



Reliable, Low-Cost Credit Card Processing Since 1998



- State-of-the-art credit card terminal ✓
- Personal, expert customer service-24/7 ✓
- No locked-in contracts or termination fees ✓
- Lowest rates in the entire industry -guaranteed ✓
- Fast payments to your account – under 48 hours ✓



Tel: 877.865.7744 Fax: 949.272.3769 Email: sales@EXSCreditCardProcessing.com

www.EXSCreditCardProcessing.com

NEVER BUY TERMINAL EQUIPMENT AGAIN!

FOUR CHOICES FOR FREE



FREE
Hypercom T4100



FREE
Hypercom T4100 with Magtek
Check Imager & Guarantee



FREE
Nurit 8000 GPRS



FREE
Authorize.Net



We want you to have the **BEST EQUIPMENT POSSIBLE**, and just like a cell phone dealer offering free cell phones or a satellite TV company offering free dishes, we don't think you should have to pay for it.

UPGRADE YOUR EQUIPMENT TODAY. We'll give it to you **BRAND NEW**. We'll make it state-of-the-art and IP-enabled. Use the IP feature or don't, but you'll still have the ability to hook it up at any time.

With these **FREE, PRE-PROGRAMMED, MULTI-APPLICATION TERMINALS**, not only will you quickly process credit and debit cards in 2 to 4 seconds, but you'll also be able to accept a check just like a credit card. Run a customer's check through the imager, hand the check back to the customer, and the money automatically gets deposited into your account. Now that's an upgrade!

Plus, **GO WIRELESS** and be able to process transactions — reliably — everywhere your cell phone works. Wireless and free — totally!

And, for Web and MOTO merchants, **GET AUTHORIZE.NET FOR FREE** and accept credit card and electronic check payments from your e-commerce Web site or MOTO center. Link your Web site or shopping cart, or submit transactions manually via a secure Web browser.

If you cannot get all of this from your current provider, it's time to make a change, because **WE'LL DO IT — FOR FREE.**

FOUR CHOICES FOR FREE — THE CHOICE IS YOURS!



EXS
www.EXSCreditCardProcessing.com

Call Now: 877-865-7744

Recently featured in...

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A Service of CNN, Fortune & Money

Los Angeles Times

CBS MarketWatch

msn

The New York Times



ELECTRONIC EXCHANGE SYSTEMS

Primary Sales Partner Name and Number:

Eric Pruessing (5708)

Sub Sales Partner Name and Number:

MERCHANT CREDIT CARD PROCESSING APPLICATION AND AGREEMENT PAGE 1 of 2

BUSINESS INFORMATION

Business LEGAL Name:		Taxpayer Identification Number: (9 digits)	
Email Address (Required):		Business DBA (If different from legal name):	
Business Mailing Address:		Business Physical Location Address:	
City, State, ZIP:		City, State, ZIP:	
Contact: (First)	(M.I.)	(Last)	Business Phone Number: FAX Number:

OWNERSHIP / GUARANTOR INFORMATION

Owner / Partner / Officer: (First)		(M.I.)	(Last)	Social Security #:
Ownership Percentage:	%	Mobile Number (Required):	-	Home Phone Number: Date of Birth:
Home Address:		City, State, ZIP:		

MERCHANT PROFILE

Type of Ownership:		Type of Business:	
☐ Sole Proprietorship	☐ Corporation	☐ Limited Liability Company (LLC)	☐ Partnership
☐ Non-Profit	☐ Retail	☐ Restaurant	☐ Internet
Type of Goods and Services Sold:		☐ MOTO	
For card not present merchants (MOTO) please provide marketing materials and web address: WWW.			
Average Ticket:	Maximum Ticket:	Average Monthly Volume:	Swiped / Keyed Percentage (must total 100%):
\$	\$	\$	Swiped Percentage % Keyed Percentage %
Have you ever processed payment cards before?		Have you ever been terminated by a payment processor?	
☐ Yes ☐ No If yes, with whom? Reason for leaving?		☐ Yes ☒ No	

BANK ACCOUNT INFORMATION

Please provide a voided check	Routing Number:	Bank Account Number:
	Bank Name:	Bank Phone Number: Internal Use Only : ☒ NDF

IMPORTANT INFORMATION

For "Member" Bank: Wells Fargo Bank, 1200 Montego, Walnut Creek, CA 94598 (925) 746-4167.	For "TMS": 21650 Oxnard Street Ste 1200 Woodland Hills, CA 91367
Important Member Bank (Acquirer) Responsibilities - The Bank is the only entity approved to extend acceptance of Card Organization products directly to a Merchant. - The Bank must be a principal (signer) to the Merchant Agreement. - The Bank is responsible for educating Merchants on pertinent Card Organization Rules with which Merchants must comply; but this information may be provided to you by Processor. - The Bank is responsible for and must provide settlement funds to the Merchant. - The Bank is responsible for all funds held in reserve.	Important Merchant Responsibilities - Ensure compliance with cardholder data security and storage requirements. - Maintain fraud and chargebacks below Card Organization thresholds. - Review and understand the terms of the Merchant Agreement. - Comply with Card Organization rules. - Retain a signed copy of this Disclosure Page The responsibilities above do not replace the terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the Bank is the ultimate authority should the Merchant experience any problems.

SCHEDULE OF FEES

Qualified Discount Rates	Assessments	Account Servicing
% Visa / MC / Discover / PIN Debit	0.1100 % Visa	Monthly Minimum
% American Express	0.1100 % MasterCard	Monthly Service Charge
% Other:	0.1050 % Discover	Monthly Compliance Program*
Surcharge	0.1500 % American Express	Monthly Debit Service Fee
Partially Qualified (except Amex)	Pass-Thru Fees and Access	Termination Fee
Non-Qualified	\$0.0195 Visa - Credit	Annual Fee
Communication	\$0.0155 Visa - Debit	Monthly Per Transaction
Visa / MC / Discover / American Express	\$0.0185 MasterCard	Internet Gateway
PIN Debit	\$0.0185 Discover	Wireless**
Batch Deposit	0.4000 % American Express Crossborder	Wireless
Interchange	0.3000 % American Express Card N/P	Statement (Select both if desired)
Visa / MC / American Express / Discover Credit	Visa FANF & MasterCard ALF fees based on business type and volume processed.	☐ U.S. Mail Statement (per month \$2)
Visa / MC / Discover Debit		☒ Online eStatement (per month \$0)

* Compliance Program Fee waived for first 12 months ** Wireless Fee per terminal

SIGN
HERE

Signature, Principal or Corporate Officer

Date

MERCHANT CREDIT CARD PROCESSING APPLICATION AND AGREEMENT PAGE 2 of 2

PLACEMENT / (RENTAL) INFORMATION									
Hypercom: ☐		Other: FREE PAYMENT GATEWAY			Shipping (standard 2 day):			Ship To:	
☐ w/ External PIN Pad ☐ Check Imager		☐ Wireless ☐ Payment Jack * Qty: <u>1</u>			☐ Overnight ☐ Priority ☐ Saturday			☒ Merchant Physical ☐ Sales Partner ☐ Special *	
REPROGRAM INFORMATION									
Hypercom:		Verifone:		Qty:		Nurit:		Swap out existing PIN Pad:	
☐ T4100 ☐ T4220 ☐ M4230		☐ 3740 / 3740DC ☐ 3750 / 3750DC		☐ Vx510 / 3730 ☐ Vx510LE / 3730LE ☐ Vx570 / Vx570DC		☐ 8000GPRS ☐ 8320 ☐ 8020		☐ Yes ☐ No	
FEATURE INFORMATION									
Terminal Features:		No-Tips Retail / Restaurant: AutoBatch Time:		Configuration:		Internal Debit:		Groovy Offers:	
☐ Tips Retail / Restaurant ☐ Lodging ☐ MOTO ☐ Special *		☐ Dial Config. ☐ IP Config.		☐ Yes ☐ No		☐ Yes ☐ No		\$ _____ per month	
*a rental terminal or selecting these features requires completion of the APPLICATION ADDENDUM FOR SPECIAL REQUESTS									
CARDS TO BE ACCEPTED									
Debit Service Check all that you DO NOT want to accept: ☐ Visa Check ☐ Debit MasterCard									
AMERICAN EXPRESS									
American Express Acceptance: ☒ Yes ☐ No			American Express Annual Volume < \$1,000,000 ☐ Yes ☒ No			American Express Marketing: ☐ Yes ☒ No			
DISCLOSURE SECTION									
 http://usa.visa.com/merchants/operations/op_regulations.html  http://www.mastercard.com/us/merchant/support/rules.html  http://www.discovernetwork.com/merchants/									
REQUIRED SIGNATURES									
All information contained in this application was completed, supplied and/or reviewed by the undersigned Merchant, and all information provided herein is true, complete, and accurate. Total Merchant Services, Inc. ("TMS") and Wells Fargo Bank (the "Member Bank" and, collectively with TMS, the "Servicers") shall not be responsible for any change in printed terms unless specially agreed to in writing by an officer of each Servicer. By signing below you are agreeing to the provisions stated within this merchant application, and have acknowledged receipt and have read the Merchant Credit Card Processing Agreement (the "Merchant Agreement"). Those provisions must be read before signing. By signing below you agree to the terms and conditions contained in the merchant application and the Merchant Agreement. The indicated officers below have the authorization to execute the Merchant Agreement on behalf of the here within named business. MERCHANT UNDERSTANDS THAT THE MERCHANT AGREEMENT WILL NOT TAKE EFFECT UNTIL MERCHANT HAS BEEN APPROVED BY SERVICERS AND A MERCHANT NUMBER HAS BEEN ISSUED. Merchant authorizes Servicers to present Automated Clearing House credits, Automated Clearing House debits, wire transfers, or depository transfer checks to and from the following account and to and from any other account for which the Servicers are authorized to perform such functions under the Merchant Agreement, for the purposes set forth in the Merchant Agreement. This authorization extends to the entire amount in said account from time to time, and includes without limitation amounts due to and/or owed by Merchant under the Merchant Agreement, lease, rental, or purchase agreements for POS (Point of Sale) terminals and accompanying equipment and check guarantee fees and amounts due for supplies and materials. The Automated Clearing House authorization cannot be revoked until all Merchant obligations under the Merchant Agreement are satisfied, and Merchant gives Servicers written notice of revocation. An investigative or credit report may be made in connection with the application. Merchant authorizes Servicers and/or any of their agents to investigate the references provided or any other statements or data obtained from Merchant, or from any credit or financial investigative agencies. Merchant has a right, upon written request, to a complete and accurate disclosure of the nature and scope of the investigation requested. A complete copy of your Merchant Agreement can be obtained at the following URL: http://www.merchantsupport.info/disclosure/EXS.html IN ORDER TO DISPUTE ANY CHARGE OR FUNDING, MERCHANT MUST NOTIFY SERVICERS IN WRITING WITHIN 30 DAYS OF THE DATE OF THE STATEMENT WHERE SUCH CHARGE OR FUNDING APPEARS OR SHOULD HAVE APPEARED. THE LIABILITY OF SERVICERS IS LIMITED UNDER THE MERCHANT AGREEMENT. THE MERCHANT AGREEMENT CONTAINS MANDATORY PROCEDURES FOR RESOLVING DISPUTES. ARBITRATION IS REQUIRED IN ALL BUT CERTAIN LIMITED CIRCUMSTANCES, AND PURSUING CLAIMS ON A CLASS-WIDE BASIS IS PROHIBITED. Please review the Merchant Agreement for further details. Merchant Advantage Program: All new merchants are automatically enrolled in a three month free trial of our Merchant Advantage Program. Merchants who choose to remain in this program will be charged a monthly fee of \$9.95 plus \$4.95 for each additional terminal following the free trial period. Merchants may opt out of this program at any time. For details please visit www.myaccountadvantage.com									
SIGN HERE Signature Principal or Corporate Officer Print Name Date (Stamped signatures not accepted)									
As a primary inducement to Servicers to enter into the Merchant Agreement, the undersigned Guarantor(s), by signing below, jointly and severally, unconditionally and irrevocably, personally guarantee the continuing full and faithful performance and payment by Merchant of each of its duties and obligations to Servicers under the Merchant Agreement or any other agreement currently in effect or in the future entered into between Merchant or its principals and Servicers, as such agreements now exist or are amended from time to time, with or without notice. Guarantor(s) understands further that Servicers may proceed directly against Guarantor(s) without first exhausting their remedies against any other person or entity responsible to them or any security held by Servicers or Merchant. This guarantee will not be discharged or affected by the death of the undersigned, will bind all heirs, administrators, representatives and assigns and may be enforced by or for the benefit of any successor of Servicers. Guarantor(s) understand that the inducement to Servicers to enter into the Merchant Agreement is consideration for this guaranty, and that this guaranty remains in full force and effect even if Guarantor(s) receive no additional benefit from this guaranty. An investigative or credit report of Guarantor(s) may be made in connection with this application. Guarantor(s) authorize Servicers and/or any of their agents or designees to investigate the references provided or any other statements or data obtained from Guarantor(s), or from any credit or financial investigative agencies. Guarantor(s) have a right, upon written request, to a complete and accurate disclosure of the nature and scope of the investigation requested.									
SIGN HERE Signature, an Individual Print Name Date (Stamped signatures not accepted)									
Internal Use Only									
Placement / Rental Plan		☐ 100 UF ☐ WUF		Reprogram / Software Plan		☐ 100 UF ☐ WUF ☐ 70 / 30 ☐ NL			
Signed for Total Merchant Services:		Print Name:		Title:		Date:			
Signed for Global Direct / Member:		Print Name:		Member Name: Wells Fargo Bank, National Assoc.		Date:			