

# SFM MERCHANT PROCESSING AGREEMENT

ISO/PARTNER OFFICE:

DATE:

BUSINESS INFORMATION									
Legal Name:					DBA:				
Federal Tax ID:					Date Bus. Started:				
Business Address:					Business City:				
Business State:					Business Zip:				
Business Phone:					Business Email:				
Explanation of Services:					Business Website:				
Legal Address:					Legal City:				
Legal State:					Legal Zip:				
Sole Prop:	LLC:	Corporation:	Partnership:						
OWNER INFORMATION									
Owner Name:					Title:				
Owner Address:					Owner City:				
Owner State:					Owner Zip:				
Owner County:		USA			Owner Phone:				
Owner DOB:				Owner SSN:				Owner DL #:	
FINANCIAL DATA									
Gross Annual Volume:					Annual Visa/MC Volume:				
Annual AMEX Volume:					Annual Discover Volume:				
Avg. Ticket:					Highest Ticket:				
Store Front Swipe %:		Internet Swipe %:		Mail Order %:		Tele Order %:			
Business Bank Name:		Business Routing #:		Business Acct #:					
PRICING & SETUP									
Debit Cards %:		Qual Rate %:		Mid Qual Rate %:		Non Qual Rate %:			
Debit Trans:		Credit Trans:		Interchange %:		ERR %:			
Trans:		Amex:		Tips:		Auto batch Time:			
Mobile Access :		Mobile Trans:		Wireless Access:		Wireless Trans:			
Internet Gateway :		Internet Trans: .10		EBT Trans:		Monthly Minimum:		100	
Debit Gateway:		Ethernet / Dial:		Lease:		0		Batch Fee: .10	
Equipment / Gateway:									

**Instructions and CHECKLIST of Supporting Documents:**

**Application Package Requirements**

- Completed and Executed Merchant Application and Agreement
- Executed Personal Guarantee
- Executed Attestation Disclosure
- Imprinted voided check or bank letter ▪ Temporary checks are unacceptable; Checks that are preprinted by the Merchant are unacceptable
  - Bank letter must include the following:
    - o Bank letterhead with current date
    - o Legal business name and Doing Business As (DBA), if applicable
    - o Bank Account Number (DDA) and Routing Number (ABA)
    - o Type of Bank Account (Must be a checking account)
    - o Bank representative name, signature, branch location and phone number
- 3 Most recent bank statements or 6 months personal bank statements
- 3 Most recent processing statements including chargeback and return activity
- Marijuana Related Business (MRB) license
- Driver's license of each Beneficial Owner with 15% or more of equity interest and Authorized Signer (copy of front and back)
- Beneficial Ownership and Shares Validation - One (1) of the following documents will suffice.
  - Current Articles of Incorporation including equity interest for each beneficial owner/officer
  - Cap Table
  - Stock Certificates
  - Last Year's Business Tax Returns including shareholder's share of income, deductions, credit, etc.
- \*Merchant must be current with Secretary of State; Articles of Incorporation/Organization or Doing Business As (DBA) filing for sole proprietorship may be required if unable to validated via public record

<b>WHERE IS SALE TRANSACTIONED?</b> <i>(Must = 100%)</i>		
Store Front/Swiped _____ %	*SIC/MCC: <b>5999 example CBD</b>	Final Auth. Indicator:
Internet _____ %		
Mail Order _____ %		
Telephone Order _____ %		
<b>Total 100%</b>		

**merchant Initials:**

FNBAB1.0	<p><b>5. SIGNATURE( S) Below</b></p> <p><b>Instructions for your Application and Checklist</b></p> <ol style="list-style-type: none"> <li>1. Download and complete <b>Fillable Merchant processing application</b> will include <b>Checklist</b> of document needed for review (see above)</li> <li>2. Email your Completed application to <b>info@stressfreemoney.com</b>.</li> <li>3. Upload supporting documentation on checklist</li> <li>4. Final step will be your website review</li> </ol> <p><b>Upon Approval</b></p>	FNBAB1.0
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**You Receive**

- Merchant Services Account
  - ➤ Purchase Credit Card Reader (after Approval)
- Bank Account
  - Checking
  - Bill Payment
- Virtual and/or onsite training and setup

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 Program Guide and Confirmation Page, which is part of this Merchant Processing Application (consisting of Sections 1-9), and by this reference incorporated herein. Client acknowledges and agrees that we, our Affiliates and our third party subcontractors and/or agents may use automatic telephone dialing systems to contact Client at the telephone number(s) Client has provided in this Merchant Processing Application and/or may leave a detailed voice message in the event that Client is unable to be reached, even if the number provided is a cellular or wireless number or if Client has previously registered on a Do Not Call list or requested not to be contacted Client for solicitation purposes. Client hereby consents to receiving commercial electronic mail messages from us, our Affiliates and our third party subcontractors and/or agents from time to time. 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 5, Transaction Information section above, you are authorized to accept transactions in accordance with the percentages indicated in that section.

By signing below, each of the undersigned authorizes us, our Affiliates and our third party subcontractors and/or agents to verify the information contained in this Application and to request and obtain from any consumer reporting agency and other sources, including bank references, personal and business consumer reports and other information and to disclose such information amongst each other for any purpose permitted by law. If the Application is approved, each of the undersigned also authorizes us, our Affiliates and our third party subcontractors and/or agents to obtain subsequent consumer reports and other information from other sources, including bank references, in connection with the review, maintenance, updating, renewal or extension of the Agreement or for any other purpose permitted by law and disclose such information amongst each other. Each of the undersigned furthermore agrees that all references, including banks and consumer reporting agencies, may release any and all personal and business credit financial information to us, our Affiliates and our third party subcontractors and/or agents. Each of the undersigned authorizes us, our Affiliates and our third party subcontractors and/or agents to provide amongst each other the information contained in this Merchant Processing Application and Agreement and any information received subsequent thereto from all references, including banks and consumer reporting agencies for any purpose permitted by law. It is our policy to obtain certain information in order to verify your identity while processing your account application.

As part of our approval, processing services, continuing fraud prevention and account review processes, the undersigned consents to the use of information gathered online or that you submit to us, and/or automated electronic computer security screening, by us or our third party vendors.

Client authorizes Bank and their affiliates to debit Client's designated bank account via Automated Clearing House (ACH) for costs associated with equipment hardware, software and shipping.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the unlawful Internet Gambling Enforcement Act, 31 i.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

**Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct. 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 Bank.**

Merchant Legal Name ("Merchant")

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Title

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