



APPLICATION FOR MERCHANT AGREEMENT

Short Name: _____ Assoc #: _____
Sales Rep Name: _____

- Merchant Agreement V.1
- CNP Addendum
- Specialized Services Addendum

Card Acceptance Guide

Business Information

Legal Business Name _____

DBA Name _____

Legal Address _____

DBA Address (Physical, No PO Boxes) _____

City _____ State _____ Zip _____

City _____ State _____ Zip _____

Legal Phone # _____ Legal Fax # _____

DBA Phone # _____ DBA Fax # _____

Federal Tax ID # _____ Yrs. _____ Mos. _____ New business/owner
Length Owned _____

Seasonal? Yes No Months open _____

Date of Birth (if sole proprietorship): _____

E-mail Address: _____

Website Address: _____

Any prior bankruptcies? No Yes If yes, how long ago? _____ Personal Business

Type of Ownership: Sole Proprietorship LLC Partnership Ltd Partnership Corporation, check one: Public Private Non Profit Other

Business Type: Retail Restaurant Lodging Service Internet _____% MOTO order Business to business (no consumer sales) _____%

Description of Products/Services Sold: _____

Mailing Address (select one): Legal DBA Location Contact: _____ Phone # _____

Refund Policy: No refund Refund in 30 days or less Merchandise exchange Other: _____

Principal Information

Name of Principal	Title	Ownership %	Social Security #	Residential Address, City, State, Zip	Residential Phone #

Bank References

Name of Financial Institution	Account number	Routing #	Phone #	Contact	Date Opened
	*	*			

***AUTHORIZATION FOR AUTOMATIC FUNDS TRANSFER (ACH):** The Merchant Bank (defined below) is authorized to initiate or transmit automatic credit and/or debit and/or check entries to the account identified in the **attached voided check** relating to the above account for all services contemplated under this Agreement. Said authority is granted to Merchant Bank's processor and their agents.

Please select one for ACH account type listed above: Checking account Savings account Bank GL account

Trade References

Trade Name	Account #	Product Sold	Phone # (No 800 #s)

Merchant initials _____
(TFL 9/05)

Processing Information

Card Types Accepted:

- All Visa/MasterCard Cards
- Visa/MC Credit Cards and Business Cards only
- Visa/MC Debit cards only
- Discover
- Diners/Carte Blanche
- AMEX
- JCB
- PIN Based Debit/EBT Cards

Projected average Electronic card-swiped transactions _____% If % of transactions without imprints is greater than 20%, please answer the following:
 Visa/MasterCard transaction\$ _____ Electronic hand-entered (with imprints) _____%

Projected monthly Electronic card not present (w/out imprints) _____% Do you use a 3rd party fulfillment house:
 Visa/MasterCard Sales\$ _____ or _____% No Yes
 Touch-tone in person (with imprints) _____% If yes, name: _____
 Touch-tone card not present (w/out imprints) _____%
TOTAL must equal: 100%

If processing via mail, phone or Internet: supply copy of print advertising, catalogs and brochures. Do you bill your customer prior to goods being shipped? If yes, how many days?
 Where applicable, provide: video (TV), audio tape (Radio or IVR), and Web-page screen prints/URL(Internet). 0-2 days 3-30 days 31-60 days
 60-90 days Over 90 days

How do you advertise? Yellow pages Telemarketing Catalog Internet Word of mouth Publications Mass/Direct mail Other _____

Have you ever accepted credit cards before? Yes No If Yes: Processor Name _____ (Please provide the most recent 3 months of processing statements.)

of locations? _____ If you are affiliated with an existing account, please provide existing merchant ID#: _____

Qualified Processing Method (select one): EDC Retail EDC Card Not Present (CNP) Touch Tone Capture Cash Advance Paper

List the names of each of your independent contractors or agents that will have access to cardholder data:

Equipment Options

Model	Quantity	Purchase New	Purchase Refurbished	Rent	Purchase Other Source	Merchant Owned	Price
Terminal _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Terminal _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Printer _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
PIN Pad _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Imprinter _____	_____	Purchase only				<input type="checkbox"/>	\$ _____
Other _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

Shipping, handling and tax will be billed in addition to the equipment price listed above.

Equipment billing to: Merchant Agent Other: _____

Ship equipment to: DBA Legal Agent Other: _____

Send Welcome Kit to: DBA Legal Agent N/A

Merchant training provided by: TransFirst Agent Other: _____

Merchant initials _____

FEE SCHEDULE

Discount Rate/Per item Fee (Choose one Visa/MC option only):

Visa/MC Cards _____ % + \$ _____ per item

Visa/MC Debit Cards only _____ % + \$ _____ per item

Visa/MC Credit and Business Cards only _____ % + \$ _____ per item

Debit Card Rebates:

Visa Debit Card Rebate: _____ MC Debit Card Rebate: _____

Non-qualified Surcharge: No Surcharges

*All Non-qualified fees apply to all Visa/MC Card types

Visa/MC: Qualified Rewards Surcharge: _____

Retail: Mid-Qualified _____ Non-Qualified _____

MOTO/CNP: Non-Qualified _____ Touch Tone Capture: Non-Qualified _____

Terminal/Network Access Fees:

Visa/MC/Diners\$ _____ AMEX/Discover/JCB/Fleet\$ _____ Voice Auth/ARU Fee \$ _____

PIN Based Debit/EBT Fees:

PIN Based Debit/EBT Application Fee \$ _____ PIN Based Debit/EBT Monthly Fee \$ _____

PIN Based Debit Transaction Fee \$ _____ EBT Transaction Fee \$ _____

Non-Bankcard Types Accepted:

Discover Card _____ % + \$ _____ per item Discover Application Fee \$ _____ 25.00

JCB Card % _____ Diners Carte Blanche% _____

American Express Discount rate% _____ or Monthly Flat Fee:\$5.00 Monthly Gross Pay Daily Gross Pay

Est. Annual Amex Volume: \$ _____ Est. Annual Amex Ticket: \$ _____

AMEX Pay Frequency 3 Day 15 Day 30 Day

Amex Fees disclosed in this section are billed by American Express

Miscellaneous Fees:

Monthly Service Fee \$ _____ Application Setup Fee \$ _____ ACH Return/Change Fee \$ _____ 15.00

Chargeback Fee \$ _____ Monthly Visa/MC Minimum Discount Fee \$ _____ Start Date _____

Equipment Purchase \$ _____

Other \$ _____ Description _____

Other \$ _____ Description _____

Other \$ _____ Description _____

Transaction Central Processing: Transaction Central Transaction Central Plus

Monthly Gateway Fee \$ _____ Per item fee\$ _____ Per ACH fee \$ _____

Optional Peripheral Hardware description: _____ \$ _____

Optional Peripheral Hardware description: _____ \$ _____

NOTE: The following Services and Programs are provided by Processor and not Merchant Bank

Check Services (select one): Standard Verification Standard Guaranty Premium Verification* 1 Premium Guaranty - *

Maximum approval limit \$1500.00

* Premium Selections include Electronic Check Conversion
1 - Returned Item Fee Applies: \$3.00/item

Per Transaction Fee \$ _____ Monthly Subscription Fee \$ _____

Monthly Minimum \$ _____ Discount Rate (Guaranty services only) _____ %

Other Service _____ Monthly Fee \$ _____

Merchant initials _____

Merchant Gift Card and Loyalty Program (select one): Gift only Giftcard Plus

If more than one location, please submit all applications to Tendercard.

Number of Locations _____

Cards accepted at all locations Yes ___ No ___

Monthly Hosting Fee \$ _____

Add'l Location Monthly Hosting Fee\$ _____

Transaction Fee\$ _____

Select one kit option:

EZ Starter Kit \$ _____ per location (includes Download, 25 4-color Pre-design cards w/sleeves, Card stand, Counter top display, Quick reference Guide, Decals and My Account™)

Standard Starter Kit \$ _____ per location (includes Download, 100 4-color Pre-design cards w/sleeves, Card stand, Counter top display, Quick reference Guide, Decals and My Account™)

*Custom Starter Kit \$ _____ per location (includes Download, Card stand, Counter top display, Quick reference Guide, Decals and My Account™)

*PLUS: Card Design and Plate\$ _____ One time fee

*Custom Card Order # of cards _____ Per card fee \$ _____

Additional Pre-Design Cards \$ _____ each Card Sleeves \$ _____ each (Cards and sleeves ordered separately)

Other: \$ _____ Description of Fee: _____ Download for Multi-Terminal location:\$ _____

Intra-Program Settlement - per location/per month

Daily\$ _____ Weekly \$ _____ Monthly \$ _____

Per Rejected Transaction \$ _____

PATRIOT ACT NOTIFICATION AND DISCLOSURE

TO HELP THE GOVERNMENT FIGHT THE FUNDING OF TERRORISM AND MONEY LAUNDERING ACTIVITIES, FEDERAL LAW REQUIRES ALL FINANCIAL INSTITUTIONS TO OBTAIN, VERIFY, AND RECORD INFORMATION THAT IDENTIFIES EACH INDIVIDUAL OR BUSINESS WHO OPENS AN ACCOUNT. WHAT THIS MEANS FOR YOU: WHEN YOU OPEN AN ACCOUNT, WE WILL ASK FOR YOUR NAME, ADDRESS, DATE OF BIRTH, AND OTHER INFORMATION THAT WILL ALLOW US TO IDENTIFY YOU. WE WILL ALSO ASK TO SEE YOUR DRIVER'S LICENSE AND/OR OTHER IDENTIFYING DOCUMENTS.

SECTION I: IF MERCHANT IS A GOVERNMENT ENTITY, CHECK BOX FOR SUPPORTING DOCUMENTATION PROVIDED

DO NOT COMPLETE SECTIONS II AND III

- GOVERNMENT ENTITY ARTICLES OF INCORPORATION
- GOVERNMENT ENTITY TAX DETERMINATION LETTER
- GOVERNMENT ENTITY THIRD PARTY VERIFICATION (DESCRIBE) _____

GOVT.

Merchant initials _____

SECTION II: CHOOSE A FORM OF IDENTIFICATION
 (MINIMUM, ONE BOX MUST BE CHECKED AND COMPLETED, AND SUPPORTING DOCUMENTATION MUST BE PROVIDED)
 **COMPLETE SECTION III BELOW FOR ADDITIONAL REQUIRED INFORMATION

BUSINESS NAME

BUSINESS VERIFICATION

<input type="checkbox"/> GOVERNMENT ISSUED BUSINESS LICENSE IDENTIFICATION NUMBER _____ PLACE OF ISSUANCE _____ DATE OF ISSUANCE _____ EXPIRATION DATE _____	<input type="checkbox"/> TAX RETURN I.R.S. EMPLOYER IDENTIFICATION NUMBER _____ TYPE OF TAXES FILED _____ PLACE OF ISSUANCE _____ DATE FILED _____
<input type="checkbox"/> CORPORATE RESOLUTION PLACE OF ISSUANCE _____ DATE FILED _____	<input type="checkbox"/> ARTICLES OF INCORPORATION PLACE OF ISSUANCE _____ ARTICLES OF INCORPORATION FILE DATE _____
<input type="checkbox"/> PARTNERSHIP AGREEMENT NAME OF WHO EXECUTED PARTNERSHIP AGREEMENT _____ DATE OF PARTNERSHIP AGREEMENT _____ PLACE OF ISSUANCE _____	<input type="checkbox"/> BUSINESS FINANCIAL STATEMENTS DATE: _____ TYPE: _____ BALANCE SHEET _____ INCOME STATEMENT _____ STATEMENT OF CASH FLOWS _____ PLACE OF ISSUANCE _____

SECTION III: CHOOSE A FORM OF IDENTIFICATION (MINIMUM, ONE BOX MUST BE CHECKED AND COMPLETED)

INDIVIDUAL NAME	ADDRESS OF RESIDENCE
MAILING ADDRESS (IF DIFFERENT FROM RESIDENCE)	DATE OF BIRTH

A VALID DRIVER'S LICENSE IS REQUIRED. IF NO DRIVER'S LICENSE IS AVAILABLE THE INDIVIDUAL SIGNING ON BEHALF OF THE MERCHANT MUST INITIAL HERE TO INDICATE THE INDIVIDUAL DOES NOT HOLD A DRIVER'S LICENSE AND CHOOSE ANOTHER FORM OF IDENTIFICATION LISTED BELOW: MERCHANT INITIALS _____
 DRIVER'S LICENSE IS: MORE THAN 90 DAYS OLD LESS THAN 90 DAYS OLD (CREDIT CARD INFORMATION REQUIRED)
 DRIVER'S LICENSE NUMBER _____ DATE OF ISSUANCE _____ STATE OF ISSUANCE _____ EXP. DATE _____

INDIVIDUAL VERIFICATION

STATE ID IS: <input type="checkbox"/> MORE THAN 90 DAYS OLD <input type="checkbox"/> LESS THAN 90 DAYS OLD (IF LESS THAN 90 DAYS OLD, CREDIT CARD INFORMATION REQUIRED) STATE ID NUMBER _____ PLACE OF ISSUANCE _____ EXPIRATION DATE _____ DATE OF ISSUANCE (IF AVAILABLE) _____	<input type="checkbox"/> PASSPORT (CREDIT CARD INFORMATION REQUIRED) PASSPORT NUMBER _____ COUNTRY OF ISSUANCE _____ EXPIRATION DATE _____ DATE OF ISSUANCE (IF AVAILABLE) _____
<input type="checkbox"/> MEXICAN CONSULATE ID (CREDIT CARD INFORMATION REQUIRED) MATRICULA ID NUMBER _____ PLACE OF ISSUANCE _____ CITY OF ISSUANCE _____ EXPIRATION DATE _____ DATE OF ISSUANCE (IF AVAILABLE) _____	<input type="checkbox"/> MILITARY ID (CREDIT CARD INFORMATION REQUIRED) SOCIAL SECURITY NUMBER _____ PLACE OF ISSUANCE _____ EXPIRATION DATE _____ DATE OF ISSUANCE (IF AVAILABLE) _____
<input type="checkbox"/> RESIDENT ALIEN ID (CREDIT CARD INFORMATION REQUIRED) RESIDENT ALIEN ID NUMBER _____ EXPIRATION DATE _____ DATE OF ISSUANCE (IF AVAILABLE) _____ PLACE OF ISSUANCE _____	CREDIT CARD INFORMATION TYPE OF CARD _____ NAME OF CARD ISSUER _____ FIRST FOUR DIGITS OF CREDIT CARD NUMBER _____ EXPIRATION DATE _____ DATE OF ISSUANCE (IF AVAILABLE) _____

NAME AND TITLE (PLEASE PRINT)	SIGNATURE*	DATE
_____	x _____	_____
SALES REPRESENTATIVE NAME (PLEASE PRINT)	SIGNATURE*	DATE
_____	x _____	_____

* BY SIGNING ABOVE, YOU HEREBY ACKNOWLEDGE AND AGREE THAT THE INFORMATION LISTED HEREIN IS TRUE AND CORRECT AND WAS PERSONALLY OBSERVED ON THE INDICATED DOCUMENT.

For purposes of this application, "Processor" is TransFirst, LLC 371 Centennial Parkway, Louisville, CO 80027 and can be contacted at 1-800-654-9256 and "Merchant Bank" is Columbus Bank and Trust Company (Merchant Bank), 1125 First Avenue, Columbus, GA 31901, 706-649-4900.

Agreement Signature: By signing below, each of the Merchant and Guarantor(s) (1) certifies, under penalty of perjury, that all information and documents submitted with this Application are true and complete; (2) authorizes Merchant Bank, Processor and their respective agents to verify any of the information given, including credit references, and to obtain individual and/or business credit reports; (3) acknowledges receipt of the Merchant Card Processing Agreement ("Agreement") including the Continuing Guaranty ("Guaranty") contained within the Agreement, any applicable Addendum ("Addendum") to the Agreement and agrees to be bound by and perform in accordance with all provisions, terms and conditions of the Agreement, the Guaranty, the Guide and any applicable Addendum; (4) agrees to be bound by and perform in accordance with all terms, conditions and provisions of any Merchant Card Processing Agreement between any Merchant Affiliate of Merchant and Processor and its agents and Merchant Bank ("Merchant Affiliate Agreement"), regardless of whether such Merchant Affiliate Agreement currently exists or is executed, amended or supplemented at some future date; (5) agrees that Processor and its agents and Merchant Bank may rely upon copies or facsimiles of this Application bearing Merchant's and Guarantor(s)'s signatures, or on copies or facsimiles of other documents bearing Merchant's and Guarantor(s)'s signatures, and that any such copies or facsimiles shall be treated for all purposes as originals of the Application or other document.

If selected above, Merchant hereby requests Discover Card acceptance be added to this Application. Merchant understands that the Terms and Conditions for Discover Card Acceptance ("Discover Card Terms and Conditions") will be sent to Merchant upon approval by Discover Financial Services, Inc. for Merchant to accept the Discover Card by Discover Financial Services, Inc. By accepting the Discover Card for the purchase of goods and/or services, Merchant agrees to be bound by the Discover Card Terms and Conditions. If American Express is selected above, by signing below, Merchant represents that the information provided on the Application is complete and accurate and Merchant authorizes American Express Travel Related Services Company, Inc (American Express") to verify the information on this Application and to receive and exchange information about Merchant, including, requesting reports from consumer reporting agencies. If Merchant asks American Express whether or not a consumer report was requested, American Express will tell Merchant, and if American Express received a report, American Express will give Merchant the name and address of the agency that furnished it. Merchant understands that upon American Express' approval of the business entity indicated above to accept the American Express Card, the Terms and Conditions for American Express@Card Acceptance ("American Express Terms and Conditions") will be sent to such business entity along with a Welcome Letter. By accepting the American Express card for the purchase of goods and/or services, Merchant agrees to be bound by the American Express Terms and Conditions. If selected above, Merchant agrees to be bound by and perform in accordance with all the terms and conditions and provisions of the Check Services Agreement. Further, Merchant hereby requests Check Service acceptance be added to this Application. Merchant understands that the Terms and Conditions for Check Service will be sent to Merchant upon approval by CrossCheck. If selected above, Merchant hereby requests CrossCheck acceptance be added to this Application. Further, Merchant agrees to and accepts all terms and conditions as set forth by CrossCheck. If selected above, Merchant hereby requests Tender Card Gift and Loyalty card acceptance be added to this Application. Further, Merchant agrees to and accepts all terms and conditions as set forth by Tender Card. Early Termination Fees apply; See Terms and Agreements.

MERCHANT SIGNATURE	GUARANTOR(s) SIGNATURE
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X 1) _____
Principal/Owner for Merchant Date

Print name Title

X 2) _____
Principal/Owner for Merchant Date

Print name Title

X 3) _____
Principal/Owner for Merchant Date

Print name Title

X 1) _____
Guarantor Signature Date

Print name

X 2) _____
Guarantor Signature Date

Print name

X 3) _____
Guarantor Signature Date

Print name

FOR INTERNAL USE ONLY	
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X) _____
Accepted by Processor Date

Print name Title

X) _____
Accepted by Merchant Bank

Print name Title

DISCLOSURE PAGE

Member Bank (Acquirer) Information

Acquirer Name: Columbus Bank and Trust Company
Acquirer Address: 1125 First Avenue
Columbus, GA 31901
Acquirer Phone: 706-649-4900

Important Member Bank (Acquirer) Responsibilities

1. A Visa Member is the only entity approved to extend acceptance of Visa products directly to a Merchant.
2. A Visa Member must be a principal (signer) to the Merchant Agreement.
3. The Visa Member is responsible for educating Merchants on pertinent Visa Operating Regulations with which Merchants must comply.
4. The Visa Member is responsible for and must provide settlement funds to the Merchant.
5. The Visa Member is responsible for all funds held in reserve that are derived from settlement.

Merchant Information

Merchant Name: _____

Merchant Address: _____

Merchant Phone: _____

Important Merchant Responsibilities

1. Ensure compliance with cardholder data security and storage requirements.
2. Maintain fraud and chargebacks below thresholds.
3. Review and understand the terms of the Merchant Agreement.
4. Comply with Visa Operating Regulations.

The responsibilities listed above do not supersede terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the Visa Member (Acquirer) is the ultimate authority should the Merchant have any problems.

MERCHANT SIGNATURE

Merchant's Signature

Date

Merchant's Printed Name & Title