

# Pricing

	Rate	Fee		Month(s)	Fee
MasterCard Qualified CheckCard	%	\$	Authorization Fee	N/A	\$
Visa Qualified CheckCard	%	\$	IVR / DialPay Authorization	N/A	\$
Discover Qualified CheckCard	%	\$	Voice Authorization	N/A	\$
Amex Qualified Prepaid	%	\$	AVS Transactions (Surcharge)	N/A	\$
MasterCard Qualified Credit	%	\$	Batch Processing	N/A	\$
Visa Qualified Credit	%	\$	Chargeback Item Processing	N/A	\$
Discover Qualified Credit	%	\$	Retrieval Item Processing	N/A	\$
Amex Qualified Credit	%	\$	Non Supported Help Desk Call	N/A	\$
Amex Conveyance Fee	N/A	\$	Application Processing Fee		\$
EBT	N/A	\$	Annual Fee		\$
Mid Qualified Surcharge	%	\$	Semi-Annual Fee ** Two Months Required		\$
Non Qualified Surcharge	%	\$	Debit Access Fee	N/A	\$
Pass Through Card Association Assessments & Fees <input type="checkbox"/>			Gross Settlement Fee	N/A	\$
<b>Other Fees</b>			Monthly Account Fee	N/A	\$
Other Fee:	N/A	\$	Monthly DataGuardian Fee	N/A	\$
Other Fee:	N/A	\$	Monthly Compass Online Reporting	N/A	\$
Other Fee:	N/A	\$	Monthly Minimum Discount	N/A	\$
Other Fee:	N/A	\$	Monthly Statement	N/A	\$
PIN-Based Debit <input type="checkbox"/> Pass through network fees?	%	\$	Monthly Supply Club Membership	N/A	\$
Host Capture Administrative Transaction Fee	N/A	\$	Annual Regulatory Reporting Fee	N/A	\$
Express Merchant Funding: <input type="checkbox"/>	%	N/A	Monthly Statement: <input type="checkbox"/> Online + Paper <input type="checkbox"/> Online Only		
Settlement: <input type="checkbox"/> Daily <input type="checkbox"/> Monthly			Tax Forms: <input type="checkbox"/> Online + Paper <input type="checkbox"/> Online Only		

## Merchant Acceptance of Application & Agreement

By signing below on behalf of the merchant described above (Merchant) the undersigned individual(s) hereby: (i) Represents and warrants that all information contained in this application is true, correct and complete and that such individual(s) have the requisite power and authority to complete, submit and agree to the terms of this Merchant Application and version v20171202 of the Merchant Agreement available at [www.clearent.com/merchantagreement](http://www.clearent.com/merchantagreement), and which is hereby incorporated by reference (collectively the Agreement) on behalf of themselves and Merchant; (ii) confirms that Merchant has reviewed and agrees to be bound by the terms and conditions of the full Agreement; (iii) authorizes Bank and Clearnet to request a consumer credit report or reports from one or more consumer reporting agencies; (iv) agrees to allow the Bank and Clearnet the right to conduct a physical inspection of Merchant's business premises to assure that the proper facilities, equipment, inventory, and necessary license or permit are present to conduct business; (v) authorizes the Bank, Clearnet or their agents to initiate credit and/or debit entries to the account identified in this Merchant Application for amounts originating under the Agreement; and (vi) agrees to maintain a sufficient balance in the authorized bank account (Settlement Account) to cover all liabilities incurred under the Agreement.

The Agreement constitutes the entire agreement between the parties with respect to the subject matter and supersedes any prior agreements and understandings between the parties.

**IN WITNESS WHEREOF, the parties have caused the Agreement to be executed by their duly authorized officers:**

Principal Authorized Signer:	Name Printed:	Title:	Date:
X			
Secondary Authorized Signer:	Name Printed:	Title:	Date:
Clearnet Signature:	Name Printed:	Title:	Date:
Bank Signature:	Name Printed:	Title:	Date:

**Personal Guaranty.** In consideration of Bank's acceptance of this Agreement, the undersigned Guarantor (jointly and severally if more than one) unconditionally guarantees the performance of all obligations of Merchant to Bank and Clearnet under the Agreement, and payment of all sums due thereunder. This is a continuing guaranty and Guarantor agrees that it shall remain in full force and effect until the Agreement is terminated and any associated indebtedness by Merchant is paid in full. Notice of default by Merchant is hereby expressly waived, and it is expressly stipulated that no delay or omission on the part of Bank or Clearnet in enforcing the collection of their claims or demands against Merchant shall be held to in any way impair or affect the liability of Guarantor hereunder. Guarantor waives any and all defenses based on suretyship or impairment of collateral. Guarantor agrees to pay all costs and expenses of whatever nature, including attorneys' fees and other legal expenses, incurred by or on behalf of Bank or Clearnet in connection with the enforcement of this Guaranty. This guaranty shall bind and inure to the benefit of the personal representatives, heirs, administrators, successors and assigns of Guarantor, Bank and Clearnet.

Guarantor Authorized Signer:	Name Printed:	Title not applicable to guarantor - leave empty	Date:
X			
Guarantor Authorized Signer:	Name Printed:	Title not applicable to guarantor - leave empty	Date:

# Bank Disclosure

## Merchant Services Provider (Processor) Contact Information

Name: Clearent, LLC  
Address: 222 S. Central Ave, Suite 700, Clayton, MO 63105  
Website URL: [www.clearent.com](http://www.clearent.com)  
Phone: 314-732-0515

## Member Bank Information

Name: Central Bank of St. Louis  
Address: 7707 Forsyth Blvd, Clayton, MO 63105  
Phone: 314-746-4642

## Important Member Bank Responsibilities

- ☐ The Bank is the only entity approved to extend acceptance of Card Organization products directly to a Merchant.
- ☐ The Bank must be a principal (signer) to the Merchant Agreement.
- ☐ The Bank is responsible for educating Merchants on pertinent Visa and MasterCard Rules with which Merchants must comply; but this information may be provided to you by Processor.
- ☐ The Bank is responsible for and must provide settlement funds to the Merchant.
- ☐ The Bank is responsible for all funds held in reserve.

## Important Merchant Responsibilities

- ☐ Ensure compliance with cardholder data security and storage requirements.
- ☐ Maintain fraud and chargebacks below Card Organization thresholds.
- ☐ Review and understand the terms of the Merchant Agreement.
- ☐ Comply with Card Organization rules.
- ☐ Retain a signed copy of this Disclosure Page.

## Merchant Resources

- ☐ You may download **Visa Regulations** from Visa's website at:  
<https://usa.visa.com/support/small-business/regulations-fees.html#3>
- ☐ You may download **MasterCard Rules** from MasterCard's website at:  
<http://www.mastercard.com/us/merchant/support/rules.html>

The responsibilities above do not replace the terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the Bank is the ultimate authority should the Merchant experience any problems.

## Merchant Information

Business Legal Name (Printed):			
Business Address:			
Business Phone Number:			
Signature of Business Principal:	Name of Business Principal (Printed):	Title:	Date:
			