

# Local Support. Worldwide Scalability.

A more transparent way for businesses to process payments.





### **Cash Discount**

Incentivize cash payments and never pay processing fees again.



### **Clear Pricing**

No changing fees or percentages. Just a monthly price.



### **Local Reps**

Work with a rep who knows your area and your needs.



### **Cash Advances**

Turn transactions into capital—our alternative to business loans.



### **Gift Cards**

Increase revenue with a mini billboard in your customer's wallet.





Wholesale Advantage

## Tech savvy, touchless **payment solutions**

We stay up-to-date with the latest technology, trends, and regulations so you don't have to. From terminals to high end support and technology, we meet your payment processing needs—all with local reps.



# OUR VALUES

*What we value defines not only who we are as a company, but how we aim to treat every employee, client and partner.*



## TRUST

We strive to earn the trust of our clients and provide sound counsel, solutions and service.



## ACCOUNTABILITY

We place accountability at the center of everything we do.



## CLIENT FOCUS

We foster a dynamic and innovative business measured by our strong focus on our clients' needs.



## ENTREPRENEURIALISM

We maintain an environment where innovation and entrepreneurship are welcomed.



## SIMPLICITY

We offer products that are easy to install, customize and maintain.



## APPROACHABILITY

We're always available, ready to listen, with a single point of contact.



# WHY CHOOSE WHOLESALE PAYMENTS



01



## PROTECTED PRICING

If we don't provide additional value, we don't charge additional fees. We will never arbitrarily raise your prices as long as your business methods and transaction volumes don't change significantly.

02



## TRANSPARENT STATEMENTS

You will receive clear billing statements with all charges and fees fully disclosed. Each cost and charging party will be communicated—meaning there will be no hidden fees, surcharges, or additional premiums.

03



## LOCAL BUSINESS ADVOCATES

Our products are backed by individuals in your own community. We employ local sales representatives United States. The success of your business is important to your sales representatives.

04



## ADAPTABLE PRODUCT SOLUTIONS

The Wholesale Payments team will tailor our versatile product offerings to your specific needs. If necessary and possible, we will use our best efforts to integrate with your current hardware, legacy systems, vendors, and competitors.

05



## EXCEPTIONAL CLIENT SUPPORT

The Wholesale Payments Corporate Office, based in Lubbock, Texas provides highly effective underwriting, efficient onboarding, and personalized customer service.

06



## ONE STOP SHOP

Wholesale Payments provides our customers with a full suite of product offerings to enhance their customer relationships. A few of our solutions are: gift card program, check guarantee services, business loans / cash advances, Level 3 B2B processing, free church giving kiosks, NFC contactless payments, are just to name a few.


# ABOUT THE CASH DISCOUNT PROGRAM

The Cash Discount Program has given merchants the ability to **pass the credit card processing fees** to their customers while incentivizing cash purchases. This is the most popular pricing model and over 70% of all new merchant accounts boarded within 2020 were cash discount merchants. By offering a cash discount, you **offset your processing fees** and **eliminate your processing bill**. Never pay credit card processing fees again. The pricing advertised in store are posted as cash prices. Those customers who pay with cash avoid the non-cash fee and all others will see a line item added to their receipt.

## CUSTOMER PRICING NOTICE

As an incentive for customers, we now offer a discount to pay with cash or an in-store gift card by providing an immediate discount when you pay by cash or in-store gift card.





### STANDARD ACCOUNT

Volume: \$500,000  
Card Fees: \$15,000

**\$15,000**  
Monthly

**\$180,000**  
Yearly



### CASH DISCOUNT PROGRAM

Volume: \$500,000  
Card Fees: \$45

**\$45**  
Monthly

**\$540**  
Yearly

## FORMS OF PAYMENT WE ACCEPT



# CASH DISCOUNT RECEIPT

The Pizza Stop  
1234 Main Street  
Lubbock, Texas 79410  
(806) 777-7777

6/13/19  
Merchant ID:  
Device ID:  
Terminal ID:

17:02:58  
\*\*\*\*\*6851  
8768  
PPX11

Credit Sale:  
Transaction #:  
Card Type:  
Account:  
Entry:

1  
Visa  
\*\*\*\*\*1234  
Chip

Amount: \$10.00  
NON CASH ADJUSTMENT: \$0.39  
Sub Tot: \$10.39  
TIP: \$  
Total: \$

STAN: 001  
Auth. Code: 028893  
Batch Number: 0  
Response: AUTH/IKT  
ACI Code: E  
TRANS ID: 468281758354291  
APPLAB: VISA DEBIT

Customer Copy

Sale  
Amount  
\$10.00

Cash  
Discount  
Fee

Adjusted  
Total

## CASH DISCOUNT PROGRAM

By now, you’ve probably become aware of the rising popularity of Cash Discount to offset your merchant service fees. **A Cash Discount program is a method of implementing a service fee to all customers who pay with a card, while providing a discount to those who pay with cash.** Cash Discount programs are legal in all 50 states per the Durbin Amendment (part of the 2010 Dodd-Frank Law), which states that businesses are permitted to offer a discount to customers as an incentive for paying with cash. While this type of program has been used by gas stations for years now (displaying cash prices), there is still confusion on how to implement a Cash Discount program the right way.



MERCHANT PROCESSING APPLICATION AND AGREEMENT

Sales Rep

Sales Office

1. GENERAL INFORMATION

Pg 1 of 2

Client's Business Name (Doing Business As)		Client's Corporate/Legal Name	
Location Address		Corporate Address (if Different than Location)	
City	State	Zip	
Location Phone		Location Fax	
Contact Name		Contact Phone	
Customer Service Phone		Prior Security Breach? <input type="checkbox"/> Yes <input type="checkbox"/> No	Business Email
D&B#			
Business Website Address		Fed Tax ID # (Must match IRS income tax filing)	
Tax Type			
Multiple locations? <input type="checkbox"/> Y or <input type="checkbox"/> N If Yes, enter # of locations		Tax Filing Name	
Send retrieval / chargeback requests to <input type="checkbox"/> Corporate Address <input type="checkbox"/> Location Address		Date Business Started	
Length Current Ownership			
Send monthly merchant statements to: <input type="checkbox"/> Corporate Address <input type="checkbox"/> Location Address <input type="checkbox"/> Do Not Mail			
Type of Organization: <input type="checkbox"/> Sole Prop <input type="checkbox"/> Partnership <input type="checkbox"/> LLC/LLP <input type="checkbox"/> C Corp <input type="checkbox"/> S Corp <input type="checkbox"/> Govt. (Local/State/Federal) <input type="checkbox"/> 501c/Tax Ex. State Filing: _____			
<input type="checkbox"/> I certify that I am a foreign entity / nonresident alien. (If checked, please attach IRS Form W-8.)		NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations. (See Part IV, Section A.4 of your Program Guide for further information.)	

2. OWNERS / PARTNERS / OFFICERS

Owner/Officer 1	Home Address	Telephone	Social Security #
Title	% Ownership	City	State
Zip	Email Address	Birth Date	
Owner/Officer 2	Home Address	Telephone	Social Security #
Title	% Ownership	City	State
Zip	Email Address	Birth Date	

Prior Bankruptcies? Owner 1 ☐ Y ☐ N ☐ Business and/or ☐ Personal

Owner 2 ☐ Y ☐ N ☐ Business and/or ☐ Personal

3. TRANSACTION INFORMATION

4. NATURE OF BUSINESS

MC/V/Disc/Amex	Describe Product/Services Sold
Requested Monthly Payment Card Volume \$	Business Type
Requested Avg Payment Card Ticket \$	Seasonal Merchant <input type="checkbox"/> Yes <input type="checkbox"/> No
Requested High Payment Card Ticket \$	Jan Feb Mar Apr May Jun Jul Aug Sept Oct Nov Dec
Previous Processor	Swipe % MOTO% INTERNET% (Total must equal 100%)
Reason For Leaving	

5. BANKING ACCOUNT INFORMATION

Deposit Bank Name	Routing#	Account#	Bank Phone	<input type="checkbox"/> Combined ACH <input type="checkbox"/> Checking <input type="checkbox"/> Savings
				<input type="checkbox"/> Individual ACH

6. SERVICE ACCEPTANCE AND FEE SCHEDULE

Request to Accept Card Types: ☒ VISA CREDIT ☒ VISA DEBIT ☒ MASTERCARD CREDIT ☒ MASTERCARD DEBIT ☒ DISCOVER ☒ AMEX CREDIT ☐ PIN DEBIT

V/MC/Discover Network Discount Plan: ☐ Tiered Basic ☐ Passthrough IC ☐ ERR ☐ Flat Rate

Assessments & Brand Fees: ☒ Included ☐ Billed Separately Requested Discount Payment Method: ☐ Daily ☐ Monthly

**DISCOUNT FEES: Visa, MasterCard, Discover, Pin Debit**

All applicable Association fees will be passed through to the merchant at the applicable costs assigned by the Association. Fees include, but are not limited to, Visa's APF, Misuse of Authorization Fee, Zero Floor Limit Fee, Acquirer ISA Fee, and MasterCard's NABU Fee, Acquirer Support Fee, Cross Border Fee, and Discover IPF, ISF, Data Usage fee, Amex Net Work Fee et al.

Qualified Discount =	Mid Qual = Qual +	Non Qual = Qual +	Pass Through IC =	ERR =	Flat Rate =	Pin Debit = Passthrough +
Debit Qual Discount +	Debit Mid Qual = Qual +	Debit Non Qual = Qual +	Debit Pass Through IC =	Debit ERR =	Debit Flat Rate =	

**American Express Opt Blue Or AMEX Direct**

Opt Blue Discount Plan: Tiered Basic <input type="checkbox"/> PassThrough IC <input type="checkbox"/> ERR <input type="checkbox"/> Flat Rate <input type="checkbox"/>	AMEX Direct:
Credit Qual % Per Item \$ Credit Mid-Qual % Per Item \$ Credit Non-Qual % Per Item \$	Existing SE #
Pass Through IC % Per Item \$ ERR % Per Item \$	

Authorization, Monthly & Miscellaneous Fees

<b>Authorization Fees:</b>	<b>Monthly Fees:</b>	<b>Miscellaneous Fees:</b>	<b>MX Merchant Fees:</b>
Visa/MC/Discover Network \$	Monthly Service \$ 45.00	Chargeback \$ 25 (Per Occurrence)	MX Merchant Monthly Fee \$
Amex/Fleet/Other \$	Monthly Minimum \$ 45.00	Retrieval Fee \$ 10 (Per Occurrence)	MX Gateway Transaction Fee \$
Pin Debit \$	Wireless Fee \$	ACH Reject Fee \$ 25.00 (Per Occurrence)	Plan Type:
EBT \$	Pin Debit Monthly \$	Annual Fee \$ 95 Month to bill NOV	MX4: <input type="checkbox"/> Reporting <input type="checkbox"/> Basic <input type="checkbox"/> Plus
Electronic AVS \$ 0.05	Industry Compliance \$	Sales Transaction Fee \$	<input type="checkbox"/> Premium <input type="checkbox"/> Enterprise
Voice Auth \$ 1.00	Industry Non-Compliance up to \$24.95 (if applicable per Section 4.8 of the Merchant Program Guide)	Return Transaction Fee \$	<input type="checkbox"/> Base <input type="checkbox"/> Retail <input type="checkbox"/> Developer
Voice AVS \$ 3.00		(All Card Types – Per Item)	MX6: <input type="checkbox"/> Base <input type="checkbox"/> Invoicing <input type="checkbox"/> Retail

In the event that this Agreement is terminated early, Merchant will be responsible for the payment of a \$ 295.00 Early Termination Fee in accordance with Part IV, Section A.3 of the Merchant Program Guide.



**PROCESSOR INFORMATION:** Name: Priority Payment Systems  
Address: P.O. Box 246, Alpharetta, GA 30009-0246  
URL: www.prioritypaymentsystems.com/manuals/PPS1709programguide.pdf Customer Service #: 1-800-935-5961

Please read the Program Guide in its entirety. It describes the terms under which we will provide merchant processing Services to you.

From time to time you may have questions regarding the contents of your Agreement with Bank and/or Processor. The following information summarizes portions of your Agreement in order to assist you in answering some of the questions we are most commonly asked.

- 1. Your Discount Rates are assessed** on transactions that qualify for certain reduced interchange rates imposed by MasterCard, Visa and Discover. Any transactions that fail to qualify for these reduced rates will be charged an additional fee (see Section 19 of the Program Guide).
- 2. We may debit your bank account** (also referred to as your Settlement Account) from time to time for amounts owed to us under the Agreement.
- 3. There are many reasons why a Chargeback may occur.** When they occur we will debit your settlement funds or Settlement Account. For a more detailed discussion regarding Chargebacks see Section 10 of Card Processing Operating Guide.
- 4. If you dispute any charge or funding,** you must notify us within 60 days of the date of the statement where the charge or funding appears for Card Processing.
- 5. The Agreement limits our liability to you.** For a detailed description of the limitation of liability see Section 21, 28.7, 31.3, and 33.10 of the Card General Terms.
- 6. We have assumed certain risks** by agreeing to provide you with Card processing or check services. Accordingly, we may take certain actions to mitigate our risk, including termination of the Agreement, and/or hold monies otherwise payable to you (see Card Processing General Terms in Section 24, Term; Events of Default and Section 25, Reserve Account; Security Interest), under certain circumstances.
- 7. By executing this Agreement with us** you are authorizing us and our Affiliates to obtain financial and credit information regarding your business and the signers and guarantors of the Agreement until all your obligations to us and our Affiliates are satisfied.
- 8. The Agreement contains a provision** that in the event you terminate the Agreement prior to the expiration of your initial three (3) year term, you will be responsible for the payment of an early termination fee as set forth in Part IV, A.3 under "Additional Fee Information".
- 9. If you lease equipment from Processor,** it is important that you review Section 1 in Third Party Agreements. Bank is not a party to this Agreement. **THIS IS A NON-CANCELABLE LEASE FOR THE FULL TERM INDICATED.**
- 10. For questions regarding your Merchant Processing Application and Agreement, please contact Customer Service at 1-800-935-5961, and/ or refer to Important Phone Numbers on the Additional Important Information Page, Part IV, Section A.5.**

#### 11. Card Organization Disclosure

##### Visa and MasterCard Member Bank Information: Wells Fargo Bank N.A.

The Bank's mailing address is 1200 Montego, Walnut Creek, CA 94598, and its phone number is (925) 746-4143.

##### Important Member Bank Responsibilities:

- The Bank is the only entity approved to extend acceptance of Visa and MasterCard products directly to a merchant.
- The Bank must be a principal (signer) to the Agreement.
- The Bank is responsible for educating merchants on pertinent Visa and MasterCard rules with which merchants must comply; but this information may be provided to you by Processor.
- The Bank is responsible for and must provide settlement funds to the merchant.
- The Bank is responsible for all funds held in reserve that are derived from settlement.
- The Bank is the ultimate authority should a merchant have any problems with Visa or MasterCard products (however, Processor also will assist you with any such problems).

##### Important Merchant Responsibilities:

- Ensure compliance with Cardholder data security and storage requirements.
- Maintain fraud and Chargebacks below Card Organization thresholds.
- Review and understand the terms of the Merchant Agreement.
- Comply with Card Organization Rules and applicable law and regulations.
- Retain a signed copy of this Disclosure Page.
- You may download "Visa Regulations" from Visa's website at:  
[http://usa.visa.com/merchants/operations/op\\_regulations.html](http://usa.visa.com/merchants/operations/op_regulations.html)
- You may download "MasterCard Regulations" from MasterCard's website at:  
<http://www.mastercard.com/us/merchant/support/rules.html>

**Print Client's Business Legal Name:** \_\_\_\_\_

By its signature below, Client acknowledges that it has received (either in person, by facsimile, or by electronic transmission) the Merchant Processing Application, Program Terms and Conditions [version PPS1709(ia)] consisting of 42 pages [including this Confirmation Page and the applicable Third Party Agreement(s)].

Client further acknowledges reading and agreeing to all terms in the Program Terms and Conditions. Upon receipt of a signed facsimile or original of this Confirmation Page by us, Client's Application will be processed.

Client understands that a copy of the Program Guide is also available for downloading from the Internet at:

[www.prioritypaymentsystems.com/manuals/PPS1709programguide.pdf](http://www.prioritypaymentsystems.com/manuals/PPS1709programguide.pdf)

**NO ALTERATIONS OR STRIKE-OUTS TO THE PROGRAM TERMS AND CONDITIONS WILL BE ACCEPTED.**

**Client's Business Principal:**

**Signature** (Please sign below):

X \_\_\_\_\_

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
Please Print Name of Signer

## 7. Equipment?

Terminal or Software Type and Quantity: Type \_\_\_\_\_ Name \_\_\_\_\_  
Quantity \_\_\_\_\_ IP Connection? ☐ Y ☐ N Wireless Connection? ☐ Yes ☐ No Serial \_\_\_\_\_ Sim \_\_\_\_\_

Additional Special Instructions: \_\_\_\_\_

**Do you** use any third party to store, process, or transmit card data? ☐ Yes ☐ No

If yes, give name/address: \_\_\_\_\_

LEASE? ☐ Lease Company; First Data Global Leasing Lease Term: \_\_\_\_mos Annual Tax Handling Fee \$10.20 This is a NON-CANCELLABLE LEASE for the full term indicated. Total Monthly Lease Charge \$\_\_\_\_\_ w/o taxes, late fees, or other charges that may apply – See Lease Agreement for details

CLIENT INITIALS \_\_\_\_\_

## 8. SITE INSPECTION (Completed by Sales Agent)

Page 2 of 2

I have personally conducted a Site Inspection for this merchant, visually inspected the merchant's inventory (if applicable), verified the merchant's payment application is PABP (Payment Application Best Practices) validated (if applicable), and represent that the information in this merchant application is accurate, as to the best of my knowledge. I am subject to criminal penalties and/or financial losses for false or misleading information.

Sales Agent Name: (printed) \_\_\_\_\_ Signature X \_\_\_\_\_

## 9. Annotation

## 10 SIGNATURES

Client certifies that all information set forth in this completed Merchant Processing Application is true and correct and that Client has received a copy of the Program Guide (Version PPS1709) and Confirmation Page, which is part of this Merchant Processing Application (consisting of Sections 1-10) and by this reference incorporated herein. Client acknowledges and agrees that we, our Affiliates and our third party subcontractors and/or agents may use automatic telephone dialing systems to contact Client at the telephone number(s) Client has provided in this Merchant Processing Application and/or may leave a detailed voice message in the event that Client is unable to be reached, even if the number provided is a cellular or wireless number or if Client has previously registered on a Do Not Call list or requested not to be contacted Client for solicitation purposes. Client hereby consents to receiving commercial electronic mail messages from us, our Affiliates and our third party subcontractors and/or agents from time to time. Client further agrees that Client will not accept more than 20% of its card transactions via mail, telephone or Internet order. However, if your Application is approved based upon contrary information stated in Section 4 above, you are authorized to accept transactions in accordance with the percentages indicated in that section. This signature page also serves as a signature page to the Equipment Lease Agreement appearing in the Third Party Section of the Program Guide, if selected, the undersigned Client being the "Lessee" for purposes of such Equipment Lease Agreement. Client authorizes PRIORITY PAYMENT SYSTEMS ("PRIORITY") and Wells Fargo Bank, N.A. ("BANK") and their respective agents to investigate the references, statements and other data contained herein and to obtain additional information from credit bureaus and other lawful sources, including persons and companies names in this Merchant Processing Application. Client authorizes PRIORITY and BANK and their respective agents (a) to procure information from any consumer reporting agency bearing his/her personal credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, and (b) to contact all previous employers, personal references and educational institutions. Each of the undersigned also authorizes us and our Affiliates to provide amongst each other the information contained in this Merchant Processing Application and Agreement and any information received from all references, including banks and consumer reporting agencies. It is our policy to obtain certain information in order to verify your identity while processing your account application. If the Application is approved, each of the undersigned also authorizes us to obtain subsequent consumer reports in connection with the maintenance, updating, renewal or extension of the Agreement.

Client authorizes PRIORITY and BANK and their affiliates to debit Client's designated bank account via Automated Clearing House (ACH) for costs associated with the equipment hardware, software and shipping.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct. Client agrees to all the terms of this Merchant Processing Application and Agreement. This Merchant Processing Application and Agreement shall not take effect until Client has been approved and this Agreement has been accepted by PRIORITY and BANK.

**Client agrees to all the terms of this Merchant Processing Application and Agreement. This Merchant Processing Application and Agreement shall not take effect until Client has been approved and this Agreement has been accepted by PRIORITY and BANK.**

### Client's Business Principal / Officer:

Signature X \_\_\_\_\_ Title \_\_\_\_\_ Signature X \_\_\_\_\_ Title \_\_\_\_\_

Print Name of Signer \_\_\_\_\_ Date \_\_\_\_\_ Print Name of Signer \_\_\_\_\_ Date \_\_\_\_\_

**Personal Guarantee** The undersigned guarantees to PRIORITY and BANK the performance of the Agreement, and First Data Lease if applicable, and any addendum thereto by Client, including payment of all sums due and owing and costs associated with the enforcement of the terms thereof. PRIORITY and BANK shall not be required to first proceed against the Client or enforce any other remedy before proceeding against the undersigned individual. This is a continuing guarantee and shall not be discharged or affected by the death of the undersigned and shall bind the heirs, administrators, representatives and assigns and be enforced by or for the benefit of any successor of PRIORITY or BANK. The term of this guarantee shall be for the duration of the Merchant Processing Application and Agreement and any addendum thereto and shall guarantee all obligations which may arise in connection with my activities during the term thereof through enforcement shall be sought subsequent to any termination.

Personal Guarantee Signature X \_\_\_\_\_ Title \_\_\_\_\_ Print Name of Signer \_\_\_\_\_ Date \_\_\_\_\_

Personal Guarantee Signature X \_\_\_\_\_ Title \_\_\_\_\_ Print Name of Signer \_\_\_\_\_ Date \_\_\_\_\_

### Accepted By

Priority Payment Systems, LLC

Wells Fargo Bank, NA (a member of Visa USA, Inc and MasterCard International, Inc)

P.O. BOX 246, Alpharetta, GA 30009-0246

1200 Montego Way, Walnut Creek, CA 94598

Signature X \_\_\_\_\_

Signature X \_\_\_\_\_

Title \_\_\_\_\_ Date \_\_\_\_\_

Title \_\_\_\_\_ Date \_\_\_\_\_



# RESEARCH



7602 University Ave • Lubbock, TX 79423  
(806) 698-0625 • wholesalepayments.com