

Credit Card Processing Application Worksheet

PLEASE PRINT OUT THIS WORKSHEET AND COMPLETE IT IN ITS ENTIRETY.

The application process will soon be completed online in digital format. A new portal will be available to facilitate the application process.

This worksheet does NOT need to be signed, nor does it need to be submitted.

This worksheet is simply for your convenience. It is designed to help you review ALL that is required BEFORE you attempt to submit your application.

EVEN THOUGH THE PROCESS WILL BE DONE ONLINE, IT IS HIGHLY, HIGHLY RECOMMENDED THAT YOU COMPLETE THIS WORKSHEET IN ITS ENTIRETY!

The procedures for completing the application process will be simple and straightforward, but the process is IMPOSSIBLE to complete if information is incomplete or missing.

PLEASE MAKE SURE THAT YOU HAVE COMPLETED THIS WORKSHEET BEFORE ATTEMPTING TO SUBMIT YOUR APPLICATION!

VERY IMPORTANT:

Our flat rate credit card processing service does NOT process EBT or debit cards with PINs.

All debit cards will be processed using the credit option, not the PIN option.

If you feel that you must be able to process EBT and debit cards with PINs, then this service may NOT be right for your business.

If you feel that you must be able to give cashback to your customers when they use their PIN debit card, then this service may NOT be right for your business.

If you accept PayPal, please realize that their Merchant Agreement prohibits the addition of a surcharge to their transactions. If you feel that you must use PayPal, then this service may not be right for your business.

REQUIRED DOCUMENTS

Please have the following information available in digital format (.jpg, .png, .PDF)

1. Business License
2. Articles of Incorporation
3. Sales Tax Permit
4. IRS EIN confirmation document
5. Owner's Driver's License, Passport or Government Issued Identification Card
6. Most recent 3 months processing statements.
7. Photograph of the front of the business clearly showing the business's name
8. Photograph of the Point of Sale terminal(s)
9. Google maps satellite view and street view screenshots
10. Voided business check showing account and routing numbers
11. A screenshot of your website's home page
12. Sample advertising materials (marketing materials are required for mail order, business-to-business, internet over \$1 million in annual volume)
13. IRS Form W-8 (If you are a foreign entity or non-resident alien)

<https://www.irs.gov/businesses/small-businesses-self-employed/lost-or-misplaced-your-ein>

If you previously applied for and received an EIN for your business, but have since misplaced it, try any or all of the following actions to locate the number:

Find the computer-generated notice that was issued by the IRS when you applied for your EIN. This notice is issued as a confirmation of your application for, and receipt of an EIN.

If you used your EIN to open a bank account, or apply for any type of state or local license, you should contact the bank or agency to secure your EIN.

Find a previously filed tax return for your existing entity (if you have filed a return). Your previously filed return should be notated with your EIN.

If you have lost your EIN Verification Letter from the Department of Treasury, you can request a new one. To do so, call the IRS Business & Specialty Tax Line toll free at 1-800-829-4933 between the hours of 7am and 7pm in your local time zone. Request a 147c letter when you speak with an agent on the phone. Examples of an authorized person include, but are not limited to, a sole proprietor, a partner in a partnership, a corporate officer, a trustee of a trust, or an executor of an estate.

OWNER'S INFORMATION:

Owner/Applicant's Name (1): _____

Title: _____ Percent (%) Ownership: _____

Home Street Address: _____

City: _____ State: _____ Zip: _____

Mobile Number: _____

Second Number (optional): _____

Email Address: _____

Social Security Number: _____

Date of Birth: Month: _____ Day: _____ Year: _____

Driver's License Number: _____ State: _____

Prior Bankruptcies (Yes or No)? _____

Owner/Applicant's Name (2): _____

Title: _____ Percent (%) Ownership: _____

Home Street Address: _____

City: _____ State: _____ Zip: _____

Mobile Number: _____

Second Number (optional): _____

Email Address: _____

Social Security Number: _____

Date of Birth: Month: _____ Day: _____ Year: _____

Driver's License Number: _____ State: _____

Prior Bankruptcies (Yes or No)? _____

BUSINESS INFORMATION:

Who is the person who is legally authorized to sign the required documents?

Name: _____

Phone Number: _____

Email Address: _____

Legal Business Name: _____

Business Name (as it appears on your income tax form): _____

Doing Business As (DBA): _____

Date Business Started: Month: _____ Day: _____ Year: _____

Prior Bankruptcies (Yes or No)? _____

Gross YEARLY TOTAL sales volume (Cash + Credit/Debit/EBT) + Check): \$ _____

Federal Tax ID# _____

BUSINESS ADDRESS:

Business Street Address: _____

City: _____ State: _____ Zip: _____

Business Phone Number: _____

Business Fax: _____

Business Email Address: _____

Business Website: _____

Customer Service Phone Number: _____

Customer Service Email Address: _____

BILLING ADDRESS:

Billing Street Address: _____

City: _____ State: _____ Zip: _____

Billing Phone Number: _____

Billing Fax: _____

Billing Email Address: _____

Should the monthly statements be sent to the business location or the corporate/legal/billing location?

CONTACT INFORMATION:

Primary Person to Contact: _____

Contact Person's Mobile Number: _____

Contact Person's Second Number (Optional): _____

Contact Person's Email Address: _____

Contact Person's Fax Number: _____

ABOUT YOUR BUSINESS

How is your business structured legally?

1. Individual/Sole Proprietorship
2. Partnership
3. S Corporation
4. C Corporation
5. Limited Liability Corporation (LLC)
6. Tax Exempt Organization (501C)
7. Government
8. Medical or Legal Corporation
9. International Organization
10. Association/Estate/Trust

In what state and country is your business legally registered? _____

In what zone is your business located (Business District, Industrial, Residential)? _____

Which best describes your business location?

1. Mall
2. Office
3. Home
4. Shopping Area
5. Apartment
6. Isolated
7. Door-To-Door
8. Flea Market
9. Other

How many employees does the business have? _____

Is a proper business license openly displayed? _____ If not, please explain: _____

Where is the business's name displayed on site (window, door, store front)? _____

Where is the business situated (ground floor, other)? _____

Number of floors/levels (1, 2-4, 5-10, 11+) _____

Remaining floors occupied by (residential, commercial, combination, none)? _____

Approximate square footage: (0-250, 251-500, 501-2,000, 2,000+)? _____

What type of advertising to you do?

1. Catalog
2. Brochure
3. Direct Mail
4. TV/Radio
5. Internet
6. Phone
7. Newspaper/Journals
8. Other

What percentage (%) of your total sales represent business-to-business? _____
(versus business to consumer)

What is your return/refund policy (full refund, exchange only, none, other)? _____

If a refund is requested on a sale paid for by credit card, how do you process the refund?

1. Exchange
2. Store Credit
3. Credit back onto customer's card
4. Other

If you credit the return back to the customer's card, within how many days do you submit the credit transaction (0-3, 4-7, 8-14, over 14)? _____

What is your Standard Industry Code/Merchant Category Code (SIC/MCC)? _____

https://www.dm.usda.gov/procurement/card/card_x/mcc.pdf

If your SIC/MCC is 4772 (Travel Agencies and Tour Operations), then what is your International Air Transport Association /Airlines Reporting Corporation number (IATA/ARC)? _____

MAIL ORDER / TELEPHONE ORDERS

What percentage of your business is done via mail or telephone orders? _____

What is the time frame from transaction to delivery (give percentages)?

0-7 days	_____	%
8-14 days	_____	%
15-30 days	_____	%
over 30 days	_____	%
	100%	

Who performs product/service fulfillment (direct, vendor or other)? _____

If vendor, provide the following information

Vendor name: _____

Vendor Street Address: _____

Vendor City: _____ State: _____ Zip: _____

Vendor Phone Number: _____

Please describe how the transactions work, from order taking to merchant fulfillment: _____

CREDIT CARD PROCESSING INFORMATION:

Current Processor: _____

Reason for leaving: (Rate, Service, Terminated, Other): _____

Where/How are sales transacted? (Must add up to 100%):

Store Front (Physically Swiped / Chip Reader): _____ %

Internet: _____ %

Mail Order: _____ %

Telephone Order _____ %

Total: 100%

Average **YEARLY** Visa/MasterCard Volume: \$ _____

Average **YEARLY** American Express Volume: \$ _____

Average **YEARLY** Discover Network Volume: \$ _____

Average Visa/MasterCard/Discover Network Ticket: \$ _____
(Estimate the above if never processed in the past)

Average American Express Ticket: \$ _____
(Estimate the above if never processed in the past)

Highest Ticket Amount: \$ _____

Is your business seasonal (Yes/No)? _____

If yes, which months are your "high volume" months? _____

What percentage of your credit card transactions are due to business-to-business sales? _____ %
(versus business-to-consumer sales)

Do you accept deposits from customers (Yes/No)? _____

If yes, what percent deposit is required? _____%

Does any of your cardholder billing involve automatic renewals or recurring transactions? _____

EQUIPMENT

How many registers/terminals do you have? _____

Front End: North(Cardnet), South, Nashville(Envoy), Omaha and BuyPass(Concord/Atlanta)?

The difference between platforms is the software or terminals certified to them. The various platforms meet the needs of a particular market segment. The North Platform has it's own set of standards and usages relating most specifically to e-commerce and the capture/auth of those merchants. Typically Omaha is for all credit card terminals, Nashville and North are for Points of Sale. When actual processing a credit card it doesn't make much difference for the customer.

Do you currently lease or own your processing equipment? _____

Do you use any third party to store, process or transmit cardholder data (Yes/NO)? _____

If yes, identify the Third Party Processor used:

1. Yahoo
2. Authorize.net
3. Cybersource
4. Verifone
5. Merchant Link
6. Shift 4
7. Apriva
8. FIS
9. Six Payment Services Corp.
10. Verisign
11. Other

Internet Gateway (First Data Global Gateway or other)? _____

Wireless Network: _____

PC/Internet Software: _____

Quantity: _____ (New, Rent, Lease, Existing?) _____

Terminal Model: _____

Quantity: _____ (New, Rent, Lease, Existing?) _____

Printer Model: _____

Quantity: _____ (New, Rent, Lease, Existing?) _____

PIN Pad: _____

Quantity: _____ (New, Rent, Lease, Existing?) _____

QUESTIONS

NOTES