



# Merchant Application

Quick reference guide

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# Quick reference guide

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## 1. Proceed to Merchant App

- Open the email sent to you from the “NCR Point of Sale Merchant Application” or no-reply@merchantapp.io
- This email will contain a unique link that you will use to complete your application.
- The link will begin with <https://merchantapp.io>.....
- Chrome is the preferred browser

**!** *If you did not receive the email, check your spam and junk folders. If you still are unable to find the email, please confirm with your NCR sales rep to confirm the email address that was used.*

## 2. Register for an account (one-time only)

- You will be required to register for an Infincept account before completing your merchant application
- You will need to click the “**Register**” button
- Establish a password which uses at least 8 characters and has a combination of letters, numbers and special characters.
- Please be sure to save your password in your browser.

## 3. Login and claim application

- Login using your unique URL included in the initial email you received and click the “**Claim Pre-Generated Application**” button
- If you already started the application previously, click on “**Continue Application**” button on the merchant applications dashboard page
- If you do not complete your application and login later, the button will say “**Continue Application**”

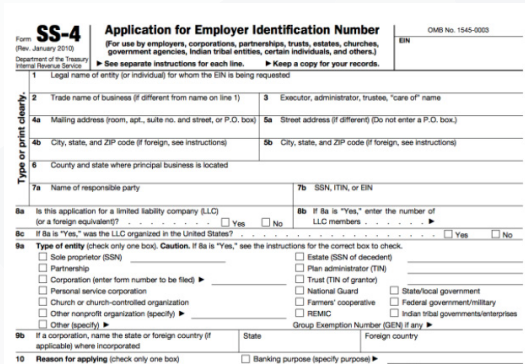
## 4. Complete your Application (Step by Step Guide)

PLEASE NOTE: This application has 4 sections. If you do not click NEXT to go to the next section and the form times out (you get distracted and don't complete the step), your work will NOT be saved. It is important to complete each step in a timely manner to avoid duplicating your work. Much of the information on the Application will be populated based off of what was completed on the Merchant Pre-Application. Please insure it is accurate and complete any additional information as instructed in the application and referenced below. It is helpful to have these items gathered prior to beginning the application

- a. Legal company name, Fed ID, Address (SS-4 Form if available)
- b. ALL owners with 25% or greater ownership—Name, home address, SS#, date of birth, phone number and email address for owners/controlling managers. If no one owns at least 25% of the business, then the day-to-day controller/manager will need to provide the information
- c. Either one of the financial owners, or the controlling manager must be identified as the controller/manager of the business
- d. Manager or controlling person's (if applicable)—Name, home address, SS#, date of birth, phone number
- e. Bank info for depository account including routing number, account number
- f. Sales reports or current processing statements to assist with average and high ticket info, annual and monthly sales info, and daily transaction count and volume info

# 1. Company profile

listed on your Federal SS-4 Form. List the address this entity is registered at. Include your Federal Tax Identification number as listed on your SS-4. (Please omit the dash after the second digit. Only the 9 digit ID number is required)



Form **SS-4** Application for Employer Identification Number  
(Rev. January 2019)  
Department of the Treasury  
Internal Revenue Service

OMB No. 1545-0003

1 Legal name of entity (or individual) for whom the EIN is being requested

2 Trade name of business (if different from name on line 1)

3 Executor, administrator, trustee, "care of" name

4a Mailing address (room, apt., suite no. and street, or P.O. box)

4b City, state, and ZIP code (if foreign, see instructions)

5a Street address (if different) (Do not enter a P.O. box.)

5b City, state, and ZIP code (if foreign, see instructions)

6 Country and state where principal business is located

7a Name of responsible party

7b SSN, TIN, or EIN

8a Is this application for a limited liability company (LLC) (or a foreign equivalent)? Yes No

8b If "Yes," enter the number of LLC members . . . . . Yes No

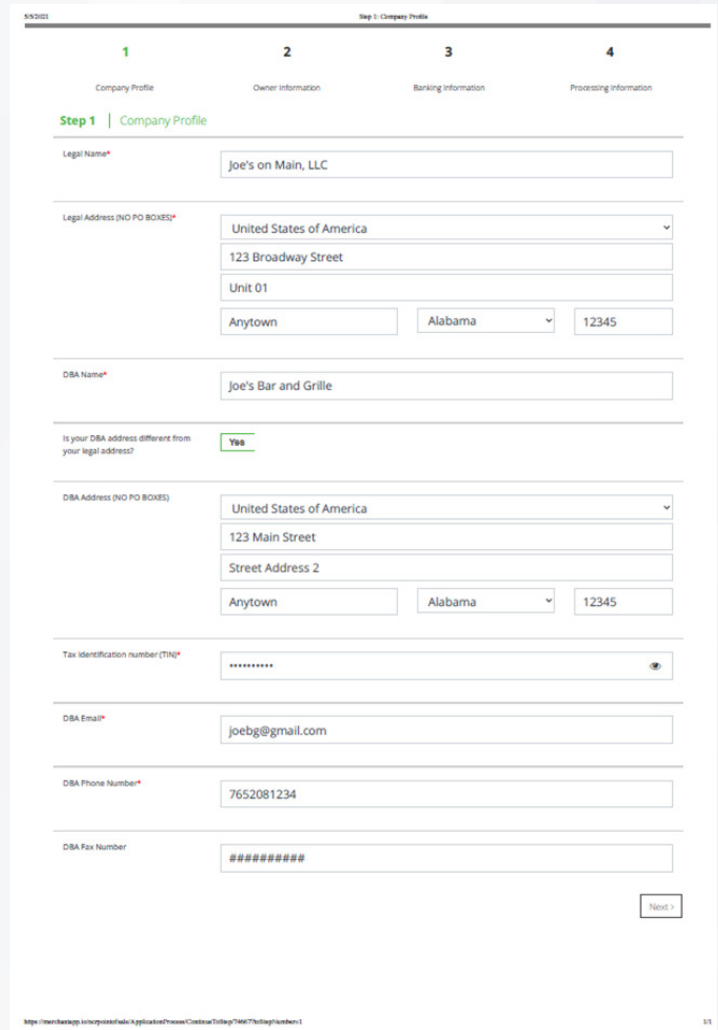
8c If "Yes," was the LLC organized in the United States? Yes No

9a Type of entity (check only one box). Caution: If "Yes," see the instructions for the correct box to check.

9b If a corporation, name the state or foreign country (if applicable) where incorporated. State Foreign country

10 Reason for applying (check only one box) Banking purpose (specify purpose)

If your physical business address is different than where your legal entity is registered, it is important to check the box and enter your physical business address. Underwriting will validate this address.



5/5/2023 Step 1: Company Profile

1 Company Profile 2 Owner Information 3 Banking Information 4 Processing Information

Step 1 | Company Profile

Legal Name\* Joe's on Main, LLC

Legal Address (NO PO BOXES)\*  
United States of America  
123 Broadway Street  
Unit 01  
Anytown Alabama 12345

DBA Name\* Joe's Bar and Grille

Is your DBA address different from your legal address? Yes

DBA Address (NO PO BOXES)  
United States of America  
123 Main Street  
Street Address 2  
Anytown Alabama 12345

Tax Identification number (TIN)\* \*\*\*\*\*

DBA Email\* joebg@gmail.com

DBA Phone Number\* 7652081234

DBA Fax Number #####

Next >

<https://www.bankapp.com/portal/submit-application/Process/Checkout/Trilog/746770/flag/numbers/1>



# Bank information

- Please enter the routing and account number for the bank account in which you want the credit card funds deposited. It is imperative that you enter this correctly. Having a blank check available is helpful to ensure both numbers are entered correctly.

A screenshot of a web form titled "Step 3: Banking Information". The form is part of a multi-step process with four steps: 1. Company Profile, 2. Owner Information, 3. Banking Information (current step), and 4. Processing Information. The form contains four input fields, each with a red asterisk indicating a required field: "Routing Number\*", "Confirms Routing Number\*", "Account Number\*", and "Confirms Account Number\*". Each field contains a series of asterisks. There are "Previous" and "Next" buttons at the bottom right of the form.

# Processing information

The information entered here is very important as it is used to control and prevent potential fraudulent activity on your processing account. If these parameters are set incorrectly, you may have transactions or batches held while NCR validates them. These figures can be changed at a later date, but it is important to enter them as accurately as possible now.

- Average ticket is the average total ticket amount for a credit card transaction. You can find this on your POS system or current processing statement.
- Highest Ticket is the largest amount you anticipate being on one check. Things like large parties, catering orders, event rentals should be considered. If you set this too low and have a ticket over this amount, it may be held to validate, so please carefully consider the amount you enter here. Guess on the high side if necessary, however please provide the most realistic numbers as possible.
- Annual Credit/Debit Volume— enter the total annual sales volume that you anticipate for credit card payments. Typically this is 80-90% of your total annual sales.
- Monthly Credit/Debit Volume—take the annual number you entered and divide it by 12.
- How many daily transactions—enter the highest amount of daily credit card transactions you anticipate. Guess on the high side if necessary.
- What is your highest daily sales volume – enter your anticipated highest sales in one day (typically Friday or Saturday). Guess on the high side if necessary.

- Enter your % of Card present transactions (swiped or dipped at your POS terminal). Typically this is the majority of your transactions (90+ %). Note that the sum of your card present and card not present percentages must equal 100%
- Enter your % of Card not Present transactions (manually entered or entered through your website or mobile payment). You may have an online ordering solution where guest pay when they order, you may take payment over the phone for carry out, you may have a mobile payment solution where guest pay with their phone. All of these would be considered Card not present transactions. Typically this is the minority of your transactions (< 10 %).
- Enter your web site (if applicable).
- AMEX—answer YES or NO for processing over \$1M in AMEX volume annually. If you answer yes to the Amex question, we are expecting you to provide your direct Amex SE number which you should have. American Express requires all merchants with greater than \$1M in annual sales to be directly boarded with them.

Make sure you electronically sign the document as the last step.

If you do not complete the application, you may log back in using your user name and password you created originally.

Step 4: Processing Information

1 Company Profile      2 Owner Information      3 Banking Information      4 Processing Information

step 4 | Processing Information

Average Ticket Amount\* 30

Highest Ticket Amount\* 3000

Annual Credit/Debit Card Sales Volume\* 1200000

Monthly Credit/Debit Card Volume\* 10000

How many daily transactions do you expect\* 250

What is your highest daily sales volume\* 20000

Card Present %\* 95

Card Not Present %\* 5

IBA Website joesbg.com

Will you accept PIN debit in addition to Visa, Mastercard, and Discover? No

Will you process over 1 million dollars in American Express volume annually? No

< Previous Next >

## 5. Review your application and accept the bank disclosure

- NCR uses Citizens Bank as its acquiring bank. Citizens Bank disclosure is shown to the right
- To save your bank disclosure for future reference, click on the **“Download PDF”** button
- Type your name and click the **“Accept & Continue”** button before proceeding to review the pricing and Terms & Conditions

**Acquiring Bank Disclosure**  
BND Home Bank N.A. ("Bank")  
111 W. Monroe, Chicago, IL 60602  
(847) 240-6400

**Acquirer Disclosure:**  
NCR Payment Solutions, LLC, 664 Spring Street, Atlanta, Georgia 30308 ("NCR" or "Processor") will act as payment processor for the Merchant in connection with Transactions under the Merchant Agreement, except for Discover Network and American Express (OptiNet) card transactions where NCR will act as Merchant's acquirer.

**Merchant Bank (Acquirer) Responsibilities:**

1. The Bank is the only entity approved to extend acceptance of Card Brand products directly to a Merchant.
2. The Bank must be a signatory signatory to the Merchant Agreement.
3. The Bank is responsible for assuring merchants on payment Visa and Mastercard Rules with which Merchants must comply. AND His information is also provided to you by Processor.
4. The Bank is responsible for and must provide settlement funds to the Merchant.
5. The Bank is responsible for all funds held in reserve.

**Important Merchant Responsibilities:**

1. Ensure Compliance with cardholder data security and storage requirements.
2. Monitor, report and investigate every Card Brand transaction.
3. Review and understand the terms of the Merchant Agreement.
4. Comply with Card Brand Rules.
5. Retain a signed copy of this disclosure page.

Download PDF   Review Application

I authorize NCR Payment Solutions and its agents to conduct initial and ongoing comprehensive inquiries, research and investigation as required by its underwriting and risk policies and procedures, including the use of third-party credit reporting agencies.

jane doe

Accept & Continue   No thanks! Not right now.

## 6. Review and accept pricing Terms & Conditions

- The Schedule A pricing is shown above the Terms & Conditions in the screenshot to the right, you have to use the internal scroll bars to review the Terms & Conditions. This is the pricing and fee structure that your sales rep proposed.
- Type your name and click the **“Accept & Continue”** button to complete the application's submission

**Schedule A Summary**  
BUNDLED PRICING/FEE SCHEDULE

Discount Pricing:		Authorization Fee:	
Qualified/Mid-Qualified Discount Rate	2.40%	Visa/Mastercard/Discover	\$0.15
Non-Qualified Discount Rate	3.55%	American Express	\$0.15
		PIN Debit (including network fee)	\$0.15

ACH Reject Fee	\$25.00 per item	PCI Compliance Program Fee (SAG/Scanning/Breach)	\$3.00 per month
Chargeback Fee	\$25.00 per item		
Retrieval Request Fee	\$15.00 per item		

Download PDF   Review Application

I authorize NCR Payment Solutions and its agents to conduct initial and ongoing comprehensive inquiries, research and investigation as required by its underwriting and risk policies and procedures, including the use of third-party credit reporting agencies.

Type your name to sign agreement

Accept & Continue   No thanks! Not right now.

## 7. Final confirmation that you have successfully signed and submitted an application

- If you select the **“Merchant Dashboard”** button, you will be returned to the main page where the merchant can download a copy of the signed documents

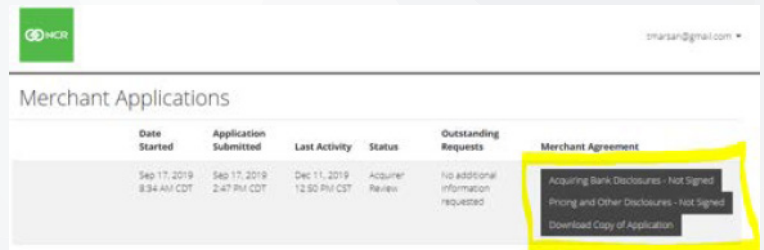
**NCR**   smaran@gmail.com

**Congratulations!**

Your application has been submitted and is under review. You will be contacted shortly with additional updates.

Merchant Dashboard   Logout

- Download a copy of the Terms & Conditions bank disclosure, the pricing schedule and the application data by clicking on the links from the merchant dashboard



Date Started	Application Submitted	Last Activity	Status	Outstanding Requests	Merchant Agreement
Sep 17, 2019 8:34 AM CDT	Sep 17, 2019 2:47 PM CDT	Dec 11, 2019 12:50 PM CST	Acquirer Review	No additional information requested	<a href="#">Acquiring Bank Disclosures - Not Signed</a> <a href="#">Pricing and Other Disclosures - Not Signed</a> <a href="#">Download Copy of Application</a>

- During NCR's review of your application, we may ask you for follow-up information to clarify or correct application data. You will receive an email with a link which you can click to log back into the portal. When you log in you will see a blue button labeled "Respond" that you can click to see the information we are requesting.
- Once your application has been approved by Underwriting, you will receive a welcome email within 24 hours.



# Notice of application requirements

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In an effort to address any questions, and alleviate any concerns as you complete the NCR Application and documentation process, we wanted to share some pertinent details surrounding the data collection process.

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Why does NCR Payment Solutions ask for signatures, name, address, DOB, SSN, and other personal/sensitive info from business owners with a 25% ownership or more AND from controlling individuals in the business?

NCR is required to have the ability to research all owners identity to prove they are not on the OFAC's sanctioned list. OFAC stands for Office of Foreign Assets Control. As a component of the U.S. Treasury Department, OFAC operates under the Office of Terrorism and Financial Intelligence. OFAC publishes a list of Specially Designated Nationals (SDNs), which lists people and organizations with whom U.S. citizens and businesses are prohibited from doing business. If a business or owner is confirmed to be on the OFAC list, we cannot do business with them.

In addition, NCR must also comply with all USA PATRIOT regulations. The USA PATRIOT, passed in 2001 by the federal government, has mandated data collection actions in order to prevent illegal activities such as identity theft, money laundering, and the financing of terrorist organizations.

## What is the USA PATRIOT Act?

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The USA PATRIOT Act of 2001 was enacted on October 24, 2001 by the Senate and House of Representatives of the United States of America "to deter and punish terrorist acts in the United States." It was signed into law by the President on October 26, 2001. The act prohibits "transactions with persons who commit, threaten to commit, or support terrorism." The Office of Foreign Assets Control (OFAC) administers the applicable sanctions and regulations. The acronym for the USA PATRIOT Act stands for Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001.

## What does the USA PATRIOT Act require from you?

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As part of the "know your customer" requirements of this Act, NCR Payment Solutions policy and procedures must include specific steps to validate the identity of our merchants. Therefore, NCR Payment Solutions' validation process must include the following information for all prospective NCR Payment Solutions merchants the customer/entity name must be validated against;

- The Specially Designated Nationals (SDN) list available
- From the Treasury Department
- Merchant's name
- Merchant's address
- Mailing address if different from the location address
- Tax ID number

For non-publicly traded NCR Payment Solutions merchants, the validation process must also include the following additional information:

- Principal name(s)
- Residence address
- Mailing address if different from residence address
- Date of birth
- Social Security number

The validation must be performed and approved by a third party vendor, such as LexisNexis®. All entity names and principal/owners associated with the submitted application must be validated prior to account activation. NCR Payment Solutions must also retain all information gathered during validation for a minimum of five years after account closure.

## How does NCR Payment Solutions manage these requirements?

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In support of the USA PATRIOT Act requirements, NCR Payment Solutions compares all new and existing customer and entity names to the Specially Designated Nationals (SDN) list available from the Treasury Department. Any applications or transactions submitted by persons or entities included in the list will be denied and reported to the appropriate government agency. NCR Payment Solutions' policies and procedures also require compliance with the "know your customer" requirements of the USA PATRIOT Act. NCR Payment Solutions has policies that mandate gathering and validating specific customer information to ensure, to the extent possible, that only legitimate transactions are processed by reputable customers. For additional questions regarding implementation of merchant requirements, please contact your NCR Payment Sales Specialist.

In addition to the above regulatory requirements related to data collection, NCR will also need to collect your company's Federal Tax ID or Employer Identification Number (EIN). This is to ensure your card processing accounts are properly established and are tied to the appropriate legal entity for end-of-year tax reporting purposes. NCR will gather these numbers for each legal entity within your Corporate and/or Franchise structure as applicable for card processing services.