

Merchant Application

Control #

1. Business Information

Type of Business <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Medical or Legal Corporation <input type="checkbox"/> Association/Estate/Trust <input type="checkbox"/> Tax Exempt <input type="checkbox"/> Government <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Other	Detailed Business Description: Include what is being sold and to whom, delivery methods and card charging policies, types of advertising (enclose samples). If processing via mail, phone or Internet: supply copy of print advertising, catalogs and brochures. If applicable, provide video (TV), audio tape (Radio or IVR), and website screen prints/URL(Internet).	Types of Goods or Services Sold:	Type of Business <input type="checkbox"/> Retail Storefront <input type="checkbox"/> Internet Site <input type="checkbox"/> Business Office <input type="checkbox"/> Residence <input type="checkbox"/> Bank <input type="checkbox"/> Other: Industry/SIC
Do you distribute/ship your own goods/products? <input type="checkbox"/> Yes <input type="checkbox"/> No		Type of Application <input type="checkbox"/> Single Location <input type="checkbox"/> Multiple Locations (Chain) <input type="checkbox"/> Additional Chain Location	# of Locations Years at Main Locations Name of Referral Bank
If No, name of fulfillment house:			
Contact Name:			
Phone #:			
Business Name (DBA)		Date Business Established (MMYY)	Merchant Legal Business Name
Business Street Address, Line 1		Business Fed Tax ID	
Business Street Address, Line 2		Business Phone	
Business Street Address City, State, Zip		Business Fax	
Mailing Address Name (if different from Business Name)		Business Email Address (for notices)	
Mailing Address Street Address Line 1 (if different from Business Name)		Business Website Address	
Mailing Address Street Address Line 2		Contact Name	
Mailing Address Street Address City, State, Zip		Contact Phone #	

2. Merchant History

Ever accepted credit cards before? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please provide 3 months previous processor statements.	If Yes, name of processor:
Ever had a merchant account canceled? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, name of processor:
Date of cancellation (MMYY):	Reason for cancellation:
Is your business undergoing a forensic investigation? <input type="checkbox"/> Yes <input type="checkbox"/> No	

3. Business Checking

Bank Name		Bank Address, City, State, Zip	
Checking Account # ¹	Transit Routing # (9 digits)	Years Open	***Please Include Copy of Voided Check***

¹ **AUTHORIZATION FOR AUTOMATIC FUNDS TRANSFER (ACH):** The Acquiring Bank is authorized to initiate or transmit automatic debit and/or credit entries and/or check entries to the account identified above and in the **provided voided check** under this Agreement. Said authority is granted to Merchant Bank's Processor and their agents.

4. Owner and/or Officer Information (Processor's privacy policy can be found at www.merchante-solutions.com)

Name of Principal and Title		Social Security Number	% Owned	DOB if Sole Proprietor
Residential Phone #	Principal Since (MMYY)	Residential Address, City, State, Zip		
Name of Principal and Title		Social Security Number	% Owned	
Residential Phone #	Principal Since (MMYY)	Residential Address, City, State, Zip		

5. Transaction Information

Refund Policy <input type="checkbox"/> Refund in 30 Days or Less <input type="checkbox"/> No Refund or Exchange <input type="checkbox"/> Exchange Only <input type="checkbox"/> N/A	Total of following must add up to 100%
Do you bill your customers prior to goods being shipped? <input type="checkbox"/> Yes <input type="checkbox"/> No	Electronic card-swiped transactions %
If Yes, # of days: <input type="checkbox"/> 0-2 days <input type="checkbox"/> 3-30 days <input type="checkbox"/> 31-60 days <input type="checkbox"/> 60-90 days <input type="checkbox"/> >90 days	Electronic key-entered transactions (with imprints) %
<input type="checkbox"/> Visa & MC	Electronic card not present (without imprints) %
Total monthly sales for all payment types	Touchtone card present (with imprints) %
Projected Visa/MC monthly sales	Touchtone card not present (no imprints) %
Projected average Visa/MC ticket	Mail/Telephone Order (card not present) %
Projected highest Visa/MC ticket	e-Commerce (card not present) %

Merchant Application (cont.)

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5. Transaction Information (cont.)

<input type="checkbox"/> American Express ²	<input type="checkbox"/> MeS Settlement	<input type="checkbox"/> Amex Settlement/Existing SE #:	
<input type="checkbox"/> Discover, Diners, JCB, CUP ²	<input type="checkbox"/> MeS Settlement	<input type="checkbox"/> Discover Settlement/Existing Discover Merchant #:	
<input type="checkbox"/> Debit ²			
<input type="checkbox"/> EBT ²	FCS #:		
<input type="checkbox"/> Check Authorization Service ²	Name of Provider:	Merchant #:	Check #:

6. Product Selection²

<input type="checkbox"/> POS Terminal	Make	Model	Quantity	Rent/Buy/Own
	Terminals			
	Printers			
	Pinpads			
	Imprinter			
<input type="checkbox"/> MeS Payment Gateway	URL Address:			
	Name of Certified Shopping Cart:			
	Administrator Email:			
	<input type="checkbox"/> MeS Hosted Payment <input type="checkbox"/> Card Present and/or Mail Order <input type="checkbox"/> e-Commerce/Card Not Present			
<input type="checkbox"/> MeS Virtual Terminal	Administrative Email:			
	<input type="checkbox"/> Level 3 <input type="checkbox"/> Multi-Merchant			
<input type="checkbox"/> MeS Virtual Terminal Limited	Administrator Email:			
<input type="checkbox"/> MeS Pay-by-Phone				
<input type="checkbox"/> Other Solution	Name of other Solution:			

Electronic Commerce Merchants, please provide the following regarding any digital certifications that have been issued for your website.

Name of the digital certificate issuer:	Digital certificate number(s):
Digital certificate expiration date(s):	Ownership Status of Digital Certificate(s) <input type="checkbox"/> Individual <input type="checkbox"/> Shared
Phone Training for Merchant? <input type="checkbox"/> Yes <input type="checkbox"/> No	

7. Dial Terminal Features

<input type="checkbox"/> Access Code # to dial out:	<input type="checkbox"/> Invoice # Prompt On
<input type="checkbox"/> Auto Batch Close HR: MIN:	<input type="checkbox"/> Fraud Control On
<input type="checkbox"/> Reset Reference # Daily	<input type="checkbox"/> Password Protect On
<input type="checkbox"/> Receipt Header Line 4	<input type="checkbox"/> Tip Option On
<input type="checkbox"/> Receipt Header Line 5	<input type="checkbox"/> Clerk Enabled
<input type="checkbox"/> Receipt Footer	<input type="checkbox"/> Terminal Reminder to Check Totals (VFI) HR: MIN:

8. Fee Schedule

By signing the Merchant Application, Merchant understands the rates and fees stated below correspond to the Visa/MC volume and average ticket indicated on page 1 of the Application.

8.1 Rates & Fees

Visa/MasterCard Acceptance Options: <input type="checkbox"/> Credit/Business Cards <input type="checkbox"/> Consumer Debit/Prepaid Cards <input type="checkbox"/> both				
<input type="checkbox"/> All Plans	Discount Rate	%	Monthly Minimum	
	Per Item		Non-Qual Per Item	
	Rewards Rate	%	Rewards Per Item	
	Keyed Rate	%	Keyed Per Item	
	Mid-Qual Rate	%	Mid-Qual Per Item	
<input type="checkbox"/> Fixed Rate & Assessments Plan	Non-Qual Rate	%	Non-Qual Per Item	
<input type="checkbox"/> Pass-Through Plan	Includes Interchange, Assessments, Association Fees, Sponsorship Fees			
<input type="checkbox"/> Other Plan	Description:			
Discover, Diners, JCB, CUP ²	% Rate:	Per Item:	American Express ²	% Rate: Per Item:

8.2 Authorization Fees

Visa/MC	Discover, Diners/, JCB, CUP ²	American Express ²
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8.3 Other Transaction Fees

Pin Debit Cards ²	Bill Me Later ²
MeS Pay-by-Phone Auth & Capture ²	Verified By Visa ²
Internet Provider Transaction Fee	MasterCard Secure Code ²
EBT ²	Visa/MC Account Updater (\$50 MC Enrollment) ²
AVS Transaction Fee	Batch Fee

8.4 Miscellaneous Fees

Account Application (One Time)	Web-based Reporting (Monthly) ²
New Account Setup (One Time)	PCI Administration Fee (Annual) ²
Internet Service Setup (One Time)	PCI Late Validation Fee (Periodic) ²
Internet Provider Fee (Monthly)	MeS Payment Gateway (Monthly) ²
Chargebacks (Per CB)	MeS Virtual Terminal (Monthly)
Customer Care (Monthly)	MeS Virtual Terminal Limited (Monthly)
Merchant Statement (Monthly)	Other:
Administrative Maintenance (Annual) ²	Other:

² For products and services marked with a ², Merchant Bank does not provide the products and services and has no responsibility or liability for the products and services.

Merchant Application (cont.)

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8. Fee Schedule (cont.)**8.5 Equipment²**

Type of Equipment	Rent or Purchase	Per Item	Quantity	Total	# Months	\$ per Month
Comments:				0		
				0		

9. Third-Party Disclosure

Names of third parties who provide services to, or are otherwise associated with, Merchant and who have access to transaction information or Cardholder data. Failure to disclose this information can result in account cancellation.

Name		Name	
Name		Name	

10. Merchant & Guarantor Signatures

Agreement Signature: Each person signing below agrees that they have read and agree to the terms and conditions of the Merchant Agreement and the Addendums described in Section 23 of the Merchant Agreement, which have been provided to them, and certifies that all information provided in this application is true, correct and complete. Each person authorizes the Merchant Bank or Processor or any credit bureau or any credit reporting agency employed by Merchant Bank or Processor or any agent of Merchant Bank or Processor, to make whatever inquiries the Merchant Bank or Processor deems appropriate to investigate, verify or research references, statements or data obtained from Merchant for the purpose of this application, including requesting reports from consumer reporting agencies on persons signing below as an owner or general partner of Merchant or as a Guarantor (if such person asks Merchant Bank or Processor whether or not a consumer report was requested, Merchant Bank or Processor will tell such person, and if Merchant Bank or Processor received a report, Merchant Bank or Processor will give such person the name and address of the agency that furnished it). Each person also authorizes the Merchant Bank or Processor to give information to others, including other creditors and credit reporting agencies, concerning the Merchant Bank or Processor experience with Merchant. The Merchant Bank or Processor may request additional information if the Merchant Bank or Processor decides that it is necessary.

PLEASE CAREFULLY REVIEW THE TERMS AND CONDITIONS OF THE MERCHANT AGREEMENT AND MERCHANT RESTRICTIONS ADDENDUM PROVIDED TO YOU WITH THIS APPLICATION, AND WHICH ARE HEREBY INCORPORATED BY REFERENCE. PLEASE ALSO CAREFULLY REVIEW, IF APPLICABLE, THE TERMS AND CONDITIONS OF THE CARD NOT PRESENT ADDENDUM AND SPECIAL SERVICES ADDENDUM TO THE MERCHANT AGREEMENT, AND EACH ADDENDUM, PROVIDED TO YOU WITH THIS APPLICATION, WHICH ARE HEREBY INCORPORATED BY REFERENCE. BY SIGNING BELOW, (i) YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD AND AGREE TO THOSE TERMS AND CONDITIONS, (ii) YOU AGREE TO ACCEPT ELECTRONIC NOTIFICATION OF ANY CHANGES TO THOSE TERMS AND CONDITIONS AND (iii) YOU CERTIFY THAT MERCHANT DOES NOT AND WILL NOT PROVIDE, OFFER OR FACILITATE GAMBLING SERVICES, INCLUDING OFFERING OR FACILITATING INTERNET GAMBLING SERVICES, OR ESTABLISHING QUASI-CASH, CREDITS OR MONETARY VALUE OF ANY TYPE THAT MAY BE USED TO CONDUCT GAMBLING.

Unless otherwise notified by Processor, if Discover Network Card acceptance is selected above, Merchant understands the Terms and Conditions of the Merchant Agreement will apply to Discover Network Card transactions. In certain instances, when notified by Processor, if Discover Network Card acceptance is selected above, Merchant understands that the Terms and Conditions for Discover Card Acceptance ("Discover Card Terms and Conditions") will be sent to Merchant by DFS Services LLC upon approval by DFS Services LLC for Merchant to accept the Discover Card. In such instances, by accepting the Discover Card for the purchase of goods and/or services, Merchant agrees to be bound by the Discover Card Terms and Conditions. Unless otherwise notified by Processor, if American Express is selected above, Merchant understands the Terms and Conditions of the Merchant Agreement will apply to American Express Card transactions. In certain instances, when notified by Processor, if American Express is selected above, by signing below, Merchant represents that the information provided on the Application is complete and accurate and Merchant authorizes American Express Travel Related Services Company, Inc. ("

Guaranty: By signing below, the undersigned Guarantor(s), individually and severally, guarantee the full and faithful performance and payment by the Merchant (identified above in the portion of this Application which precedes this Guaranty) of each and all of Merchant's duties and obligations to Merchant Bank and Processor, as provided in Section 25 of the Merchant Agreement, which Merchant Agreement, including the aforementioned Application and Addendums mentioned above, are incorporated into this Guaranty by this reference.

1) Principal Signature		Print Name		Date	
1) Guarantor Signature		Print Name		Date	
2) Principal Signature		Print Name		Date	
2) Guarantor Signature		Print Name		Date	

For Processor & Merchant Bank & Referral Bank Use

Site inspection to be completed by referral bank or MeS

Address of location inspected ☐ Business Address ☐ Mailing Address ☐ Other Address:

Does name posted at business match name on application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Does inventory volume appear to be sufficient?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does location have appropriate business signage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are Store Hours Posted?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you view merchant's inventory?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Number of Employees	
Was inventory consistent with merchant's type of business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Comments:	
Site inspection conducted by: <input type="checkbox"/> Referral Bank Representative <input type="checkbox"/> MeS Representative <input type="checkbox"/> Other:			

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Referral Bank Name:

MeS Representative Name	MeS Representative Phone	MeS Representative Signature	Date Accepted

Processor: Merchant e-Solutions, Inc. (MeS), 920 N. Argonne, Suite 200, Spokane WA •

MeS Representative Name	MeS Representative Phone	MeS Representative Signature	Date Accepted

Merchant Bank: Synovus Bank, P.O. Box 23019, Columbus GA 31902-3019 (706) 649-4900

MeS Representative Name	Date Accepted

Patriot Act Notification

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or business who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license and/or other identifying documents. Please complete sections 1, 2, and 3.

1. Business Identification				
MINIMUM OF ONE BOX MUST BE CHECKED AND COMPLETED, AND SUPPORTING DOCUMENTATION MUST BE PROVIDED.				
<input type="checkbox"/> Government Issued Business License	Identification Number	Date of Issuance	Place of Issuance	Expiration Date
<input type="checkbox"/> Tax Return	I.R.S. Employer Identification Number	Type of Taxes Filed	Place of Issuance	Date Filed
<input type="checkbox"/> Corporate Resolution	Place of Issuance		Date Filed	
<input type="checkbox"/> Articles of Incorporation	Place of Issuance		Articles of Incorporation File Date	
<input type="checkbox"/> Partnership Agreement	Name of Who Executed Partnership Agreement		Place of Issuance	Date of Agreement
<input type="checkbox"/> Business Financial Statements	Type		Place of Issuance	Date
	<input type="checkbox"/> Balance Sheet			
	<input type="checkbox"/> Income Statement			
	<input type="checkbox"/> Statement of Cash Flows			

2. Personal Identification			
MINIMUM OF ONE BOX MUST BE CHECKED AND COMPLETED, AND SUPPORTING DOCUMENTATION MUST BE PROVIDED. THE PERSONAL IDENTIFICATION SHOULD BE A DRIVER'S LICENSE UNLESS THERE IS NONE..			
<input type="checkbox"/> Driver's License <input type="checkbox"/> Passport* <input type="checkbox"/> Mexican Consulate ID* <input type="checkbox"/> Military ID* <input type="checkbox"/> Resident Alien ID*			
Number on ID	Place of Issuance	Date of Expiration	Date of Issuance
*If option is selected above, the following credit card information is required:			
Type of Card	Name of Card Issuer	Last 4 Digits of Card Number	

3. Signatures		
Merchant DBA Name		
Merchant Signature**	Printed Name and Title of Merchant Signer	Date
Processor (or Merchant Bank) Representative Signature**	Printed Name of Processor (or Merchant Bank) Rep	Date

**** BY SIGNING ABOVE, YOU HEREBY ACKNOWLEDGE AND AGREE THAT THE INFORMATION LISTED HEREIN IS TRUE AND CORRECT AND WAS PERSONALLY OBSERVED ON THE INDICATED DOCUMENTS.**

Visa Disclosures

Member Bank (Acquirer) Information

Acquirer Name	Synovus Bank
Acquirer Address	1125 1 st
Phone	706-649-4900

Important Member Bank (Acquirer) Responsibilities

1. A Visa Member is *only entity*
- 2.
- 3.
- 4.
- 5.

Merchant Information

Merchant Name	
Merchant Address	
Merchant Phone	

Important Merchant Responsibilities

1. Ensure compliance with cardholder data security and storage requirements.
2. Maintain fraud and chargebacks below thresholds.
3. Review and understand the terms of the Merchant Agreement.
4. Comply with the Visa International Operating Regulations.

Merchant Signature

The responsibilities listed above do not supercede terms of the Merchant 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 have any problems.

Merchant Signature	Date

Merchant's Printed Name and Title

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