



# Merchant Application

QUICK REFERENCE GUIDE

**NCR V<sup>•</sup>YIX**

[ncrvoyix.com](https://ncrvoyix.com)

## Quick reference guide

### 1. Proceed to Merchant App

- Open the email sent to you from the NCR Point of Sale Merchant Application” or no-reply@merchantap.io
- This email will contain a unique link that you will use to complete your application.
- The link will begin with <https://merchantapp.io>.....
- Chrome is the preferred browser



If you did not receive the email, check your spam and junk folders.  
If you still are unable to find the email, please confirm with your  
NCR sales rep to confirm the email address that was used.

### 2. Login and Establish New Password

- Enter the email address that your application was sent to and click login.
- Establish a password which uses at least 8 characters and has a combination of letters, numbers and special characters.
- Once you have established your new password you will be redirected to login with your newly created password.

### 3. Login and Claim Application

- Once you have logged in, click the “Claim Pre-Generated Application” button
- If you already started the application previously, you may see a “Continue Application” button on the merchant applications dashboard page. You can return to you application by clicking the “Continue Application” button.

### 4. Complete your Application (Step by Step Guide)

PLEASE NOTE: This application has 4 sections. Clicking on the next button will save your work. If the website times out and you don't click on the next button your progress will not be saved. It is important to complete each step in a timely manner to avoid duplicating your work. Some of the information on the application may be populated based off of what was completed on the Merchant Pre-Application. It is helpful to have the following items gathered prior to beginning the application. Verify all fields are completed thoroughly and accurately to avoid your application from being pended and causing any delays.

- A. Legal company name, Fed ID, Address (SS-4 Form if available)
- B. ALL owners with 25% or greater ownership—Name, home address, SS#, date of birth, phone number and email address for owners/controlling managers. If no one owns at least 25% of the business, then the day-to-day controller/manager will need to provide the information
- C. Either one of the financial owners, or the controlling manager must be identified as the controller/manager of the business
- D. Manager or controlling person's (if applicable)—Name, home address, SS#, date of birth, phone number
- E. Bank info for depository account including routing number, account number
- F. Sales reports or current processing statements to assist with average and high-ticket info, annual and monthly sales info, and daily transaction count and volume info





# 1. Company profile

Listed on your Federal SS-4 Form. List the address this entity is registered at. Include your Federal Tax Identification number as listed on your SS-4.  
(Please omit the dash after the second digit. Only the 9 digit ID number is required)

**SS-4** Application for Employer Identification Number  
OMB No. 1545-0047

1 Legal name of entity (or individual) for whom the EIN is being requested

2 Trade name of business (if different from name on line 1)

3 Executor, administrator, trustee, "care of" name

4a Mailing address (room, apt., suite no. and street, or P.O. box)

4b Street address (if different) (do not enter a P.O. box)

4c City, state, and ZIP code (if foreign, see instructions)

4d City, state, and ZIP code (if foreign, see instructions)

5 County and state where principal business is located

7a Name of responsible party

7b SSAN, TIN, or EIN

8a Is this application for a limited liability company (LLC) (or a foreign equivalent)?

8b If 8a is "Yes," enter the number of LLC members

9a Type of entity (check only one box). **Caution:** If 9a is "Yes," see the instructions for the correct box to check.

9b If a corporation, name the state or foreign country (if applicable) where incorporated

10 Reason for applying (check only one box)

IF your physical business address is different than where your legal entity is registered, it is important to check the box and enter your physical business address. Underwriting will validate this address.

Step 1 | Company Profile

Legal Name\*

Legal Address (NO PO BOX)\*

DBA Name\*

Is your DBA address different from your legal address?

DBA Address (NO PO BOX)\*

Tax Identification Number (TIN)\*

DBA Email\*

DBA Phone Number\*

DBA Fax Number

## 2. Owner information

- Please select your company's type of business entity
- Please enter a short description of what you sell (ex. "Groceries")
- It is imperative that all owners of 25% or more in the business be listed on this application with their appropriate ownership percentage. NCR and the sponsor bank require these owners list their PERSONAL address and their Social Security number and date of birth. These are required due to OFAC validation and the US Patriot Act. See page 9 for more information on the Patriot Act.
  - If any of this information is missing, incomplete, or inaccurate, your application will be pended until the information is completed
  - This will slow down the process, so please carefully complete this information.
- If you have any other individual that is responsible for managing or controlling the business, please list them and include their personal information. This is ONLY required if one of the owners is not involved directly in operating the business.
- Please fill out contact info for the person(s) responsible for billing, reporting, PCI, chargebacks, and customer service if they are anyone other than an owner or manager already listed. NCR does NOT require personal address, SS# or DOB for these individuals.

6/8/2020

Step 2: Owner Information

1

2

3

4

Company Profile

Owner Information

Banking Information

Processing Information

Step 2 | Owner Information

Business Type\*

LLC

MCC (order doesn't matter; the business type entered must accurately reflect your business)

Eating Places, Restaurants 5812

Describe the goods and services the business sells\*

Prepared Food and Beverages

Do you have any partners with 25% or more ownership?

Yes

First Owner's Full Name\*

Joseph

A

Owner

First Ownership Percentage\*

50

First Owner's Social Security Number\*

\*\*\*\*\*

First Owner's Date of Birth\*

Jan

1

1970

First Owner's Home Address (NO PO BOXES)\*

United States of America

234 Walnut St

Street Address 2

Aantown

Alabama

12945

First Owner's Phone Number\*

7652081234

First Owner's Email\*

joebg@gmail.com

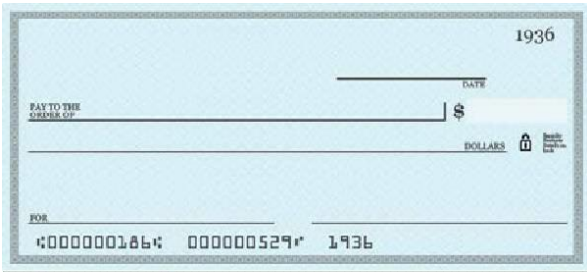
Is owner 1 the primary

<https://www.irs.gov/individuals/getting-started>

1/1

# Bank information

- Please enter the routing and account number for the bank account in which you want the credit card funds deposited. It is imperative that you enter this correctly. Having a blank check available is helpful to ensure both numbers are entered correctly.



Step 3: Banking Information

1 Company Profile 2 Owner Information 3 Banking Information 4 Processing Information

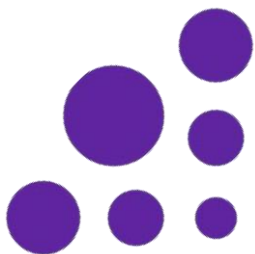
Step 3 | Banking Information

Routing Number\*

Confirm Routing Number\*

Account Number\*

Confirm Account Number\*



## Processing information

- The information entered here is very important as it is used to control and prevent potential fraudulent activity on your processing account. If these parameters are set incorrectly, you may have transactions or batches held while NCR validates them. These figures can be changed at a later date, but it is important to enter them as accurately as possible now.
  - Average ticket is the average total ticket amount for a credit card transaction. You can find this on your POS system or current processing statement.
  - Highest Ticket is the largest amount you anticipate being on one check. Things like large parties, catering orders, event rentals should be considered. If you set this too low and have a ticket over this amount, it may be held to validate, so please carefully consider the amount you enter here. Guess on the high side if necessary, however please provide the most realistic numbers as possible.
  - Annual Credit/Debit Volume— enter the total annual sales volume that you anticipate for credit card payments. Typically this is 80-90% of your total annual sales.
    - Monthly Credit/Debit Volume—take the annual number you entered and divide it by 12.
    - How many daily transactions—enter the highest amount of daily credit card transactions you anticipate. Guess on the high side if necessary.
    - What is your highest daily sales volume – enter your anticipated highest sales in one day (typically Friday or Saturday). Guess on the high side if necessary.

The screenshot shows the 'Step 4 | Processing information' form. It has a progress bar at the top with four steps: 1. Company Profile, 2. Owner Information, 3. Banking Information, and 4. Processing Information. The 'Processing Information' step is highlighted in green. The form contains the following fields:

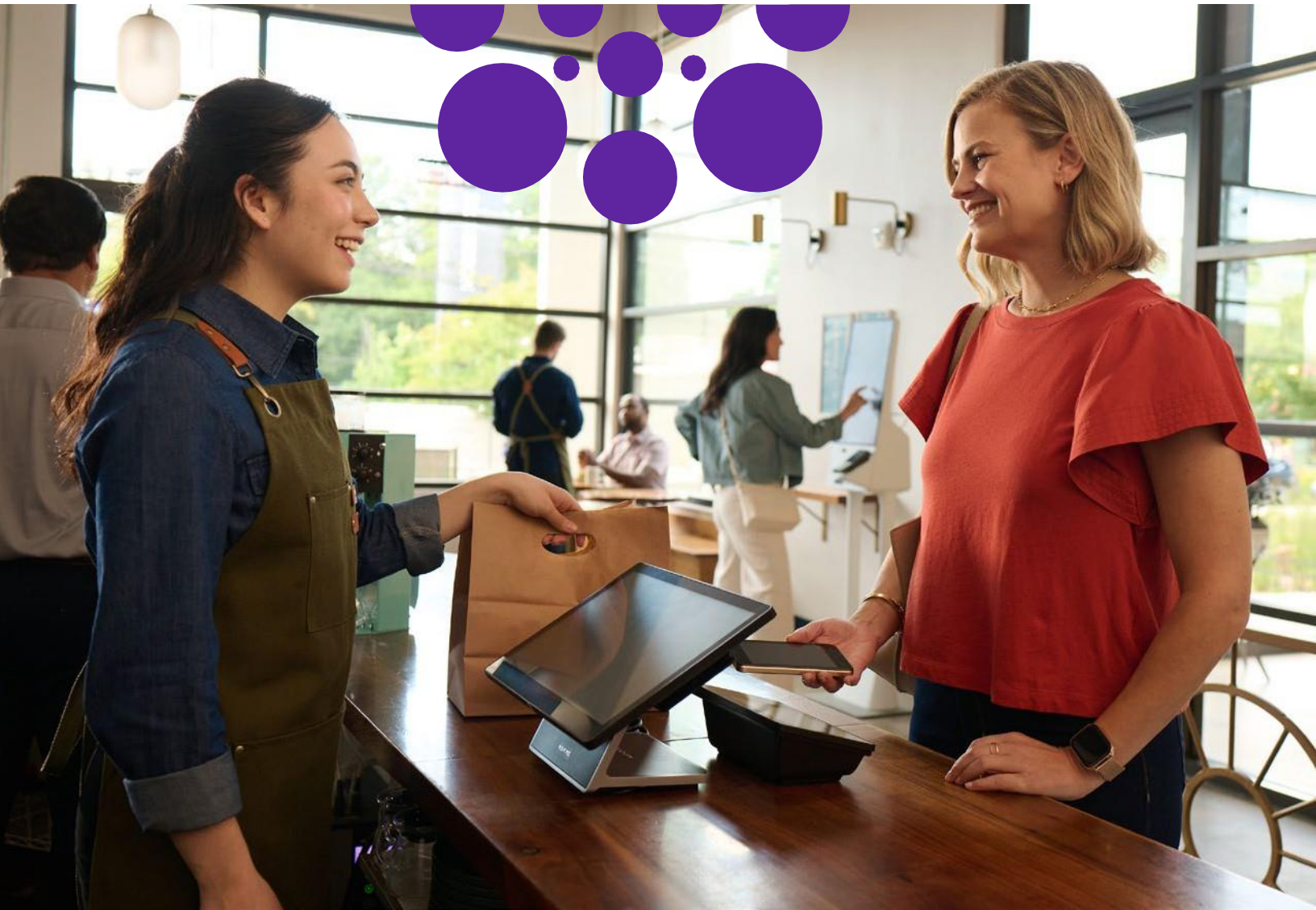
- Average Ticket Amount\*: 30
- Highest Ticket Amount\*: 3000
- Annual Credit/Debit Card Sales Volume\*: 1200000
- Monthly Credit/Debit Card Volume\*: 10000
- How many daily transactions do you receive?: 250
- What is your highest daily sales volume?: 20000
- Card Present %\*: 95
- Card Not Present %\*: 5
- Web Website: joesbg.com
- Will you accept PIN debit in addition to Visa, Mastercard, and Discover?: No
- Will you process over 1 million dollars in American Express volume annually?: No

At the bottom right, there are two buttons: 'Previous' and 'Next >'. The 'Next >' button is highlighted in green.

- Enter your % of Card present transactions (swiped or dipped at your POS terminal). Typically this is the majority of your transactions (90+ %). Note that the sum of your card present and card not present percentages must equal 100%
- Enter your % of Card not Present transactions (manually entered or entered through your website or mobile payment). You may have an online ordering solution where guest pay when they order, you may take payment over the phone for carry out, you may have a mobile payment solution where guest pay with their phone. All of these would be considered Card not present transactions. Typically this is the minority of your transactions (< 10 %).
- Enter your web site (if applicable).
- AMEX—answer YES or NO for processing over \$1M in AMEX volume annually. If you answer yes to the Amex question, we are expecting you to provide your direct Amex SE number which you should have. American Express requires all merchants with greater than \$1M in annual sales to be directly boarded with them.

Make sure you electronically sign the document as the last step.

If you do not complete the application, you may log back in using your user name and password you created originally.





## 5. Review your application and accept the bank disclosure

- NCR uses Citizens Bank as its acquiring bank. Citizens Bank disclosure is shown to the right
- To save your bank disclosure for future reference, click on the “Download PDF” button
- Type your name and click the “Accept & Continue” button before proceeding to review the pricing and Terms & Conditions

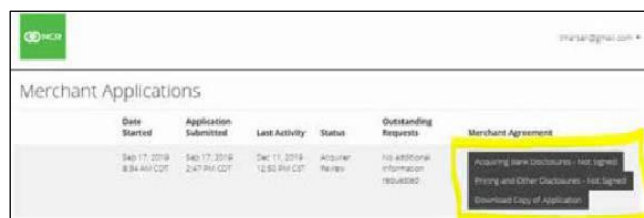
## 6. Review and accept pricing Terms & Conditions

- The Schedule A pricing is shown above the Terms & Conditions in the screenshot to the right, you have to use the internal scroll bars to review the Terms & Conditions. This is the pricing and fee structure that your sales rep proposed
- Type your name and click the “Accept & Continue” button to complete the application’s submission

## 7. Final confirmation that you have successfully signed and submitted an application

- If you select the “Merchant Dashboard” button, you will be returned to the main page where the merchant can download a copy of the signed documents

8. Download a copy of the Terms & Conditions bank disclosure, the pricing schedule and the application data by clicking on the links from the merchant dashboard



9. During NCR's review of your application, we may ask you for follow-up information to clarify or correct application data. You will receive an email with a link which you can click to log back into the portal. When you log in you will see a blue button labeled "Respond" that you can click to see the information we are requesting
10. Once your application has been approved by Underwriting, you will receive a welcome email within 24 hours.



## Notice of application requirements

In an effort to address any questions, and alleviate any concerns as you complete the NCR Application and documentation process, we wanted to share some pertinent details surrounding the data collection process.

Why does NCR Payment Solutions ask for signatures, name, address, DOB, SSN, and other personal/sensitive info from business owners with a 25% ownership or more AND from controlling individuals in the business?

NCR is required to have the ability to research all owners identity to prove they are not on the OFAC'S sanctioned list. OFAC stands for Office of Foreign Assets Control. As a component of the U.S. Treasury Department, OFAC operates under the Office of Terrorism and Financial Intelligence. OFAC publishes a list of Specially Designated Nationals (SDNs), which lists people and organizations with whom U.S. citizens and businesses are prohibited from doing business. If a business or owner is confirmed to be on the OFAC list, we cannot do business with them.

In addition, NCR must also comply with all USA PATRIOT regulations. The USA PATRIOT, passed in 2001 by the federal government, has mandated data collection actions in order to prevent illegal activities such as identity theft, money laundering, and the financing of terrorist organizations.

### What is the USA PATRIOT Act?

The USA PATRIOT Act of 2001 was enacted on October 24, 2001 by the Senate and House of Representatives of the United States of America "to deter and punish terrorist acts in the United States." It was signed into law by the President on October 26, 2001. The act prohibits "transactions with persons who commit, threaten to commit, or support terrorism." The Office of Foreign Assets Control (OFAC) administers the applicable

sanctions and regulations. The acronym for the USA PATRIOT Act stands for Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001.

### What does the USA PATRIOT Act require from you?

As part of the "know your customer" requirements of this Act, NCR Payment Solutions policy and procedures must include specific steps to validate the identity of our merchants. Therefore, NCR Payment Solutions' validation process must include the following information for all prospective NCR Payment Solutions merchants the customer/entity name must be validated against;

- The Specially Designated Nationals (SDN) list available
- From the Treasury Department
- Merchant's name
- Merchant's address
- Mailing address if different from the location address
- Tax ID number

For non-publicly traded NCR Payment Solutions merchants, the validation process must also include the following additional information:

- Principal name(s)
- Residence address
- Mailing address if different from residence address
- Date of birth
- Social Security number

The validation must be performed and approved by a third party vendor, such as LexisNexis®. All entity names and principal/owners associated with the submitted application must be validated prior to account activation. NCR Payment Solutions must also retain all information gathered during validation for a minimum of five years after account closure.

## How does NCR Payment Solutions manage these requirements?

In support of the USA PATRIOT Act requirements, NCR Payment Solutions compares all new and existing customer and entity names to the Specially Designated Nationals (SDN) list available from the Treasury Department. Any applications or transactions submitted by persons or entities included in the list will be denied and reported to the appropriate government agency. NCR Payment Solutions' policies and procedures also require compliance with the "know your customer" requirements of the USA PATRIOT Act. NCR Payment Solutions has policies that mandate gathering and validating specific customer information to ensure, to the extent possible, that only legitimate transactions are processed by reputable customers. For additional questions regarding implementation of merchant requirements, please contact your NCR Payment Sales Specialist.

In addition to the above regulatory requirements related to data collection, NCR will also need to collect your company's Federal Tax ID or Employer Identification Number (EIN). This is to ensure your card processing accounts are properly established and are tied to the appropriate legal entity for end-of-year tax reporting purposes. NCR will gather these numbers for each legal entity within your Corporate and/or Franchise structure as applicable for card processing services.

