

Welcome to Moneris Solutions! Before activating your new Moneris merchant services account, please review the important information below, as well as any attachments to this message. If you are going to process payments through a stand-alone card terminal or peripheral—such as a card reader or PIN pad-- you will be receiving your device shortly.

Account Details*: Merchant Account Number: Annual Processing Limit: Average Ticket Size: Maximum Single Ticket/Transaction Limit: Daily Processing Limit: Monthly Processing Limit:

Card Acceptance Guide/Operating Manual:

The Moneris Card Acceptance Guide explains how to accept credit and debit card payments safely, securely and efficiently, and outlines the Terms and Conditions of your Moneris account. Our Operating Manual provides detailed instructions on activating and using your account, and outlines the procedures and best practices for processing credit and debit card payments. For your convenience, both are available online at www.monerisusa.com/terms-and-conditions. We strongly recommend reviewing both before activating your account.

On-line Reporting:

You can access your monthly merchant services account statement through Client Line, our online reporting tool. To enroll in Client Line, visit www.myclientline.net. If you have questions or need assistance with Client Line, please contact your bankcard representative.

Customer Service Inquiries:

If you ever require assistance or have questions about your Moneris account—including funding, chargebacks or individual transactions-- please contact the Moneris Solutions Customer Service Team at **1-800-471-9511** or Moneriscustsvc@moneris.com. Our Customer Service team is available Monday through Friday from 7:30am-5:30pm CST.

Card Brand Logos:

The card associations require all merchants that accept credit card payments to post signage showing the logos of the cards they accept at the point-of-sale. E-commerce merchants must show the logos of the cards they accept on their check out page. If you are going to accept all four major card brands—Visa, MasterCard, Discover and American Express-- you can download and/or print signage with all four card logos at www.discoversignage.com. You will need to register in order to access the logos.

If you are not going to accept all four card brands, you will need to download and/or print logos for each of the cards you are going to accept separately:

-Visa: http://usa.visa.com/merchants/merchant-support/resources/index.jsp

-MasterCard: https://www.mastercardbrandcenter.com/us/getourbrand/index.shtml

-Discover: http://www.discovernetwork.com/merchants/

-American Express:

https://www209.americanexpress.com/merchant/services/en_US/logosandsupplies?inav=merch_ac_logos

Be sure to display the logos prominently at your point-of-sale or, if you are an e-commerce business, on the check out page of your web site.

Moneris PCI Compliance Program:

PCI-DSS is a world-wide security standard established to help payment industry organizations prevent credit card fraud through increased controls around data and its exposure to compromise. To help protect our clients against incidence of data theft and card fraud, Moneris has established a program to help ensure you become and remain PCI-DSS compliant. Enrollment is mandatory for all merchants processing credit and/or debit cards through Moneris. Additional information on the program will be sent to you at a later date. If you would like more information on PCI-DSS and data security in general, please visit www.monerisusa.com/pcisecurity.

*These limits were established based upon the information provided in your application, and have been established to protect your business and Moneris from unusual account activity. If you would like to request an increase in any of your limits, or if you need to process a transaction above your limit, please call Moneris Customer Service at **1-800-471-9511** for assistance.

Thank you for choosing Moneris Solutions as your payment processor.

We look forward to serving you for many years to come.