

APPENDIX 1
PAYOUT SCHEDULE

Wire payouts every Wednesday to all Merchants due more than 1000 units of the net processed* amount and settled currency. (* fees are deducted from the processing and payout to the merchant as long as the net difference owed totals greater than 1000 units. Owed payout amounts totaling less than 1000 units roll over to the following payout period)

Funds will post to the wired account within 1 to 4 business days (bank holidays and country specific holidays may delay funds).

-Price display: the customer must be able to identify the final price of a product unmistakably.

****All fees will be charged in the equivalence of USD, with the exception of EUR and GBP.
****Should a chargeback be issued on the basis of fraud, an additional €15.00 per chargeback will be charged.

Discount Rate and Details Currency: USD

Merchant Discount Rate: 15% Visa & Mastercard & Amex & Discover

One Time setup fee: Invoiced to Merchant

Monthly Maintenance Fee: \$95.00

Transaction Fee: 0.45 cents

Refund Fee: \$1.25

Chargeback1 Retrieval Fee: \$5.00

Chargeback2 fee: \$45

Wire Fee: \$45.00

Holdback Reserve (rolling 6 mo.): 10%

Holdback funds are released on the 15th of each month, unless this date falls on a weekend, and are only released if 1000 Units of currency (e.g. USD Dollars) or more are due and are subject to a wire fee.

Payout Period: 12 days in arrears - Merchant statements provided once a week upon first payout.

Processing Period: Saturday to Friday

New clients have no limit on voids of pre-authorizations.

_____ ←

[MERCHANT COMPANY NAME]

By: _____ ← Sign Here

Name: _____ ←

Title: _____ ←

Date: _____ ←

MERCHANT'S INITIALS: ____ ←

For Websites:

1. Clear description of goods and services listed on site
2. Clear pricing and currencies of each and every product and service
3. Terms and conditions clearly stated online.
4. Privacy policy on site
5. Contact details and location of business easily found on site
6. Customer service email and phone number listed on website
7. Times listed that customer service is available
8. Refund policy clearly stated
9. Shipping policy clearly stated on order page
10. Display Visa and MasterCard logo's at checkout
11. SSL on all pages where customer information is collected

Quick Start Application

(must type and complete all highlighted yellow fields)

Sales Office:

Sales Rep:

Source:

vs 5.21

(1) Merchant Application

Legal Name of Business		DBA (Doing Business As Name) (this will also be your billing descriptor name)			Years in Business Yrs Mo's	
Legal Address (Physical Street Address - No PO Box allowed)		City	State	Zip	Country of Incorporation	Date Biz Established Mo Yr
Mailing or DBA Address (if different than legal address)		City	State	Zip	Business Industry Type - Select One Retail Restaurant Service Mail/Telephone Order eCommerce Lodging	
Tax Filing Name (as it appears on taxes)	Federal Tax ID	Business Phone	Customer Service #	Cell Phone	Business Fax	Merchant Email Address
Authorized Business Rep	Business Website (List All Website Addresses associated with sales)		Solution Requested (CC, ACH or Both)		Type of Processing Requested USA Domestic Canadian Offshore All	
Credit Card Processing History - Must Select One Start-up (No Processing History) Start-up (Has 3mo's Processing History) Existing Biz (No Processing History) Existing Biz (Has 3mo's Processing History)		Ownership Structure - Select One Sole Prop Partnership LLC Private Corp Public Corp Tax-Exempt (501c) Government		Business located outside of 50 United States? Yes No Hold a Non-Profit status letter from IRS? Yes No Part of a Government Entity (state or Federal Agency)? Yes No		

(2) Ownership

Ownr1. First Name M Last Name	Ownership %	Title	Home Telephone	Date of Birth	Social Security #	Principle Email	
Street Address (Own Rent)	City	State	Zip	Years at Current Address	Drivers License #	State Issued	Expiration Date
Ownr2. First Name M Last Name	Ownership %	Title	Home Telephone	Date of Birth	Social Security #	Principle Email	
Street Address (Own Rent)	City	State	Zip	Years at Current Address	Drivers License #	State Issued	Expiration Date

(3) Settlement Account

Bank Name	Transit Routing Number	Account Number
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(4) Business Profile

Monthly Volume (VS, MC, Disc)	\$	Answer #1-5 if 20-100% transactions are keyed & requesting above \$35,000 monthly volume or high-ticket is greater than \$1,500	
Monthly Volume (AMEX)	\$	1. Ever previously proces at this volume amount? Yes No	2. Time it will take to process at volume amount?
Annual Volume (VS, MC, Disc, AMEX)	\$	3. Why request or need this volume amount?	
Typical Ticket / Average Sales Amount	\$	4. What is the minimum volume amount you are willing to start with?	
Highest Ticket Sale Amount	\$	5. Describe your high-ticket and how often it occurs?	
Face to Face Card Acceptance	%	Detailed Description of Business and Industry (BeSpecific)	
Mail/Telephone (MOTO) Card Acceptance	%		
Internet Card Acceptance	%		
Total	100%	List the type of Product or Service Sold. How do you sell your product or service? (Be Specific)	
Swiped Transactions	%	Billing Model (One-time, Memberships, Trial-Recur etc)	
Keyed Transactions	%	List all the processors you applied with in the past 6 months.	
Total	100%		
Location Type	Zone Type	Have you previously been denied approval or had your merchant account closed? (Explain)	
Mall Office Home Shopping Area	Business District		
Mixed Apartment Isolated	Industrial Residential		
Marketing Method - Select All That Apply		Is the Business or any Principle currently on or has ever been placed on the TMF or MATCH list? (Explain)	
Newspaper/ Magazine Television/Radio Yellow Pages	What Currencies do you want to process in? MUST ANSWER		
Direct Mail Internet Outbound Telemarketing	What Currencies do you want to settle in? MUST ANSWER		
Social Media Trade Shows	Countries you do business in listed by % breakdown? MUST ANSWER		
# of Employees	Are you now processing or ever processed credit cards? Yes No		Processor Name
Do you use a 3rd Party Processor? Yes No	Equipment Type: Make and Model:		
How many days until the customer receives the product or service from when the credit card is actually charged? (Must Total 100%)			
0 to 7 days	%	8 to 14 days	%
		15 to 30 days	%
		30 + days	%
Any % percentage of your business operations, support staff, or employees outsourced to a country outside the USA? Please explain.			
Describe your credit?	What is your estimated Fico Credit Score?	Any bankruptcies? Yes No Date Discharged	BK Type?

Quick Start Application

(type and complete all fields)

Legal Name of Business:

Business DBA:

(5) Integration

Will you need assistance with the API Integration from our IT Department?		
Do you have a web programmer or other IT personnel that will be assisting you with the integration?		
Are you offer offering memberships on your website?		
Do you have a shopping cart?		If yes, which one?

(6) Canadian Merchant's Only (Please Answer)

Which option below do you want to proceed with (e.g. 1,2, or 3)?	
Option #1: Canadian Merchants that want to process in USD currency & go through a US processor must meet all 3 requirements below: <ul style="list-style-type: none">* Must get a USA bank account (e.g. BMO Harris)* Incorporate in the USA & register for a USA EIN#/TaxID) For assistance: www.irs.gov or email rick@warnerandwarneraccounting.com and mention MONECK.* Get a USA mailing address (e.g. UPS store mail box or rent a virtual office from Regus.com) NOTE: Option #1 can take at least 30 days or more to establish all three requirements.	
Option #2: Canadian Merchant that wants to process in USD but can't satisfy all 3 requirements under Option #1 <ul style="list-style-type: none">* Must currently process or project to process at least \$25,000 a month.* Only offshore non-USA bank payment solutions are available, so must be willing to accept terms of the offshore bank.* Willing to Incorporate/register in the EU, if bank requires. Low Cost Resource (www.fletcherkenedy.com)	
Option #3: Canadian Merchants that want to process in CAD currency: <ul style="list-style-type: none">* Must currently process or project to process at least \$10,000 a month.* Online eCig merchants can only be placed with a Non-USA offshore bank payment solution.	