



**ADDITIONAL SERVICE CHARGES**

PREMIUM SERVICES	TRANSACTION SERVICES	MONTHLY SERVICES	MISCELLANEOUS SERVICES
Redwood Online \$_____._____ (Online Statements) (Per User ID)	Mid-Qualified Surcharge _____._____% Non-Qualified Surcharge _____._____% Voice Authorization \$_____._____ Address Verification \$_____._____	Monthly Minimum \$_____._____ Monthly Statement \$_____._____ Wireless Access \$_____._____ Debit Network \$_____._____	Chargeback Fee \$ 25.00 Application Fee \$_____._____ ACH Reject Fee \$ 15.00 Annual Service \$_____._____

**EQUIPMENT INFORMATION**

Processing Equipment	Terminal	Printer	Pin Pad	Software	Internet Gateway
Manufacturer/Model					
Processor: <input type="checkbox"/> First Data _____ <input type="checkbox"/> Paymentech		Wireless Data Network: _____		Serial, LLC or MAN #'s: _____	
Programs: <input type="checkbox"/> Retail <input type="checkbox"/> Restaurant <input type="checkbox"/> MTO/Internet <input type="checkbox"/> Other _____ Special Terminal Instructions: _____					

**CARDHOLDER DATA STORAGE/SECURITY COMPLIANCE**

Is Cardholder data stored? Yes  No  If yes, who stores the data?  Merchant  Gateway/Provider  Merchant and Provider  Unknown.  
If yes, indicate name of all Third Party Providers. \_\_\_\_\_

**ADVERTISING AND SALES METHOD**

1. How are products or services sold? Storefront  Mail  Phone  Internet  Other \_\_\_\_\_  
 2. Where is inventory stocked? Merchant Location  Other \_\_\_\_\_  
 3. Fulfillment Center Services (if used supply name, address, phone, and services provided): \_\_\_\_\_  
 4. How long does your service continue after the card is charged? \_\_\_\_\_ Days (90 Day Maximum)  
 5. Frequency of recurring credit card charges: \_\_\_\_\_ Days (90 Day Maximum)  
 6. Describe your refund policy: \_\_\_\_\_  
 7. List the top products or services sold: \_\_\_\_\_ Sales Price: \$ \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Comments / Web Site Logons / Passwords / URL's / IP Address (for under construction) \_\_\_\_\_  
 Previous credit card Processor \_\_\_\_\_ Under What Business Name \_\_\_\_\_  
 Reason for leaving previous merchant bank card processor (if terminated, please submit a letter of explanation with this application) \_\_\_\_\_  
 \_\_\_\_\_

**Merchant Acknowledgements and Warranties:** Merchant acknowledges that the Bank will determine all Rates, Fees and Charges. The Bank will notify Merchant of the approved Fees and Merchant, by evidence of Merchant's first settled transaction, agrees to pay such approved Fees. Merchant warrants that the information provided above is true and correct and that the Bank is relying on such information in its approval process and in setting the applicable Discount Rate, Approved Average Ticket and Approved Monthly Bankcard Volume. For this purpose, the Bank may utilize credit bureau/agencies and/or its own agents. Merchant understands that the Merchant Processing Agreement shall not take effect until Merchant has been approved by the Bank and a Merchant Number is issued. If your application is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact: Westamerica Bank, Bankcard Division, 3750 Westwind Blvd Ste 210 Santa Rosa, CA 95403 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. By signing below Merchant acknowledges to have read, agreed to, and received a copy of the Merchant Agreement and/or the Merchant Debit Card Processing Agreement all of which is incorporated herein and deemed a part hereof by reference, and agrees to be bound by the terms and conditions. By signing below, each of you agrees that you are authorized as an officer, partner, manager or owner to submit this application and to bind the Applicant to the aforementioned Agreements and that a faxed, copied or scanned signature will be considered an original. By signing below, each of you agrees that the bank may run credit periodically as require to maintain merchant account. **Important Information about procedures for applying for a merchant account:** To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you apply for a merchant account with RMS, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask for a copy of your driver's license or other identifying documents.

\_\_\_\_\_  
 Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_ Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_  
 \_\_\_\_\_  
 Print Name \_\_\_\_\_ Print Name \_\_\_\_\_

**Guarantors.** As a primary inducement to the Bank to enter into this agreement with merchant, the undersigned Guarantor(s), by signing this agreement, jointly and severally, unconditionally and irrevocably, guarantee the continuing full and faithful performance and payment by merchant of each of its duties and obligations to the Bank pursuant to this agreement, as it now exists or amended from time to time, with or without notice. Guarantor(s) understands further that the Bank may proceed directly against Guarantor(s) without first exhausting its remedies against any other person or entity responsible therefore to it or any security held by the Bank or merchant. If merchant is a corporation, then a principal or associate of said corporation must sign as a personal guarantor.

\_\_\_\_\_  
 Signature, an Individual \_\_\_\_\_ Date \_\_\_\_\_ Signature, an Individual \_\_\_\_\_ Date \_\_\_\_\_  
 \_\_\_\_\_  
 Print Name \_\_\_\_\_ Print Name \_\_\_\_\_

I certify on \_\_\_/\_\_\_/\_\_\_, I personally conducted a site inspection of the merchant's business location above and found it to be in conformity with the statements on this application and suitably equipped including appropriate inventory.  
 Agent Name \_\_\_\_\_ Agent Signature \_\_\_\_\_ Date \_\_\_\_\_