

# E-COMMERCE APPLICATION

## Heartland

**Connor Harris**  
RM - Online Payments

atlas Token: 4572262

### COMPANY INFORMATION

County of Yuba	P: (530) 749-7840	Primary:	Jolié Turk	P: (530) 749-7840
915 8th Street Suite 125			Authorized to purchase: Yes	
Marysville, CA 95901	E: <a href="mailto:jturk@co.yuba.ca.us">jturk@co.yuba.ca.us</a>			
	W: <a href="http://www.yuba.org/">http://www.yuba.org/</a>	HIC Admin:	Jolié Turk	
		E:	<a href="mailto:jturk@co.yuba.ca.us">jturk@co.yuba.ca.us</a>	

#### Legal:

County of Yuba P: (530) 749-7840  
 915 8th Street Suite 125  
 Marysville, CA 95901

### CREDIT CARD PRICING

<b>\$350,000.00</b>	<b>\$150.00</b>	<b>Exchange</b>	<b>Flat Rate</b>	<b>Monthly 0 bps</b>
Annual Volume	Avg Ticket	Network	Interchange Calculation	Settlement Type

Type:	Discount CP:	Discount CNP:	Trans Fee CP:	Trans Fee CNP:	Trans Fee Dial:	Trans Fee IP:	Non-EMV Assessment Fee:
Visa	2.600%	2.900%	\$0.1000	\$0.3000	-	-	1.000%
Mastercard	2.600%	2.900%	\$0.1000	\$0.3000	-	-	1.000%
Discover/JCB	2.600%	2.900%	\$0.1000	\$0.3000	-	-	1.000%
Amex - AXP	2.600%	2.900%	\$0.1000	\$0.3000	-	-	1.000%

Merchant will be assessed a Non-EMV assessment fee of 1.00% on all non-EMV transactions for the four major card brands. These fees will not apply to fallback transactions, contactless transactions, and Card Not Present transactions.

#### Additional AMEX Details:

Amex Annual Volume:	\$50,000.00	Amex Program:	AXP
Amex Average Ticket:	\$150.00	Amex Merchant Number:	N/A
Opt Out of Marketing Material:	No		
ARC/IATA #:	N/A		

Recurring Fee:	Fee:	Frequency:
Minimum Discount Fee:	\$0.00	Monthly
Service/Mandate Fee:	\$0.00	Monthly
Annual Fee:	\$0.00	Annually
Chargeback Fee:	\$25.00	Per Occurrence
Voice Authorization Fee:	\$0.65	Per Occurrence
Application Processing Fee:	\$0.00	One-Time
PCI Non-Compliance Fee:	\$125.00	Monthly
Payments Manager+ Discount Rate:	0.30%	Per Occurrence

Payments Manager+ Txn Fee:

\$0.20

Per Occurrence

\*The Payments Manager+ Discount Rate and Txn Fee apply to payments processed through Payments Manager+, in addition to standard processing fees. Merchant can utilize Payments Manager+ by enabling it within My Account.



## MERCHANT DETAILS

<b>Business Type:</b>	Private	<b>New/Existing Business:</b>	Switching to Heartland
<b>Ownership Type:</b>	Government	<b>Length in Business:</b>	> 15 years
<b>Tax ID:</b>	94-6000549	<b>Number of Terminals:</b>	1
<b>Services:</b>	Government Offices-County	<b>Deposit Method:</b>	Standard
<b>Card Acceptance:</b>	All Cards Accepted	<b>Dispute Letter Mailing:</b>	DBA
<b>Statement Type / Mailing:</b>	Standard / DBA	<b>Dispute Letter Electronic:</b>	Email
<b>Language Preference:</b>			English
<b>Home Based Business:</b>			No
<b>Data Compromise/PCI Investigation:</b>			No
<b>Third Party Lender Contract:</b>			No
<b>Data Storage Entity / Cardholder Data Access:</b>			No
<b>Provides Card Data Services For Companies:</b>			No
<b>Payment Facilitator / Service Provider:</b>			No
<b>Filed for Bankruptcy:</b>			No
<b>Site Inspected:</b>			No
<b>Use Fulfillment House:</b>			No
<b>Additional Merchant Location(s):</b>			No
<b>HPS Partner Referral:</b>			No
<b>PCI Compliant:</b>			Yes
<b>Does the merchant understand that full PCI-DSS Compliance must be maintained at all times?</b>			Yes
<b>Does the merchant agree to notify Heartland immediately upon changing Point of Sale Software, Systems, Applications, or Vendors?</b>			Yes
<b>Does the merchant's transactions process through any other Third Parties (i.e. Web Hosting Companies, Gateways, Corporate Office)?</b>			No
<b>Does the merchant utilize the services of a PCI SS Qualified Integrator Reseller (QIR) when POS payment applications are utilized?</b>			No
<b>Is the signing merchant storing Sensitive Authentication Data (even if encrypted) after the transaction has been authorized?</b>			No
<b>Does the merchant utilize an EMV enabled terminal?</b>			N/A
<b>Is any owner, officer, director, employee or agent a current or former senior official in the executive, legislative, administrative, military, or judicial branch of any government (elected or not); a senior official of a major political party; an executive of government-owned enterprise; a family member of any of the foregoing officials; or a close personal or professional associate of the foregoing officials?</b>			No
<b>RM Acknowledgement:</b>			Yes
<b>Security / Privacy Policy Present?</b>			Yes
<b>Contact Information Present?</b>			Yes

Shipping Policy Present?  
Returns / Refunds Policy Present?  
Card Acceptance Logos Present?

Yes  
Yes  
Yes



## PROCESSING DETAILS

<b>Processing Method:</b>		<b>B2B:</b>		<b>Other:</b>	
Keyed w/o Imprint:	100%	Consumer:	100%	Signature Obtained:	All Face to Face Sales
<b>Sales Method:</b>		B2B:	0%	Consumer Charged:	At Time of Purchase
Real Time Internet:	100%	Future Delivery Volume:	0%	Credit Card via Website:	Yes



## OWNER / OFFICERS / CONTACTS

<b>Name:</b>	<b>Address:</b>	<b>Contact:</b>	<b>Information:</b>
Jolié Turk Secretary/Treasurer 0% Ownership jturk@co.yuba.ca.us	915 8th street suite 125 Marysville, CA 95901	Home: (530) 749-7840 Cell: (530) 749-7840	DOB: 1/1/1956 SSN: ***-**-0549  Length at address: 4-6 years US Citizen
Melanie Marquez  0% Ownership mmarquez@co.yuba.ca.us Authorized to purchase: No		Home: (530) 749-5430 Cell: (530) 749-5430	



## BANKING INFORMATION

<b>Name:</b> <b>Name On Account:</b>	<b>Address:</b> <b>Phone:</b>	<b>Product:</b> <b>Transfer Method:</b>	<b>Routing #:</b>	<b>Account #:</b> <b>Type:</b>
JOINT UPIC ACCOUNT  Yuba County Treasurer	Oak Ridge, NC 27310 800 875-2242	e-Commerce Deposits	021052053	****2611 Checking
US BANK NA  Yuba County Treasurer	Saint Paul, MN 55107 800 937-6310	e-Commerce Fees	121122676	*****8761 Checking
Is prospect interested in Instant Deposit?		No		
Funding Option:		Standard		

# AGREEMENT ACCEPTANCE

**PERSONAL GUARANTEE:** For value received, and in consideration of the mutual understandings contained in the Merchant Processing Agreement (the "Agreement") Terms and Conditions by and between the Merchant submitting this Application ("Merchant") and ("Acquirer"), the undersigned jointly and severally, if more than one, unconditionally and irrevocably guarantee to Acquirer and their successors and assigns the full and prompt payment when due of all obligations of every kind and nature arising directly or indirectly out of the Agreement. The undersigned (does/do) hereby certify that (he/she/they) (has/have) read, understand(s) and agree(s) to all Merchant Processing Agreement Terms and Conditions and specifically those that relate to the personal guaranties. Merchant and the undersigned authorize Acquirer, any credit bureau or reporting agency employed by Acquirer, or any agents thereof, to investigate the references, statements, or data provided by Merchant or the undersigned for purposes of this Application.

X \_\_\_\_\_

**(1) Personal Guarantee Signature:**

**Date:**

Jolié Turk - Secretary/Treasurer

03/15/2024

**AGREEMENT ACCEPTANCE, CERTIFICATION AND CONSUMER REPORT AUTHORIZATION:** Merchant authorizes HPS, any credit bureau or reporting agency employed by Acquirer, or any agents thereof, to investigate the references, statements or data provided by Merchant or the undersigned for purposes of all matters generally connected to the business relationship. I further certify that I have received, read, understand and agree to the Merchant Processing Agreement Terms, Policies, Procedures, Rules and Requirements together with this application shall constitute the agreement(s) between the parties. I further certify that this business or any Owner/Officer has never been terminated by any of the Card Brands.

**TERMS & CONDITIONS ACKNOWLEDGEMENT:** Merchant acknowledges that Heartland Payment Systems, Inc. ("Heartland") has provided it with a copy of the Card Acceptance Policies, Procedures, Terms & Conditions (the "Terms and Conditions") and the Merchant Application, which together make up the entire agreement between the parties. Merchant has read, understands, and agrees to be bound by the Terms and Conditions, as may be amended from time to time. Merchant acknowledges that the Terms and Conditions are a fundamental part of the parties' agreement without which Heartland would not be able to enter into an agreement with the Merchant. The Terms and Conditions can be reviewed at any time by visiting the Heartland InfoCentral at <https://infocentral.heartlandpaymentsystems.com>. In addition, Merchant can request another copy of the Terms and Conditions at any time by sending a written request for a copy to Heartland at the following address: Heartland Payment Systems; Attn: Customer Care; One Heartland Way; Jeffersonville, IN 47130.

**DEBIT / CREDIT AUTHORIZATION:** Merchant certifies that any starter check or verification of business provided is for a business account in good standing and that the Business name on the below checking account is the same as the Business name on the enclosed Heartland Payment Systems Merchant Application. In addition, Merchant hereby authorizes Acquirer to debit and credit Merchant's checking/savings account. This authority shall remain in full force until (a) Acquirer has received written notification from Merchant of its termination; and (b) all obligations of Merchant to Acquirer under this Agreement have been paid in full.

X \_\_\_\_\_

Owner/Officer:

Date:

Jolié Turk - Secretary/Treasurer

03/15/2024

The Term of this Agreement is 36 Months

Note: Maximum \$295 per location early account closure fee may apply; see section 11 of the Merchant Processing Agreement Terms and Conditions for more information.

# DISCLOSURE

## Heartland

### COMPANY INFORMATION

County of Yuba  
915 8th Street Suite 125  
Marysville, CA 95901  
jturk@co.yuba.ca.us

### CONTACT

Jolié Turk  
(530) 749-7840

### MERCHANT RESPONSIBILITIES

- Ensure compliance with cardholder data security and storage requirements.
- Maintain fraud and chargeback below thresholds.
- Review and understand the terms of the Merchant Processing Agreement.
- Comply with the Card Brands Operating Regulations.
- Retain a signed copy of this Disclosure page.

### MEMBER SPONSOR BANK (ACQUIRER) RESPONSIBILITIES

- Be the only entity approved to extend acceptance of Card Brand products directly to a Merchant.
- Must be a principal (signer) to the Merchant Processing Agreement.
- Be responsible for educating Merchants on pertinent Card Brand Operating Regulations with which Merchants must comply.
- Be responsible for and must settle funds with the Merchant.
- Be responsible for all funds held in reserve that are derived from settlement.

**Note:** The responsibilities listed above do not supersede terms of the Merchant Processing Agreement and are provided to ensure the merchant understands some important obligations of each party and that the Member Sponsor Bank (Acquirer) is the ultimate authority should the merchant have any problems.

### MEMBER BANK INFORMATION

#### **Wells Fargo Bank, N.A.**

(Visa & Mastercard Only)  
P.O. Box 6079  
Concord, CA 94524  
Phone: (844) 284-6834

#### **Deutsche Bank Trust Company Americas**

Cash Management  
1 Columbus Circle  
New York, NY 10019-8735  
Email: COMPL.Card\_Acquiring@list.DB.com

### DEBIT BANK

#### **PB&T Bank**

301 West 5th Street  
Pueblo, CO 81003  
Phone: (888) 728-3550

### MERCHANT RESOURCES

- You may download "Visa Regulations" from Visa at: <https://usa.visa.com/dam/VCOM/download/about-visa/visa-rules-public.pdf>
- You may download "MasterCard Rules" from MasterCard at: <https://www.mastercard.us/en-us/about-Mastercard/what-we->

do/rules.html

- You may download "American Express Merchant Operating Requirements" at:  
[www.americanexpress.com/merchantopguide](http://www.americanexpress.com/merchantopguide)

I, the undersigned hereby acknowledge and agree that Heartland Payment Systems will select one of the Member Sponsor Bank's listed above based on the following criteria; business type, POS equipment compatibility, depository institution and/or existing HPS relationship. Heartland Payment Systems will provide Merchant a written notification of the Member Sponsor Bank that is selected. By presenting any Card Brand Transaction to Heartland Payment Systems under the Merchant Processing Agreement from and after notice of the Member Sponsor Bank, you agree that the Member Sponsor Bank so selected shall be immediately a principal party (signer) to the Merchant Processing Agreement, regarding acceptance of Card Brand transactions.

X

**Owner / Officer:**

Jolié Turk-Secretary/Treasurer

**Date:**

03/15/2024