

# AnyMerchant.Net

## A Gulfco Leasing Subsidiary

### Credit Card - Processing Accounts

### Throw out your Restricted Industry List

[www.anymerchant.net](http://www.anymerchant.net) [sales@anymerchant.net](mailto:sales@anymerchant.net)

Phone -708-446-4416 - Fax - 708-361-2958

**Anymerchant.net/GULFCO LEASING** is a Payment Service Provider (PSP) which enables merchants to accept payments online. By working directly with the right banks, Anymerchant.net/GULFCO delivers high risk/high volume Domestic/International merchant account solutions for Conventional and Internet merchants who want to accept credit cards and check cards. With one application, we can set up your Visa, MasterCard, American Express and Discover merchant accounts.

Anymerchant.net/GULFCO LEASING - High Risk Merchant Account is Available for:

- Travel Booking Online
- Adult Content & Dating
- Direct Response
- Gambling & Gaming
- E-Pharmacy
- Network Marketing
- Telemarketing
- Loan Modifications
- Credit Repair
- Timeshares
- Infomercials
- Tobacco
- Continuity Merchants
- Airlines
- Bad Credit/No Credit Merchant
- Travel, including reservations, accommodations, voucher and high-ticket businesses
- Adult, Dating and Escort
- Outbound telemarketing
- TMF merchants including Internet
- Online membership clubs
- Scholarship Programs
- Diet Programs
- Mail Order/Phone Order
- And many more.....

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Anymerchant.net/GULFCO LEASING automates the entire credit card authorization process while simultaneously applying rigid fraud checks to each and every online transaction that goes through the system. Our proprietary fraud-protection and screening system designed to keep transaction reversals (charge backs) at a minimum while maximizing transaction throughput and profits.

Features of a Anymerchant.net/GULFCO LEASING High Risk Merchant Account:

- Accept VISA, MasterCard, American Express, Discover, Diners Club, JCB
- Multi-currency transactions in more than 60 currencies.
- 24/7/365 customer service
- Unlimited Volume
- Daily settlement
- Unparalleled processing scalability and security
- No Reserve accounts (Subject to final bank approval)
- Integrated Fraud Protection and Risk Management Systems

Multiple/Flexible Gateway Integration Options Anymerchant.net/GULFCO LEASING offers a bundled service that includes an Internet merchant account with our own proprietary gateway. All gateway services include extensive fraud management tools, and deliver fast, secure, reliable credit-card processing. GULFCO Internet merchant accounts also integrate with all major gateways.

Our relationship managers will help you choose (and set up) the right merchant account gateway solution for your business.

Chargeback Management- Chargeback's occur when customers contact their banks to request refunds for credit-card purchases. Chargeback's often happen when customers are dissatisfied with (or did not receive) purchases. Low chargeback ratios are essential to maintaining your credit card processing privileges. Our relationship managers advise merchants on best practices and help them minimize chargeback's.

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PCI DSS Compliance PCI DSS stands for Payment Card Industry Data Security Standard. Companies that process, store, or transmit payment card data must be PCI DSS compliant or risk losing their ability to process credit-card payments. They also risk being audited and possibly fined. Merchants and card payment service providers must validate their compliance periodically. Auditors, who are Qualified Security Assessors (QSAs), conduct these audits. Our relationship managers understand this process and will work with you to ensure that you are always PCI DSS Compliant.

## MERCHANT PRE-SCREENING

CORPORATE COMPANY INFORMATION			
Merchant URL (Website)			
Company Legal Name			
DBA Name			
Line of Business			
Merchant Address Line 1			
Merchant Address Line 2			
City			
State (if applicable)			
Postal/ Zip Code (if applicable)			
Incorporated Country			
Registration/ Incorporation Date			
E-Mail			
Telephone			
Fax			
COMPANY DIRECTORS/SHAREHOLDERS INFORMATION	DIRECTOR/CEO	SHAREHOLDER/ BENEFICIAL OWNER	AUTHORISED SIGNATORY
First Name			
Last Name			
Address Line 1			
Address Line 2			
City			
State (if applicable)			
Postal/ Zip Code (if applicable)			
Country of Origin			
Passport/Driver's License Number			
Title			
E-Mail			
Phone			
CONTACTS	Technical	Emergency	Financial
Name			
Telephone			
Fax			
E-Mail			

FORECASTED INFORMATION			
Transaction Details	Daily	Weekly	Monthly
Maximum Number of Transactions			
Maximum Transactions Volume (USD)			
Maximum Number of Transactions per card			
Average Ticket Amount		Maximum Ticket Amount	

Reason (s) for applying for this Account:	
online transaction processing	
WEBSITE REQUIREMENTS	
Complete description of goods and services on website?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Price displayed?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does the merchant state that it will attend to customer service request within 2 working days?	Yes <input type="checkbox"/> No <input type="checkbox"/>
The address of the company is on the site?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Privacy Policy on website?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Return, refund, and cancellation policy on website?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Delivery Policy (to include export restrictions, if any) on website?	Yes <input type="checkbox"/> No <input type="checkbox"/> Restriction
Shipping options, delivery timescales, and shipping fees on website?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Transaction currency or currencies displayed?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Display of VISA logo on website?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Display of MasterCard logo on website?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Site is SSL Secured	Yes <input type="checkbox"/> No <input type="checkbox"/>
All products apply to the same MCC code	Yes <input type="checkbox"/> No <input type="checkbox"/>

CURRENCY, PAYMENT AND PROCESSING INFORMATION	
Please check the type(s) of payment methods that you would like to be validated.	Visa <input type="checkbox"/> MasterCard <input type="checkbox"/>
Processing Type	<input type="checkbox"/> 3D Secure <input type="checkbox"/> Non-3D Secure <input type="checkbox"/> Mail Order/Telephone Order (MoTo)
Please check the currency or currencies in which your products and/or services are sold:	<input type="checkbox"/> USD
	<input type="checkbox"/> EURO
	<input type="checkbox"/> GBP
	<input type="checkbox"/> MUR
	<input type="checkbox"/> Other (please specify)
Are goods/services based on order forms signed by customers?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have a credit limit policy on your casino? (if applicable)	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, Please detail:	
Detail all fraud tools used	
Other payment methods used	

CUSTOMER SUPPORT	
Do you have customer support?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, how does it work? Please provide details below :	
A phone number is provided and operational time is stated. customers can also send their queries by mail.	
Is this product/service fulfilled at the time of the sale?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please state the turnaround time from order to dispatch/ delivery timescale	
Methods of Delivery	
Where are stocks of products kept?	
Where products are sourced?	
Does supplier(s) have appropriate license(s)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does your company fulfill the orders directly?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please provide fulfillment company details below:	
Company Name:	
Address:	
Contact Name:	
Telephone:	
Email Address:	
How do you prove delivery?	

PROCESSING HISTORY	
Ever processed credit cards before	Yes <input type="checkbox"/> No <input type="checkbox"/>
6 months processing history provided	Yes <input type="checkbox"/> No <input type="checkbox"/>
Last 2 years Financial Statements (audited preferred) for parent company and merchant provided	Yes <input type="checkbox"/> No <input type="checkbox"/>
Years of Experience in eCommerce/ Age of eCommerce Business	Years 0 Months 0
Processing Bank's Name	
Reason for leaving processor (if applicable)	
Current Total Annual Income: \$	
Current Chargeback to Sales Ratio	%
Have you provided company's business plan?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does the website owner control the site content?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you provide services to websites that are not fully owned by you?	Yes <input type="checkbox"/> No <input type="checkbox"/>

MARKETING AND WEBSITE SERVICES	
Please detail all the membership packages and prices available	
Do you have free trial membership?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Please describe your strategy on end of the free trial membership (if applicable)	
Do you require registration and credit card details before the free trial membership? (if applicable)	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, do you send it for pre-authorization?	
Which Media do you use to draw your customer's attention to your site?	
Do you offer tangible goods?	Yes <input type="checkbox"/> No <input type="checkbox"/>
How do you offer your products/services?	
	Internet %
	Direct mail/telemarketing %
How do you receive your customer's order?	
	Internet/SSL %
	Mail order/Telephone order %
How are orders processed?	
Target Market (major markets targeted)	

**The following documents need to be provided as attachment to this Merchant Pre-Screening Form:**

1. Due Diligence Documents of the Directors, Shareholders and Beneficial Owners, which include:
  - 3.1 Curriculum Vitae (Brief C.V)
  - 3.2 Copy of Passport
  - 3.3 Bank Reference (not older than 3 months)
  - 3.4 Proof of Address (any utility bill or credit card statement)
2. 6 Months processing statements showing charge backs (details of previous relationship with an acquirer : Name of Acquirer, Sales Volume, Charge backs and Frauds history).
3. Financial Statements (Profit and Loss Accounts, Balance Sheets and Cash Flow Statements) for the past 2 years (audited preferred).
4. Copy of Certificate of Incorporation for existing parent company.
5. Incorporation Documents showing Directors & Shareholders and Beneficial Owners
6. Detailed Business Plan including Operations Review, Organizational Structure, Financial Highlights, Credit Card Security Procedures, bio/resumes of key members of the management team

**Specific Specifications and Warranties**

The Merchant acknowledges pledges and warrants to the Bank that;

1. The Merchant is not engaged in or affiliated with any business, products, or methods of selling other than those listed in this Application.
2. There is no action, litigation, and proceeding pending which may impair the liability to carry business substantially and/or affect the financial condition or operations.
3. All intended transactions are bona fide. No transaction involves the use of a card for any purpose other than the purchase of goods and services as indicated in this merchant application form.
4. No owner with voting control of the company, or with more than 5 % of the shares, nor any signer of this agreement or senior officer of the Merchant's organization, has been charged, arrested, or convicted within the last five years of any criminal activity.
5. The products and services sold are not illegal in the country in which it is sold or to the customers to which they are sold.
6. The merchant has not been terminated by other banks, processors or third parties for the business indicated in this merchant application as well as for other businesses.
7. All information has been provided accurately and without omissions or misleading statements and no information has been withheld.

Name : .....

Signature : .....

<b>PRE-SCREENING RESULTS</b>	
Approved <input type="checkbox"/>	Declined <input type="checkbox"/>
Reason of Decline <i>(if applicable)</i>	
Brand	Visa <input type="checkbox"/> MasterCard <input type="checkbox"/>
MCC	
MSC	
Rolling Reserve	
Transaction Fee	
Match	<input type="checkbox"/>
World Check	<input type="checkbox"/>
Web Analysis	<input type="checkbox"/>
Comments	