ASAP

Advanced Sterling Application Processing

STERLING
Payment Technologies

Online Merchant Application

User Guide

Version 1.0

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System Requirements

ASAP is designed using the latest web-based technologies to provide a rich, PC-like application experience over the Internet.

Windows Minimum Requirements

The following is a list of minimum system requires for Microsoft® Windows® based computer systems.

- Windows XP. Service Pack 2 or higher

- Internet Explorer 7, Safari 3.1 or Firefox 3.0 (Or higher)

- o Warning: Internet Explorer 6 will work for 90% of the applications in SNAP, however there are significant performance issues associated with the use of IE 6.

- 1024 x 768 Display Resolution

- Minimum 512MB Ram (more RAM will make the applications in SNAP run better.)

Macintosh Requirements

The following is a list of minimum system requires for Apple Macintosh based computer systems.

- Mac OS X 10.4 (Tiger)

- Safari 3.1 or Firefox 3.0 (Or higher)

- 1024 x 768 Display Resolution

- Minimum 512GB Ram (more RAM will make the applications in SNAP run better.)

About Sterling Payment ASAP

Sterling Payment ASAP (Advanced Sterling Application Processing) is an online web-portal with powerful tools for processing and serving Merchant accounts hosted by Sterling Payment.

The ASAP system provides a web-based solution to familiar Sterling Payment processes including:

- Application submittal,

- Application processing, and

- Merchant acceptance

Application Submittal

ASAP utilizes a web-based form to replace the standard paper forms used to board new Sterling merchant accounts.

In addition, added features (such as those in the following illustration) make it easier and faster to complete a Sterling merchant application.
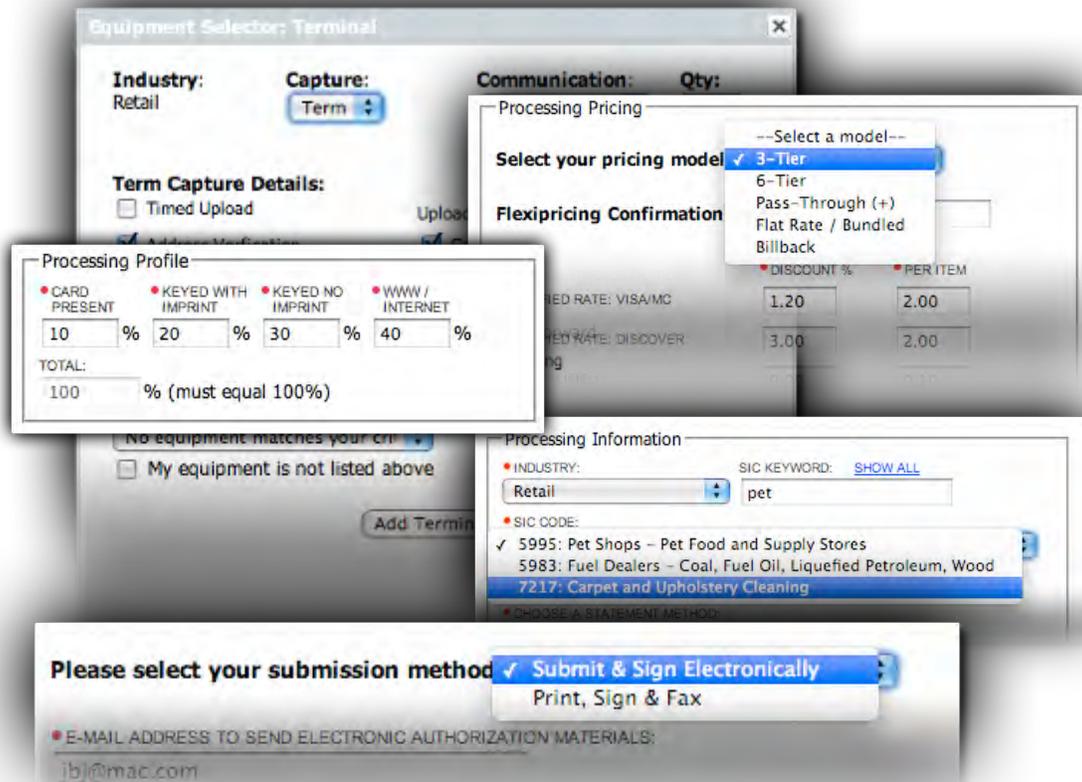
Some of the web-based features that improve the overall ease and efficiency in application processing and merchant account setup include:

- Equipment selection,

- Processing profiles,

- Processing pricing,

- Process information, and

- Electronic application submission.
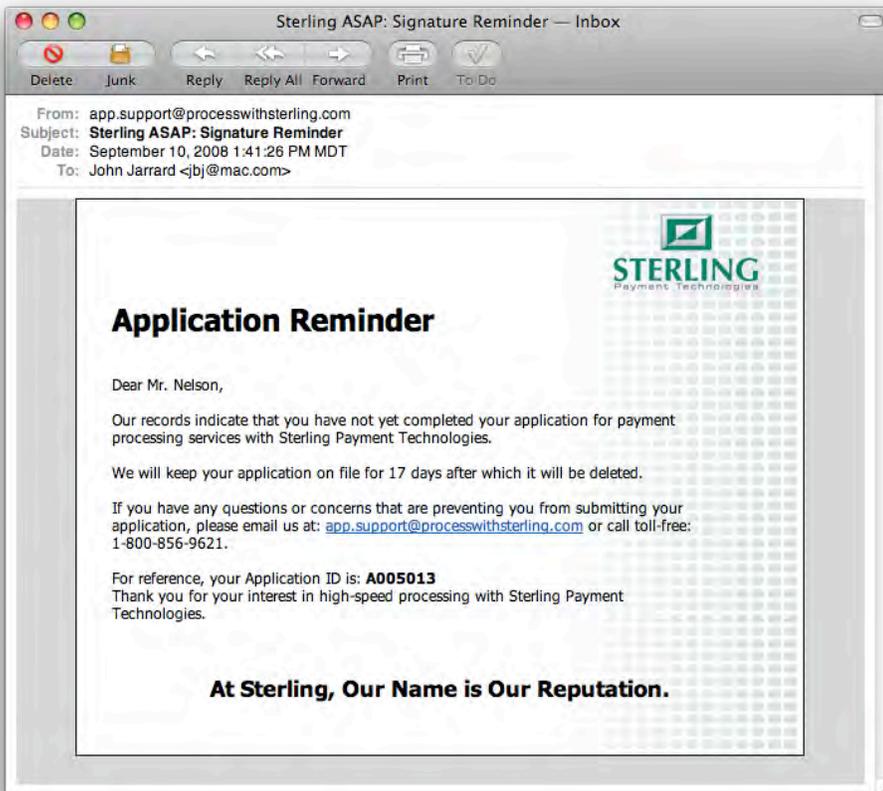
In addition, to making it easier to fill-out and submit merchant applications, the ASAP system also sends automatic notifications so that merchants are reminded to accept and submit outstanding applications.

About This Manual

This manual will provide all the information you need to make the most out of ASAP—Sterling Payment Technologies online merchant application.

Organization

This manual is organized accordingly:

- Understanding the Interface and Menu,

- Working with ASAP to submit merchant applications.

Conventions

This guide uses the following conventions to highlight certain words and phrases that differentiate their meaning visually.

Table 1: Conventions used in this guide

This style…	Indicates	For example:
italics	Notes regarding special information about a feature	*Note: You can also…*
bold	A feature of the interface or functionality within the OMA System	To open the document click on the **Open** button.

Interface

The Sterling Payment interface is divided into two primary areas:

- SNAP—Tools Menu, and

- Workspace.

Tools Menu
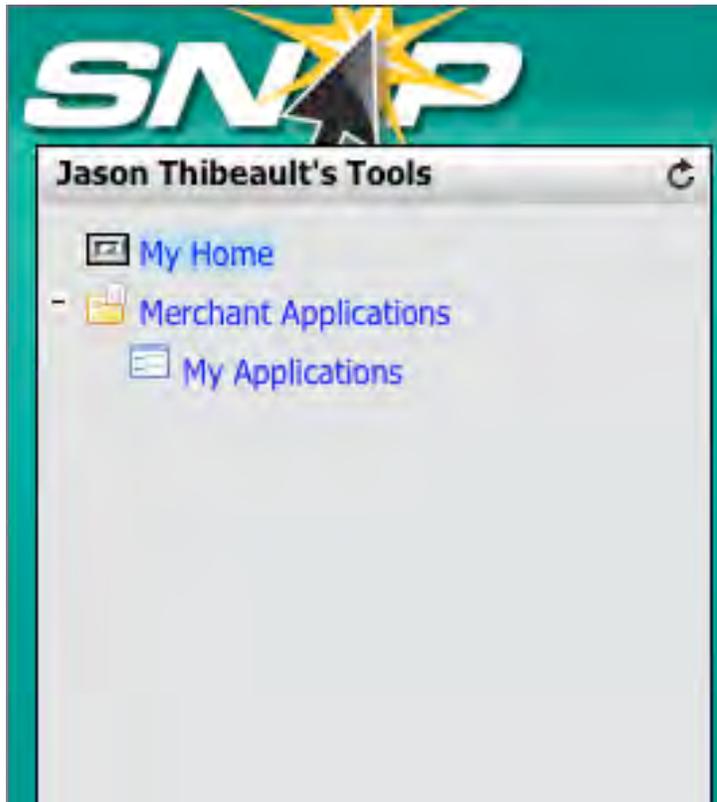
The Tools Menu, situated on the left-hand side, provides access to your current applications. To access your merchant applications,

- Expand the **Merchant Applications Branch** in the menu tree. Then, select the **My Applications Option**.

Workspace

The workspace is the primary portion of the interface through which you interact with merchant applications and other features of SNAP (Sterling Network Access Portal).

My Applications

The My Applications window provides an overview of all the current applications you have entered into ASAP through a Summary Window. Each row in the table provides basic information about the application:

- Ref #—this is a reference number created by the system

- DBA Name—the name of the merchant

- Status—the status of the application. Status include:

    o App Completed: Electronic

    o App Completed: Print

    o App in Progress

    o App Started

    o Merchant Accepted

Through the summary table, you can affect the following actions against any of the listed merchant applications by clicking on the appropriate icon:

- Edit, and

- Delete

In addition to the summary, the My Applications window provides other functionality including:

- Application Filtering—use the **Show Applications For Drop-down** to select the salesrep by which to filter the Summary Table

- Status—use the **Status Drop-down** to select the status of the application by which to filter the Summary Table

- Keyword—enter a keyword (tied to the DBA name) by which to filter the Summary Table

(Filtering is automatic. When you choose from the drop down menu, your selection is automatically initiated.)

Finally, you can create a new application by click the **Add New Application Button**.

Adding a New Application

To add a new application,

- Click the **Add New Application Button** from the My Applications Screen. This will open the **Merchant Application Window**.
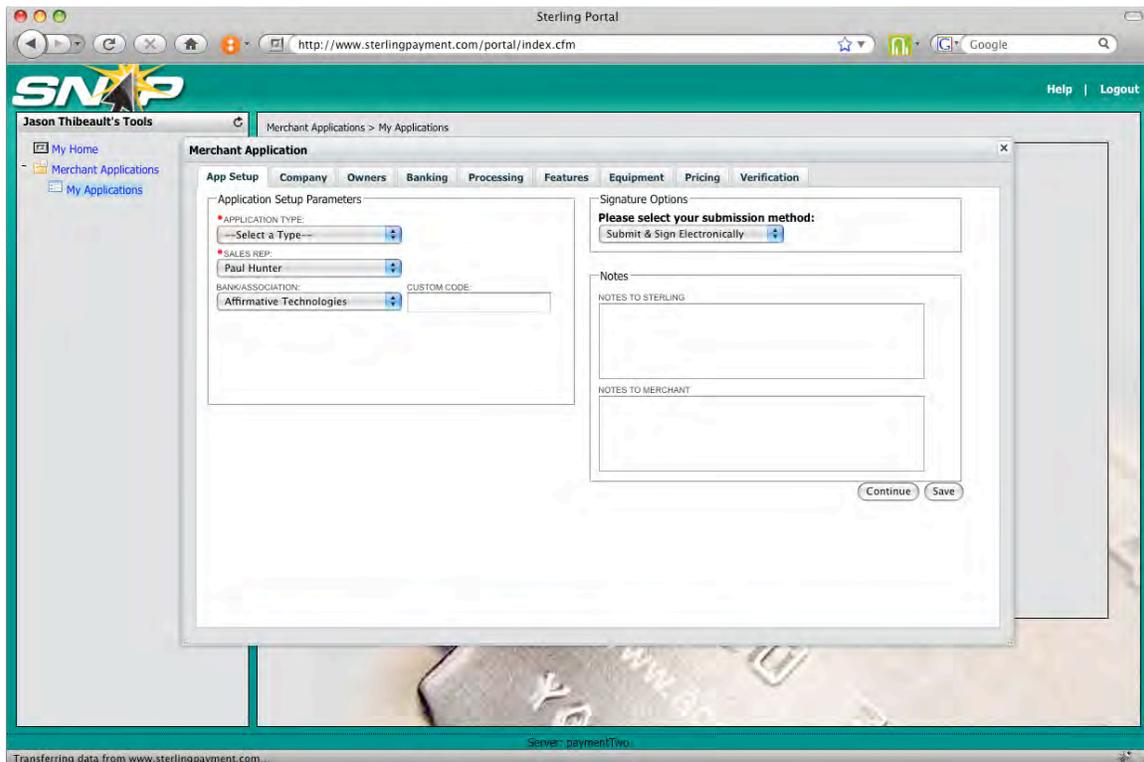
The Merchant Application Window is divided into 9 tabs:

- App Setup,

- Company,

- Owners,

- Banking,

- Processing,

- Features,

- Equipment,

- Pricing, and

- Verification.

Each tab has a **Continue Button** and a **Save Button**. Clicking the **Continue Button** will save the current tab and move to the next tab. Clicking the **Save Button** will save the current tab and keep it open. This is a great option for filling out a partial application, saving the current progress, and closing the Merchant Application Window.

App Setup

The **App Setup Tab** provides basic information about the application. For each application, you can specify the following:

- Application Type—use the drop-down to select what type of application this is. *Note: this field is required.* Options include:

- o New Account,

- o Additional Location for Existing Merchant,

- o Additional Merchant for Existing Account,

- o Ownership Change, and

- o Additional Products/Services

- Sales Rep—use the drop-down to select the sales rep who initiated the application. *Note: this field is required.*

- Bank/Association—use the drop-down to select the bank/association to which the merchant account is tied. You can also specify a custom bank/associated code using the **Custom Code Field**.

- Submission Method—use the drop-down to select how the application needs to be submitted by the merchant. Options include:

- o Submit & Sign Electronically,

- o Sign, Print, and Fax

- Notes—you can also include additional notes pertinent to the account for both Sterling Payment and the merchant.

Company

The **Company Tab** provides information about the merchant and is divided into three primary areas—corporate information, DBA information, and Statements.

Corporate Information

Corporate information represents the legal company name and its location (as recorded on legal papers such as incorporation papers).

For the corporate information section, you can specify:

- Corporate Name—the company's legal name. *Note: this field is required.*

- Federal Tax ID—the EIN number of the merchant. *Note: many sole proprietors and other small entities do not have EIN numbers but utilize their social security number for taxation purposes. This is why the field is not required.*

- Corporate Street Address—the address of the company as indicated on its corporate filing. *Note: this field is required.*

- City—the city of the corporate address. *Note: this field is required.*

- State—the state of the corporate address. *Note: this field is required.*

- Zip—the zipcode of the corporate address. *Note: this field is required.*

- Corporate Phone—the phone number of the corporate location. *Note: this field is required.*

- Corporate Fax—the fax number of the corporate location.

- Corporate Mobile—the mobile phone number of the primary contact at the corporate location.

- E-mail Correspondence—the e-mail address of the primary contact at the corporate location. *Note: this field is required.*

- Corporate Contact Name—the primary contact at the company's corporate location. *Note: this field is required.*

- Corporate Contact Title—the title of the primary contact. *Note: this field is required.*

- Website—enter the full web address of the company. If there is no web address, check the **No Website Checkbox**.

DBA Information

DBA, or "Doing Business As," represents the name by which the company transacts business. This can be, and often is, different than the corporate name.

For the DBA information section, you can specify:

- DBA Name—the "Doing Business As" name of the company. This is different from the company's legal name. *Note: this field is required.*

- Street Address—the street address of the DBA location. If you wish to use the same address as the corporate address, check the **Use Corporate Address Checkbox**. *Note: this field is required if not checking the Corporate Address checkbox.*

- Location City—the city of the DBA address. *Note: this field is required if not checking the Corporate Address checkbox.*

- State—the state of the DBA address. *Note: this field is required if not checking the Corporate Address checkbox.*

- Zip—the zipcode of the DBA address. *Note: this field is required if not checking the Corporate Address checkbox.*

- DBA Phone—the phone number for the DBA location. *Note: this field is required.*

- Bus. Opened Date—use the drop-downs to select the Month and Year in which the DBA location was opened.

- Owned Since—use the drop-downs to select the Month and Year for how long the DBA location has been owned by the corporation.

- Current Addr Since—use the drop-downs to select the Month and Year when the DBA location began operation at the address specified above.

- Multiple Locations—check the box to indicate the number of locations for this DBA and enter the number of locations. (After entering the number of locations for this DBA, a special form will appear that will allow you to enter specific information about each location.)

- Multiple Merchants—check the box to indicate multiple merchants at the DBA location and enter a quantity of merchants.

Statements

For the Statements section, you can specify how statements should be provided to the account holder:

- Statement method—use the checkboxes to indicate how the merchant should receive statements. *Note: this field is required.* Options include:

    o Monthly E-mail Statements

    o Monthly Paper Statements—if you select this option, you can use the drop-down to select to which entity the paper statements should be sent.

o Daily E-mail Deposit Summary

- E-mail for Statements, Deposit Summaries and Fraud Alerts —enter an e-mail address to which these items will be sent. (Note: Membership in Sterling Advantage is required for Fraud Alerts and Deposit Summaries.)

Owners

The **Owners Tab** provides information about the owners of the corporation. For each owner, you can specify:

- Ownership Type—use the drop-down to select the corporate structure of the company. *Note: this field is required.* Options include:

  o Sole Proprietorship,

  o Partnership,

  o Corporation,

  o LLC,

  o LP, and

  o Other

- Social Security Number—the social security number of the owner/officer.

- Owner/Officer 1 Name—the name of the primary owner/officer. Usually the owner/officer associated with opening the account. *Note: this field is required.*

- Owner/Officer 1 Title—the title of the primary owner/officer. Usually the owner/officer associated with opening the account. *Note: this field is required.*

- Date of Birth—the date of birth of Owner/Officer 1. In mm/dd/yyy format.

- % Ownership—the percentage of ownership by Owner/Officer 1.

- Owner/Officer 1 Current Address—the current street address of Owner/Officer 1.

- City—the city of the Owner/Officer 1 current address.

- State—the state of the Owner/Officer 1 current address.

- Zip—the zip of the Owner/Officer 1 current address.

- Current Phone—the current phone of Owner/Officer 1.

- Owner/Officer 1 Previous Address—the previous street address of Owner/Officer 1 (If less than three years at current location.)

- City—the city of the Owner/Officer 1 previous address.

- State—the state of the Owner/Officer 1 previous address.

- Zip—the zip of the Owner/Officer 1 previous address.

If there are more officers to add, make sure you check the **This company has multiple officers checkbox**. This will create a secondary area, Owner/Officer 2, to specify additional information.

Banking

The **Banking Tab** provides information about the merchant's bank as well as their location. This tab is divided into two areas—Bank Account Information and Merchant Site Survey.

Bank Account Information

The Bank Account Information section allows you to specify information about the merchant's bank to which the merchant services will be linked. You can specify the following:

- Routing #—enter the 9-digit routing number. *Note: this field is required.*

- Account #—enter the account number. *Note: this field is required.*

- Re-enter Account #—re-enter the account number. *Note: this field is required.*

- Bank Name—enter the full name of the bank. *Note: this field is required.*

- Bank Contact—enter a contact at the bank (i.e., an account specialist who handles the merchant's account).

- Bank Phone—enter the phone number for the bank.

- Date Account Create—use the drop-downs to specify the month and year when the account was created.

If the applicant utilizes Sterling Payment's Back-end Settlement System, you can specify a second DDA for adjustments and fees *only* by checking the appropriate

box. This will open a second area where you can specify information for another account.

Merchant Site Survey

The Merchant Site Survey section allows you to specify information about the specific merchant location. You can specify the following:

- Merchant Location Type—use the drop-down to select the type of location. *Note: this field is required.* Options include:

  o Retail Store Front,

  o Residence,

  o Warehouse,

  o Office Building, and

  o Other.

- Merchant—use the drop-down to indicate the merchant's relationship to the location. *Note: this field is required.* Options include:

  o Owns the premises, and

  o Leases the premises. (If the lease option is selected, you must provide the landlord's name and phone number.)

- I Hereby Certify That—use the drop-down to indicate the status of your inspection of the merchant's facilities. *Note: this field is required.* Options include:

  o I have inspected the premises—if you select this option, additional criteria will be displayed to qualify the inspection. This criteria includes:

    ▪ Merchant appears to conduct business represented in application,

    ▪ Merchant is adequately staffed and stocked to do business,

    ▪ I have taken pictures of the inside and outside of the premises, and

    ▪ I have confirmed the identity of the person who signed the application.

  o I have NOT inspected the premises

Processing

The **Processing Tab** provides information about how the merchant processes credit cards. The tab is divided into four primary areas—Processing Information, Request Processing Volumes, Processing Profile, and Fraud Prevention.

Processing Information

The Processing Information section provides information about the merchant's industry and their history in regard to processing credit cards. You can specify the following:

- Industry—use the drop-down to select the merchant's industry. *Note: this field is required.*

- SIC keyword—the federal government utilizes SIC codes to classify businesses. Enter a keyword in the **SIC Keywords Field** to populate the **SIC Codes drop-down**. Alternatively you can enter a "*" to populate the drop-down with all the SIC codes for that industry.

- SIC Code—select the code from the drop-down, once it has been populated, that best describes the merchant's business. *Note: this field is required.*

- Processing Frequency—use the drop-down to select the frequency by which the merchant processes credit cards. *Note: this field is required*. Options include:

   o Daily,

- o Monthly,

- o Quarterly, or

- o Seasonal.

- Has the Merchant ever accepted MC/Visa—use the drop-down to select the answer to this question. *Note: this field is required.*

- Has Merchant ever been terminated by another processor—use the drop-down to answer the question. *Note: this field is required.*

Request Processing Volumes

The Request Processing Volumes section provides information about the merchant's processing volumes and sales information. You can specify the following:

- Average sale—enter a dollar amount for the merchant's average sale. *Note: this field is required*.

- High sale—enter a dollar amount for the merchant's high sale (i.e., their most expensive item). *Note: this field is required*.

- Avg. Monthly Volume—enter a dollar amount for the merchant's average monthly sales. *Note: this field is required*.

- High Monthly Volume—enter a dollar amount for the merchant's high monthly volume. *Note: this field is required*.

- Total Monthly Volume—enter a dollar amount for the merchant's total monthly volume, including those items that are not processed by merchant services (i.e., checks, cash, etc.)

Processing Profile

The Processing Profile section provides information about the methods by which the merchant will process credit cards. You can specify the following:

- Card Present—enter a percentage of the merchant's total monthly card processing volume that will be when the physical card is present. *Note: this field is required*.

- Keyed with Imprint—enter a percentage of the merchant's total monthly card processing volume that will be keying in the card (into a POS terminal) using an imprint of the physical card (i.e., carbon). *Note: this field is required*.

- Keyed No Imprint—enter a percentage of the merchant's total monthly card processing volume that will be keying in the card (into a POS terminal) without using an imprint of the physical card (i.e., carbon). *Note: this field is required*.

- www/Internet—enter a percentage of the merchant's total monthly card processing volume that will be from internet-related sales. *Note: this field is required.*

The total percentage of the above will be automatically calculated as you enter the numbers. It must equal 100%.

Note: If www/Internet is more than 0%, and you did not previously provide a web address on the company tab, you will be prompted to provide the company's website URL.

Additional information is triggered if Keyed with No Imprint, www/Internet or a combination of these two processing methods exceeds 50%.

- The following fields are required for this condition:
  - Return Policy—use the drop-down to specify how returns are handled by the merchant. *Note: this field is required.* Options include:
    - Exchange,
    - Store Credit,
    - Refund, or
    - No Returns
  - Does the merchant house inventory—use the drop-down to answer the question. *Note: this field is required.*
  - When is the cardholder billed—use the drop-down to answer the question. *Note: this field is required.* Options include:
    - On date of order,
    - On date of shipment, or
    - Other.
  - Deposit required—use the drop-down to answer the question. *Note: this field is required.*
  - How does the merchant advertise—check the boxes for the methods by which the merchant advertisers. Options include:
    - Newspaper,
    - Catalog,
    - Internet,

- ▪ Flyers, and

- ▪ Other.

Fraud Prevention

The Fraud Prevention section provides information about the mechanisms the merchant has in place to prevent fraud/chargebacks. Simply enter any information provided by the merchant into the field.

Features

The **Features Tab** specifies information about the processing features the merchant would like to employ from Sterling Payment. The tab is divided into two primary areas—Processing Features and Processing Services.

Processing Features

The Processing Features section provides information about which processing methods the merchant would like to employ. You can specify:

- American Express—check the box to enable the merchant to accept and process American Express. Once selected, you can also specify:

  - o Account—use the drop-down to select if the merchant is an existing American Express Merchant account holder or needs a new account to be setup.

  - o Order PIP—check the box to have PIP ordered for the Merchant.

- Discover—check the box to enable the merchant to accept and process Discover. Once selected, you can also specify:

    o Account—use the drop-down to select if the merchant is an existing Discover Merchant account holder or needs a new account to be setup.

- PIN Debit—check the box to enable the merchant to accept PIN-based debit cards. Once selected, you can also specify:

    o Authorization Fee—enter a dollar amount that will be authorized on any pin-based debit card presented.

    o Monthly Fee—enter a dollar amount that will be incurred monthly (i.e., subscription-based revenue.)

- Electronic Benefit Transfer—check the box to enable the merchant to accept government EBT program cards. **Once selected, you can also specify:**

    o **FCS #—** In order to be eligible to accept FCS (Food and Consumer Services) benefits, the merchant must obtain an FCS# from the US Department of Agriculture's Food and Nutrition Services Department.

    o **Check Benefits Only—** This option allows a merchant to accept EBT without an FCS #

        ▪ Authorization Fee—enter a dollar amount that will be authorized.

Processing Services

The Processing Services section provides information about additional Sterling Payment processing services offered. You can specify:

Sterling Advantage is a full suite of products, services and value-added offers from leading national companies, designed to save Sterling merchants money and help them run their business more effectively.

- Merchants with dial and IP terminals will receive free equipment repair, free supplies, web reporting and national discounts from Sterling's national partners including partners including, Best Buy, Office Depot, LegalZoom, Enterprise car rental and Jackson Hewitt tax services.

- Merchants with integrated systems will have access to web reporting, and receive a wide range of discounts from Sterling's national partners. These merchants will also be enrolled in a unique PCI Protection Insurance Plan, designed to help them meet expenses related to a suspected or actual breach of credit card data. With this program, offered through Royal Group Services, coverage is set at $50,000 and there is never a deductible.

- Merchants with both terminal and integrated systems (hybrid merchants) will receive the benefits of both plans.

In addition, new merchants can also sign up for instant access to critical information about their business, including:

- Deposit Updates - Daily e-mail notifications with breakdowns of transactions and deposits to simplify and streamline reconciliation.

- Advanced Web Reporting - Access to daily batch totals, ACH deposits, monthly statements and more. With Sterling's web-based reports, your merchants won't have to wait until month's end to view this critical information.

- Risk and Fraud Alerts - Automatic e-mail notifications about unusual or suspicious transaction activity.

Check the box to waive the free, 60-day trial of Sterling Advantage.

Equipment

The **Equipment Tab** specifies information about the equipment the merchant will use in processing. The tab is divided into three types of equipment—POS/ECR, Gateway, and Terminals.

Each area allows the same functionality for its specific data:

- Add a new piece of equipment—click on the **Plus Icon** to open the **Equipment Selector Window**.

- Edit an existing piece of equipment—from the table, click on the **Edit Icon** to open the **Equipment Selector Window**.

- Removing a piece of equipment—from the table, click on the **Delete Icon** to remove the piece of equipment

POS/ECR

POS (Point of Sale) and **ECR (Electronic Cash Register)** equipment is added through the **Equipment Selector Window** that can be opened by clicking on the **Plus Icon** at the top of the section.
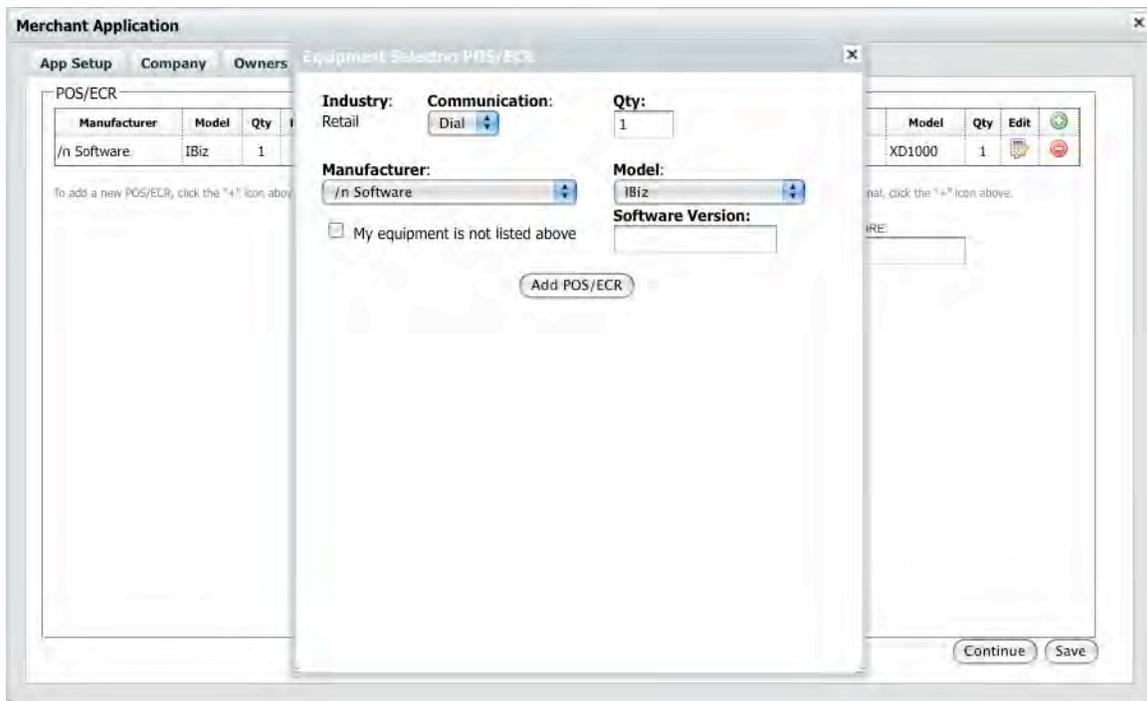
For each POS/ECR that you wish to add, you can specify the following:

- Communication—use the drop down to select how the POS/ECR will communicate with the processor. Options include:

  o Dial—a phone line will be used to process a transaction.

  o IP—a high-speed Internet network will be used to process a transaction.

- Quantity—the number of POS/ECRs that make up the merchant's transaction system.

- Manufacturer—use the drop-down to select the manufacturer of the equipment.

- Model—based on the manufacturer selected, use the drop-down to select the specific model.

- Software Version—enter the version of the software used.

- My Equipment is not listed—if you check this box, two blank fields will be provided for you to enter the Manufacturer and Model of the equipment needed.

- Click the **Add POS/ECR Button** to add the equipment into the POS/ECR section equipment table.

Gateway

The Gateway facilitates processing transactions online. Equipment is added through the **Equipment Selector Window** that can be opened by clicking on the **Plus Icon** at the top of the section.

For each gateway that you wish to add, you can specify the following:

- Quantity—if more than one Gateway is needed.

- Manufacturer—use the drop-down to select the provider of the gateway.

- Model—based on the manufacturer selected, use the drop-down to select the specific gateway service

- My Equipment is not listed—if you check this box, two blank fields will be provided for you to enter the Manufacturer and Model of the gateway

- Click the **Add Gateway Button** to add the gateway into the Gateway section equipment table.

Terminal

The Terminal is the physical device through which the merchant initiates credit card transactions. The specific terminals that the merchant uses will be based upon their industry. Equipment is added through the **Equipment Selector Window** that can be opened by clicking on the **Plus Icon** at the top of the section.

For each Terminal that you wish to add, you can specify the following:

- Capture—use the drop-down to select the role of the equipment in the merchant's transaction system. Options include:

  o Host, or

  o Terminal.

- Communication—use the drop down to select how the POS/ECR will communicate with the merchant system. Options include:

  o Dial—a phone line will be used to process a transaction.

  o IP—a high speed Internet connection will be used to process a transaction.

- o Mobile-GPRS—a mobile GPRS connection will be used.

- o Mobile-CDMA—a mobile CDMA connection will be used.

- Quantity—the quantity of the specific POS/ECR equipment that are part of the merchant's transaction system.

- Details—the details of hosts and terminals differ. Based upon the selection in the **Capture Drop-down**, these details will change. Check those that apply.

  - o Host Capture Options:

    - ▪ Address Verification,

    - ▪ Fraud protection,

    - ▪ Clerk, Cashier, Server Numbers,

    - ▪ Dial Backup,

    - ▪ Host Capture Auto-Close,

    - ▪ Card Verification Data,

    - ▪ Auto Generate Invoice Number,

    - ▪ Accept Debit, and

    - ▪ Accept Gift.

  - o Terminal Capture Options:

    - ▪ Timed Upload,

    - ▪ Upload Time—enter a time to upload using a 24-hour clock,

    - ▪ Address Verification,

    - ▪ Fraud protection,

    - ▪ Clerk, Cashier, Server Numbers,

    - ▪ Dial Backup,

    - ▪ Accept Gift,

    - ▪ Card Verification Data,

    - ▪ Auto Generate Invoice Number,

    - ▪ Accept Debit,

    - ▪ Store and Forward, and

- **Tip Processing.**

- Manufacturer—use the drop-down to select the manufacturer of the equipment.

- Model—based on the manufacturer selected, use the drop-down to select the specific model.

- My Equipment is not listed—if you check this box, two blank fields will be provided for you to enter the Manufacturer and Model of the equipment needed.

- Click the **Add Terminal Button** to add the equipment into the Terminal section equipment table.

Pricing

The **Pricing Tab** specifies information about the Sterling Payment pricing plans for the merchant's processing services. The tab is divided into three areas—Processing Pricing, Pricing Options, and Processing Fees.

Processing Pricing

The Processing Pricing section provides information about the merchant's pricing model. You can specify:

- Pricing Model—use the drop-down to select the pricing model for the merchant. Depending upon the pricing model you select, additional options will become available. Options include:

- o 3-Tier

    - Credit qualified rate: Visa/MC

        - Discount %—enter a percentage discount.

        - Per Auth—enter a dollar amount levied per authorization.

    - Credit qualified rate: Discover

        - Discount %—enter a percentage discount.

        - Per Auth—enter a dollar amount levied per authorization.

    - Mid-qualified:

        - Discount %—enter a percentage discount.

        - Per Auth—enter a dollar amount levied per authorization.

    - Non-qualified:

        - Discount %—enter a percentage discount.

        - Per Auth—enter a dollar amount levied per authorization.

- o 6-Tier

    - Checkcard qualified rate: Visa/MC

        - Discount %—enter a percentage discount.

        - Per Auth—enter a dollar amount levied per authorization.

    - Checkcard qualified rate: Discover

        - Discount %—enter a percentage discount.

        - Per Auth—enter a dollar amount levied per authorization.

    - Credit qualified rate: Visa/MC

        - Discount %—enter a percentage discount.

        - Per Auth—enter a dollar amount levied per authorization.

- Credit qualified rate: Discover

    - Discount %—enter a percentage discount.

    - Per Auth—enter a dollar amount levied per authorization.

- Mid-qualified:

    - Discount %—enter a percentage discount.

    - Per Auth—enter a dollar amount levied per authorization.

- Non-qualified:

    - Discount %—enter a percentage discount.

    - Per Auth—enter a dollar amount levied per authorization.

- Pass-through (+)

    - Visa/MC

        - Basis Point—enter a basis point value.

        - Per Auth—enter a dollar amount levied per authorization.

    - Discover

        - Basis Point—enter a basis point value.

        - Per Auth—enter a dollar amount levied per authorization.

- Flat-rate/bundled

    - Visa/MC

        - Flat Rate Discount—enter a percentage value for the flat-rate discount.

        - Per Auth (if needed)—enter a dollar amount levied per authorization.

    - Discover

        - Flat Rate Discount—enter a percentage value for the flat-rate discount.

- • Per Auth (if needed)—enter a dollar amount levied per authorization.

  - o Billback

    - ▪ Visa/MC—use the drop-down to select whether the following values will be applied to Debit or Credit transactions.

      - • Base Rate

        - o Discount Percent—enter a percentage value for the discount.

        - o Per Auth—enter a dollar amount levied per authorization.

      - • Surchage

        - o Discount Percent—enter a percentage value for the discount.

        - o Per Auth—enter a dollar amount levied per authorization.

- • Flexipricing Confirmation Number—When a Flexipricing quote is requested, a report, along with a confirmation number, is generated and sent to the sales agent. Enter your confirmation number here.

Pricing Options

The Pricing Options section provides information about the merchant's pricing model. You can specify:

- • Acceptance Options—use the radio buttons to select the acceptance method for the merchant. *Note: this field is required*. Options include:

  - o Credit Only,

  - o Checkcard Only, or

  - o Both.

- • Billing Options—use the radio buttons to select the billing options for the merchant. *Note: this field is required*. Options include:

  - o Net Daily, and

  - o Gross Monthly.

Processing Fees

The Processing Fees section provides information about the specific pricing for authentication and processing activities carried out by the merchant. For each, you can specify a dollar amount.

- Standard Fees:

    o T&E Card Auth Fee,

    o Batch Fee,

    o Monthly Statement Fee,

    o Minimum Monthly Fee, and

    o Annual Fee.

- Third-Party Fees:

    o Activation/Setup Fee,

    o Monthly Access, and

    o Auth Surcharge.

- Mobile Fees

    o Activation/Setup Fee,

    o Monthly Fee, and

    o Auth Surchage.

- Other Fees

    o Other Monthly

    o Other Monthly Fee Description

- SPOT Fees (If Sterling Payment's Online Terminal is selected as a Gateway type under the Equipment Tab, you will be prompted to set the following fees):

    o Setup Fee

    o Monthly Fee

    o Auth Surcharge

Verification
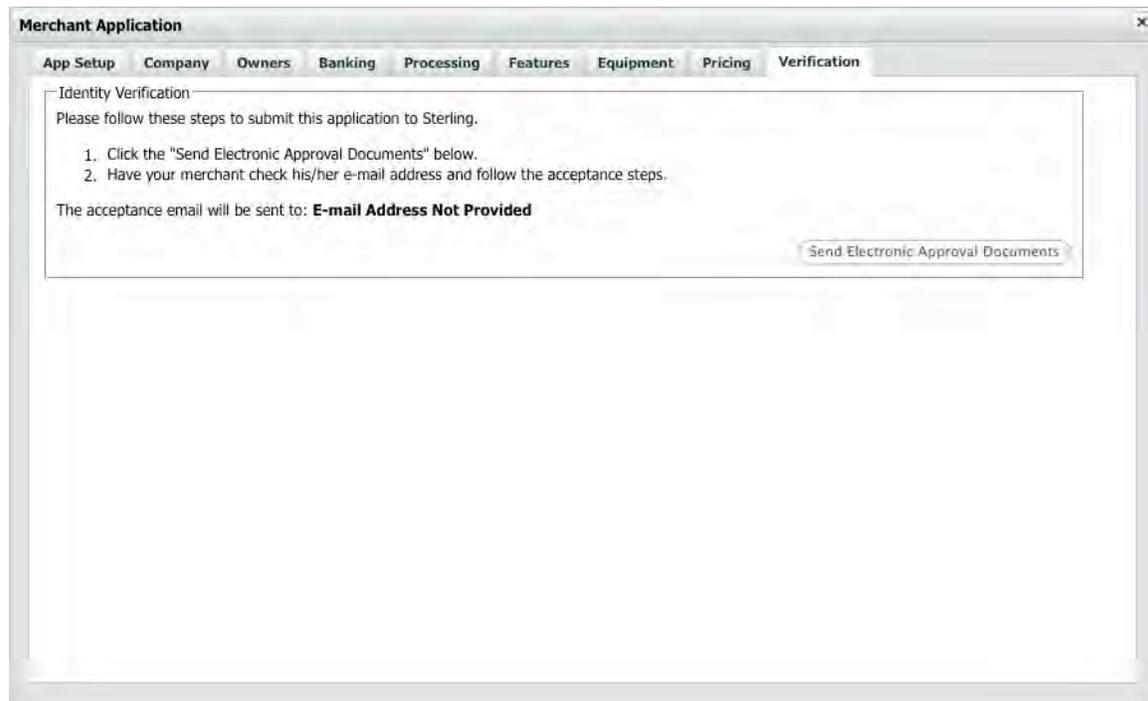
The **Verification Tab** confirms the application and identifies missing elements before it can be submitted to the merchant for approval. Once there are no more errors identified, you will be prompted to submit the application.

- If you selected the Electronic Signature option under the App Setup Tab, you would click the Send Electronic Approval Documents button to send a PDF bundle to the merchant.

- If you selected the Print, Sign and Fax option under the App Setup Tab, you would click the prepare PDF File button and then click the Download PDF button after the system finishes preparing the PDF document bundle.E-mail Notification

Electronic Signature & Submission

Upon completion of an application that is setup for electronic signature and submission, ASAP sends a PDF package containing a *secured*, printable application to the merchant. The file is sent to the e-mail address of each owner listed under the Owners tab. The last page of the PDF contains an "Accept Application" link which takes the Merchant to the sterlingpayment.com/accept website to electronically sign the PDF Application.

E-mail Reminder Notification
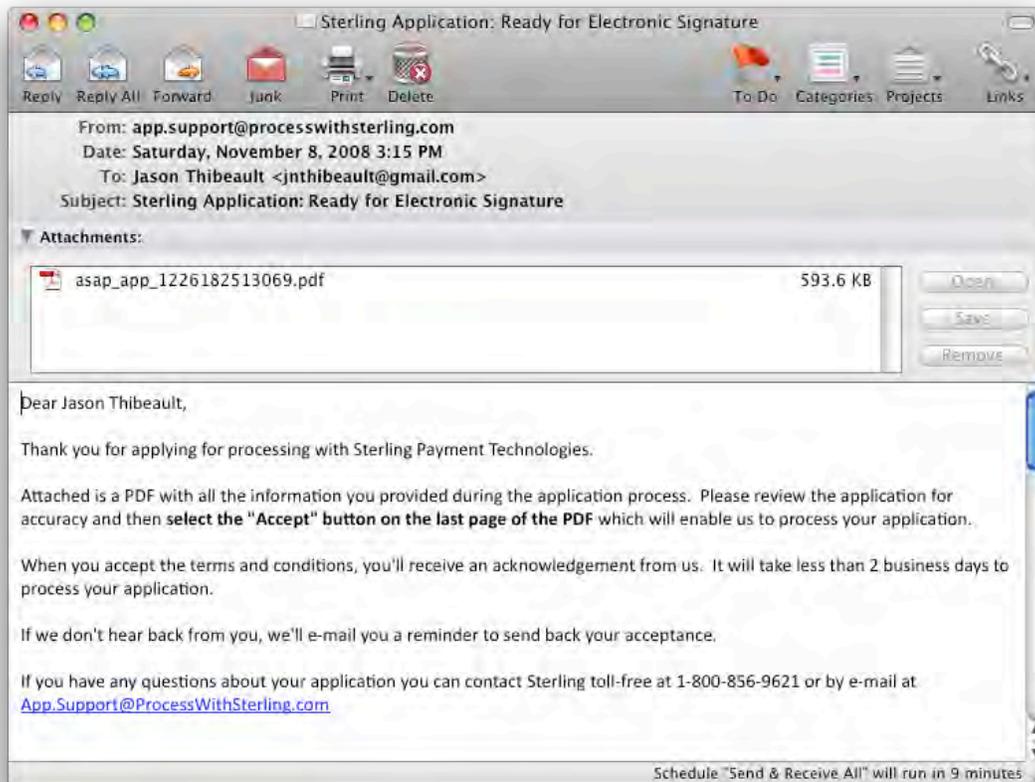
When an application is setup for electronic signature and submission, the system will automatically deliver reminder e-mails to the merchant using the following schedule:

- Reminder schedule:

    o 1 day

    o 7 days

    o 30 days

The open application remains available for merchant acceptance for 45 days. Should a merchant not accept the application in that time, it is deleted from the system.

Merchant Declines Application

When the merchant receives the application for acceptance, they are able to sign and submit the electronic documents or decline them. Should the merchant choose to decline the application, they must select one of two reasons for the decline:

1. Data Error.

2. Changed their mind about submittal.

Upon the merchant's rejection of the application, the ASAP system launches an e-mail notification to the Sales Agent.

If the merchant selected "Data Error," the system automatically locks the old application and duplicates it so the agent can make adjustments to any of the data on the application.

If the merchant "Changed their mind about submittal," the system locks the old application. These applications remain viewable to the Sales Agent but cannot be edited.

Appendix 1: Sample Completed Application

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MERCHANT SITE SURVEY

Merchant ☑ Owns ☐ Leases the premises — Provide name and phone # of landlord if merchant location is leased: **N/A - 8005551234**

I hereby certify that I have physically inspected the business premises of the merchant at this address, or I am attaching at least one of the following documents:

☐ Business License ☐ Copy of Drivers License ☐ Phone Bill ☐ Sales Invoices, Ads, etc.

Merchant Location Type:
☑ Retail Store Front
☐ Residence
☐ Office Building
☐ Warehouse
☐ Other

Merchant appears to be conducting business as represented in application?
☐ Yes ☑ No

Merchant is adequately staffed and stocked to do business?
☐ Yes ☑ No

Have you taken pictures of the inside and outside of the premises?
☑ Yes ☐ No

Have you confirmed the identity of the person who signed the application?
☐ Yes ☑ No

PRINT REP NAME: **Paul Hunter**

REP SIGNATURE: _____ DATE: _____

EQUIPMENT SET UP INFORMATION

Exists	Type	Manufacturer	Model	Comm	Features	Qty
N	Gateway	SPOT	SPOT	N/A		1
Y	Terminal	ExaDigm	XD1000	Dial	Capture: Host; Debit: N; Gift: N; Auto Invoice: N; AVS: N; Clerk Nums: N; CVV: N; Dial Backup: N; Fraud: N; Auto Close: N	1
Y	Terminal	ExaDigm	XD2000	Dial	Capture: Host; Debit: N; Gift: N; Auto Invoice: N; AVS: N; Clerk Nums: N; CVV: N; Dial Backup: N; Fraud: N; Auto Close: N	3

PRICING SCHEDULE 3TIER

Pass Through

Visa/MasterCard Basis Points _____ Visa/MasterCard Per Auth _____
Discover Basis Points _____ Discover Per Auth _____

Tiered	Discount	Per Auth
MasterCard/Visa Check Card Qualified		
Discover Check Card Qualified		
MasterCard/Visa Credit Card Qualified	0.02	0.10
Discover Credit Card Qualified	0.03	0.11
MasterCard/Visa/Discover Mid-Qualified	0.99	0.10
MasterCard/Visa/Discover Non-Qualified	1.89	0.15

Bill Back	Discount	Per Auth
Visa/MasterCard Target Rate based on ☐ Debit ☐ Credit		
Base Rate		
Surcharge		
Discover Card Target Rate based on ☐ Debit ☐ Credit		
Base Rate		
Surcharge		

Acceptance Options: ☐ Credit Only ☑ Check Card Only ☐ Both
Billing Options: ☑ Net Daily (Default) ☐ Gross Monthly

Gift Card Program and Schedule of Charges:

Program Type*
☐ Quick Card ☐ Print on Demand ☐ Custom ☐ Custom Express

- Card Order Quantity _____
- Card Order Price $ _____
- Stored Value Auth Fee** $ _____
- Block Activation Fee $ _____
- Stored Value Setup Fee $ _____
- Paper Report Delivery Fee $ _____
- Stored Value ONLY Fee $ _____
- Monthly Service Fee $ _____
- ACH Services Fee (Inter-Store or Central Acct) $ _____
- Fold Over Fee (Applies to Print on Demand, Custom, Custom Express) $ _____

* Additional SPREE paperwork is required. ** A Stored Value Authorization Fee will be charged on each transaction generated at the point of sale.

Sterling Funding:
Has merchant accepted credit cards for at least 4 months? ☐ Yes ☐ No
Is merchant interested in receiving an advance on future card sales? ☐ Yes ☐ No
If Yes to both questions, please complete and return the Sterling Funding Checklist and Sterling Funding Merchant Advance Agreement.

PIN Debit/EBT Services:

Debit Schedule of Charges:
Authorization Fee $ _____
Monthly Fee $ _____

In addition to the authorization fee, all network fees will be passed through to the merchant depending on the network the authorization was routed through.

EBT Schedule of Charges:
FSC # _____
☐ Cash Benefits Only
Authorization Fee $ _____

Sterling Advantage:
Agent-participating programs
Merchants are auto-enrolled for a free 60-day trial. If merchant wishes to waive, check here. ☐

SPOT:
- Monthly Fee $ 25.00
- Transaction Fee $ 0.25
- Set Up Fee $ 250.00

Note: ACH requires additional forms.

Office #50 Representative #70 Bank/Association #50 **502533** Custom Code **JOHNJ**
White - Corporate Office Yellow - Sales Agent Pink - Merchant SPT 9/08
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ADDITIONAL FEES

• T&E Card Auth Fee	$	**Requested Processing Volumes:**		**Processing Profile (Must equal 100%):**	
• Batch Fee	$	• Average Ticket $	100	• Card Swiped	50 %
• Monthly Fee (Statement Fee)	$	• High Ticket $	200	• Keyed w/Imprint	0 %
• Monthly Minimum Fee	$	• Average Monthly Volume $	300	• Keyed w/o Imprint	0 %
• Annual Fee	$	• High Monthly Volume $	400	• Internet Transactions	50 %
• Third Party Activation/Setup Fee	$	• Total Monthly Sales* $	500		

*Include Bankcard, T&E, Checks and Cash processing volumes. Subject to approval by Sterling and may be adjusted.

• Third Party Monthly Access $

• Third Party Authorization Surcharge $

MOTO/Internet:
Only applicable if merchant has more than 50% keyed transactions

• Mobile Activation/Setup Fee $

Does merchant house inventory? ✓ Yes ☐ No

What measures are in place to protect against chargebacks/fraud?

• Mobile Monthly Fee $

How does the merchant advertise?

• Mobile Authorization Surcharge $

✓ Newspaper ☐ Catalog ✓ Internet ☐ Flyers

REQUIRING A PHOTO ID FOR EACH TRANSACTION.

• Other Monthly $

☐ Other

Additonal Fees that may apply are:

When is the cardholder billed? DATE_OF_ORDER

Merchant:Hi William - Please be sure to review the pricing as I want to make sure the terms are exactly as we discussed. Thanks!

• Check Card Authorization $.05/each	• Good Faith Collection $50.00/each
• Return ACH Fee (NSF Fee) $30.00/each	• Voice Authorization $.75/each
• Deposit Account Change Fee $25.00/each	• Early Termination Fee $395.00 ($50-Arkansas)
• Chargeback Fee $30.00/each	• Sterling Advantage Fee Based on Program
• Retrieval Fee $15.00/each	

Is a deposit required? ☐ Yes ✓ No

If yes, how far in advance?

What is the refund/return policy? EXCHANGE

Merchant Acceptance

Each person signing below agrees to the Terms and Conditions stated in the front and back of this Agreement and certifies that all information provided in the application is true, accurate and complete. Each signer authorizes Sterling Payment Technologies, LLC and/or the Member Bank or any agent of the Member Bank and American Express Travel Related Services Company, Inc. ("American Express") if applicable, to make whatever inquiries Sterling Payment Technologies, LLC and/or the Member Bank and American Express deem appropriate to investigate, verify, or research references, statements or data, including personal credit reports for the purpose of this application and processing relationship. If applicable, I authorize American Express to inform me directly, or through Sterling Payment Technologies, LLC, of reports that American Express has requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. Merchant acknowledges this Agreement shall not take effect until Merchant has been approved by Sterling Payment Technologies, LLC and/or the Member Bank and a merchant number is issued. Merchant further acknowledges that upon American Express approval of this merchant application to accept the American Express Card, the terms and conditions for American Express® Card Acceptance will be sent to such entity along with a Welcome Letter. By accepting Visa, MasterCard, Discover or the American Express Card, if applicable, 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.

Owner 1 from Application (Signature)	Date	Owner 2 from Application (Signature)	Date

For All Corporations - Corporate Resolution
The indicated officer(s) identified in numbers 1 and/or 2 have the authorization to execute the Merchant Processing Agreement on behalf of the here within named corporation.

Corporate Officer (Signature)	Title	Date

Personal Guaranty
By signing below, signer(s) unconditionally guarantee(s) to Sterling and its successors and assigns the full and prompt payment when due of all its obligations of every kind and nature of Merchant arising directly or indirectly out of the Agreement or any document or Agreement executed and delivered to Merchant in accordance with the terms of the Agreement. The undersigned futher agrees to pay Sterling all expenses including attorney fees and court cost(s) paid or incurred by Sterling in collecting such obligations and in enforcing this Guaranty.

Owner 1 from Application (Signature)	Date	Owner 2 from Application (Signature)	Date

Sterling Approval

Approved By	Title	Date

Bank Approval

Approved By	Title	Date

Office #50	Representative #70	Bank/Association #50 502533	Custom Code JOHNJ	
White - Corporate Office	Yellow - Sales Agent	Page 3 of 6	Pink - Merchant	SPT 9/08

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Acceptance

Please click the button below to complete the acceptance process.

Accept Application

Decline Application

Note: If the buttons above do not work, please go to:
http://www.sterlingpayment.com/accept/

Application ID: 5056
Password: ZQPEbD