: _____	% = Card present	% = Card not present	Percent of sales
<input type="checkbox"/> Ownership or Legal Entity Change CLOSE NPC EXISTING MID# _____	% Card Swiped	% MOTO	% To Consumer
Open Date: _____ Date of Current ownership: _____	% Imprint (Manually Keyed)	% Internet	% To Business
Annual Volume (Visa/MC/DS): _____ Average Ticket (Visa/MC/DS): _____ Highest Ticket (Visa/MC/DS): _____	Type of Goods/ Service Sold: _____		
<input type="checkbox"/> Never Accepted Cards <input type="checkbox"/> Processor Change - How many processing statements are you including?			% of International Cards %
REFUND POLICY (Check One): <input type="checkbox"/> No refund <input type="checkbox"/> Refund in 30 days or less <input type="checkbox"/> Merchandise exchange only <input type="checkbox"/> Other -			
Seasonal Sales: <input type="checkbox"/> Yes <input type="checkbox"/> No Active Months: <input type="checkbox"/> JAN <input type="checkbox"/> FEB <input type="checkbox"/> MAR <input type="checkbox"/> APR <input type="checkbox"/> MAY <input type="checkbox"/> JUN <input type="checkbox"/> JUL <input type="checkbox"/> AUG <input type="checkbox"/> SEP <input type="checkbox"/> OCT <input type="checkbox"/> NOV <input type="checkbox"/> DEC			

**Section 6 COMPLIANCE INFORMATION**

Do you (MERCHANT) have a <input type="checkbox"/> 3 <sup>rd</sup> party software application/gateway or <input type="checkbox"/> POS Terminal	Have you been notified by Visa, MasterCard or Discover that you may have been the victim of a compromise of cardholder data? <input type="checkbox"/> Yes <input type="checkbox"/> No
Are you compliant with the Payment Card Industry Data Security Standards? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, have you completed remediation <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, identify Security Assessor and certificate number: _____	Do you store cardholder data? Paper- <input type="checkbox"/> Yes <input type="checkbox"/> No Electronic <input type="checkbox"/> Yes <input type="checkbox"/> No
Last Certification Date: _____	Identify all third parties that have access to cardholder data on your behalf: (if so, Section 12 must be completed): _____

All merchants must comply with the Payment Card Industry Data Security Standard ("PCI DSS"). Merchant is required to maintain the security of card data and to comply with the requirements of the PCI DSS. NPC may at any time require that Merchant validate its compliance with the PCI DSS, and if requested, Merchant will provide NPC with evidence that Merchant (a) has successfully completed a Self Assessment Questionnaire and scan(s), if applicable, and (b) is compliant with the PCI DSS. NPC has created the NPC Platinum Security Protection Program (the "PCI Program") to assist merchants in securing card data and complying with the PCI DSS. If you cannot validate your compliance upon request, NPC will enroll you in the PCI Program and the applicable fees will be assessed in accordance with the terms of the PCI Program. Information on the PCI Program is set forth in Section 14.O of the Terms and Conditions and will also be provided to you in a separate document, which will detail the applicable fees.

**Section 7 MERCHANT BANK ACCOUNT INFORMATION**

Please supply voided check or preprinted bank letter for each account requested.

Deposit Time Frame: <input checked="" type="checkbox"/> Premium ACH <input type="checkbox"/> Alternate Funding *	In accordance with the terms set out in the Merchant Processing Agreement, funds will be transferred to/from the account as delineated. If nothing is checked, MERCHANT will receive Premium ACH. * Subject to special approval.
Deposit Type: <input type="checkbox"/> Combined <input type="checkbox"/> By Batch	
Routing #1: _____	DDA Account type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Account #1: _____	ACH can be performed by the following entities: Member Bank, NPC or any authorized agent of NPC or any Third Party Service Provider with whom you have contracted.
Routing #2: _____	DDA Account type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Account #2: _____	If a second account, this account is used for: <input type="checkbox"/> Discount <input type="checkbox"/> Fees <input type="checkbox"/> Credits <input type="checkbox"/> Chargebacks

Any ACCOUNT NUMBER indicated must be a valid account number for handling ACH deposits and withdrawals.

**Section 8 CHECK / ACH SERVICES**

If NPC Check Services are selected and by signing Merchant Agreement, Merchant agrees to accept NPC Check Services pursuant to, and to be bound by, the terms and conditions for NPC Check products acceptance as stated in the Merchant Processing Agreement or as provided by NPC Check services provider, GETI, or other service provider. Merchant must be approved by NPC Check and its service provider, GETI, or by other service provider. ++Check Recovery: An inactivity Fee of \$5.00 per month may be charged after 6 months of inactivity. +++For Non-Guarantee checks \$10,000 and greater: A premium of .10% (ten basis points) will be charged in addition to the discount rate. \*\*\* These fees apply per account.

Check Service	Discount Rate	Transaction Fee	Check Service	Discount Rate	Transaction Fee	Other Check21 Fees	
<input type="checkbox"/> Check Conversion w/Guarantee			<input type="checkbox"/> Check21 POS - Guarantee <input type="checkbox"/> Check21 POS - Non-Guarantee+++			Check21Return Fee***: \$ 5.00	
<input type="checkbox"/> Check Conversion w/o Guarantee			<input type="checkbox"/> Check21 Remote - Guarantee <input type="checkbox"/> Check21 Remote - Non-Guarantee+++			Monthly Check21 Access Fee***: \$ 5.00	
<input type="checkbox"/> Paper Check w/Guarantee			<input type="checkbox"/> Check21 POS Payroll option - Guarantee: Discount Rate + 3% premium <input type="checkbox"/> Check21 POS Payroll option - Non-Guarantee: Discount Rate + 1% premium				
# of Checks Monthly:	Average Amount:	Largest Check Amount:	Monthly Service Fee***:	Batch Fee:	Monthly Minimum***: \$25.00	Annual Fee***: \$59.95	Termination Fee***: \$125.00
<input type="checkbox"/> Monthly Billing		<input type="checkbox"/> NPC Check Recovery Service ++					

Merchant's Business Name (Legal):

**Section 9 SCHEDULE OF FEES** Discount:  Daily  Monthly Card Acceptance Options:  Debit Card Only  Other Cards  All Cards

BUSINESS TYPE  Retail  Restaurant  Mail/Telephone Order  Internet only  Lodging  Fuel  Supermarket  Cash Advance  
 SUB-BUSINESS TYPE  Retail / Key Entered  MOTO / Card Swipe  Dial Pay Capture  Health Care  
 SPECIAL PROCESSING  FPS  Large Ticket  Utility

VISA/MASTERCARD/DISCOVER Rate Category	Discount Rate	Transaction Fee	Special Card Type Category	Qualified Discount Rate	Transaction Fee	
<b>Qualified Debit NON PIN-Based</b> <sup>5</sup> (Same as Qualified Credit/Card Swipe Rate if left blank)	%	+ \$	<b>Qualified Rewards</b> <sup>4</sup> (Same as Credit/Card Swipe Mid-Qualified Rate <sup>1</sup> if left blank)	%	Same as Visa/MasterCard/Discover Transaction Fee	
<b>Qualified Credit / Card Swipe</b> <sup>6</sup>	%	\$	<input type="checkbox"/> <b>Debit PIN-Based</b> (Debit Network Interchange and other fees and sponsorship, switch and gateway fees will be passed through to Merchant)	Monthly Fee:	Discount %	
<b>Mid-Qualified Exception</b> <sup>1</sup>	+ %	+ \$		\$	%	\$
<b>Non-Qualified Exception</b> <sup>2</sup>	+ %	+ \$	<input type="checkbox"/> <b>Wireless Service</b> <sup>5</sup>	Setup Fee:	Monthly Hosting Fee:	
<b>Qualified MOTO / Key Entered / Internet / Dial Pay</b> <sup>3</sup> (Same as Credit / Card Swipe Mid-Qualified Rate if left blank)	%	\$		\$	\$	+ \$
<b>Non-Qualified Exception</b> <sup>3,2</sup>	+ %	+ \$	<input type="checkbox"/> <b>NPC Secure</b> <sup>5</sup> Or other Internet	Setup Fee:	Monthly Hosting Fee:	
<b>American Express</b> <sup>+</sup> <input type="checkbox"/> New <input type="checkbox"/> Existing	Discount Rate	Processor Transaction Fee <sup>11</sup>		\$	\$	Transaction Fee:
			<input type="checkbox"/> Flat Rate	<input type="checkbox"/> Food Stamps	Monthly Fee:	Transaction Fee:
Franchise CAP #:	%	\$	<input type="checkbox"/> <b>EBT</b> <sup>+</sup> <sup>5</sup>	<input type="checkbox"/> Cash Benefits	\$	+ \$
Existing Account #			<input type="checkbox"/> <b>Voyager</b> <sup>+</sup>	<input type="checkbox"/> Both		
			<input type="checkbox"/> <b>Wright Express</b> <sup>+</sup>	FCS Account #:		
			Check box for service Additional paperwork required.			

Card Organization (Visa/MasterCard/Discover Network) assessments will be charged separately from the Discount Rates stated above. As of July 1, 2010: the MasterCard assessment fees are 0.11% (0.0011) plus, on international card transactions only, an additional 0.55% (0.0055); the Visa assessment is 0.11% (0.0011); and the Discover Network assessment is 0.0925% (0.000925). Additional Card Organization fees include the MC Cross Border fee of 0.40% (0.0040), Visa International Service Assessment of 0.40% (0.0040), Visa International Acquirer Fee of 0.45% (0.0045), Discover International Processing Fee of 0.30% (0.0030), and Discover International Service Fee of 0.45% (0.0045). Commercial Card transactions that do not meet the requirements to qualify for preferred rates will be assessed an additional fee of .05% (.0005) on such sales volume. These Card Organization assessments and fees are subject to change from time to time. <sup>1</sup>This is added to the applicable qualified discount rate and transaction fee, except for the qualified MOTO rate. <sup>2</sup>This is added to the applicable mid-qualified discount rate and transaction fee for retail, which is the applicable qualified rate plus the Mid-Qualified Exception, or the Qualified MOTO/Key Entered/Internet/DialPay discount rate and transaction fee for MOTO. <sup>3</sup>If the "MOTO/Key Entered/Internet/DialPay" rate is completed, Rewards Card transactions will be assessed the MOTO/Key Entered/Internet Rate/DialPay rate plus 0.11% (0.0011) on qualified and non-qualified transactions. <sup>4</sup>A Card transaction that is not eligible for the above stated rate will be assessed the additional Mid-Qualified Exception or Non-Qualified Exception, as applicable. <sup>5</sup>This transaction fee will be in addition to the applicable qualified, mid-qualified or non-qualified transaction fee for the transaction, regardless of how the transaction qualifies. <sup>6</sup>Transaction fees are charged for all transactions, which means any transaction, including without limitation, any interaction between Merchant and a customer, any authorization attempt, credit, closing and capturing daily sales batches and any other transactions which makes use of any NPC service. <sup>7</sup>These services will be provided to you and funded by independent third party providers, not by NPC or Bank. Neither NPC nor Bank makes any warranty with respect to these services. American Express may assess in addition to above, a transaction fee of \$.10 or \$.15, a statement fee and downgrade surcharges. See Page 4 for additional information regarding American Express. Voyager and Wright Express may assess other fees. <sup>11</sup>Same as qualified transaction fee if left blank; if qualified transaction fee is left blank the fee will be \$0.30.

**Section 10 OCCURRENCE FEES** Paper Statement  Yes  No

On File Fee	/month	Retrieval / Chargeback	\$ 15.00	/each	<input type="checkbox"/> myNPCdata.net	/month
Batch <sup>11</sup>	/each	<input type="checkbox"/> NPC Gold Service Package	\$ 11.95	/month	Annual Fee:	/charged in the month of _____
Voice Authorization	\$ 0.95 /each	<input type="checkbox"/> NPC Service Package	\$ 5.95	/month		
ACH/DBA Change Fee	\$ 25.00 /each	Early Termination Fee <sup>1</sup>	\$ 375.00	/each	Semi Annual Fee:	/charged in the months of _____
Card Brand Usage Fee (NABU) <sup>2</sup>	\$ 0.060 Visa/MC transaction	Minimum Bill	\$ 25.00	/month		

Return ACH(s) are subject to a \$25.00 fee for each occurrence. Visa Misuse Fee, \$.045 as of 04/10/10, applies to Visa Transaction that were authorized but never settled. Visa Floor Limit Fee, \$0.10 as of 04/10/10, applies to Visa transactions that were settled but never authorized. <sup>1</sup>The initial term of the Merchant Agreement is 3 years and automatically renews for additional 2-year periods. If this Agreement is terminated prior to the expiration of the initial term or any renewal term, you will be subject to an Early Termination Fee in accordance with the terms of Section 10.D.iv of the Terms and Conditions. Participation in and compliance with all the requirements of the Merchant Assurance Program may result in a reduction of the Early Termination Fee. If limited by state law, your Early Termination Fee may be modified in accordance with Section 10.D.iv of the Terms and Conditions. <sup>2</sup>The Card Brand Usage Fee (NABU) includes the MasterCard Network Assessment and Brand Usage Fee, the Visa Acquirer Processing Fee, and the Visa Base II Transaction Fee. <sup>11</sup>Batch fee is the same as the transaction fee for Visa/MC or 30¢ if the Visa/MC transaction fee is left blank. Please refer to the Merchant Processing Agreement for more information.

Merchant agrees to and accepts the terms and conditions set forth in this Application and the Terms and Conditions which are incorporated herein by reference as if fully set forth herein (collectively, the "Merchant Agreement") and acknowledges receipt of all parts of the Merchant Agreement. Merchant acknowledges that no handwritten changes have been made to the printed text of the Merchant Agreement and that the parties may produce and rely on a copy or electronically stored image of the Merchant Agreement for all legal purposes. Merchant represents, warrants and certifies to NPC and Member Bank that it has reviewed all 4 pages of this Application, that all information provided herein is true, correct and complete and that NPC and Member Bank may rely on the information contained in this Application, without further investigation, for all purposes. Merchant acknowledges and agrees that NPC and Member Bank are in no way responsible or liable for the actions, inactions, performance or lack of performance of any third party provider or independent sales representative. Merchant represents that it has chosen for itself any services, equipment or third party selected in connection with the Merchant Agreement, and it has not relied on any promises, representations, warranties, or covenants of the Independent Sales Representative, NPC or others. Merchant acknowledges and agrees that the Merchant Agreement shall not be altered by any prior, contemporaneous or subsequent oral representations made by any party.

X \_\_\_\_\_ By initialing here, I agree that I have read and understand Section 1, Important Disclosures and Section 2, Patriot Act and Background Authorization.

IN WITNESS WHEREOF the parties have caused this Agreement to be executed by their duly authorized representatives effective on the date signed by NPC. The Agreement shall be binding upon Merchant upon the earlier of Merchant's execution below or Merchant's first processed electronic transaction.

MERCHANT		National Processing Company ("NPC")		MEMBER BANK	
Signature		Signature (Signature may be evidenced by facsimile)		Signature (Signature may be evidenced by facsimile)	
X					
Name (please print)	Date	Name (please print)	Date	Name (please print)	Date

**PERSONAL GUARANTEE:** In consideration of the undertakings of NPC contained in the Merchant Agreement, the undersigned, ("Guarantor"), being interested in the business and success of Merchant and to induce NPC to enter into the Merchant Agreement, does hereby absolutely and unconditionally guarantee the performance and payment by Merchant of all Merchant's obligations to NPC, together with all costs, expenses and attorney's fees incurred by NPC in connection with any actions, inactions, or defaults of Merchant. The liability of Guarantor shall not be affected by any settlement, modification, release, waiver, discharge or variation of terms of any obligation of Guarantor, of Merchant, or any other person or by any failure of NPC to exercise or enforce any of its rights against Merchant. Each Guarantor hereby waives every kind of notice to which the Guarantor might be entitled and agrees that the Guarantor's liability shall not be affected by any act or omission of NPC/Member Bank, or indulgence granted by NPC/Member Bank, respecting Merchant; in addition, Guarantor specifically waives notice of acceptance of guarantee, notice of demand, prosecution of collection, all exemption and homestead laws and all setoffs and counterclaims. This guarantee shall be governed by and construed in accordance with the laws of the Commonwealth of Kentucky. Guarantor agrees, in the event of any dispute regarding this guarantee, the courts of the Commonwealth of Kentucky shall have and be vested with personal jurisdiction over Guarantor. Any lawsuit or other action arising directly or indirectly out of this guarantee shall be litigated exclusively in a State or Federal court located in Jefferson County, Kentucky. The Guarantor waives any right to require NPC to proceed against other persons or Merchant or to require Merchant to comply with Merchant Agreement. This is a guarantee of payment and not of collection. This is a continuing guarantee and shall remain in effect until 180 days after receipt by NPC of written notice by Guarantor terminating or modifying the same. The termination of the Merchant Agreement or this guarantee shall not release Guarantor from liability with respect to any obligations incurred prior to the effective date of termination. This guarantee shall not be affected by the dissolution of Merchant, by any change in legal status of Merchant or any change in the relationship between Merchant and Guarantor. This guarantee binds and inures to the benefit of the personal representatives, heirs, administrators, successors and assigns of Guarantor and NPC.

Authorized Signature of Guarantor: (Do Not Include Title)	Social Security #:	Date of Signature:
X		
Name of Guarantor: (Do Not Include Title)	Merchant Legal Name:	

Merchant's Business Name (Legal):

Section 11 EQUIPMENT SETUP
FE CODE: VSN = VITAL/TSYS GPE = GLOBAL EAST GPC = GLOBAL CENTRAL PMT = PAYMENTECH BYP = BUYPASS
PROVIDER CODE: NPC = NPC to ship equipment SOF = Sales office to ship equipment MER = Merchant Owned

Table with columns: TERMINAL, QTY., MEM. SIZE, PROVIDER CODE, PRINTER, PROVIDER CODE, PIN PAD, PROVIDER CODE. Includes checkboxes for NEW and EXCHANGE.

EQUIPMENT SOFTWARE INFORMATION
SOFTWARE NAME, PUBLISHER, VERSION

EQUIPMENT OPTIONS
THE DEFAULT SELECTION WILL BE APPLIED FOR ANY OPTION NOT SELECTED BELOW
Includes sections for RETAIL / MOTO, RESTAURANT, CASH ADVANCE, LODGING, and FAST PAY (FPS).

Custom Header / Footer:
Wireless ID #:
Comments

EQUIPMENT SHIPPING INSTRUCTIONS Required ONLY if ordered through NPC - Default shipping options (indicated by \*) will be applied for any option not selected below

Ship To: Merchant Location \* ISO Location Other
1-3 Day Over Night Priority \* Ground Saturday
Attn: Payment For Equipment Will Be:
Lease Check Cash 30 day (Bill Group)
Address: Visa MC Disc Amex
City: State: Zip: Phone #:

Special Instructions:
NPC TO REPROGRAM/TRAIN MERCHANT? Yes No
NPC TO SHIP WELCOME KIT? Yes No

WELCOME KIT ALTERNATE SHIPPING INSTRUCTIONS Required if welcome kit is shipping to separate address from above

Ship To: Merchant Location ISO Location Other
Attn:
Address:
City: State: Zip: Phone #:

Section 12 THIRD PARTY VENDOR DATA This section is for reporting third-party vendors that have access to merchant's data.

Software vendor: Version # Merchant data to which this vendor has access:
Does software store cardholder information? Yes No
Is vendor software PCI compliant? Yes No

Section 13 SITE INSPECTION INFORMATION

I represent and warrant that the information set forth in the application is true and accurate to the best of my knowledge. In addition, I hereby certify that (check which applies):

Business / Inventory / Shipments:
Does business appear as represented?
Is business open and operating?
Is inventory sufficient for business type?
Are goods and services delivered at the time of sale?
Goods and services charged to credit cards on
If goods are shipped, is a Fulfillment House used?
Fulfillment House: % of shipments by this vendor

Location Type: Retail Store Front Office Building Industrial Building Residence Trade Show
Sales Organization: Sales Rep Signature: Application Date:

APPLICABLE ONLY IF MERCHANT ACCEPTS AMERICAN EXPRESS: By signing this Application, I represent that I have read and am authorized to sign and submit this application on behalf of the entity above and all information I have provided herein is true, complete and accurate. I authorize American Express Travel Related Services Company, Inc ("American Express") to verify the information on this Application and to receive and exchange information about me personally, including by requesting reports from consumer reporting agencies. I authorize and direct American Express to inform me directly, or through the entity above, of reports about me that American Express has requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I also authorize American Express to use the reports from consumer reporting agencies for marketing and administrative purposes. I understand that upon American Express' approval of the entity indicated above to accept the American Express card, the terms and conditions for American Express® Card Acceptance (Terms & Conditions) will be sent to such entity along with a Welcome Letter. By accepting the American Express card for the purchase of goods and/or services, or otherwise indicating its intention to be bound, the entity agrees to be bound by the Terms and Conditions. A \$7.95 monthly flat fee is mandatory for MOTO/Internet/Home based businesses. American Express services will be provided to Merchant and funded by independent third party service providers not by NPC or Member Bank. Neither NPC nor Member Bank makes any warranty with respect to these services. The Processor Transaction Fee stated in Section 9 are in addition to any fees assessed by American Express.