



APPLICATION FOR MERCHANT ACCOUNT AND AGREEMENT – ACH/CHECK SERVICES

Bankcard Merchant # 403903423003368	ISO Name ION Business Concepts	ISO #	Agent Name Justin Overton
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MERCHANT INFORMATION

Business LEGAL Name Madison County MS Tax Collector		Tax ID # (required, 9 digits)	
Business DBA Name (if different from legal name)		Company Website URL madison-co.com	
Business DBA Physical Address 146 W Center Street		Business Mailing Address 146 W Center Street	
DBA City, State and Zip Code Canton, MS 39046		Mailing City, State and Zip Code Canton, MS 39046	
Business Phone 6018595226		Business Fax 6018595226	
Contact Person CJ Garavelli		Title Tax Collector	Email* cj.garavelli@madison-co.com
Alternate Contact Person		Title	Email*
Type of Ownership: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Limited Liability Company <input checked="" type="checkbox"/> Non-Profit			
Total Time In Business 100 years Years Months		Time In Business at This Location 100 Years Months	

OWNER CONTROLLING MANAGER (if different)

Name CJ Garavelli		Title Tax Collector		Name		Title	
Residential Address 146 W Government Street				Residential Address			
City, State & Zip Code Canton, MS 39046		Social Security Number (SSN) NA		City, State & Zip Code		Social Security Number (SSN)	
Phone 601-859-5226		% Equity Ownership 0		Date of Birth (MM/DD/YYYY) NA		% Equity Ownership	
						Date of Birth (MM/DD/YYYY)	

(For any other individuals with 25% or more ownership, please complete Additional Beneficial Owner Form.)

CHECK INFORMATION

Average Check/ACH Amount: \$ 500.00	Average Number of Checks/ACH Monthly: 1,000.00
Maximum Check/ACH Amount Requested: \$ 500,000.00	Estimated Monthly Check/ACH Volume: \$ 200,000.00 \$ 500,000 <i>CO</i>

PRODUCT INFORMATION

- Describe the product(s) or service(s) being sold:
- Describe how check/ACH services are to be used (if different than above):
- How are products delivered?
- Describe merchant's return / refund policy:
- Describe advertising / sales / marketing procedures:

<input type="checkbox"/> Inbound customer calls	<input type="checkbox"/> Outbound customer calls	<input type="checkbox"/> Print Advertisements	<input type="checkbox"/> Point of Sale (Face-to-Face)	<input checked="" type="checkbox"/> Other:
<input type="checkbox"/> Internet Advertisements	<input type="checkbox"/> Website	<input type="checkbox"/> Direct Mail	<input type="checkbox"/> TV	

TRANSACTION DESCRIPTOR

Company Name (as it should appear on consumer Bank Statement) Madison County Tax Collector	Company Phone (as it should appear on consumer Bank Statement) 601-859-5226
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REQUIRED INFORMATION

<input checked="" type="checkbox"/> Completed Application	<input checked="" type="checkbox"/> Voided Check or Bank Letter
<input type="checkbox"/> Bank Statement (one month) – Applies to ACH Debit / Credit, Checks-by-Phone and Checks-by-Web Only	<input type="checkbox"/> 3 Months Bank or Processing Statements – Applies to SwiftSettle only
<input type="checkbox"/> One of the Following: <input type="checkbox"/> Current Processing Statement <input type="checkbox"/> Business License <input type="checkbox"/> Utility Bill (in business name unless Sole Proprietorship) <input type="checkbox"/> Sales Tax License	
<input type="checkbox"/> Customer Authorization Form / Script (required for ACH Debit and Checks-By-Phone)	

73 Eglin Pkwy NE, Suite 301, Fort Walton Beach, FL 32548

SELECT DESIRED CHECK/ACH SERVICES

POINT OF SALE CONVERSION (POP)

- Guarantee Non-Guarantee
 Quick Service Program Quick Service + Conversion with Guarantee Combo

\$	Transaction and Batch	% Discount Rate	\$ 0.30	Mobile Image (if applicable)
\$ 2.00	Return (applies to non-guarantee only)	\$ 10.00	Reversal	

PAPER CHECK

- Paper Guarantee (verification, guarantee, manual deposit) Check Verification Only (verification, manual deposit)

OPTIONAL GUARANTEE ENHANCEMENTS: NSF Bank Fee Coverage + 0.25%

\$	Transaction	% Discount Rate	\$ 0.30	Mobile Image (if applicable)
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CHECK 21 (requires check imager)

- Guarantee Non-Guarantee

Non-guarantee checks \$10,000 and greater: Additional premium of 0.10% will be applied

<input type="checkbox"/> FACE-TO-FACE	<input type="checkbox"/> CONSUMER NOT PRESENT
\$	Transaction
% Discount Rate	0.00 % Discount Rate
\$	Batch
\$	Return
\$ 10.00	Reversal
\$ 0.30	Mobile Image (if applicable)
\$ 0.30	Mobile Image (if applicable)

ACH DEBIT / CREDIT (PPD / CCD)

- Guarantee (applicable for Single ACH Debits only) Non-Guarantee

Non-guarantee checks \$2,500 and greater: Additional premium of 0.50% will be applied

SERVICE FEATURES: Single Recurring Both

SENDING TRANSACTIONS TO: Consumer Accounts Corporate Accounts Both

Initiating Debits Only Initiating Credits Only Both

<input type="checkbox"/> SINGLE	% Discount Rate	\$	Return
\$	Transaction	\$	Reversal
<input type="checkbox"/> RECURRING	% Discount Rate	\$	Return
\$	Transaction	\$	Reversal

CHECKS - BY - PHONE (TEL)

Non-guarantee checks \$2,500 and greater: Additional premium of 0.50% will be applied

<input type="checkbox"/> Guarantee <input type="checkbox"/> Non-Guarantee	% Discount Rate	\$	Return	\$	Reversal
\$	Transaction and Batch				

CHECKS - BY - WEB (WEB)

Checks \$2,500 and greater: Additional premium of 0.50% will be applied

Bill Pay (existing customers) E-Commerce

\$.60	Transaction	0.00 % Discount Rate	\$.00	Batch
\$ 0.00	Return	\$ 0.00	Reversal	

OTHER RECURRING / MISCELLANEOUS FEES

FEE	TYPE	FEE	TYPE
\$ 0.00	Monthly Minimum	\$ 59.95	Annual Subscription Fee
\$ 0.00	Monthly Service Fee	\$ 4.00	Monthly Network Compliance Fee
\$ 0.00	Monthly Paya Services Virtual Terminal Fee	\$ 199.00	Termination Fee (for administrative processing)
\$ 0.00		\$ 0.00	Setup Fee

OPTIONAL ENHANCEMENTS

Optional Enhancement fees represent the markup for the selected service that will be added to your standard transaction, return, discount fees

VERIFICATION ENHANCEMENTS

Requires Gateway or Virtual Terminal - Ideal for consumer not present environment

\$0.00	Transaction Fee	<input checked="" type="checkbox"/> Level 2 - Advanced Account Validation	\$	Transaction Fee	<input type="checkbox"/> Level 3 - Identity Verification
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SWIFSETTLE

Not available for Paper Check or Check 21 - Requires Gateway, Virtual Terminal or File

\$	Transaction Fee	\$	Return Fee
Merchant will submit the following type(s) of SwiftSettle transactions:		Cutoff Time for SwiftSettle is 10 AM Central	
<input type="checkbox"/> Consumer Debits	<input type="checkbox"/> Consumer Credits	<input type="checkbox"/> Both	Does merchant desire the ability to choose which transactions to process SwiftSettle?
			<input type="checkbox"/> YES, I need this capability <input type="checkbox"/> NO, all transactions will be SwiftSettle

STOP PAYMENT COVERAGE

Available on Point of Sale Conversion Guarantee, Paper Check Guarantee, Check 21 Guarantee Only

<input type="checkbox"/> Stop Payment Coverage +.25%	Coverage is designed for the following types of merchants only: Auto Repair, Paint & Body Repair, Boat Repair, Motorcycle Repair, Motor-Home Repair, Transmission Repair, Auto Glass Install/Repair
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CUSTOMER AUTHORIZATION METHOD

How is the customer's consent to electronically debit their account captured? Check the box and complete fields for all applicable programs selected (below section does not apply to Paper Check or Check 21):

<input type="checkbox"/>	1. Signed receipt at point of sale ("Point of Sale Conversion" – POP)
<input type="checkbox"/>	2. Signed written authorization from customer ("ACH Debit and Credit" – PPD/CCD)
<input type="checkbox"/>	Processor provided authorization form <input type="checkbox"/> Merchant created authorization form (must submit copy with application)
<input type="checkbox"/>	3. Recorded Verbal Authorization ("Checks-by-Phone" – TEL)
<input type="checkbox"/>	Processor provided script <input type="checkbox"/> Merchant created script (must submit copy with application)
<input type="checkbox"/>	Please provide instructions to access customer recordings. If only able to access internally, please provide contact name in the Other field.
Via website URL:	
Login / Username:	Password:
Via a telephone #:	Password:
Other / required info/ID:	
<input type="checkbox"/>	4. Web Authorization ("Checks-by-Web" – WEB)
<input type="checkbox"/>	Customer provides electronic signature <input type="checkbox"/> Customer logs in using a username / password
Merchant's website meets minimum encryption or security session requirements? (Minimum 128-bit RC4 encryption) <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are any transactions to be initiated from a website other than the main company website supplied on page 17 <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, list other URL(s):	
(Important: Merchant is required to post any point of sale consumer notice provided by processor)	

TRANSACTION SUBMISSION AND HANDLING

1. Transactions will be submitted via:	
<input type="checkbox"/>	Hardware
Terminal Type:	Check reader / Imager:
# of Terminals:	Mobile Image (* If mobile device used, \$0.30 fee applies.) <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	Virtual Terminal
To key in transaction data, merchant will use <input type="checkbox"/> processor-provided website <input type="checkbox"/> other Virtual Terminal: _____	
<input checked="" type="checkbox"/>	Internet Gateway
Merchant will create code to interface with processor API to transmit transaction data.	
<input checked="" type="checkbox"/>	Certified Web Service Gateway
Merchant will use a certified web gateway. (see certified web gateway list):	
Gateway: Fluid Pay	
<input type="checkbox"/>	File Transmission
Merchant will create text file and transmit to processor via FTP. Not available for Guarantee services. Applicable file formats include comma delimited, tab delimited or NACHA standard file.	
2. On NSF returns, processor automatically resubmits transaction:	
<input type="checkbox"/>	Yes (standard) <input type="checkbox"/> No (optional – not available for Guarantee services)
3. Please provide merchant's technical contact's information so we may contact them to provide gateway or file specs, coordinate a test file, etc. Required if selecting transaction submission methods of Internet Gateway or File Transmission.	
Name:	Email Address:
	Phone:

ADDITIONAL USERS

ADDITIONAL PERSONS AUTHORIZED TO RECEIVE ONLINE REPORTING OR TRANSACTION INITIATION ACCESS

Please provide first and last name and clearly indicate what each person listed should be given access to (Attach a separate page if necessary.):

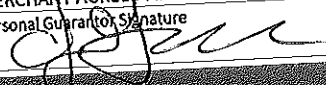
Name:	Access Type: <input type="checkbox"/> Transaction Reporting Only <input type="checkbox"/> Transaction Initiation Only (if using processor VT) <input type="checkbox"/> Both
Name:	Access Type: <input type="checkbox"/> Transaction Reporting Only <input type="checkbox"/> Transaction Initiation Only (if using processor VT) <input type="checkbox"/> Both
Name:	Access Type: <input type="checkbox"/> Transaction Reporting Only <input type="checkbox"/> Transaction Initiation Only (if using processor VT) <input type="checkbox"/> Both
Name:	Access Type: <input type="checkbox"/> Transaction Reporting Only <input type="checkbox"/> Transaction Initiation Only (if using processor VT) <input type="checkbox"/> Both

PERSONAL GUARANTEE

To induce Paya-EFT to enter into the Agreement, I the undersigned (the "Guarantor"), guarantee to Paya-EFT the due and punctual payment and performance of any and all of the present or future, direct or indirect, absolute or contingent indebtedness, obligations and liabilities of the Merchant named on this Application (and its successors and assigns) which arise pursuant to or in connection with the Agreement as they become due from time to time (collectively the "Liabilities") regardless of the place or manner in which the Liabilities arise or are evidenced, in any currency, whether Incurred by the Merchant alone or with another or others and whether as principal or guarantor. If this Guarantee is executed by more than one party, the obligations of all parties executing this Guarantee shall be joint and several and each such party shall, therefore, be severally liable for all of the obligations guaranteed hereby, notwithstanding any discharge or unenforceability of the obligations with respect to any other party executing this Guarantee. The Guarantor shall pay or perform the Liabilities immediately on demand without any requirement that payment or performance of any of the Liabilities has been demanded from the Merchant. The Guarantor will pay and perform the Liabilities without regard to (i) any equities between the Guarantor and the Merchant or the Guarantor and Paya-EFT; or (ii) any defense or right of set-off, combination of accounts or appropriation or any cross-claim which the Merchant or the Guarantor may have. The amount of the Liabilities at any time shall be deemed to be as stated by Paya-EFT based on its records, absent manifest error. The Guarantor waives all defenses to any action or proceeding to enforce this Guarantee.

This Guarantee shall not be limited, lessened, released or discharged by the recovery of any judgment against the Merchant or any other person, by any voluntary or involuntary liquidation, dissolution, winding-up, merger or amalgamation of the Merchant or any other person, by any sale or other disposition of all or substantially all of the assets of the Merchant, or by any judicial or extra-judicial receivership, insolvency, bankruptcy, assignment for the benefit of creditors, reorganization, moratorium, arrangement, composition with creditors or other proceedings affecting the Guarantor, the Merchant or any other person. The Guarantor shall reimburse or indemnify Paya-EFT on demand for all costs and expenses (including legal fees and disbursements on a solicitor-and-his-own-client basis) paid or incurred in enforcing the Liabilities. This Guarantee shall enure to the benefit of the successors and assigns of Paya-EFT. This Guarantee is binding upon the Guarantor, and any heirs, executors, legal representatives, successors and assigns of the Guarantor and is effective until the obligations of the Guarantor hereunder have been permanently paid or performed in full.

MERCHANT AGREED AND ACCEPTED: I have read and agree to the Personal Guarantee.

Personal Guarantor's Signature X 	Printed Name CJ Garavelli	Title Tax Collector	Dated 3/14/2024
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ACH/AUTHORIZATION

ACH Debit/Credit Authorization: Merchant hereby authorizes Paya-EFT in accordance with this Agreement to initiate debit/credit entries to Merchant's checking account, as indicated per the attached copy of a voided check from same. The authority is to remain in full force and effect until (a) One hundred and twenty (120) days after Paya-EFT has received written notification from Merchant of its termination in such a manner as to afford Paya-EFT reasonable opportunity to act on it, and (b) all obligations of Merchant to Paya-EFT that have arisen under this agreement have been paid in full.

Bank Name:	Routing #:	Account #:
Depository: Merchant's batch activity will be put into this account.	Routing #:	Account #:
Fees: Merchant's monthly fees / necessary charges will be taken from this account.	Routing #:	Account #:

MERCHANT ACCEPTANCE

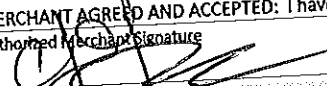
By signing below, I the undersigned, acknowledge and agree that the POS Conversion, Paper Guarantee, Check 21+ Remote Check Deposit, Checks-By-Phone, Checks-By-Web, and ACH Debit/Credit services ("Services") provided pursuant to this merchant application ("Application") are provided by Paya EFT, Inc. ("Paya-EFT"). I further represent to Paya-EFT that I have read the terms and conditions ("T&Cs") attached to this Application and that I am authorized to sign and accept the T&Cs on behalf of the entity listed below ("Merchant"). I acknowledge and agree that the Merchant desires to use the Services in accordance with the T&Cs and that the T&Cs together with this Application, if accepted by Paya-EFT, create a legal agreement between the Paya-EFT and the Merchant ("Agreement") separate and distinct from any other services offered in connection with the Paya-EFT Services.

On behalf of the Merchant I will ensure that the T&Cs are reviewed and agree that they will be binding on the Merchant upon the use of the Paya-EFT account issued to the Merchant.

I certify to Paya-EFT that the information provided in this Application is true, complete and accurate. I authorize Paya-EFT to verify the information on this Application and consent to the collection, use and disclosure of personal information about me for this purpose. I consent to the sharing of credit information about me or the Merchant with credit reporting agencies or credit bureaus as well as entities the Merchant purports to have a financial relationship and to use of third party databases to obtain or verify information about the Merchant and its financial condition.

MERCHANT MUST SUBMIT A VOIDED CHECK WITH THIS AGREEMENT

MERCHANT AGREED AND ACCEPTED: I have read and agree to the Terms of this Agreement.

Authorized Merchant Signature X 	Printed Name CJ Garavelli	Title Tax Collector	Dated 3/15/24
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OFFICIAL PAYA EFT USE ONLY

Authorized Paya EFT Signature X	Printed Name	Title	Dated
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Not valid unless approved and signed by authorized officer of Paya EFT