



Merchant Pre-Application

Quick reference guide

Merchant services pre-application worksheet guide

- When filling out the pre-application, the top line is devoted to your **business' DBA name and your business' legal name.**

BUSINESS DBA NAME	LEGAL NAME

- The DBA name stands for "do business as" this is how your business is referred to by your customers. The legal name is what is listed on your business' Federal SS-4 form.
- You will need to print your legal name exactly how it is displayed on the SS-4 form

Form SS-4 (Rev. July 2007) Department of the Treasury Internal Revenue Service		Application for Employer Identification Number (For use by employers, corporations, partnerships, trusts, estates, churches, government agencies, Indian tribal entities, certain individuals, and others.) ▶ See separate instructions for each line. ▶ Keep a copy for your records.		OMB No. 1545-0003 EIN	
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)			5a Street address (if different) (Do not enter a P.O. box.)		
4b City, state, and ZIP code (if foreign, see instructions)			5b City, state, and ZIP code (if foreign, see instructions)		
6 County and state where principal business is located					
7a Name of principal officer, general partner, grantor, owner, or trustor			7b SSN, ITIN, or EIN		
8a Is this application for a limited liability company (LLC) (or a foreign equivalent)? <input type="checkbox"/> Yes <input type="checkbox"/> No			8b If 8a is "Yes," enter the number of LLC members		
8c If 8a is "Yes," was the LLC organized in the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No					
9a Type of entity (check only one box). Caution. If 8a is "Yes," see the instructions for the correct box to check.					
<input type="checkbox"/> Sole proprietor (SSN)		<input type="checkbox"/> Estate (SSN of decedent)		<input type="checkbox"/> Plan administrator (TIN)	
<input type="checkbox"/> Partnership		<input type="checkbox"/> Trust (TIN of grantor)		<input type="checkbox"/> National Guard <input type="checkbox"/> State/local government	
<input type="checkbox"/> Corporation (enter form number to be filed) ▶		<input type="checkbox"/> Farmers' cooperative		<input type="checkbox"/> Federal government/military	
<input type="checkbox"/> Personal service corporation		<input type="checkbox"/> REMIC		<input type="checkbox"/> Indian tribal governments/enterprises	
<input type="checkbox"/> Church or church-controlled organization		<input type="checkbox"/> Other (specify) ▶		<input type="checkbox"/> Group Exemption Number (GEN) if any ▶	
<input type="checkbox"/> Other nonprofit organization (specify) ▶					
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)					
<input type="checkbox"/> Started new business (specify type) ▶		<input type="checkbox"/> Banking purpose (specify purpose) ▶		<input type="checkbox"/> Changed type of organization (specify new type) ▶	

2. The next section is for you to print **your business' address**.

Once again, you will need to print the address used in your SS-4 document for your business' legal address. If you operate out of a different address, please print the physical address in the Business DBA Address at the top.

BUSINESS DBA ADDRESS			
STREET	CITY	STATE	ZIP
LOCATION PHONE NUMBER:			
BUSINESS LEGAL ADDRESS			
STREET	CITY	STATE	ZIP
BUSINESS PHONE:	BUSINESS FAX:		
BUSINESS CONTACT NAME:			
BUSINESS EMAIL:			
BUSINESS WEBSITE:			

3. Under the Business Info section, you will need to calculate the following information:

BUSINESS INFO:		
AVERAGE TICKET: \$	HIGHEST SINGLE TICKET: \$	DAILY TRANSACTIONS: #
MONTHLY VOLUME: \$	HIGHEST DAILY BATCH: \$	SWIPED: %
PHONE ORDER: %	INTERNET: %	MOBILE: %

It is very important to be as accurate as possible. This information is used to protect your business from accidental and fraudulent charges. When transactions are processed outside these parameters, your funds may be held until the Risk department insures they are valid transactions. This can delay your deposits.

Average Ticket: The average total ticket amount for a credit card transaction. You can find this on your POS system or current processing statement.

Highest Single Ticket: 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, but be as realistic as possible.

Daily Transactions: Enter the highest amount of daily credit card transactions that you will anticipate.

Monthly Volume: Your annual sales volume that you anticipate from credit card payments. (This is usually 80-90% of your total annual sales) and divide by 12 months in the year.

Highest Daily Batch: Enter your anticipated highest \$ sales revenue amount in one day (typically Friday or Saturday).

Swiped %: Enter your % of card present transactions (swiped or dipped at your POS terminal). Typically this is the majority of your transactions (90%+)

! NOTE: that your swiped, phone order, internet and mobile order percentages should all add up to 100% of your credit card transactions.

Phone Order %: Enter your % of card not present transactions that are ordered over the phone.

Internet %: Enter your % of card not present transactions that are ordered over your website if you are currently taking orders online.

Mobile %: Enter your % of card not present transactions that are ordered over a mobile device if you are currently taking orders via a mobile app.

4. Under **Nature of Business**, please provide a short description of what you sell (ex. Food and Beverage)

NATURE OF BUSINESS:

For **Signer Information**, it's imperative that all owners of 25% or more in the business be listed on this pre-application with their appropriate ownership percentage. NCR and the sponsor bank require these owners list their PERSONAL address, email and phone number. These are required due to OFAC validation and the US Patriot Act.

! Note: The person and email entered in Signer #1 will receive the Merchant Application documents via email. This person will be required to complete and electronically **SIGN** Merchant Application. Please be advised and look for the Application coming from "NCR Point of Sale Merchant Application" aka no-reply@merchantapp.io. If there are more than two owners of 25% or greater, please use this page twice and complete all applicable information on all owners.

Please note that the Merchant Processing Application and Agreement will be sent to the "Signer 1" email address.

SIGNER #1 NAME **PERSONAL PHONE #** **EMAIL:**

<input type="text"/>	<input type="text"/>	<input type="text"/>
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SIGNER #1 HOME ADDRESS
STREET **CITY** **STATE** **ZIP**

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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SIGNER #1 INFORMATION
SIGNER TITLE: **% OWNERSHIP:**

<input type="text"/>	<input type="text"/>
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SIGNER #2 NAME **PERSONAL PHONE#** **EMAIL (MUST BE DIFFERENT THAN SIGNER #1&2)**

<input type="text"/>	<input type="text"/>	<input type="text"/>
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SIGNER #2 HOME ADDRESS
STREET **CITY** **STATE** **ZIP**

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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SIGNER #2 INFORMATION
SIGNER TITLE: **% OWNERSHIP:**

<input type="text"/>	<input type="text"/>
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ANY OWNER WHO HAS 25% OR MORE OWNERSHIP MUST PROVIDE THEIR FULL NAME, HOME ADDRESS, PERSONAL HOME OR CELL PHONE AND BE ABLE TO PROVIDE THEIR SOCIAL SECURITY NUMBER AND DATE OF BIRTH WHEN THEY COMPLETE THE MERCHANT APPLICATION.

Notice of application requirements

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.

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?

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?

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?

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.