

Standard Documents for US Merchant Setups

- ▶ Completed US Application or Data Sheet
- ▶ US Signer
- ▶ US Entity
- ▶ US Driver's License or US Passport for signer
- ▶ US Voided Check or Bank Letter showing Routing (IBAN) and Account number
- ▶ Proof of Business (AOI)
- ▶ 3 Months Business Bank Statements
- ▶ 3 Months Previous Processing if available

CBD

- ▶ US Doc Package
- ▶ COA's/Labs for
 - THC (under 0.3%)
 - Heavy Metals
 - Pesticides
- ▶ No Health Claims
- ▶ US Voided Check or Bank Letter showing Routing (IBAN) and Account number
- ▶ If ecommerce, website will be reviewed for needed changes
- ▶ EPX Addendum ▶ EPX Diligence Form

CBD Retail

Operating agreement showing the ownership percentages OR a shareholder letter (template attached)

3 month most recent business bank statements and/or previous processing

Clear copy of the signor's DL

Copy of the Certificate of Analysis showing a 0.30% or less THC (delta9, total THC)

Proof of Domain ownership

CBD Moto/Ecom

- ▶ Certificate of Analysis must be posted on the website
- ▶ Return/Refund Policy must be posted on the website
- ▶ Shipping policy must be posted on the website
- ▶ Terms and conditions must be posted on the website
- ▶ Card Brands logo must be added on the footer of the website
- FDA Disclaimer must be posted on the website
- Health Claims cannot be present

Gaming/Sweepstakes

- ▶ US Doc Package
- ▶ Legal Opinion
- ▶ Gaming Operator License for each state they operate in (if Applicable)
- ▶ 2 Years financials

Forex/Remittance/Crypto

▶ US Doc Package

01	Merchant Application including eCom/MOTO Questionnaire
02	Business Summary
03	Articles of Incorporation
04	Voided Check
05	ID and additional owner for any UBO of 25% or more
06	Address Verification
07	6 month Operating Bank Statements
08	6 months FBO Bank Statements
09	6 months Processing Statements
10	2 years Tax Returns or Financials
11	Licensing
12	MSB Questionnaire
13	Third Party Remittance Agreement
14	Direct Remittance – Provide List of All Countries and Licensing
15	KYC & KYB Policy and Procedures
16	Risk Monitoring Policy and Procedures
17	BSA/AML Policy and Procedure
18	AML Audit or Risk Assessment
19	Settlement/Funding Policy

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Forex/Remittance/Crypto

▶ US Doc Package

20	CIP Policy
21	Disaster Recovery Plan/Business Continuity Plan
22	Any additional internal programs/policies for Risk Control and Reporting
23	Copies of any Independent Compliance audits
24	PCI Level 1 Attestation (self-assessment questionnaire or third party audited certificate)
25	Confirmation of where consumer funds are held and Bank Statements for segregated consumer funds
26	Flow of Customer Funds diagram
27	Corporate Chart
28	Ownership Chart

Boarding Requirements for TCB Gateway

- ✔ The Acquiring Bank or our US ISO Partner will provide VAR sheet for NMI or TCBPay Gateway, both work for setup.
- ✔ Complete Gateway pricing form, have merchant sign and submit with Var to support@TCBPay.com
- ✔ Include the email address you want the login sent to in the body of the request

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Issuing

Complete Credit Application Ensure that the credit application is fully filled out but not signed.

→ A DocuSign form will be generated through the bank's credit portal upon submission. DocuSign package via email for review and signing will be sent from dse_NA3@docusign.net, and the DocuSign sender user will be sfapi@fleetcor.com

- ✓ Copy of SOS listing with the government. Copy of driver's license of the beneficial owner(s).
- ✓ Documentation to verify business' physical address.
- ✓ Include any licenses or permits included in the entity documents (if applicable). Void check (required for credit line submissions).
- ✓ Previous year's financial information (required for credit line submissions)

ACH

- ✓ ACH Application signed by merchant
- ✓ US Doc Package