



Powered by First Data.

Date: \_\_\_\_\_

**MERCHANT APPLICATION AND AGREEMENT**

Salesperson Number \_\_\_\_\_

BUSINESS NAME (S)		Signing Rep:	
Legal Name of Business:		Sales Office Phone:	
DBA (doing business as):		<b>BUSINESS PROFILE</b>	
Mailing/Billing Address:		Merchant Number: _____ Internal Use Only	
City, State, ZIP:		Send Retrieval Requests to: <input type="checkbox"/> Business Location <input type="checkbox"/> Mailing / Billing Address	
Contact:		Send Merchant Monthly Statements to: <input type="checkbox"/> Business Location <input type="checkbox"/> Mailing / Billing Address	
Phone Number:	Fax Number:	Business Structure State Filed	
Merchant E-Mail Address		<input type="checkbox"/> Individual / Sole Proprietorship _____	
Location Address (if different from mailing)		<input type="checkbox"/> Partnership _____	
City, State, ZIP:		<input type="checkbox"/> Corporation (chapter LLC, S or C) _____	
Country: USA		<input type="checkbox"/> Other _____	
Contact Name:		Federal Tax ID (9 digits):	
Phone Number:	Fax Number:	Business Open Date:	
		SIC / MCC: _____ Internal Use Only	
		Prior Bankruptcies <input type="checkbox"/> No <input type="checkbox"/> If yes, when _____	

**MERCHANT PROFILE (BUSINESS)**

Detailed Explanation of Type of Merchandise, Products or Services Sold:	
Number of Locations: _____ Estimated Average Ticket \$ _____	
Combined Est. Monthly Vol for Visa®/MasterCard®/Discover®Network \$ _____ Est. High Ticket \$ _____	
Front End Processor: <input type="checkbox"/> CTS-Memphis <input type="checkbox"/> CTS-Buypass <input type="checkbox"/> CTS-Vital <input type="checkbox"/> Omaha-Omaha <input type="checkbox"/> Omaha-Nashville <input type="checkbox"/> Omaha-North	
<b>Mail / Telephone Order Information</b>	
1- What % of total sales represents business to business vs. business to consumer? Business to Business _____ % + Business to Consumer _____ % = <b>100%</b> (total sales)	
2- What % of total sales is SWIPED? _____ % vs. KEYED ENTERED? _____ % = <b>100%</b> (total sales)	
3- If transactions are key entered what percent is: Face to Face _____ % MO/TO _____ % Internet _____ % = <b>100%</b> Enter URL the transactions are entered into: www. _____	
4- Who performs product / service fulfillment? <input type="checkbox"/> Merchant / Direct <input type="checkbox"/> Vendor, if vendor add Name: _____ Address: _____ City / State / Zip: _____ Phone: _____	
Please describe how the transaction take place, from order taking to merchant fulfillment (attach additional sheet if necessary) _____	
5- Does any of your cardholder billing involve automatic renewals or recurring transactions? <input type="checkbox"/> Yes <input type="checkbox"/> No	

**OWNER / PARTNERS / OFFICERS**

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

**SETTLEMENT INFORMATION**

A voided check from this account must be attached	Deposit Bank	Bank Phone	Name on DDA
	_____	_____	_____
	Transit / ABA #	Deposit Account # DDA	
	_____	_____	

**CREDIT CARD ACCEPTANCE / ENTITLEMENTS**

Check those cards you choose to accept (acceptance of all Discover Network, MasterCard and Visa transactions is presumed unless any sections below are checked).

<input checked="" type="checkbox"/> Accept MasterCard Credit Transactions Only	<input checked="" type="checkbox"/> Accept MasterCard Signature Debit Transactions Only
<input checked="" type="checkbox"/> Accept Visa Credit Transactions Only	<input checked="" type="checkbox"/> Accept Visa Signature Debit Transactions Only
<input checked="" type="checkbox"/> Accept Discover® Network Credit Transactions Only	<input checked="" type="checkbox"/> Accept Discover® Network Non-PIN Debit Transactions Only
<input type="checkbox"/> Current American Express MID # _____	If no AMEX MID, do you want to accept AMEX? <input type="checkbox"/> Yes <input type="checkbox"/> No

**FIRST DATA GLOBAL LEASING**

Lease Company: **First Data Global Leasing** Lease Term \_\_\_\_\_ Months Annual Tax Handling Fee: \$10.20

Total Monthly Lease Charge: \$ \_\_\_\_\_ W/o taxes, late fees, or other charges that may apply - See section 30 of your Merchant Agreement for details.

**The is a non-cancelable lease for the full term indicated. First Data Global Leasing will automatically debit the Settlement Account identified on page 2 for all accounts owing under the lease. (Merchant's Initials: \_\_\_\_\_)**

The equipment/products to be leased are referenced in the Equipment/Software section of this Merchant Application, located on page 3.

**TELECHECK INFORMATION**

<input type="checkbox"/> ECA Check Warranty	<input type="checkbox"/> Check Warranty	<input type="checkbox"/> Other _____
TeleCheck Monthly Minimum Fees \$ _____	Inquiry Rate _____ %	
Charge per Transaction \$ _____	Monthly Processing Fee \$ 5.00	
Setup Fees \$ _____	Warranty Maximum ** \$ _____	
Other \$ _____	Flat Fee \$ _____	
ECA Funding Report (choose one): <input type="checkbox"/> Monthly (included at no charge)	<input type="checkbox"/> Weekly \$10.00	<input type="checkbox"/> Daily \$ 15.00
Customer Requested Operator Call \$2.50	December Risk Surcharge 0.10%	
ECA Chargeback Fee \$5.00	ECA Connection Fee \$5.00	
Recovery Processing Fee \$5.00	Warranty Research Fee \$7.50	

**Term and Termination.** TeleCheck will provide the TeleCheck Services selected in the TeleCheck Application for an initial term of twelve (12) months from the effective date. Thereafter, the TeleCheck Services shall automatically renew for successive 12-month term until terminated as provided for in the TeleCheck Service Agreement.

**Damages.** Upon your breach or unauthorized termination of the TeleCheck Services, Telecheck shall be entitled to recover from you liquidated damages in an amount equal to ninety percent (90%) of the total aggregate charges payable for the unexpired portion of the then-current term of the TeleCheck Services.

**Payment.** All fees and charges are due upon receipt. You authorize TeleCheck to debit from your financial institution account as provided to TeleCheck by you, all payments and other amounts owed. You agree to pay TeleCheck a \$25.00 fee for any check or ACH debit that is not paid by your financial institution upon presentment.

\*\* Warranty maximum for ECA is \$20,000; Check Warranty is face value of check; Grocery and Convenience Vertical Market program is \$100.

<b>AUTHORIZATION, TRANSACTION AND OTHER FEES</b> <small>(Charged by Processor)</small>			
Discover Network, MC & Visa Auth Fee	\$ _____	/ each	Sales Trans Fee
American Express Auth Fee	\$ _____	/ each	Return Trans Fee
PIN Debit/ATM Trans Fee			Batch Fee
(Plus Debit Network Processing Fee)	\$ _____	/ each	WEX Transaction Fee
EBT Trans Fee	\$ _____	/ each	Voyager Transaction Fee
Electronic AVS Fee	\$ _____	/ each	Voice Authorization Fee
Chargeback Fee	\$ _____	/ each	Voice/Audio Response Unit (VRU, ARU) Fee
Retrieval Fee	\$ _____	/ each	Other _____
			\$ _____ / each
<b>MISC MONTHLY FEES</b>			
Wireless Fee	\$ _____	/ each	Minimum Monthly Fee
Monthly Reporting Fee	\$ _____	/ each	Monthly Fee
Debit Access Fee	\$ _____	/ each	Statement Fee
Other _____	\$ _____	/ each	Annual Fee
			Early Termination Fee
			\$ _____ / one time
<i>A fee charged if this Merchant Agreement is terminated or cancelled prior to the expiration of the initial thirty six (36) month term.</i>			

<b>FLEET CARD INFORMATION</b>			
<input type="checkbox"/> Wright Express	3.50%	Transaction Fee	\$0.15
<input type="checkbox"/> Voyager	_____	Charged by Processor	

<b>OMAHA PLATFORM</b> <small>(Charged by Processor)</small>						
All fees are subject to change as provided below. For further details, read this entire Merchant Application and Agreement.						
<b>GRID INFORMATION</b>						
MC Credit	_____	Visa Credit	_____	Discover Network	_____	AUTHORIZATION GRID ID#:
MPG ID	8-position Alpha/Numeric	MPG ID	8-position Alpha/Numeric	Credit MPG ID	8-position Alpha/Numeric	_____
MC Debit	_____	Visa Debit	_____	Discover Network	_____	
MPG ID	8-position Alpha/Numeric	MPG ID	8-position Alpha/Numeric	Debit MPG ID	8-position Alpha/Numeric	
MC Credit	_____	Visa Credit	_____	Discover Network	_____	
Tiered Grid ID	8-position Alpha/Numeric (Client Use)	Tiered Grid ID	8-position Alpha/Numeric (Client Use)	Credit Tiered Grid ID	8-position Alpha/Numeric (Client Use)	USER DEFINED GRID ID#:
MC Debit	_____	Visa Debit	_____	Discover Network	_____	
Tiered Grid ID	8-position Alpha/Numeric (Client Use)	Tiered Grid ID	8-position Alpha/Numeric (Client Use)	Debit Tiered Grid ID	8-position Alpha/Numeric (Client Use)	

☐ **TIERED**

Discount Fees (Based on Gross Sales Volume)					
	Discount	MPG TXN Fee		Discount	MPG TXN Fee
<b>MC Qual Credit</b>	%	\$	<b>VS Qual Credit</b>	%	\$
MC Mid-Qual Credit	%	\$	VS Mid-Qual Credit	%	\$
MC Non-Qual Credit	%	\$	VS Non-Qual Credit	%	\$
MC Worldcard Qual	%	\$	VS Rewards 1	%	\$
MC Worldcard Mid-Qual	%	\$	VS Rewards 2	%	\$
MC Worldcard Non-Qual	%	\$			
<b>MC Qual Debit</b>	%	\$	<b>VS Qual Debit</b>	%	\$
MC Mid-Qual Debit	%	\$	VS Mid-Qual Debit	%	\$
MC Non-Qual Debit	%	\$	VS Non-Qual Debit	%	\$
<b>Discover Qual Credit</b>	%	\$	<b>Discover Qual Debit</b>	%	\$
Discover Mid-Qual Credit	%	\$	Discover Mid-Qual Debit	%	\$
Discover Non-Qual Credit	%	\$	Discover Non-Qual Debit	%	\$

☐ **Pass Through Interchange - Includes Dues and Assessments**

<b>Other Volume Percent</b> <small>Discount Rate for Visa, MasterCard and Discover Credit and Debit (Based on Net Volume)</small>	%	Pass Through Per Item Fee	\$	
<b>Pass-Through Rates:</b> Your processing fees will be the "Other Volume Percent" and the current Interchange rate at the time you process the transaction. Interchange Rates are variable and are determined by how your transactions clear Interchange.				

☐ **PIN Based Debit**

<input type="checkbox"/> Pass Through Debit Network Fees (ETC Only)	Other Item Rate \$ _____ (per item)	Other Volume Percent _____ %	PIN Debit Trans Fee \$ _____
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## EQUIPMENT / SET-UP

INTERNAL USE ONLY

Does Merchant need a MANUAL IMPRINTER? ☐ No ☐ Yes, how many \_\_\_\_\_Do you use any third party to store, process or transmit cardholder data? ☐ No ☐ Yes, if yes give name / address of vendor: \_\_\_\_\_

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

Internet Gateway ☐ YourPay.com ☐ Other: \_\_\_\_\_ Wireless Network: \_\_\_\_\_

Wireless Gateway ☐ CellSwipe ☐ Other: \_\_\_\_\_ ☐ Dial Load ☐ IP Load ☐ Other

PC / Internet Software \_\_\_\_\_ Quantity \_\_\_\_\_ ☐ New ☐ Rent ☐ Lease ☐ Existing

Terminal Model \_\_\_\_\_ Quantity \_\_\_\_\_ ☐ New ☐ Rent ☐ Lease ☐ Existing

Printer Model \_\_\_\_\_ Quantity \_\_\_\_\_ ☐ New ☐ Rent ☐ Lease ☐ Existing

PIN Pad \_\_\_\_\_ Quantity \_\_\_\_\_ ☐ New ☐ Rent ☐ Lease ☐ Existing

Pay at the Pump Equipment: \_\_\_\_\_

## EBT INFORMATION

FINS #: \_\_\_\_\_ Benefits Issuance Availability \_\_\_\_\_ Days \_\_\_\_\_ Hours \_\_\_\_\_

Electronic Voucher Support: ☐ Yes ☐ No

☐ Food Stamps ☐ Cash Benefits ☐ Purchase w / Cash Back

☐ Purchase ☐ Cash Withdrawal: If cash issuance, the limit amount \_\_\_\_\_

eMerchantview Reporting ☐ Yes ☐ No

Clientline Reporting ☐ Yes ☐ No

Tip Line Required? ☐ Yes ☐ No

Daily Auto Batch ☐ Yes ☐ No

Auto Batch Time: \_\_\_\_\_ Default is 11:59 PM

Monthly Discount Rate Deduction ☐ Yes ☐ No

## SITE INSPECTION INFORMATION

INTERNAL USE ONLY

1- Location: ☐ Retail ☐ Office ☐ Trade Show  
☐ Mall ☐ Home ☐ Mobile Merchant  
 Approx. Square footage \_\_\_\_\_

2- How many employees: \_\_\_\_\_

3- How many Registers / Terminals: \_\_\_\_\_

4- Is business license visible? ☐ Yes  
☐ No, explain: \_\_\_\_\_

5- Are MasterCard / Visa Decals Visible: ☐ Yes ☐ No

6- Seasonal Merchant ☐ No ☐ Yes, which months \_\_\_\_\_

7- Have you ever had a bankcard relationship terminated?  
☐ No ☐ Yes (if yes, attach explanation.)

8- Return Policy: ☐ Full Refund ☐ Exchange Only  
☐ Store Credit ☐ MC/Visa Credit  
☐ Other \_\_\_\_\_

9- Is Inventory Sufficient for Business Type:  
☐ Yes ☐ If no, why? \_\_\_\_\_

10- Are Goods and Services Delivered at Time of Sale:  
☐ Yes ☐ If no, why? \_\_\_\_\_

11- Are customers required to leave a deposit for products or services?  
☐ No ☐ If Yes, % of deposit required: \_\_\_\_\_ %

12- Your Previous Processor: \_\_\_\_\_  
 Check Reason for Leaving: ☐ Rate ☐ Service  
☐ Terminated ☐ Other \_\_\_\_\_

13- Please list all **Website** representing the merchant or any web sites owned by the merchant: \_\_\_\_\_14- Is site photo included with application? ☐ Yes ☐ No, if not attach image from **Google Earth** at [www.earth.google.com](http://www.earth.google.com)

By the signature below, I verify that I (i) have physically inspected the business premises: and that (ii) the information stated in this "Site Inspection Form" is correct to the best of my knowledge and is as presented to me by merchant.

Sales Representative Signature: \_\_\_\_\_

Sales Representative Name (Please Print) : \_\_\_\_\_

Application Date: \_\_\_\_\_



## AUTHORIZATIONS AND REPRESENTATIONS

I understand that this signature page also serves as a signature page to the TeleCheck Agreement and Equipment Lease Agreement (First Data Global Leasing), as applicable. I further understand that, if applicable, the TeleCheck and/or Equipment Lease agreements are separate and distinct from my Merchant Agreement with Processor and Bank and are subject to separate approvals.

Each of the undersigned authorize Bank/Processor and, if applicable, TeleCheck and/or First Data Global Leasing to use credit bureau/reporting agencies and/or their own agents to verify the accuracy of all information provided herein and to assess and monitor each of the undersigned's credit status. Each of the undersigned authorizes all such credit bureau/reporting agencies to release any information they may have pertaining to him/her to Bank/Processor and, if applicable, TeleCheck and/or First Data Global Leasing. No sales agent of Bank/Processor and, if applicable, TeleCheck and/or First Data Global Leasing is authorized to make any verbal or written modification to this Merchant Application and Agreement and Operating Procedures.

Do not sign below unless and until you have received and reviewed all pages of this Merchant Application and Agreement. I understand that the term of this Merchant Agreement is designated in the Initial Term of Merchant Agreement section of my Merchant Application and Agreement, continuing month to month thereafter, and that account termination prior to the expiration of the initial term shall require Merchant to pay an Early Cancellation Fee in the amount indicated on the Merchant Application. I acknowledge that this complete and legible Merchant Application and Agreement has been provided to me, and I agree to be bound by its provisions. I understand that if this Merchant Application and Agreement is approved by Processor, I will be provided Operating Procedures, which contain the operating procedures, instructions and other directives relating to Card transactions; if I select TeleCheck, TeleCheck policies and procedures (also referred to as "TeleCheck Operational Procedures" in the TeleCheck Agreement) will be provided separately. I agree that if I process Card transactions, I will comply with the Operating Procedures for all transactions I process. I understand that I also may request a copy of the Operating Procedures from my sales representative at any time. I further understand that no strikeouts, interlineations, additions or modifications to this preprinted Merchant Application and Agreement may be made and that this Merchant Application and Agreement may be transmitted to or from Processor and/or retained electronically by Processor, which will constitute an original. I understand that this Merchant Application and Agreement is subject to approval by Processor and Bank. I declare under penalty of perjury under the laws of the state of California and under the laws of the state in which my business is located that all of the information contained in this Application is true and complete.

\_\_\_\_\_  
Print Name of Principal or Corporate Officer

\_\_\_\_\_  
Signature (Title)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name of Principal or Corporate Officer

\_\_\_\_\_  
Signature (Title)

\_\_\_\_\_  
Date

## PERSONAL GUARANTOR

**All corporations and limited liability companies must have their obligations guaranteed.** As a primary inducement to Bank/Processor and TeleCheck and/or First Data Global Leasing, if applicable, to enter into this Merchant Agreement and/or Third Party Agreement(s) and any addendum, or attachment thereto, with Merchant, the undersigned Guarantor(s), by signing this Merchant Application and Agreement and any addendum or attachment thereto, jointly and severally, unconditionally and irrevocably, guarantee the continuing full and faithful performance and payment by Merchant of each of its duties and obligations to Bank/Processor and TeleCheck and/or First Data Global Leasing, if applicable, pursuant to this Merchant Agreement and/or Third Party Agreement(s), as it now exists or as it may be amended from time to time, whether before or after termination or expiration and whether or not Guarantor has received notice of any amendment. If Merchant breaches its Merchant Agreement and/or Third Party Agreement(s), Bank/Processor as well as TeleCheck and/or First Data Global Leasing, as applicable, may proceed directly against Guarantor or any other person or entity responsible for the performance of the Merchant Agreement and/or Third Party Agreement(s), without first exhausting their remedies against any other person or entity responsible therefore to them, or any security held by Bank.

\_\_\_\_\_  
Print Name of Personal Guarantor

\_\_\_\_\_  
Signature, as an individual (No title)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name of Personal Guarantor

\_\_\_\_\_  
Signature, as an individual (No title)

\_\_\_\_\_  
Date

ACCEPTED BY Digital Financial Group

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

Title \_\_\_\_\_ Date \_\_\_\_\_

ACCEPTED BY WELLS FARGO BANK, N.A., 1200 Montego Way, Walnut Creek, CA 94598

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

Title \_\_\_\_\_ Date \_\_\_\_\_



**Press to Print**

**Member Bank (Acquirer) Information**

Acquirer Name: Wells Fargo Bank, N.A.  
Acquirer Address: MAP A0347-023  
1200 Montego Way, Walnut Creek, CA 94598  
Acquirer Phone: 925-746-4167

**Important Member Bank (Acquirer) Responsibilities**

1. A Visa Member is the only entity approved to extend acceptance of Visa products directly to a Merchant.
2. A Visa Member must be a principal (signer) to the Merchant Agreement.
3. The Visa Member is responsible for educating Merchants on pertinent Visa Operating Regulations with which Merchants must comply.
4. The Visa Member is responsible for and must provide settlement funds to the Merchant.
5. The Visa Member is responsible for all funds held in reserve that are derived from settlement.

**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 chargeback's below thresholds.
3. Review and understand the terms of the Merchant Agreement.
4. Comply with Visa Operating Regulations.

The responsibilities listed above do not supersede 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 & Title



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