

# MERCHANT PROCESSING APPLICATION AND AGREEMENT (Page 1 of 6)

## COMPLETE SECTIONS (1-10)

First Nationwide Payments

Merchant #: \_\_\_\_\_ Loc. \_\_\_\_\_ of \_\_\_\_\_

Client's Business Name: (Doing Business As) \_\_\_\_\_ Client's Corp/Legal Name: (Also for Headquarter's Info & if different than DBA) \_\_\_\_\_

Business Address: \_\_\_\_\_ Billing Address: (If Different Than Location Address) \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Location Phone #: \_\_\_\_\_ Location Fax #: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Business E-mail Address: \_\_\_\_\_ Contact Phone #: \_\_\_\_\_ Fax #: \_\_\_\_\_

Business Website Address: \_\_\_\_\_ Contact E-mail Address: \_\_\_\_\_

Your Customer Service E-mail Address: \_\_\_\_\_

Send Retrieval Requests / Fax Type to: ☐ Business Address ☐ Fax # \_\_\_\_\_ \*SIC/MCC: \_\_\_\_\_

\*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, 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.  
 \*Registration for MCC 7841 is only required for non-face-to-face adult content  
 \*Information herein, including applicable MCCs, is subject to change

### (2) MC / VISA / DISCOVER® NETWORK FULL SERVICE / AMERICAN EXPRESS

Your Total Annual Cash & Credit Sales: (For All Outlets) \$ \_\_\_\_\_ Estimated MC/Visa Average Ticket/Sales Amount: \$ \_\_\_\_\_

Your Total Annual Cash & Credit Sales: (For Mult. Outlets) \$ \_\_\_\_\_ Estimated Discover Average Ticket for this Outlet: \$ \_\_\_\_\_

Total Annual MC/Visa Volume: (For All Outlets) \$ \_\_\_\_\_ Estimated American Express Average Ticket for this Outlet: \$ \_\_\_\_\_

Total Annual Discover® Network Volume: (For All Outlets) \$ \_\_\_\_\_ Annual MC/Visa Volume for this Outlet: (For Multiple Outlets Only) \$ \_\_\_\_\_

Total Annual American Express Volume: (For All Outlets) \$ \_\_\_\_\_ Estimated Discover Annual Sales Volume for this Outlet: (For Multiple Outlets Only) \$ \_\_\_\_\_

Highest Ticket Amount: \$ \_\_\_\_\_ Est. American Express Annual Sales Vol. for this Outlet: (For Mult. Outlets Only) \$ \_\_\_\_\_

### (3) ENTITLEMENTS

☒ MC/Visa/Discover Full Processing Signed Annual Check Sales Vol.: \$ \_\_\_\_\_ Average Check Ticket: \$ \_\_\_\_\_  
 (Discover Network systems and rules will process and govern JCB, CUP, Diners Club International, and BC Card Transactions. Select Discover Full Processing if JCB is requested.)

☐ ECA Warranty ☐ Paper Warranty ☐ Mail Order ☐ Hold Check ☐ C.O.D. ☐ Other: \_\_\_\_\_

☐ Voyager Fleet\* Annual Voyager Volume: \$ \_\_\_\_\_ \*Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No (if yes, additional request form required)

☐ WEX Full Acquiring Annual WEX Volume: \$ \_\_\_\_\_ ☐ WEX (Non-Full Svc) ☐ MC Fleet

☐ Non-Lic. JCB (EDC) \_\_\_\_\_ (Existing Account #)

☐ American Express ☐ American Express ESA / Pass Through ☐ Existing SE # \_\_\_\_\_ IATA/ARC \_\_\_\_\_ (MCC4722)

American Express Discount Rate \_\_\_\_\_ % Trans Fee \$ \_\_\_\_\_ American Express Prepaid Discount Rate \_\_\_\_\_ % Trans Fee \$ \_\_\_\_\_ Monthly Flat Fee\* \$7.95

\*Monthly Flat fee is only available to merchants with estimated American Express charge volume of less than \$4,999 in any consecutive 12-month period. Merchants that are Internet-Physical Delivery merchants, MOTO, Home-based businesses, are all required to be set up on Monthly Flat Fee (regardless of estimated charge volume). This fee applies to ESA.

Retail, Restaurant, & Travel Agencies/Tour Operators merchants will be charged an additional 0.30% for key-entered American Express transactions, including Prepaid Cards. An Inbound fee of .40% will be applied to any charge made using a card, including Prepaid Cards, issued by an issuer located outside of the United States (the United States does not include Puerto Rico, the U.S. Virgin Islands and other U.S. territories and possessions) except MCC 7032, 8211, 8351, and 8220 card transactions. These fees (as applicable) are determined and charged directly by American Express. This fee applies to ESA.

American Express Cap # \_\_\_\_\_ Franchise Name: \_\_\_\_\_ Other: \_\_\_\_\_ SE #: \_\_\_\_\_

☐ Debit Package 8 4 0 7 2 0 5 7 ☐ EBT SNAP / FNS # (XREF): \_\_\_\_\_

### (4) PROVIDE MORE BUSINESS DATA

State Incorpor. \_\_\_\_\_ Month/Year Started: \_\_\_\_\_ ☐ Sole Ownership ☐ Partnership ☐ Non Profit/Tax Exempt ☐ Public Corp. ☐ Private Corp. ☐ L.L.C. ☐ Gov't.

Check one: TIN Type: ☐ EIN (Fed Tax ID #) ☐ SSN

**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.)

Name (as it appears on your income tax return) \_\_\_\_\_ ☐ Federal Tax ID #: (as it appears on your income tax return) \_\_\_\_\_ ☐ I certify that I am a foreign entity/nonresident alien. (If checked, please attach IRS Form W-8.)

Mag Swipe \_\_\_\_\_ % + Keyed Manually \_\_\_\_\_ % = 100% Product/Services You Sell: \_\_\_\_\_

POS Card Present (MAG Swipe and/or Manual Imprint) \_\_\_\_\_ % + Mail Order/Direct Marketing \_\_\_\_\_ % + Phone Order \_\_\_\_\_ % + Internet \_\_\_\_\_ % = 100%

Do you use any third party to store, process or transmit cardholder data? ☐ Yes ☐ No (Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)

If yes, give name/address: \_\_\_\_\_

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: \_\_\_\_\_

### (5) DESCRIBE EQUIPMENT DETAILS

Network: ☐ (206) CARDnet® ☐ Nashville ☐ Buypass ☐ Other: \_\_\_\_\_ Specify Security Code: ( )

Customer-Owned Lease (circle one)	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petr	Model Code and Name	For Customer-Owned Equipment Track / Version / Serial #
C L		<input type="checkbox"/>		R Re MOTO/I L S C QSR P		
C L		<input type="checkbox"/>		R Re MOTO/I L S C QSR P		
C L		<input type="checkbox"/>		R Re MOTO/I L S C QSR P		

**NOTE:** Any Special Instructions must be included on About Merchant's Business Page.

Wireless Provider: ☐ GPRS Cingular ☐ Other: \_\_\_\_\_

Check one: ☐ Gateway Solutions ☐ First Data Global Gateway (FDGG)

☐ Dial Solutions ☐ VSAT\*\*\* ☐ Frame ☐ Other: \_\_\_\_\_ ☐ First Data® Payment Software Serial # \_\_\_\_\_

VAR/Internet/Software: Name: \_\_\_\_\_ (Nashville Only: Product ID # \_\_\_\_\_ Vendor ID # \_\_\_\_\_)

\*\*\*Requires separate agreement between VSAT Provider prior to implementation of this telecommunications protocol.

**LEASE COMPANY: (04) First Data Global Leasing Lease Term: \_\_\_\_\_ Months Annual Tax Handling Fee: \$10.20**

Monthly Lease Charge for This Location: \$ \_\_\_\_\_ w/o taxes, late fees, or other charges that may apply.

See Lease Agreement for details. This is a **NON-CANCELABLE** lease for the full term indicated.

Client Initials \_\_\_\_\_



# MERCHANT PROCESSING APPLICATION AND AGREEMENT

(Page 2 of 6)

DBA Name: _____		Merchant #: _____		Loc. _____ of _____	
FNP1708(ia)		<b>(6) PROVIDE YOUR OWNER INFORMATION</b>			
Owner/Partner/ Officer Name: _____		D.O.B: _____		Social Security #: _____	
Home Address: _____		City: _____		State: _____ Zip: _____ Country: _____	
Owner/Partner/ Officer Name: _____		D.O.B: _____		Social Security #: _____	
Home Address: _____		City: _____		State: _____ Zip: _____ Country: _____	
				Home Phone: _____	
				% of Ownership: _____	
				Owner's E-Mail Address: _____	

## (7) FLAT RATE / IC PLUS / TIER PRICING SCHEDULE

<b>Start-Up Fees (One-Time Charge)</b> <b>Non-Taxable Fees:</b> Application Fee (Non-Refundable) (247) \$ _____ Reprogramming Fee (31A) \$ _____ Debit Set-up Fee (31B) \$ _____ Misc. Fee (31J) \$ _____ Other: _____ ( ) \$ _____ Total Amount \$ _____ w/o tax	<b>Internet</b> <b>Start-Up Fees</b> FDGG Set-up Fee (31X) \$ _____ FEE PER TID \$ _____ x # OF TIDS _____ = TOTAL \$ _____ Internet Set-up Fee (30R) \$ _____ FEE PER TID \$ _____ x # OF TIDS _____ = TOTAL \$ _____ <b>Billed Monthly Fees</b> FDGG (31Z) \$ _____ FEE PER TID \$ _____ x # OF TIDS _____ = TOTAL \$ _____ Internet Service Fee (394) \$ _____ FEE PER TID \$ _____ x # OF TIDS _____ = TOTAL \$ _____ <b>Internet Authorization &amp; Access Fees</b> MC Internet Auth Fee (03R) \$ _____ Visa Internet Auth Fee (04R) \$ _____ American Express Internet Auth Fee (06I) \$ _____ Discover Internet Auth Fee (07I) \$ _____ Internet Access Fee (30N) \$ _____	<b>TeleCheck</b> <b>TeleCheck Rates &amp; Fees:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No Inquiry Rate _____ % December Risk Surcharge .10 % Per TXN Fee \$ _____ Monthly Minimum Fee (Per Location) \$ _____ Statement Processing Fee \$ 5.00 Customer Requested Operator Call (CROC) \$ 2.50 ECA Chargeback Fee \$ 5.00 (Only charged when entitled with TeleCheck) (See Agreement for definitions, warranty requirements, and any additional fees.)		
<b>Billed Monthly Fees (If Applicable)</b> Monthly Service Fee (335) \$ _____ ACH Reject Fee (401) \$ _____ Minimum Processing Fee (954) \$ _____ Wireless Access Fee (399) \$ _____ FEE PER TID \$ _____ x # OF TIDS _____ = TOTAL \$ _____ Monthly ClientLine® Fee (32R) \$ _____ eIDS Monthly Fee (29E) \$ _____ Regulatory Product (35I) \$ _____ Wireless Comm (472) \$ _____ Monthly Statement Fee (323) \$ _____ TransArmor Monthly Fee (30L) \$ _____ TransArmor Minimum Monthly Fee (959) \$ _____ Other: _____ \$ _____	<b>WEX Full Acquiring Fees</b> WEX Auth Fee (0D4) \$ _____ WEX Sales Discount (840) _____ % WEX Refund Discount (841) _____ % WEX Chargeback Discount (842) _____ % WEX Chargeback Reversal Discount (843) _____ % WEX Chargeback Fee (29H) \$ _____ WEX Retrieval Fee (29I) \$ _____	<b>Buypass Fees</b> Datawire Micronode <input type="checkbox"/> Yes <input type="checkbox"/> No Datawire Micronode 960-AS Monthly Fee (354) \$ _____ (each) <b>Authorization Fees</b> Voyager (0D0, 0D1, 0DV, 0DC, 0DI, 0D3, 0BW, 0BX) \$ _____ WEX (0B0, 0B1, 0BV, 0DX, 0DY, 0DZ) \$ _____ <b>Other Payment Fees</b> Voyager: Sales Discount Fee (766) _____ %		
<b>Billed Annual Fees</b> Compliance Service Fee (November) (33I) \$ 95.00 Annual Membership Fee* (294) \$ _____ *Billed on anniversary of account keyed date.	<b>Other Fees</b> <table style="width: 100%;"> <tr> <td style="width: 50%;">                     Early Termination Fee \$ _____                      Chargeback Fee (205, 725, 20L) \$ _____                      Retrieval Fee (26A, 262, 20M) \$ _____                      **Visa/MC/Disc Chargeback &amp; Retrieval Fee (289, 446) \$ _____                      Batch Settlement Fee (227) \$ _____                      EBT Cash (18E, 18I, 02X, 18H) \$ _____                      EBT Food Stamps (18I, 02Y) \$ _____                      EBT Purchase/Return Fee (029) \$ _____                      Network Access Fee - Debit (420) \$ _____                      American Express Credit Trans Fee (014) \$ _____                      American Express Sales Trans Fee (013) \$ _____                      MC Acquirer CNP AVS Fee (10Z) \$ .0075                      MC Cross Border Fee USD (605) \$ .40 %                      US Cross Border Fee, Non USD (606) \$ .80 %                      MC Acquiring AVS Billing (0FB) \$ .005                      MC NABU Fee (60M, 0B4) \$ .0195                      MC Access Fee (197) \$ _____                      MC Processing Integrity Fee (04F) \$ .055                      MC US Acct Status Inq Svc Interregional Fee (11G) \$ .03                      MC US Acct Status Inq Svc Intraregional Fee (11H) \$ .025                      MC Kilobyte Trans Fee (448) \$ .0035                      MC License Per Item Fee (01C) \$ _____                      MC License Volume Fee (818) \$ .0042 %                      MC CVC2 Fee (11M) \$ .0025                      MC Digital Enablement Fee (24E) _____ %                      NYCE File Fee (18O) \$ _____                 </td> <td style="width: 50%;">                     Visa Access Fee (241) \$ _____                      Visa Int'l Service Fee (22A) \$ .40 %                      Visa Int'l Acquirer Fee (22F) \$ .45 %                      Visa Zero Amt. + AVS Fee (10X) \$ .025                      Visa Zero Amount Fee (10Y) \$ .025                      Visa Zero Floor Limit Fee (04I) \$ .10                      Visa Misuse of Auth Fee (04G) \$ .045                      Visa Partial Auth NP Trans Fee (12D) \$ .01                      Visa Auth Processing Fee (04H) \$ .0195                      Visa Auth Processing Fee (Debit) (04J) \$ .0155                      Visa US Debit Trans Integrity Fee (per occurrence) (238) \$ .10                      *Visa Network Fee CP (NF1) \$ _____                      *Visa Network Fee CNP (NF2) \$ _____                      Visa Kilobyte Trans Fee (447) \$ .0025                      Discover Auth Network Fee (0BC) \$ .0025                      Discover Int'l Processing Fee (22G) \$ .40 %                      Discover Int'l Service Fee (22H) \$ .55 %                      Discover Data Usage Fee (22E) \$ .0185                      TransArmor Token &amp; Encryption (12E) \$ _____                      TransArmor Token (12G) \$ _____                      TransArmor Token Registration (12H) \$ _____                      TransArmor Token &amp; Encrypt - VF (12I) \$ _____                      TIN/TFN Blank or Invalid Fee (as applicable) (181) \$ _____                      Statement Spendtrend Fee (22T) \$ _____                      Other: _____ \$ _____                      Other: _____ \$ _____                 </td> </tr> </table>		Early Termination Fee \$ _____ Chargeback Fee (205, 725, 20L) \$ _____ Retrieval Fee (26A, 262, 20M) \$ _____ **Visa/MC/Disc Chargeback & Retrieval Fee (289, 446) \$ _____ Batch Settlement Fee (227) \$ _____ EBT Cash (18E, 18I, 02X, 18H) \$ _____ EBT Food Stamps (18I, 02Y) \$ _____ EBT Purchase/Return Fee (029) \$ _____ Network Access Fee - Debit (420) \$ _____ American Express Credit Trans Fee (014) \$ _____ American Express Sales Trans Fee (013) \$ _____ MC Acquirer CNP AVS Fee (10Z) \$ .0075 MC Cross Border Fee USD (605) \$ .40 % US Cross Border Fee, Non USD (606) \$ .80 % MC Acquiring AVS Billing (0FB) \$ .005 MC NABU Fee (60M, 0B4) \$ .0195 MC Access Fee (197) \$ _____ MC Processing Integrity Fee (04F) \$ .055 MC US Acct Status Inq Svc Interregional Fee (11G) \$ .03 MC US Acct Status Inq Svc Intraregional Fee (11H) \$ .025 MC Kilobyte Trans Fee (448) \$ .0035 MC License Per Item Fee (01C) \$ _____ MC License Volume Fee (818) \$ .0042 % MC CVC2 Fee (11M) \$ .0025 MC Digital Enablement Fee (24E) _____ % NYCE File Fee (18O) \$ _____	Visa Access Fee (241) \$ _____ Visa Int'l Service Fee (22A) \$ .40 % Visa Int'l Acquirer Fee (22F) \$ .45 % Visa Zero Amt. + AVS Fee (10X) \$ .025 Visa Zero Amount Fee (10Y) \$ .025 Visa Zero Floor Limit Fee (04I) \$ .10 Visa Misuse of Auth Fee (04G) \$ .045 Visa Partial Auth NP Trans Fee (12D) \$ .01 Visa Auth Processing Fee (04H) \$ .0195 Visa Auth Processing Fee (Debit) (04J) \$ .0155 Visa US Debit Trans Integrity Fee (per occurrence) (238) \$ .10 *Visa Network Fee CP (NF1) \$ _____ *Visa Network Fee CNP (NF2) \$ _____ Visa Kilobyte Trans Fee (447) \$ .0025 Discover Auth Network Fee (0BC) \$ .0025 Discover Int'l Processing Fee (22G) \$ .40 % Discover Int'l Service Fee (22H) \$ .55 % Discover Data Usage Fee (22E) \$ .0185 TransArmor Token & Encryption (12E) \$ _____ TransArmor Token (12G) \$ _____ TransArmor Token Registration (12H) \$ _____ TransArmor Token & Encrypt - VF (12I) \$ _____ TIN/TFN Blank or Invalid Fee (as applicable) (181) \$ _____ Statement Spendtrend Fee (22T) \$ _____ Other: _____ \$ _____ Other: _____ \$ _____
Early Termination Fee \$ _____ Chargeback Fee (205, 725, 20L) \$ _____ Retrieval Fee (26A, 262, 20M) \$ _____ **Visa/MC/Disc Chargeback & Retrieval Fee (289, 446) \$ _____ Batch Settlement Fee (227) \$ _____ EBT Cash (18E, 18I, 02X, 18H) \$ _____ EBT Food Stamps (18I, 02Y) \$ _____ EBT Purchase/Return Fee (029) \$ _____ Network Access Fee - Debit (420) \$ _____ American Express Credit Trans Fee (014) \$ _____ American Express Sales Trans Fee (013) \$ _____ MC Acquirer CNP AVS Fee (10Z) \$ .0075 MC Cross Border Fee USD (605) \$ .40 % US Cross Border Fee, Non USD (606) \$ .80 % MC Acquiring AVS Billing (0FB) \$ .005 MC NABU Fee (60M, 0B4) \$ .0195 MC Access Fee (197) \$ _____ MC Processing Integrity Fee (04F) \$ .055 MC US Acct Status Inq Svc Interregional Fee (11G) \$ .03 MC US Acct Status Inq Svc Intraregional Fee (11H) \$ .025 MC Kilobyte Trans Fee (448) \$ .0035 MC License Per Item Fee (01C) \$ _____ MC License Volume Fee (818) \$ .0042 % MC CVC2 Fee (11M) \$ .0025 MC Digital Enablement Fee (24E) _____ % NYCE File Fee (18O) \$ _____	Visa Access Fee (241) \$ _____ Visa Int'l Service Fee (22A) \$ .40 % Visa Int'l Acquirer Fee (22F) \$ .45 % Visa Zero Amt. + AVS Fee (10X) \$ .025 Visa Zero Amount Fee (10Y) \$ .025 Visa Zero Floor Limit Fee (04I) \$ .10 Visa Misuse of Auth Fee (04G) \$ .045 Visa Partial Auth NP Trans Fee (12D) \$ .01 Visa Auth Processing Fee (04H) \$ .0195 Visa Auth Processing Fee (Debit) (04J) \$ .0155 Visa US Debit Trans Integrity Fee (per occurrence) (238) \$ .10 *Visa Network Fee CP (NF1) \$ _____ *Visa Network Fee CNP (NF2) \$ _____ Visa Kilobyte Trans Fee (447) \$ .0025 Discover Auth Network Fee (0BC) \$ .0025 Discover Int'l Processing Fee (22G) \$ .40 % Discover Int'l Service Fee (22H) \$ .55 % Discover Data Usage Fee (22E) \$ .0185 TransArmor Token & Encryption (12E) \$ _____ TransArmor Token (12G) \$ _____ TransArmor Token Registration (12H) \$ _____ TransArmor Token & Encrypt - VF (12I) \$ _____ TIN/TFN Blank or Invalid Fee (as applicable) (181) \$ _____ Statement Spendtrend Fee (22T) \$ _____ Other: _____ \$ _____ Other: _____ \$ _____			
<b>Product Fees</b> FD Mobile Pay Monthly Fee (32Y) \$ _____ FD Mobile Pay Setup Fee (62S) \$ _____ GGe4 Trans Fee (0FC) \$ _____ GGe4 Monthly Fee (40A) \$ _____ Global Gateway E4 Setup Fee (40B) \$ _____ MC GEP Service Fee (897) _____ % Visa GEP Service Fee (898) _____ % Clover & TransArmor Services Fee (2ST) Monthly per Station Qty. Total \$ _____ x _____ = \$ _____ Insights Solution (p/MID) (49i) \$ _____ Perka Solution Fee (2D6) \$ _____ (For the Perka Solution, you will be provided with registration instructions and will be asked to electronically agree to Perka Inc.'s terms and conditions.)				

\* See Interchange Qualification Matrix ("IQM") for Billing Tables.  
 \*\* Consolidated Fee - do not use in addition to 205, 262, 725, or 26A

Client Initials \_\_\_\_\_



# MERCHANT PROCESSING APPLICATION AND AGREEMENT (Page 3 of 6)

DBA Name: \_\_\_\_\_ Pricing Type: \_\_\_\_\_ Loc. \_\_\_\_\_ of \_\_\_\_\_

FNP1708(ia)

**(7) FLAT RATE / IC PLUS / TIER PRICING SCHEDULE (cont'd)**

FNP1802(ia)

## Discount Fees (Based On Gross Sales Volume)

**Accept all MasterCard, Visa and Discover Transactions**  
(presumed, unless any selections below are checked)

Discount Rate and Trans Fee Billing Frequency: ☐ Daily (Default) ☒ Monthly

### MasterCard Acceptance

- ☐ Accept MC Credit transactions only  
☐ Accept MC Non-PIN Debit transactions only

### Visa Acceptance

- ☐ Accept Visa Credit transactions only  
☐ Accept Visa Non-PIN Debit transactions only

### Discover Acceptance

- ☐ Accept Discover Credit transactions only  
☐ Accept Discover Non-PIN Debit transactions only

See Section 1.9 of the Program Guide for details regarding limited acceptance. You are responsible for distinguishing Credit from Non-PIN Debit Cards. Even if you have agreed to limit your acceptance of certain cards as outlined above, you must continue to accept all foreign issued cards, whether Credit or Non-PIN Debit. If you agree to limit your acceptance to a particular type of card and, whether intentionally or in error, accept another type of transaction, the resulting transaction will downgrade to the highest cost interchange plus the applicable Non-Qualified Surcharge (See Section 18.1 of the Program Guide).

## Tiered Pricing: (Select One)

	Discount Fee	Transaction Fee		Discount Fee	Transaction Fee
MC Qualified Credit	(800) _____ %	(001, 002) \$ _____	Visa Non-Qualified Non-PIN Debit	(864) _____ %	(154, 155) \$ _____
MC Mid-Qualified Credit	(810) _____ %	(611, 612) \$ _____	Discover Qualified Credit	(170) _____ %	(015, 016) \$ _____
MC Non-Qualified Credit	(820) _____ %	(621, 622) \$ _____	Discover Mid-Qualified Credit	(990) _____ %	(717, 718) \$ _____
MC Qualified Non-PIN Debit	(850) _____ %	(130, 131) \$ _____	Discover Non-Qualified Credit	(994) _____ %	(721, 722) \$ _____
MC Mid-Qualified Non-PIN Debit	(870) _____ %	(140, 141) \$ _____	Discover Qualified Non-PIN Debit	(964) _____ %	(787, 788) \$ _____
MC Non-Qualified Non-PIN Debit	(880) _____ %	(150, 151) \$ _____	Discover Mid-Qualified Non-PIN Debit	(968) _____ %	(791, 792) \$ _____
Visa Qualified Credit	(804) _____ %	(005, 006) \$ _____	Discover Non-Qualified Non-PIN Debit	(978) _____ %	(795, 796) \$ _____
Visa Mid-Qualified Credit	(814) _____ %	(615, 616) \$ _____	American Express Qualified Credit	(164) _____ %	(013, 014) \$ _____
Visa Non-Qualified Credit	(824) _____ %	(625, 626) \$ _____	American Express Mid-Qualified Credit	(81C) _____ %	(62T, 62U) \$ _____
Visa Qualified Non-PIN Debit	(854) _____ %	(134, 135) \$ _____	American Express Non-Qualified Credit	(82A) _____ %	(65S, 65T) \$ _____
Visa Mid-Qualified Non-PIN Debit	(874) _____ %	(144, 145) \$ _____			

## Flat Rate

	Discount Fee	Transaction Fee		Discount Fee	Transaction Fee
MC Qualified Credit	(800) _____ %	(001, 002) \$ _____	Discover Network Qual Credit	(170) _____ %	(015, 016) \$ _____
MC Qualified Non-PIN Debit	(850) _____ %	(130, 131) \$ _____	Discover Network Qual Non-PIN Debit	(964) _____ %	(787, 788) \$ _____
Visa Qual Credit	(804) _____ %	(005, 006) \$ _____	American Express Qual Credit	(164) _____ %	(013, 014) \$ _____
Visa Qual Non-PIN Debit	(854) _____ %	(134, 135) \$ _____			

☐ Dues & Assessments  
(273, 274, 234, 237, 286, 27L)

☐ Billback

**Non-Qualified Surcharge Fee** (excluding interchange pass-through fees, see Section 18.1)

Applies to Non-qualified MC, Visa, Discover, American Express Credit and/or Non-PIN Debit Transactions. (30D) \_\_\_\_\_ %

☒ **Pass Through Interchange** — Includes Dues and Assessments. You will be charged the applicable interchange rate from MasterCard, Visa or Discover, plus a MasterCard Assessment Fee (273) of .12%, a Visa Assessment Fee (274) of .11%, Visa Assessment Fee CR (27L) of .13%, or a Discover Assessment Fee (234) of .105%, plus any other fees indicated on this Service Fee Schedule. (MC Assessment Fee (237) when transaction is equal to \$1,000 or more will be assessed an additional 0.01% per transaction.) American Express Network Fee (286) of .15%. American Express has Program Pricing and not Interchange and are subject to change.

Sales Credit & Non-PIN Debit Transaction Fee \$	Discount (Based on Gross Sales Vol.)	Discount (Based on Gross Sales Vol.)	Discount (Based on Gross Sales Vol.)	Discount (Based on Gross Sales Vol.)
(001, 002, 005, 006, 015, 016, 130, 131, 134, 135, 787, 788)	MC Qual Credit (800) _____ %	Visa Qual Credit (804) _____ %	Discover Qual Credit (170) _____ %	American Express Qual Credit (164) _____ %
American Express Sales & Credit Transaction Fee \$ (013, 014)	MC Qual Non-PIN Debit (850) _____ %	Visa Qual Non-PIN Debit (854) _____ %	Discover Qual Non-PIN Debit (964) _____ %	
	<input checked="" type="checkbox"/> Gross Interchange MC (560), Visa (550) or Discover (529)		<input type="checkbox"/> Net Interchange MC (553), Visa (563) or Discover (528)	

## PIN Debit (Must complete only one of the following fees if PIN Debit is selected)

Bundled PIN Debit	Unbundled PIN Debit	PIN Debit Declined
(191, Key 0-593) \$ _____	OR (018, Key 0-590, Key 0-593, PreAuth-587, I/C Adj-597) \$ _____ (plus the applicable network fees)	Transaction Fee: (42R) \$ _____

## Bundled Debit Package

Card Type	Transaction Fee	Discount	Transaction Fee Refund	Discount Refund
<b>PIN/Non-PIN</b>				
<input type="checkbox"/> Regulated	(28K) \$ _____	(27I) _____ %	(28L) \$ _____	(27J) _____ %
<input type="checkbox"/> Unregulated	(124) \$ _____	(120) _____ %	(125) \$ _____	(121) _____ %
<input type="checkbox"/> Combined	(124) \$ _____	(120) _____ %	(125) \$ _____	(121) _____ %
<b>Non-PIN</b>				
<input type="checkbox"/> Regulated	(28C) \$ _____	(27D) _____ %	(28D) \$ _____	(27E) _____ %
<input type="checkbox"/> Unregulated	(28G) \$ _____	(27G) _____ %	(28H) \$ _____	(27H) _____ %
<input type="checkbox"/> Combined	(28G) \$ _____	(27G) _____ %	(28H) \$ _____	(27H) _____ %



DBA Name: \_\_\_\_\_ Merchant #: \_\_\_\_\_ Loc. \_\_\_\_\_ of \_\_\_\_\_

**See Part IV, Section A.3 of the Program Guide for early termination fees.**

**(8) AGREEMENT APPROVAL**

The statements made in this Merchant Processing Application and Agreement are true. Client acknowledges having received and read a copy of the Program Guide (which includes terms and conditions for each of the services, Operating Procedures, Third Party Agreements and a Confirmation Page), and Merchant Processing Application (consisting of Sections 1-10) as modified from time to time in accordance with the provisions of this Agreement, and agrees to be bound by all provisions as printed therein. 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 Agreement 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 by 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 the Provide More Business Data Section above, you are authorized to accept transactions in accordance with the percentages indicated in that Section. This signature page also serves as the signature page to the Equipment Lease Agreement, and the TeleCheck Services Agreement, appearing in the Third Party Section of the Program Guide, if selected, the undersigned Client being the "Lessee" for purposes of such Equipment Lease Agreement and/or "You" and "Your" for the purposes of the TeleCheck Services 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.

**For American Express ESA only Merchants:** By signing below, I represent that I have read and am authorized to sign and submit this application for the above entity which agrees to be bound by the American Express® Card Acceptance Agreement ("Agreement"), and that all information provided herein is true, complete and accurate. I authorize First Data Merchant Services Corporation (FDMS) and American Express Travel Related Services Company, Inc. ("American Express") and American Express's agents and Affiliates to verify the information in this application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies from time to time, and disclose such information to their agent, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct FDMS and American Express and American Express's agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about me that they have 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 on me from consumer reporting agencies for marketing and administrative purposes. I am able to read and understand the English language. Please read the American Express Privacy Statement at <http://www.americanexpress.com/privacy> to learn more about how American Express protects your privacy and how American Express uses your information. I understand that I may opt out of marketing communications by visiting this website or contacting American Express at 1-(800)-528-5200. I understand that in the event I decline to receive marketing communications from American Express, I may continue to receive messages from American Express regarding American Express services.

I understand that upon American Express's approval of the application, as applicable, the entity will be provided with the Agreement and materials welcoming it to American Express's Card acceptance program.

I further acknowledge and agree that I will not use my 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.

THIS MERCHANT PROCESSING APPLICATION AND AGREEMENT HAS BEEN EXECUTED ON BEHALF OF AND BY THE AUTHORIZED MANAGEMENT OF CLIENT AS OF THE EFFECTIVE DATE.

Client's Business Principal: (Please sign below)

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

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

Title: ☐ Pres. ☐ V.P. ☐ Member L.L.C. ☐ Owner ☐ Partner ☐ Other: \_\_\_\_\_

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

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

Title: ☐ Pres. ☐ V.P. ☐ Member L.L.C. ☐ Owner ☐ Partner ☐ Other: \_\_\_\_\_

**(PROCESSOR): For First Data Merchant Services Corporation and Wells Fargo Bank, N.A.**

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

**(9) TELECHECK ACH AUTHORIZATION**

**ACH Debit and Credit Authorization:** Client authorizes its Financial Institution to pay and charge to its account by electronic fund transfer the amount due TeleCheck and/or TRS under this Agreement and to accept all credits and debits made to its account by electronic fund transfer as a result of TeleCheck's and/or TRS' services. This authorization shall remain in effect until thirty days after revoked in writing.

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

Authorized Signature on TeleCheck Account for ACH

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

FNP1708(ia)

**(10) PERSONAL GUARANTY**

FNP1802(ia)

In exchange for First Data Merchant Services Corporation, Wells Fargo Bank, N.A., and TeleCheck Services, Inc. (the Guaranteed Parties) acceptance of, as applicable, the Agreement, and/or the Equipment Lease Agreement, and/or the TeleCheck/TRS Services 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.

**Signature (Please sign below):**

**Signature (Please sign below):**

**X** \_\_\_\_\_, an individual

**X** \_\_\_\_\_, an individual



# MERCHANT PROCESSING APPLICATION AND AGREEMENT

(Page 5 of 6)

Bank Code: \_\_\_\_\_ Merchant ID: \_\_\_\_\_ Buypass Merchant #: \_\_\_\_\_

DBA NAME                     (24 characters)

FNP1708(ia)	<b>BANKING INFORMATION (REQUIRED)</b>	FNP1802(ia)
First/Last Contact Name at Bank: _____		Phone Number: _____

ABA #: \_\_\_\_\_ DDA #: \_\_\_\_\_

## CHECKLIST INFORMATION

Sales Support ID: \_\_\_\_\_ Sales Rep. ID #: \_\_\_\_\_ Print Sales Rep. Name: \_\_\_\_\_

HIERARCHY: Bank: 4 9 8 9 8 0 1 2 5 8 8 0 Agent: \_\_\_\_\_ RELM Code: F N P

Corp.: \_\_\_\_\_ Chain: \_\_\_\_\_ Buypass FIID: \_\_\_\_\_

## CLIENT VISITATION

- ☐ Visit Not Required (Lic. Professional)

1. Zone: ☐ Business District ☐ Industrial ☐ Residential

2. Location: ☐ Mall ☐ Shopping Area ☐ Isolated  
☐ Office ☐ Apartment ☐ Home  
☐ Other: \_\_\_\_\_

3. Seasonal: ☐ No ☐ Yes, Mos. in Operation: \_\_\_\_\_  
Mos. Open Between \_\_\_\_\_ to \_\_\_\_\_

4. External Facility Description (# of Levels/Floors):  
☐ 1 ☐ 2-4 ☐ 5-10 ☐ 11 plus

5. Merchant Occupies: ☐ Ground Floor  
☐ Other: \_\_\_\_\_

6. Remaining Floor(s) Occupied by:  
☐ Residential ☐ Commercial ☐ Combination

7. Advertising Name Displayed:  
☐ Window ☐ Door ☐ Store Front

8. Time Zone (required): \_\_\_\_\_

9. Approx. Square Footage:  
☐ 0-250 ☐ 251-500 ☐ 501-2,000 ☐ 2,001+

10. # of Employees: \_\_\_\_\_

11. # of Registers: \_\_\_\_\_

12. Return Policy:  
☐ Full Refund ☐ Exchange Only ☐ None

13. Do you have a refund policy for your MC/Visa / Discover® Network/American Express sales?  
☐ Yes ☐ No If yes, Check one:  
☐ Exchange ☐ Store Credit ☐ Refund Cardholder

If MC/Visa/Discover/American Express Credit, within how many days do you submit credit transactions?  
☐ 0-3 ☐ 4-7 ☐ 8-14 ☐ Over 14 days

14. Proper License Visible (Liquor, Tax ID, etc.):  
☐ Yes ☐ No, explain: \_\_\_\_\_

15. Previous Processor: \_\_\_\_\_

16. Your Previous Merchant #: \_\_\_\_\_

17. Check Reason for Changing:  
☐ Rate ☐ Service ☐ Terminated  
☐ Other: \_\_\_\_\_

18. Do You Have Previous Processor MC/Visa/ Discover/American Express Statements?  
☐ Yes ☐ No

19. Are customers required to leave a deposit?  
☐ Yes ☐ No  
If Yes, % of deposit required: \_\_\_\_\_ %  
Time Frame for Delivery: \_\_\_\_\_ Days

Comments to Credit Officer (40 Characters): \_\_\_\_\_

## MAIL STATEMENTS / DOCUMENTS

Statement Recap Information: (check one) ☐ 01 = Outlet ☐ 02 = Stmt to Bill To/No Recap ☒ 07 = Suppress Stmt (No Stmt) ☐ 08 = Produce Recap, No Stmt  
☐ 09 = Bill to Address/Stmt and Recap ☐ 10 = Recap to Bill To/Stmt to Outlet

Statement Type: (check one) ☒ Detail ☐ Summary Statement Delivery Method: (check one) ☐ E-Mail ☒ Online ☐ Print and Mail

Statement E-Mail Address: \_\_\_\_\_

ON YOUR BUSINESS ACCOUNT CHECKING STATEMENT ROLLUP: (check one)

☐ 0 = Each Transfer ☐ 1 = Debit/Credit Grouped (By Category) ☒ 2 = Net Transfer Amount Only ☐ 3 = Net Transfer EOM Fee Combined

## PROCESSING INFORMATION

1. Processing mode: ☒ EDC: ☐ ECR 2. Funding will be processed DAILY via: ☒ ACH ☐ Bankwire
3. Bank will fund: ☐ Outlet ☐ Head Office 4. # of Plates: \_\_\_\_\_ Long \_\_\_\_\_ Short  
(will be shipped by ISO) 5. Fire Safety Act: ☐ Yes ☐ No
6. Ship Equipment and Welcome Packet to (will be shipped by ISO) (check one):  
☐ Outlet ☐ Head Office ☐ Other, give mailing information below ☒ No Welcome Packet and Supplies ☐ No Welcome Packet

Name: _____	First/Last Contact Name: _____		
Address: _____	City: _____	State: _____	Zip: _____



DBA Name: \_\_\_\_\_

Merchant ID: \_\_\_\_\_

FNP1708(ia)

**PROCESSING INFORMATION (cont'd)**

FNP1802(ia)

**7. Additional Terminal Features: (Check all that apply to ensure timely terminal programming)**
☐ **Auto Settle Time** \_\_\_\_\_ **hh ET**  
 (military)

☐ Bar Tab

☐ Clerk / Server Entry

☐ **Debit Cash Back**

Delayed Ship Date: \_\_\_\_\_

☐ Dial Prefix: ☐ Dial 9 ☐ Other: \_\_\_\_\_

☐ Dial Suffix: \_\_\_\_\_

☐ E-Commerce

☐ If IP \_\_\_\_\_  
 (List Current Provider)

E-Mail Address: \_\_\_\_\_

☐ QSR-CR/SMT (Convenience/Small Ticket)

☐ QSR Print Option \_\_\_\_\_

☐ Invoice Number

☐ Multi-Trans (PC/Register/Software only)

☐ No Server/ Ticket ID

☐ Remove Room # Prompt

☐ Remove Ticket # Prompt

☐ Retail Gas

☐ Retail With Tip

☐ Ship Method (Overnight)

☐ Tip % Option

☐ Verify Amount Prompt

☐ Partial Approval

☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry

☐ American Express Prepaid  
 Program Preference  
 (Choose One):

☐ Partial Auth

☐ Balance Back

☐ Other: \_\_\_\_\_

**PINPad:**
☐ DES Encryption

☐ DUKPT

☐ Access Code # \_\_\_\_\_

**Terminal Features: (Cont'd)**

	Key Disable	or	Password Protect
Credits	<input type="checkbox"/>		<input type="checkbox"/>
Voids	<input type="checkbox"/>		<input type="checkbox"/>
Forces	<input type="checkbox"/>		<input type="checkbox"/>
Reviews	<input type="checkbox"/>		<input type="checkbox"/>
Bal/Settle	<input type="checkbox"/>		<input type="checkbox"/>
Auth Only	<input type="checkbox"/>		<input type="checkbox"/>
Reports	<input type="checkbox"/>		<input type="checkbox"/>
Tip Adjustment	<input type="checkbox"/>		<input type="checkbox"/>

Comments: \_\_\_\_\_

(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

**Mail / Telephone Order / Business to Business / Internet Information**

(All Questions must be Answered)

 1. What % of total sales represent business to business  
 (vs business to consumer):

 Business to Business \_\_\_\_\_% + Business to Consumer \_\_\_\_\_% = **100%** (total sales)

 2. What % of bankcard sales represent business to business  
 (vs business to consumer):

 Business to Business \_\_\_\_\_% + Business to Consumer \_\_\_\_\_% = **100%** (bankcard sales)

 3. 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 \_\_\_\_\_% = **100%**

 4. MC/Visa/Discover/American Express sales are deposited (check one): ☐ Date of order ☐ Date of delivery ☐ Other (specify): \_\_\_\_\_

 5. Who performs product / service fulfillment? ☐ Direct ☐ Vendor ☐ Other If vendor, add:

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Please describe how the transaction works, from order taking to merchant fulfillment (attach additional sheet if necessary):

 6. Does any of your cardholder billing involve automatic renewals or recurring transactions (i.e., cardholder authorizes initial sale only)? ☐ Yes ☐ No