



Merchant Processing Agreement Interchange Plus Program

Office Number	Representative Name	Representative Number	Authorization Platform
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Referral Partner Number	Referral Partner Name		
<input type="text"/>	<input type="text"/>		

1. Business Information

Doing Business As (DBA) Name	Telephone Number	Fax Number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Business Street Address	City	State	ZIP Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Merchant Website (URL)	Type of Products/Services Sold	Years of Operation	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Legal Business Name (if different from above)	Taxpayer Identification Number	Contact Email Address	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Billing Street Address (if different from above)	City	State	ZIP Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Organizational Structure:	<input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> 501C <input type="checkbox"/> Partnership <input type="checkbox"/> Government		
Month-End Statement Delivery:	<input type="checkbox"/> Mail to Business Address <input type="checkbox"/> Mail to Billing Address <input type="checkbox"/> Online Only (No paper statement)		

2. Beneficial Ownership / Control Owner Information

Must include all principals owning 25% or greater of entity and at least one individual who significantly controls the legal entity, if any.

Control Owner / Officer / Principal

First Name	Last Name	Date of Birth	SSN	Ownership %
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Street Address	City	State	Zip Code	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Email Address	Business Phone Number	Mobile Number		
<input type="text"/>	<input type="text"/>	<input type="text"/>		

Beneficial Owner / Officer / Principal

First Name	Last Name	Date of Birth	SSN	Ownership %
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Street Address	City	State	Zip Code	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Email Address	Business Phone Number	Mobile Number		
<input type="text"/>	<input type="text"/>	<input type="text"/>		

If additional owner / beneficiary disclosure is required please use Additional Owner Addendum.

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3. ACH Information & Funding Choices

Name on Bank Account	Transit (ABA Routing) Number	Account Number (Credits & Debits)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name on Bank Account (Debits only, if applicable)	Transit (ABA Routing) Number (Debits only)	Account Number (Debits only)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Funding Choices: Standard - included in batch fee Next Day Funding Per Month Same Day Money Express* Per Month

Please refer to Funding Terms and Conditions in the Terms and Conditions for more detail regarding funding options *(4 a.m. Cut-off CST)

4. Payment Processing & Sales

Are you a seasonal business? Yes No

If yes, what are the months of operation of your business?





JAN FEB MAR APR MAY JUN
 JUL AUG SEP OCT NOV DEC



Average Transaction Amount	Highest Transaction Amount
<input type="text"/>	<input type="text"/>
Average Monthly Volume	Highest Monthly Volume
<input type="text"/>	<input type="text"/>

Card Present Swiped/EMV	Telephone Order	eCommerce	= 100 %
<input type="text"/> %	+ <input type="text"/> %	+ <input type="text"/>	

5. Payment Card Acceptance

Standard Card Acceptance

 Visa Cards  MasterCard Cards  Discover Cards  American Express OptBlue

 Debit Cards ONLY  Other *You may deselect any card type in accordance with Card Networks Operating Regulations

Specialty Card Acceptance

American Express (retained/ESA)* Existing AMEX Merchant Number <input type="text"/> Per Transaction <input type="text"/>	Electronic Benefits Transfer (EBT)* FNS Number <input type="text"/> Per Transaction <input type="text"/>	PIN-based Debit Pricing* Per Transaction <input type="text"/> Additional Discount (%) <input type="text"/> Debit Monthly Access <input type="text"/>	WrightExpress(WEX)* Existing WEX Merchant Number <input type="text"/> Per Transaction <input type="text"/>
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*Only enabled when per transaction fee is populated above

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6. Rates & Fees

Interchange Plus Pricing	Visa/Mastercard/Discover		American Express OptBlue	
	Processor Assessment % on dollar volume processed over Interchange	Per Transaction*	Processor Assessment % on dollar volume processed over Interchange	Per Transaction
	_____ %	_____	_____ %	_____

*Per transaction rate will be applied to each instance of Batch / Authorization Only / Decline
In addition to the amounts set forth above you agree to pay Card Network Fees and other fees as set forth in Section 10A of the terms and conditions.

<input type="checkbox"/> Account Updater* Setup (one-time) <input type="text"/> Monthly <input type="text"/> Per Update <input type="text"/> <small>*The Account Updater Amendment is required in order to complete setup</small>	<input type="checkbox"/> Mobile Processing Setup (one time) <input type="text"/> Per User <input type="text"/> Network Monthly <input type="text"/> Per Transaction <input type="text"/>	<input type="checkbox"/> Enhanced Interchange Service Enrollment Fee (one time) <input type="text"/> EIS Credit Percentage to Merchant <input type="text"/> Local Tax Rate** <input type="text"/> <small>**Refer to section 10L of the terms and conditions for details that specify 1.) the monthly calculation of the Enhanced Interchange Service- credit, and, 2.) if the local tax rate is left blank, Merchant authorizes Processor to input the current tax rate from commercially available tax lookup tables using the Merchant's Business Information zip code.</small>	<input type="checkbox"/> Wireless Processing Setup (one-time) <input type="text"/> Per Transaction <input type="text"/> Network Monthly Access <input type="text"/>
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<input type="checkbox"/> Accounting Integration Installation, License, Activation (one-time) <input type="text"/> Monthly Usage <input type="text"/> Per Transaction <input type="text"/> Additional User License Fee <input type="text"/> Additional Location Fee <input type="text"/>	<input type="checkbox"/> Gateway Gateway Name <input type="text"/> Set up (one-time) <input type="text"/> Gateway Monthly <input type="text"/> Per Transaction <input type="text"/> Vault/Tokenization Monthly <input type="text"/> Vault/Tokenization Per Transaction <input type="text"/>	Address Verification (AVS) Per Occurrence <input type="text"/> Annual Fee <input type="text" value="\$99.00"/> Bill in <input type="checkbox"/> June <input type="checkbox"/> December Monthly Maintenance <input type="text"/> Monthly Merchant Advantage Club <input type="text"/> Monthly Minimum <input type="text"/> <small>***Billed annually on the 3rd month after the merchant's approval date. ****Billed annually in March to merchants boarded prior to December 1st of the previous year. Early Termination: Refer to Section 15e Terms & Conditions</small>	Monthly Online Portal Access <input type="text"/> Platinum Security/PCI <input type="checkbox"/> \$12.95 Monthly <input type="checkbox"/> \$155.40 Annually*** Regulatory Assistance Program**** <input type="text" value="\$90.00"/> Voice Authorization Per Occurrence <input type="text"/> Monthly IP Connect (Paymentech Only) <input type="text"/>
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American Express OptBlue

By signing below Merchant agrees to accept American Express Transaction Cards (as defined in the Agreement) pursuant to Processor's Direct Settlement Program (the "Processor Amex Program"). Merchant hereby agrees with Processor to be bound by the terms and conditions of the Processor Amex Program, which shall include this Agreement, the Terms and Conditions incorporated by reference in this Agreement, the Terms and Conditions for American Express OptBlue, in connection with accepting American Express Transaction Cards. Merchant acknowledges that this agreement regarding the Processor Amex Program is between Processor and Merchant. By checking the box below, Merchant opts out of receiving future commercial marketing communications from American Express. Note that you may continue to receive marketing communications while American Express updates its records to reflect your choice. Opting out of commercial marketing communications will not preclude you from receiving important transactional or relationship messages from American Express.

Name Title Date

I choose to opt out of receiving future commercial marketing communications from American Express

Merchant Acceptance

The undersigned represents and warrants to Processor and Bank that all of the terms and conditions of this Merchant Processing Agreement consisting of this entire document in addition to any other documentation or addendum has been received and reviewed in its entirety, is true and correct, and sets forth the Agreement between Processor, Bank and MERCHANT. Also, the undersigned authorizes Processor and Bank (and their representatives) to investigate the credit of each person listed on the Agreement and represents that the undersigned has the authority to provide information and execute this Agreement with Processor and Bank through acknowledgment upon this Agreement at its offices following underwriting, approval, and the assignment to MERCHANT of a merchant processing identification number. As per Section 6 of the Terms and Conditions, by signing the Agreement you hereby authorize Processor and Bank (and its vendors and agents), using the ACH system, to initiate such credit and debit entries to the settlement account (or at any other account maintained by you at any institution that is a receiving member of ACH) all in accordance with this Agreement. This authorization is to remain in effect until such time as all of your obligations to Processor and Bank have been paid in full.

The undersigned acknowledges that if MERCHANT receives equipment loaned by Processor, MERCHANT has read and expressly agrees to be bound by Section 15 E. iii of the terms of this Agreement with regard to the return of such loaned equipment and is automatically enrolled in Merchant Advantage Club as defined in section 10 F.

IMPORTANT MEMBER BANK RESPONSIBILITIES:

Member Bank: Fifth Third Bank (see Section 18N for contact information)

(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.

IMPORTANT MERCHANT RESPONSIBILITIES: (1) Ensure compliance with cardholder data security and storage requirements. (2) Maintain fraud and chargeback below thresholds. (3) Review and understand the terms of the Merchant Agreement. (4) Comply with Operating Regulations. The responsibilities listed above do not supersede the 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.

Please initial to confirm that you have received a copy of the Terms & Conditions. (T&C's)

Initial here

*Processor delivers the T&C's in your Welcome Kit, which is sent to you via email; the T&C's are also available in the Web Portal.

Name Title Date

Sign Here

Personal Guaranty

The undersigned guarantees to Processor and Bank the performance of this Agreement and any addendum or amendment thereto, including payment of all sums due and any attorneys fees and costs associated with enforcement of the terms thereof. Neither Processor nor Bank shall be required to first proceed against Merchant or enforce any other remedy before proceeding against the undersigned. This is a continuing guarantee and shall not be discharged or affected by death of the undersigned and shall bind the heirs, administrators, representatives, and assigns and may be enforced by or for the benefit of any successor processor. The term of this guarantee shall be for the duration of the Agreement and any addendum thereto and shall guarantee all obligations which may arise or occur during the term thereof though enforcement shall be sought subsequent to any termination.

Sign Here

Name Date

REPRESENTATIVE VERIFICATION

I certify the information in this Agreement is true and correct to the best of my knowledge and is as represented by the Merchant:

Sign Here

REPRESENTATIVE VERIFICATION

Name Title

FOR INTERNAL USE ONLY

I accept this Merchant Processing Agreement (other than the provisions related to the Processor Amex Program, EBT Cards, Wright Express (WEX) cards, Accounting Integration Program, Wireless Services Program, Processor Mobile Processing Program, and Gateway Programs) on behalf of Fifth Third Bank

Sign Here

Name Title

Fifth Third Bank, Fifth Third Center, 38 Fountain Square Center, Cincinnati, OH 45263 ("Bank")

I accept this Merchant Processing Agreement on behalf of Processor.

Sign Here

Name Title

Merchant Name: _____ App #: _____

Teletrain: Processor Representative

Terminal Set Up Information

Reprogram Quantity _____ Terminal Type _____
 Shipping Quantity _____ Terminal Type _____

Pin Pad: Internal External
Quantity _____ Terminal Type _____

If shipping equipment, Please provide information listed below.

Name _____ Phone _____

Connection Type: Dial-Up Ethernet Wireless WiFi Mobile

Street _____
City State Zip _____

Application Type: No Tip Tip Line/Adjustment Lodging
 Prompt for Tip Quick Pay/QSR Fuel

Retail / Moto: AVS Purchase Card / Level 2 Invoice # Prompt
 CVV 2 Multi Merchant _____ Parent MID#

Payment Terms: Sale Lease Merchant Advantage Club
Choose one of the following payment types:
 ACH Merchant ACH ISC 4 Pay Invoice ISC

Restaurant:
 Servers _____ Number of Servers
 Suggested Tip _____ % _____ % _____ %

Pin Debit: Yes No EBT: Yes No FNS# _____

Auto-Close++ Time _____ Cash Discount _____ %

Receipt Footer: _____

Notes: _____

GATEWAY / POS SETUP INFORMATION

VAR Setup:
PC/Internet Software Name _____ Version# _____
Gateway/Middleware Name (if Applicable) _____ Version# _____
Direct Reseller Contact Name _____ Phone # _____

Gateway Setup - Virtual Terminal Only
Will the cards be present? Yes No Recurring Billing? Yes No
Card Reader Type _____
Merchant Email: _____

Gateway Type: IBX iTransact NMI PayTrace Auth.net Other _____

Primary User Email _____ User Type: Admin
Mobile # _____ Carrier _____

Gateway Setup: Processor Representative
Apply for new account? Yes No

Additional Users:
Email _____ User Type: Admin/Member
Email _____ User Type: Admin/Member
Email _____ User Type: Admin/Member

Website: _____
Shopping Cart Name: _____
Merchant Email: _____

Customer Vault Level 2/3 Tax Rate _____ %
 Recurring Trans Mobile Auto Settle Time _____

Web Developer Name & Phone # _____
Billed By: Processor 3rd Party Gateway

Comments: _____

Schedule of Fees:
Setup: \$ _____ Transaction Fee: \$ _____
Monthly: \$ _____ Surcharging: \$ _____ %

Processor Sign Off: _____