



**MERCHANT
CONNECTIONS**

Required documents:

- Merchant application form (all fields completed)
- Certificate of Incorporation of Applying Company
 1. Name of Applying Company should correspond with information submitted on application
 2. Always make sure that the “Overlying Company” is clearly identified, if there is one
- Articles/Memorandum of Association of Applying Company
 1. Official legal name, address and owner (natural person or overlying company) clearly mentioned
- Drivers License(domestic) Passport(international) copy of directors(s) / authorized signatory(s) of Applying Company
 1. Director/authorized signatory owns majority share in Applying Company
- Copy of most recent bank account statement (plus voided check if available)
 1. Bank account should be in name of Applying Company, or in name of Overlying Company
 2. All relevant bank account details should be clearly identifiable on the statement
 3. Online bank statements are acceptable, as long as above requirements are met
- Credit card processing statements (of last 6 months)
 1. Authenticity of statements verifiable; Excel files only accepted if accompanied by screenshots or actual processing statements
 2. Merchant name, month, sales, refunds and chargebacks should be clearly identifiable
- Screenshot of pay-page
 1. Clearly showing that the page is SSL-secured
 2. Clearly showing the “billed as” descriptor
 3. Clearly showing the amount billed (and recurring terms, if any)

4. If not yet processing, screenshot can be provided at later stage, but before going live
- If applicable:
 1. Copy of required Business/Operating Licenses (if regulated business type)
 2. PCI certificate (corresponding with PCI information provided in application form)
 3. Audited financial statements (if processing volume > 100k/month)
 4. Business Plan (if merchant is start-up; MLM; or if business type is unclear)
 5. Translation of documents may be required if language is not English, Dutch, French, Spanish or German

Information provided throughout all application documents should be correct and cohesive.

And all provided copies should be clearly readable.

In case of Overlying Company(s) involved:

- Certificate of Incorporation of Overlying Company(s)
- Articles/Memorandum of association of Overlying Company(s)
 1. Name of Overlying Company(s) should correspond with information submitted on application
 2. Official legal name, address and owner (company or natural person) should be clearly mentioned
 3. UBO (Ultimate Beneficiary Owner) should be clearly identifiable in documentation
- Structure layout of all legal entities involved (visual and/or in writing)
 1. Official legal link between Overlying Company(s) and Applying Company should be verifiable
- Passport copy of director(s) / authorized signatory(s) or Overlying Company(s)
- Passport copy of Ultimate Beneficiary Owner (UBO) provided

Website compliance:

- Applying Company should own the URL(s)
 1. Part of ownership should be provided (Whose-registration; or invoice plus screenshot from webhosting backend)
- Legal name of Applying Company must be clearly displayed
 1. In “Terms and Conditions” on the website

2. In “Contact us” section on the website

- Clear posting of customer support email address and/or phone number
- Clear posting of Products/Services and pricing
- Clear posting of General Terms and Conditions
- Clear posting of delivery methods and timing
- Clear posting of the “billed as” descriptor on pay-page

1. If not yet processing, this requirement can be fulfilled at later stage, but **before** going live

- Website checkout / order page should be secure/SSL
- If website not yet live: Beta site should be provided
 1. User ID (if applicable)
 2. Password (if applicable)

Additional requirements may apply (for certain applications, regions, acquirers, business types, and so on)