

Retail Merchant Agreement Instructions

1. Print out packet Any Questions Call: (218) 340-2243
2. On page one legibly fill in all information requested. If not a sole proprietorship the federal tax id is required in the Business Information box.
3. In the Ownership Information box only one owner is needed if they have over 33% ownership. The social security number is required unless you attach the last two years of tax return statements or the last two years of profit and loss statements.
4. Initial at the bottom of page one.
5. On page two in the Electronic Debit/Credit Authorization box please put in the information for the bank account you want the money to be deposited into. You can find the transit and DDA numbers on the bottom of your checks.
6. In the Cards to be Accepted box you will see a check box for American Express. If you have a current account with Amex you can find your account number on the monthly statements they send to you. If you want to accept Amex and do not have a current account check the New Setup box, keep in mind that they are a separate entity than (TMS) and they have different rates. They have a setup fee of \$50 also.
7. There are five signature lines on this page that need to be signed.
8. On page three please attach a voided check to the page. If not a sole proprietorship the check must have the DBA name on it. If a sole proprietorship the check must have the owners name on it.
9. On page four is the full disclosure of rates and fees. If you have questions about these rates and fees please call me anytime at: (218) 340-2243.
10. Please sign on the bottom of the page.
11. On page five it goes into detail of how the different rates are determined by the type of business and cards that go through.
12. On page six please fill in the Business Description Profile. Where it asks, "does merchant use fulfillment house?" answer no if you do not know what that is.
13. On page seven please select the free terminal placement package you want. If you are unsure of what package you want just give me a call and I can assist you in selecting the right package for your business.
14. There are two signatures and one initial needed on this page.
15. If you are currently processing credit cards you must attach and send your most recent processing statement with the other documents. (We will not terminate your old processing company, which is your responsibility to do. Waite until your new equipment arrives before canceling your old service, so that you are not without processing for any amount of time.) If your current processing statement shows over \$10,000 in transaction volume, Total Merchant Services will refund cancellation fees if any, charged to your account from your old processing company up to \$295. Please contact me if this occurs to assist in getting the money refunded to you.
16. You will receive a copy of this agreement with your new terminal in a welcome package. Please file it in a safe place, thank you for your business.

FAX ALL DOCUMENTS BACK TO:
1 (701) 526-3357
ATTENTION RYAN THEIS



total merchant services
payment solutions for your business

Sub Agent: Ryan Theis
BNG Holdings Inc.
Fargo, ND

VOIDED CHECK VERIFICATION FORM

Please attach a voided check below.

A T T A C H V O I D E D
C H E C K H E R E

Do you have pre-printed checks showing the Business DBA Name listed on the application? YES NO

Bank Reference Name: _____

Bank Contact Person: _____

Bank Telephone Number: _____

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SCHEDULE OF FEES – CONTINUED

RETAIL and RESTAURANT	LODGING / CAR RENTAL
<p>I. QUALIFIED Transaction Conditions</p> <ul style="list-style-type: none"> • Card is Present, full magnetic stripe is read by the terminal and signature is obtained; <i>and</i> • One electronic authorization request is made per transaction and transaction/purchase date is equal to the authorization date; <i>and</i> • Authorized transaction amount must match settled transaction amount, except for restaurants, where transaction amount may be within 20% of the original authorized amount; <i>and</i> • Additional Data (sales tax and customer code) is required in the settled transaction on all Commercial Cards at non Travel & Entertainment (T&E) locations (see <i>Commercial Card section</i>); <i>and</i> • Transaction electronically deposited (<i>batch transmitted</i>) no later than 1 day from transaction/purchase date <p>II. PARTIALLY QUALIFIED Transaction Conditions</p> <ul style="list-style-type: none"> • One or more of the QUALIFIED Conditions were not met, <i>or</i> • Transaction electronically deposited (<i>batch transmitted</i>) greater than 1 day but within 2 days from transaction/purchase date <p>III. NON-QUALIFIED Transaction Conditions</p> <ul style="list-style-type: none"> • One or more of the QUALIFIED OR PARTIALLY QUALIFIED Conditions were not met, <i>or</i> • Transaction electronically deposited (<i>batch transmitted</i>) greater than 2 days from authorization date, <i>or</i> • Transaction was from a non-US Cardholder, <i>or</i> • Commercial, World MasterCard, World Elite MasterCard, MasterCard Rewards, Visa Signature Preferred, Visa Rewards Card, Visa Signature Card, or Visa Infinite Card accepted at a T&E location, unless qualifies for Level II, <i>or</i> • Commercial Cards at a non T&E location without the required additional data (see <i>Commercial Card section</i>), <i>or</i> • Transaction was not electronically authorized 	<p>I. QUALIFIED Transaction Conditions</p> <ul style="list-style-type: none"> • Card is Present, full magnetic stripe is read by the terminal and signature is obtained; <i>and</i> • Incremental electronic authorization requests are permitted; <i>and</i> • Settled transaction amount must be within 15% of the total authorized amount; <i>and</i> • Transaction date must be equal to the hotel check out (departure) date / car rental check in (return date) check out /car rental date; <i>and</i> • Anticipated duration of the stay/car rental period included in authorization; <i>and</i> • All transactions must include additional data (such as <i>folio (room) number / rental agreement number</i>) when settled; <i>and</i> • Transaction electronically deposited (<i>batch transmitted</i>) no later than 1 day from check out/car return date <p>II. PARTIALLY QUALIFIED Transaction Conditions</p> <ul style="list-style-type: none"> • One or more of the QUALIFIED Conditions were not met, <i>or</i> • Transaction electronically deposited (<i>batch transmitted</i>) greater than 1 day but within 2 days from check out/car return date <p>III. NON-QUALIFIED Transaction Conditions</p> <ul style="list-style-type: none"> • One or more of the QUALIFIED OR PARTIALLY QUALIFIED Conditions were not met, <i>or</i> • Transaction was from a non-US Cardholder, <i>or</i> • Transaction electronically deposited (<i>batch transmitted</i>) greater than 2 days from check out/car return date, <i>or</i> • Commercial, World Elite MasterCard, MasterCard Rewards, Visa Signature Preferred, World MasterCard, Visa Rewards Card, Visa Signature Card, or Visa Infinite Card accepted at a T&E location, unless qualifies for Level II, <i>or</i> • Transaction was not electronically authorized
<p>DIRECT MARKETING / MOTO</p> <p>I. QUALIFIED Transaction Conditions</p> <ul style="list-style-type: none"> • One electronic authorization request is made per transaction and transaction date is equal to the shipping date; <i>and</i> • Authorization request message must include Address Verification (AVS); <i>and</i> • Transaction/shipping date must be within 7 days of authorization date; <i>and</i> • Settled transaction amount must equal authorization amount; <i>and</i> • Settled transaction must include customer service telephone number, 6 digit order number, and total authorized amount; <i>and</i> • Additional Data (<i>sales tax and customer code</i>) is required in the settled transaction on all Commercial Cards at non T&E locations (see <i>Commercial Card section</i>); <i>and</i> • Transaction electronically deposited (<i>batch transmitted</i>) on or 1 day after transaction/shipping date <p>II. PARTIALLY QUALIFIED Transaction Conditions</p> <ul style="list-style-type: none"> • One or more of the QUALIFIED Conditions were not met, <i>or</i> • Transaction electronically deposited (<i>batch transmitted</i>) greater than 1 day but within 2 days from transaction/shipping date <p>III. NON-QUALIFIED Transaction Conditions</p> <ul style="list-style-type: none"> • One or more of the QUALIFIED OR PARTIALLY QUALIFIED Conditions were not met, <i>or</i> • Transaction electronically deposited (<i>batch transmitted</i>) greater than 2 days from transaction/shipping date, <i>or</i> • Transaction was from a non-US Cardholder, <i>or</i> • Commercial, World MasterCard, World Elite MasterCard, MasterCard Rewards, Visa Signature Preferred, Visa Rewards Card, Visa Signature Card, or Visa Infinite Card accepted at a T&E location, unless qualifies for Level II, <i>or</i> • Commercial Cards at a non T&E location without the required additional data (see <i>Commercial Card section</i>), <i>or</i> • Transaction was not electronically authorized 	<p>SUPERMARKETS</p> <p>I. QUALIFIED Transaction Conditions</p> <ul style="list-style-type: none"> • Card is Present, full magnetic stripe is read by the terminal and signature is obtained; <i>and</i> • One electronic authorization request is made per transaction and transaction/purchase date is equal to the authorization date; <i>and</i> • Authorized transaction amount must match settled (<i>deposit</i>) transaction amount; <i>and</i> • Additional Data (<i>sales tax and customer code</i>) is required in the settled transaction on all Commercial Cards (see <i>Commercial Card section</i>); <i>and</i> • Transaction electronically deposited (<i>batch transmitted</i>) no later than 1 day from transaction/purchase date <p>NOTE: If Supermarket is not certified with Visa and MasterCard, Qualified rate is increased by 35%</p> <p>II. RETAIL QUALIFIED Transaction Conditions</p> <ul style="list-style-type: none"> • Meets all qualifications for Supermarket Qualified; <i>and</i> • Card accepted is either a MasterCard Commercial or International Card <p>III. PARTIALLY QUALIFIED Transaction Conditions</p> <ul style="list-style-type: none"> • One or more of the QUALIFIED Conditions were not met, <i>or</i> • Transaction electronically deposited (<i>batch transmitted</i>) greater than 1 day but within 2 days from transaction/purchase date <p>IV. NON-QUALIFIED Transaction Conditions</p> <ul style="list-style-type: none"> • One or more of the QUALIFIED OR PARTIALLY QUALIFIED Conditions were not met, <i>or</i> • Transaction was from a non-US Cardholder, <i>or</i> • Transaction electronically deposited (<i>batch transmitted</i>) greater than 2 days from authorization date, <i>or</i> • Commercial Cards without the required additional data (see <i>Commercial Card section</i>), <i>or</i> • World MasterCard, World Elite MasterCard, MasterCard Rewards, Visa Signature Preferred, Visa Rewards Card, Visa Signature Card, or Visa Infinite Card, unless qualifies for Level II, <i>or</i> • Transaction was not electronically authorized
COMMERCIAL CARDS – (Additional Data)	
<p>VISA</p> <ul style="list-style-type: none"> • Purchasing Cards – Sales Tax and Customer Code (<i>supplied by cardholder at point of sale</i>) • Corporate and Business Cards – Sales Tax (<i>prompt on all Visa transactions</i>) <p>Discover</p> <ul style="list-style-type: none"> • Corporate and Business Cards – Sales Tax (<i>prompt on all Discover transactions</i>) 	<p>MasterCard</p> <ul style="list-style-type: none"> • Corporate Data Rate II (<i>Purchasing Cards</i>) – Sales Tax and Customer Code (<i>supplied by cardholder at point of sale</i>) • Corporate Data Rate II (<i>Business and Corporate Cards</i>) – Sales Tax • International Corporate Purchasing Data Rate II – Sales Tax and Customer Code (<i>supplied by cardholder at point of sale</i>)

NOTE: In the event merchant utilizes the service of any third party in connection with merchant processing services (for example, integrated software products) then merchant is responsible for ensuring compliance by such third party with the requirements of VISA USA, Inc, Discover Financial Services LLC (“Discover”) and MasterCard International Incorporated to avoid unnecessary surcharges.

The descriptions of partially-qualified and non-qualified transactions are not and are not intended to be a comprehensive list of all instances in which partially-qualified and non-qualified surcharges may apply. Partially qualified and non-qualified surcharges may apply in additional situations. All partially-qualified and non-qualified surcharges include additional fees assessed by the applicable card association and Global Direct.

Merchant will also be assessed Cross-Border fees for international MasterCard transactions. Any transactions between Merchant and a MasterCard cardholder outside the United States will be assessed an additional fee, which will be displayed as a separate item on Merchant’s monthly statement.

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**Sub Agent: Ryan Theis
BNG Holdings Inc.
Fargo, ND**

SITE SURVEY

BUSINESS DBA NAME: _____

SITE INSPECTION INFORMATION (To be completed by Sales Representative)		
Location Type: <input type="checkbox"/> Retail Store Front <input type="checkbox"/> Restaurant <input type="checkbox"/> Hotel / Lodging <input type="checkbox"/> Office Building <input type="checkbox"/> Industrial Building <input type="checkbox"/> Residence <input type="checkbox"/> Commercial <input type="checkbox"/> Other:		
Merchant: <input type="checkbox"/> Owns <input type="checkbox"/> Leases premises	Landlord Name:	Landlord Phone:
Does business appear legitimate? <input type="checkbox"/> Yes <input type="checkbox"/> No Is business open and operating? <input type="checkbox"/> Yes <input type="checkbox"/> No Is photo included with application? <input type="checkbox"/> Yes <input type="checkbox"/> No Are MasterCard and Visa decals visible? <input type="checkbox"/> Yes <input type="checkbox"/> No Is inventory sufficient for business type? <input type="checkbox"/> Yes <input type="checkbox"/> No Any mail/telephone order sales activity? <input type="checkbox"/> Yes <input type="checkbox"/> No Are goods and services delivered at time of sale? <input type="checkbox"/> Yes <input type="checkbox"/> No	By the signature below, signatory verifies that (i) she/he has physically inspected the Business Premises; and (ii) the information stated in this Agreement is correct to the best of her/his knowledge and as represented by her/his MERCHANT. _____ Signature of Sales Representative Print Name Date	

BUSINESS DESCRIPTION PROFILE

Description of product or services provided:

How will the product be advertised or promoted?

If advertised on the Internet, please provide the web page address (URL):

PLEASE PROVIDE MARKETING MATERIALS, OR A PRINT OUT OF YOUR WEB SITE, THAT CLEARLY SHOW PRODUCTS/SERVICES WITH PRICING.

Does Merchant use a fulfillment house? Yes No

Was the fulfillment house inspected? Yes No

What is your REFUND POLICY? Is there a restocking fee?

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Free Terminal Placement Program

PACKAGE 1 **FREE!**



- Accepts Credit, Debit, Check and EBT
- Fast Integrated Thermal Printer
- Secure Integrated PIN Pad

Hypercom T4100
Multi-App, Dual IP-Enabled Terminal

PACKAGE 2 **FREE!**



Hypercom T4100
Multi-App, Dual IP-Enabled Terminal *plus* Check Imager and ALL cables

OPTIONAL PACKAGE FEATURE **FREE!**



- Compatible with packages 1, 2, & 3
- Simple, intuitive keypad design
- Compact size fits easily in hand

Hypercom P1300 PIN Pad
The secure and private way for customers to enter their PIN number

PACKAGE 3 **FREE!**



Hypercom T4100
Multi-App, Dual IP-Enabled Terminal

VIVotech 4000 Contactless Reader Kit
Your choice of either the countertop mount or the integrated terminal mount

Choose your free package!

FREE Package #1

FREE Package #2

FREE Package #3

with countertop mount

with integrated mount

Optional FREE PIN Pad

This Agreement is a contract between the Merchant named below and Total Merchant Services, Inc. ("TMS"). By checking the box(es) above, Merchant has accepted the equipment (the "Equipment").

Merchant agrees that the Equipment is the property of TMS, is being licensed to Merchant, and must be returned in good and working condition within ten (10) days of the termination or expiration of the Merchant Account with TMS. If the Equipment is not returned within ten (10) days, Merchant agrees to pay the equipment value (\$375 for Package 1, \$750 for Package 2, \$500 for Package 3, plus \$125 if the optional P1300 PIN Pad was selected). In addition, Merchant agrees to be responsible for any damage to the Equipment as a result of misuse or negligence.

Merchant agrees to indemnify and hold TMS harmless from and against any and all liabilities, losses, claims, damages, disputes, offsets, claims or counterclaims of any kind in any way related to the use (or misuse) of the Equipment.

Merchant understands that TMS agrees to free overnight delivery of replacement equipment, fully programmed and ready to use, up to but not exceeding twice yearly, and that each additional incident will incur a fee of \$99.

By signing below, Merchant understands that this Agreement constitutes a legal contract which binds Merchant.

If package #2 is selected, Merchant understands that package #1 will be substituted by default if the merchant is not approved for the check services program. **Initials:** RT

Merchant Owner/Partner/Officer Print Name

RT _____
Signature **Date**

Business DBA Name

Merchant's Fax or Email

The undersigned, who will derive a benefit by the entering into of the above Agreement between Merchant and TMS, hereby guarantee to TMS, and to its successors and assigns, the full, prompt and complete performance of Merchant and all of Merchant's obligations under this Agreement. The undersigned, by signing below, agree to be bound by the Agreement and this Guaranty.

Personal Guarantor Print Name

RT _____
Personal Guarantor Signature **Date**

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