

PRICING SCHEDULE

Retail Moto/Internet

Interchange Plus Tiered

Qualified discount rate: _____ % ***Flat Rate - EDGE Program**
Transaction Fee: \$ _____

OTHER FEES

Dial pay transaction:	\$ _____	Free tablet printer (monthly):	\$ _____	Monthly minimum discount:	\$ _____
T & E draft capture transaction: Address	\$ _____	Free tablet printer/cash drawer (monthly):	\$ _____	Monthly basic service:	\$ _____
Address verification:	\$ _____	Wireless transaction:	\$ _____	Chargeback:	\$25.00
Batch header:	\$ _____	Wireless monthly network access:	\$ _____	Retrieval:	\$15.00
Interchange fee pass-through:		Wireless activation:	\$ _____	Account setup:	\$ _____
Credit	\$ _____	Debit transaction:	\$ _____	Annual:	\$ _____
Check Card	\$ _____	Debit monthly gateway:	\$ _____	Voice authorization:	\$ _____
PA Mobile monthly gateway:	\$ _____	EBT transaction:	\$ _____	PCI compliance: Yr/Mo	\$ _____
PA Mobile add'l unit monthly gateway:	\$ _____	Internet monthly gateway:	\$ _____	NSF Fee:	\$ 25.00
Phone Swipe transaction:	\$ _____	Internet transaction:	\$ _____	Paper Statement Fee:	\$ _____

MasterCard Network Access: ***Bundle Network & Assessment Fees** American Express Network Access: ***Bundle Network & Assessment Fees**
Visa Network Access: **into flat rate** Discover/PayPal Network Access: **into flat rate**

I understand and acknowledge that I will be automatically enrolled in a 60-day free trial of the Payments HUB. At the end of the trial, I understand that my account will be charged a monthly membership fee of \$ 14.95, and I may opt out at any time by calling customer support at 866-485-8999.

CERTIFICATION & AGREEMENT

Merchant acknowledges that you have accessed our Merchant Processing Agreement ("Agreement") at www.myresourceportal.com/bmo_agreement. By signing below, Merchant agrees to all terms and conditions contained therein. From time to time, the Agreement may be updated. When this occurs, Agent will notify Merchant electronically (or by delivery method selected by Merchant at time of disclosure) when such updates have been made. Merchant acknowledges that continued use of Agent Merchant services after the update signifies Merchant Acceptance of updated Agreement. The undersigned is duly authorized to sign on behalf of the Merchant and to bind the Merchant to the terms and conditions set forth in this Merchant Application ("Application") and previously referenced Agreement, and certifies that all information provided in association with this Application is true, correct and complete. By signing below on behalf of Merchant, you authorize Member/Bank and/or Agent to order a consumer credit report on you and/or Merchant, as well as subsequent consumer credit reports, which may be required or used in conjunction with the maintenance, updating, renewal or extension of the services provided hereunder, or in conjunction with reviewing, taking collection action on, or other legitimate purposed associated with the Merchant account. A Merchant's submission of a transaction to Agent shall be deemed to signify Merchant's acceptance of the Agreement, including the terms and conditions herein.

Merchant: By _____
(Merchant Principal or Corporate Officer Signature)

Merchant: By _____
(Merchant Principal or Corporate Officer Signature)

(Print Name)

(Print Name)

Date: _____

Date: _____

PERSONAL GUARANTY

In consideration of Agents and Bank's acceptance of this Agreement, the undersigned Guarantor (jointly and severally if more than one) unconditionally guarantees the performance of all obligations of Merchant to Agent and Bank under the Agreement, and payment of all sums due hereunder, and in the event of default, hereby waives notice of default and agrees to indemnify Agent and Bank for all funds due from Merchant pursuant to the terms of the Agreement. Guarantor waives any and all rights of subrogation, reimbursement or indemnity derived from Merchant, and further waived any and all rights or defenses arising by reason of any modification or change in the terms of the 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 pay all costs and expenses of whatever nature, including attorney's fees and other legal expenses, incurred by or on behalf of Bank in connection with the enforcement of this Guaranty.

Merchant: By _____
(Guarantor Signature)

Merchant: By _____
(Guarantor Signature)

(Print Name)

(Print Name)

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 transaction 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

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, MasterCard, And American Express and Discover Operating Regulations.
5. You may download Visa Regulations from Visa's website at:
<https://usa.visa.com/support/small-business/regulations-fees.html>
6. You may download MasterCard Regulations from MasterCard's website at:
<http://www.mastercard.com/us/merchant/support/rules.html>
7. You may download the American Express Merchant Operating Guide from American Express' website at:
<http://www.americanexpress.com/merchantopguide>
8. You may download additional merchant information from Discover Network's website at:
<http://www.discovernetwork.com/merchants/index.html>

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– Bank –is the ultimate authority should the Merchant have any problems.

Merchant's Signature

Date

Merchant's Printed Name & Title

ADDENDUM: ADDITIONAL OWNERS / OFFICERS

OWNERS AND OFFICERS (List additional owners sharing 25% or more business equity not already listed on the Merchant Application)				
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)
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) responsible for control and/or management 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)

CERTIFICATION AND AGREEMENT

Merchant acknowledges that it has accessed our Merchant Processing Agreement ("Agreement") at https://www.myresourceportal.com/bmo_agreement/bmo_agreement.pdf. By signing below, Merchant agrees to all terms and conditions contained therein. From time to time, the Agreement may be updated. When this occurs, Agent will notify Merchant electronically (or by delivery method selected by Merchant at time of disclosure) when such updates have been made. Merchant acknowledges that continued use of Merchant services after the update signifies Merchant Acceptance of the updated Agreement. The undersigned is duly authorized to sign on behalf of the Merchant and to bind the Merchant to the terms and conditions set forth in this Merchant Application ("Application") and previously referenced Agreement, and certifies that all information provided in association with this Application is true, correct and complete. By signing below on behalf of Merchant, you authorize BMO Harris Bank N.A. ("Bank") and/or North American Bancard, LLC ("Agent") to order a consumer credit report on you and/or Merchant, as well as subsequent consumer credit reports, which may be required or used in conjunction with the maintenance, updating, renewal or extension of the services provided hereunder, or in conjunction with reviewing, taking collection action on, or other legitimate purpose associated with the Merchant account. A Merchant's submission of a transaction to Agent shall be deemed to signify Merchant's acceptance of the Agreement, including the terms and conditions herein.

MERCHANT PRINCIPAL OR CORPORATE OFFICER SIGNATURE: X	NAME (PRINTED):	DATE:
MERCHANT PRINCIPAL OR CORPORATE OFFICER SIGNATURE: X	NAME (PRINTED):	DATE:

PERSONAL GUARANTY

In consideration of Agents and Bank's acceptance of this Agreement, the undersigned Guarantor (jointly and severally if more than one) unconditionally guarantees the performance of all obligations of Merchant to Agent and Bank under the Agreement, and payment of all sums due hereunder and thereunder, and in the event of default, hereby waives notice of default and agrees to indemnify Agent and Bank for all funds due from Merchant pursuant to the terms of the Application and Agreement. Guarantor waives any and all rights of subrogation, reimbursement or indemnity derived from Merchant, and further waives any and all rights or defenses arising by reason of any modification or change in the terms of the 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 or their 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 pay all costs and expenses of whatever nature, including attorney's fees and other legal expenses, incurred by or on behalf of Bank in connection with the enforcement of this Guaranty.

SIGNATURE OF GUARANTOR, AN INDIVIDUAL: X	NAME (PRINTED):	DATE:
SIGNATURE OF GUARANTOR, AN INDIVIDUAL: X	NAME (PRINTED):	DATE:

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



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.aexp-static.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

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.