



1-800-BANCARD

Change of Ownership Merchant# _____

SIC Code _____ Sales Rep.# _____ Location # _____ of _____

BUSINESS INFORMATION

Business/Corporate Name		Statement Mailing Address (if different from location address)	
DBA (Doing Business As) Name		City, State, Zip	
Location Address		Federal Tax ID Number	FAX#
City, State, Zip		Business Phone Number	Contact Name
E-Mail		Web Site Address (URL)	
Bank Reference (Name/Phone#)	Checking Account #	Bank Routing #	

Sole Proprietor Partnership Corporation Non-Profit

How long in present business? _____ Years Number of locations? _____ Do you currently accept Visa/Mastercard/Discover? Yes No
(If yes, you should submit 3 most current months statements.)

EQUIPMENT PROVIDED BY: ISO NAB MERCHANT

Merchandise/Services Sold	Monthly Bank Card Sales	Average Ticket Amount	Highest Ticket Amount	EQUIPMENT TYPE: Pin Debit
	\$	\$	\$	

Percent of Business (Must Be 100%)			Sales Method (Must Be 100%)		
CARD SWIPE	KEYED WITH IMPRINT OF CARD	KEYED WITHOUT IMPRINT OF CARD	STORE FRONT	OFF PREMISE	MAIL/PHONE ORDER
			TRADE SHOW	INTERNET SERVICES	OTHER

Purchase \$ _____
 Lease \$ _____/month
 Reprogram \$ _____

American Express New Setup Existing Account# _____

Visa Check/Debit Mastercard Check here if you do not wish to accept Visa Check Check here if you do not wish to accept Debit MasterCard

Comments: _____

OWNERS OR OFFICERS (Equity Ownership Must be Greater than 50%)

Name	Title	Residence Address	City, State, Zip
Applicant's SS#	Home Phone	Equity Ownership %	Driver's License# D.O.B.
Name	Title	Residence Address	City, State, Zip
Applicant's SS#	Home Phone	Equity Ownership %	Driver's License# D.O.B.

MEMBER BANK (ACQUIRER) INFORMATION

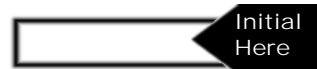
HSBC Bank USA, National Association, Merchant Support Group, PO Box 3263, Buffalo, NY 14240, 716-841-6360

IMPORTANT MEMBER BANK RESPONSIBILITIES	IMPORTANT MERCHANT RESPONSIBILITIES
1. A Visa Member is the only entity approved to extend acceptance of Visa products directly to a merchant. 2. A Visa Member must be a principal (signer) to the Merchant Agreement. 3. A Visa Member is responsible for educating Merchants on pertinent Visa Operating Regulations with which Merchants must comply. 4. A Visa Member is responsible for and must provide settlement funds to the Merchant. 5. A Visa Member is responsible for all funds held in reserve that are derived from settlement.	1. Ensure compliance with cardholder data security and storage requirements. 2. Maintain fraud and chargebacks below thresholds. 3. Review and understand the terms of the Merchant Agreement. 4. Comply with Visa Operating Regulations. The Responsibilities listed above do not supersede terms of the Merchant Agreement and are provided to ensure the Merchant understands these specific responsibilities.

All questions regarding merchant processing should be directed to:
 North American Bancard
 969 Chicago Rd.
 Troy, MI 48083
 1-800-BANCARD

Global Direct
 10705 Red Run Blvd.
 Owings Mills, MD 21117

For Member Contact:
 HSBC Bank USA, NA
 Merchant Support Group
 PO Box 3263
 Buffalo, NY 14240
 716-841-6360



COMPLETE IF YOUR SALES ARE GENERATED THROUGH MAIL/TELEPHONE/INTERNET

1. Description of product sold: _____

2. Who owns product? Merchant Vendor (Drop Ship Required)

3. List the name(s) of vendors from which the product is purchased. _____

4. How do you advertise? Catalog /Direct Mail/Flyers TV or Radio Internet (list Web Page Address) _____

5. How does the customer order the product? Mail Telephone Fax Internet

6. Do your customers sign a service agreement with you? Yes No

7. If Yes, what is the timeframe of the service agreement? Monthly Quarterly Annual

8. Name of Fulfillment House (if any) _____ Inspected Yes No Date Inspected _____

9. Are consumers required to provide a deposit? Yes No

10. Delivery Time Frame: 0-7 Days 8-14 Days 15-30 Days More than 30 Days

11. Shipping Service Used: Fed Ex UPS Airborne Express Mail By Merchant

12. What is your return or refund policy? _____

13. When you receive an authorization, how long before the merchandise is shipped? _____

14. In what geographic areas will the product be marketed and sold? _____

BUSINESS TRADE SUPPLIERS (LIST TWO)

Name	Address Contact	Phone
Name	Address Contact	Phone

MERCHANT SITE SURVEY REPORT (To Be Completed by Sales Representative)

Merchant Location: Store Front Office Building Warehouse Residence Other

The Merchant: Owns Leases the Premises

Landlord Name _____ Landlord Telephone Number _____

I hereby verify that this application has been fully completed by merchant applicant and that I have inspected the business premises of the merchant at this address and the information stated above is true and correct to the best of my knowledge and belief.

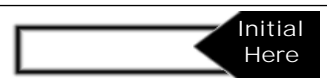
Verified and Inspected by (Print Name) _____ Representative Signature _____ Date _____

PRICING SCHEDULE

Retail (if any % is Swiped)	MOTO/Internet (100% Keyed only)	Other Fees (if applicable)	
Qualified Visa/MC Discount Rate*: Transaction Fee:	Qualified MOTO Discount Rate*: Transaction Fee: (Must use AVS)	Touch Tone Transactions:	\$ 0.50
		T & E Draft Capture Transactions:	\$ 0.25
		Address Verification:	\$ 0.00 *
		Batch Header:	\$ 0.00 *
* The "Qualified Retail Discount Rate" will be charged on all swiped bankcard transactions that are electronically authorized and closed in a daily batch. All manually keyed bancard transactions that are closed in a daily batch, have AVS(Address Verification Service), an Order Number and reply to the Mail/Telephone Order prompt with an "Exact Match", will be charged a "Mid Qualified Rate" which is .86% (\$0.86 per \$100.00) higher than the "Qualified Retail Discount Rate." All bankcard transactions that do not meet the requirements stated above will be charged a "Non-Qualified Rate" which is 1.26% (\$1.26 per \$100.00) higher than the "Qualified Retail Discount Rate." Visa/MasterCard/Discover business card transactions and manually keyed foreign card transactions will always be charged the "Non Qualified Rate."	*The "Qualified MOTO/Internet Discount Rate" will be charged on all manually keyed or Internet bankcard transactions that are electronically authorized, closed in a daily batch, have AVS(Address Verification Service), an Order Number and reply to the Mail/Telephone Order prompt with an "Exact Match". All bancard transactions that do not meet the requirements stated above will be charged a "Non-Qualified Rate" which is 1.26% (\$1.26 per \$100.00) higher than the "Qualified MOTO Discount Rate". Visa/MasterCard/Discover business card transactions and manually keyed foreign card transactions will always be charged the "Non Qualified Rate".	Wireless Transaction Fee:	\$ 0.08 *
		Wireless Network Access (Monthly)	\$ 19.99 *
		Wireless Activation Fee:	\$ 0.00
		Debit Transaction:	\$ 0.35
		Debit Gateway (Monthly):	\$ 5.00
		EBT Transaction Fee:	\$ 0.19
		Internet Gateway Fee (Monthly):	\$ 5.00 *
		Internet Transaction Fee:	\$ 0.08 *
		Monthly Minimum Discount Fee:	\$ 25.00
		Monthly Basic Service Fee:	\$ 9.95 *
		Chargeback Fee:	\$ 25.00
		Retrieval Fee:	\$ 15.00
		Voice Authorization Fee:	\$ 1.00 *
		Mastercard Network Access Fee:	\$ 0.0185
		Visa Network Access Fee:	\$ 0.0195
		Discover Network Access Fee:	\$ 0.0075

See Terms and Conditions of Merchant Service Agreement for further information on Mid and Non-Qualified Surcharges.

Yes, I want to participate in the Merchant Club Program which includes all your supplies, an extended warranty, and overnight replacement on equipment for \$14.00 per month.



CARDHOLDER DATA STORAGE COMPLIANCE

- 1. Are you going to use a POS terminal, software, or gateway application from North American Bancard?
2. Are you using a "dial-up" terminal?
3. What third party software company/vendor did you purchase your POS Application from?
4. Do you or your vendor receive, pass, transmit or store the full cardholder number, electronically?
5. Have you ever experienced an account data compromise?

AMERICAN EXPRESS

By signing below, I represent that I have read and am authorized to sign and submit this application on behalf of the entity above and all information I have provided herein is true, complete, and accurate.

Merchant's Signature _____ Name (printed): _____
Title: _____ Date: _____

MERCHANT ACCEPTANCE

A copy of the Card Services Terms and Conditions, revision number 06/08, has been provided to you. Please sign below to signify that you have received a copy of the Card Services Terms & Conditions and that you agree to all terms and conditions contained therein.

#1 From Application - Signature _____ Date _____

#2 From Application - Signature _____ Date _____

INDIVIDUAL GUARANTY (NO TITLES)I/We hereby guarantee to Global Direct and Member, their successors and assigns, the full, prompt and complete performance of Merchant and all of Merchant's obligations under this Agreement, including, but not limited to, all monetary obligations arising out of Merchant's performance or nonperformance under this Agreement.

#1 From Application - Signature _____ Date _____

#2 From Application - Signature _____ Date _____

For Office Use Only
X Application Accepted by North American Bancard Date
X Accepted by HSBC Bank USA NA Date
X Accepted by Global Direct Date