



## **Before you begin this merchant account application.....**

There are some things about our process that are important for you to know:

We work with a variety of different banks and merchant account underwriting groups all over the world. We recognize that each merchant is unique, each merchant has their own story. We understand it is short-sighted and foolish to “pigeon-hole” merchants into broad categories: “good/bad”, “low risk/high risk”, “big/small” based solely on what type of product the merchant is selling, where the merchant is located, whether the business is a start-up, and/or past processing history of the merchant. We will take the time to talk to you about your unique story, and based on all the factors that are specific to your own business, we will do our best to find the right fit for you in terms of a merchant account and other supporting products/services which can help you succeed. We won’t waste your time, and we will be honest and direct with you about your options and whether or not we can help you.

In order for this process to work, however, you also need to be honest and direct with us. Many merchants make the mistake of withholding key information or providing misleading information when completing a merchant account application, fearing that there are aspects of their business or processing history which will adversely impact the account underwriting. What happens every time in these situations is at some point during the underwriting process (in some cases even after the account has been approved and started processing), a risk management department will dig up the missing details of whatever the merchant attempted to stick-handle around on the application form - something like a previously terminated merchant account, prior applications, prior bankruptcy, undisclosed websites/products, etc. - at that point things work out far worse for the merchant and both the client and ourselves have wasted our time. So we are asking that you complete this application form as honestly and accurately as possible. This way we can have the most productive dialogue possible to form a picture of your options, we will be in the best possible position to help you, and there will not be any unexpected trouble before or after the account is opened.





## Company

Merchant Name (DBA or Trade Name) \_\_\_\_\_

### Merchant Principle Owner

Name \_\_\_\_\_ Position \_\_\_\_\_ % Ownership \_\_\_\_\_

Email \_\_\_\_\_ Tel \_\_\_\_\_

Business Address \_\_\_\_\_

Residential Address \_\_\_\_\_

Country where you currently hold Citizenship \_\_\_\_\_

List any other countries where you hold a Passport \_\_\_\_\_

**If Principle Owner Noted does own 51% or greater of company, please print this page again and provide same information for other owner with next highest % of company ownership.**

### List All Incorporations and Country of each Incorporation:

Company #1 Name \_\_\_\_\_ Company #1 Country \_\_\_\_\_

Company #2 Name \_\_\_\_\_ Company #2 Country \_\_\_\_\_

Company #3 Name \_\_\_\_\_ Company #3 Country \_\_\_\_\_

Company #4 Name \_\_\_\_\_ Company #4 Country \_\_\_\_\_

### List All URLs (websites) for which you need payment processing:

Website #1 URL \_\_\_\_\_ Website #5 URL: \_\_\_\_\_

Website #2 URL \_\_\_\_\_ Website #6 URL: \_\_\_\_\_

Website #3 URL \_\_\_\_\_ Website #7 URL: \_\_\_\_\_

Website #4 URL \_\_\_\_\_ Website #8 URL: \_\_\_\_\_

### List All Countries where your company holds a Bank Account:

Bank Account #1 – this would be my preferred account to receive merchant account payments – is assigned to my company in this country \_\_\_\_\_

My company also has bank accounts assigned to it in the following countries:

# Processing



## Existing Business

This is an Existing Business with at least 3 months of credit card processing history

Years In Business \_\_\_\_\_

Current Merchant Account Provider \_\_\_\_\_ Account is Active Was Terminated

If Current Provider has terminated your account, what was the reason they closed the account?

## New Business

This is a New Business with no prior credit card processing history

Has the company principle ever owned any other business which processed credit cards? Yes No

If Yes, provide details:

**All Merchants complete the following, if you are a new business then provide your best estimates:**

Monthly Processing Volume \$ \_\_\_\_\_ Average Transaction Amount \$ \_\_\_\_\_

Maximum Transaction Amount \$ \_\_\_\_\_ Average Chargeback Ratio: \_\_\_\_\_%

Average Refund Ratio \_\_\_\_\_%

Do You Need the Ability to Process Recurring Transactions? Yes No

What % of transactions do you process via Website \_\_\_\_\_% Telephone \_\_\_\_\_% Mail Order \_\_\_\_\_%

What % of your products/services will be sold/delivered in the following markets (total must equal 100%):

USA \_\_\_\_\_% Canada \_\_\_\_\_% Europe \_\_\_\_\_% Australia \_\_\_\_\_% Other \_\_\_\_\_%

What percentage do you sell to Business \_\_\_\_\_% Consumers \_\_\_\_\_%

Do you Use AVS Want AVS Not sure what AVS is, need some advice

Do you Use CVV Want CVV Not sure what CVV is, need some advice

Do you Use 3DSecure Want 3DS Not sure what 3DS is, need some advice

Currencies You Need to Process USD GBP EUR CAD AUD Other \_\_\_\_\_

Fully Describe the Product or Service Being Offered:

## Policy and Process

Briefly outline your Return/Refund policy:



What is the average delivery time from the time the order is processed? \_\_\_\_\_ Days

Do you take advance deposits or partial payments?    Yes    No    If yes, please provide details:

What country(s) is your product warehoused in and shipped from? \_\_\_\_\_

Describe your marketing channels – how and where do you market/advertise your product/service:

## Other

List all Merchant Account Providers you have already submitted applications to which have been rejected:

List all Merchant Account Providers you have already submitted applications to which are still in progress:

Has your company or any of the principles ever had a credit card processing account terminated, for this existing business or for any other previous business?    Yes    No

If Yes, please provide details:

Has your company or any of the principles ever filed for business bankruptcy or personal bankruptcy, for this existing business or for any other previous business?    Yes    No

If Yes, please provide details:

Please Provide 2 Trade References:

Name \_\_\_\_\_ Business \_\_\_\_\_ Tel \_\_\_\_\_ Email \_\_\_\_\_

Name \_\_\_\_\_ Business \_\_\_\_\_ Tel \_\_\_\_\_ Email \_\_\_\_\_



## Supporting Documents and Information

Please provide the following documents and information to support your application:

Most recent 3 Monthly Processing Statements (unless this is a new business and neither the company nor principles have ever previously processed credit cards)

Certificate of Incorporation for Company to which the merchant account will be assigned

Photo ID for company Owner/Principle(s) who represent at least 51% of company ownership

Confirm your preferred method of communication with us:

Contact Person \_\_\_\_\_ via Email \_\_\_\_\_ or Tel \_\_\_\_\_

In your own words, explain as best you can why you are trying to find a new merchant account, and what aspects of a merchant account are the most important for you and your business:

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