

# MERCHANT PROCESSING APPLICATION AND AGREEMENT



Sales Office \_\_\_\_\_ Print Sales Rep Name \_\_\_\_\_ Sales ID # \_\_\_\_\_  
 Merchant Number \_\_\_\_\_ Sales Rep. Signature \_\_\_\_\_ Phone # \_\_\_\_\_

## I. BUSINESS INFORMATION

Client's Business Name ( <i>Doing Business As</i> ):			Client's Corporate/Legal Name ( <i>Use Also For Headquarter's Information</i> ):		
Business Address:			Billing Address ( <i>If Different Than Location Address</i> ):		
City:	State:	Zip:	City:	State:	Zip:
Location Phone #:	Location Fax #:		Contact Name:		
Business E-mail Address:			Contact Fax # / E-mail Address:		
Business Website Address:			Contact Phone #:		
Date Business Started:			Send Retrieval Requests to: <input type="checkbox"/> Business Location <input type="checkbox"/> Corp/Legal Location Send Merchant Monthly Statement to: <input type="checkbox"/> Business Location <input type="checkbox"/> Corp/Legal Location		
Customer Service Phone #:	Customer Service E-mail Address:		Statement Delivery Method: ( <i>choose one</i> ) <input type="checkbox"/> Print and Mail <input type="checkbox"/> Online via AccessOne		
<input type="checkbox"/> INDIVIDUAL/SOLE PROPRIETORSHIP: State in which Certificate of Assumed Name Filed: _____ State: _____		<input type="checkbox"/> TAX EXEMPT ORGANIZATION (501C) State: _____		<input type="checkbox"/> GOVERNMENT (Federal, State, Local)	
<input type="checkbox"/> CORPORATION – CHAPTER S, C State: _____		<input type="checkbox"/> INTERNATIONAL ORGANIZATION Location Filed: _____		<input type="checkbox"/> LIMITED LIABILITY COMPANY State Filed: _____	
<input type="checkbox"/> MEDICAL OR LEGAL CORPORATION State: _____		<input type="checkbox"/> ASSOCIATION/ESTATE/TRUST State Filed: _____		<input type="checkbox"/> PARTNERSHIP State Filed: _____	
Name ( <i>as it appears on your income tax return</i> )		FEDERAL TAX ID # ( <i>as it appears on your income tax return</i> )		<input type="checkbox"/> I certify that I am a foreign entity/nonresident alien. ( <i>If checked, please attach IRS Form W-8.</i> )	

**NOTE:** Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations. (See Part IV, Section A.4 of your Program Guide for further information.)

\*SIC/MCC: \_\_\_\_\_ Final Auth. Indicator:  0 (Pre Auth.)  1 (Final Auth.) IATA/ARC: \_\_\_\_\_ (MCC 4722 Only)

Note: \*If your business is classified as High Risk and assigned (or is later assigned based upon your business activity) any of the following Merchant Category Codes (MCC): 5966, 5967 and 7841<sup>1</sup>, then registration is required with Visa and/or Mastercard within 30 days from when your account becomes active. An Annual Registration Fee of \$500 may apply for Visa and/or Mastercard (total registration fees could be \$1,000.00). Failure to register could result in fines in excess of \$10,000.00 for violating Visa and/or Mastercard regulations<sup>2</sup>.

<sup>1</sup>Registration for MCC 7841 is only required for non-face-to-face adult content.

<sup>2</sup>Information herein, including applicable MCCs, is subject to change.

Detailed Explanation of Type of Merchandise, Products or Services Sold:

## 2. ADDITIONAL CREDIT / SITE SURVEY INFORMATION - ALL MERCHANTS

<p>1. Zone: <input type="checkbox"/> Business District <input type="checkbox"/> Industrial <input type="checkbox"/> Residential</p> <p>2. Location: <input type="checkbox"/> Mall <input type="checkbox"/> Office <input type="checkbox"/> Home <input type="checkbox"/> Shopping Area  <input type="checkbox"/> Apartment <input type="checkbox"/> Isolated <input type="checkbox"/> Door-to-Door  <input type="checkbox"/> Flea Market <input type="checkbox"/> Other</p> <p>3. How many employees: _____</p> <p>4. How many registers/Terminals: _____</p> <p>5. Is proper license visible? <input type="checkbox"/> Yes  <input type="checkbox"/> No, explain: _____</p> <p>6. Where is the merchant name displayed at the site?  <input type="checkbox"/> Window <input type="checkbox"/> Door <input type="checkbox"/> Store Front</p> <p>7. Merchant Occupies: <input type="checkbox"/> Ground Floor <input type="checkbox"/> Other: _____</p> <p>8. # of Floors/Levels: <input type="checkbox"/> 1 <input type="checkbox"/> 2-4 <input type="checkbox"/> 5-10 <input type="checkbox"/> 11+</p> <p>9. Remaining Floor(s) Occupied by:  <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Combination <input type="checkbox"/> None</p> <p>10. Approximate Square Footage:  <input type="checkbox"/> 0-250 <input type="checkbox"/> 251-500 <input type="checkbox"/> 501-2,000 <input type="checkbox"/> 2,001 plus</p> <p>11. Are customers required to leave a deposit?  <input type="checkbox"/> No <input type="checkbox"/> Yes If Yes, % of deposit required: _____%</p> <p>12. Return Policy: <input type="checkbox"/> Full Refund <input type="checkbox"/> Exchange Only <input type="checkbox"/> None</p>	<p>13. Do you have a refund policy for MC/Visa/Discover® Network-PayPal/American Express OptBlue® Sales?  <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, check one:  <input type="checkbox"/> Exchange <input type="checkbox"/> MC/Visa/Discover Network-PayPal/  <input type="checkbox"/> Store Credit American Express OptBlue® Credit</p> <p>If MC/V/Discover Network-PayPal/American Express OptBlue® Credit, within how many days do you submit credit transactions?  <input type="checkbox"/> 0-3 <input type="checkbox"/> 4-7 <input type="checkbox"/> 8-14 <input type="checkbox"/> Over 14</p> <p>14. Advertising Method (<i>Attach at least one</i>):  <input type="checkbox"/> Catalog <input type="checkbox"/> Brochure <input type="checkbox"/> Direct Mail <input type="checkbox"/> TV/Radio  <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Newspaper/Journals <input type="checkbox"/> Other</p> <p><small>Marketing Materials required for Mail Order, B to B, Internet over \$1 Million in annual volume. Attach Web Page for Internet Merchant.</small></p> <p>15. Previous Processor: _____</p> <p>16. Check Reason For Leaving: <input type="checkbox"/> Rate <input type="checkbox"/> Service <input type="checkbox"/> Terminated <input type="checkbox"/> Other: _____</p> <p style="text-align: center;"><b>Mail/Telephone Order/Business to Business/Internet Information</b> (<i>All Questions must be Answered</i>)</p> <p>1. What is the time frame from transaction to delivery? (% of orders delivered in):  0-7 days _____% + 8-14 days _____% + 15-30 days _____% + over 30 days _____% = <b>100%</b></p> <p>2. MC/Visa/Discover Network-PayPal/American Express OptBlue® sales are deposited (<i>check one</i>):  <input type="checkbox"/> Date of order <input type="checkbox"/> Date of delivery <input type="checkbox"/> Other (<i>specify</i>): _____</p> <p>3. Does any of your cardholder billing involve automatic renewals or recurring transactions (<i>i.e., cardholder authorizes initial sale only</i>)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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Merchant Initials: \_\_\_\_\_

**3. OWNERS / PARTNERS / OFFICERS**

Provide the following information for each individual who owns, directly or indirectly, 25% or more of the equity interest of your business.

OWNER / PARTNER / OFFICER 1				OWNER / PARTNER / OFFICER 2			
Name: (First, MI, Last)		% Ownership:		Name: (First, MI, Last)		% Ownership:	
Title:		Telephone #:		Title:		Telephone #:	
Home Address: (No P.O. Box)				Home Address: (No P.O. Box)			
City:	State:	Zip:	Country:	City:	State:	Zip:	Country:
D.O.B.:		Social Security #:		D.O.B.:		Social Security #:	
DL #:		State:					
OWNER / PARTNER / OFFICER 3				OWNER / PARTNER / OFFICER 4			
Name: (First, MI, Last)		% Ownership:		Name: (First, MI, Last)		% Ownership:	
Title:		Telephone #:		Title:		Telephone #:	
Home Address: (No P.O. Box)				Home Address: (No P.O. Box)			
City:	State:	Zip:	Country:	City:	State:	Zip:	Country:
D.O.B.:		Social Security #:		D.O.B.:		Social Security #:	

**4. SETTLEMENT INFORMATION**

Deposit Bank: \_\_\_\_\_

Transit/ABA #: \_\_\_\_\_ Deposit Account #: \_\_\_\_\_

ACH Detail Flag:  Individual  Combined  Separate (defaults to Combined if option not selected)

**5. TRANSACTION INFORMATION**

FINANCIAL DATA				WHERE IS SALE TRANSACTED? (Must = 100%)	
Gross YEARLY Sales Volume (Cash + Credit + Debit + Check)	\$ _____	Avg. MC/Visa/Discover Network - PayPal Ticket (Estimate If Never Processed in Past)	\$ _____	Store Front/Swiped	_____ %
Average YEARLY MC/Visa Volume	\$ _____	Avg. American Express OptBlue® Ticket (Estimate If Never Processed in Past)	\$ _____	Internet	_____ %
Average YEARLY Discover Network - PayPal Volume	\$ _____	Highest Ticket Amount	\$ _____	Mail Order	_____ %
Average YEARLY American Express OptBlue® Volume	\$ _____			Telephone Order	_____ %
Seasonal? <input type="checkbox"/> No <input type="checkbox"/> Yes High Volume Months Open: _____				Total	<b>100%</b>

**6. GRID INFORMATION - INTERNAL USE ONLY**

AUTHORIZATION GRID ID#: \_\_\_\_\_ USER DEFINED GRID ID#: \_\_\_\_\_ MFC GRID ID: \_\_\_\_\_ 8-pos. Alpha/Numeric

MC TIERED GRID ID _____ 8-pos. Alpha/Numeric	VISA TIERED GRID ID _____ 8-pos. Alpha/Numeric	DISCOVER NETWORK - PayPal TIERED GRID ID _____ 8-pos. Alpha/Numeric	AMERICAN EXPRESS OptBlue® TIERED GRID ID _____ 8-pos. Alpha/Numeric
MC CREDIT MPG ID _____ 8-pos. Alpha/Numeric	VISA CREDIT MPG ID _____ 8-pos. Alpha/Numeric	DISCOVER NETWORK - PayPal CREDIT MPG ID _____ 8-pos. Alpha/Numeric	AMERICAN EXPRESS OptBlue® CREDIT MPG ID _____ 8-pos. Alpha/Numeric
MC DEBIT MPG ID _____ 8-pos. Alpha/Numeric	VISA DEBIT MPG ID _____ 8-pos. Alpha/Numeric	DISCOVER NETWORK DEBIT MPG ID _____ 8-pos. Alpha/Numeric	

**7. SERVICE FEE SCHEDULE**

**Accept all Mastercard, Visa, Discover Network and American Express OptBlue® Transactions (presumed, unless any selections below are checked)**

<b>Mastercard</b>	<b>Visa</b>	<b>Discover Network</b>	<b>American Express OptBlue®</b>
<input type="checkbox"/> MC Credit Transactions	<input type="checkbox"/> Visa Credit Transactions	<input type="checkbox"/> Discover Network Credit Transactions	<input type="checkbox"/> American Express Credit Transactions
<input type="checkbox"/> MC Non-PIN Debit Trans.	<input type="checkbox"/> Visa Non-PIN Debit Trans.	<input type="checkbox"/> Discover Network Non-PIN Debit Trans.	
		<b>Discover Network - PayPal</b>	
		<input type="checkbox"/> Discover Network - PayPal Credit Transactions	
<input type="checkbox"/> <b>Discount Collected</b> <input type="checkbox"/> Daily <input type="checkbox"/> Monthly			

**7. SERVICE FEE SCHEDULE (cont'd)**

<b>Tiered</b>											
<b>Discount Fees (Based on Gross Sales Volume)</b>											
	Discount	MPG TXN Fee		Discount	MPG TXN Fee		Discount	MPG TXN Fee		Discount	MPG TXN Fee
MC Qual Credit	%	\$	Visa Qual Credit	%	\$	Discover Network-PayPal Qual Credit	%	\$	American Express OptBlue® Qual Credit	%	\$
MC Mid-Qual Credit	%	\$	Visa Mid-Qual Credit	%	\$	Discover Network-PayPal Mid-Qual Credit	%	\$	American Express OptBlue® Mid-Qual Credit	%	\$
MC Non-Qual Credit	%	\$	Visa Non-Qual Credit	%	\$	Discover Network-PayPal Non-Qual Credit	%	\$	American Express OptBlue® Non-Qual Credit	%	\$
MC Worldcard Qual	%	\$	Visa Rewards 1	%	\$						
MC Worldcard Mid-Qual	%	\$	Visa Rewards 2	%	\$						
MC Worldcard Non-Qual	%	\$									
MC Qual Debit	%	\$	Visa Qual Debit	%	\$	Discover Network Qual Debit	%	\$			
MC Mid-Qual Debit	%	\$	Visa Mid-Qual Debit	%	\$	Discover Network Mid-Qual Debit	%	\$			
MC Non-Qual Debit	%	\$	Visa Non-Qual Debit	%	\$	Discover Network Non-Qual Debit	%	\$			
MC Regulated Debit Discount	%	\$	Visa Regulated Debit Discount	%	\$	Discover Network Regulated Debit Disc't	%	\$			

<b>ERR</b>											
	Discount	Non-Qual Fees		Discount	Non-Qual Fees		Discount	Non-Qual Fees		Discount	Non-Qual Fees
MC Qual Credit	%	%	Visa Qual Credit	%	%	Discover Network-PayPal Qual Credit	%	%	American Express OptBlue® Qual Credit	%	%
MC Qual Debit	%	%	Visa Qual Debit	%	%	Discover Network Qual Debit	%	%			

<b>Pass Through Interchange</b>											
<input type="checkbox"/> Net Only - Includes Dues and Assessments <input type="checkbox"/> Gross Only - Includes Dues and Assessments											
	Discount (Based on Gross Sales Vol.)		Discount (Based on Gross Sales Vol.)		Discount (Based on Gross Sales Vol.)		Discount (Based on Gross Sales Vol.)		Discount (Based on Gross Sales Vol.)		Discount (Based on Gross Sales Vol.)
MC Qual Credit	%	Visa Qual Credit	%	Discover Network-PayPal Qual Credit	%	American Express OptBlue® Qual Credit	%				
MC Qual Debit	%	Visa Qual Debit	%	Discover Network Qual Debit	%	American Express OptBlue® has Program Pricing and not Interchange and are subject to change.					

<b>Other Item Rate</b>											
MC Credit	\$	Visa Credit	\$	Discover Network-PayPal Credit	\$	American Express OptBlue® Credit	\$				
MC Debit	\$	Visa Debit	\$	Discover Network Debit	\$						

<b>Other Volume %</b>											
MC Credit	%	Visa Credit	%	Discover Network-PayPal Credit	%	American Express OptBlue® Credit	%				
MC Debit	%	Visa Debit	%	Discover Network Debit	%						

**PIN Debit**

Pass Through Debit Network Fees      Other Item Rate \$ \_\_\_\_\_ (per item)      Other Volume Percent \_\_\_\_\_ % (per item)

**Fleet**

**WEX:** Other Item Rate \$ \_\_\_\_\_ (per item)      **Voyager:** Qual \_\_\_\_\_ %      Other Item Rate \$ \_\_\_\_\_ (per item)

**TeleCheck**

In-Person Warranty     Mail Order Warranty     Single Hold Check Warranty     Multiple Hold Check Warranty     In-Person Paper Warranty     C.O.D. Warranty

SE # \_\_\_\_\_ Inquiry Rate \_\_\_\_\_ % Per TXN Fee \$ \_\_\_\_\_ Stmt/Processing Fee \$ **5.00** Dec. Risk Surcharge **.10** %

Monthly Minimum Fee \$ \_\_\_\_\_ (Per Location)      Customer Requested Operator Call (CROC) \$ **2.50**      Unauthorized Return Fee \$ **5.00**

<b>Miscellaneous Fees</b>											
<input type="checkbox"/> Dues and Assessments			V/MC Chargeback Fee (Per Item) \$ _____	V/MC Retrieval Fee (12B Letter) (Per Item) \$ _____	Return Trans. Fee (Per Item) \$ _____	Other:					
Sales Transaction Fee (Per Item) \$ _____			Batch Fee (Per Item) \$ _____	eIDS Access Fee (Flat Rate) \$ _____							
EBT - Food Stamps (Per Item) \$ _____ #: _____			EBT - Cash Benefits (Per Item) \$ _____								
Minimum Monthly Fee \$ _____			Monthly Statement Fee (Acct on File) \$ _____	ACH Reject Fee (Per Item) \$ _____	Pass Visa Trans Integrity Fee <input type="checkbox"/> Yes <input type="checkbox"/> No						
MC License Fee (Per Sales Item) \$ _____ (Sales Volume) _____ % (Flat Rate) \$ _____						<input type="checkbox"/> Monthly <input type="checkbox"/> Annually in December					
Visa Proc Fee (Per Item) \$ _____			MC Proc Fee (Per Item) \$ _____	Visa BIN Fee (Per Item) \$ _____	MC ICA Fee (Per Item) \$ _____						
Pass Visa Fixed Acquirer Network Fee (FANF) <input type="checkbox"/> Yes <input type="checkbox"/> No			Visa FANF Card Present Surcharge (Flat Rate) \$ _____			Visa FANF Card Not Present Surcharge (Flat Rate) \$ _____					
Pass Visa Acquirer Processing Fee <input type="checkbox"/> Yes <input type="checkbox"/> No			Pass Visa Misuse of Auth Fee <input type="checkbox"/> Yes <input type="checkbox"/> No			Pass Visa Zero Floor Limit Fee <input type="checkbox"/> Yes <input type="checkbox"/> No			Pass Visa Int'l Acquirer Fee <input type="checkbox"/> Yes <input type="checkbox"/> No		
Pass MC Acquirer Support Fee <input type="checkbox"/> Yes <input type="checkbox"/> No			Pass MC Cross Border Fee <input type="checkbox"/> Yes <input type="checkbox"/> No			Pass Discover Data Usage Charge <input type="checkbox"/> Yes <input type="checkbox"/> No			Pass Visa Acq ISA Fee <input type="checkbox"/> Yes <input type="checkbox"/> No		
Pass Discover Int'l Processing Fee <input type="checkbox"/> Yes <input type="checkbox"/> No			Pass Discover Int'l Service Fee <input type="checkbox"/> Yes <input type="checkbox"/> No			Pass MC Nat'l Acquirer Brand Usage (NABU) Fee <input type="checkbox"/> Yes <input type="checkbox"/> No					

Merchant Initials: \_\_\_\_\_

**7. SERVICE FEE SCHEDULE (cont'd)**

Authorization & Capture Transaction Fees	First Data Payeezy <sup>SM</sup> Gateway Services
MC/Visa Auth & Capture Fee: \$ _____ (per item)	<input type="checkbox"/> Payeezy Gateway Participation Payeezy Gateway Effective Date: _____
Discover Network PayPal Auth & Capture Fee: \$ _____ (per item)	Payeezy Gateway One Time Setup Fee \$ _____ (one time)
American Express OptBlue <sup>®</sup> Auth & Capture Fee: \$ _____ (per item)	Payeezy Gateway Monthly Fee \$ _____ (monthly)
American Express Pass Through (existing) SE #: _____	Payeezy Gateway Auth Fee \$ _____ (per item)
Voice Authorization \$ _____ (per item)	Payeezy Gateway AVS Fee \$ _____ (per item)
Electronic AVS Fee \$ _____ (per item)	Payeezy PayPal Auth Fee \$ _____ (per item)
Voice AVS Fee \$ _____ (per item)	Payeezy PayPal Sale Fee \$ _____ (per item)
ARU Fee \$ _____ (per item)	Payeezy PayPal Return Fee \$ _____ (per item)

**First Data Payeezy<sup>SM</sup> Gateway Services Telecheck**

Payeezy Gateway TeleCheck Auth Fee \$ _____ (per item)	Payeezy Gateway TeleCheck Deposit Fee \$ _____ (per item)	Payeezy Gateway TeleCheck Adjustment Fee \$ _____ (per item)
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User Defined Grid Fees	TIN/TFN & Regulatory Product Fees
Wireless Monthly Service Fee \$ _____	Reg. Product Fee (Monthly) \$ _____
Customer Service Fee \$ _____	TIN/TFN Invalid (Monthly) \$ _____
Supplies: \$ _____	Website Usage (Per Item) \$ _____
AccessOne Fee \$ _____	
Debit Access Fee \$ _____	
Other: \$ _____	

**Merchant Fee Control Grid Fees**

Annual Fee \$ _____	Other: \$ _____	Other: \$ _____
Month _____	<input type="checkbox"/> Per item <input type="checkbox"/> Monthly <input type="checkbox"/> Annually Month _____	<input type="checkbox"/> Per item <input type="checkbox"/> Monthly <input type="checkbox"/> Annually Month _____

Pass Visa Account Verification Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Visa Account Verification Fee Surcharge (Per Item) \$ _____
Pass VISA BIN/ICA Fee (Note: this fee can only be used for Shared Systems Only) <input type="checkbox"/> Yes <input type="checkbox"/> No	VISA BIN/ICA Fee Surcharge (Per Item) \$ _____
Pass Visa Staged Digital Wallet Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Visa Staged Digital Wallet Fee Surcharge (Per Item) \$ _____
Pass Visa B2B Virtual Payments Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Visa B2B Virtual Payments Fee Surcharge (Sales Volume) _____ %
Pass Visa File Transmission Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Visa File Transmission Transaction Fee Surcharge (Per Item) \$ _____
Pass Visa Acquirer Credit Voucher Data Processing Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Visa Acquirer Credit Voucher Data Processing Fee Surcharge (Per Item) \$ _____
Pass VISA Acquirer Data Processing International Return Fee Credit: <input type="checkbox"/> Yes <input type="checkbox"/> No	Visa Acquirer Data Processing International Return Fee Credit Surcharge (Per Item) \$ _____
Pass VISA Acquirer Data Processing International Return Fee Debit: <input type="checkbox"/> Yes <input type="checkbox"/> No	Visa Acquirer Data Processing International Return Fee Debit Surcharge (Per Item) \$ _____
Pass Visa AFD Non Participation Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Visa AFD Non Participation Fee Surcharge (Per Item) \$ _____
Pass VISA International Acquirer Processing Fee Credit <input type="checkbox"/> Yes <input type="checkbox"/> No	Pass VISA International Acquirer Processing Fee Debit <input type="checkbox"/> Yes <input type="checkbox"/> No
Pass Discover Card Account Verification Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Discover Card Account Verification Fee Surcharge (Per Item) \$ _____
Pass Discover Network Auth Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Discover Network Auth Fee Surcharge (Flat Rate) \$ _____ or (Per Item) \$ _____
Discover Dispute Fee (Per Item) \$ _____	Discover Retrieval Fee (Per Item) \$ _____
Pass PayPal Participation Authorization Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	PayPal Participation Authorization Fee Surcharge (Sales Volume) _____ %
Pass American Express OptBlue <sup>®</sup> Access Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	
Pass American Express OptBlue <sup>®</sup> Network Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	American Express OptBlue <sup>®</sup> Network Fee Surcharge (Sales Volume) _____ %
American Express Dispute Fee (Per Item) \$ _____	American Express Retrieval Fee (Per Item) \$ _____
Pass Mastercard Processing Integrity Fee Pre Auth <input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Processing Integrity Fee Pre Auth Surcharge (Per Item) \$ _____
Pass Mastercard Processing Integrity Fee Undefined Auth <input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Processing Integrity Fee Undefined Auth Surcharge (Per Item) \$ _____
Pass Mastercard Processing Integrity Fee Final Auth % <input type="checkbox"/> Yes <input type="checkbox"/> No	Pass Mastercard Processing Integrity Fee Final Auth Minimum Per Item <input type="checkbox"/> Yes <input type="checkbox"/> No
Pass Mastercard Processing Integrity Invalid Acquirer Authorization ICA Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Processing Integrity Invalid Acquirer Authorization ICA Fee Surcharge (Per Item) \$ _____
Pass Mastercard Processing Integrity Message Format Error Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Processing Integrity Message Format Error Fee Surcharge (Per Item) \$ _____
Pass Mastercard Processing Integrity Image Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Processing Integrity Image Fee Surcharge (Per Item) \$ _____
Pass Mastercard BIN/ICA Fee (Note: this fee can only be used for Shared Systems Only) <input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard BIN/ICA Fee Surcharge (Per Item) \$ _____
Pass Mastercard Account Status Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Account Status Fee Surcharge (Per Item) \$ _____
Pass Mastercard Kilobyte Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Kilobyte Fee Surcharge (Flat Rate) \$ _____ or (Per Item) \$ _____
Pass Mastercard CVC2 Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard CVC2 Fee Surcharge (Flat Rate) \$ _____ or (Per Item) \$ _____
Pass Mastercard ICA AVS Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard ICA AVS Fee Surcharge (Per Item) \$ _____
Pass Mastercard Digital Enablement Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Digital Enablement Fee Surcharge (Sales Volume) _____ %

Merchant Initials: \_\_\_\_\_

<b>7. SERVICE FEE SCHEDULE (cont'd)</b>			
<b>Merchant Fee Control Grid Fees (cont'd)</b>			
Pass Mastercard Business to Business US	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Business to Business US Surcharge	(Sales Volume) _____ %
Pass Mastercard SecureCode Transaction Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard SecureCode Transaction Fee Surcharge	(Flat Rate) \$ _____
Pass Mastercard Location Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Location Fee Surcharge	(Flat Rate) \$ _____
Pass MC ACQ Interchange Downgrade Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	MC ACQ Interchange Downgrade Fee Surcharge	(Per Item) \$ _____
Pass MC Excessive Auth Attempts US Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	MC Excessive Auth Attempts US Fee Surcharge	(Per Item) \$ _____
Pass MC ACQ Freight Program Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	MC ACQ Freight Program Fee Surcharge	(Sales Volume) _____ %
Pass MC 3DS-2 EMV Secure Code Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	MC 3DS-2 EMV Secure Code Fee Surcharge	(Sales Volume) _____ %
Pass MC Nominal Auth Amount US Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	MC Nominal Auth Amount US Fee Surcharge	(Per Item) \$ _____
Pass Retrieval Received Fax/Mail Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Retrieval Received Fax/Mail Fee Surcharge	(Per Item) \$ _____
Pass Chargeback Received Fax/Mail Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Chargeback Received Fax/Mail Fee Surcharge	(Per Item) \$ _____
Pass Retrieval Outgoing Fax/Mail Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Retrieval Outgoing Fax/Mail Fee Surcharge	(Per Item) \$ _____
Pass Chargeback Outgoing Fax/Mail Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Chargeback Outgoing Fax/Mail Fee Surcharge	(Per Item) \$ _____
Pass Visa Accept/No Accept Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Visa Accept/No Accept Fee Surcharge	(Per Item) \$ _____
Visa Auto Acceptance Fee	(Per Item) \$ _____		
Pass Mastercard Accept/No Accept Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Accept/No Accept Fee Surcharge	(Per Item) \$ _____
Pass Discover Accept/No Accept Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Discover Accept/No Accept Fee Surcharge	(Per Item) \$ _____
Pass American Express Accept/No Accept Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	American Express Accept/No Accept Fee Surcharge	(Per Item) \$ _____
Pass Dispute Case Mastercard DMS Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Dispute Case Mastercard DMS Fee Surcharge	(Per Item) \$ _____
Pass Dispute Image Visa DMS Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Dispute Image Visa DMS Fee Surcharge	(Per Item) \$ _____
Pass Dispute Image Mastercard DMS Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Dispute Image Mastercard DMS Fee Surcharge	(Per Item) \$ _____
Pass Visa Late Response to Dispute Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Visa Late Response to Dispute Fee Surcharge	(Per Item) \$ _____
Pass Mastercard Late Response to Dispute Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Late Response to Dispute Fee Surcharge	(Per Item) \$ _____
Pass Discover Late Response to Dispute Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Discover Late Response to Dispute Fee Surcharge	(Per Item) \$ _____
Pass American Express Late Response to Dispute Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	American Express Late Response to Dispute Fee Surcharge	(Per Item) \$ _____
Pass STAR Debit Network Annual Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	STAR Debit Network Annual Fee Surcharge	(Flat Rate) \$ _____
Pass STAR Access Dispute Fee	(Per Item) \$ _____	Pass STAR Access Retrieval Fee	(Per Item) \$ _____
Pass Pulse Debit Network Annual Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Pulse Debit Network Annual Fee Surcharge	(Flat Rate) \$ _____
Pass Jeanie Debit Network Annual Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Jeanie Debit Network Annual Fee Surcharge	(Flat Rate) \$ _____
Pass NYCE Debit Network Annual Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	NYCE Debit Network Annual Fee Surcharge	(Flat Rate) \$ _____
Pass Accel Debit Network Annual Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	Accel Debit Network Annual Fee Surcharge	(Flat Rate) \$ _____
Pass NACHA Unauthorized Entry Fee	(Per Item) \$ <b>4.50</b>	NACHA Unauthorized Entry Fee Surcharge	(Per Item) \$ _____
<b>Commercial Card Interchange Service</b> <input type="checkbox"/> Yes <input type="checkbox"/> No With the Commercial Card Interchange Service, when transactions do not include any tax information we will compute the sales tax based on the applicable rate at your location to allow you to obtain the best interchange. When we compute the sales tax on your behalf, we will retain 50% of the interchange savings. If a transaction is fully or partially exempt, you should enter the tax amount (even if that amount is \$0.00) as CCIS applies your local tax rate to the full amount of transactions when the prompt is bypassed.			
DCC Chargeback Fee	Per Chargeback \$ _____	DCC Retrieval Fee	Per Retrieval \$ _____
		DCC Transaction Fee	Per Settlement \$ _____
<b>Security &amp; Compliance Fees</b>			
TransArmor Solutions Services Full Bundle NonClover Fee	(Flat Rate per month) \$ _____	TransArmor Solution Services Full Bundle Clover Fee	(Flat Rate per month) \$ _____
TransArmor Solution Bundle w/o TransArmor Data Protection	(Flat Rate per month) \$ _____	PCI Rapid Comply	(Flat Rate per month) \$ _____
PCI Rapid Comply (Compliance) & Liability Waiver	(Flat Rate per month) \$ _____	Merchant Opted Out	<input type="checkbox"/> Yes
TransArmor Tokenization and Encryption NonClover Fee	(Flat Rate per month) \$ _____	TransArmor Tokenization and Encryption Clover Fee	(Flat Rate per month) \$ _____
TransArmor Essentials Solution NonClover Fee	(Flat Rate per month) \$ _____	Pass PCI Non Compliance Fee (Monthly)	(Flat Rate) \$ _____
TransArmor Terminal	(Flat Rate) \$ _____		
<b>Clover Fees</b>			
Clover Service Fee Monthly (per station)	(Flat Rate) \$ _____	Main Street Insights Fee (per MID)	(Flat Rate) \$ _____
Clover Go Monthly Fee (per MID)	(Flat Rate) \$ _____		
Wireless Monthly Service Fee	(Flat Rate) \$ _____	Wireless Activation Fee	(Flat Rate) \$ _____

Merchant Initials: \_\_\_\_\_

**8. EQUIPMENT/THIRD PARTY INFORMATION**

Network (Front End):  Omaha  North  Nashville  Bypass

Do you use any third party to store, process or transmit cardholder data?  Yes  No

If yes, identify the Third Party Processor used:  00 None  01 Yahoo  02 Authorize.net  03 Cybersource  04 Verifone  05 Merchant Link  06 Shift 4  
 08 FIS  09 Six Payment Services Corp  10 Verisign  99 Other (please specify) \_\_\_\_\_

INTERNET GATEWAY:  First Data Global Gateway  Other: \_\_\_\_\_

Wireless Network: \_\_\_\_\_

PC/Internet Software \_\_\_\_\_ Quantity \_\_\_\_\_  New  Rent  Purchase<sup>1</sup>  Lease<sup>2</sup>  Existing

Terminal Model \_\_\_\_\_ Quantity \_\_\_\_\_  New  Rent  Purchase<sup>1</sup>  Lease<sup>2</sup>  Existing

Printer Model \_\_\_\_\_ Quantity \_\_\_\_\_  New  Rent  Purchase<sup>1</sup>  Lease<sup>2</sup>  Existing

PIN Pad \_\_\_\_\_ Quantity \_\_\_\_\_  New  Rent  Purchase<sup>1</sup>  Lease<sup>2</sup>  Existing

<sup>1</sup> Clover Equipment Purchase Only: This is for information purposes only. Please refer to your equipment purchase agreement with TASQ Technology, Inc. for information and pricing and fees for your equipment or hardware. You are not purchasing equipment from Processor and you acknowledge and agree that Processor will have no obligation or liability relating to such purchase of equipment. Your purchase of equipment is subject to separate terms and conditions between you and the equipment seller.  
<sup>2</sup> See Equipment Lease Agreement for the Terms and Conditions governing your leased equipment.

**Early Termination Fee \$ \_\_\_\_\_ The initial term of this Agreement is three years from the date of your approval by our Credit Department (the Initial Term). If you terminate this Agreement before the end of the then current term or otherwise stop processing your transactions with us, you will be charged this Early Termination Fee. After the Initial Term, subject to Part IV, Section A.3, this Agreement shall automatically extend for an additional period of one year each (each an Extended Term).** Client Initials \_\_\_\_\_

**9. SIGNATURE(S)**

Client certifies that all information set forth in this completed Merchant Processing Application is true and correct and that Client has received a copy of the Program Guide and Confirmation Page, which is part of this Merchant Processing Application (consisting of Sections 1-9), and by this reference incorporated herein. Client acknowledges and agrees that we, our Affiliates and our third party subcontractors and/or agents may use automatic telephone dialing systems to contact Client at the telephone number(s) Client has provided in this Merchant Processing Application and/or may leave a detailed voice message in the event that Client is unable to be reached, even if the number provided is a cellular or wireless number or if Client has previously registered on a Do Not Call list or requested not to be contacted Client for solicitation purposes. Client hereby consents to receiving commercial electronic mail messages from us, our Affiliates and our third party subcontractors and/or agents from time to time. Client further agrees that Client will not accept more than 20% of its card transactions via mail, telephone or Internet order. However, if your Application is approved based upon contrary information stated in Section 5, Transaction Information section above, you are authorized to accept transactions in accordance with the percentages indicated in that section. This signature page also serves as a signature page to the TeleCheck Solutions Agreement appearing in the Third Party Section of the Program Guide, if selected, the undersigned Client being "You" and "Your" for the purposes of the TeleCheck Solutions Agreement.

By signing below, each of the undersigned authorizes us, our Affiliates and our third party subcontractors and/or agents to verify the information contained in this Application and to request and obtain from any consumer reporting agency and other sources, including bank references, personal and business consumer reports and other information and to disclose such information amongst each other for any purpose permitted by law. If the Application is approved, each of the undersigned also authorizes us, our Affiliates and our third party subcontractors and/or agents to obtain subsequent consumer reports and other information from other sources, including bank references, in connection with the review, maintenance, updating, renewal or extension of the Agreement or for any other purpose permitted by law and disclose such information amongst each other. Each of the undersigned furthermore agrees that all references, including banks and consumer reporting agencies, may release any and all personal and business credit financial information to us, our Affiliates and our third party subcontractors and/or agents. Each of the undersigned authorizes us, our Affiliates and our third party subcontractors and/or agents to provide amongst each other the information contained in this Merchant Processing Application and Agreement and any information received subsequent thereto from all references, including banks and consumer reporting agencies for any purpose permitted by law. It is our policy to obtain certain information in order to verify your identity while processing your account application.

As part of our approval, processing services, continuing fraud prevention and account review processes, the undersigned consents to the use of information gathered online or that you submit to us, and/or automated electronic computer security screening, by us or our third party vendors.

Client authorizes Focus Merchant Services, LLC and Bank and their affiliates to debit Client's designated bank account via Automated Clearing House (ACH) for costs associated with equipment hardware, software and shipping.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

**Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.**

**Client agrees to all the terms of this Merchant Processing Application and Agreement. This Merchant Processing Application and Agreement shall not take effect until Client has been approved and this Agreement has been accepted by Focus Merchant Services, LLC and Bank.**

**Client's Business Principal/Officer:**

Signature X \_\_\_\_\_ Title \_\_\_\_\_

Print Name of Signer \_\_\_\_\_ Date \_\_\_\_\_

Signature X \_\_\_\_\_ Title \_\_\_\_\_

Print Name of Signer \_\_\_\_\_ Date \_\_\_\_\_

Signature X \_\_\_\_\_ Title \_\_\_\_\_

Print Name of Signer \_\_\_\_\_ Date \_\_\_\_\_

**(Servicers): For Focus Merchant Services, LLC and Wells Fargo Bank, N.A., (a member of Visa USA, Inc. and Mastercard International, Inc.)**

**X Signature** \_\_\_\_\_

**TELECHECK ACH AUTHORIZATION**

**ACH Debit and Credit Authorization:** Client authorizes its Financial Institution to pay and charge to its account the amount(s) due TeleCheck under this TeleCheck Agreement and to accept all credits and debits made to its account by TeleCheck via electronic funds transfer in connection with TeleCheck's services under this TeleCheck Agreement. This authorization shall remain in effect until (30) thirty days after revoked in writing.

Signature X \_\_\_\_\_ Print Name/Title: \_\_\_\_\_ Date \_\_\_\_\_

Authorized Signature on TeleCheck Account for ACH

**Personal Guarantee:** In exchange for Focus Merchant Services, LLC, Wells Fargo Bank, N.A., (a member of Visa USA, Inc. and Mastercard International, Inc.), and TeleCheck Services, Inc. (the Guaranteed Parties) acceptance of, as applicable, the Agreement, and/or the Equipment Agreement and/or the TeleCheck/TRS Solutions Agreement, the undersigned unconditionally and irrevocably guarantees the full payment and performance of Client's obligations under the foregoing agreements, as applicable, as they now exist or as modified from time to time, whether before or after termination or expiration of such agreements and whether or not the undersigned has received notice of any amendment of such agreements. The undersigned waives notice of default by Client and agrees to indemnify the Guaranteed Parties for any and all amounts due from Client under the foregoing agreements. The Guaranteed Parties shall not be required to first proceed against Client to enforce any remedy before proceeding against the undersigned. This is a continuing personal guaranty and shall not be discharged or affected for any reason. The undersigned understands that this is a Personal Guaranty of payment and not of collection and that the Guaranteed Parties are relying upon this Personal Guaranty in entering into the foregoing agreements, as applicable.

**Personal Guarantee Signature X** \_\_\_\_\_ Print Name: \_\_\_\_\_ Date \_\_\_\_\_

**Personal Guarantee Signature X** \_\_\_\_\_ Print Name: \_\_\_\_\_ Date \_\_\_\_\_