



## MERCHANT APPLICATION - POINT OF SALES SERVICES

Sales Agent Name

These Instructions MUST be followed to avoid merchants being unduly delayed or denied service by Elavon. When submitting an application the following documents must be provided. Please ensure that all fields and requested information is completed. If preparing by hand, please ensure all information is Legible.

### REQUIRED DOCUMENTS The following 4 items are Mandatory, if not submitted the application can not be processed.

- Signed Merchant Application** -All pages of this application, completed and signed.
- Void Check or Bank Letter** - Account must be a Business account. Name on voided check or bank letter must match DBA or legal name on Merchant Agreement. Name of business must be preprinted.
- Proof of Existence - *IF Merchant is a Sole Ownership or Partnership*** (one of the following):
  - a. Government Business License
  - b. Phone, Hydro or Gas company bill (must have business name and address)

***IF Merchant is an Incorporated Company***

  - a. Articles of Incorporation
- Driver's License or Passport** - Photograph or color scan (do not fax photo or scanned image)

### ADDITIONAL DOCUMENTS Will be required in the following instances

- Mail Order, Telephone Order, Internet** - Last 3 months of current, consecutive statements are required.
- 2 Years Financial Statements** - under the following scenarios:
  - a. Annual volume is over \$5,000,000
  - b. Merchant accepts payment for future delivery of products (eg. carpet purchase)
  - c. Merchant provides products or services of an extended period (eg. Subscriptions).
- FURNITURE BUSINESSES - ADDITIONAL REQUIREMENTS**
  - a. Two years of financial statements - must be 3RD PARTY PREPARED
  - b. If no financials, must have Personal Guarantee with FICO of 700 or greater.
  - c. Must be Retail sales - no mail or telephone order or no Internet merchants.
  - d. No drop ship furniture merchants will be approved (order from store, ship direct from factory). All merchants must stock their own inventory.

**ELAVON MAY REQUEST ADDITIONAL DOCUMENTATION BASED ON THE DEGREE OF RISK THAT IS ASSOCIATED WITH THE MERCHANT.**

# Merchant Application for Point of Sales Service

## 1. MERCHANT INFORMATION

Business (DBA) Name		Contact Name			
Corporation (Legal) Name		Telephone	Fax		
Store Address		City	Province	Postal Code	
Corporate Address (if different from above)					
E-mail		Company Web Site			
Ownership Type: <input type="checkbox"/> Sole Owner <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership	Merchant Type: <input type="checkbox"/> Retail <input type="checkbox"/> Mail & Phone <input type="checkbox"/> Restaurant { <input type="checkbox"/> Tips } <input type="checkbox"/> Internet	Date Business Established	HST / GST Number	CFIB Number	
Business located in: <input type="checkbox"/> Separate Building <input type="checkbox"/> Residence <input type="checkbox"/> Shopping Center <input type="checkbox"/> Office Building <input type="checkbox"/> Retail <input type="checkbox"/> Kiosk					
Name of Credit Processor	AMEX Merchant #: (existing account)	Discover Merchant #:	Is Business Seasonal? <input type="checkbox"/> No <input type="checkbox"/> Yes List Months Closed	Card Acceptance	
Company Annual Revenue \$	Average Sale Amount \$	High Sale Amount \$		<input type="checkbox"/> 100% 0% 0%	<input type="checkbox"/> 90% 10% 0%
Monthly Interac Debit Sales \$	Monthly VISA Sales \$	Monthly MasterCard Sales \$		<input type="checkbox"/> 80% 20% 0%	<input type="checkbox"/> 0% 90% 10%
				<input type="checkbox"/> 100%	<input type="checkbox"/> 100%
Product Description:			When does customer receive product or service? <input type="checkbox"/> Same Day. If Not _____ # of days		

## 2. PRINCIPAL 1 INFORMATION (Complete a separate form for all owners with 25% or more ownership)

First Name		Last Name		Home Telephone	Cell Phone
<i>(Either Home or Cell Phone is Required for Contract Verification)</i>					
Home Address			City	Province	Postal Code
<input type="checkbox"/> Beneficial Owner <input type="checkbox"/> Authorized Signer	% Ownership	Title	Country of Citizenship	Date of Birth (DD/MM/YYYY)	<i>(Required for Contract Verification)</i>
E-mail <i>(Required for Contract Verification)</i>					Social Insurance Number
Previous Address if Current Address is less than 2 Years					

## PRINCIPAL 2 INFORMATION

First Name		Last Name		Home Telephone	Cell Phone
Home Address			City	Province	Postal Code
<input type="checkbox"/> Beneficial Owner <input type="checkbox"/> Authorized Signer	% Ownership	Title	Country of Citizenship	Date of Birth (DD/MM/YYYY)	Social Insurance Number
E-mail					
Previous Address if Current Address is less than 2 Years					

## 4. SERVICES

*(Check each card you wish to accept)* By selecting card types below, merchant will be authorized to process transactions of the selected card type.

- INTERAC Debit     
  VISA Credit     
  MasterCard Credit     
  Discover  
 VISA Debit     
  MasterCard Debit     
  Union Pay  
 American Express (Select only to setup new American Express account, do not select if an account exists.)

### Canadian Anti-Spam legislation

Merchant's Initial

In compliance with Electronic Commerce Protection Regulations, merchant Expressly Consents to receiving electronic messages from Canmor Merchant Services and Canmor Inc. Merchant may at any time Unsubscribe by sending an e-mail, providing merchant name and account number, to "unsubscribe@canmor.com"

**5. EQUIPMENT / PRODUCT** **HST/GST #861810281**

DESCRIPTION	CONTACTLESS	QUANTITY	BUY	LEASE	RENT	PRICE PER UNIT	TOTAL
	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$
	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$
	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$
	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$

**CREDIT CARD PAYMENT INFORMATION - Complete if paying by Credit Card**

Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> Credit Card Number _____ Expiry Date _____ 3 Digit Security Number on Back of Card _____ Name on Card _____ Signature <b>X</b> _____	Shipping \$ _____ Sub-Total \$ _____ HST/GST/PST \$ _____ TOTAL \$ _____
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**EQUIPMENT LEASE**

Merchant has requested to purchase the above indicated equipment by entering a NON-CANCELLABLE Lease for a period of \_\_\_\_\_ months at a monthly payment amount of \$ \_\_\_\_\_ (excluding taxes). X \_\_\_\_\_ Merchant's Initial

**6. PRICING (RATES and FEES)**

**INTERAC DEBIT Pricing**

Debit Transaction Fee \$ \_\_\_\_\_ Merchant elects to charge a Surcharge Fee of \$ \_\_\_\_\_  
*Interac FLASH Transactions: \$0.035 will be added to the Debit Transaction Fee* (Merchant receives 50% of the Surcharge amount.)

**CREDIT CARD Pricing:** \* The rates appearing in the following table represents the percentage mark-up that will be added to the Interchange Rates established and regulated by Visa and Mastercard.

	VISA	Mastercard	Discover	Union Pay	American Express (JCB)	VISA Debit MasterCard Debit	Assessment Fees <small>Visa/MasterCard Pass Through Fees</small>
Consumer Qualified	%	%	0.35 % *	0.45 % *	0.45 % *	0.35 % *	Visa 0.1017%
Rewards Qual	0.35 % *	0.35 % *					Mastercard 0.0904%
Mid Qual	0.35 % *	0.35 % *					Cross Border CDN 0.6780%
Non Qual	0.35 % *	0.35 % *	0.35 % *	0.45 % *	0.45 % *		Cross Border INT'L 1.1300%
Commercial	0.35 % *	0.35 % *					

**MISCELLANEOUS FEES (Service, One-Time, Per Occurrence)**

Application Fee (one time)	\$95.00	Wireless Setup (one time)	\$	E-Commerce Setup (one time)	\$
Monthly Minimum (per occur)	\$20.00	Wireless Airtime	\$	E-Commerce Fee	\$
PCI Security Fee	\$ 9.00	Converge Setup (one time)	\$	Chargeback Fee (per occur.)	\$15.00
PCI Plus Fee <input type="checkbox"/>	\$ 5.00	Converge Fee	\$	Returned Item Fee (per occur)	\$35.00
Maintenance Fee	\$ 9.95	Service Fee	\$ 5.00	Other	\$

**Authorizations Fee** Visa - \$0.06 Mastercard - \$0.06 Discover - \$0.10 American Express - \$0.10 Union Pay - \$0.10 ForeignNetwork - \$0.10

**7. MERCHANT ACKNOWLEDGEMENT**

THE UNDERSIGNED HEREBY REPRESENTS; THEY ARE A SIGNING OFFICER OF THE COMPANY NAMED HEREIN, THE INFORMATION PROVIDED AND PRESENTED IN THIS APPLICATION IS TRUE AND ACCURATE. THE PARTIES NAMED HEREIN AGREE THE INFORMATION PROVIDED, IN CONJUNCTION WITH INFORMATION FROM THIRD PARTY SOURCES, SHALL BE USED TO APPROVE OR NOT APPROVE MERCHANT FOR POINT OF SALE SERVICE.

<b>X</b> _____	_____	_____	_____
Authorized Merchant Signature	Date	Print Name	Title
<b>X</b> _____	_____	_____	_____
Authorized Merchant Signature	Date	Print Name	Title

# COMPLETING THE APPLICATION PROCESS

## In Compliance with the Canadian Code of Conduct for the Processing of Credit and Debit cards in Canada.

You will receive an e-mail from Elavon Canada requesting you to confirm the details of your application and to electronically sign acceptance of the details of your application.

In the e-mail, you will be presented with the following instructions and information:

1. Registration Screen - You will setup access to view your information, you will enter your "Date of Birth" and the last 4 digits of your personal telephone number. Both of these will be what was entered on the application your Sales Agent completed.

You will be asked to enter a password, then confirm your password.

2. You will then be presented with all the details of your application, company information, your personal information, pricing, etc.. You will be asked to Approve the information as presented.
3. You will then be presented with The Company Agreement (containing all details that you approved) and asked to eSign the agreement.

You eSign by using your computer Mouse, or pen/finger if you are viewing the details on a tablet. Your signature does not need to be an exact match to your hand written signature; any attempt at your signature coupled with you having signed into this process and your e-mail address will be considered acceptable.

4. Immediately after eSigning and submitting your reply to Elavon, the formal approval process will begin. In many cases, approval occurs within 1-2 hours; should additional information be required, you will be contacted by your sales agent.

# IMPORTANT NOTICE TO ALL MERCHANTS

## NEW CREDIT CARD SECURITY REQUIREMENTS

### All Merchants in Canada Must Be Certified Under the *Payment Card Data Security Standards*

**BACKGROUND** - The increase in criminal activities over the past few years has resulted in the theft of over 2 Billion cardholder records. The largest theft was identified in July 2014 of 1.2 billion records stolen by European criminal organizations. Major businesses such as Target stores, Global Payments and JYSK (a large retailer) had their computer systems hacked by criminals *stealing hundreds of million cardholder records*. But it is not only large businesses that are targeted by criminals, small retailers are also attacked. Criminals send small applications, called bots, out into the internet for the purpose of finding any business that has security weaknesses. Once found, these small businesses computers are hacked and cardholder data, contact lists, bank account information is stolen.

**SOLUTION** - The Payment Industry (Visa, Mastercard, American Express, Discover and many other international cards) have established security regulations designed to reduce the number and impact of criminals hacking into businesses computers and networks. **All Canadian business that accept credit or debit cards must undergo a certification process and PASS the certification.** *New merchants to Elavon are given a 3 month period to undergo the certification process*, make any adjustments that are identified and receive a pass grade. PCI Certification is not a one-time event, it must be performed annually because security requirements change as criminal activity changes; merchants change their business methods (adding eCommerce) and merchant's internal security processes change from time to time.

**FINANCIAL** - In addition to the dramatic increase in criminal activity, the costs to defend against criminal attacks are also dramatically increasing. Merchants will now be charged a monthly PCI Security fee of \$8.95 per month, this fee will assist in covering the cost of monitoring criminal activity and their changing methods of attack. Included in the \$8.95 is an insurance policy of up to \$100,000 per attack to offset liability costs if your system is hacked. If you are not successfully certified after 3 months, you will be assessed a \$20.00 "Non PCI Compliance Fee" each month until you are certified.

**COMPLIANCE PROGRAM** - Elavon recognizes that the process of successful certification can be complicated for merchant's especially small merchants who do not have highly trained IT specialists. To assist all merchants (small to large), Elavon has partnered with Sysnet Global Solutions to guide merchants in identifying the degree of certification activity that is required for each merchant. Tools are available to merchants to scan their computers and networks that will identify weaknesses and provide instructions on correcting weaknesses and vulnerabilities.

**TO BEGIN YOUR CERTIFICATION**  
simply log into [www.pcicompliancemanager.com](http://www.pcicompliancemanager.com)  
and follow the instructions.

**NOTE:** When you begin your certification, you will be asked to enter your computer's IP Address. If you do not know the IP Address, log into [www.whatismyipaddress.com](http://www.whatismyipaddress.com) your IP Address will be displayed on the screen.

**HACKERS DO NOT ONLY TARGET LARGE BUSINESSES,  
SMALL BUSINESSES ARE ATTACKED AS WELL.**