



CSG FORTE ONBOARDING GUIDELINES FOR PARTNERS

GENERAL

CSG Forte seeks to onboard and retain merchant relationships that produce a fair return without incurring more than an acceptable level of risk: merchant onboarding processes and activities will support the acceptance and retention of qualified merchants that are expected to provide long-term profitable relationships. These Merchant Onboarding Guidelines outline the general expectations, processes and risk requirements for the consideration and acceptance of new merchants to CSG Forte.

ONBOARDING PROCESS

Merchant applicants will need to submit a complete and accurate application to be considered for a merchant processing account at CSG Forte. Merchants that fall within acceptable business types will follow CSG Forte's standard onboarding processes.

Many applications that meet the minimum verification checks can be auto-approved immediately.

Merchants that do not pass automated validation checks, submit incomplete applications, or provide inaccurate details may be routed through a more manual review process. Additionally, certain merchants may require special consideration based on their type of business. In these instances, CSG Forte will work directly with the merchant or partner to obtain updated information or appropriate documentation to move forward with the onboarding process. Merchants that meet all validation and underwriting checks may be approved and enrolled through CSG Forte's internal systems and onboarding systems. Unless otherwise noted (may vary based on partner agreement) enrolled merchants will receive a welcome email containing their new merchant identification number and other helpful information.



ONBOARDING SERVICE LEVEL AGREEMENTS (SLA'S)

Applications submitted electronically (Rest API, CSG Forte Console aka online application link) that are routed through our manual review process have a standard SLA of 3 business days for review and initial response. Applications submitted through email in PDF (not preferred) may take up to 7 business days for review depending on application volume. The time frame on decisions for manually reviewed applications is largely dependent on the merchant's response to any requests for additional information or documentation.

Once an application has been approved the account will be enrolled within 1-2 business days.

WEBSITE REVIEWS

Merchants with an online presence or use a website to conduct electronic commerce may be considered for a review of their website. CSG Forte will review website contents that should include the following:

- Merchant name, website content and merchant information displayed on website matches the merchant description and type of business
- Customer service contact details, including email address or telephone number, is easily located
- Merchant location is within the acquirer's licensed jurisdiction
- Delivery, back order, return, refund, and privacy policies are easily located and clearly displayed
- Price points align with products and services offered and match business location's currency
- No OFAC Countries are present on the site. The most up to date list of OFAC sanctioned countries can found [here](#).

REQUESTS FOR DOCUMENTATION

CSG Forte complies with all Financial Crimes Enforcement Network (FinCEN) rules and regulations including Customer Due Diligence (CDD), Know Your Business (KYB) and Know Your Customer (KYC) requirements. CSG Forte may need to request additional information or documents to assist in the underwriting and onboarding process for new merchants. This will typically occur if automated validation checks cannot verify merchant details, there are application information inconsistencies, if a merchant is processing high volume levels, or where processing activity may need to be verified or substantiated once a merchant activates and begins processing with CSG Forte. While not an exhaustive list, depending on the need, we may request one or more of the following documents to complete our review:

- Government Issued Identification (driver's license, passport) – REQUIRED for all Canadian applications
- Copy of Social Security Card
- Utility Bill or Lease Agreement
- Phone Bill for Merchant Location
- Marketing Materials
- Business Formation Documents (i.e.: Articles of Incorporation, Certificate of Formation, Corporate Bylaws or Declaration, Partnership Deed etc.)
- Valid Secretary of State Filing
- Non-Profit Entity Registration
- Validation of Not-for-Profit or Tax-Exempt Status
- Bank Statements, Bank Verification Form, Bank Letter, Voided Check
- W-9 Form



- Financial Statements (SEE ADDITIONAL INFORMATION BELOW)
- Tax Returns
- Merchant Processing Statements
- Consumer Service Contract or Agreement
- Consumer Proof of Authorization (POA) Forms

Merchants that have higher transaction amounts (\$250,000.00 or more) or process higher volumes (\$2.0 million or more a month) will be required to provide audited financial statements for their most recent two fiscal years, as well as two months' recent bank statements for the bank account provided with their application.

If a merchant cannot provide audited financial statements, they can provide unaudited financial statements accompanied by their tax returns for the same fiscal period. Unaudited financial statements should still include income statements, statements of cash flows and balance sheets with notes, where available.

Merchants that do not prepare any financial statements can be considered if they provide their tax statements filed for their most recent two fiscal reporting or tax periods, in addition to their two most recent bank statements.

FIRST TRANSACTION REVIEW

As part of the overall boarding process, CSG Forte may also review the processing activity of new merchants that have submitted their first transaction. Based on the circumstances of a first transaction review, CSG Forte may request additional information or documentation (as outlined in the documentation list above) from a merchant or partner, as may be required.

PROHIBITED MERCHANT TYPES

Certain types of industries, products or services can present excessive risk that is considered unacceptable for a processing relationship. These types of merchants are classified as Prohibited and are outlined within the Prohibited Merchant Types listing. The Prohibited list also incorporates sponsor banks' prohibited merchant types, as well as the categories considered unacceptable by the card brands. With this, any merchants determined to be in a Prohibited category, or any merchants providing prohibited goods or services in whole or in part, cannot be considered for processing by CSG Forte.

[Here is a list](#) of the business types considered Prohibited and will NOT be considered for credit card and ACH processing.