



Underwriting Documentation Requirements

Swiped Account	Restaurant: \$0 - \$200,000
	Retail: \$0 - \$100,000
	Travel, Future Delivery: \$0 - \$20,000

- Merchant application and agreement;
- Voided business check;
- Business presence verification – site photos, or business license, or most current three months of processing statements;
- Last processing statement (if applicable);
- Three trade references (Travel, Future Delivery only);
- Travel Addendum (Travel only);
- Bank disclosure page.

Keyed Account	MO/TO and Internet: \$0 - \$50,000
	Travel, Future Delivery: \$0 - \$20,000
	Registered High-Risk: \$0 - \$20,000

- Merchant application and agreement;
- Voided business check;
- Principal's driver license;
- Business license or Articles of Incorporation;
- Last three processing statements (if applicable);
- Marketing materials (brochures, catalogues, or a complete website);
- Three trade references (Travel, Future Delivery, and Registered High-Risk only);
- Travel Addendum (Travel only);
- Payment Card Industry (PCI) Data Security Standard questionnaire;
- Bank disclosure page.

High Volume Account	Restaurant: \$200,001 & Up
	Retail: \$100,001 & Up
	MO/TO and Internet: \$50,001 & Up
	Travel, Future Delivery: \$20,001 & Up
	Registered High-Risk: \$20,001 & UP

- Merchant application and agreement;
- Voided business check;
- Principal's driver license;
- Business license or Articles of Incorporation;
- Last three processing statements;
- Marketing materials (brochures, catalogues, or a complete website);
- Signed and dated Balance Sheet and Profit & Loss statement;
- Signed and dated Personal Financial Statement;
- Most current three months of bank statements;
- Last two years of business income tax returns;
- Last two years of personal income tax returns;
- Three trade references;
- Travel Addendum (Travel only);
- Payment Card Industry (PCI) Data Security Standard questionnaire;
- Bank disclosure page.