



105 Decker Court
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Merchant Reserve Acknowledgment

This will acknowledge that as a condition of approval or continuance of the Merchant's (indicated below) credit card processing account, SignaPay and its agents, including its processing bank, have the authority to establish a reserve account in accordance with Section 7.B of the Merchant Processing Agreement ("MPA") and the following:

1. The reserve account will be established by:

_____ A. A certified check made payable to SignaPay in the
Initials amount of \$_____.

_____ B. Withholding _____% from each gross deposit.
Initials

2. The reserve account will be used to offset any amounts owed by the Merchant under the MPA. Merchant will forward to SignaPay funds to replenish the reserve account if any funds are debited from it.

3. The balance of the reserve account, if any, will be returned to Merchant up to 270 days after termination of the MPA or Merchant's last transmission of sales drafts, whichever is later.

I acknowledge that if there is any conflict between the terms of this letter and the terms of the MPA, the terms of the MPA will govern.

Business Legal Name or D.B.A.

Signature

Printed Name

Its: President / Owner (Circle One)

Date