



## Netcom PaySystem Uses These Requirements For High Risk Customers Categorized As Tier 3 And 4 By Risk Assessment

### APPLICATION REQUIREMENTS QUICK REFERENCE GUIDE

#### Tier 3

If Average Ticket is over \$1,000, Merchant is considered Tier 3 or 4

- Under 70% Card Swiped
- \$100 K or less / Month
- MCC is listed in Table1

#### Tier 4

- Under 70% Card Swiped
- Over \$100 K / Month
- MCC is listed in Table1

### **Application Requirements**

- |   |   |
|---|---|
| <ul style="list-style-type: none"><li>- Voided Check</li><li>- 2 Current Processing Statements</li><li>- Articles of Incorporation</li><li>- Recent 2 Months Bank Account Statements (all pages not just summary sheets)</li><li>- If volume over <b>\$60 K per Month</b>, most recent Business Financial Statements* and last 2 years Business Tax Returns*</li><li>- Government issued Photo ID for Principal(s)</li><li>- MOTO Questionnaire</li></ul> | <ul style="list-style-type: none"><li>- Voided Check</li><li>- 2 Current Processing Statements</li><li>- Articles of Incorporation</li><li>- Recent Financial Statements* and last 2 years Business Tax Returns*</li><li>- Government issued Photo ID for Principals</li><li>- MOTO Questionnaire</li><li>- Recent 3 months Bank Account Statements</li><li>- A Trade (Credit Reference) contact from their primary supplier or external vendor</li></ul> |
|---|---|

If business is less than one year old, provide a copy of most recent Federal Income Tax Return for Principal. If Tier 4 and business is less than one year old, also provide Financial Statements for Principal(s).

\*Financial Statements include both an Income Statement and Balance Sheet  
Tax Returns include all Schedules and Pages

Underwriting may sign site survey for eCommerce Merchants ONLY.

**PLEASE NOTE:** For High Risk Merchants include:

- Fulfillment Agreement if Merchant Utilizes a Fulfillment House
- For Tel Order, Include a copy of ads which generate inbound calls
- If the merchants Web Site requires a User Name and Password to access the core content, please provide credentials we can use to view entire website
- Include written agreements for memberships or subscriptions that consumer must sign

## Netcom PaySystem High Risk Chart

1520	General Contractors	4122	Passenger Railways
1750	Carpentry Contractors	4131	Bus Lines, Charters, Tour Buses
4411	Cruise Lines	4722	Travel Agents
4813	Key-Entry Telecom Merchant	4814	Telecommunication Services
4816	Computer Network / Information Services	4829	Money Transfer
5712	Furniture Sales (with future delivery)	5734	Computer Software / CD Sales
5962	Direct Marketing**	5963	Door to Door Sales
5964	Direct Marketing - Catalog	5966	Direct Marketing – Outbound Telemarketing**
5967	Direct Marketing– Inbound Telemarketing**	5968	Direct Marketing – Continuity / Subscriptions
5969	Direct Marketing - Other	6051	Quasi-Cash Merchant
7012	Timeshares	7273	Dating & Escort Services
7297	Massage Parlors	7321	Consumer Credit Reporting Agency
7375	Information Retrieval Services	7379	Computer Maintenance or Repair
7922	Ticket Agencies	7995	Lottery Tickets / Casino / Race Tracks / OTB
7997	Memberships and Subscription Services	9223	Bail Bond Payments
3000-3298 and 4511			Air Carriers / Airlines

\*For descriptions and explanations of MCC Categories, please see the MCC Guide on the ISA Portal

\*\*Indicates MCC Category requiring High Risk Registration with the Card Associations (Merchant must process in excess of \$100,000 per month to qualify for registered merchant program)

### **PROHIBITED MERCHANT TYPES**

- Foreign Corporations
- Merchants engaged in deceptive trade practices
- Merchant or Principal(s) appears on MATCH
- Merchants in inadequate financial condition
- Merchant has an unacceptable reputation
- Merchant is in violation of PCI-DSS Standards
- Gambling, sports betting or forecasting
- Merchants engaged in illegal aggregation
- Home based massage / escort businesses
- Credit counseling, debt reduction / consolidation
- Buying club memberships
- Recurring memberships beyond one year
- Excessive BBB complaints
- Sale of Grants or Grant related services.
- Merchant has excessive refunds or charge-backs
- Merchant engaged in bankruptcy proceedings
- Content contains Child Pornography
- Content contains depictions of bestiality, rape, hate, violence or drug abuse
- Online sale of tobacco products
- Online sale of pharmaceuticals
- Medical discount membership plans
- Home loan modifications
- Illegal weapon sales
- Pyramid multi-level marketing schemes
- Services paid six months or more in advance
- Electronic / Smokeless Cigarettes

- Offers asserting or promising consumers that they will make money using a system, scheme or strategy.

### **APPLICATION TIPS:**

- The Application is in a “Writeable PDF” Format. This means it can be completed and saved electronically and does not have to be completed by hand.
- Scanning and emailing applications and documents improve legibility and will expedite processing
- Make sure all applicable fees are indicated, all applicable questions are answered and the application is signed in all places.

Tier 1 Applications are normally processed within three hours

Tier 2 may take 24 hours

Tier 3 or 4 applications may take 3 to 5 days depending on the complexity and scope of the business model

Netcom is here to help you in application process with advice and education to make sure you have the best program for you.