

TERMS AND CONDITIONS



Member Bank (Acquirer) Information:

Acquirer Name: Synovus Bank Address: 1125 First Avenue
Columbus, GA 31901
Phone: 706-649-4900

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 (signatory) to the Merchant Card Processing Agreement.
3. The Visa Member is responsible for and must provide settlement funds to the Merchant.
4. The Visa Member is responsible for all funds held in reserve that are derived from settlement.
5. The Visa Member is responsible for educating Merchants on any Visa Core Rules and Visa Product and Service Rules with which Merchants must comply during the course of operation.

IMPORTANT MERCHANT RESPONSIBILITIES

1. Ensure compliance with cardholder data security and storage requirements.
 2. Maintain fraud and chargebacks below thresholds.
 3. Comply with Visa Core Rules and Visa Product and Service Rules.
- The responsibilities listed above do not supersede the terms of the Merchant Card Processing 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 experience any problems.