MERCHANT PROCESSING APPLICATION



☐ New Account ☐ Additional Location	on □Chang	je of Ownership					
Sales Rep:S	Sales Rep Phor	ne:	Sales Rep Email:				
Sales Rep Fax: Merchant ID (MID):				MCC Code	:		
BUSINESS INFORMATION:							
DBA (Doing Business As) Name:			Business/Corporate Name: (as shown on your	Income Tax Return)			
Location Address:			City:	State:	Zip:		
Statement Mailing Address:			City:	State:	Zip:		
Business Phone Number:			Business Fax Number:				
Email:			Website:				
Bank Name: N	ame on Bank Ac	count:	Checking Account #:	Bank Routing #:			
Federal Tax ID:		TIN Type: EIN SSN	Contact Name:				
Type of Merchant: Sole Proprietor Partnership LL	_C Corporat	ion Non-Profit (Statement Option Type: Other Electronic Paper				
Business Processing Category: Retail Restaurant MOTO	Internet Ot	ther					
Merchandise/Services Sold:					Years in Business:		
Currently accept Visa/MasterCard/Discover/AXP? Yes No Seasonal Merchant: Yes No If yes, indicate active mo			onths:				
Percent of Business: (must equal 100%) Card Swipe:% Manually Keyed:	% Phone/N	Mail Order:% Interr	net:% Total: 100%				
Avg Ticket:	igh Ticket:		Avg Monthly Volume:	High Monthly Vo	olume:		
				ce Phone Number to holder's Statement:			
OWNERS AND OFFICERS: (List all owning 2	25% or more busi						
Name:		Title:	Applicant's SS#:	Date of Birth:	Equity Ownership:		
Residence Address:		City, State, Zip:		Phone Number:			
Name:		Title:	Applicant's SS#:	Date of Birth:	Equity Ownership:		
Residence Address: City, State, Zip:				Phone Number:			
PRIMARY CONTROL CONTACT: List person	on responsible fo		account (CEO, COO, Manager, etc.). ity, State, Zip Date of Bi	rth S	S#		
SERVICES REQUESTED:			☐ Discover Retained SE#:				
American Express Volume > \$1,000,000							
EBT: Cash Benefi s Food Stamp (SNAP)* PIN DEBIT (ex. STAR, NYCE, INTERLINK, PULSE, MAESTRO)							
Accepting all MasterCard, Visa, Discover Network, and American Express transactions (presumed unless any selections below are checked)							
Accepting all MasterCard, V	visa, Discover Ne	etwork, and American Expre Visa	ess transactions (presumed unless any selec *Discover Network		•		
☐ Credit Transactions Only ☐ Non-PIN Debit Trans		ransactions Only n-PIN Debit Trans	□ Credit Transactions Only □ Only Non-PIN Debit Trans		an Express id Card Transactions		
*Discover full-acquired unless ineligible for program (e.g. Discover retained merchants provide your Discover SE# above) *AXP full-acquired unless ineligible for program (e.g. merchants over \$1MM annual AXP volume, prohibited or do-not-sign merchants) provide your AXP-direct account SE# above.							



PRICING SCHEDULE					
Retail Moto/Internet	Interchange	Plus	Tiered		
Qualified discount rate.	0/ *==	_4	D-4-	EDOE Date	
Qualified discount rate:	% "F I	at	Kate -	- EDGE Pro	gram
Transaction Fee: \$					
OTHER FEES					
Dial pay transaction: \$ Free tablet printer (m	nonthly):	\$		Monthly minimum discount:	Ś
T & E draft capture transaction: Address \$ Free tablet printer/ca	**			Monthly basic service:	\$
Address verification: \$ Wireless transaction:	`	\$		Chargeback:	\$25.00
Batch header: \$ Wireless monthly net	twork access:	\$		Retrieval:	\$15.00
Interchange fee pass-through: Wireless activation:		\$		Account setup:	\$
Credit \$ Debit transaction:				Annual:	\$
Check Card \$ Debit monthly gatew	ay:	\$		Voice authorization:	\$
PA Mobile monthly gateway: \$ EBT transaction:		\$		PCI compliance: Yr/Mo	\$
PA Mobile add'l unit monthly gateway: \$ Internet monthly gate	eway:	\$		NSF Fee:	\$ 25.00
Phone Swipe transaction: \$ Internet transaction:		\$		Paper Statement Fee:	\$
MasterCard Network Access*Bundle Network & Assessment Fees Am	nerican Express Ne	etwork A	Access: *Bund	dle Network & Assessr	nent Fees
Visa Network Access: into flat rate Dis	scover/PayPal Netv	work Ac	cess: into	flat rate	
I understand and acknowledge that I will be automatically enrolled in a 60-day free tria	al of the Payments	HUB. A	At the end of the	e trial, I understand that my acc	ount will
be charged a monthly membership fee of \$ 14.95, and I may opt out at any time by ca				,	
CERTIFICATION & AGREEMENT					
Merchant acknowledges that you have accessed our Merchant Processing Agreement	("Agreement") at v	www.m	vresourceporta	l.com/bmo_agreement. By sign	ing below,
Merchant agrees to all terms and conditions contained therein. From time to time, the	Agreement may be	e update	ed. When this o	ccurs, Agent will notify Merchar	nt electronically
(or by delivery method selected by Merchant at time of disclosure) when such updates					
services after the update signifies Merchant Acceptance of updated Agreement. The ut to the terms and conditions set forth in this Merchant Application ("Application") and pi					
with this Application is true, correct and complete. By signing below on behalf of Merch		_			
and/or Merchant, as well as subsequent consumer credit reports, which may be require	ed or used in conju	unction	with the mainte	enance, updating, renewal or ext	tension of the
services provided hereunder, or in conjunction with reviewing, taking collection action of					A Merchant's
submission of a transaction to Agent shall be deemed to signify Merchant's acceptance	ce of the Agreemen	nt, includ	ding the terms a	and conditions herein.	
Merchant: By(Merchant Principal or Corporate Officer Signature)	Merchant: By _	(Merchar	nt Principal or Core	porate Officer Signature)	
				,	
(Print Name)	((Print Na	me)		
Date:	Date:				
DEDCONAL CHARANTY					
PERSONAL GUARANTY					
In consideration of Agents and Bank's acceptance of this Agreement, the undersigned	0)		,	, , , , , ,	
performance of all obligations of Merchant to Agent and Bank under the Agreement, an default and agrees to indemnify Agent and Bank for all funds due from Merchant pursu				-	
reimbursement or indemnity derived from Merchant, and further waived any and all right		_		, ,	
Agreement whatsoever, including, without limitation, the renewal, extension, acceleration, or other change in the time any payment or other performance hereunder is due, and/					
or any change in any interest or discount rate or fee hereunder. Guarantor confirms that Guarantor, collectively or individually, is a party to the Agreement and, unconditionally					
and specifically authorizes Agent and Bank, or its authorized agent, to debit any overdue fees, costs, chargebacks, fines, fees, penalties, expenses or obligations under the Agreement and/or any contractual relationship with Agent and Bank from any personal checking or other account owned or controlled by Guarantor, and further to report any					
default hereunder on Guarantor's personal Credit Bureau Report. Guarantor agrees to p	-			· · · · · · · · · · · · · · · · · · ·	
expenses, incurred by or on behalf of Bank in connection with the enforcement of this G	•	,		.,	
Merchant: By	Merchant: By				
(Guarantor Signature)		(Guarante	or Signature)		
	-				
(Print Name)	((Print Nai	me)		
Date:	Date:				

BANK DISCLOSURE

Member Bank Information BMO Harris Bank ("Bank") 150 N. Martingale Road, Suite 900 Schaumburg, IL 60173 847-240-6600

Important Bank Responsibilities

- 1. Bank is the only entity approved to extend acceptance of VISA products directly to a Merchant.
- 2. Bank must be a principal to the Merchant Agreement.
- 3. Bank is responsible for educating Merchants on pertinent VISA Operating Regulations or such pertinent rules and regulation of MasterCard International with which merchants must comply. Merchant acknowledges it has read and understood, or seek clarification from Agent or the Bank, all such rules and regulations before submitting a transacation for processing by Agent and Bank.
- 4. Bank is responsible for and must provide settlement funds to the Merchant.
- 5. Bank is responsible for all funds held in reserve that are derived from settlement.

Merchant Information	
Merchant Name:	
Merchant Address:	
Merchant Phone:	
Important Merchant Responsibilities	
 Ensure compliance with cardholder data security and stored. Maintain fraud and chargebacks below thresholds. Review and understand the terms of the Merchant Agreer Comply with VISA, MasterCard, And American Express and You may download Visa Regulations from Visa's website https://usa.visa.com/support/small-business/regulations You may download MasterCard Regulations from Master http://www.mastercard.com/us/merchant/support/rules. You may download the American Express Merchant Operhttp://www.americanexpress.com/merchantopguide You may download additional merchant information from http://www.discovernetwork.com/merchants/index.html 	ment. d Discover Operating Regulations. at: s-fees.html Card's website at: .html ating Guide from American Express' website at:
	the Merchant Agreement and are provided to ensure the Merchant that the VISA Member— Bank —is the ultimate authority should the
 Merchant's Signature	 Date

Merchant's Printed Name & Title

		M: ADDITIONAL OWNE		
OWNERS AND OF Owner/ Partner/Officer:	FICERS (List additional owners sh	aring 25% or more business Title:	pate of Birth:	the Merchant Application) Social Security #:
Home Address:	City, State, ZIP:	Phone Number:	Equity Ownership:	Ticker Symbol (if publicly held)
Owner/ Partner/Officer:		Title:	Date of Birth:	Social Security #:
Home Address:	City, State, ZIP:	Phone Number:	Equity Ownership:	Ticker Symbol (if publicly held)
Owner/ Partner/Officer:		Title:	Date of Birth:	Social Security #:
Home Address:	City, State, ZIP:	Phone Number:	Equity Ownership:	Ticker Symbol (if publicly held)
Owner/ Partner/Officer:		Title:	Date of Birth:	Social Security #:
Home Address:	City, State, ZIP:	Phone Number:	Equity Ownership:	Ticker Symbol (if publicly held)
PRIMARY CONTROL	CONTACT: List person(s) respon	nsible for control and/or mai	nagement of the account i.e.	CEO, COO, Office Manager etc.
Owner/ Partner/Officer:		Title:	Date of Birth:	. ,
Home Address:	City, State, ZIP:	Phone Number:	Equity Ownership:	Ticker Symbol (if publicly held)
Marchant acknowledges that	it has accessed our Merchant Processing	CERTIFICATION AND AGREE		agreement/hme_agreement.odf_Rv
signing below, Merchant agre electronically (or by delivery nafter the update signifies Men and conditions set forth in this true, correct and complete. By credit report on you and/or Me extension of the services prov	es to all terms and conditions contained the nethod selected by Merchant at time of dischant Acceptance of the updated Agreems Merchant Application ("Application") and	nerein. From time to time, the Agre sclosure) when such updates have ent. The undersigned is duly autho previously referenced Agreement, u authorize BMO Harris Bank N.A. credit reports, which may be requi riewing, taking collection action on	ement may be updated. When this been made. Merchant acknowledge brized to sign on behalf of the Merch, and certifies that all information pro ("Bank") and/or North American Bared or used in conjunction with the content of the register of	occurs, Agent will notify Merchant les that continued use of Merchant services nant and to bind the Merchant to the terms ovided in association with this Application is uncard, LLC ("Agent") to order a consumer maintenance, updating, renewal or ated with the Merchant account. A
MERCHANT PRINCIPAL OF X	R CORPORATE OFFICER SIGNATURE:	NAME (PRINTED):		DATE:
MERCHANT PRINCIPAL OF X	R CORPORATE OFFICER SIGNATURE:	NAME (PRINTED):		DATE:
		PERSONAL GUARANT	Υ	
all obligations of Merchant to default and agrees to indemn subrogation, reimbursement of Agreement whatsoever, incluand/or any change in any interpretable and any contract of the specifically authorizes Agent: Agreement and/or any contract hereunder on Guarantor's per	Agent and Bank under the Agreement, an ify Agent and Bank for all funds due from or indemnity derived from Merchant, and fi ding, without limitation, the renewal, ex	d payment of all sums due hereun Merchant pursuant to the terms of urther waives any and all rights or tension, acceleration, or other chaurantor confirms that Guarantor, to debit any overdue fees, costs, com any personal checking or other grees to pay all costs and expense	der and thereunder, and in the eventhe Application and Agreement. Guidefenses arising by reason of any range in the time any payment or collectively or individually, is a party chargebacks, fines, fees, penalties, account owned or controlled by Guidefense.	arantor waives any and all rights of modification or change in the terms of the other performance hereunder is due, to the Agreement, and unconditionally and expenses or obligations under the larantor, and further to report any default
SIGNATURE OF GUARANTO	OR, AN INDIVIDUAL:	NAME (PRINTED):		DATE:
SIGNATURE OF GUARANTO	OR, AN INDIVIDUAL:	NAME (PRINTED):		DATE:

Platinum Dealer Solutions is a registered ISO of BMO Harris Bank N.A., Chicago, IL



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DISCLAIMER

By signing and returning a copy of this Disclaimer to North American Bancard, LLC ("NAB"), you (the "Merchant") are acknowledging that NAB is providing its cash discount program (the "Program") in order for the Merchant to provide cash discounts to its customers who elect to pay by cash instead of a credit card.

While federal law generally permits giving discounts for payments by cash, check or similar means, the Merchant is responsible (and therefore NAB does not take any responsibility) for the Merchant's compliance with all applicable state laws prohibiting credit-card surcharging.¹

In addition, the "service fee" feature included in the Program may constitute surcharging under applicable credit card association rules. Visa's merchant rules can be found at: https://usa.visa.com/dam/VCOM/download/about-visa/visa-rules-public.pdf. MasterCard's merchant rules can be found at: https://www.mastercard.us/en-us/about-mastercard/what-we-do/rules.html. American Express's merchant rules can be found at: https://icm.aexpstatic.com/Internet/NGMS/US en/Images/MerchantPolicyOptBlue.pdf.

PLEASE CONSULT YOUR LEGAL ADVISOR TO DETERMINE WHETHER THE FEATURES YOU WILL BE USING THROUGH THE PROGRAM ARE IN COMPLIANCE WITH APPLICABLE LAW AND CREDIT CARD ASSOCIATION RULES, INCLUDING ANY DISCLOSURE AND/OR SIGNAGE REQUIREMENTS.

THE MERCHANT MAY ALSO BE SUBJECT TO UNFAIR AND DECEPTIVE ACTS AND PRACTICES STATUTES AND OTHER CONSUMER PROTECTION LAWS IF THE MERCHANT APPLIES ANY OF THE FEATURES INCLUDED IN THE PROGRAM IN A DISCRIMINATORY OR INCONSISTENT MANNER, OR WITHOUT ADEQUATE DISCLOSURE.

NORTH AMERICAN BANCARD, LLC WILL NOT BE RESPONSIBLE FOR THE MERCHANT'S COMPLIANCE WITH ANY APPLICABLE LAW OR CREDIT CARD ASSOCIATION RULES. IF YOU HAVE ANY QUESTIONS REGARDING ANY OF THE ABOVE, PLEASE CONSULT YOUR LEGAL ADVISOR.

Merchant:	
Duly Authorized	

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¹ As of September 2017, California, Colorado, Connecticut, Florida, Kansas, Maine, Massachusetts, New York, Oklahoma, Texas and Puerto Rico prohibit merchants from charging consumers surcharges on credit card transactions (California and New York are not currently enforcing these laws due to litigation). These State or Commonwealth laws prohibiting surcharging not only apply to the merchants located in such State or Commonwealth but also may apply to remote charging a credit card (i.e., the card is not physically present at the time of transaction) issued to a resident of such State or Commonwealth, or charging a credit card pursuant to a contract or a transaction with a resident of such State or Commonwealth regardless of where the merchant is located or where the credit card is charged.