

Merchant Account Signup Kit

The following PDF included all the paper work needed to create both Merchant Account directly with Blackstone Merchant Services and Authorize.net for the Gateway Account.

Check List:

- Copy of a Voided Company Check
- Business or Company Website URL
- Complete, Sign and Fax all Documents

Fax Number:

305-397-1338

Signup Questions:

info@spartadata.com

Our Website:

www.spartadata.com

Sales Office _____ Print Sales Rep Name Michael Cruz Sales ID# 5911

Merchant Number _____ Sales Rep. Signature _____ Phone # _____

I. BUSINESS INFORMATION

Client's Business Name (<i>Doing Business As</i>):			Client's Corporate/Legal Name (<i>Use Also For Headquarter's Information</i>):		
Business Address (<i>No P.O. Box</i>):			Billing Address (<i>If Different Than Location Address</i>):		
City:	State:	Zip:	City:	State:	Zip:
Location Phone #: () -	Location Fax #: () -	Contact Name:			
Business E-mail or Website Address:		Contact Phone #: () -	Contact Fax # / E-mail Address:		
Send Retrieval Requests to: <input type="checkbox"/> Business Location <input type="checkbox"/> Corp/Legal Location			Send Merchant Monthly Statement to: <input type="checkbox"/> Business Location <input type="checkbox"/> Corp/Legal Location		
<input type="checkbox"/> INDIVIDUAL/SOLE PROPRIETORSHIP: State in which Certificate of Assumed Name Filed: _____ State: _____		<input type="checkbox"/> TAX EXEMPT ORGANIZATION (501C) State: _____		<input type="checkbox"/> GOVERNMENT (Federal, State, Local)	
<input type="checkbox"/> CORPORATION - CHAPTER S, C State: _____		<input type="checkbox"/> INTERNATIONAL ORGANIZATION Location Filed: _____		<input type="checkbox"/> LIMITED LIABILITY COMPANY State Filed: _____	
<input type="checkbox"/> MEDICAL OR LEGAL CORPORATION State: _____		<input type="checkbox"/> ASSOCIATION/ESTATE/TRUST State Filed: _____		<input type="checkbox"/> PARTNERSHIP State Filed: _____	
FEDERAL TAX ID #:		Detailed Explanation of Type of Merchandise, Products or Services Sold:			
SIC/MCC:					

2. ADDITIONAL CREDIT / SITE SURVEY INFORMATION - ALL MERCHANTS

Are you using a Vendor? Yes No If yes, please supply a copy of Vendor's report.

<p>1. Zone: <input type="checkbox"/> Business District <input type="checkbox"/> Industrial <input type="checkbox"/> Residential</p> <p>2. Location: <input type="checkbox"/> Mall <input type="checkbox"/> Office <input type="checkbox"/> Home <input type="checkbox"/> Shopping Area <input type="checkbox"/> Mixed <input type="checkbox"/> Apartment <input type="checkbox"/> Isolated</p> <p>3. # of Floors/Levels: <input type="checkbox"/> 1 <input type="checkbox"/> 2-4 <input type="checkbox"/> 5-10 <input type="checkbox"/> 11+</p> <p>4. Merchant Occupies: <input type="checkbox"/> Ground Floor <input type="checkbox"/> Other: _____</p> <p>5. Remaining Floor(s) Occupied by: <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Combination</p> <p>6. Approximate Square Footage: <input type="checkbox"/> 0-250 <input type="checkbox"/> 251-500 <input type="checkbox"/> 501-2,000 <input type="checkbox"/> 2,001 plus</p> <p>7. Return Policy: <input type="checkbox"/> Full Refund <input type="checkbox"/> Exchange Only <input type="checkbox"/> None</p> <p>8. Do you have a refund policy for MC/Visa/Discover® Network Sales? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, check one: <input type="checkbox"/> Exchange <input type="checkbox"/> Store Credit <input type="checkbox"/> MC/Visa/Discover Network Credit If MC/Visa and Discover Network Credit, within how many days do you submit credit transactions? <input type="checkbox"/> 0-3 <input type="checkbox"/> 4-7 <input type="checkbox"/> 8-14 <input type="checkbox"/> Over 14</p> <p>9. Are customers required to leave a deposit? <input type="checkbox"/> No <input type="checkbox"/> Yes If Yes, % of deposit required: _____%</p> <p>10. Advertising Method (<i>Attach at least one</i>): <input type="checkbox"/> Catalog <input type="checkbox"/> Brochure <input type="checkbox"/> Direct Mail <input type="checkbox"/> TV/Radio <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Newspaper/Journals <input type="checkbox"/> Other <i>Marketing Materials required for Mail Order, B to B, Internet over \$1 Million in annual volume. Attach Web Page for Internet Merchant.</i></p> <p>11. Is proper license visible? <input type="checkbox"/> Yes <input type="checkbox"/> No, explain: _____</p> <p>12. Where is the merchant name displayed at the site? <input type="checkbox"/> Window <input type="checkbox"/> Door <input type="checkbox"/> Store Front <input type="checkbox"/> Other, Explain: _____</p>	<p>13. How many registers / Terminals: _____</p> <p>14. How many employees: _____</p> <p>15. Your Previous Processor: _____</p> <p>16. Check Reason For Leaving: <input type="checkbox"/> Rate <input type="checkbox"/> Service <input type="checkbox"/> Terminated Date: _____ <input type="checkbox"/> Other: _____</p> <p style="text-align: center;">Mail / Telephone Order / Internet / Business to Business Information <i>(All Questions must be Answered)</i></p> <p>1. What % of total sales represent business to business (<i>vs business to consumer</i>): Business to Business _____% + Business to Consumer _____% = 100% (total sales)</p> <p>2. What % of MC/Visa/Discover Network sales represent bus. to bus. (<i>vs business to consumer</i>): Business to Business _____% + Business to Consumer _____% = 100% (total sales)</p> <p>3. What is the time frame from transaction to delivery? (<i>% of orders delivered in</i>): 0-7 days _____% + 8-14 days _____% + 15-30 days _____% + over 30 days _____% = 100%</p> <p>4. MC/Visa and Discover Network sales are deposited (<i>check one</i>): <input type="checkbox"/> Date of order <input type="checkbox"/> Date of delivery <input type="checkbox"/> Other (<i>specify</i>): _____</p> <p>5. Who performs product / service fulfillment? <input type="checkbox"/> Direct <input type="checkbox"/> Vendor <input type="checkbox"/> Other If vendor, add Name: _____ Address: _____ City/State: _____ Phone: _____ Please describe how the transaction works, from order taking to merchant fulfillment (<i>attach additional sheet if necessary</i>): _____</p> <p>6. Does any of your cardholder billing involve automatic renewals or recurring transactions (<i>i.e. cardholder authorizes initial sale only</i>)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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3. COMPANY HISTORY

Date Business Started:	Prior Bankruptcies? <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Business and / or <input type="checkbox"/> Personal		
TRADE REFERENCE 1		TRADE REFERENCE 2	
Vendor Name:		Vendor Name:	
Address:		Address:	
City:	State:	City:	State:
Zip:		Zip:	
Contact Name:		Contact Name:	
Contact Telephone: () -	Vendor Acct. #:	Contact Telephone: () -	Vendor Acct. #:

4. OWNERS / PARTNERS / OFFICERS

OWNER / PARTNER / OFFICER 1			OWNER / PARTNER / OFFICER 2		
Name: (First, MI, Last)		% Ownership:	Name: (First, MI, Last)		% Ownership:
Title:			Title:		
Home Address: (No P.O. Box)			Home Address: (No P.O. Box)		
City:	State:	Zip:	City:	State:	Zip:
Telephone #: () -			Telephone #: () -		
Social Security #:			Social Security #:		
D.O.B.:	DI #:	State:	D.O.B.:	DI #:	State:

5. SETTLEMENT INFORMATION

Deposit Bank:	Bank Contact:
Transit / ABA #:	Deposit Account #:

6. EQUIPMENT/THIRD PARTY INFORMATION

Do you use any third party to store, process or transmit cardholder data? Yes No
 If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

INTERNET GATEWAY: YourPay.com Other: _____ Wireless Network: _____

PC/Internet Software _____ Quantity _____ New Rent Lease Existing

Terminal Model _____ Quantity _____ New Rent Lease Existing

Printer Model _____ Quantity _____ New Rent Lease Existing

PIN Pad _____ Quantity _____ New Rent Lease Existing

LEASE COMPANY: (04) First Data Global Leasing Lease Term: _____ Mos. Annual Tax Handling Fee: 10.20

Total Monthly Lease Charge: \$ _____ w/o taxes, late fees, or other charges that may apply - See Lease Agreement in Program Guide for details. This is a non-cancelable lease for the full term indicated.)

Address: _____ City: _____ State: _____ Zip: _____ Attention: _____

7. GRID INFORMATION - INTERNAL USE ONLY

MC CREDIT MPG ID _____ <i>8-position Alpha/Numeric</i>	VISA CREDIT MPG ID _____ <i>8-position Alpha/Numeric</i>	DISCOVER NETWORK CREDIT MPG ID _____ <i>8-position Alpha/Numeric</i>	AUTHORIZATION GRID ID#: _____
MC DEBIT MPG ID _____ <i>8-position Alpha/Numeric</i>	VISA DEBIT MPG ID _____ <i>8-position Alpha/Numeric</i>	DISCOVER NETWORK DEBIT MPG ID _____ <i>8-position Alpha/Numeric</i>	_____
MC CREDIT TIERED GRID ID _____ <i>8-position Alpha/Numeric (Client Use)</i>	VISA CREDIT TIERED GRID ID _____ <i>8-position Alpha/Numeric (Client Use)</i>	DISCOVER NETWORK CREDIT TIERED GRID ID _____ <i>8-position Alpha/Numeric (Client Use)</i>	USER DEFINED GRID ID#: _____
MC DEBIT TIERED GRID ID _____ <i>8-position Alpha/Numeric (Client Use)</i>	VISA DEBIT TIERED GRID ID _____ <i>8-position Alpha/Numeric (Client Use)</i>	DISCOVER NETWORK DEBIT TIERED GRID ID _____ <i>8-position Alpha/Numeric (Client Use)</i>	_____

Blackstone1205 **8. TRANSACTION INFORMATION** Blackstone1205

FINANCIAL DATA	WHERE IS SALE TRANSACTED? <i>(Must = 100%)</i>	HOW IS TRANSACTION COMPLETED? <i>(Must = 100%)</i>
Gross YEARLY Sales Volume (Cash + Credit + Debit + Check) \$ _____	Store Front/Swiped _____ %	Electronic Data Capture _____ %
Average YEARLY MC/Visa/Discover Network Volume \$ _____	Internet _____ %	Manual Entry with Imprint _____ %
Average MC/Visa/Discover Network Ticket <i>(Estimate If Never Processed in Past)</i> \$ _____	Mail Order _____ %	Manual Entry Card Not Present or Imprinted _____ %
Highest Ticket Amount \$ _____	Telephone Order _____ %	Voice Auth & Capture _____ %
Seasonal? <input type="checkbox"/> No <input type="checkbox"/> Yes High Volume Months Open: _____	Total 100 %	Total 100 %

9. SERVICE FEE SCHEDULE

Authorization & Capture Transaction Fees	Monthly Fees
MasterCard, Visa and Discover Network Authorization & Capture Fee: \$ _____ (Per Item)	Voice Authorization \$ _____ (Per Item)
American Express: \$ _____ (Per Item) #: _____	Electronic AVS Fee \$ _____ (Per Item)
JCB: \$ _____ (Per Item) #: _____	Voice AVS Fee \$ _____ (Per Item)
	ARU Fee \$ _____ (Per Item)
	Wireless Fee \$ _____
	eMerchantView Access Fee \$ _____
	Customer Service Fee \$ _____
	Debit Access Fee \$ _____
	Supplies: \$ _____
	Other: \$ _____

9. SERVICE FEE SCHEDULE (cont'd)

Miscellaneous Fees

Chargeback Fee \$ _____ (Per Item)	Retrieval Fee (12B Letter) \$ _____ (Per Item)	Return Trans. Fee \$ _____ (Per Item)	Pass ACQ ISA Fee?* <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Sales Trans. Fee \$ _____ (Per Item)	Batch Fee \$ _____ (Per Item)		*For certain eligible international transactions, Visa will charge an International Service Assessment (ISA) fee for cash advance (for banking institutions) and ATM transactions as well as sale transactions (rates subject to change per section 18.4 with notification per section 18.5). The ISA fee will be added to your account as applicable and will be designated in the Summary of Card Fees section on your statement as ACQ ISA FEE. Please contact Customer Service for additional information.
EFT-Food Stamps \$ _____ (Per Item) #:	EFT-Cash Benefits \$ _____ (Per Item) #:		
Other: \$ _____	Annual Fee \$ _____		
Minimum Monthly Fee \$ _____	Monthly Stmt Fee \$ _____ (Acct on File)	MasterCard Other Item Rate \$ 0.0435	Visa Other Item Rate \$ 0.025

Tiered

Discount Fees (Based on Gross Sales Volume)

	Discount	MPG TXN Fee		
MC/Visa/Discover Network Qual Credit	%	\$		
MC/Visa/Discover Network Mid-Qual Credit	%	\$	Mid-Qual Credit Surcharge	%
MC/Visa/Discover Network Non-Qual Credit	%	\$	Non-Qual Credit Surcharge	%
MC/Visa/Discover Network Qual Debit	%	\$		
MC/Visa/Discover Network Mid-Qual Debit	%	\$	Mid-Qual Debit Surcharge	%
MC/Visa/Discover Network Non-Qual Debit	%	\$	Non-Qual Debit Surcharge	%

Accept all MasterCard, Visa and Discover Network Transactions (presumed, unless any selections below are checked)

MasterCard Acceptance
 Accept MC Credit transactions *only*
 Accept MC Non-PIN Debit transactions *only*

Visa Acceptance
 Accept Visa Credit transactions *only*
 Accept Visa Non-PIN Debit transactions *only*

Discover Network Acceptance
 Accept Discover Network Credit transactions *only*
 Accept Discover Network Non-PIN Debit transactions *only*

See Section 1.9 of the Program Guide for details regarding limited acceptance.

Discount Collected Daily Monthly

ERR

	Discount	Non-Qual Fee		Discount	Non-Qual Fees
MC Qual Credit	%	%	VS Qual Credit	%	%
MC Qual Debit	%	%	VS Qual Debit	%	%
Discover Network Qual Credit	%	%	Discover Network Qual Debit	%	%

Fleet

Wright Express
 Qual _____% Other Item Rate \$ _____ (per item)

Voyager
 Qual _____% Other Item Rate \$ _____ (per item)

TeleCheck
 Split Dial License # MICR Warranty ECA

SE Number _____

TeleCheck Rates & Fees Yes No

Inquiry Rate _____%

December Risk Surcharge **.10**%

Per TXN Fee \$ _____

Monthly Minimum Fee (Per Location) \$ **25.00**

ACH Processing Fee \$ **5.00**

Client Requested Operator Call (CROC) \$ **2.50**

ECA Chargeback Fee \$ **5.00**
 (Only charged when entitled with TeleCheck)

Pass Through Interchange - Includes Dues and Assessments

Sales Trans. Fee \$ _____ (per item)	Discount (Based on Gross Sales Vol.)		Discount (Based on Gross Sales Vol.)
	MC Qual Credit	%	Visa Qual Credit
Other Volume Percent _____%	MC Qual Debit	%	Visa Qual Debit
	Discover Network Qual Credit	%	Discover Network Qual Debit

PIN Debit

Pass Through Debit Network Fees (ETC Only) Other Item Rate \$ _____ (per item) Other Volume Percent _____%

NOTE: See Section 36.3 of the Program Guide for early termination fees.

10. SIGNATURE(S)

Blackstone1205 _____ Blackstone1205

Client certifies that all information set forth in this completed Merchant Processing Application is true and correct and that Client has received a copy of the MC and Visa Tiered Grid ID Numbers, Program Guide [version Blackstone1205] and Confirmation Page, which is part of this Merchant Processing Application (consisting of Sections 1-10), and by this reference incorporated herein. Client further agrees that Client will not accept more than 20% of its card transactions via mail, telephone or Internet order. However, if your Application is approved based upon contrary information stated in Section 8, Transaction Information section above, you are authorized to accept transactions in accordance with the percentages indicated in that section. This signature page also serves as a signature page to the Equipment Lease Agreement as Section 33, if selected, the undersigned Client being the "Lessee" for purposes of such Equipment Lease Agreement. Client authorizes Blackstone Merchant Services, Inc. and Wells Fargo Bank, N.A. ("Bank") and their agents to investigate the references, statements and other data contained herein and to obtain additional information from credit bureaus and other lawful sources, including persons and companies names in this Merchant Processing Application. Client authorizes Blackstone Merchant Services, Inc. and BANK and their agents (a) to procure information from any consumer reporting agency bearing his/her personal credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, and (b) to contact all previous employers, personal references and educational institutions. It is our policy to obtain certain information in order to verify your identity while processing your account application.

By signing below, I represent that I have read and am authorized to sign and submit this application for the above entity which agrees to be bound by the American Express® Card Acceptance Agreement ("Agreement"), and that all information provided herein is true, complete and accurate. I authorize First Data Merchant Services Corporation (FDMS) and American Express Travel Related Services Company, Inc. ("AXP") and AXP's agents and Affiliates to verify the information in this application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies, and disclose such information to their agent, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct FDMS and AXP and AXP agents and Affiliates to inform me directly, or through the entity above, of reports about me that they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I also authorize AXP to use the reports from consumer reporting agencies for marketing and administrative purposes. I understand that upon AXP's approval of the Application, the entity will be the Agreement and materials welcoming it, either to AXP's program for FDMS to perform services for AXP or in AXP's standard Card acceptance program, which has different servicing terms (e.g., different speeds of pay). I understand that if the entity does not qualify for the FDMS servicing program, the entity may be enrolled in AXP's standard Card acceptance program, and the entity may terminate the Agreement. By accepting the American Express Card for the purchase of goods and/or services, or otherwise indicating its intention to be bound, the entity agrees to be bound by the Agreement.

Client agrees to all the terms of this Merchant Processing Application and Agreement. This Merchant Processing Application and Agreement shall not take effect until Client has been approved and this Agreement has been accepted by Blackstone Merchant Services, Inc.

Client's Business Principal/Officer:

Signature **X** _____ Title _____ Signature **X** _____
 Print Name of Signer _____ Date _____ Print Name of Signer _____
 Signature **X** _____ Title _____ Title _____ Date _____
 Print Name of Signer _____ Date _____

Personal Guarantee: The undersigned guarantees to Blackstone Merchant Services, Inc. and Bank the performance of this Agreement and First Data Lease, if applicable, and any addendum thereto by Client, and in the event of default, hereby waives Notice of Default and agrees to indemnify the other parties, including payment of all sums due and owing and costs associated with enforcement of the terms thereof. Blackstone Merchant Services, Inc. and Bank shall not be required to first proceed against Client or enforce any other remedy before proceeding against the undersigned individual. This is a continuing guarantee and shall not be discharged or affected by the death of the undersigned and shall bind the heirs, administrators, representatives and assigns and be enforced by or for the benefit of any successor of Blackstone Merchant Services, Inc. and Bank. The term of this guarantee shall be for the duration of the Merchant Processing Application and Agreement and any addendum thereto and shall guarantee all obligations which may arise or occur in connection with my activities during the term thereof through enforcement shall be sought subsequent to any termination.

Personal Guarantee

Signature **X** _____ Print Name: _____ Date _____
Personal Guarantee
 Signature **X** _____ Print Name: _____ Date _____
Accepted By Blackstone Merchant Services, Inc. **Wells Fargo Bank, N.A., 1200 Montego Way, Walnut Creek, CA 94598**
 Signature **X** _____ Signature **X** _____
 Title _____ Date _____ Title _____ Date _____

Please read the **Merchant Processing Program Guide** in its entirety. It describes the terms under which we will provide merchant processing services to you.

From time to time you may have questions regarding the contents of your **Agreement with Bank and/or Processor** or the contents of your agreement with TeleCheck. The following information summarizes portions of your **Agreement** in order to assist you in answering some of the questions we are most commonly asked.

1. **Your discount rates are assessed** on transactions that qualify for certain reduced interchange rates imposed by MasterCard, Visa and Discover Network. Any transactions that fail to qualify for these reduced rates will be charged an additional fee (see Section 18 of the Card Processing Program Guide).
2. **We may debit your bank account** from time to time for amounts owed to us under the Agreement.
3. **There are many reasons** why a Chargeback may occur. When they occur we will debit your settlement funds or settlement account. For a more detailed discussion regarding Chargebacks, see Section 10.
4. **If you dispute any charge or funding**, you must notify us within 45 days of the date of the statement where the charge or funding appears or should have appeared.
5. **The Agreement limits our liability to you.** For a detailed description of the limitation of liability see Section 20.
6. **We have assumed certain risks** by agreeing to provide you with Card processing. Accordingly, we may take certain actions to mitigate our risk, including termination of the Agreement, and/or hold monies otherwise payable to you (see Section 23, Term; Events of Default and Section 24, Reserve Account; Security Interest).
7. **By executing this Agreement with us** you are authorizing us to obtain financial and credit information regarding your business and the signer and guarantors of the Agreement until all your obligations to us are satisfied.
8. **The Agreement contains a provision** that in the event you terminate the Agreement early, you may be responsible for the payment of early termination fees as set forth in Section 36, Additional Fee Information.
9. **If you lease equipment from Processor**, it is important that you review Section 34 in Third Party Agreements. **This lease is a non-cancelable lease for the full term indicated.**

10. Association Disclosure

Visa and MasterCard Member Bank Information: Wells Fargo Bank, N.A.

The Bank's mailing address is 1200 Montego Way, Walnut Creek, CA 94598, and its phone number is (925) 746-4143.

Important Member Bank Responsibilities:

- a) The Bank is the only entity approved to extend acceptance of Visa and MasterCard products directly to a Merchant.
- b) The Bank must be a principal (signer) to the Merchant Agreement.
- c) The Bank is responsible for educating Merchants on pertinent Visa and MasterCard rules with which Merchants must comply; but this information may be provided to you by Processor.
- d) The Bank is responsible for and must provide settlement funds to the Merchant.
- e) The Bank is responsible for all funds held in reserve that are derived from settlement.

Important Merchant Responsibilities:

- a) Ensure compliance with cardholder data security and storage requirements.
- b) Maintain fraud and chargebacks below Association thresholds.
- c) Review and understand the terms of the Merchant Agreement.
- d) Comply with Association rules.

Print Client's Business Legal Name: _____

By its signature below, Client acknowledges that it received (either in person, by facsimile, or by electronic transmission) the complete Program Guide (Version Blackstone 1205) consisting of 30 pages (including this confirmation).

Client further acknowledges reading and agreeing to all terms in the Program Guide, which shall be incorporated into Client's Agreement. Upon receipt of a signed facsimile or original of this Confirmation Page by us, Client's Application will be processed.

Client understands that a copy of the Program Guide is also available for downloading from the Internet at:

www.Blackstoneonline.com

NO ALTERATIONS OR STRIKE-OUTS TO THE PROGRAM GUIDE WILL BE ACCEPTED AND, IF MADE, ANY SUCH ALTERATIONS OR STRIKE-OUTS SHALL NOT APPLY.

Client's Business Principal:

Signature (Please sign below):

X _____

_____ Title

_____ Date

_____ Please Print Name of Signer