

Fax or Email Coversheet for

**FREE! Wireless**

**credit card system**

[www.creditcardsystemsforfree.com](http://www.creditcardsystemsforfree.com)

Bill Janis

Empowered Point of Sale, Inc.

Phone 1-847-263-1292 Fax 1-866-282-8009

Email: [info@creditcardsystemsforfree.com](mailto:info@creditcardsystemsforfree.com)

**PAPERWORK**

1. Please fill out page 1 and then sign everywhere **X** marks the spot on the remaining pages.
2. Include a **VOIDED CHECK** so you can receive the revenue from your transactions or V/MC will reject the application.
3. Also provide a **UTILITY BILL** or a **BUSINESS LICENCE** or a **YELLOW PAGE AD** or a **LEASE (1 of these 4)** with your location address on it for proof of address or V/MC will reject the application.
4. Fax to **1-866-282-8009** or email to **info@creditcardsystemsforfree.com**.
5. Within a few days you'll receive your FREE CC system ready to use right out of the box. Next you are called for free training. Then you are ready to take all credit and debit cards accepting all forms of payment. Call 1-888-848-6825 for free training or any questions.





# MERCHANT CREDIT CARD PROCESSING AGREEMENT - PAGE 3 OF 12

## CARDHOLDER DATA STORAGE COMPLIANCE & SERVICE PROVIDER

PCI DSS and card association rules prohibit storage of track data under any circumstances. If you or your POS system transmits, stores or receives full cardholder data, then the POS hardware/software must be PA DSS compliant and you (merchant) must validate PCI DSS compliance (section 2 below). If you use a payment gateway, they must be PCI Compliant. For more information, or assistance, please visit our site, [www.compliancefacts.com](http://www.compliancefacts.com).

1. Have you ever experienced an account data compromise?  Yes  No If yes, when \_\_\_/\_\_\_/\_\_\_
2. Have you validated PCI DSS (Payment Card Industry Data Security Standard) compliance?  Yes  No  
 (validation consists of merchant completing the appropriate Self Assessment Questionnaire (SAQ) , or engaging a Qualified Security Assessor (QSA) who will facilitate completion of a Report on Compliance (ROC) and it's submission.)  
 If yes, please complete the following, if no, you can move to question 3:
  - a. Date of compliance, Report on Compliance "ROC" or Self Assessment Questionnaire "SAQ"? \_\_\_/\_\_\_/\_\_\_
  - b. What is the name of your Qualified Security Assessor "QSA" \_\_\_\_\_  
 or Self Assessment Questionnaire (circle one "SAQ") A, B, C, or D
  - c. Date of last scan \_\_\_/\_\_\_/\_\_\_ Approved Scanning Vendor's Name: \_\_\_\_\_
3. Are you using (a) a point of sale terminal provided by us, or (b) a physical point of sale terminal that you own (i.e. a standalone terminal, which you use to process your credit/debit card transactions), or (c) our touch tone capture service to call in transactions using our automated phone system?  Yes  No (If yes, you can skip questions 4 and 5, if no please complete questions 4 and 5.)
4. After initial authorization and settlement, do you or your Service Provider receive, transmit, or store the Full Cardholder Number "FCN", electronically?  Yes  No
  - a. If yes, where is it stored?  Merchant Location Only  Primary Service Provider  Both  Other Service Provider  All Apply
  - b. What Service Provider / Software Developer did you purchase your POS application / device from? \_\_\_\_\_
  - c. What is the name of the software /system? \_\_\_\_\_ What is the version number? \_\_\_\_\_
5. Do your transactions process through any other Service Provider (ie web hosting, gateways, corporate office)  Yes  No  
 If yes, what is the name of the other Service Provider? \_\_\_\_\_

## REQUIRED SIGNATURES

**Merchant Warranty and Authorization:** Merchant and I/we have read, acknowledge and agree to be bound by all of the terms and conditions set forth herein, including those set forth in this Application and the terms and conditions set forth hereafter on pages 1 through 10, which together constitute the Merchant Credit Card Processing Agreement (the "Agreement"). All information contained in the Application is true and accurate. By its signature hereto, Merchant acknowledges that it is in possession of an imprinter. Merchant and I/we hereby authorize Global Direct to order a consumer credit report on Merchant and each of us.

IN WITNESS WHEREOF THE PARTIES HERETO HAVE CAUSED THIS AGREEMENT (INCLUDING FUNDS TRANSFER INSTRUCTIONS ATTACHED HERETO) TO BE EXECUTED BY THEIR DULY AUTHORIZED REPRESENTATIVES

Sign Here **X** \_\_\_\_\_  
 Merchant's Signature \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_

Sign Here \_\_\_\_\_  
 Merchant's Signature \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_  
*(cannot accept stamped signatures)*

**Personal Guaranty:** I/We hereby guarantee to Global Direct and Member, and to their successors and assigns, the full, prompt and complete performance of Merchant and all of Merchant's obligations under this Agreement, including, but not limited to, all monetary obligations arising out of Merchant's performance or non-performance under this Agreement, whether arising before or after termination of this Agreement. The guaranty shall not be discharged or otherwise affected by any waiver, indulgence, compromise, settlement, extension of credit, or variation of terms of this Agreement made by or agreed to by Global Direct, Member, and/or Merchant. I/We hereby waive any notice of acceptance of this guaranty, notice of non-payment or non-performance of any provision of this Agreement by Merchant, and all other notices or demands regarding this Agreement. I/We agree to promptly provide to Global Direct and Member any information requested by either of them from time to time, concerning my/our financial condition(s), business history, business relationships and employment information. I/We have read, understand, and agree to be bound by the Agreement provided to Merchant.

Sign Here **X** \_\_\_\_\_  
 Guarantor's Signature \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_

Sign Here \_\_\_\_\_  
 Guarantor's Signature \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_  
*(cannot accept stamped signatures)*

Signed for Global Payments Direct, Inc.	Print Name _____	Title _____	Date _____
Signed for Member	Print Name _____	HSBC Bank USA, National Assoc. Name of Member _____	Date _____

## SCHEDULE OF FEES

Qualified Discount Rates		Surcharge	
1.76 %	Visa / MasterCard / Discover	1.32 + 0.10	Partially Qualified
_____ %	Other: _____	1.97 + 0.10	Non-Qualified
_____ %	Other: _____		

**Funds Availability:**  2 Day  5 Days (5-Day funding required for new MOTO accounts pending a review of processing activity)

### Communication

### PIN-Based Debit Fees

\$0.25 /each	Visa / MasterCard / Discover
\$0.25 /each	IP Communication
\$0.25 /each	American Express***

\$ _____ /each	Debit Per Transaction**
\$ _____ /month	Debit Service
\$ _____ /each	EBT (Merchant FNS# _____ )

### Interchange

### Other Fees

\$0.10 /each	Visa / MasterCard / Discover Credit
\$0.15 /each	MasterCard / Discover Debit
\$0.20 /each	Visa Debit

\$1.00 /each	Voice Authorization
\$0.75 /each	Voice AVS
\$10.00 /each	Retrieval Request Received
\$20.00 /each	Chargeback
\$20.00 /each	ACH Reject / NSF (non-sufficient funds)
\$20.00 /each	ACH Change
\$0.10 /each	Wireless Per Transaction
\$15.00 /month	Wireless Service (per activated terminal)
\$ _____ /each	Internet Gateway Per Transaction
\$ _____ /month	Internet Gateway
\$ _____ /each	Other: _____
\$ _____ /month	Other: _____

### Access Fees

\$0.0195 /each	Visa
\$0.0185 /each	Discover
\$0.0185 /each	MasterCard

### Account Service Fees

\$ _____ /year	Annual Fee
\$0.25 /each	Batch Deposit
\$25.00 /month	Monthly Minimum
\$10.00 /month	Monthly Service Charge
\$4.95 /month	Compliance Program* (waived for 12 months)

Email address: \_\_\_\_\_  
(required for online e-statement)

Online E-Statement: \$0.00  U.S. Mail: \$2.00 /month  
(check both boxes to receive online and mailed statement)

**NOTE:** The Discount Rates listed above apply to all card types: Visa Credit, Visa Check, MasterCard Credit, Debit MasterCard, and Discover Credit, and Discover Debit cards. For MOTO/Internet accounts, to obtain the qualified discount rate noted above, settled transaction must include Address Verification (cardholder's billing information - specifically, the street address, and zip code), and a 6 digit order number. The Qualified Discount Rate set forth above applies to transactions meeting all Qualified Transaction Conditions as established by Visa USA, Inc., MasterCard International Inc., and Discover Financial Services LLC, a current summary of which is provided for each industry type in Section 31 of the Terms and Conditions. Transactions which do not satisfy all Qualified Transaction Conditions will be assessed a surcharge [either Partially Qualified or Non-Qualified], as set forth above. Discover transactions will receive an additional 0.45% rewards card surcharge added to Discover rate above.

\* **Compliance Program:** All of our merchants receive the Compliance Program and Compliance Reimbursement Program, covering up to \$25,000 in card association assessments and related expenses that arise from a qualified PCI data breach, at no additional charge during the first year of their processing relationship with us, and these services may be accessed immediately. On the 13th month of processing, and from that point forward, merchants will be assessed a fee of \$4.95 per month. For complete details of this program, please visit our site, [www.compliancefacts.com](http://www.compliancefacts.com).

\*\* **PIN-Based Debit:** In addition to the per transaction fee, all Debit transactions include fees assessed by the applicable Debit network organization. If no per transaction fee is specified above, debit transactions will be subject to the same communications fee as Visa/MasterCard/Discover, specified above.

\*\*\* **American Express:** In addition to the communications fee, all American Express transactions include a discount rate and a per item fee assessed directly by American Express, and are determined by the type of business at boarding. A 0.30% downgrade will be charged for Retail transactions whenever a Card Not Present or Charge Not Present Charge occurs.

**Merchant Benefit Programs** - All new merchants are automatically enrolled in a three month free trial of our Merchant Advantage benefit program. Merchants who choose to remain in this program will be charged a monthly fee of \$9.95 plus \$4.95 for each additional terminal following the free trial period. Merchants may switch to the Online Advantage program for \$4.95 per month. Merchants may opt out of either program at any time. For details please visit [www.myaccountadvantage.com](http://www.myaccountadvantage.com) or refer to the program description in your Welcome Kit.

**Equipment Swap Fee** - Merchants who opt out of the Merchant Advantage program are subject to a \$99 swap fee for shipping and handling when requesting a terminal replacement.

**WARRANTY:** Each of the undersigned owners/officers of merchant also represent and warrant that she/he has read and agrees to the fees set forth herein.

Sign Here SIGNATURE OWNER #1 \_\_\_\_\_

DATE \_\_\_\_\_

Sign Here SIGNATURE OWNER #2 \_\_\_\_\_

DATE \_\_\_\_\_

## VOIDED CHECK VERIFICATION FORM

Please attach a voided check below.

ATTACH VOIDED  
CHECK HERE

## Introducing Our Merchant Benefit Programs\* Advantages beyond your expectations.

We will automatically enroll you into our **Merchant Advantage** program — giving you even more savings and service right from the start. This program is normally \$9.95 per month. As a new and valued merchant, we're giving it to you FREE for three months!

Go to **[www.myaccountadvantage.com](http://www.myaccountadvantage.com)** for full details of the Merchant Advantage program and our exclusive time and money-saving benefits!

### **Overnight replacement of defective terminals.**

Our comprehensive terminal warranty and replacement program delivers replacement terminals, overnight.

### **Terminal paper receipt rolls when you need them.**

Eliminates the hassles and expense of ordering point of sale terminal equipment supplies such as receipt paper rolls.

### **Access your account online, anytime.**

Managing your account has never been easier with our online access service. Simply go to [www.myaccountadvantage.com](http://www.myaccountadvantage.com), to sign up and get started!

### **If you decide Merchant Advantage isn't for you, visit [www.myaccountadvantage.com](http://www.myaccountadvantage.com) and switch to Online Advantage.**

You'll get robust online account access and exclusive savings from leading business service, for only \$4.95 per month! Or, simply follow the instructions to Opt Out. If you Opt Out in the first three months before using any Merchant Advantage services, you will never be charged.

### **Plus, enjoy special discounts on products and services including:**

#### **Savings up to 25% on FedEx® shipping and services.**

Save money every time you ship packages and envelopes via FedEx.

#### **Savings up to 7% on Deli™ laptops and desktops.**

**Savings of up to 35% with Office Depot.**

\* Add \$4.95/month per additional terminal. Terminal to be replaced must have been used on our processing system, and will first be subject to a remote troubleshooting. Replacement terminal may be different brand or model, and may be new or refurbished. Replacement limited to four times in any twelve month period. For eligible FedEx services and rates, contact your association or your freight savings program provider. All FedEx shipments are subject to the applicable FedEx Service Guide or FXF 100 Series Rules Tariff. FedEx service marks used by permission. If you Opt out, you will not be eligible to re-enroll for a period of six months.

