



Application Instructions

- ✓ Fill out or verify all of the applicable information and sign in the appropriate areas.
- ✓ Fax the completed application back to the number at the top of the first page of the application.
- ✓ Include a voided check, a copy of the listed owners' driver's license, and a copy of a bank statement or letter from the bank verifying the signers on the account.
- ✓ The listed owners on the application must be a signer on the checking account used for deposits.
- ✓ The checking account can be personal or business.

Merchant Processing Application

Please type, print, and fax this application to **888-413-1301**

Account activation (1-2 business days after faxing application)

Step 1. Dial the PIN retrieval number 866-750-0269

Step 2. Enter social security number of owner #1 on this application

Step 3. Listen to receive PIN number and transaction limits

If account is not active after 24 hours, call the application hotline at 877-514-1400

Bank: Harris Trust & Savings Bank, Buffalo Grove, IL



Office #: **1516**

Agent Name: **ADJA**

Agent #: **6036**

Merchant Account For: <input type="checkbox"/> Sole Proprietor or Account in Individual's Name <input type="checkbox"/> DBA <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> LLC					
Doing Business As (As you would like it to appear on customer's bill, 23 character limit)			Legal Company Name, Corporate Entity (if applicable)		
Business Street Address			Corporate Street Address (if different)		
City		County	State		
City		County	State		
Zip	Send my mail to: <input type="checkbox"/> Business address <input type="checkbox"/> Home address		Business Phone		Corporate Phone
Business Mobile		Business Fax		Fed Tax ID#	Corporate Fax
Contact Name		Email		Website	

Owner #1				Owner #2							
First		Middle	Last		First		Middle	Last			
Street Address				Apt./Suite #		Street Address				Apt./Suite #	
City		County	State		City		County	State			
Zip	Residence Phone		How long at number?		Zip	Residence Phone		How long at number?			
Mobile Phone			Fax		Mobile Phone			Fax			
Social Security Number			Date of Birth MM/DD/YYYY		Social Security Number			Date of Birth MM/DD/YYYY			
Driver's License #			Expires MM/YYYY	State:	Ownership %	Driver's License #			Expires MM/YYYY	State:	Ownership %

Business Information

Requested Visa/MC Monthly Sales Amount: \$ [] (\$5000 max for new merchants) Average Ticket Amount: \$ [] Highest Ticket: \$ [] (\$500 max for new merchants)

List Products and Services: _____

List percentage of credit card sale methods: (Must have a CVV2 Code, billing zip code, and signed receipt to process)

Credit Card Present: [] % Phone Orders: [] % Internet Orders: [] %

Does merchant accept transactions before customer receives the product of service? No Yes If yes, what percentage? [] % Customer wait time? [] days

Service Fees

UNBUNDLED COST FEES: 2.39% Non-Qualified Rate: 1.40% + .10 VISA/MC Transaction Fee: \$0.25
Statement Fee: \$5.00 Monthly Keyed Gateway Fee: \$8.99 Monthly Minimum Fee: \$0.00

SPECIAL BUNDLED RATE: 3.85% Monthly Access Fee: \$8.99 (Except \$25.00 per Charge Back; \$15.00 per Retrieval Request; 10% Diverted Funds)

New American Express/Discover Merchant Account(s)

Submit my account information and data to open a:

YES - New Discover Account YES - New American Express Account (Required; number of years in business: [] yr, [] mo.)

No fee is charged by Cornerstone Cell Charge to submit data on this new Visa/MasterCard application. However Cornerstone Cell Charge charges a \$0.25 transaction fee for each approved/declined item, batch closing or credit transaction processed. There will be a \$20.00 account set-up fee from Cornerstone Cell Charge to add American Express & Discover processing if done after this initial Visa/MasterCard account is set-up. American Express and Discover will assess fees including but not limited to application fees, discounts, transaction fees, minimums and statement fees. American and Discover accounts can take up to 1 week to be activated, **please wait to be contacted by American Express and Discover to begin processing these cards.** If you have a question about your Discover or AMEX processing abilities, call customer service.

Merchant Name	DBA
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Deposit Funds From My Merchant Sales As Outlined Below

REQUIRED: Fax or email (accounting@cellcharge.com) a copy of a voided check (**no deposit slips**) for the account where you would like your money to be deposited (Owner#1 must be signer on account). Our Risk Department may require further information (bank statement, social security card, driver's license) to verify information on this application.

Bank Name	Bank Phone
Routing Number	Account Number
<input type="checkbox"/> I faxed a copy of my check with this application <input type="checkbox"/> I emailed a copy of my check to accounting@cellcharge.com	

Authorization Signatures

By signing below, the Merchant named above. (1) certifies that all information and documents submitted in connection with this Application are true and complete; (2) authorizes Bank or its agent to verify any of the information given, including credit references, and to obtain credit reports (including a spouse's if in a community property state); (3) have read, agreed to, and acknowledges receipt of the booklet entitled "Merchant 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 thereof (such booklet, together with this Application, the "Agreement"); (4) agrees that Merchant and each transaction submitted to Bank will be bound by the terms and conditions in the Agreement; and (5) agrees that Merchant will submit transactions to Bank only in accordance with the information in this Application and will immediately inform Cornerstone in writing at the address above if any information in the Application changes. The Agreement will become effective only when signed by Bank and Cornerstone Payment Systems. Merchant further acknowledges that, as used in this paragraph, "Bank" means banking institution indicated at the top of the first page of this document.

In WITNESS WHEREOF, the parties hereto have executed this Agreement as of this day:

X _____ Signature, Owner/Authorized Officer No. 1 Print Name: _____	X _____ Signature, Owner/Authorized Officer No. 2 Print Name: _____
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In consideration of Bank and Cornerstone Payment Systems' acceptance of this application and the Agreement the undersigned Guarantor (jointly and severally if more than one) unconditionally guarantees the performance of all obligations of merchant to Bank and Cornerstone Payment Systems under the Agreement, and payment of all sums due thereunder, and in the event of default, hereby waives notice of default and agrees to indemnify Bank and Cornerstone Payment Systems for all funds due from Merchant pursuant to the terms of the Agreement. Guarantor waives any and all rights of subrogation, reimbursement or indemnity derived from Merchant and all other rights and defense available to Guarantor under applicable law, including California Civil Code Sections 2787 to 2856, inclusive (or any similar suretyship laws), and further waives any and all rights of defenses arising by reason of any modification or change in the terms of the Agreement whatsoever, including, without limitation, the renewal, extension, acceleration, or other change in the time any payment or other performance thereunder is due, and / or any change in any interest or discount rate or fee thereunder. Guarantor confirms that Guarantor, collectively or individually, is a party to the Agreement, and unconditionally and specifically authorizes Bank, or its authorized agent, to debit any overdue fees, costs, chargebacks, fines, fees, penalties, expenses or obligations under the Agreement and / or any contractual relationship with Bank or Cornerstone Payment Systems from any personal checking account or other account owned or controlled by Guarantor, and further to report any default hereunder on Guarantor's personal Credit Bureau Report. Guarantor agrees to pay all costs and expenses of whatever nature, including attorney's fees and other legal expenses incurred by or on behalf of Bank or Cornerstone Payment Systems in connection with the enforcement of this Guaranty. Guarantor further acknowledges that, as used in this paragraph, "Bank" means banking institution indicated at the top of the first page of this document.

X _____ Signature, Owner/Authorized Officer No. 1 Print Name: _____	X _____ Signature, Owner/Authorized Officer No. 2 Print Name: _____
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Check Processing and Guarantee Service-Merchant Acceptance

This Agreement includes all of the terms and conditions contained on the front and ATTACHED RECITALS of this Agreement. This Agreement has been executed on behalf of and by the authorized management of each party as of the date below. Merchant authorizes GETI or any credit reporting agency by GETI or agent of GETI, to make whatever inquiries that GETI deems appropriate to investigate, verify or research references, statements or data obtained from Merchant for the purpose of this application for accompanying POS terminal(s) or equipment financing. Personal Guarantee: To induce and in consideration of GETI acceptance of the Recurring Debit Service agreement, the undersigned (herein referred to as "Guarantor") unconditionally, personally, individually, jointly and severally guarantees performance of the Merchant's obligations under this Agreement and payment of all sums due thereunder and hereby continues to personally indemnify GETI for any and all funds due from Merchants under the terms of this Agreement. ACH Debit/Credit Authorization: Merchant hereby authorizes GETI in accordance with this Recurring Debit Agreement to initiate debit/credit entries to Merchant's checking account, as indicated per the attached copy of a voided check from same. The authority is to remain in full force and effect until (a) One hundred and twenty (120) days after GETI has received written notification from MERCHANT of its termination in such a manner as to afford GETI reasonable opportunity to act on it, and (b) all obligations of Merchant to BANK/GETI that have arisen under this agreement have been paid in full. IMPORTANT NOTICE ALL INFORMATION CONTAINED ON THIS APPLICATION WAS COMPLETED BY OWNERS AND/OR OFFICERS OF MERCHANT AND THEY WARRANT THAT ALL CHECK INFORMATION AND SALES VOLUME INDICATED THROUGHOUT THIS APPLICATION ARE ACCURATE AND ACKNOWLEDGE THAT ANY VARIANCE TO THIS INFORMATION COULD RESULT IN DELAYED AND/OR WITHHELD SETTLEMENT OF FUNDS AS WELL AS THE LOSS OF ALL GUARANTEE PRIVILEGES OF ALL CHECKS. NO BLANK SPACES WERE LEFT INCOMPLETE. N/A OR NONE HAS BEEN FILLED IN ANY SPACES WHERE APPLICABLE THIS AGREEMENT SHALL NOT BE BINDING OR TAKE EFFECT UNTIL MERCHANT HAS BEEN APPROVED BY A GETI OFFICER AND A MERCHANT NUMBER HAS BEEN ISSUED WITH CHECK LIMIT AND GUARANTEE LIMIT.

<input type="checkbox"/> YES - Enroll my merchant account so I can use the check deposit/guarantee service as soon as I receive my PIN number. <input type="checkbox"/> YES - I agree to the fees assigned with the Check processing and Check Guarantee Service.	Fee Schedule: Processing percentage: <input type="text" value="3.95%"/> Monthly System Access Fee: <input type="text" value="\$9.95"/> Transaction Fee: <input type="text" value="\$0.30"/>
(CHECK PROCESSING) Merchant Agreed and Accepted: I have read and agree to the terms of this agreement X _____ Authorized Merchant	(FOR CORPORATIONS AND LLC's ONLY) CORPORATE RESOLUTION: The officer(s) identified have the authority to execute the Check Service Agreement with GETI on behalf of the corporation or LLC X _____ Authorized Merchant

Merchant Account Set-Up

Set-up Fee Amount: <input type="text" value="\$79.00"/>	<input type="checkbox"/> Paid in Cash/Check	<input type="checkbox"/> Paid by Credit Card	
Card Number	Expiration	Billing Zip Code	Name on Card
CVV2 (last 3 digits on back of card):			

Merchant Name	DBA
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Merchant Identity Verification Sheet

PLEASE INCLUDE WITH CELL CHARGE APPLICATION

In order to expedite the approval of our merchants, Cell Charge requires the following materials in addition to a completed Cell Charge Application. If any one of these items is not submitted with the application, the application will be delayed. **PLEASE DO NOT FAX INCOMPLETE APPLICATIONS.** Attach the following items and information to this sheet, or include them in the fax to your sales agent with a completed application.

1

**ATTACH COPY OF
DRIVER'S LICENSE HERE**

In order to ensure the legibility of the information stated on the driver's license after faxing, please copy the information below as well.

Address on License (if different than application)

Expiration Date on License _____

2

ATTACH COPY OF VOIDED CHECK HERE



Merchant Account Instructions

Activating Your Account

Normal activation time is within 24-hours of faxing a **completed** application. Following the activation period, call the automated PIN retrieval phone number at **1-866-750-0269**. Key in the social security number of the listed "owner #1" on the application, and listen for and record the 6-digit PIN number. If a PIN is not given or a message indicating a pending application is given call the application hotline at **1-877-514-1400**. Please have a copy of your application, voided check and driver's license available for verification purposes. We may request another copy of any of these items if they were not legible initially.

Your First Transaction

We recommend that you run a test transaction using your own credit card for between \$1.01 and \$5.00 in order to verify that your new merchant account is working properly (see processing instructions below, contact customer service with questions). First transactions by new merchants may take a few extra days to settle into your checking account. Following transactions take roughly two days to settle into your account. If you do not see your funds settle into your account, or have any questions about this process, contact customer service at 1-866-750-0271.

Credit Card and Check Processing Instructions	
<p>To Make Check Transactions:</p> <p>Step 1. Dial 1-866-750-0270.</p> <p>Step 2. Enter "PIN" number, followed by the pound (#) key. ("PIN" number retrieval: 1-866-750-0269)</p> <p>Step 3. Press "2" for check transaction.</p> <p>Step 4. Enter 9 digit bank transit routing number, followed by the pound (#) key.</p> <p>Step 5. Enter checking account number, followed by the pound (#) key.</p> <p>Step 6. Enter the check number, followed by the pound (#) key.</p> <p>Step 7. Enter the amount of the check, including dollars and cents, followed by the pound (#) key</p> <p>Step 8. Listen to amount and press pound (#) key if correct.</p> <p>Step 9. You will be provided the authorization number. Record this number on the check sticker affixed to the check.</p>	<p>To Make Credit Card Transactions:</p> <p>Step 1. Dial 1-866-750-0270.</p> <p>Step 2. Enter "PIN" number, followed by the pound (#) key. ("PIN" number retrieval: 1-866-750-0269)</p> <p>Step 3. Press "1" for credit card.</p> <p>Step 4. Enter credit card number, followed by the pound (#) key.</p> <p>Step 5. Enter 4-digit expiration month & year, followed by the pound (#) key. Example: January 2005= 0105.</p> <p>Step 6. Enter 3-digit security code located in the signature panel on the back of card, followed by the pound (#) key.</p> <p>Step 7. Enter cardholder's billing address zip code, (5 digits), followed by the pound (#) key.</p> <p>Step 8. Enter sales amount including dollars & cents, followed by the pound (#) key.</p> <p>Step 9. Listen to amount and press pound (#) key if correct.</p> <p>Step 10. You will be provided the authorization number. Record this number on your sales document.</p>
<p><u>Important Phone Numbers</u></p> <p>PIN Retrieval Number: 1-866-750-0269</p> <p>Sales Transactions: 1-866-750-0270</p> <p>Customer Service: 1-866-750-0271</p>	