



*Advanced Sterling Application Processing*



**STERLING**  
Payment Technologies

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Online Merchant Application  
**User Guide**

**Version 1.0**

**November 2008**



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## License Agreement

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## Trademarks and Copyright

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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)

- 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.

**Merchant Application**

Company Owners Banking Processing

**Corporate Information**

EXISTING MERCHANT MID: \_\_\_\_\_

\*CORPORATE NAME:  
Perfect Pets of Tampa

FEDERAL TAX ID:  
87-01928374

\*CORPORATE STREET ADDRESS:  
1234 Purfection Lane

\*CITY: Tampa STATE: Florida

\*CORPORATE PHONE: (813)797-3778 CORPORATE FAX: (813)797-3676

\*E-MAIL FOR CORRESPONDENCE, STATEMENTS & DEPOSIT SLIP:  
willie@purfectionpets.biz

E-MAIL FOR FRAUD ALERTS: (STERLING ADVANTAGE ONLY): \_\_\_\_\_

\*CORPORATE CONTACT NAME:  
William Nelson

\*CORPORATE CONTACT TITLE:  
Owner

\*WEBSITE:  NO WEBSITE  
www.purfectionpets.biz

MAIL STATEMENTS TO: Corporate Office

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**STERLING**  
Payment Technologies  
Member Bank: Polymetbank, LLC and Member Bank

**MERCHANT PROCESSING**

Out of State# \_\_\_\_\_ Flex# \_\_\_\_\_

New Account# \_\_\_\_\_ Additional Location for MID# \_\_\_\_\_

Front End Processor# \_\_\_\_\_

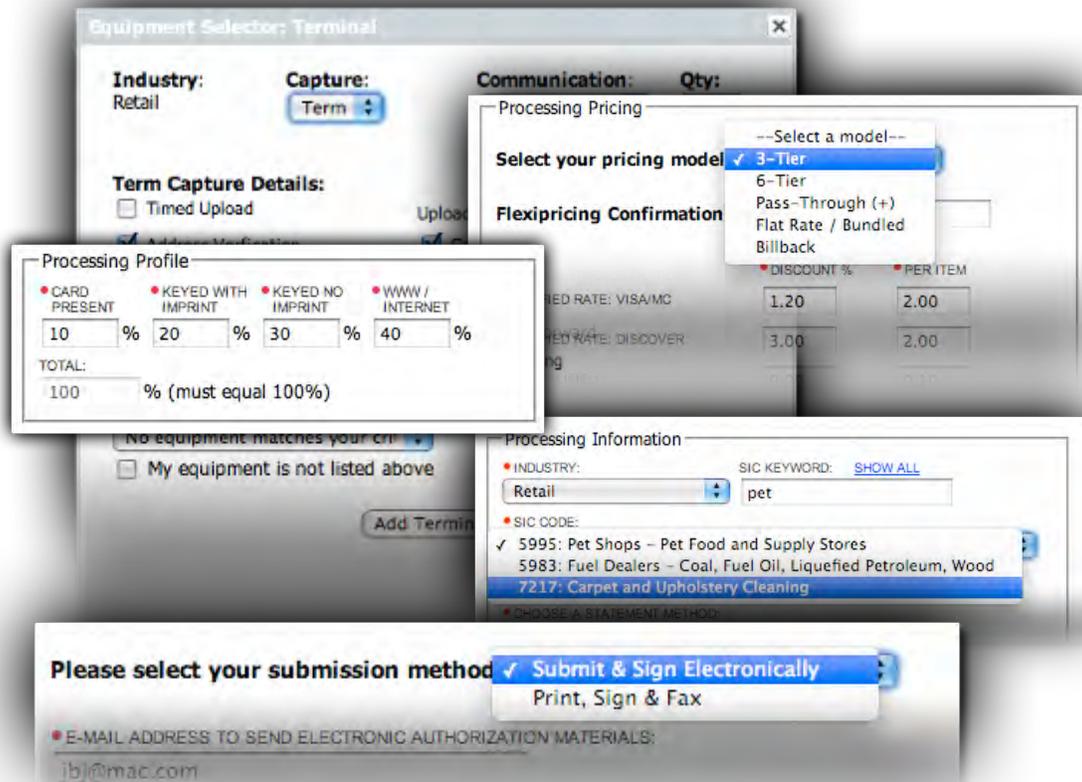
**FEDERAL REGULATIONS REQUIRE WE COLLECT INFORMATION TO VERIFY CUSTOMER**

Corporate Name: <b>PURFECTION PETS OF TAMPA</b>	DEA Name:
Corporate Street Address: <b>1234 PURFECTION LANE</b>	Location State:
Corporate Location City: <b>TAMPA</b>	State: <b>FL</b> Zip: <b>33609</b>
Corporate Phone: <b>( 813 ) 797 - 3778</b>	Location Phone:
Corporate Fax: <b>( 813 ) 797 - 3676</b>	E-mail Address:
Website Address: http:// <b>WWW.PURFECTIONPETS.BIZ</b>	E-mail Address:
Owner Name and Title: <b>WILLIAM NELSON</b>	First Name Initial:
Type of Goods/Services Sold: <b>RETAIL: PET SHOPS - PET FOOD SUPPLY</b>	Processing Frequency: Daily <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly <input type="checkbox"/> Seasonal <input type="checkbox"/>
Has Merchant ever accepted MasterCard/Visa? <input type="checkbox"/> Yes <input type="checkbox"/> No	Customer Approval:
Has Merchant ever been terminated by another processor? <input type="checkbox"/> Yes <input type="checkbox"/> No	

**OWNERS/OFFICERS INFORMATION (PARTNERSHIP MUST REFLECT 51% OR MORE)**

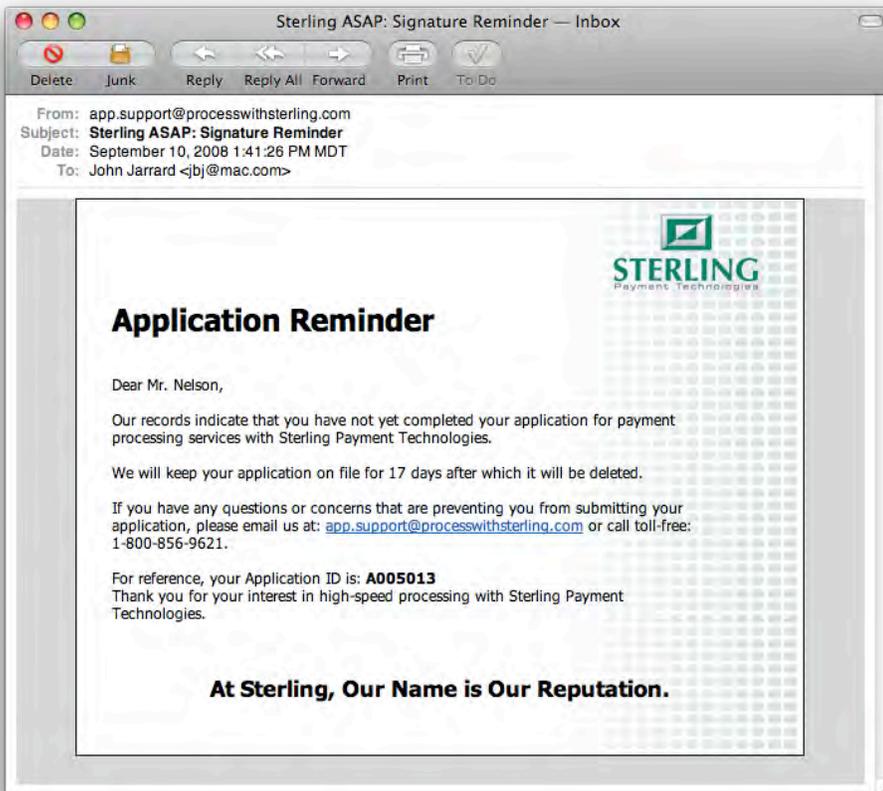
Owner 1 Name:	Title:
---------------	--------

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:
<i>italics</i>	Notes regarding special information about a feature	<i>Note: You can also...</i>
<b>bold</b>	A feature of the interface or functionality within the OMA System	To open the document click on the <b>Open</b> button.

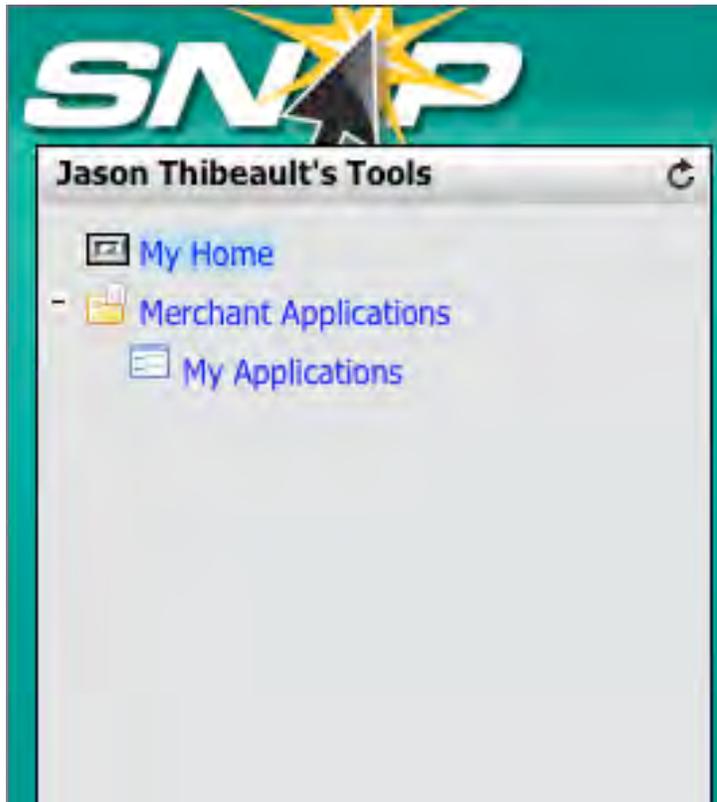
## Interface



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

Merchant Applications > My Applications

**My Applications**

Show Applications for: Jo Miglino

Status: \*All

Keyword:

Add New Application

Ref #	DBA Name	Status			Created	Updated
5037	Jason's Technical Writing Services	App in Progress			2008-11-02	2008-11-02
5013	Libations Wine & Spirits	App in Progress			2008-09-08	2008-10-27
5014	Families of the Wounded Fund, Inc.	App in Progress			2008-09-08	2008-10-27

Page 1 of 1

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:
  - App Completed: Electronic
  - App Completed: Print
  - App in Progress
  - App Started
  - 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

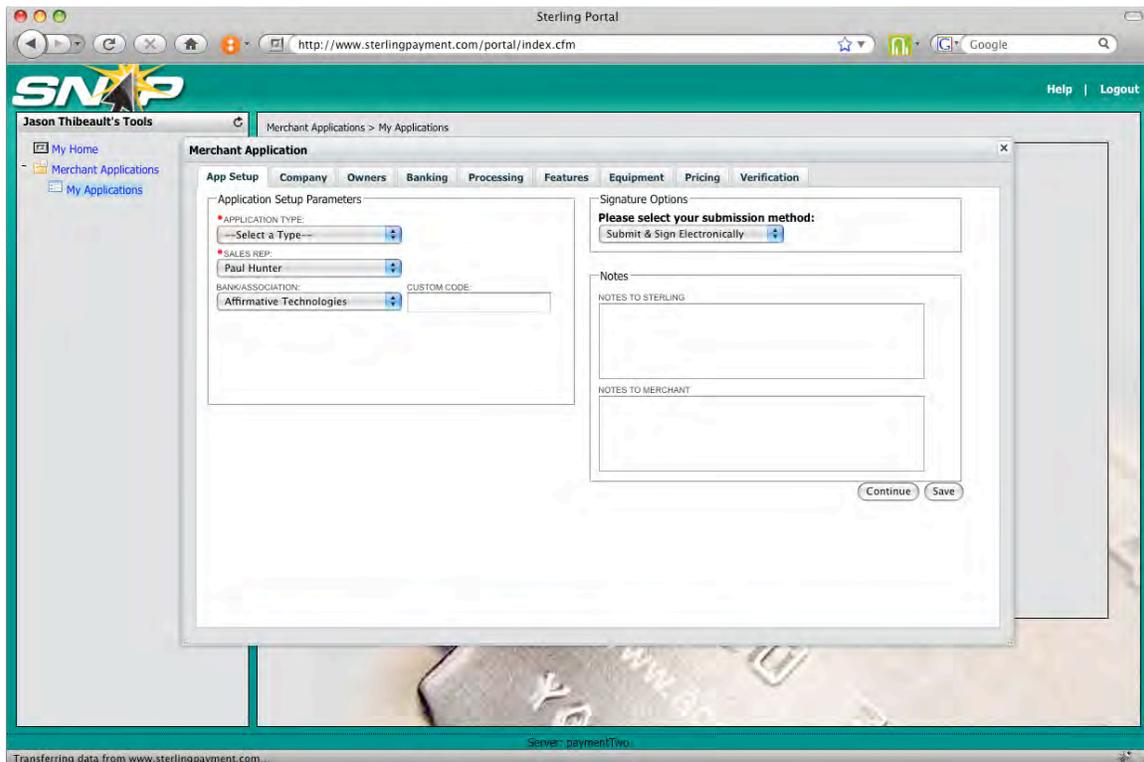
(Filtering is automatic. When you choose from the drop down menu, your selection is automatically initiated.)

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 screenshot shows a web browser window titled "Sterling Portal" with the URL "http://www.sterlingpayment.com/portal/index.cfm". The page displays the "Merchant Application" window, which is divided into several tabs: "App Setup", "Company", "Owners", "Banking", "Processing", "Features", "Equipment", "Pricing", and "Verification". The "App Setup" tab is currently active, showing "Application Setup Parameters" with fields for "APPLICATION TYPE" (set to "Select a Type"), "SALES REP" (set to "Paul Hunter"), "BANK ASSOCIATION" (set to "Affirmative Technologies"), and "CUSTOM CODE". To the right, there are sections for "Signature Options" (with a "Submit & Sign Electronically" button) and "Notes" (with "NOTES TO STERLING" and "NOTES TO MERCHANT" text areas). At the bottom right of the form are "Continue" and "Save" buttons. The browser's address bar and navigation buttons are visible at the top, and a status bar at the bottom indicates "Transferring data from www.sterlingpayment.com..." and "Server: PaymentTwo".

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 screenshot shows the 'Merchant Application' window with the 'App Setup' tab selected. The window contains several sections:

- Application Setup Parameters:**
  - APPLICATION TYPE:** A required field with a drop-down menu showing "--Select a Type--".
  - SALES REP:** A field with a drop-down menu showing "Paul Hunter".
  - BANK ASSOCIATION:** A field with a drop-down menu showing "Affirmative Technologies".
  - CUSTOM CODE:** An empty text input field.
- Signature Options:** A section with the instruction "Please select your submission method:" and a drop-down menu showing "Submit & Sign Electronically".
- Notes:** Two text areas labeled "NOTES TO STERLING" and "NOTES TO MERCHANT".

At the bottom right of the window, there are two buttons: "Continue" and "Save".

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:

- New Account,
  - Additional Location for Existing Merchant,
  - Additional Merchant for Existing Account,
  - Ownership Change, and
  - 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:
    - Submit & Sign Electronically,
    - Sign, Print, and Fax
  - Notes—you can also include additional notes pertinent to the account for both Sterling Payment and the merchant.

## Company

The screenshot shows the 'Merchant Application' window with the 'Company' tab selected. The form is divided into several sections:

- Corporate Information:** Includes fields for Corporate Name, Federal Tax ID, Corporate Street Address, City, State (set to Alabama), and Zip. It also has fields for Corporate Phone, Fax, and Mobile, as well as E-mail for Correspondence, Corporate Contact Name, Corporate Contact Title, and Website (with a 'NO WEBSITE' checkbox).
- DBA Information:** Includes fields for DBA Name, Street Address (with a 'USE CORPORATE ADDRESS' checkbox), Location City, State (set to Alabama), and Zip. It also has fields for DBA Phone, Bus. Opened Date, Owned Since, and Current Addr Since, all using MM/YY dropdowns. There are checkboxes for Multiple Locations and Multiple Merchants, each with a quantity field set to 0.
- Statements:** Includes a 'CHOOSE A STATEMENT METHOD:' section with options for Monthly E-mail Statements, Monthly Paper Statements (set to 'CORPORATE OFFICE'), and Daily E-mail Deposit Summary. There is also a checkbox for 'E-MAIL FOR FRAUD ALERTS, STATEMENTS & DEPOSIT SUMMARIES'.

At the bottom right of the form, there are 'Continue' and 'Save' buttons.

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:
  - Monthly E-mail Statements
  - 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.

- 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:
  - Sole Proprietorship,
  - Partnership,
  - Corporation,
  - LLC,
  - LP, and
  - 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/yyyy 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 screenshot displays the 'Banking' tab within the 'Merchant Application' window. The interface is divided into two main sections: 'Bank Account Information' and 'Merchant Site Survey'. The 'Bank Account Information' section includes fields for 'ROUTING #', 'ACCOUNT #', and 'RE-ENTER ACCOUNT #'. Below these is a 'U.S. Check Sample' with a yellow callout box identifying the 'Routing Number (9 digits)', 'Check#', and 'Account Number (3-17 digits)'. Further down are fields for 'BANK NAME', 'BANK CONTACT', 'BANK PHONE', and 'DATE ACCOUNT OPENED' (with MM and YY dropdowns). A checkbox labeled 'ADD A SECOND DDA FOR FEES AND ADJUSTMENTS ONLY' is checked. The 'Merchant Site Survey' section has dropdowns for 'MERCHANT LOCATION TYPE' and 'MERCHANT', and a 'I HEREBY CERTIFY THAT:' dropdown. 'Continue' and 'Save' buttons are located at the bottom right of the form.

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:
  - Retail Store Front,
  - Residence,
  - Warehouse,
  - Office Building, and
  - Other.
- Merchant—use the drop-down to indicate the merchant’s relationship to the location. *Note: this field is required.* Options include:
  - Owns the premises, and
  - 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:
  - 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.
  - I have NOT inspected the premises

## Processing

The screenshot shows the 'Merchant Application' window with the 'Processing' tab selected. The interface is organized into several sections:

- Processing Information:** Includes a dropdown for 'INDUSTRY' (set to 'Retail'), a 'SIC KEYWORD' field with a 'SHOW ALL' link, a 'SIC CODE' dropdown with a prompt to enter a keyword, a 'PROCESSING FREQUENCY' dropdown, and two yes/no questions: 'HAS MERCHANT EVER ACCEPTED MC/VISA?' and 'HAS MERCHANT EVER BEEN TERMINATED BY ANOTHER PROCESSOR?'.
- Request Processing Volumes:** Includes fields for 'AVERAGE SALE', 'HIGH SALE', 'AVG. MONTHLY VOLUME', 'HIGH MONTHLY VOLUME', and 'TOTAL MONTHLY VOLUME' (with a note to include Bankcard, T&E, Check and Cash).
- Processing Profile:** Includes fields for 'CARD PRESENT', 'KEYED WITH IMPRINT', 'KEYED NO IMPRINT', and 'WWW / INTERNET', each with a percentage field. A 'TOTAL' field is also present with a note that percentages must equal 100%.
- Fraud Prevention:** Includes a text area for 'WHAT MEASURES ARE IN PLACE TO PROTECT AGAINST CHARGEBACKS/FRAUD?'.

'Continue' and 'Save' buttons are located at the bottom right of the window.

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:
  - Daily,

- Monthly,
  - Quarterly, or
  - 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 advertises. 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 screenshot shows a web application window titled "Merchant Application" with several tabs: "App Setup", "Company", "Owners", "Banking", "Processing", "Features", "Equipment", "Pricing", and "Verification". The "Features" tab is active, displaying two main sections: "Processing Features" and "Processing Services".

**Processing Features:** This section contains a heading "Processing Features" and a sub-heading "Features include Mastercard, Visa, Discover Card, and Debit processing. Would you like to add any or all of the additional features below?". It lists several options with checkboxes and associated fields:

- AMERICAN EXPRESS: Includes a dropdown menu labeled "--SELECT AN OPTION--".
- ORDER PIP
- DISCOVER: Includes a dropdown menu labeled "--SELECT AN OPTION--".
- PIN DEBIT – DEBIT SCHEDULE OF CHARGES: Includes input fields for "AUTHORIZATION FEE: \$" and "MONTHLY FEE: \$".
- ELECTRONIC BENEFITS TRANSFER: Includes an input field for "FCS #:" and a sub-section with  CHECK BENEFITS ONLY and "AUTHORIZATION FEE: \$".

**Processing Services:** This section includes "Sterling Advantage" with the text "Merchants are auto-enrolled in a 60-day free trial." and a checkbox labeled "CHECK HERE TO WAIVE".

At the bottom right of the window, there are "Continue" and "Save" buttons.

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:
  - 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.
  - 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:
  - 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:
  - Authorization Fee—enter a dollar amount that will be authorized on any pin-based debit card presented.
  - 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:**
  - **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.
  - **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 screenshot shows the 'Merchant Application' window with the 'Equipment' tab selected. The window has a navigation bar with tabs: App Setup, Company, Owners, Banking, Processing, Features, Equipment, Pricing, and Verification. The 'Equipment' tab is active and contains three main sections: POS/ECR, Gateway, and Terminal. Each section has a table with columns for Manufacturer, Model, Qty, and Edit, and a '+' icon to add new items. The Terminal section also includes a 'LEASE QUICKSCORE' input field. At the bottom right, there are 'Continue' and 'Save' buttons.

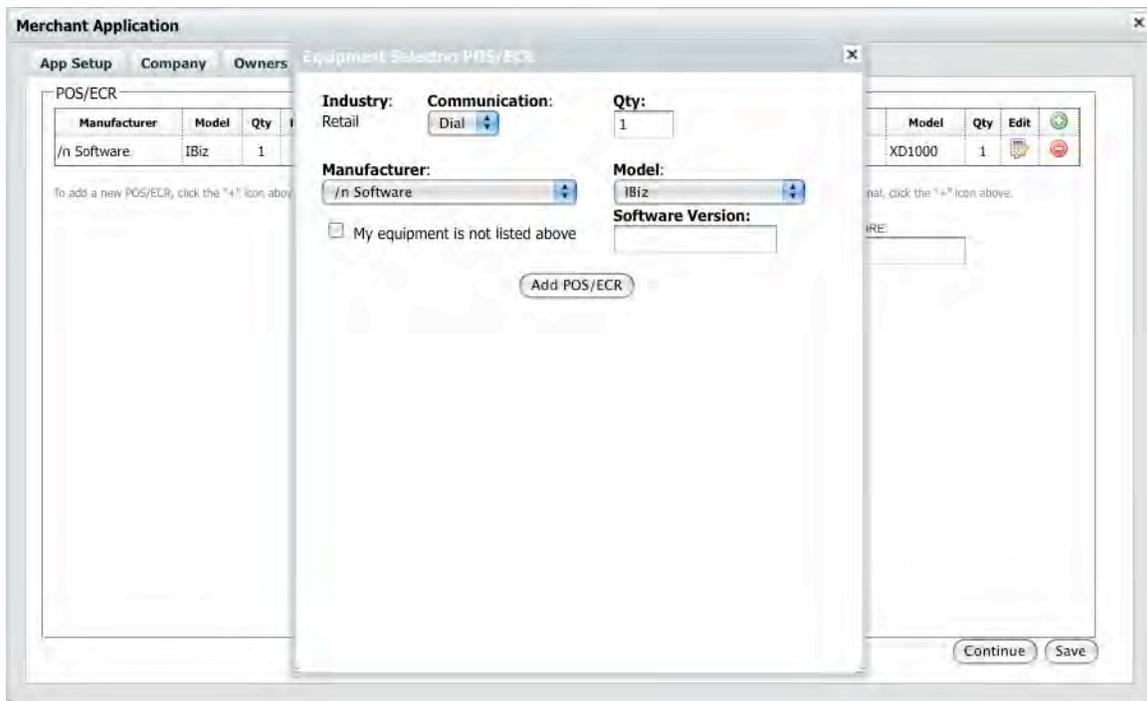
The **Equipment Tab** specifies information about the equipment the merchant will use in processing. The tab is divided into three types of equipment—POS/ECR, Gateway, and Terminals.

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

The screenshot shows the 'Merchant Application' interface. The 'Equipment Selector' window is open, displaying the following details:

- Industry:** Retail
- Qty:** 1
- Manufacturer:** Air Charge
- Model:** Air Charge
- My equipment is not listed above
- Add Gateway** button

The background 'POS/ECR' table is as follows:

Manufacturer	Model	Qty
Software	IBiz	1

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:
  - Host, or
  - Terminal.
- Communication—use the drop down to select how the POS/ECR will communicate with the merchant system. Options include:
  - Dial—a phone line will be used to process a transaction.
  - IP—a high speed Internet connection will be used to process a transaction.

- Mobile-GPRS—a mobile GPRS connection will be used.
- 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.
  - 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.
  - 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 screenshot shows the 'Pricing' tab in the Merchant Application. The interface is divided into three main sections:

- Processing Pricing:** Includes a 'Select your pricing model:' dropdown menu (currently set to '6-Tier'), a 'Flexipricing Confirmation Number:' field, and a table for discount rates.
 

	DISCOUNT %	PER AUTH
CHECKCARD QUALIFIED RATE: VISA/MC		
CHECKCARD QUALIFIED RATE: DISCOVER		
CREDIT QUALIFIED RATE: VISA/MC		
CREDIT QUALIFIED RATE: DISCOVER		
MID-QUALIFIED	0.99	0.10
NON-QUALIFIED	1.89	0.15
- Pricing Options:** Contains radio buttons for 'ACCEPTANCE OPTIONS' (Credit Only, Checkcard Only, Both) and 'BILLING OPTIONS' (Net Daily, Gross Monthly). 'Net Daily' is selected.
- Processing Fees:** A grid of input fields for various fees:
  - Standard Fees:** TAE CARD AUTH FEE, BATCH FEE, MONTHLY STATEMENT FEE, MONTHLY MINIMUM FEE, ANNUAL FEE.
  - Third-Party Fees:** ACTIVATION/SETUP FEE, MONTHLY ACCESS, AUTH SURCHARGE.
  - Mobile Fees:** ACTIVATION/SETUP FEE, MONTHLY FEE, AUTH SURCHARGE.
  - Other Fees:** OTHER MONTHLY, OTHER MONTHLY DESCRIPTION.

Buttons for 'Continue' and 'Save' are located at the bottom right of the form.

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:

- 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.
- 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.
  - Billback
    - Visa/MC—use the drop-down to select whether the following values will be applied to Debit or Credit transactions.
      - Base Rate
        - Discount Percent—enter a percentage value for the discount.
        - Per Auth—enter a dollar amount levied per authorization.
      - Surcharge
        - Discount Percent—enter a percentage value for the discount.
        - 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:

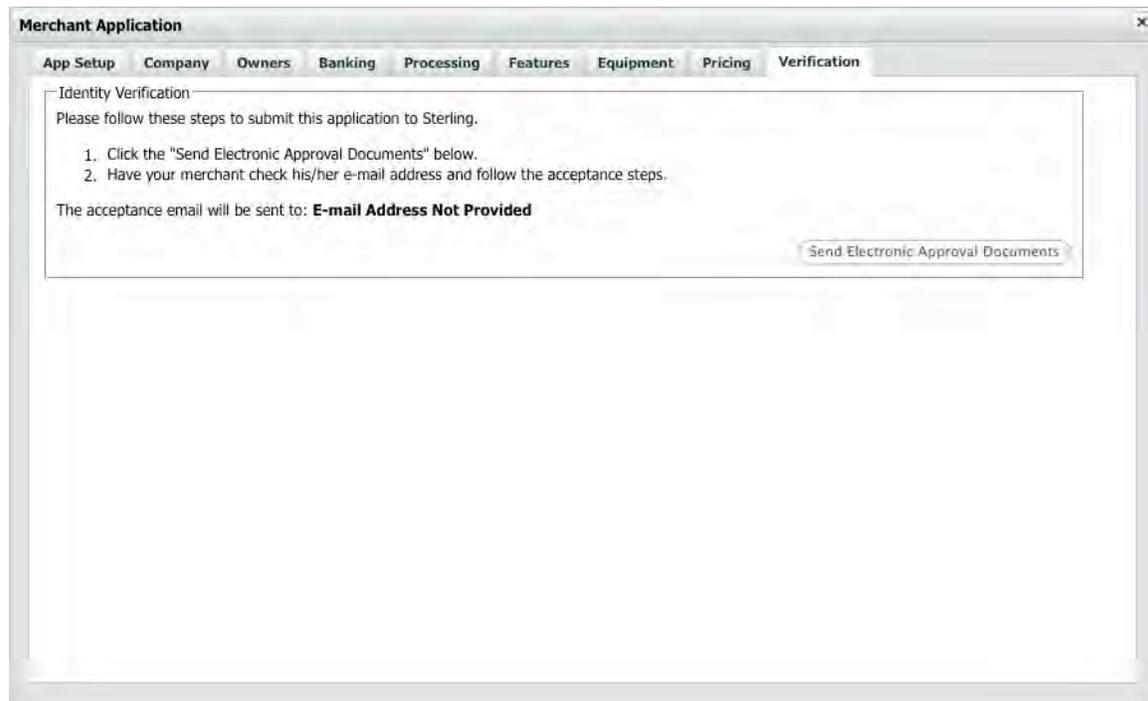
- Acceptance Options—use the radio buttons to select the acceptance method for the merchant. *Note: this field is required.* Options include:
  - Credit Only,
  - Checkcard Only, or
  - Both.
- Billing Options—use the radio buttons to select the billing options for the merchant. *Note: this field is required.* Options include:
  - Net Daily, and
  - 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:
  - T&E Card Auth Fee,
  - Batch Fee,
  - Monthly Statement Fee,
  - Minimum Monthly Fee, and
  - Annual Fee.
- Third-Party Fees:
  - Activation/Setup Fee,
  - Monthly Access, and
  - Auth Surcharge.
- Mobile Fees
  - Activation/Setup Fee,
  - Monthly Fee, and
  - Auth Surcharge.
- Other Fees
  - Other Monthly
  - 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):
  - Setup Fee
  - Monthly Fee
  - 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.

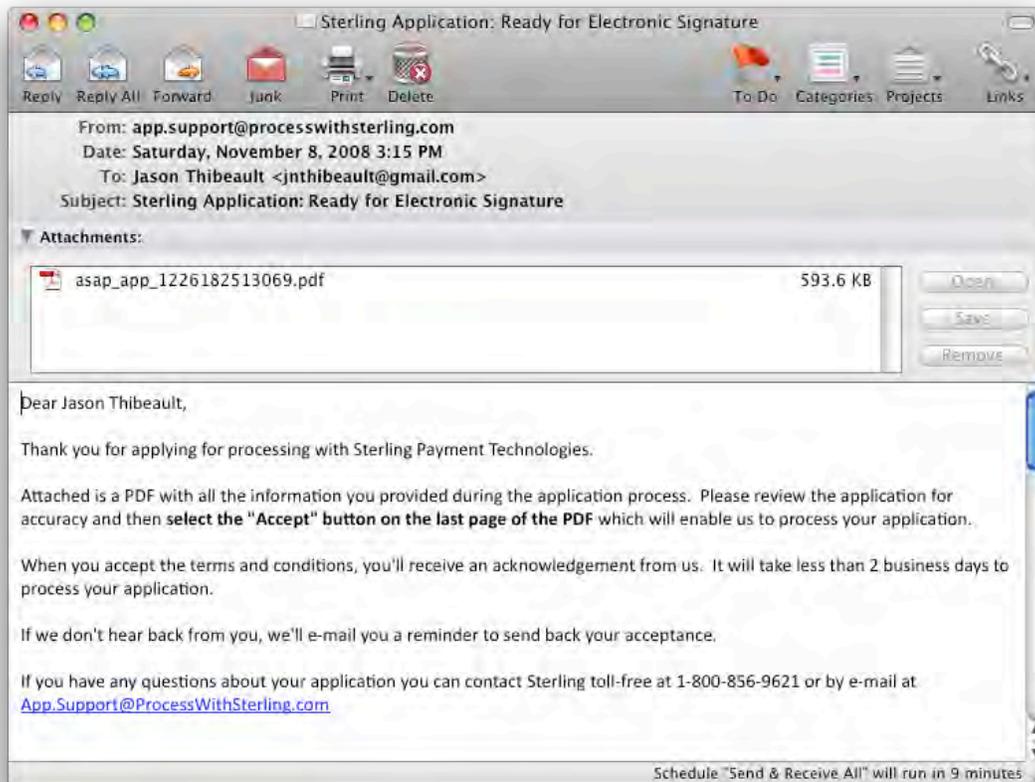
- If you selected the Electronic Signature option under the App Setup Tab, you would click the Send Electronic Approval Documents button to send a PDF bundle to the merchant.
- If you selected the Print, Sign and Fax option under the App Setup Tab, you would click the prepare PDF File button and then 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](http://www.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:
  - 1 day
  - 7 days
  - 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

## Page 1



Member: Bankia, Raymotech, LLC and Meritok Bank

### MERCHANT APPLICATION/ PROCESSING AGREEMENT

Quick Score # \_\_\_\_\_ FlexPricing # **A123890** SIC Code **5399**

New Account  Additional Location for MID # \_\_\_\_\_  Additional Products/Services  Ownership Change  Multi Merchant

Front End Processor:  Chase PaymentTech  Vital

FEDERAL REGULATIONS REQUIRE WE COLLECT INFORMATION TO VERIFY CUSTOMER IDENTITY AND WE RETAIN THIS INFORMATION IN OUR RECORDS

Corporate Name: <b>PURFECTION PETS</b>		DBA Name: <b>PURFECTION PETS OF CALIFORNIA</b>	
Corporate Street Address: <b>1234 NELSON ROAD</b>		Location Street Address (No PO Box): <b>1234 NELSON ROAD</b>	
Corporate Location City: <b>BEVERLY HILLS</b>	State / Zip: <b>CA 90210</b>	Location City: <b>BEVERLY HILLS</b>	State / Zip: <b>CA 90210</b>
Corporate Phone: <b>(877)887-7784</b>		Location Phone: <b>(877)887-7784</b>	
Corporate Fax: _____		E-mail for Correspondence: <b>BILL@PURFECTIONPETS.COM</b>	
Website Address (http): <b>NONE</b>		E-mail for Statements, Deposit Summaries and Fraud Alerts (Fraud Alerts Only Available through Sterling Advantage): <b>BILL@PURFECTIONPETS.COM</b>	
Contact Name and Title: <b>William Nelson, CEO</b>		Fed Tax ID: <b>12-3345545</b>	
Type of Goods/Services Sold: <b>RETAIL: (5399) Miscellaneous General Merchandise Stores</b>	Processing Frequency: <input checked="" type="checkbox"/> Daily <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly <input type="checkbox"/> Seasonal	Current Address Since: <b>3/1999</b>	Business Opened Date: <b>4/1986</b>
Has Merchant ever accepted MasterCard/Visa? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Has Merchant ever been terminated by another processor? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Current State: <b>1986</b>	<input checked="" type="checkbox"/> E-mail Monthly Statement Summary <input type="checkbox"/> E-mail Daily Deposit Summary <input checked="" type="checkbox"/> Monthly Paper Statement <input type="checkbox"/> Sole Prop <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> LLP <input type="checkbox"/> Other
Mail Statements to: <input checked="" type="checkbox"/> Corporate <input type="checkbox"/> BSA			

OWNERS/OFFICERS INFORMATION (PARTNERSHIP MUST REFLECT 51% OR MORE OWNERSHIP)

Owner 1 Name: <b>WILLIAM NELSON</b>	Title: <b>CEO</b>	Social Security #: <b>123-45-6789</b>
Current Address: <b>925 PARTON BLVD</b>	City: <b>LOS ANGELES</b>	State / Zip: <b>CA 90236</b>
Phone: <b>(760)542-8473</b>	Previous Address: <b>2397 WILSON BLVD</b>	City: <b>BIRMINGHAM</b>
State / Zip: <b>AL 41232</b>	Date of Birth: <b>05/26/1960</b>	% of Ownership: <b>0</b>
Owner 2 Name: <b>N/A</b>	Title: <b>N/A</b>	Social Security #: <b></b>
Current Address: <b>N/A</b>	City: <b>N/A</b>	State / Zip: <b>AL 11000</b>
Phone: <b>8005551234</b>	Previous Address: <b>N/A</b>	City: <b>N/A</b>
State / Zip: <b>AL 11000</b>	Date of Birth: <b>01/01/1901</b>	% of Ownership: <b>0</b>

BANK ACCOUNT INFORMATION Merchants using Sterling Payment Technologies' back-end settlement system can now use two DDA accounts.

Bank Name 1: <b>BANK OF AMERICA</b>	Bank Contact: <b>LEWIS PULLEN</b>
Bank Phone #: <b>(800)232-4556</b>	Routing #: <b>123456789</b>
Account #: <b>0987654321</b>	Date Account Opened: <b>0/0</b>
Bank Name 2: (For adjustments and fees only) <b>N/A</b>	Bank Contact:
Bank Phone #: <b>10000000</b>	Routing #: <b>10000000</b>
Account #: <b>10000000</b>	Date Account Opened: <b>0/0</b>

ADDITIONAL CARD OPTIONS

Existing American Express #	Order New Amex # <input checked="" type="checkbox"/>	Order Reverse BR <input checked="" type="checkbox"/>
Existing Discover #	Order New Discover # <input checked="" type="checkbox"/>	

Office # 50      Representative # 702000      Bank/Association # 502533      Custom Code **JOHNJ**

White - Corporate Office      Yellow - Sales Agent      Pink - Merchant      SPT 8/08

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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 as 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

**Paul Hunter**

PRINT REP NAME:

---

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 Num: 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 Num: N; CVV: N; Dial Backup: N; Fraud: N; Auto Close: N	3

**PRICING SCHEDULE 3TIER**

**Pass Through**

Visa/MasterCard Basis Points:  Discover Basis Points:

Visa/MasterCard Per Auth:  Discover Per Auth:

Tiered	Discount	Per Auth
MasterCard/Visa Credit Card Qualified		
Discover Card Credit 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**

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/Cash 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 Service Fee (Inter-State or Central Acd): \$ \_\_\_\_\_
- Fold Over Fee (Applies to Print on Demand, Custom, Custom Express): \$ \_\_\_\_\_

\* Additional SPREE gateway 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 #20: 502533

District Code: JOHNJ

White - Corporate Office

Yellow - Sales Agent

Page 2 of 6

Pink - Merchant

SPT 9-08

ASAP – Sterling Payment Technologies’ Online Merchant Application Manual – Version 1.0

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ADDITIONAL FEES		Requested Processing Volumes:		Processing Profile (Must equal 100%):	
<ul style="list-style-type: none"> <li>• T&amp;E Card Auth Fee: \$ _____</li> <li>• Batch Fee: \$ _____</li> <li>• Monthly Fee (Statement Fee): \$ _____</li> <li>• Monthly Minimum Fee: \$ _____</li> <li>• Annual Fee: \$ _____</li> <li>• Third Party Activation/Setup Fee: \$ _____</li> <li>• Third Party Monthly Access: \$ _____</li> <li>• Third Party Authorization Surcharge: \$ _____</li> <li>• Mobile Activation/Setup Fee: \$ _____</li> <li>• Mobile Monthly Fee: \$ _____</li> <li>• Mobile Authorization Surcharge: \$ _____</li> <li>• Other Monthly: \$ _____</li> </ul>	<ul style="list-style-type: none"> <li>• Average Ticket: \$ _____ 100</li> <li>• High Ticket: \$ _____ 200</li> <li>• Average Monthly Volume: \$ _____ 300</li> <li>• High Monthly Volume: \$ _____ 400</li> <li>• Total Monthly Sales*: \$ _____ 500</li> </ul> <p><small>*Include Bankcard, T&amp;E, Checks and Cash processing volumes. Subject to approval by Sterling and may be adjusted.</small></p>	<ul style="list-style-type: none"> <li>• Card Swiped: _____ 50%</li> <li>• Keyed w/Impint: _____ 0%</li> <li>• Keyed w/o Impint: _____ 0%</li> <li>• Internet Transactions: _____ 50%</li> </ul>			
<p><b>Additional Fees that may apply are:</b></p> <ul style="list-style-type: none"> <li>• Check Card Authorization: \$ .05/each</li> <li>• Return ACH Fee (NSF Fee): \$30.00/each</li> <li>• Deposit Account Change Fee: \$25.00/each</li> <li>• Chargeback Fee: \$30.00/each</li> <li>• Retrieval Fee: \$15.00/each</li> <li>• Good Faith Collection: \$50.00/each</li> <li>• Voice Authorizations: \$ .75/each</li> <li>• Early Termination Fee: \$395.00 (350-Arkansas)</li> <li>• Sterling Advantage Fee: Based on Program</li> </ul>		<p><b>MOTO/Internet:</b>  <small>Only applicable if merchant has more than 50% keyed transactions:</small>                  Does merchant house inventory? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No                  How does the merchant advertise?  <input checked="" type="checkbox"/> Newspaper <input type="checkbox"/> Catalog <input checked="" type="checkbox"/> Internet <input type="checkbox"/> Flyers  <input type="checkbox"/> Other: _____</p>		<p>What measures are in place to protect against chargebacks/fraud?                  _____  <b>REQUIRING A PHOTO ID FOR EACH TRANSACTION:</b>                  _____</p>	
<p><b>DATE_OF_ORDER</b></p> <p>When is the cardholder billed? _____                  Is a deposit required? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                  If yes, how far in advance? _____</p>		<p><b>EXCHANGE</b></p> <p>What is the refund/return policy? _____</p>		<p>Merchant: Hi William - Please be sure to review the pricing as I want to make sure the terms are exactly as we discussed. Thanks!</p>	

**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 firm 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 hereby 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      Pink - Merchant

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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