

# **MERCHANT PROCESSING APPLICATION AND AGREEMENT**

**(Page 1 of 3)**

## **COMPLETE SECTIONS (1-9)**

Merchant # \_\_\_\_\_

Loc. 1 of \_\_\_\_\_

PCS2305		<b>(1) TELL US ABOUT YOUR BUSINESS</b>		PCS2305	
Client's Business Name (Doing Business As):			Client's Corporate/Legal Name (Use Also For Headquarters' Information):		
Business Address:			Billing Address (If Different Than Location Address):		
City:	State	Zip	City:	State	Zip
Location Phone #:		Location Fax #:		Contact Name:	
Business E-mail Address:			Contact Phone #:		Contact Fax #:
Business Website Address:			Contact E-mail Address:		
Send Retrieval Requests / Fax Type to: <input type="checkbox"/> Business Address <input type="checkbox"/> Fax #			SIC/MCC		
Statement Type: (check one) <input type="checkbox"/> Detail <input type="checkbox"/> Summary Statement Delivery Method: (check one) <input type="checkbox"/> E-Mail <input type="checkbox"/> Online <input type="checkbox"/> Print and Mail					
Billing to be processed <input type="checkbox"/> Monthly <input type="checkbox"/> Daily					

\*If your business is classified as High Risk and assigned (or is later assigned based upon your business activity) any of the following Merchant Category's Codes (MCC): 5966, 5967, and 7841, the registration is required with Visa and/or Mastercard within 30 days from when your accounts becomes active. An Annual Registration fee of \$500 may apply for Visa and/or Mastercard (total registration fees could be \$1,000). Failure to register could result in fines in excess of \$10,000 for violating Visa and or Mastercard regulations.

1- Registration for MCC7841 is only required for Non-Face-to-face adult content, 2- Information herein, including applicable MCC's, is subject to change

## **(2) MC / VISA / DISCOVER® NETWORK FULL SERVICE / AMERICAN EXPRESS**

Total Monthly Card Volume: \$ \_\_\_\_\_

Estimated Average Ticket /Sales Amount: \$ \_\_\_\_\_

Estimated High Ticket Amount: \$ \_\_\_\_\_

## **(3) ENTITLEMENTS**

<input type="checkbox"/> MC/ Visa/ Discover Full Processing / Amex Opt Blue (Discover Network systems and rules will process and govern JCB Transactions. Select Discover Full Processing if JCB is requested.)	
<input type="checkbox"/> Amex- Existing Direct SE # _____	<input type="checkbox"/> American Express Cap # _____ Franchise Name: _____
<input type="checkbox"/> Discover- Existing Retained SE # _____	<input type="checkbox"/> Non-Lic. JCB (EDC)- Existing Account # _____
<input type="checkbox"/> Pin Debit	<input type="checkbox"/> EBT FNS # (XREF): _____ <input type="checkbox"/> EBT Cash
<input type="checkbox"/> WEX Full Acquiring <input type="checkbox"/> WEX Non-Full Svc <input type="checkbox"/> Wex Crossroads	<input type="checkbox"/> Voyager <input type="checkbox"/> Tax exempt Voyager <input type="checkbox"/> MC Fleet <input type="checkbox"/> Fuelman ID _____

## **(4) PROVIDE MORE BUSINESS DATA**

State Incorp. \_\_\_\_\_ Month/Yr. Started: \_\_\_\_\_ ☐ Sole Ownership ☐ Partnership ☐ Non Profit/Tax Exempt ☐ Public Corp. ☐ Private Corp. ☐ L.L.C. ☐ Gov't.

Check one: TIN Type: ☐ EIN (Fed Tax ID #) \_\_\_\_\_ ☐ SSN \_\_\_\_\_ ☐ D&B #: \_\_\_\_\_

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV A.4 of your Program Guide for further information.)		
Name (as it appears on your income tax form)	Federal Tax ID#: (as it appears on your SS 4 form)	<input type="checkbox"/> I certify that I am a foreign entity/nonresident alien. (If checked, please attach IRS Form W-8.)

Mag Swipe \_\_\_\_\_ % + Keyed Manually\* \_\_\_\_\_ % = 100% \*If 50% or more is manually keyed please provide the MOTO Addendum

Product/Services You Sell: \_\_\_\_\_

Card Present (MAG Swipe and/or Manual Imprint) \_\_\_\_\_ % + Mail Order/Direct Marketing \_\_\_\_\_ % + Phone Order \_\_\_\_\_ % + Internet \_\_\_\_\_ % = 100%

Do you use any third party to store, process or transmit cardholder data? ☐ Yes ☐ No (Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)

If yes, give name/address: \_\_\_\_\_

## **(5) DESCRIBE EQUIPMENT DETAILS**

Network: <input type="checkbox"/> CARDnet <input type="checkbox"/> Nashville <input type="checkbox"/> BuyPass <input type="checkbox"/> Other		Specify Security Code: ( )	
QTY	IP	Equipment Type	Model Code and Name

Deployment Instructions: ☐ To Location ☐ Other Address: \_\_\_\_\_

Profile Type: ☐ Retail ☐ Petroleum ☐ Lodging ☐ Restaurant

Instructions: ☐ Clerk /Server Entry ☐ Retail With Tip ☐ Auto Settle Time \_\_\_\_\_ ☐ Debit Cash Back \_\_\_\_\_

VAR/ Internet/ Software: Name: \_\_\_\_\_ (Nashville Only: Product ID # \_\_\_\_\_ Vendor ID # \_\_\_\_\_)

PLEASE SEND COMPLETED INFORMATION TO Petroleum Card Services  
Phone: 866.427.7297 • FAX: 775.782.7572 • Email: Applications@pcs4fuel.com • www.pcs4fuel.com

PCS2305

**(6) PROVIDE YOUR OWNER INFORMATION**

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Provide the following information for each individual who owns, directly or indirectly, 25% or more of the equity interest of your business

Owner/Partner/Officer Name:	D.O.B:	Social Security #:	Home Phone:	Title:	% of Ownership
Home Address:	City:	State:	Zip:	Owner's E-Mail Address (Required for Click to Agree)	
Owner/Partner/Officer Name:	D.O.B:	Social Security #:	Home Phone:	Title:	% of Ownership
Home Address:	City:	State:	Zip:	Owner's E-Mail Address (Required for Click to Agree)	
Owner/Partner/Officer Name:	D.O.B:	Social Security #:	Home Phone:	Title:	% of Ownership
Home Address:	City:	State:	Zip:	Owner's E-Mail Address (Required for Click to Agree)	
Owner/Partner/Officer Name:	D.O.B:	Social Security #:	Home Phone:	Title:	% of Ownership
Home Address:	City:	State:	Zip:	Owner's E-Mail Address (Required for Click to Agree)	
Controlling Position	D.O.B:	Social Security #:	Home Phone:	Title:	% of Ownership
Home Address:	City:	State:	Zip:	Owner's E-Mail Address (Required for Click to Agree)	

**(7) FLAT RATE / IC PLUS / TIER PRICING SCHEDULE**

<b>Start-Up Fees (One-Time Charge)</b> <b>Non-Taxable Fees:</b> Application Fee (Non-Refundable) (32I) \$ _____ Account Validation Fee (182) \$ _____ (One-time fee charged at time of boarding) Reprogramming Fee (31A) \$ _____ Debit Set-up Fee (31B) \$ _____	<b>Authorization and AVS Fees</b> <b>MC Auth Fee</b> (030, 031, 032, 033, 034, 03R, 03V, 03W, 03X, 03Y) \$ _____ <b>Visa Auth Fee</b> (040, 041, 042, 043, 044, 04R, 04V, 04W, 04X, 04Y) \$ _____ <b>Discover/JCB Auth Fee</b> (070, 071, 072, 073, 074, 07I, 07V, 07W, 07X, 07Y) (080, 081, 082, 083, 084, 08V, 08W, 08X, 08Y) \$ _____ <b>Amex Auth Fee</b> (060, 061, 062, 063, 064, 06I, 06V, 06W, 06X, 06Y) \$ _____ <b>MC/Visa /Discover/Amex Voice AVS</b> (039, 049, 069, 079, 03A, 04A, 06A) \$ _____ <b>MC/Visa/Discover/Amex Voice Auth Fee/VRU</b> (035, 036, 037, 045, 046, 047, 065, 066, 067, 075 076, 077) \$ _____ <b>AVS Fee</b> (405, 406, 407, 408, 435, 07A, 07B, 07C) \$ _____	<b>Other Fees</b> Early Termination Fee \$ _____ Annual Membership Fee (294) \$ _____ Chargeback Fee (205, 725, 20L) \$ _____ Retrieval Fee (262) \$ _____ C'back/ Rtval Rcv'd Mail (25F-I, 25B,-E) \$ _____ C'back/ Rtval Sent Mail (25N-Q,25J-M) \$ _____ Batch Settlement Fee (227) \$ _____ EBT Purchase/ Return/Decline (029,20Y, 02X) \$ _____ Visa/ MC/ Disc Access Fee (241,197,526) \$ _____ Amex Access Fee (26E) _____ % Visa Ntwk Acq Proc Fee US Cr (04H) \$ _____ Visa Ntwk Acq Proc Fee US DB/PP (04J) \$ _____ NABU Fee (60M, 0B4) \$ _____ ACH Reject Fee (401) \$ _____ Non Return of Equipment Fee \$ _____
<b>Billed Monthly Fees</b> Monthly Service Fee (335) \$ _____ Minimum Processing Fee (953) \$ _____ Wireless Access Fee Per TID (60J) \$ _____ Monthly ClientLine® Fee (32R) \$ _____ eIDS Monthly Fee (29E) \$ _____ Regulatory Product Fee (35I) \$ _____ Monthly Statement Fee (323) \$ _____ TIN/TFN Blank or Invalid Fee (181) \$ _____ (as applicable) Merchant Supply Advantage (413) \$ _____ Gateway Fee (417) \$ _____ Network Access Fee – Debit (420) \$ _____ Misc. Fee: _____ (31J) \$ _____	<b>Fleet Card Fees</b> <b>Authorization Fees</b> Voyager (0D0, 0D1, 0DV) \$ _____ WEX (0D4, 0B1, 0BV) \$ _____ Fuelman (0B3) \$ _____ <b>Other Payment Fees:</b> <b>Voyager</b> Sales Discount Fee (766) _____ % <b>Wright Express</b> Sales Discount Fee (840, 841, 842, 843) _____ % Retrieval Fee (29I) \$ _____ Chargeback Fee (29H) \$ _____ <b>Datawire Micronode</b> 1400 Monthly Fee (each) (354) \$ _____	<b>Product Fees</b> TranArmor Monthly Fee (30L) \$ _____ TransArmor Txn Fee (12E) \$ _____ Mobile Pay Monthly Fee (472) \$ _____ Mobile Pay Trans Fee (434) \$ _____ Payeezy Set-up Fee Per TID (40B) \$ _____ Payeezy Monthly Fee Per TID (40A) \$ _____ Payeezy Transaction Fee (OFC) \$ _____ **Visa/MC CCIS Enrollment <input type="checkbox"/> (63V, 63M) _____ % Other ( ) _____

Interchange fees will be passed through if applicable: MC Acq. CNP AVS Fee Acquirer AVS Billing, USD and non USD Cross border fee, Global Travel B2B,NCA IC fee, Proc Integrity Fee; Pre-Auth, Undefined, Image, Final-Auth, Auth- Min Fee, lic and Kilobyte Fee, Acct Stat Inq, Svc Interreg Fee, Dgtl Enable Fee, Loc Fee; Visa Int'l Svc, Visa Int'l Acq, Zero Floor Limit, Zero Amt, Kilobyte Fee, Misuse of Auth Partial auth NP Trans, US Debit Trans Integrity fee, Acct Stat Inq, Base II Credit voucher fee credit , Debit, Svc Interreg Fee Debit, Svc Interreg, NPF/FANF Visa CP, CNP (see IC qual matrix ("IQM") for billing tables), Dgtl Wallet, B2B Virtual prmts product; Discover Int'l Proc Fee, Int'l Svc Fee, Data Usg Fee.

\*\*Commercial Card Interchange Service ("CCIS"): With CCIS, when transactions don't include any tax information, your sales tax will be computed based on the applicable rate at your location to allow you to obtain the best interchange. When the sales tax is computed on your behalf under CCIS, we will retain 50% of the interchange savings. If a transaction is fully or partially exempt, you should enter the tax amount (even if that amount is \$0.00) as CCIS applies your local tax rate to the full amount of the transaction when the prompt is bypassed.

☐ **Pass Through Interchange - Includes Dues and Assessments.** You will be charged the applicable interchange rate from Mastercard, Visa, or Discover plus a Mastercard Assessment Fee (273) of .13% a Visa Assessment Fee (274) of .13%, Visa Assessment Fee CR (27L) of .14% or a Discover Assessment Fee (234) of .13%, or a PayPal Assessment Fee (45H) of .10%, plus any other fees indicated on this Service Fee Schedule. (Mastercard Assessment Fee (237) when transaction is equal to \$1,000 or more will be assessed an additional .01% per transaction). American Express Network Fee (286) of .15%. American Express has Program Pricing and not Interchange and are subject to change.

<b>Sales Credit &amp; Non-PIN Debit Transaction Fee \$</b> (001, 002, 005, 006, 015, 016, 130, 131, 134, 135, 787, 788) <b>American Express Sales Credit Transaction Fee \$</b> (013, 014)	<b>Discount (Based on Gross Sales Vol.)</b> <b>MC Qual Credit (800)</b> _____ % <b>MC Qual Non Pin Debit (850)</b> _____ %	<b>Discount (Based on Gross Sales Vol.)</b> <b>Visa Qual Credit (804)</b> _____ % <b>Visa Qual Non-Pin Debit (854)</b> _____ %	<b>Discount (Based on Gross Sales Vol.)</b> <b>Discover Qual Credit (170)</b> _____ % <b>Discover Qual Non-Pin Debit (964)</b> _____ %	<b>Discount (Based on Gross Sales Vol.)</b> <b>American Express Qual Credit (164)</b> _____ % <b>American Express Program Cost (3AL)</b> _____ %
<b>Unbundled PIN Debit- Txn Fee (018) \$</b> _____	<b>Unbundled PIN Debit Discount Fee (Key 190) _____ %</b> (plus the applicable network fees)			<b>PIN Debit Decline Transaction Fee (42R) \$</b> _____

Client Initials \_\_\_\_\_

DBA Name \_\_\_\_\_

PCS2305	<b>(7) FLAT RATE / IC PLUS / TIER PRICING SCHEDULE (cont'd)</b>				PCS2305
	Discount Fee	Transaction Fee		Discount Fee	Transaction Fee
MC Qualified Credit	(800) _____ %	(001, 002) \$ _____	Visa Non-Qualified Non-Pin Debit	(864) _____ %	(154, 155) \$ _____
MC Mid- Qualified Credit	(810) _____ %	(611, 612) \$ _____	Discover Qualified Credit	(170) _____ %	(015, 016) \$ _____
MC Non-Qualified Credit	(820) _____ %	(621, 622) \$ _____	Discover Mid-Qualified Credit	(990) _____ %	(717, 718) \$ _____
MC Qualified Non-Pin Debit	(850) _____ %	(130, 131) \$ _____	Discover Non-Qualified Credit	(994) _____ %	(721, 722) \$ _____
MC Mid- Qualified Non Pin Debit	(870) _____ %	(140, 141) \$ _____	Discover Qualified Non-Pin Debit	(964) _____ %	(787, 788) \$ _____
MC Non-Qualified Non-Pin Debit	(880) _____ %	(150, 151) \$ _____	Discover Mid-Qualified Non-Pin Debit	(968) _____ %	(791, 792) \$ _____
Visa Qualified Credit	(804) _____ %	(005, 006) \$ _____	Discover Non-Qualified Non-Pin Debit	(978) _____ %	(795, 796) \$ _____
Visa Mid- Qualified Credit	(814) _____ %	(615, 616) \$ _____	American Express Qualified Credit	(164) _____ %	(013, 014) \$ _____
Visa Non-Qualified Credit	(824) _____ %	(625, 626) \$ _____	American Express Mid-Qualified Credit	(81C) _____ %	(62T, 62U) \$ _____
Visa Qualified Non- Pin Debit	(854) _____ %	(134, 135) \$ _____	American Express Non-Qualified Credit	(82A) _____ %	(65S, 65T) \$ _____
Visa Mid Qualified Non-Pin Debit	(874) _____ %	(144, 145) \$ _____	American Express Program Cost	(3AL) _____ %	

<b>Flat Rate</b>					
	Discount	Transaction Fee		Discount	Transaction Fee
MC Qual Credit	(800) _____ %	(001, 002) \$ _____	Discover Qual Credit	(170) _____ %	(015, 016) \$ _____
MC Qual Non-Pin Debit	(850) _____ %	(130, 131) \$ _____	Discover Qual Non-Pin Debit	(964) _____ %	(787, 788) \$ _____
Visa Qual Credit	(804) _____ %	(005, 006) \$ _____	American Express Qual Credit	(164) _____ %	(013, 014) \$ _____
Visa Qual Non-Pin Debit	(854) _____ %	(134, 135) \$ _____	American Express Program Cost	(3AL) _____ %	
<input type="checkbox"/> Dues & Assessments (273,274,234, 237,286,27L)		<input type="checkbox"/> Bundled PIN Debit (120) _____ % (124) \$ _____		<input type="checkbox"/> Billback <b>Non-Qualified Surcharge Fee</b> (excluding interchange pass-through fees, see Section 19.1) Applies to Non-qualified MC, Visa & Discover Credit and/or Non-Pin Debit Transactions. (30D) _____ %	

**Discount Fees (Based On Gross Sales Volume)**

Accept all Mastercard, Visa and Discover- PayPal, and American Express Opt Blue Transactions (presumed, unless any selections below are checked)

<b>Mastercard Acceptance</b> <input type="checkbox"/> Accept MC Credit transactions only <input type="checkbox"/> Accept MC Non-PIN Debit trans only	<b>Visa Acceptance</b> <input type="checkbox"/> Accept Visa Credit transactions only <input type="checkbox"/> Accept Visa Non-PIN Debit trans only	<b>Discover Acceptance</b> <input type="checkbox"/> Accept Discover Credit transactions only <input type="checkbox"/> Accept Discover Non-PIN Debit trans only	<b>American Express OptBlue Acceptance</b> <input type="checkbox"/> Accept American Express Credit transactions only <input type="checkbox"/> Discover Network- PayPal Discover network- PayPal Credit transactions Only
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You are responsible for distinguishing Credit from Non-PIN Debit Cards. Even if you have agreed to limit your acceptance of certain cards as outlined above, you must continue to accept all foreign issued cards, whether Credit or Non-PIN Debit. If you agree to limit your acceptance to a particular type of card and, whether intentionally or in error, accept another type of trans action, the resulting transaction will down grade to the highest cost interchange plus the applicable Non-Qualified Sur charge (See Section 18.1 of the Program Guide).

**BANKING INFORMATION**

<b>Bank Name:</b> _____	<b>Phone Number:</b> _____
<b>Routing Number:</b> _____	<b>DDA:</b> _____

**(8) AGREEMENT APPROVAL**

The statements made in this Merchant Processing Application and Agreement are true. Client acknowledges having received and reviewed a copy of the Program Guide (which includes terms and conditions for each of the services, Operating Procedures, Third Party Agreements and a Confirmation Page), and merchant Processing Application (consisting of Sections 1-10) as modified from time to time in accordance with the provisions of this Agreement, and agrees to be bound by all provisions as printed therein. The Program Guide and IQM are also available for viewing and/or downloading from the internet at: <http://www.pcs4fuel.com>. Client acknowledges and agrees that we, our affiliates and our third party subcontractors and /or agents may use automatic telephone dialing systems to contract at the telephone number (s) Client has provided in this Merchant Processing Application and Agreement and/or may leave a detailed voice message in the event the Client is unable to be reached, even if the number provided is a cellular or wireless number or if client has previously registered on a Do Not Call list or requested not to be contacted by Client for solicitation purposes. Client hereby consents to receiving commercial electronic mail messages from us, our Affiliates and our third party subcontractors and/or agents from time to time. Client further agrees that Client will not accept more than 20% of its card transactions via mail, telephone or Internet order. However, if your Application is approved based upon contrary information stated in the Provide More Business Data section above, you are authorized to accept transactions in accordance with the percentages indicated in that Section. By signing below, each of the undersigned authorizes us and our Affiliates and our third party subcontractors and/or agents to verify the information contained in the this application and to request and obtain from any consumer reporting agency and other sources, including bank reference, personal and business consumer reports and other information and to disclose such information amongst each other for any purposes permitted by law. If the Application is approved, each of the under signed also authorizes us and our Affiliates and our third party subcontractors and/or agents to obtain subsequent consumer reports in connection with the maintenance, updating, renewal or extension of the Agreement or for any other purpose permitted. Each of the undersigned furthermore agrees that all references, including banks and consumer reporting agencies, may release any and all personal and business credit financial information to us and our Affiliates and our third party subcontractors and/or agents. Each of the undersigned authorizes us and our Affiliates and our third party subcontractors and/or agents to provide amongst each other the information contained in this Merchant Processing Application and Agreement and any information received subsequent thereto from all reference, including banks and consumer reporting agencies for any purpose permitted by law. It is our policy to obtain certain information in order to verify your identity while processing your account application. As part of our approval, processing services, continuing fraud prevention and account review processes, the undersigned consents to the use of information gathered online or that you submit to us, and/ or automated electronic computer security screening, by us on our third party vendors.

I further acknowledge and agree that I will not use my merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transaction in cretin jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC)

**Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provide herein are correct.**

THIS MERCHANT PROCESSING APPLICATION AND AGREEMENT HAS BEEN EXECUTED ON BEHALF OF AND BY THE AUTHORIZED MANAGEMENT OF CLIENT AS OF THE EFFECTIVE DATE.

Client's Business Principal: *(Please sign below)*

**X Signature** \_\_\_\_\_  
**Print Name** \_\_\_\_\_ **Date:** \_\_\_\_\_  
**Title:** ☐ Pres. ☐ V.P. ☐ Member L.L.C. ☐ Owner ☐ Partner ☐ Other: \_\_\_\_\_  
**Signature** \_\_\_\_\_ **Print Name** \_\_\_\_\_ **Date:** \_\_\_\_\_  
**Title:** ☐ Pres. ☐ V.P. ☐ Member L.L.C. ☐ Owner ☐ Partner ☐ Other: \_\_\_\_\_

**(PROCESSOR): For Petroleum Card Services and Wells Fargo Bank, N.A. (a member of Visa USA, Inc. and Mastercard International, Inc.)**  
**X Signature** \_\_\_\_\_

PCS2305	<b>( 9 ) PERSONAL GUARANTY</b>	PCS2305
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In exchange for Petroleum Card Services and Wells Fargo Bank, N.A.'s (a member of Visa USA, Inc. and Mastercard International, Inc.) acceptance of the agreement, the undersigned unconditionally guarantees performance of the Client's obligations under the Agreement, and payment of all sums due there under, and in the event of default, hereby waives notice of default and agrees to indemnify the other parties for any and all amounts due from Client under the Agreement. I understand that this is a Guaranty of payment and not of collection and that Wells Fargo Bank N.A. Petroleum Card Services are relying upon this Guaranty in entering into the Agreement.

**Signature** *(Please sign below):*

**Signature** *(Please sign below):*

**X** \_\_\_\_\_, an individual

**X** \_\_\_\_\_, an individual