



## NEW MERCHANT CHECKLIST: CREDIT CARD PROCESSING

To ensure your application is processed in the most efficient and timely manner, please use this "checklist" to guide you through the application process. Complete and return everything on this checklist, and we'll have you up and running as soon as possible!

### BANK CARD/CHECK SERVICES APPLICATION

- Page 1 is filled out and appropriate volumes are filled out under the product sold to you. (Credit Cards, Pin Debit Cards and/or Checks)
- Appropriate signatures have been signed on page 4. **(Signatures must be consistent)**
  - o Sole Proprietor – Officer on the front of the application must sign for execution of the agreement under "Merchant" section and also sign the guarantor line of the agreement.
  - o Partnership – One of the partners on the application must sign for execution of the agreement and also sign the guarantor line of the agreement.
  - o LLC – One member on the application must sign for execution of the agreement and also sign the guarantor line of the agreement.
  - o Corporation – The Corporate Secretary must sign the Attestation of Corporate Secretary and the President must sign on the guarantor line of the agreement. The President must also be one of the officers on the application.
- Each page is initialed and dated at the bottom.

### BUSINESS LICENSE OR ARTICLES OF INCORPORATION

- There is a stamp showing that it has been filed
- Business name and address match to what is written on the application

### COPY OF A VOIDED CHECK

- Voided check that is imprinted with the merchant's business name.
- Business name must be the same as shown on the application.

### CREDIT CARD PROCESSING STATEMENTS (IF APPLICABLE)

- Copies of current last 3 months from current processor (Include all pages)

### BANK STATEMENT (Current statement from merchant's business account)

PLEASE MAIL THE COMPLETED DOCUMENTS TO

ATTN: SALES ADMINISTRATION  
1755 TELSTAR, SUITE 400,  
COLORADO SPRINGS, CO 80920  
800-341-6141 EXT 1304



21215 Burbank Blvd.  
Woodland Hills, California 91367  
1-800-262-3246

### Preferred Merchant Services Application BUSINESS INFORMATION

LEGAL BUSINESS OR CORPORATE NAME:		SALES I.D.: 0221		SALES ORGANIZATION: TBJ5	
"DOING BUSINESS AS" NAME:		TYPE OF BUSINESS: (BE SPECIFIC)			
STOREFRONT ADDRESS:		CITY:		STATE:	ZIP CODE:
BILLING ADDRESS:		CITY:		STATE:	ZIP CODE:
BUSINESS PHONE NUMBER:	FAX NUMBER:	FEDERAL TAX I.D. NUMBER:	WEBSITE URL:		
CONTACT PERSON/TITLE:			CONTACT PHONE NUMBER:		
CONTACT E-MAIL ADDRESS:		SEASONAL: (select one) <input type="checkbox"/> YES / <input type="checkbox"/> NO	PROPERTY PHONE NUMBER FOR LODGINGMERCHANTS: N/A		
TYPE OF OWNERSHIP: (select one) <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Tax Exempt		AGE OF BUSINESS: (YEARS)	DATE BUSINESS ACQUIRED?		
NO. OF LOCATIONS: (If multiple, attach 'Additional Location Form')	SWIPED %: %	INTERNET %: %	MAIL ORDER %: %	PHONE ORDER %: %	OTHER NON-MAG %: %

### OWNER/OFFICER INFORMATION

CEO/PRESIDENT/OWNER: 1.	TITLE:	% EQUITY OWNERSHIP:	SOCIAL SECURITY NUMBER:	DOB/AGE:
RESIDENCE ADDRESS:		CITY:	STATE:	ZIP:
HOW LONG?	(SELECT ONE): <input type="checkbox"/> OWN / <input type="checkbox"/> RENT		HOME PHONE:	
SECOND OFFICER OR CO-OWNER: 2.	TITLE:	% EQUITY OWNERSHIP:	SOCIAL SECURITY NUMBER:	DOB/AGE:
RESIDENCE ADDRESS:		CITY:	STATE:	ZIP:
HOW LONG?	(SELECT ONE): <input type="checkbox"/> OWN / <input type="checkbox"/> RENT		HOME PHONE:	

### MERCHANT SITE SURVEY

Type of Building:  Shopping Center     Office Building     Residence     Retail Storefront     Other: \_\_\_\_\_

Area Zoned:  Commercial     Industrial     Residential    Square Footage:  0-250     250-500     500-2,000     2,000+

**Is the type and amount of inventory at the site consistent with the type of business and projected sales volume?**     YES     NO    If no, explain \_\_\_\_\_

Are you or any officer currently accepting credit cards?     YES     NO    If Yes, previous processor's name: \_\_\_\_\_

Is your existing merchant account on any chargeback monitoring program?     YES     NO

Most recent 3 month's Processing Statements Attached:     YES     NO

Overall comments by Inspector: \_\_\_\_\_

I hereby certify that I personally visited the above Merchant location, and that the information contained in this Merchant Site Survey is correct.

\_\_\_\_\_  
Representative's Signature

\_\_\_\_\_  
Representative (Print Name)

\_\_\_\_\_  
Date

## PRODUCT AND FEE SCHEDULE

Merchant hereby subscribes to the *ECHO* Merchant Services noted below and agrees to pay *ECHO* the applicable fees indicated. Merchant acknowledges all fees may be electronically netted from the proceeds of Merchant's sales or debited from the Merchant Account. Fees not collected within the month of billing will accrue interest at the maximum rate allowed by law per month beginning on the first day of the month following the billing month until all fees and accrued interest are paid in full.

CREDIT CARDS		
AVERAGE MONTHLY VOLUME: \$	MAXIMUM MC/VISA TRANSACTION AMOUNT: \$	
AVERAGE TICKET SIZE: \$	CONSUMER'S MONTHLY STATEMENT DESCRIPTION: (Max. 18 characters)	
AMERICAN EXPRESS: (Enter Merchant No.)		
PIN DEBIT CARDS		
ESTIMATED MONTHLY PIN DEBIT VOLUME: \$	AVERAGE PIN DEBIT TRANSACTION AMOUNT: \$	
CHECKS		
AVERAGE MONTHLY VOLUME: \$	AVERAGE TICKET SIZE: \$	NUMBER OF CHECKS PER DAY:

CREDIT CARD PRICING						
Select Applicable Services	TRANSACTION FEE		DISCOUNT FEE%	CHARGEBACK / RETURN FEE	OTHER FEE	MONTHLY MINIMUM FEE
VISA/MC/Discover <sup>®</sup> Network – Retail*	\$ 0.16	+0.14*	2.25 %	\$ 20.00	\$	\$
AMERICAN EXPRESS - Retail	\$					
VISA/MC/Discover <sup>®</sup> Network – MOTO*	\$ 0.16	+0.14*	2.59 %	\$ 20.00	\$	\$
AMERICAN EXPRESS - MOTO	\$					

### CREDIT CARD INCREMENTAL FEES FOR INDUSTRIES, CATEGORIES AND TRANSACTION CHARACTERISTICS\*

Credit card transactions will be charged as indicated in the Product and Fee Schedule. In addition, transactions that do not meet the card association's requirements for the best rate will be subject to additional fees as described in the table below. *ECHO* reserves the right to change the fees below from time to time. For further information on these incremental fees, please contact *ECHO* Customer Support.

Industry	Qualified	Rewards	Partially Qualified (A)	Partially Qualified	Non-Qualified
Retail	\$0.14	0.32% + \$0.14	0.61% + \$0.14	1.11% + \$0.14	1.85% + \$0.14
Restaurant	\$0.14	0.43% + \$0.14	n/a	1.11% + \$0.14	1.85% + \$0.14
MOTO (Mail Order/Telephone Order)	\$0.14	0.28% + \$0.14	n/a	0.69% + \$0.14	1.39% + \$0.14
DMA (Direct Marketing Account)	\$0.14	0.28% + \$0.14	n/a	0.69% + \$0.14	1.39% + \$0.14
Hotel/Auto Rental	\$0.14	0.43% + \$0.14	0.49% + \$0.14	1.11% + \$0.14	1.85% + \$0.14
Passenger Transport	\$0.14	0.43% + \$0.14	n/a	1.08% + \$0.14	1.85% + \$0.14
Service Station	\$0.14	0.35% + \$0.14	n/a	1.11% + \$0.14	1.85% + \$0.14
Commercial Card (Non Travel and Entertainment)	0.50% + \$0.14	n/a	n/a	1.69% + \$0.14	1.91% + \$0.14
Commercial Card (Travel and Entertainment)	1.19% + \$0.14	n/a	n/a	n/a	1.95% + \$0.14

\*This represents a Card Association Fee.

### INTERCHANGE PLUS

	VISA/MC	AMEX	DISCOVER
Auth Fee	\$	\$	\$
Capture Fee	\$	\$	\$
AVS Fee	\$	\$	\$

OTHER CREDIT CARD FEES	
CHARGEBACK/RETRIEVAL FEE:	\$
VOICE AUTHORIZATION FEE:	\$

INTERCHANGE MARGIN	
INTERCHANGE %:	%
INTERCHANGE \$:	\$

### OTHER ACCOUNT FEES

SET-UP FEE: \$0	MONTHLY TECHNICAL SUPPORT FEE: \$0	ECHOLINK SERVICE: <input type="checkbox"/> YES <input type="checkbox"/> NO
CREDIT CARD DISCOUNT FEE BILLING: (select one) <input checked="" type="checkbox"/> Daily <input type="checkbox"/> Other: _____	TERM: (select one) <input checked="" type="checkbox"/> 5 years <input type="checkbox"/> Other: _____	OTHER FEE: \$
INTERNET SERVICES FEE: \$0	<input type="checkbox"/> Starter <input type="checkbox"/> Professional <input type="checkbox"/> Other (indicate below): <input type="checkbox"/> Standard <input type="checkbox"/> Professional Plus _____	

### DEBIT CARD PRICING

	TRANSACTION FEE	DISCOUNT FEE%	CHARGEBACK / RETURN FEE	OTHER FEE	MONTHLY MINIMUM FEE
PIN DEBIT CARD	\$			\$	

### CHECK

Please ✓ Services Selected	TRANSACTION FEE	DISCOUNT FEE%	CHARGEBACK/RETURN FEE	OTHER FEE	MONTHLY MINIMUM FEE
POP (Electronic Check Conversion - ACH)	\$	%	\$	\$	\$
POP GUARANTEE (Elec. Check Conversion w/ Guarantee)	\$0.16	0.99%	\$	\$	\$20.00
PPD (Prearranged Payment & Deposit entry ACH)	\$0.16	0.99%	\$	\$	\$
CCD (B2B electronic check - ACH)	\$0.16	0.99%	\$	\$	\$
ARC (Mail-order/Lockbox - ACH)	\$0.16	0.99%	\$	\$	\$
TEL (Telephone ACH authorization)	\$0.16	0.99%	\$	\$	\$
WEB (Internet ACH authorization)	\$0.16	0.99%	\$	\$	\$

TRADITIONAL COLLECTIONS - MERCHANT OPT-OUT: Traditional Collection Services are provided as part of the VISA POP and ACH services. If you wish to "opt-out" please initial here. \_\_\_\_\_

GUARANTEE OPTIONS:  Stop Pay Coverage  No Image Coverage

### TRANSACTION SUBMISSION - NON TERMINAL PROCESSING (check applicable service)

*INTERNET API	Merchant software & version:
INTERNET VIRTUAL TERMINAL	PERIPHERAL:
*INTERNET BATCH	Merchant software & version:
RECURRING PAYMENT MANAGER	
TOUCH-TONE PHONE	(Credit Card Only)
*FRAME RELAY	Merchant software & version:
PC SOFTWARE	Type of PC Software:

\*(Not available for PIN Debit, VISA POP, VISA POP with Guarantee or Paper Guarantee)

### TRANSACTION SUBMISSION - TERMINAL PROCESSING (Check Verification not available on every terminal type)

MODEL/TYPE	NEW or REPROGRAM	CONNECTION
TYPE OF TERMINAL:	<input type="checkbox"/> New / <input type="checkbox"/> Reprogram	<input type="checkbox"/> IP / <input type="checkbox"/> DIAL-UP
TYPE OF PRINTER:	<input type="checkbox"/> New / <input type="checkbox"/> Reprogram	
TYPE OF DEBIT PIN PAD (if any):	<input type="checkbox"/> New / <input type="checkbox"/> Reprogram	
TYPE OF CHECK READER/IMAGER:	<input type="checkbox"/> New / <input type="checkbox"/> Reprogram	CALL WAITING
TELEPHONE PREFIX:	<input type="checkbox"/> YES <input type="checkbox"/> NO If YES, what is Prefix Number?: _____	<input type="checkbox"/> YES / <input type="checkbox"/> NO
APPLICATION:	<input type="checkbox"/> Retail/Service <input type="checkbox"/> Restaurant <input type="checkbox"/> Hotel <input type="checkbox"/> Moto/E-Commerce <input type="checkbox"/> Other: _____	

<b>THIRD-PARTY CONNECTION/GATEWAYS:</b>			
<b>CREDIT CARD TERMINAL</b>	<b>CHECK OPTIONS</b>	<b>ECHO IMAGE REPOSITORY</b>	<b>CHECK ADMIN RTN RESEARCH</b>
Corporate Card: <input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> ECC / <input type="checkbox"/> C-Store	<input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> YES / <input type="checkbox"/> NO
<b>CHECK COLLECTIONS REIMBURSEMENT OPTIONS FOR MULTIPLE LOCATIONS</b> (Guarantee and/or Collections) – (select one)			<b>CHECK ROUTE/ACCOUNT</b>
<input type="checkbox"/> COMBINE ALL LOCATIONS <input type="checkbox"/> REIMBURSE INDIVIDUAL LOCATIONS			
<b>CHECK COLLECTIONS – CHECKS SUBMITTED TO ECHO – (select one)</b>			
<input type="checkbox"/> FROM ACH SYSTEM		<input type="checkbox"/> VIA FILE FROM MERCHANT	<input type="checkbox"/> MAILED

**AUTHORIZED SIGNATURES AND DATE OF EXECUTION:**

By physically signing or electronically approving this Merchant Application, I acknowledge that I have been able to access, review and print the Merchant Agreement located at <http://www.echo-inc.com/terms/>, a copy of which is also available from Intuit upon request. I have read and understand the Merchant Agreement. I understand that this Merchant Application is incorporated into the Merchant Agreement and that both documents, together with any documents incorporated into them by reference, constitute Merchant's contract with Intuit and Bank. I understand that Intuit may update the terms of the Merchant Agreement from time to time, with or without advanced notice, including making updates to the fees and charges payable by Merchant. I understand that Intuit may advise Merchant of such changes in messages included in monthly statements or other communications. I agree to periodically view the Merchant Agreement at <http://www.echo-inc.com/terms/>, or to request a copy from Intuit, to understand my obligations and to ensure that I am abiding by the most current version of the Merchant Agreement. I understand that this Merchant Application and the Merchant Agreement may only be amended in writing by an authorized officer of Bank and the corporate office of Intuit, and that no other representative of Bank or Intuit has the authority to make verbal or written modifications to the Merchant Application or Merchant Agreement.

I agree that Merchant will pay to Intuit and/or Bank the fees and charges set forth in this Merchant Application, any applicable Schedule of Fees, and the Merchant Agreement. I understand that Intuit will debit Merchant's Account through ACH for fees, charges or adjustments incurred by Merchant under the Merchant Agreement. I understand and agree that Merchant will pay all taxes and other charges imposed by any government authority on the services provided under the Merchant Agreement.

I declare under penalty of perjury that all of the information supplied in and in connection with this Merchant Application is true, correct and complete. As the Principal or Corporate Officer of Merchant, I authorize Intuit and Bank to investigate and verify the information contained in this Merchant Application about Merchant and me. I approve Intuits' and Bank's use of credit reports, and other services offered by reporting agencies and third parties for such verification purposes and to assess Merchant's and my financial condition and credit status. Accordingly, I authorize credit reporting agencies and other sources to release any information they may have pertaining to me and Merchant to Bank and/or Intuit, and consent to receive notices and communications regarding such credit status via the service's website or email.

I understand that the Terms and Conditions for American Express® Card Acceptance, ("Terms and Conditions") will be sent to the business entity indicated above along with the welcome letter upon approval of such business entity to accept the American Express Card by American Express Travel Related Services Company, Inc. By accepting the American Express Card, for the purchase of goods and/or services, Merchant agrees to be bound by the Terms and Conditions.

IN WITNESS WHEREOF, the parties hereto have caused this Application to be executed on the date signed by Bank.

X \_\_\_\_\_ X \_\_\_\_\_  
Signature, Principal or Corporate Officer      Date      Signature, Principal or Corporate Officer      Date

All business entities must have their obligations guaranteed by a principal or other creditworthy individual. As a primary inducement to Bank and INTUIT to enter into the Merchant Agreement, the undersigned Guarantor(s) jointly and severally, unconditionally and irrevocably, guarantee the continuing full and faithful performance and payment by Merchant of each of its current and future duties and obligations to INTUIT and Bank under the Merchant Agreement. The guarantee applies to the Merchant Agreement as it now exists or as it may be amended from time to time, whether or not Guarantor has received notice of any amendment to the Agreement, and applies to all services provided to Merchant, including those added after commencement of the processing relationship. If Merchant breaches the Merchant Agreement, INTUIT and Bank may proceed directly against Guarantor without first exhausting its remedies against any other person or entity, or any security held by Bank. This guarantee will not be discharged or affected by the death of the undersigned and may be enforced by or for the benefit of any successor of INTUIT or Bank. Guarantor understands that this guaranty is a condition of INTUIT providing services to Merchant and remains in full force and effect even if Guarantor receives no additional benefit from the guaranty. Guarantor also agrees to be bound by the provisions of the Merchant Agreement applicable to Guarantor. Guarantor authorizes INTUIT and Bank to use of credit reports, and other services offered by reporting agencies and third parties to verify information provided in the Merchant Application about Guarantor and to assess Guarantor's financial condition and credit status. Guarantor further authorizes credit reporting agencies and other sources to release any information they may have pertaining to Guarantor to INTUIT and Bank, and consents to receive notices and communications regarding such credit status via the service's website or email.

X \_\_\_\_\_ X \_\_\_\_\_  
Signature, an Individual      Date      Signature, an Individual      Date

Print Name: \_\_\_\_\_ Print Name: \_\_\_\_\_