

# Merchant Processing Application and Agreement



Please review the information below and sign if everything looks right. If you have any questions please contact your representative.

## BUSINESS DETAILS

### CONTACT INFORMATION

First Name	<input type="text"/>	Last Name	<input type="text"/>
Email	<input type="text"/>	Phone Number	<input type="text"/>

### BUSINESS INFORMATION

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.)

Business Legal Name	<input type="text"/>	DBA Name	<input type="text"/>
Tax Filing Name	<input type="text"/>	Tax Filing Method	<input type="checkbox"/> EIN <input type="checkbox"/> SSN
Tax ID (EIN)	<input type="text"/>		
Type of Ownership	<input type="checkbox"/> Government <input type="checkbox"/> Individual / Sole Proprietor <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Non-Profit Org <input type="checkbox"/> Partnership <input type="checkbox"/> Private Corporation <input type="checkbox"/> Public Corporation		
	<input type="checkbox"/> Tax Exempt		
Stock Exchange (Only applicable for Public Corporations)		Stock Ticker Symbol	<input type="text"/> (NYSE or NASDAQ)
	<input type="checkbox"/> NYSE or NASDAQ <input type="checkbox"/> Other/Not Applicable		
Industry (MCC)	<input type="text"/>	Business Description	<input type="text"/>
Industry Options	<input type="checkbox"/> Quasi Cash	Business Start Date	<input type="text"/>
Website	<input type="text"/>	Business Phone	<input type="text"/>

### BUSINESS ADDRESS

Street Address 1	<input type="text"/>		
Street Address 2	<input type="text"/>	City	<input type="text"/>
State	<input type="text"/>	ZIP	<input type="text"/>
Country	<input type="text"/>		

### BUSINESS LEGAL MAILING ADDRESS

Street Address 1	<input type="text"/>		
Street Address 2	<input type="text"/>	City	<input type="text"/>
State	<input type="text"/>	ZIP	<input type="text"/>
Country	<input type="text"/>		

## OWNER INFORMATION

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

### BUSINESS OWNER INFORMATION

First Name	<input type="text"/>	Last Name	<input type="text"/>	Street Address 1	<input type="text"/>		
Title	<input type="checkbox"/> CEO <input type="checkbox"/> CFO <input type="checkbox"/> COO <input type="checkbox"/> LLC Member <input type="checkbox"/> Owner <input type="checkbox"/> Partner <input type="checkbox"/> President			Street Address 2	<input type="text"/>	City	<input type="text"/>
	<input type="checkbox"/> Secretary <input type="checkbox"/> Treasurer <input type="checkbox"/> Vice President			State	<input type="text"/>	ZIP	<input type="text"/>
% Ownership	<input type="text"/>	%	Personal Guarantee	<input type="checkbox"/> Yes	Country	<input type="text"/>	
SSN	<input type="text"/>	Date of Birth	<input type="text"/>				
Mobile Phone	<input type="text"/>						
Email	<input type="text"/>						

**ADDITIONAL BUSINESS OWNER (1)**

First Name	<input type="text"/>	Last Name	<input type="text"/>	Street Address 1	<input type="text"/>		
% Ownership	<input type="text"/> %	SSN	<input type="text"/>	Street Address 2	<input type="text"/>	City	<input type="text"/>
Date of Birth	<input type="text"/>	Mobile Phone	<input type="text"/>	State	<input type="text"/>	ZIP	<input type="text"/>
				Country	<input type="text"/>		

**ADDITIONAL BUSINESS OWNER (2)**

First Name	<input type="text"/>	Last Name	<input type="text"/>	Street Address 1	<input type="text"/>		
% Ownership	<input type="text"/> %	SSN	<input type="text"/>	Street Address 2	<input type="text"/>	City	<input type="text"/>
Date of Birth	<input type="text"/>	Mobile Phone	<input type="text"/>	State	<input type="text"/>	ZIP	<input type="text"/>
				Country	<input type="text"/>		

**ADDITIONAL BUSINESS OWNER (3)**

First Name	<input type="text"/>	Last Name	<input type="text"/>	Street Address 1	<input type="text"/>		
% Ownership	<input type="text"/> %	SSN	<input type="text"/>	Street Address 2	<input type="text"/>	City	<input type="text"/>
Date of Birth	<input type="text"/>	Mobile Phone	<input type="text"/>	State	<input type="text"/>	ZIP	<input type="text"/>
				Country	<input type="text"/>		

**ADDITIONAL BUSINESS OWNER (4)**

First Name	<input type="text"/>	Last Name	<input type="text"/>	Street Address 1	<input type="text"/>		
% Ownership	<input type="text"/> %	SSN	<input type="text"/>	Street Address 2	<input type="text"/>	City	<input type="text"/>
Date of Birth	<input type="text"/>	Mobile Phone	<input type="text"/>	State	<input type="text"/>	ZIP	<input type="text"/>
				Country	<input type="text"/>		

**BANKING AND PROCESSING****DEPOSIT BANK ACCOUNT**

Bank Name	<input type="text"/>		
Account Type	<input type="checkbox"/> Business Checking <input type="checkbox"/> Savings		
Routing Number	<input type="text"/>	Account Number	<input type="text"/>

**WITHDRAWAL BANK ACCOUNT**

Withdrawal account is not required if it is the same as the Deposit account.

Bank Name	<input type="text"/>		
Account Type	<input type="checkbox"/> Business Checking <input type="checkbox"/> Savings		
Routing Number	<input type="text"/>	Account Number	<input type="text"/>

**PROCESSING VOLUME**

Average Monthly Card Volume	<input type="text"/>	\$	<input type="text"/>	/ month
Average Transaction Amount	<input type="text"/>			

**PRODUCT / SERVICE DELIVERY WINDOWS**

On average, Products / Services are delivered in

0-7 Days  8-14 Days  15-30 Days  30+ Days

**MODE OF TRANSACTION**

In Person	<input type="text"/>	%
Telephone	<input type="text"/>	%
Online	<input type="text"/>	%
<b>Must total 100%</b>		

**THIRD PARTY PROVIDER**

**Do you use any third party provider (TPP) to store, process or transmit cardholder data?** (Examples include but are not limited to web hosting companies, Electronic Data Capture, Loyalty programs, software)

Yes  No

If so, please provide third party provider information:

TPP Name	<input type="text"/>
TPP Email	<input type="text"/>
TPP Phone	<input type="text"/>

## EQUIPMENT

NEW ORDERS				
Product Name	Network	Qty	Price *	Frequency
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

Clover Menu Requested  \* Price does not include tax and shipping & handling.

SHIP EQUIPMENT TO	
Ship To Attention <input style="width: 95%;" type="text"/>	Ship To Email <input style="width: 95%;" type="text"/>
Street Address 1 <input style="width: 95%;" type="text"/>	
Street Address 2 <input style="width: 95%;" type="text"/>	City <input style="width: 95%;" type="text"/>
State <input style="width: 95%;" type="text"/>	ZIP <input style="width: 95%;" type="text"/>
Country <input style="width: 95%;" type="text"/>	

## MERCHANT SERVICES

AMERICAN EXPRESS	
Amex Program <input type="checkbox"/> Amex OptBlue <input type="checkbox"/> Amex ESA	
Amex ESA SE <input style="width: 95%;" type="text"/>	IATA/ARC Number <input style="width: 95%;" type="text"/>

DISCOVER	
Discover Program <input type="checkbox"/> Discover Full ACQ <input type="checkbox"/> Discover EASI	
Discover EASI SE <input style="width: 95%;" type="text"/>	
<b>Discover Industry Options</b>	
<input type="checkbox"/> Enable Incremental Authorizations	
<input type="checkbox"/> Debt Repayment Program	

## PRICING INFORMATION

PRICING	
Discount Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Daily	Funding Rollup <input type="checkbox"/> Net Fees and Deposits <input type="checkbox"/> Separate Fees and Deposits <input type="checkbox"/> Individual Batches

DUES & ASSESSMENTS	
<input type="checkbox"/> Dues & Assessments	
<p>In addition to the fees described in this Merchant Application and Agreement, you must pay us all Card Organization Charges. "Card Organization Charges" means all fees, charges, liabilities, or obligations that a Card Organization imposes on us (1) in connection with your acceptance of its payment types, (2) in connection with the transactions processed under your MID, (3) as a result of your acts or omissions, or (4) as a result of the acts or omissions of others that act on your behalf or that provide services to you. Card Organization Charges are not subject to the consequential damages exclusion in Section 28 of the Program Guide and include but are not limited to: assessments (including but not limited to dues, issuer reimbursements, fines, penalties, and fraud recovery losses); fees established by the Card Organizations (including but not limited to access fees, switch fees, and file fees); adjustments; and Chargebacks.</p>	

TIERED					
Discount Fees	Credit	Non-PIN Debit	Discount Fees	Credit	Non-PIN Debit
Visa Qualified	<input style="width: 95%;" type="text"/> %	<input style="width: 95%;" type="text"/> %	Discover Qualified	<input style="width: 95%;" type="text"/> %	<input style="width: 95%;" type="text"/> %
Visa Mid-Qualified	<input style="width: 95%;" type="text"/> %	<input style="width: 95%;" type="text"/> %	Discover Mid-Qualified	<input style="width: 95%;" type="text"/> %	<input style="width: 95%;" type="text"/> %
Visa Non-Qualified	<input style="width: 95%;" type="text"/> %	<input style="width: 95%;" type="text"/> %	Discover Non-Qualified	<input style="width: 95%;" type="text"/> %	<input style="width: 95%;" type="text"/> %
Mastercard Qualified	<input style="width: 95%;" type="text"/> %	<input style="width: 95%;" type="text"/> %	Amex Qualified	<input style="width: 95%;" type="text"/> %	
Mastercard Mid-Qualified	<input style="width: 95%;" type="text"/> %	<input style="width: 95%;" type="text"/> %	Amex Mid-Qualified	<input style="width: 95%;" type="text"/> %	
Mastercard Non-Qualified	<input style="width: 95%;" type="text"/> %	<input style="width: 95%;" type="text"/> %	Amex Non-Qualified	<input style="width: 95%;" type="text"/> %	

### INTERCHANGE PLUS

Pass Through Interchange — You will be charged the applicable interchange rate from Mastercard, Visa, Discover and American Express as well as the Discount Fees listed below. Interchange Rates are variable and are determined by how your transactions clear, and are subject to change.

Passthrough Interchange Costs  Gross Interchange  Net Interchange

Discount Fees	Credit / Non-PIN Debit
Visa Qualified	<input type="text"/> %
Mastercard Qualified	<input type="text"/> %
Discover Qualified	<input type="text"/> %
Amex Qualified	<input type="text"/> %

### BILL BACK

**Non-Qualified Surcharge Fee** (excluding interchange pass-through fees, see Section 26.1) Applies to Non-qualified MC, Visa, Discover, American Express OptBlue Credit and/or Non-PIN Debit Transactions.

<input type="text"/> %		
Discount Fees	Credit	Non-PIN Debit
Visa Qualified	<input type="text"/> %	<input type="text"/> %
Mastercard Qualified	<input type="text"/> %	<input type="text"/> %
Discover Qualified	<input type="text"/> %	<input type="text"/> %
Amex Qualified	<input type="text"/> %	

### SWIPED/NON-SWIPED

(If selected, the discount fees below apply to all payment types and brands accepted unless otherwise noted in this agreement)

Swiped or Dipped Discount Fee (% of gross transactions)	<input type="text"/> %
Swiped or Dipped Transaction Fee	<input type="text"/> \$
Non-Swiped or Non-Dipped Discount Fee (% of gross transactions)	<input type="text"/> %
Non-Swiped or Non-Dipped Transaction Fee	<input type="text"/> \$

### FLAT RATE

Discount Fees	Credit / Non-PIN Debit
Visa Qualified	<input type="text"/> %
Mastercard Qualified	<input type="text"/> %
Discover Qualified	<input type="text"/> %
Amex Qualified	<input type="text"/> %

### AUTHORIZATION & TRANSACTION FEES

Authorization Fees (All Card Types)	<input type="text"/> \$ / Each
ACH Batch Fee	<input type="text"/> \$ / Each
Voice Authorization Fee	<input type="text"/> \$ / Each
Address Verification Fee (AVS)	<input type="text"/> \$ / Each
Transaction Fees (All Card Types)**	<input type="text"/> \$ / Each

\*\*Transaction Fees (All Card Types) and Gateway Transaction Fee will be added together and billed on your merchant statement as "Trans Fee".

### PIN DEBIT

Discount Fee	<input type="text"/> %
Transaction Fee	<input type="text"/> \$ / Each

### CLOVER FEES

Clover Go Service Fee, Per MID	<input type="text"/> \$ / Monthly
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### EBT

FNS#	<input type="text"/>
Transaction Fee	<input type="text"/> \$ / Each

### VOYAGER

Authorization Fee	<input type="text"/> \$ / Each
Sales Discount	<input type="text"/> %

### WRIGHT EXPRESS

Discount Fee	<input type="text"/> %
Transaction Fee	<input type="text"/> \$ / Each
Chargeback Fee	<input type="text"/> \$ / Each
Retrieval Fee	<input type="text"/> \$ / Each

### CARDPOINTE AND GATEWAY FEES

Setup Fee	<input type="text"/> \$ (One Time)
CardPointe Monthly Platform Fee	<input type="text"/> \$ / Monthly
Gateway Monthly Fee	<input type="text"/> \$ / Monthly
Gateway Transaction Fee**	<input type="text"/> \$ / Each

\*\*Gateway Transaction Fee and Transaction Fees (All Card Types) will be added together and billed on your merchant statement as "Trans Fee".

### TRANSARMOR

<input type="checkbox"/> TransArmor Data Protection	
TransArmor Monthly Fee	<input type="text"/> \$ / Monthly

**MONTHLY AND MISCELLANEOUS FEES**

Application Fee	\$ <input type="text"/> (One Time)	Annual Security Bundle Fee	\$ <input type="text"/> / Annual
Minimum Processing Fee	\$ <input type="text"/> / Monthly	Regulatory Product Fee	\$ <input type="text"/> / Monthly
DDA Rejects	\$ <input type="text"/> / Each	PCI Non-Compliance Fee	\$ <input type="text"/> / Monthly
Statement Fee	\$ <input type="text"/> / Monthly	Wireless Fee	\$ <input type="text"/> / Monthly
Chargeback Fee	\$ <input type="text"/> / Each	Wireless Activation Fee	\$ <input type="text"/> (One Time)
Retrieval Fee	\$ <input type="text"/> / Each	PCI Annual Fee	\$ <input type="text"/> / Annual

**CONFIRMATION**

**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).

Early Termination Fee  \$

Client Initials

**PERSONAL GUARANTEE**

By signing below, signer(s) unconditionally guarantee(s) to the Processor and its successors and assigns the full and prompt payment when due of all its obligations of every kind and nature of Merchant arising directly or indirectly out of the Agreement and /or the TeleCheck / TRS Services Agreement or any document or agreement executed and delivered by Merchant in accordance with the terms of the Agreement. The undersigned further agrees to pay to the Processor all expenses including attorney fees and court costs) paid or incurred by the Processor in collecting such obligations and in enforcing this Guaranty.

Signature  Date

**AGREEMENT APPROVAL**

**Merchant Acceptance** – Each person signing below agrees to the terms and conditions stated in the front and back of this agreement and certifies that all information provided in the application is true, correct and complete. 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. Each signer authorizes CardConnect LLC and/or the Member Bank or any agent of the Member Bank, to make whatever inquiries CardConnect LLC and/or the Member Bank deem appropriate to investigate, verify, or research references, statements or data, including personal credit reports for the purpose of this application. Merchant understands this agreement shall not take effect until Merchant has been approved by CardConnect LLC and/or the Member Bank and a merchant number is issued.

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.**

**SIGN YOUR AGREEMENT**

Signature

Date

**CARDCONNECT LLC**

Application Approved By:

Signature

Title  Date

**WELLS FARGO BANK N.A. (A MEMBER OF VISA USA, INC. AND MASTERCARD INTERNATIONAL, INC.)**

Application Approved By:

Signature

**PROCESSOR INFORMATION**

Name  CardConnect LLC

Address  1000 Continental Drive, Suite 300, King of Prussia PA, 19406

URL  www.cardconnect.com

Customer Service (Phone)  1-877-828-0720