

Credit Policy requirements matrix				
CREDIT				
REQUIREMENTS	Unqualified/Unacceptable Business	High Risk	Business to Business	Regular (Low or Mod Risk)
Definition	<p>Do Not Solicit as these accounts are outside of Credit Policy Guidelines.</p> <ul style="list-style-type: none"> <li>All Sexually Oriented or Pornographic merchants</li> <li>Adult Book Stores</li> </ul>	<p>High Risk businesses with at least 21% or more in Advanced Sales or extended delivery of product/service or, High Risk Industries or Internet processing of Bankcard transactions</p> <ul style="list-style-type: none"> <li>Antiques</li> <li>Camera</li> </ul>	<p>80% Business to Business Sales and must be part of the approved BxB MCC Codes. If not applicable MCC then account is not BxB and will fall under another category. No exceptions.</p> <ul style="list-style-type: none"> <li>All BxB MCC's only. No Exceptions</li> </ul>	<p>80% or more POS Transactions defined by Face to Face Transactions or Low to Moderate risk industries. Includes licensed professionals (Plumber, Doctor, etc).</p> <ul style="list-style-type: none"> <li>All Low and Moderate SIC's except those previously categorized</li> </ul>

- Adult Telephone Conversations

- Companion/Escort Services/Dating Services

- Massage Parlors(licensed consider high risk)

- Airlines/Cruise Lines

- Charities/political organization (well know only- must be not for profit)

- Coin, Stamp, Collectable Dealers

- Computer

- Electronics

• Any Illegal products/services or any service providing peripheral support of illegal activities (ie; Drugs)

• Auction Houses

• Bail Bondsmen

• Cellular Phone/Beepers (Services, not equipment)

• Flea markets (Indoor and not defined as unacceptable)

• Furniture

• General Agents/Brokers

• Health Membership Clubs (Monthly)

- Chain Letters

- Home Based Companies where Principal owns the residence **-(NOTE 1- this applies only to face to face transactions, if non face to face, see MO/TO & Internet Requirements) (Note 2- this does not include professional and licensed professionals which are considered Regular).**

- Charities (other than well known)

- Home Furnishings

- Check Cashing

- Collection agencies/Credit Repair

- Credit Card Protection or Identity Theft Services

- Currency Exchanges

- Insurance Agents/Brokers

- Internet-(Over 1 year longevity)

- Lawyers/Law firms engaged principally in the practice of Bankruptcy Law

- Limousines/Taxi (Multi-Vehicles only)

- Drug Paraphernalia

- Extended Warranty Companies/Rebates

- Flea Markets (with no lease and phone availability) (***Virtual terminal/Wireless consider High Risk***)

- Fortune Tellers

- Mail/Telephone Order (Over 1 Year business longevity)

- Misc. Education

- Pawnbrokers/Pawn Shops (Multi Outlet chains or single outlets)

- Real Estate Agents/ Brokers

- Free gifts, rebates, sweepstakes or contests as an inducement to purchase a product/service

- Get Rich Quick Schemes

- Health Membership Clubs (Extended Memberships)

- Import/Export (Non Mag Stripe or MO/TO)

- Resort Reservations (no travel arrangements)

- Sports membership Clubs (Golf, Tennis Country Clubs)

- Subscription Services

- Tanning Salons

- Investment Programs/  
Opportunities

- Lotteries, Gambling,  
internet Gambling, odds  
making

- Mortgage Reduction  
Services

- Taxi/Limousines  
(singletons) ***Virtual  
terminal/Wireless  
consider High Risk***

- Theatre

- Used Car Dealers



• Pseudo-pharmaceuticals (anti-aging, Sex Nutrients, etc.)

• Prepaid Cards

• Real Estate Seminars

• Shippers/forwarding  
Brokers

• Timeshare

• Travel Agents/Tour  
Operators/Travel Clubs

**Businesses with the  
Following Methods of  
Operation**

- Door to Door Sales

- Pyramid or multi-level marketing distribution

- Third party order fulfillment

- Outbound Telemarketing

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<b>REQUIREMENTS</b>	<b>Unqualified / Unacceptable Business</b>	<b>High Risk</b>	<b>Business to Business</b>	<b>Regular (Low or Mod Risk)</b>
<b>Merchant Application &amp; Agreement</b>	N/A	Application must be signed by a minimum of 1 Owner/Officer	Application must be signed by a minimum of 1 Owner/Officer	Application must be signed by a minimum of 1 Owner/Officer
<b>Visitation</b>	N/A	Yes-Completed by Salesperson.	Yes-Completed by Salesperson	Yes-Completed by Salesperson.
<b>Voided Check</b>	N/A	Business Check or Typed letter on Bank Letterhead.	Business Check or Typed letter on Bank Letterhead	Business Check or Typed letter on Bank Letterhead
<b>Federal ID#</b>	N/A	Fed ID Required (Corp), SS# Required for Partnership or Sole Owner for ALL Accounts.	Fed ID Required (Corp), SS# Required for Partnership or Sole Owner for ALL Accounts.	Fed ID Required (Corp), SS# Required for Partnership or Sole Owner for ALL Accounts.

<b>Principal Information</b>		Name, Address and SS# required for all principals. Not required for well known Not-for profits must have at least 50 employees,, public companies and Government entities.	Name, Address and SS# required for all principals. Not required for well known Not-for profits must have at least 50 employees, public companies and Government entities.	Name, Address and SS# required for all principals. Not required for Not-for profit, public companies and Government entities.
<b>Longevity</b>	N/A	None Required, except MO/TO & Internet merchants which have a 1 year longevity requirement.	None required; except Card Not Present merchants which have a 1 year longevity requirement.	None

<b>Trade Suppliers</b>	N/A	Required a minimum of 2 industry Related Trades. 3 Trades Recommended	Required a minimum of 2 industry Related Trades. 3 Trades Recommended	Not Required, unless \$2MM or more in Bankcard Sales. If \$2MM or Over in bankcard Sales, minimum of 2 Industry related trades. 3 recommended.
<b>Personal Guarantee</b>	N/A	Required for ALL MO/TO & Internet. MO/Internet must have good credit. Highly Recommended, although not required for all other accounts.	Required for merchants with less than 1+ years longevity. Required for all Card Not Present Merchants.	Recommended, not required
<b>2 year Financials (Most Recent)</b>	N/A	Only required with \$1MM or Over in Bankcard Sales	Required with \$1MM or Over in Bankcard Sales	Not Required, unless \$2MM or more in Bankcard Sales.

<b>Brochures Advertisements catalogs</b>	N/A	Required where 21% or more of Bankcard Sales are MO/TO or Internet. Website Address, marketing Material, brochures, etc.	Marketing materials, product Description, etc., required.	Not Required.
<b>Processing Statements</b>	N/A	Required for MO/TO and Internet (3) months	Not Required	Not Required
<b>ACH Delay</b>	N/A	Credit has option to require	Credit has option to require	Credit has option to require
<b>Reserve</b>	N/A	Reserve upon Request from Credit	Reserve upon Request from Credit	Reserve upon Request from Credit