



EXS Credit Card Processing

3416 Via Oporto, Suite 200 – Newport Beach, CA 92663
Ph: 877.865.7744 / FX: 949.272.3769 / Email: Sales@EXSCreditCardProcessing.com

APPLICATION COVER SHEET & CHECKLIST

To: New EXS Merchant
From: EXS Underwriting Dept.
Subject: Credit Card Merchant Account Application Package

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Thank you for joining **EXS Credit Card Processing** to help your business grow with your credit card merchant account and website payment gateway. Attached is the **FREE Credit Card Terminal and Merchant Account Application Package** to get your business quickly set up for credit card processing.

Please fax the items listed below to 949-272-3769. Make sure to include all of the documents listed below in order to quickly expedite activation of your Credit Card Merchant Account. Once we receive all the documents, we will contact you within 48-72 hours with your merchant account approval information.

- **Credit Card Merchant Application**
Pages 1-2: Fill out all 'blue' areas of application. Place initial on the bottom right of Pages 1 & 2.
Page 3: Sign twice under Merchant Signature and Guarantor Signature. *No need to fill out top section.
Page 4: Sign under Signature Owner #1
Page 5: Place a copy of Voided Check from business checking account.
- **Free Terminal Placement Form** (fill out all 'blue' areas on form, select package and sign where designated)
- **Proof of Business Entity** (fax copy of business license, articles of incorporation etc., to verify business entity)

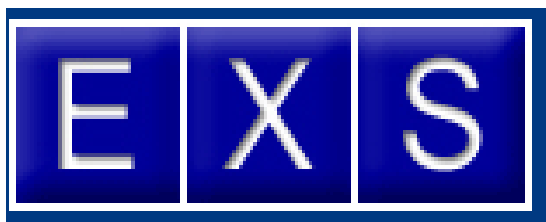
Check out our 'A' Rating with the Better Business Bureau at www.la.bbb.org !

*our listing is under website: exscreditcardprocessing.com

We look forward to serving you! If any questions, call me at **877-865-7744**.

Regards;

Eric D. Pruessing
EXS National Accounts Manager
3416 Via Oporto – Suite 200
Newport Beach, CA 92625
Ph: 877-865-7744
Fax: 949-272-3769
Email: edp@EXSCreditCardProcessing.com
Web: www.EXSCreditCardProcessing.com



WHO IS

EXSCREDITCARDPROCESSING?

- ✓ We are the **industry leader** for providing credit, debit & gift card processing, business cash advance services as well as check processing and other 'value-added' solutions
- ✓ We have an '**A**' Rating with the **Better Business Bureau** (www.LA.BBB.org)
- ✓ We provide new and existing businesses with **FREE Credit Card Processing Terminals!** 4 Credit Card Terminal Packages to choose from with NO upfront costs to get started
- ✓ We help businesses to **increase sales revenues** with our unique Gift & Loyalty Card Packages
- ✓ We provide **Business Cash Advance** services for business owners who need working capital to grow their business (expansion, purchase inventory, pay bills, buy equipment, emergencies etc)
- ✓ We help provide businesses save money with the **lowest processing rates** in the industry – much lower than local banks. Based on this fact, **EXS is the preferred provider for Top 500 Internet Retailers** (internet retailers processing over \$1 million/month in credit card transactions)
- ✓ We were **founded in 1997** and are members of the National Restaurant Association, National Retail Federation, Professional Beauty Salon Association and Better Business Bureau
- ✓ We **approve 'high-risk' businesses** and **business owners with bad credit**
- ✓ We **process 100,000,000+ transactions** and **over \$10 billion in credit card volume annually**
- ✓ We provide **toll-free 24/7 direct sales and support representation** to each merchant client
- ✓ We serve over **25,000 satisfied merchants**, including retail, internet, mail-phone order and home-based businesses
- ✓ We **approve over 98%** of the merchants that apply – all within 24-48 hours
- ✓ Just a few of our **valued merchant relationships** include:

AT&T

3D3.com

Pizza Hut

EarthLink Network

PartyPoker.net

GTE

Shopping.com

Taco Bell

Bell Atlantic Mobile

USA Loan Modification

iQ.com

iMall.com

McDonald's

Entrepreneur Magazine

Restaurant.com

IBM

L.A. Dodgers

Sabarro

Tiger Woods Foundation

Superwarehouse.com

Arby's

Kirby Vacuum

bCentral

Bank of New York

SmartQuote.com



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Web: www.EXSCreditCardProcessing.com

NEVER BUY TERMINAL EQUIPMENT AGAIN!

FOUR CHOICES FOR FREE



FREE
Hypercom T4100



FREE
Hypercom T4100 with Magtek
Check Imager & Guarantee



FREE
Nurit 8000 GPRS



FREE
Authorize.Net



We want you to have the **BEST EQUIPMENT POSSIBLE**, and just like a cell phone dealer offering free cell phones or a satellite TV company offering free dishes, we don't think you should have to pay for it.

UPGRADE YOUR EQUIPMENT TODAY. We'll give it to you **BRAND NEW**. We'll make it state-of-the-art and IP-enabled. Use the IP feature or don't, but you'll still have the ability to hook it up at any time.

With these **FREE, PRE-PROGRAMMED, MULTI-APPLICATION TERMINALS**, not only will you quickly process credit and debit cards in 2 to 4 seconds, but you'll also be able to accept a check just like a credit card. Run a customer's check through the imager, hand the check back to the customer, and the money automatically gets deposited into your account. Now that's an upgrade!

Plus, **GO WIRELESS** and be able to process transactions — reliably — everywhere your cell phone works. Wireless and free — totally!

And, for Web and MOTO merchants, **GET AUTHORIZE.NET FOR FREE** and accept credit card and electronic check payments from your e-commerce Web site or MOTO center. Link your Web site or shopping cart, or submit transactions manually via a secure Web browser.

If you cannot get all of this from your current provider, it's time to make a change, because **WE'LL DO IT — FOR FREE.**

FOUR CHOICES FOR FREE — THE CHOICE IS YOURS!



EXSCreditCardProcessing.com

Call Now: 877-865-7744

Recently featured in...

CNNMoney.com
A Service of CNN, Fortune & Money

Los Angeles Times

CBS MarketWatch

msn

The New York Times

MERCHANT SERVICES

Merchant Accounts

Establishing a merchant account will enable you to accept credit cards as a form of payment from your customers. Transactions are authorized instantly through the use of a credit card terminal, software or an eCommerce payment gateway. Funds are automatically deposited into your checking account within 24-48 hours. You will be able to accept Visa, MasterCard, Discover, American Express, Diners Club, JCB, Debit, ATM, EBT and check cards for payment. You will also have the ability to add additional features to your account such as contactless payment services and 24/7 internet online account reporting. Studies show that merchants who accept credit card payments increase their sales revenues over 50%.



Check Services

Check Guarantee enables your business to avoid bounced checks and bank fees as a result of accepting non-sufficient funds (NSF) checks. Our advanced check guarantee system will scan your customers' checks against our database of negative check writers and alert you to negative and NSF check risks. With check conversion, you get paid on any NSF checks you receive and the checks will automatically be deposited into your bank account, eliminating the need to make time-wasting trips to the bank in order to deposit the checks.



Gift & Loyalty Cards

Gift and Loyalty cards are the fastest form of non-cash payment in the country. The gift cards typically seen in the large chain retailers and department stores are now available for smallest single location merchants. Gift and loyalty cards are proven to help businesses to increase sales revenues, provide greater customer retention, improved customer loyalty and repeat business. They also provide detailed reporting for customer purchases and additional revenue streams from unredeemed and expired cards. For a minimal cost, you can offer a complete Gift and Loyalty Card solution to your customers.



Business Cash Advance

We enable you the ability to obtain the working capital you need to improve your business, without having to negotiate with a bank or worry about long term credit card interest. We will provide you with fast cash advances up to \$500,000 against your future credit Visa/MasterCard receivables. This is not a loan product and this program provides an effective solution for any business who has a cash flow problem. The majority of applications are approved within 48 hours and you can receive your cash funds in 4-5 days. Additionally, our cash advance program boasts a 90% approval rate and we even accept business owners who may have bad credit. See our website at www.CashAdvanceExchange.com for more details.



Wireless Processing

Using a wireless credit card terminal will enable you to accept electronic payments on the go and away from the storefront. Wireless processing is an ideal solution for mobile merchants, trade shows and shopping mall kiosks. Our wireless options utilize GPRS mobile technology and the high speed data transfer also ensures that your transactions are extremely secure and finalized within a matter of seconds.



Age Verification

Electronic age verification technology is available to assist retailers in properly distributing age restricted products and to help avoid substantial fines. This technology scans the driver's license and informs you if the customer can legally purchase tobacco or alcohol and will alert you to fake IDs. Enforcement of age regulations is becoming increasingly more pronounced and it is critical to incorporate an age verification system and to adhere to local, state and federal regulations.



90 Days Same-As-Cash

Businesses can now provide their customers with interest-free credit by simply using their checking account. With our 90 Days Same-As-Cash program, customers do not have to worry about an unexpected financial emergency or the additional amount to purchase something extra. Merchants can provide customers with the ability to stretch out their payments over 90 days in 30 day intervals. Furthermore, merchants receive 100% guarantee payment on all checks (even on NSF checks) received from their customers. This product is ideal for customers who purchase 'high ticket' items or for businesses such as medical offices, appliance – furniture – mattress or home improvement merchants as well as automotive parts and repair shops.





BUSINESS INFORMATION

Business LEGAL Name:		Business DBA Name (if different than legal name):	
Business LEGAL Address:		Business Physical Address (if different than legal address):	
City, State, Zip:		City, State, Zip:	
Main Contact: (First Name)	(M.I.)	(Last Name)	Phone Number (local /landline): ()
			Toll Free Phone Number (if applicable): ()
Email Address (Required):		FAX Number: ()	Mobile / Cell Phone (if applicable): ()
Number of Locations:	Current Ownership Length: ____ Year(s) ____ Month(s)	Federal Tax ID# (Required for Partnerships and Corporations): ____ ____ ____ ____ ____ ____ ____ ____ ____ ____ (9 digits)	

OWNERSHIP INFORMATION

Owner #1 / Partner / Officer #1: (First Name)		(M.I.)	(Last Name)	Social Security #: ____ ____ ____ - ____ ____ ____ ____ ____	
Ownership Percentage ____ %	Phone Number: ()	Title in Business:		Date of Birth: ____ / ____ / ____	U.S. Citizen: <input type="checkbox"/> Yes <input type="checkbox"/> No
Home Address:			City, State, Zip:		
Owner #2 / Partner / Officer #2: (First Name)		(M.I.)	(Last Name)	Social Security #: ____ ____ ____ - ____ ____ ____ ____ ____	
Ownership Percentage ____ %	Phone Number: ()	Title in Business:		Date of Birth: ____ / ____ / ____	U.S. Citizen: <input type="checkbox"/> Yes <input type="checkbox"/> No
Home Address:			City, State, Zip:		

IMPORTANT INFORMATION

For "Member" Bank: HSBC Bank USA, National Association, Merchant Support Group, PO Box 3263, Buffalo, NY 14240 (716) 841-6360
 For "Global Direct": Global Payments Direct, Inc., 10 Glenlake Parkway North Tower, Atlanta, Georgia 30328

MEMBER BANK 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 Merchant 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 RESPONSIBILITIES

1. Ensure compliance with cardholder data security and storage requirements.
2. Maintain fraud and chargebacks 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 these specific responsibilities.

ELECTRONIC DEBIT/CREDIT AUTHORIZATION

By signing this Application (the "Application"), Merchant hereby authorizes Global Payments Direct, Inc. ("Global Direct") on behalf of Member (as defined herein) and Member to initiate debit/credit entries to Merchant's accounts in accordance with the terms and conditions of the Agreement (as defined below).

This authority is to remain in full force and effect until (a) Global Direct and Member receive advance written notification of not less than ten (10) business days from Merchant of its termination of the authorization, and (b) all obligations of Merchant to Global Direct and Member that arise under the Agreement have been satisfied.

Please Include A Voided Check	Routing Number: ____ ____ ____ ____ ____ ____ ____	Bank Account Number: ____ ____ ____ ____ ____ ____ ____ ____ ____ ____
	Bank Name:	Bank Phone Number: ()

MERCHANT PROFILE

Type of Owner-ship:	<input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Government <input type="checkbox"/> Limited Liability (LLC) <input type="checkbox"/> Tax Exempt Org. <input type="checkbox"/> Medical Corp. <input type="checkbox"/> Assoc./Estate/Trust <input type="checkbox"/> International Org. <input type="checkbox"/> Other: _____	If corporation, the state of incorporation?
Type of Business:	<input type="checkbox"/> Retail Storefront <input type="checkbox"/> Restaurant <input type="checkbox"/> Hotel / Lodging <input type="checkbox"/> Mail / Telephone Order <input type="checkbox"/> Internet <input type="checkbox"/> Service <input type="checkbox"/> Wireless Terminal <input type="checkbox"/> Trade Show <input type="checkbox"/> Kiosk <input type="checkbox"/> Supermarket <input type="checkbox"/> Other: _____	

For card not present merchants (MOTO, Internet), please provide marketing materials, or your web site address, that clearly shows products/services with pricing and contact information.

Type of Goods and/or Services Sold:		
What is your refund policy?	Avg. Transaction \$ _____ (estimated)	Card Present Signed: _____%
Is there a restocking fee?	High Transaction \$ _____ (estimated)	Card Present Imprint: _____%
How will the product be advertised or promoted?	Monthly Volume \$ _____ (estimated)	Card Not Present Keyed: _____%
If advertised on the internet, please provide the web page address (URL):	Total: <u>100</u> %	

☐ Yes ☐ No Home based business?

☐ Yes ☐ No Currently processing Visa/MasterCard/Discover? If yes, with whom? _____
MID# _____

☐ Yes ☐ No Has merchant ever been terminated? If yes, by whom? _____

☐ Yes ☐ No Have you or the business ever declared bankruptcy? If yes, Discharge Date: ____/____/____
State _____ Chapter# _____

SITE INSPECTION INFORMATION (To be completed by Sales Representative)

Location Type: <input type="checkbox"/> Retail Store Front <input type="checkbox"/> Restaurant <input type="checkbox"/> Hotel / Lodging <input type="checkbox"/> Office Building <input type="checkbox"/> Industrial Building <input type="checkbox"/> Residence <input type="checkbox"/> Commercial <input type="checkbox"/> Other: _____		
Merchant: <input type="checkbox"/> Owns <input type="checkbox"/> Leases premises	Landlord Name: _____	Landlord Phone: _____

Does business appear to be legitimate? <input type="checkbox"/> Yes <input type="checkbox"/> No Is business open and operating? <input type="checkbox"/> Yes <input type="checkbox"/> No Is photo included with application? <input type="checkbox"/> Yes <input type="checkbox"/> No Are MasterCard and Visa decals visible? <input type="checkbox"/> Yes <input type="checkbox"/> No Is inventory sufficient for business type? <input type="checkbox"/> Yes <input type="checkbox"/> No Any mail/telephone order sales activity? <input type="checkbox"/> Yes <input type="checkbox"/> No Are goods and services delivered at time of sale? <input type="checkbox"/> Yes <input type="checkbox"/> No Does Merchant use a fulfillment house? <input type="checkbox"/> Yes <input type="checkbox"/> No Was the fulfillment house inspected? <input type="checkbox"/> Yes <input type="checkbox"/> No	By the signature below, signatory verifies that (i) she/he has physically inspected the Business Premises; and (ii) the information stated in this Agreement is correct to the best of her/his knowledge and as represented by her/his MERCHANT. <div style="display: flex; justify-content: space-between; border-top: 1px solid black; padding-top: 5px;"> Signature of Sales Representative Print Name Date </div>
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CARDS TO BE ACCEPTED

American Express	<input type="checkbox"/> New Setup <input type="checkbox"/> Existing Account# _____ (10 digits)	By signing this application, I represent that I have read and am authorized to sign and submit this application on behalf of the entity above and all information I have provided herein is true, complete, and accurate. I authorize American Express Travel Related Services Company, Inc. ("American Express") to verify the information in this application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies. I authorize and direct American Express to inform me directly, or through the entity above, of reports about me that American Express has requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I understand that upon American Express' approval of the entity indicated above to accept the American Express Card, the terms and conditions for American Express® Card Acceptance ("Terms and Conditions") will be sent to such entity along with a Welcome Letter. By accepting the American Express Card for the purchase of goods and/or services, or otherwise indicating its intention to be bound, the entity agrees to be bound by the Terms and Conditions.
Debit Service	Check all that you DO NOT wish to accept: <input type="checkbox"/> Visa Check <input type="checkbox"/> Debit MasterCard <input type="checkbox"/> Discover Check	

Initial Here

 Merchant Initials

CARDHOLDER DATA STORAGE COMPLIANCE & SERVICE PROVIDER

PCI DSS and card association rules prohibit storage of track data under any circumstances. If you or your POS system transmits, stores or receives full cardholder data, then the POS hardware/software must be PA DSS compliant and you (merchant) must validate PCI DSS compliance (section 2 below). If you use a payment gateway, they must be PCI Compliant. For more information, or assistance, please visit our site, www.compliancefacts.com.

1. Have you ever experienced an account data compromise? ☐ Yes ☐ No If yes, when / /
2. Have you validated PCI DSS (Payment Card Industry Data Security Standard) compliance? ☐ Yes ☐ No
(validation consists of merchant completing the appropriate Self Assessment Questionnaire (SAQ), or engaging a Qualified Security Assessor (QSA) who will facilitate completion of a Report on Compliance (ROC) and its submission.)
If yes, please complete the following, if no, you can move to question 3:
 - a. Date of compliance, Report on Compliance "ROC" or Self Assessment Questionnaire "SAQ"? / /
 - b. What is the name of your Qualified Security Assessor "QSA" _____
or Self Assessment Questionnaire (circle one "SAQ") A, B, C, or D
 - c. Date of last scan / / Approved Scanning Vendor's Name: _____
3. Are you using (a) a point of sale terminal provided by us, or (b) a physical point of sale terminal that you own (i.e. a standalone terminal, which you use to process your credit/debit card transactions), or (c) our touch tone capture service to call in transactions using our automated phone system? ☐ Yes ☐ No (If yes, you can skip questions 4 and 5, if no please complete questions 4 and 5.)
4. After initial authorization and settlement, do you or your Service Provider receive, transmit, or store the Full Cardholder Number "FCN", electronically? ☐ Yes ☐ No
 - a. If yes, where is it stored? ☐ Merchant Location Only ☐ Primary Service Provider ☐ Both ☐ Other Service Provider ☐ All Apply
 - b. What Service Provider / Software Developer did you purchase your POS application / device from? _____
 - c. What is the name of the software /system? _____ What is the version number? _____
5. Do your transactions process through any other Service Provider (ie web hosting, gateways, corporate office) ☐ Yes ☐ No
If yes, what is the name of the other Service Provider? _____

REQUIRED SIGNATURES

Merchant Warranty and Authorization: Merchant and I/we have read, acknowledge and agree to be bound by all of the terms and conditions set forth herein, including those set forth in this Application and the terms and conditions set forth hereafter on pages 1 through 10, which together constitute the Merchant Credit Card Processing Agreement (the "Agreement"). All information contained in the Application is true and accurate. By its signature hereto, Merchant acknowledges that it is in possession of an imprinter. Merchant and I/we hereby authorize Global Direct to order a consumer credit report on Merchant and each of us.

IN WITNESS WHEREOF THE PARTIES HERETO HAVE CAUSED THIS AGREEMENT (INCLUDING FUNDS TRANSFER INSTRUCTIONS ATTACHED HERETO) TO BE EXECUTED BY THEIR DULY AUTHORIZED REPRESENTATIVES

Sign Here Merchant's Signature _____ Print Name _____ Date _____

Sign Here Merchant's Signature _____ Print Name _____ Date _____

Personal Guaranty: I/We hereby guarantee to Global Direct and Member, and to their successors and assigns, the full, prompt and complete performance of Merchant and all of Merchant's obligations under this Agreement, including, but not limited to, all monetary obligations arising out of Merchant's performance or non-performance under this Agreement, whether arising before or after termination of this Agreement. The guaranty shall not be discharged or otherwise affected by any waiver, indulgence, compromise, settlement, extension of credit, or variation of terms of this Agreement made by or agreed to by Global Direct, Member, and/or Merchant. I/We hereby waive any notice of acceptance of this guaranty, notice of non-payment or non-performance of any provision of this Agreement by Merchant, and all other notices or demands regarding this Agreement. I/We agree to promptly provide to Global Direct and Member any information requested by either of them from time to time, concerning my/our financial condition(s), business history, business relationships and employment information. I/We have read, understand, and agree to be bound by the Agreement provided to Merchant.

Sign Here Guarantor's Signature _____ Print Name _____ Date _____

Sign Here Guarantor's Signature _____ Print Name _____ Date _____

Signed for Global Payments Direct, Inc.	Print Name _____	Title _____	Date _____
Signed for Member	Print Name _____	HSBC Bank USA, National Assoc. Name of Member _____	Date _____

SCHEDULE OF FEES

Qualified Discount Rates		Surcharge	
_____ %	Visa / MasterCard / Discover	_____	Partially Qualified
_____ %	Other: _____	_____	Non-Qualified
_____ %	Other: _____		

Funds Availability: ☐ 2 Day ☐ 5 Days (5-Day funding required for new MOTO accounts pending a review of processing activity)

Communication	PIN-Based Debit Fees
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\$ _____ /each Visa / MasterCard / Discover
 \$ _____ /each IP Communication
 \$ _____ /each American Express***

\$ _____ /each Debit Per Transaction**
 \$ _____ /month Debit Service
 \$ _____ /each EBT (Merchant FNS# _____)

Interchange	Other Fees
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\$0.10 /each Visa / MasterCard / Discover Credit
 \$0.15 /each MasterCard / Discover Debit
 \$0.20 /each Visa Debit

\$1.00 /each Voice Authorization
 \$0.75 /each Voice AVS
 \$10.00 /each Retrieval Request Received
 \$20.00 /each Chargeback
 \$20.00 /each ACH Reject / NSF (non-sufficient funds)
 \$20.00 /each ACH Change
 \$ _____ /each Wireless Per Transaction
 \$ _____ /month Wireless Service (per activated terminal)
 \$ _____ /each Internet Gateway Per Transaction
 \$ _____ /month Internet Gateway
 \$ _____ /each Other: _____
 \$ _____ /month Other: _____

Access Fees

\$0.0195 /each Visa
 \$0.0075 /each Discover
 \$0.0185 /each MasterCard

Account Service Fees

\$ _____ /year Annual Fee
 \$0.25 /each Batch Deposit
 \$25.00 /month Monthly Minimum
 \$10.00 /month Monthly Service Charge
 \$4.95 /month Compliance Program* (waived for 12 months)

☐ Online E-Statement: \$0.00 ☐ U.S. Mail: \$2.00 /month
 (check both boxes to receive online and mailed statement)

Email address: _____
 (required for online e-statement)

NOTE: The Discount Rates listed above apply to all card types: Visa Credit, Visa Check, MasterCard Credit, Debit MasterCard, and Discover Credit, and Discover Debit cards. For MOTO/Internet accounts, to obtain the qualified discount rate noted above, settled transaction must include Address Verification (cardholder's billing information - specifically, the street address, and zip code), and a 6 digit order number. The Qualified Discount Rate set forth above applies to transactions meeting all Qualified Transaction Conditions as established by Visa USA, Inc., MasterCard International Inc., and Discover Financial Services LLC, a current summary of which is provided for each industry type in Section 30 of the Terms and Conditions. Transactions which do not satisfy all Qualified Transaction Conditions will be assessed a surcharge [either Partially Qualified or Non-Qualified], as set forth above. Discover transactions will receive an additional 0.45% rewards card surcharge added to Discover rate above.

*** Compliance Program:** All of our merchants receive the Compliance Program and Compliance Reimbursement Program, covering up to \$25,000 in card association assessments and related expenses that arise from a qualified PCI data breach, at no additional charge during the first year of their processing relationship with us, and these services may be accessed immediately. On the 13th month of processing, and from that point forward, merchants will be assessed a fee of \$4.95 per month. For complete details of this program, please visit our site, www.compliancefacts.com.

**** PIN-Based Debit:** In addition to the per transaction fee, all Debit transactions include fees assessed by the applicable Debit network organization. If no per transaction fee is specified above, debit transactions will be subject to the same communications fee as Visa/MasterCard/Discover, specified above.

***** American Express:** In addition to the communications fee, all American Express transactions include a discount rate and a per item fee assessed directly by American Express, and are determined by the type of business at boarding. A 0.30% downgrade will be charged for Retail transactions whenever a Card Not Present or Charge Not Present Charge occurs.

Merchant Benefit Programs – All new merchants are automatically enrolled in a three month free trial of our Merchant Advantage benefit program. Merchants who choose to remain in this program will be charged a monthly fee of \$9.95 plus \$4.95 for each additional terminal following the free trial period. Merchants may switch to the Online Advantage program for \$4.95 per month. Merchants may opt out of either program at any time. For details please visit www.myaccountadvantage.com or refer to the program description in your Welcome Kit.

Equipment Swap Fee - Merchants who opt out of the Merchant Advantage program are subject to a \$99 swap fee for shipping and handling when requesting a terminal replacement.

WARRANTY: Each of the undersigned owners/officers of merchant also represent and warrant that she/he has read and agrees to the fees set forth herein.

Sign Here _____
 SIGNATURE OWNER #1

DATE _____

Sign Here _____
 SIGNATURE OWNER #2

DATE _____

VOIDED CHECK VERIFICATION FORM

Please attach a voided check below.

ATTACH VOIDED
CHECK HERE

Introducing Our Merchant Benefit Programs*

Advantages beyond your expectations.

We will automatically enroll you into our **Merchant Advantage** program — giving you even more savings and service right from the start. This program is normally \$9.95 per month. As a new and valued merchant, we're giving it to you FREE for three months!

Go to **www.myaccountadvantage.com** for full details of the Merchant Advantage program and our exclusive time and money-saving benefits!

Overnight replacement of defective terminals.

Our comprehensive terminal warranty and replacement program delivers replacement terminals, overnight.

Terminal paper receipt rolls when you need them.

Eliminates the hassles and expense of ordering point of sale terminal equipment supplies such as receipt paper rolls.

Access your account online, anytime.

Managing your account has never been easier with our online access service. Simply go to www.myaccountadvantage.com, to sign up and get started!

If you decide Merchant Advantage isn't for you, visit www.myaccountadvantage.com and switch to Online Advantage.

You'll get robust online account access and exclusive savings from leading business service, for only \$4.95 per month! Or, simply follow the instructions to Opt Out. If you Opt Out in the first three months before using any Merchant Advantage services, you will never be charged.

Plus, enjoy special discounts on products and services including:

Savings up to 25% on FedEx® shipping and services.

Save money every time you ship packages and envelopes via FedEx.

Savings up to 7% on Dell™ laptops and desktops.

Savings of up to 35% with Office Depot.

* Add \$4.95/month per additional terminal. Terminal to be replaced must have been used on our processing system, and will first be subject to a remote troubleshooting. Replacement terminal may be different brand or model, and may be new or refurbished. Replacement limited to four times in any twelve month period. For eligible FedEx services and rates, contact your association or your freight savings program provider. All FedEx shipments are subject to the applicable FedEx Service Guide or FXF 100 Series Rules Tariff. FedEx service marks used by permission. If you Opt out, you will not be eligible to re-enroll for a period of six months.



Free Terminal Placement Program

PACKAGE 1 **FREE!**



- Accepts Credit, Debit, Check and EBT
- Fast Integrated Thermal Printer
- Secure Integrated PIN Pad

Hypercom T4100
Multi-App, Dual-Comm, IP-Enabled Terminal

PACKAGE 2 **FREE!**



Hypercom T4100
Multi-App, Dual-Comm, IP-Enabled Terminal
plus Check Imager and ALL cables

OPTIONAL PACKAGE FEATURE **FREE!**



- Compatible with packages 1 & 2
- Simple, intuitive keypad design
- Compact size fits easily in hand

Hypercom P1300 PIN Pad
The secure and private way for customers to enter their PIN number

Choose your free package!

☐ **FREE Placement Package #1**

☐ **FREE Placement Package #2**

☐ **Optional FREE PIN Pad Placement**

This Agreement is a contract between the Merchant named below and Electronic Exchange Systems, Inc. ("EXS"). By checking the box(es) above, Merchant has accepted the equipment (the "Equipment").

Merchant agrees that the Equipment is the property of EXS, is being licensed to Merchant, and must be returned in good and working condition within ten (10) days of the termination or expiration of the Merchant Account with EXS. If the Equipment is not returned within ten (10) days, Merchant agrees to pay the equipment value (\$375 for Package 1, \$750 for Package 2, plus \$125 if the optional P1300 PIN Pad was selected). In addition, Merchant agrees to be responsible for any damage to the Equipment as a result of misuse or negligence.

Merchant agrees to indemnify and hold EXS harmless from and against any and all liabilities, losses, claims, damages, disputes, offsets, claims or counterclaims of any kind in any way related to the use (or misuse) of the Equipment. This includes any damage to the Equipment resulting from an act of nature, fire, or theft, or from misuse or negligence by Merchant or its agents. Merchant also agrees to pay EXS a shipping/handling charge of \$99.00 for each delivery of replacement Equipment, regardless of the reason.

Notwithstanding the prior paragraph, if Merchant subscribes to EXS' Merchant Advantage Benefit Program, it will not be responsible for failure of Equipment for any reason, so long as such Equipment is returned to EXS. Under this program, EXS will also provide overnight replacement of the Equipment free of shipping/handling charges.

By signing below, Merchant understands that this Agreement constitutes a legal contract which binds Merchant.

If package #2 is selected, Merchant understands that package #1 will be substituted by default if the merchant is not approved for the check services program. Initials: _____

Merchant Owner/Partner/Officer Print Name

Signature

Date

Business DBA Name

Merchant's Fax or Email

The undersigned, who will derive a benefit by the entering into of the above Agreement between Merchant and EXS, hereby guarantee to EXS, and to its successors and assigns, the full, prompt and complete performance of Merchant and all of Merchant's obligations under this Agreement. The undersigned, by signing below, agree to be bound by the Agreement and this Guaranty.

Personal Guarantor Print Name

Personal Guarantor Signature

Date