105 Decker Court
Suite 650
Irving, TX 75062
Tel: 800-944-1399
Fax: 214-260-9320

MAIL, TELEPHONE ORDER, & INTERNET MERCHANT ADDENDUM

UNDERWRITING & MARKETING REVIEW: (Please answer the following questions as accurately as possible)

How are your products/services promoted? (check all that apply) ☐ Direct Mail ☐ Radio/Television ☐ Print Advertising ☐ Telemarketing ☐ Internet (what is your URL) www. _____

NOTE: Print advertising materials must be submitted to appsprocessing@signapay.com)

Preferred 23 character (or less) DBA identifier (appears on customers' billing statement)

List name(s) and address(es) of vendor from which the product or service is purchased:

_____

_____

List name(s) and address(es) of third party or fulfillment organizations, or parties aside from your staff who will assist or participate with the sales, marketing, processing of orders, or shipping of merchandise:

_____

_____

List geographical area(s) where your product will be marketed and sold: _____

List carrier services that will deliver product: _____

What is your return or refund policy: _____

How does the customer order your product/service? ☐ mail ☐ telephone ☐ Internet

When you receive an authorization, how long before merchandise is shipped: _____

Do you perform recurring monthly billing? ☐ Yes ☐ No If Yes, ☐ Monthly ☐ Quarterly ☐ Bi-annual ☐ Annual

Is your database collecting entire credit card numbers? ☐ Yes ☐ No If Yes, are you PCI compliant? ☐ Yes ☐ No

IMPORTANT NOTICE TO INTERNET MERCHANTS:

Visa and MasterCard have set a minimum standard requirement for accepting credit cards on the Internet. In order to avoid a significant delay in the settlement of your funds, please ensure that your website has the following seven (7) items completed prior to the commencement of your credit card processing:

1. Refund / Cancellation Policy
2. Privacy Policy
3. Terms & Conditions listed
4. Products & the Corresponding Pricing listed
5. 128-bit SSL page(s) where personal and credit card information is obtained (usually provided by shopping cart or gateway)
6. Telephone Customer Service contact number
7. Shipping & Handling method and shipping delivery time after the sale

URGENT: You must contact your sales representative immediately upon completing the above 7 internet processing requirements.

This amendment is made by and between Harris N.A., Chicago, IL. ('Bank'), and the undersigned "MERCHANT" and subject to the approval of BANK.
WHEREAS: Bank is engaged in the general banking business including the purchase of Credit Card Transactions from merchants and provide certain services related to the processing of Credit Card Transactions to MERCHANT; and
WHEREAS: MERCHANT desires to honor at this business location(s) Card Numbers presented in connection with the Mail Order/ Telephone Order sale of product/services to customers; and
WHEREAS: BANK and MERCHANT has entered into Harris N.A., Chicago, IL. (Bank) VISA/MasterCard Processing Agreement ('Agreement').
NOW THEREFORE, in consideration of the representations, covenants, and promises made herein, the parties hereto agree to amend Agreement as follows:

1. MERCHANT agrees to use and retain proof of a traceable delivery system as means of shipment of product to customer.
2. MERCHANT agrees that transactions will not be processed until products are shipped to Cardholder.
3. MERCHANT agrees to a charge of $0.05 per AVS transaction(s) when applicable.
4. Agreement may be immediately terminated by BANK if MERCHANT fails to comply with any of the terms of this agreement.

AGREED & ACCEPTED BY: **DATE:** _____

_____ _____

OWNER / OFFICER **Authorized** Harris **N.A. Agent**

_____ _____

Print Name **Print Name**

SignaPay is a registered ISO/MSP of Harris N.A., Chicago, IL.