



Merchant Application

Redwood Merchant Service
 A division of Westamerica Bank
 3750 Westwind Blvd #210
 Santa Rosa Ca 95403

BUSINESS INFORMATION

Agent Name: Mike Wood		Agent/Office Number: 4361230149	Sub Agent/Office Number:	
Legal Name of Business:		DBA (shows on Cardholder Statement):		
Web Site Address:		E-Mail Address:		
Location Address:		City:	State	Zip
Mailing Address:		City:	State	Zip
Type of Business:	Swiped <u>90</u> %	Corporation	Partnership	LLC
Contact Name:	Keyed <u>10</u> %	Sole Proprietorship	x Non Profit	
	Imprinted <u>0</u> %	Business Hours:	Number of Locations	
Federal Tax ID:	Business Phone #:	Business Fax #:	Age of Business: Years Months	

OWNERSHIP INFORMATION (Total ownership must be at least 50%)

Principal Number 1 Percent of Ownership %				
Principal Legal Name:		Date of Birth:	Social Security #:	
Drivers License Number:	State and Expiration Date:		Home Phone Number:	
Residence Address:	City:	State:	Zip:	Own Rent Yrs Mos
Nearest Relative Not Living With You:	Address:	City:	State:	Phone:
Principal Number 2 Percent of Ownership %				
Principal Legal Name:		Date of Birth:	Social Security #:	
Drivers License Number:	State and Expiration Date:		Home Phone Number:	
Residence Address:	City:	State:	Zip:	Own Rent Yrs Mos
Nearest Relative Not Living With You:	Address:	City:	State:	Phone:

REFERENCES

Bank	Account #	Phone	Contact
Trade	Account #	Phone	Contact
Trade	Account #	Phone	Contact

PROCESSING INFORMATION

Average Monthly Volume \$50,000	Average Ticket \$500	Highest Ticket \$5,000
----------------------------------------	-----------------------------	-------------------------------

CARD TYPES ORDERED

Card Processing Fees	Check To Order	Qualified Rate	Authorization Fee	Existing Account #
Visa/MasterCard/Discover Credit	Y N	2.72 %	\$.25	
Visa/MasterCard Debit	Y N	2.72 %	\$.25	
Debit (Pin based)	Y N	%	\$.	
American Express	Y N	3.40 %	\$.25	Must have open AMEX account#
Diners	Y N	%	\$.	
Electronic Benefits (EBT)	Y N	%	\$.	EBT Requires Additional Signed Agreement

Initials _____

ADDITIONAL SERVICE CHARGES

PREMIUM SERVICES	TRANSACTION SERVICES	MONTHLY SERVICES	MISCELLANEOUS SERVICES
Redwood Online \$ _____ (Online Statements) (Per User ID)	Mid-Qualified Surcharge .7_5 % Non-Qualified Surcharge 1._2_5 % Voice Authorization \$_0._0_0 Address Verification \$_0._0_0_0	Monthly Minimum \$ 25.0 0 Monthly Statement \$ _10.00 Wireless Access \$ _0.00 Debit Network \$ _0.00	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	Exadigm XD 2000				
Processor: xFirst Data _____ Paymentech		Wireless Data Network: Verizon		Serial, LLC or MAN #'s:	
Programs: Retail Restaurant MTO/Internet Other _____ Special Terminal Instructions:					

CARDHOLDER DATA STORAGE/SECURITY COMPLIANCE

Is Cardholder data stored? Yes No <input checked="" type="checkbox"/> 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 ___n/a_____
2. Where is inventory stocked? Merchant Location Other ___n/a_____
3. Fulfillment Center Services (if used supply name, address, phone, and services provided): _____n/a_____
4. How long does your service continue after the card is charged? ___0___ Days (90 Day Maximum)
5. Frequency of recurring credit card charges: ___0___ Days (90 Day Maximum)
6. Describe your refund policy: _____
7. List the top products or services sold: _____n/a_____ Sales Price: \$ _____
Comments / Web Site Logons / Passwords / URL's / IP Address (for under construction) <u>All Sales are Silent and/or Live Auction Fundraiser</u>

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 _____

Accepted By: _____	Date _____	Approved By: _____	Date _____
---------------------------	-------------------	---------------------------	-------------------