

Merchant Processing Application

Rep Name: M. Denton

Please type, print, and fax the following information to **866-750-0272**

Office #:1257

Rep #:1257

Account activation (1 business day 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

If an account is not active after 24 hours, call customer service at 866-750-0271

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



Merchant Account For: Sole Proprietor or Account in Individual's Name DBA Partnership Corporation LLC

Doing Business As (As you would like it to appear on customer's bill)			Legal Company Name, Corporate Entity (if applicable):		
Business Street Address:			Corporate Street Address (if different):		
City	County	State	City	County	State
Zip	Send correspondence to: <input type="checkbox"/> Business address <input type="checkbox"/> Home address	Business Phone	Zip	Corporate Phone:	
Business Mobile		Business Fax	Fed Tax ID#	Corporate Fax:	
Contact Name		Email	Website		

Owner #1 (Must be a signer on the checking account)			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/YY	Social Security Number		Date of Birth MM/DD/YY
Driver's License #		State	Ownership %	Driver's License #	
		State	Ownership %		

Business Information

Requested Visa/MC Monthly Sales Amount \$ Average Ticket Amount \$ Highest Ticket \$

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: % Non-Qualified Rate: % Visa/MC Transaction Fee: ¢

Statement Fee: \$ Monthly Keyed Gateway Fee: \$

SPECIAL BUNDLED RATE: 3.95 % Monthly Access Fee: \$ 9.95

(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: _____ yrs, _____ 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 inquired about 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.

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). Cornerstone Cell Charge 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: _____
Date

<p>X _____ Signature, Owner/Authorized Officer No. 1</p> <p>Print Name: _____</p>	<p>X _____ Signature, Owner/Authorized Officer No. 2</p> <p>Print Name: _____</p>
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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 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.

<p>X _____, An Individual Signature, Owner/Authorized Officer No. 1</p> <p>Print Name: _____</p>	<p>X _____, An Individual Signature, Owner/Authorized Officer No. 2</p> <p>Print Name: _____</p>
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Cornerstone Payment Systems/Cell Charge Processing is a registered ISO/MSP of Harris Trust and Savings Bank. 12600 Deerfield Parkway Suite 375, Alpharetta, GA 30003 / 340 E. Warm Springs Rd. Suite 2-A, Las Vegas, NV 89119

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 AMERCHANT NUMBER HAS BEEN ISSUED WITH CHECK LIMIT AND GUARANTEE LIMIT.

YES - Enroll my merchant account so I can use this service as soon as I get my PIN number. YES - I agree to the fees assigned with the Check processing and Check Guarantee Service.

Fee Schedule: Processing percentage	3.95 %	Monthly System Access Fee	\$9.95
Transaction Fee	30¢		

Merchant Agreed and Accepted: I have read and agree to the terms of this agreement

(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

<p>X _____ Authorized Merchant</p>	<p>X _____ Authorized Merchant</p>
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Merchant Account Set-Up

Set-up Fee Amount \$39.00	Name on Card _____
Promotional Code # _____	Card Number _____ Exp _____
<input type="checkbox"/> Paid in Cash/Check	CVV2 (last 3 digits on back) _____ Billing Zip _____
<input type="checkbox"/> Paid by Credit Card	

Credit Card and Check Processing Instructions

To Make Check Transactions:

- Step 1. Dial 1-866-750-0270.
 - Step 2. Enter "PIN" number, followed by the pound (#) key. ("PIN" number retrieval: 1-866-750-0269)
 - Step 3. Press "2" for check transaction.
 - Step 4. Enter 9 digit bank transit routing number, followed by the pound (#) key.
 - Step 5. Enter checking account number, followed by the pound (#) key.
 - Step 6. Enter the check number, followed by the pound (#) key.
 - Step 7. Enter the amount of the check, including dollars and cents, followed by the pound (#) key
 - Step 8. Listen to amount and press pound (#) key if correct.
 - Step 9. You will be provided the authorization number.
- Record this number on the check sticker affixed to the check.

Customer Service (only after application has been faxed): 1-866-750-0271

To Make Credit Card Transactions:

- Step 1. Dial 1-866-750-0270.
- Step 2. Enter "PIN" number, followed by the pound (#) key. ("PIN" number retrieval: 1-866-750-0269)
- Step 3. Press "1" for credit card.
- Step 4. Enter credit card number, followed by the pound (#) key.
- Step 5. Enter 4-digit expiration month & year, followed by the pound (#) key.
Example: January 2005= 0105.
- Step 6. Enter 3-digit security code located in the signature panel on the back of card, followed by the pound (#) key.
- Step 7. Enter cardholder's billing address zip code, (5 digits), followed by the pound (#) key.
- Step 8. Enter sales amount including dollars & cents, followed by the pound (#) key.
- Step 9. Listen to amount and press pound (#) key if correct.
- Step 10. You will be provided the authorization number. Record this number on your sales document.