



Registered with Meridian Bank

Corporate Headquarters

535 Chapala St. Santa Barbara, CA 93101
Phone 877.875.6114 F. 877.875.5135

MERCHANT PROCESSING APPLICATION

Authorization Network: Visanet	Application Date:
Settlement Network: TSYS	Contractor Name:
Settlement Bank: Meridian Bank	Association:
Application ID:	Expedite Processing <input type="checkbox"/>

GENERAL INFORMATION

Ownership Type: Corporation LLC Partnership Sole Prop Non Profit/Tax Exempt (fed form 501C) Other

CORPORATE INFORMATION			LOCATION INFORMATION		
Legal Business Name			Business Name (DBA)		
Mailing Address			Location Address		
City	State	Zip	City	State	Zip
Phone	Fax		Phone	Fax	
Federal Tax ID D & B			Customer Service Phone		
Existing Axia Merchant? <input type="checkbox"/> Yes <input type="checkbox"/> No Current MID#			Web Site		
Corp Contact Name Title			Loc Contact Name Title		
Email			Business Open Date Length of Current Ownership		
General Comments					

OWNER(S) / OFFICER(S) and TRADE REFERENCE

OWNER / OFFICER (1)	% of Ownership: _____ %	OWNER / OFFICER (2)	% of Ownership: _____ %	TRADE REFERENCE (1)
Full Name		Full Name		Business Name
Title		Title		Contact Person
Address		Address		Phone Acct#
City		City		City State
State Zip		State Zip		TRADE REFERENCE (2)
Phone Fax		Phone Fax		Business Name
Email		Email		Contact Person
SSN		SSN		Phone Acct#
Date of Birth		Date of Birth		City State

GENERAL UNDERWRITING PROFILE

Business Type: <input type="checkbox"/> Retail <input type="checkbox"/> Restaurant <input type="checkbox"/> Lodging <input type="checkbox"/> MOTO <input type="checkbox"/> Internet <input type="checkbox"/> Grocery	HIGH VOLUME MONTHS (check all that apply) <input type="checkbox"/> Jan <input type="checkbox"/> Feb <input type="checkbox"/> Mar <input type="checkbox"/> Apr <input type="checkbox"/> May <input type="checkbox"/> Jun <input type="checkbox"/> Jul <input type="checkbox"/> Aug <input type="checkbox"/> Sep <input type="checkbox"/> Oct <input type="checkbox"/> Nov <input type="checkbox"/> Dec
Products / Services Sold	
Return Policy	
Days Until Product Delivery	

CREDIT CARD UNDERWRITING PROFILE

Monthly Volume \$	METHOD OF SALES (total must equal 100%)	% OF PRODUCTS SOLD (total must equal 100%)
Average Ticket \$	Card Present Swiped %	Direct to Consumer %
Highest Ticket \$	Card Present Imprint %	Direct to Business %
Discount Paid <input type="checkbox"/> Monthly <input type="checkbox"/> Daily	Card Not Present (Keyed) %	Direct to Government %
Current Processor	Card Not Present (Internet) %	

ACH BANK (MUST INCLUDE PRINTED CHECK OR BANK LETTER FOR EACH ACCOUNT)

Bank Name	Contact	Phone
Street Address	City	State Zip
DEPOSITORY ACCOUNT ROUTING #	ACCOUNT #	
FEES ACCOUNT ROUTING #	ACCOUNT #	

Merchant Initial _____

SCHEDULE OF FEES PART I

CARD TYPES ACCEPTED	DISCOUNT RATE	RATE STRUCTURE
<input checked="" type="checkbox"/> Visa <input checked="" type="checkbox"/> MasterCard		

QUALIFICATION EXEMPTIONS (IF APPLICABLE) DISCOUNT % PLUS

SCHEDULE OF FEES PART II

START UP FEES	AUTHORIZATION FEES	MONTHLY FEES	MISCELLANEOUS FEES	
Application \$	Visa /MasterCard & Batch \$	Statement \$	Annual Fee \$	
Equipment \$	American Express \$	Monthly Minimum \$	Chargeback \$	
Expedite \$	Discover/Diners/JCB \$	Debit Access \$	Online Reporting COMPLIMENTARY	
Reprogramming \$	ARU \$	EBT Access \$	Visa Misuse Fees \$ Cost	
Training \$	Voice Authorization \$	Gateway Access \$	MasterCard NABU (Network Access & Brand Usage) \$	
Wireless Activation \$	Wireless \$	Wireless Access \$	Visa APF (Acquirer Processing Fee) \$	
Tax \$	EBT \$	MERCHANT REFERRAL PROGRAM		
TOTAL \$	PIN DEBIT FEES			
How do you want to handle start up fees? <input checked="" type="checkbox"/> ACH - Merchant Drafted by Axia	Pin Debit Authorization \$			First successful referral will result in the waiving or crediting of current years annual fee. Any subsequent, successful referrals will result in \$100 credit to Merchants bank account provided above. Referral must not be an existing client of Axia. Offer may not be valid in all areas. Referred accounts must maintain an active, exclusive account with Axia for 90 consecutive days. Allow 3-4 weeks after initial 90 days for reward. Existing Axia contractors, employees or customers may not refer themselves or subsequent additional businesses operating under Legal Business Name on Agreement. Please visit www.axiapayments.com/merchantreferralprogram for more details.
	Pin Debit Discount % %			

OTHER CARD TYPES

TYPE	REQUEST	EXISTING ACCOUNT NUMBER
Am Ex	<input type="checkbox"/> New	Discount Rate:
Am Ex	<input type="checkbox"/> Existing	SE#
Discover	<input type="checkbox"/> New	Discount Rate:
Diners	<input type="checkbox"/> Yes <input type="checkbox"/> No	
JCB	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Referral Business #1	Owner/Officer	Phone #
Referral Business #2	Owner/Officer	Phone #
Referral Business #3	Owner/Officer	Phone #

TERMINAL HARDWARE / SOFTWARE

TERMINAL/SOFTWARE TYPE (1)	QTY	PROVIDER <input type="checkbox"/> Axia <input type="checkbox"/> Merchant	TERMINAL PROGRAM <input type="checkbox"/> Visanet Terminal Capture <input type="checkbox"/> Visanet Host Capture <input type="checkbox"/> AMEX / PIP
TERMINAL APPLICATION			<input type="checkbox"/> Retail <input type="checkbox"/> Restaurant <input type="checkbox"/> MOTO <input type="checkbox"/> Hotel <input type="checkbox"/> AVS <input type="checkbox"/> Server # <input type="checkbox"/> Invoice # <input type="checkbox"/> Split Dial <input type="checkbox"/> Autoclose _____ <input type="checkbox"/> Tips <input type="checkbox"/> Purchasing Cards <input type="checkbox"/> CVV
PRINTER (1)	QTY	PROVIDER <input type="checkbox"/> Axia <input type="checkbox"/> Merchant	
PINPAD (1)	QTY	PROVIDER <input type="checkbox"/> Axia <input type="checkbox"/> Merchant	
TERMINAL/SOFTWARE TYPE (2)	QTY	PROVIDER <input type="checkbox"/> Axia <input type="checkbox"/> Merchant	TERMINAL PROGRAM <input type="checkbox"/> Visanet Terminal Capture <input type="checkbox"/> Visanet Host Capture <input type="checkbox"/> AMEX / PIP
TERMINAL APPLICATION			<input type="checkbox"/> Retail <input type="checkbox"/> Restaurant <input type="checkbox"/> MOTO <input type="checkbox"/> Hotel <input type="checkbox"/> AVS <input type="checkbox"/> Server # <input type="checkbox"/> Invoice # <input type="checkbox"/> Split Dial <input type="checkbox"/> Autoclose _____ <input type="checkbox"/> Tips <input type="checkbox"/> Purchasing Cards <input type="checkbox"/> CVV
PRINTER (2)	QTY	PROVIDER <input type="checkbox"/> Axia <input type="checkbox"/> Merchant	
PINPAD (2)	QTY	PROVIDER <input type="checkbox"/> Axia <input type="checkbox"/> Merchant	
TERMINAL/SOFTWARE TYPE (3)	QTY	PROVIDER <input type="checkbox"/> Axia <input type="checkbox"/> Merchant	TERMINAL PROGRAM <input type="checkbox"/> Visanet Terminal Capture <input type="checkbox"/> Visanet Host Capture <input type="checkbox"/> AMEX / PIP
TERMINAL APPLICATION			<input type="checkbox"/> Retail <input type="checkbox"/> Restaurant <input type="checkbox"/> MOTO <input type="checkbox"/> Hotel <input type="checkbox"/> AVS <input type="checkbox"/> Server # <input type="checkbox"/> Invoice # <input type="checkbox"/> Split Dial <input type="checkbox"/> Autoclose _____ <input type="checkbox"/> Tips <input type="checkbox"/> Purchasing Cards <input type="checkbox"/> CVV
PRINTER (3)	QTY	PROVIDER <input type="checkbox"/> Axia <input type="checkbox"/> Merchant	
PINPAD (3)	QTY	PROVIDER <input type="checkbox"/> Axia <input type="checkbox"/> Merchant	

Merchant Initial _____

CERTIFICATION AND AGREEMENT

By signing below, the Merchant named below represents, warrants and covenants to Axia and Bank: (1) that the person signing the agreement on behalf of Merchant is authorized to sign this Agreement; (2) that all information and documents submitted in connection with this Application are true and complete; (3) Axia, Bank and their agents are authorized to verify any of the information given, including credit references, and to obtain credit reports (including a spouse if in a community property state); (4) Merchant has read, agreed to, and acknowledges receipt of the terms and conditions of the Merchant Processing Agreement, attached hereto and incorporated herein by reference (which terms and conditions, together with this Application constitute the entire integrated Agreement by and between Merchant, Axia and Bank; (5) Merchant will be bound by the Agreement in its entirety and that each transaction submitted to Bank will be subject to this Agreement; (6) Merchant has no present intention of filing for Bankruptcy or its equivalent; (7) Merchant and its affiliates have not been terminated or fined by any of Visa, Mastercard, Discover or any members or acquirer thereof; (8) Merchant and its affiliates have not appeared on the Member Attempt to Control High Risk Merchants (MATCH), Terminated Merchant File, or any equivalent and (9) Merchant will submit transactions to Bank only in accordance with the information in this Application and will immediately inform Axia and Bank, in writing at the address above if any information in this Application changes. The Agreement will become effective only when signed by Axia and Bank. Merchant further acknowledges that, as used in this paragraph, "Bank" means the banking institution identified at the top of the first page of this document as the Settlement Bank.

By signing below, Merchant represents that the information provided on the Application is complete and accurate and Merchant authorizes American Express Travel Related Services Company, Inc. (American Express) to verify the information on the Application and to receive and exchange information about Merchant, including, requesting reports from consumer reporting agencies. If Merchant asks American Express whether or not a consumer report was requested, American Express will tell Merchant and if American Express received a report, American Express will give Merchant the name and address of the agency that furnished it. Merchant understands that upon American Express' approval of Merchant to accept the American Express Card, the Terms and Conditions for American Express Card Acceptance (Terms and Conditions) will be sent to Merchant along with a Welcome Letter. By accepting the American Express card for the purchases of goods and/or services, you agree to be bound by the Terms and Conditions.

****EARLY TERMINATION:** If Company cancels this Agreement during the term or any agreed upon extension terms, applicable termination fees shall be due Axia. See Article V, Section 5.01 of the attached terms and conditions for additional details.

In WITNESS WHEREOF, the parties hereto have executed this Agreement as of this day: _____

By: **X** _____
Merchant Principal or Corporate Officer

By: **X** _____
Merchant Principal or Corporate Officer

Print Name

Print Name

Accepted by Bank: By: _____

Accepted by Axia: By: _____

PERSONAL GUARANTY

In consideration of Bank and Axia's acceptance of the Agreement, the undersigned Guarantor (jointly and severally if more than one) unconditionally guarantees the performance of all obligations of Merchant to Bank and Axia under the Agreement, and payments of all sums due thereunder, and in the event of default, hereby waives notice of default and agrees to indemnify Bank and Axia for all funds due from Merchant pursuant to the terms of the Agreement. This is a guaranty of payment and performance and not of collection, and in no case will Axia be required to attempt collection from Company or pursue any other remedy or action before collection from Guarantor. Guarantor waives any and all rights of subrogation, reimbursement of indemnity derived from Merchant and all other rights and defenses available to Guarantor under applicable law, including California Civil Code Sections 2787 to 2856, inclusive (or any similar suretyship laws), and further waives any and all rights, defenses or notices 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 thereunder is due, and/or any change in any interest or discount rate or fee thereunder. Guarantor confirms that Guarantor, collectively or individually, is an officer, equity owner or creditor to the Merchant and party to the Agreement and unconditionally and specifically authorizes the Bank, or its authorized agent, to debit any overdue fees, costs, chargebacks, fines, penalties, expenses or obligations under the Agreement and/or any contractual relationship with Bank or Axia from any personal checking account 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 attorneys' fees and other legal expenses, incurred by or on behalf of Bank or Axia in connection with the enforcement of this Guaranty. Guarantor further acknowledges that, as used in this paragraph, "Bank" means the banking institution indicated at the top of the first page of this document as the Settlement Bank.

X _____, An Individual _____ Date

X _____, An Individual _____ Date

SITE INSPECTION INFORMATION (To be completed by Sales Rep)

Location Type: Retail Store Office Industrial Residence Trade Other _____

Merchant: Owns Leases

Landlord Name _____ Landlord Phone _____

Comments _____ Other (please describe) _____

Does business appear legitimate? Yes No

Is site photo included with this application? Yes No

Is inventory sufficient for Business Type? Yes No

Are goods and services delivered at time of sale? Yes No

Is business open and operating? Yes No

Are Visa and MasterCard decals visible? Yes No

Any mail/telephone order sales activity? Yes No

By signature below, signatory verifies that (i) he/she physically inspected the Business Premises; and (ii) the information stated in the Agreement is correct, to the best of his/her knowledge and is represented by his/her company.

Sales Representative - Signature	Sales Representative - Printed Name	Date
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Merchant Initial _____