payarc

APPLY WIZARD

Sales Guide

Apply Wizard Sales Guide

This guide will give you step by step instructions to navigate Apply Wizard. There will be instructions for Entering a New Application, Filling out the Merchant Application, E-signing the Merchant Application and Creating a Pricing Template.

The below link will take you to Apply Wizard:

https://apply.payarc.net/apply/login

You should have received your log in credentials via email.

Once you are logged in you will see the Home Page in Apply Wizard.

Within the main homepage, you'll find a comprehensive list of applications. On the far right, you'll have access to a set of swift key options for efficient application management. These options include archiving applications, generating PDF copies, uploading supplementary documents to applications, making edits to applications, duplicating applications, and viewing application details. These quick actions empower you to streamline your application handling and boost productivity.

You can also see the real-time status of each application as defined below:

Draft: Still being filled out, not sent to the merchant, or waiting for the merchant to complete.

Waiting on Merchant Signature: Waiting on the merchant to sign the application.

Application: Still in the applications process.

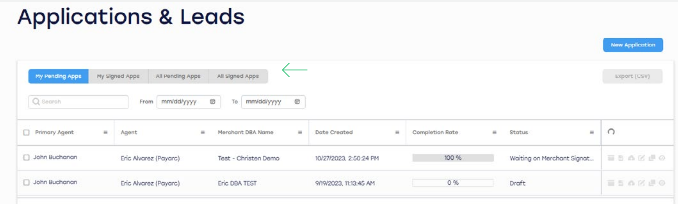
Underwriting: Still in the underwriting process.

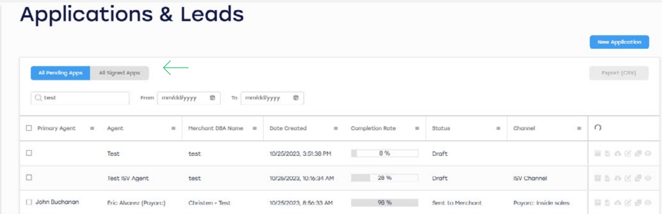
Boarding: Still in the boarding process.

QA: Still in the QA process.

Post-Boarding: Still in the post-boarding process.

Sales Professionals that have oversight of other Sales Professional's accounts are listed as a **"Primary Agent"**. The Sales Professional who sold the account will appear in the **"Agent"** column. There are additional folders for those Sales Professionals that oversee other Sales Professionals. These folders allow access to help manage those accounts.

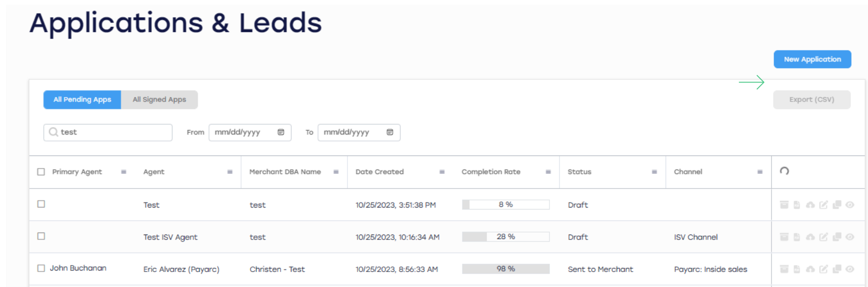




Entering a New Application

Select the **“New Application”** button to start a new application.

Sales professionals have the flexibility to skip specific sections when completing the application. This will however mean the merchant must complete the sections skipped by the sales professional. The merchant does not have the ability to skip any sections of the application.



Clicking this button will open the **"Merchant Information"** section.

Complete the required merchant information.

Merchant DBA Name: Enter the Business Name.

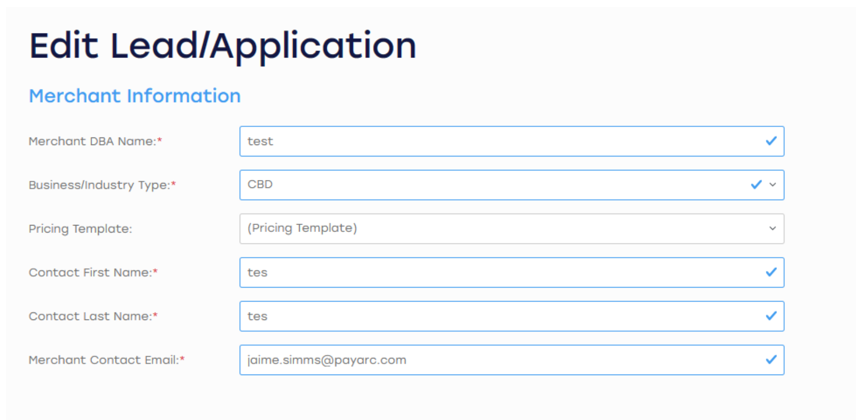
Business/ Industry Type: Select the Industry type for the business you are submitting.

Pricing Template: Select a template if one is already created and saved. Otherwise, this section is not required to be filled in. Prompts will appear later in the application to enter the pricing and fees manually.

Contact First & Last Name: Enter the First and Last Name of the Merchant. This should be the contact on the account that PAYARC will work with. Not necessarily the owner; however it could be.

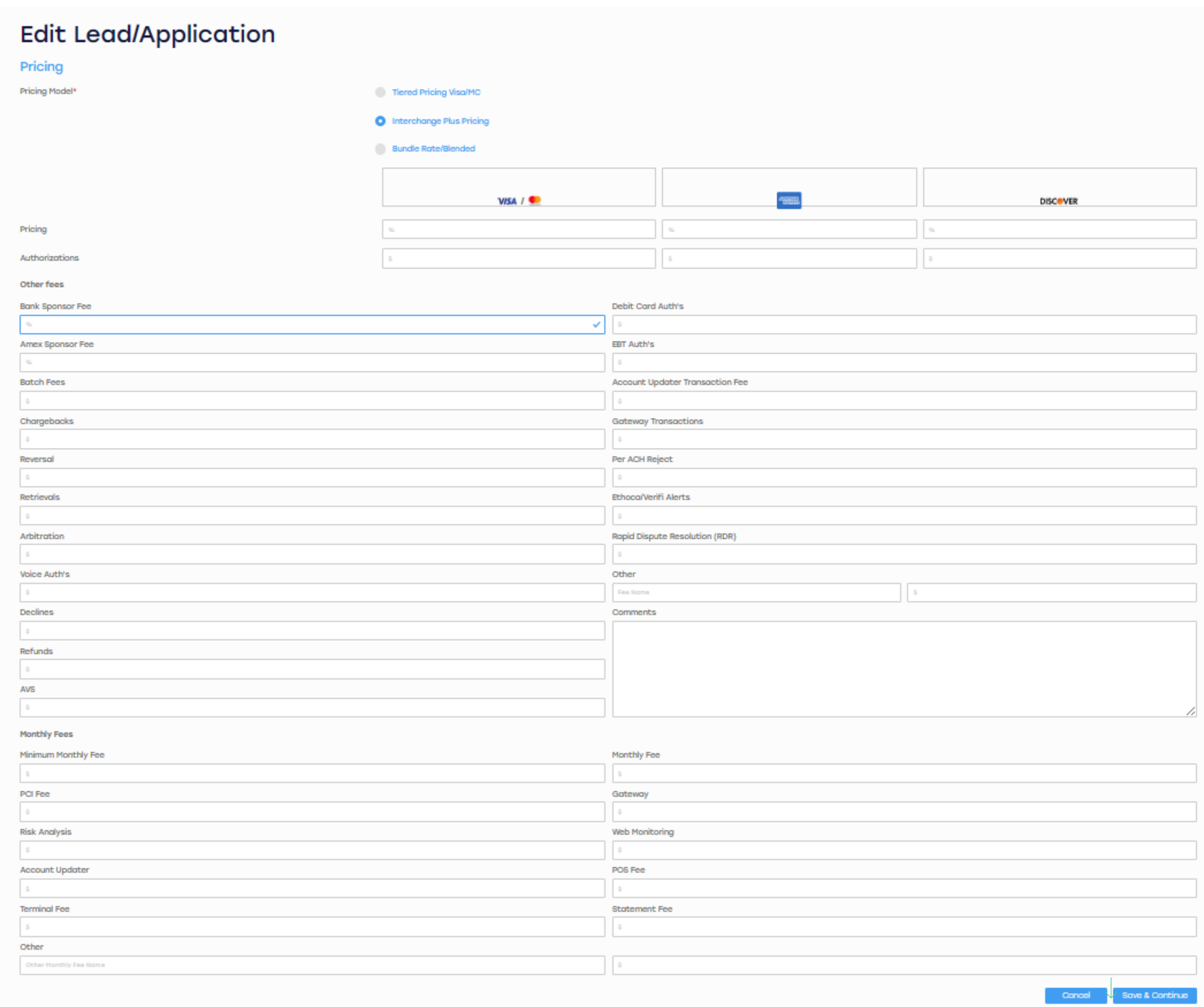
Merchant Contact Email: Enter the merchant's email address. This should be the email address of who PAYARC will work with on the account. This is also the email address that the application will route to for signature.

Once all fields are complete select **"Save and Continue".**

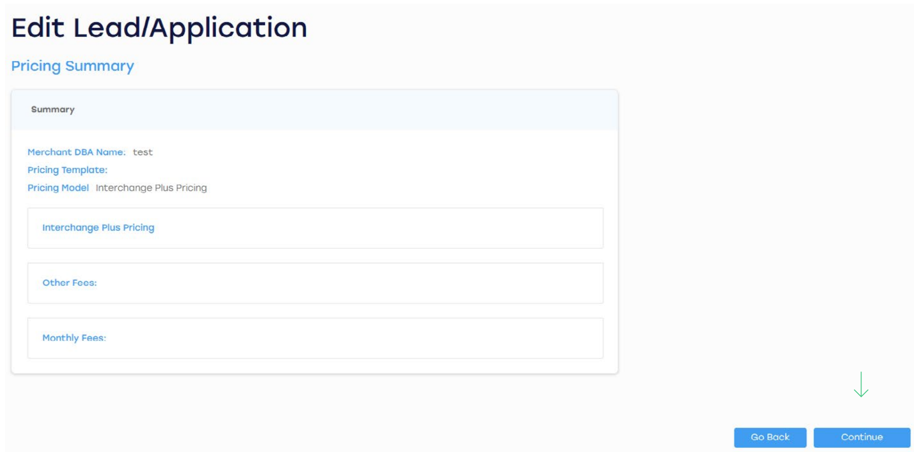


Select the merchant's pricing model in **“Pricing”** section. The pricing will auto-populate if templates are pre-made. (See instructions on page 13) If not, you will need to enter the pricing and transaction information as applicable into the proper fields.

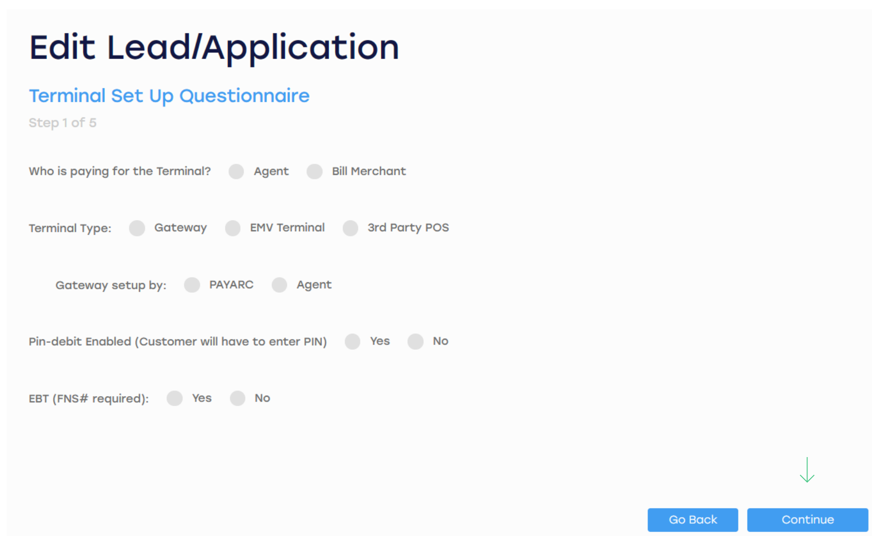
****Consult your SCHEDULE A for pricing floors and more information pricing the account.**



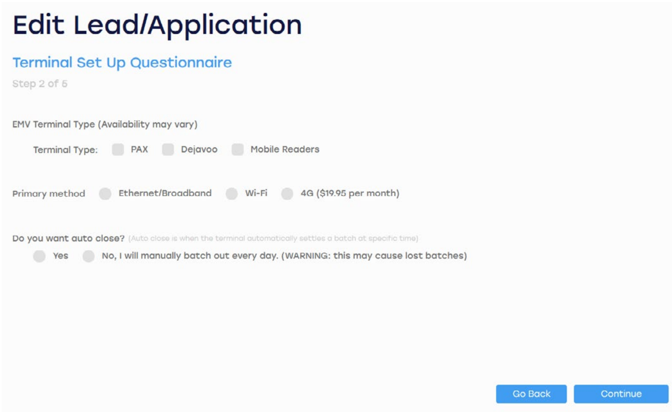
Verify the final pricing on the **“Pricing Summary”** section and select **“Continue”.**



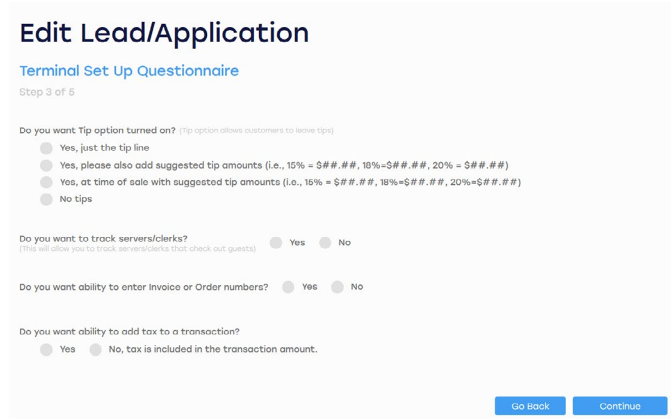
Once you select **“Continue”** you will be directed to the **“Terminal Set Up Questionnaire”** section where you will enter equipment information into the Terminal Set up Questionnaire. There will be 5 steps to this process. The Terminal Set Up Questionnaire is not required at this time but filling it out during this application entry process will greatly streamline the boarding process. After completing each step select **“Save & Continue”.**



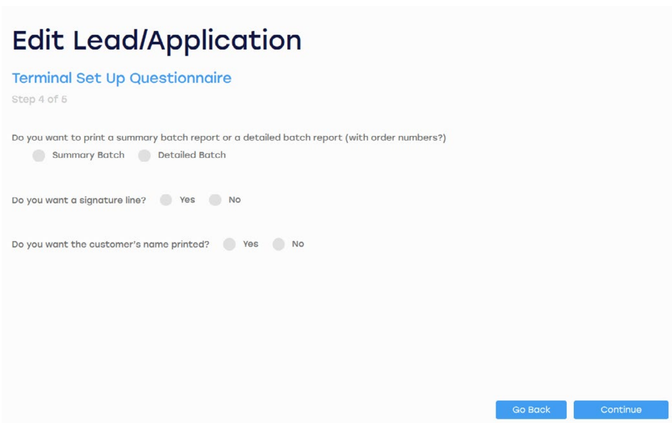
Step 1:



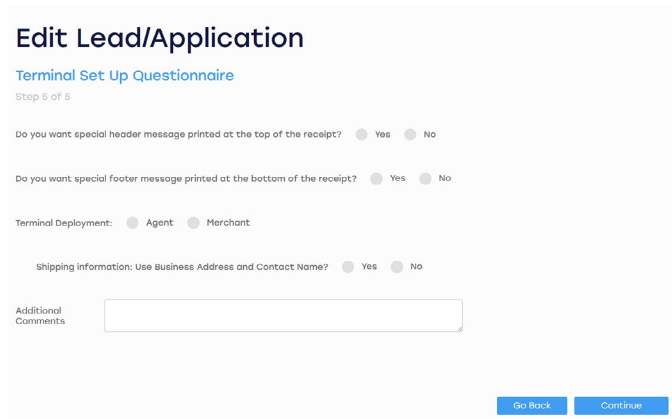
Step 2:



Step 3:



Step 4:



After finishing the Terminal Set up Questionnaire you will be able to send the Merchant Application to the merchant. The merchant will be able to continue filling out their information and sign the completed application. If you opt to have the merchant fill out the rest of the application, proceed.

If you would prefer to fill the rest of the application out for your merchant, skip to the **"Filling out the Merchant Application"** section below.

****The pricing and merchant information section must be filled out on the application prior to sending the application to the merchant. The merchant information and pricing information will then be locked down. The merchant will not have the ability to edit those fields.**

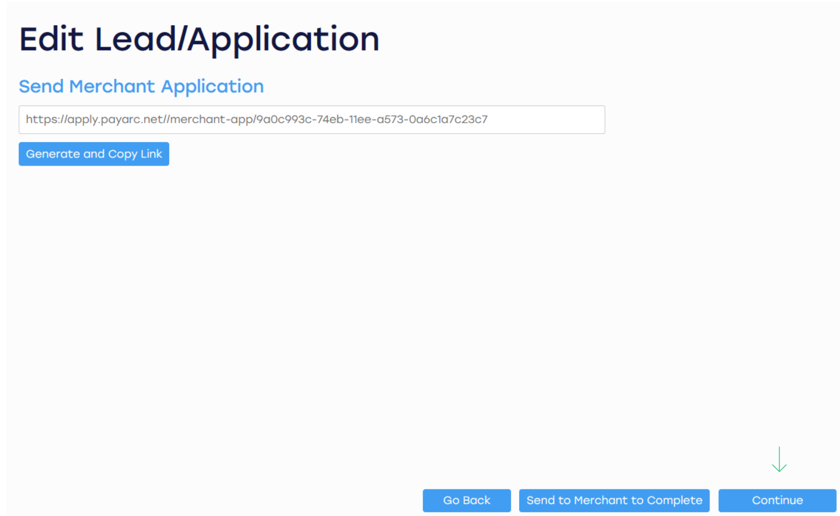
The merchant application link has a 30-day expiration. This information should be communicated to potential merchants to ensure timely submission of their application.

The email address that was entered on the **"Merchant Information"** page for the merchant's contact email address will be the email address the application will route to for signature.

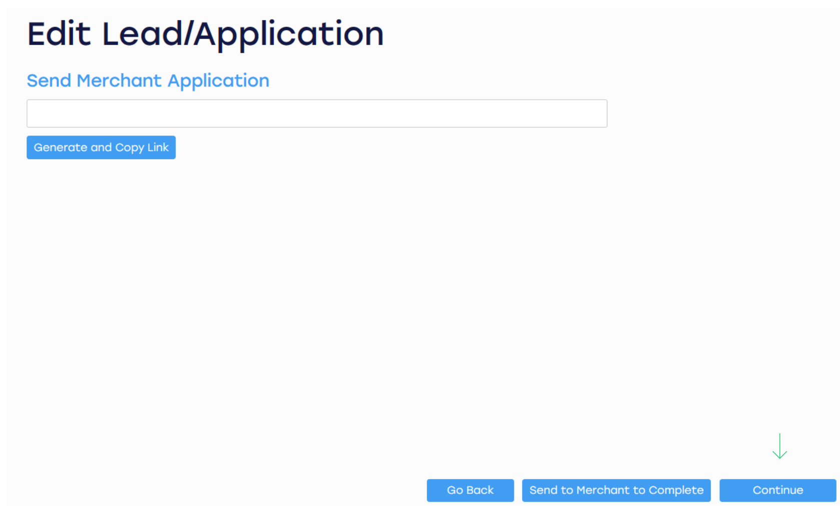
See page 14 for the instructions **"Signing a Merchant Application"** with Adobe E-sign.

There are two ways to send the merchant the application.

(1) You may generate a link to the application to email the merchant.



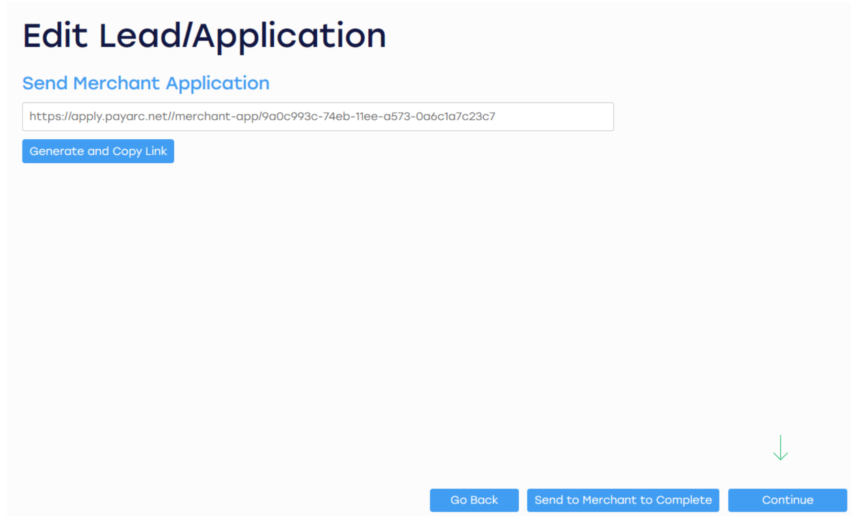
(2) Select **"Send to Merchant to Complete"** and an auto generated email will be sent to the merchant.



Filling out the Merchant Application

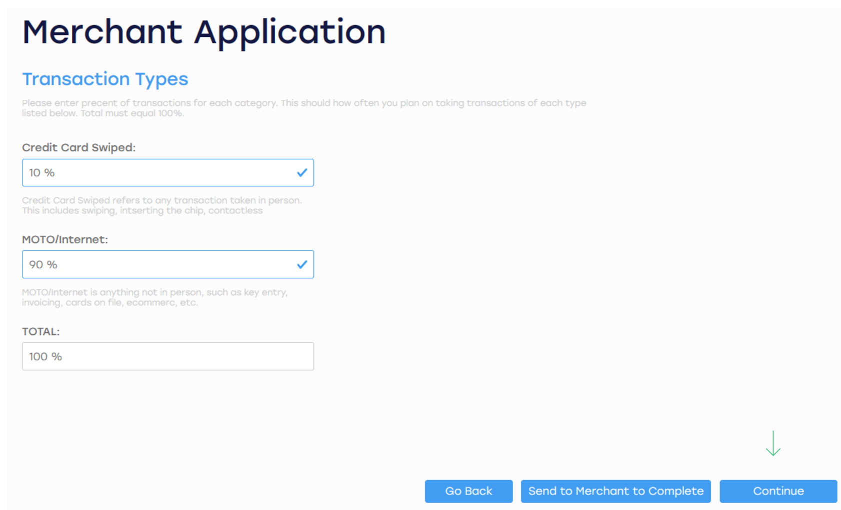
Skip this section if you opted to send the merchant the application to finish.

If you prefer to fill out the entire application for your merchant, select **"Continue"** on the **"Send Merchant Application"** section.



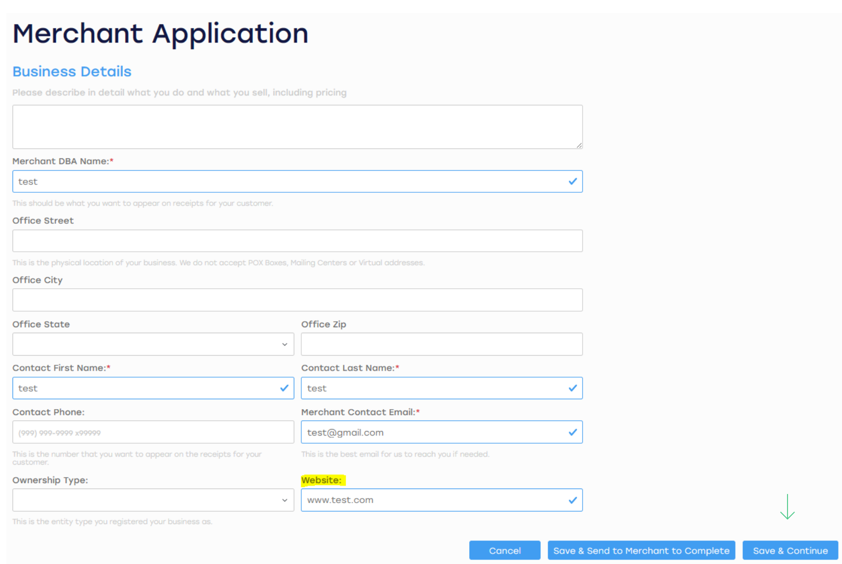
You will now be taken to the Transaction Types section. You will need to fill in the **"Transaction Types"** on behalf of the merchant. Once complete select **"Save & Continue".**

****For a merchant to be considered a Card Present merchant they must have at least 70% of their transactions swiped.**



Fill in the **"Business Details"** on behalf of the merchant. Once complete select **"Save & Continue"**.

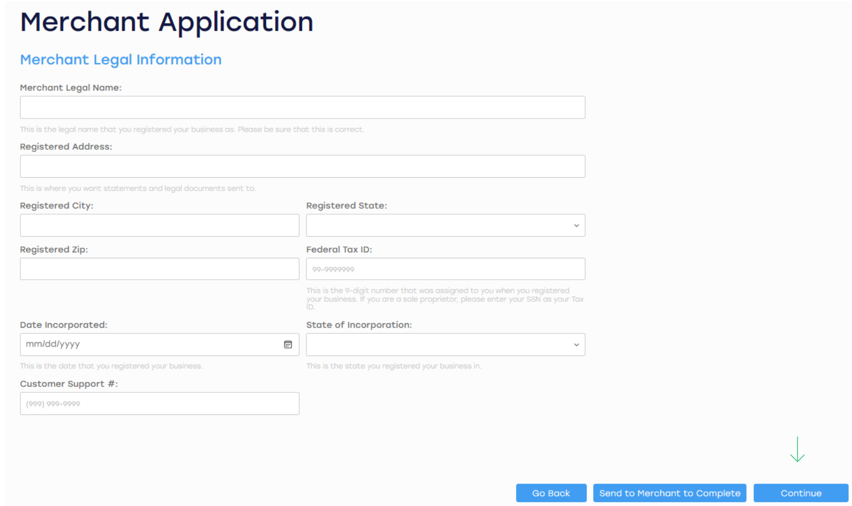
If a merchant has a website and takes e-commerce transactions, this field must be completed to avoid unnecessary account pends during the underwriting process.



Once you select **"Save & Continue"** you will be directed to the **"Merchant Legal Information"** section.

Fill in the open fields and then select **"Save & Continue"**. The merchant's Legal Information must be where the business is legally registered, not the billing address or physical location.

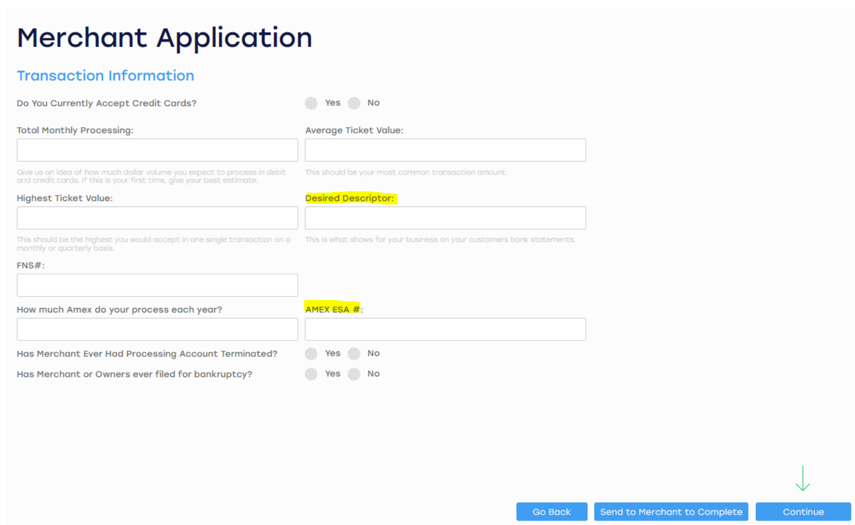
****At any point during the "Merchant Application" you may stop and send the application to the merchant by selecting "Send to Merchant to Complete".**



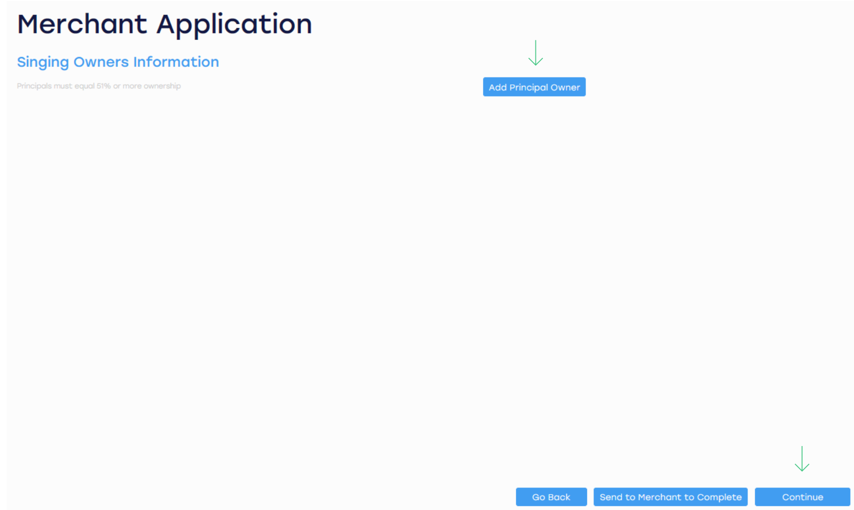
Once you select **"Save & Continue"** you will be directed to the **"Transaction Information"** section. Fill in the open fields and then select **"Save & Continue"**.

When setting up the Desired Description Field, it's essential to consider what you want to appear on the customers' statements. This aspect is crucial because the accuracy and clarity of the information provided can greatly impact the number of chargebacks filed by customers who may not recognize or remember the merchant charge.

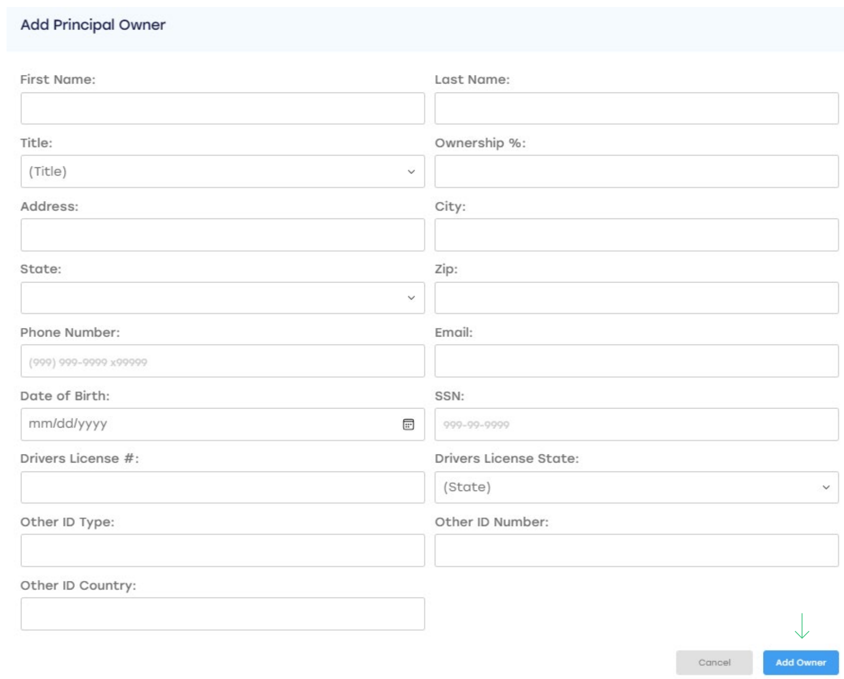
Amex ESA account number would be an account number that the merchant has direct with Amex for processing. This is usually due to the processing volume being over 1 million per year or having a direct relationship with Amex. If the merchant does not have an ESA account number, PAYARC will apply for Amex for the merchant through the Opt Blue process.



After selecting **"Save & Continue"** you will be directed to the **"Signing Owners Information"** section. Select "**Add Principal Owner"**.

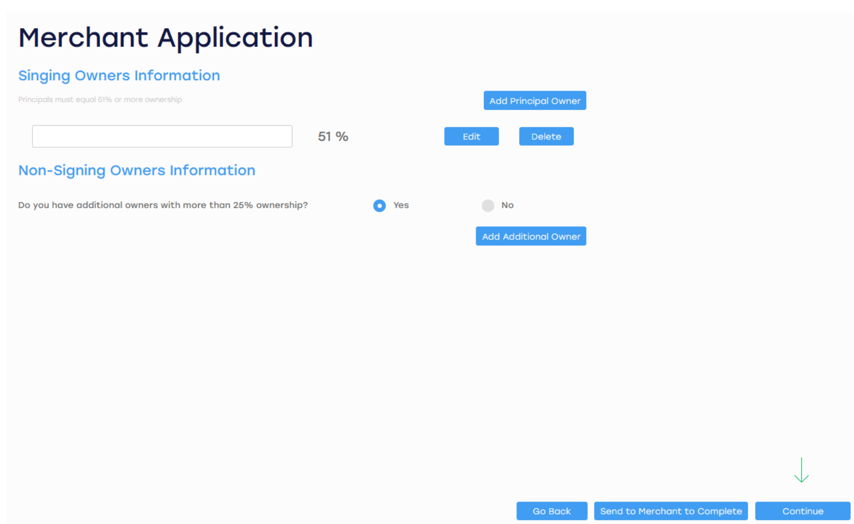


Fill in the Principal Owner's information and then select **"Add Owner"**.



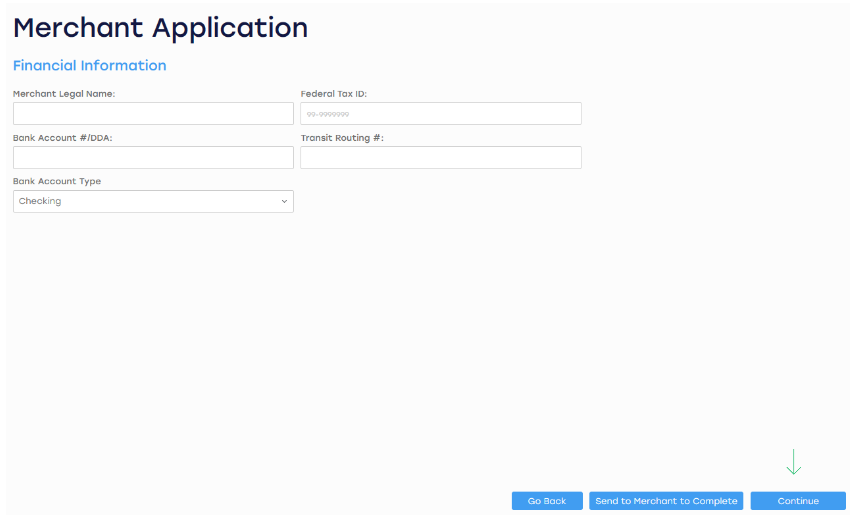
You will now see the **"Owners Information Summary"** section. If the information is correct select **"Continue"**. If you need to edit the owner's information, select edit and make the changes. Once changes are completed select **"Continue"**.

The ownership information must include 51% of the company's ownership. If any owners have more than 25% ownership they must also be entered in this section.



Fill in the **"Financial Information"** section and select **"Continue."** GIACT is ran at this time to verify the bank account. If the bank account is not correct it must be updated.

***At any point of the "Merchant Application" you may stop and send the application to the merchant by selecting the "Send to Merchant to Complete" button.**

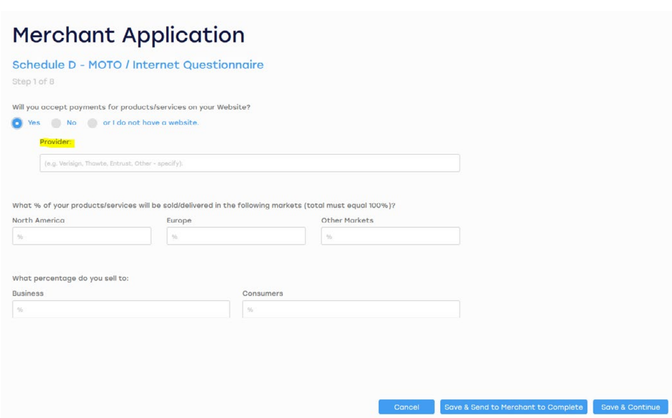


If the merchant has 30% or more Card Not Present (CNP) you will be prompted to fill out a Questionnaire.

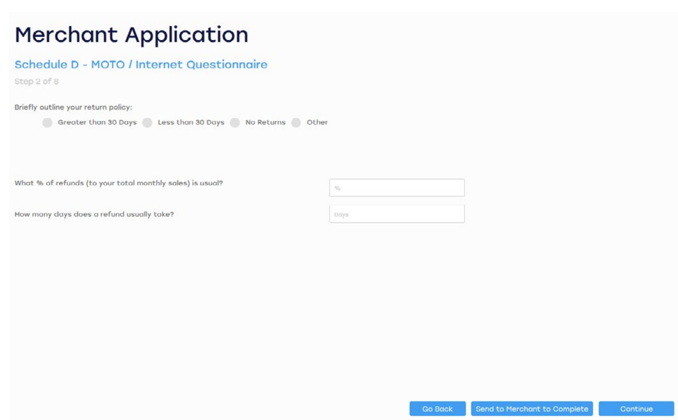
When the **"Questionnaire"** section appears, fill in all the fields and select **"Continue"** until all 8 screens of the Questionnaire are complete.

If the merchant will accept payments for products/services on their website they must enter the SSL provider in the Provider section.

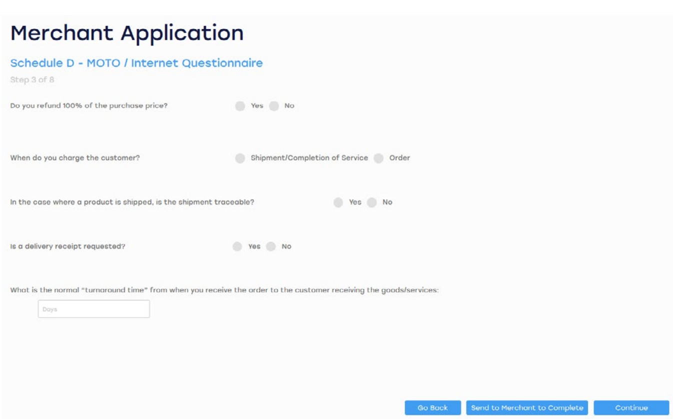
Step 1:

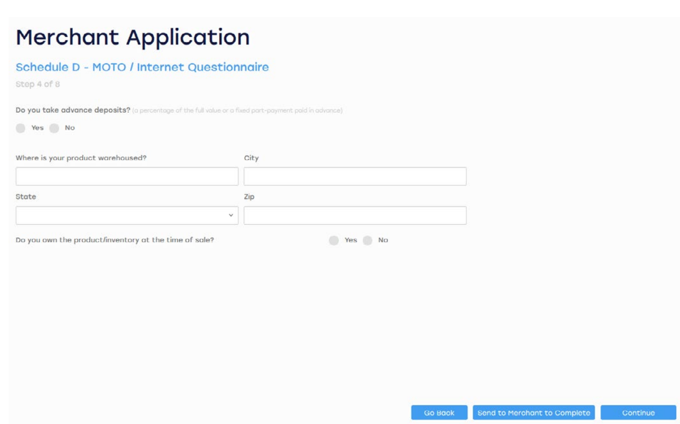


Step 2:

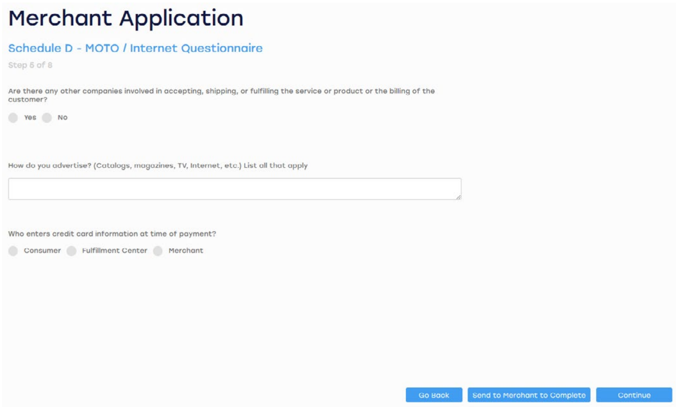


Step 3:

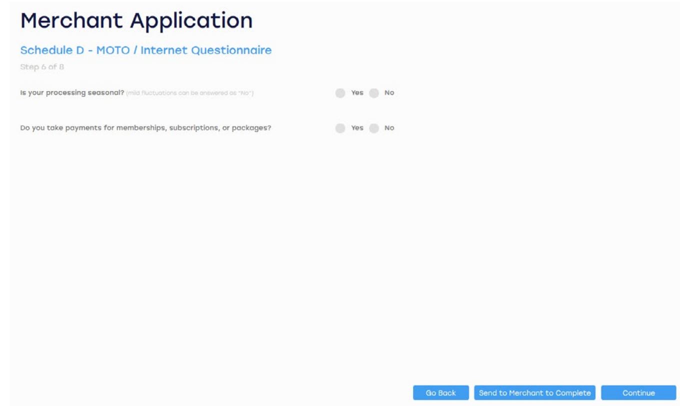




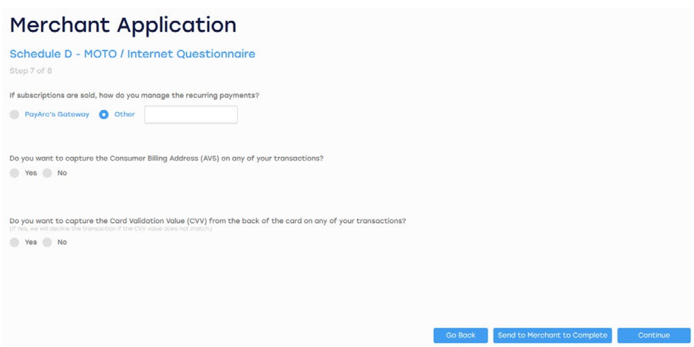
Step 5:



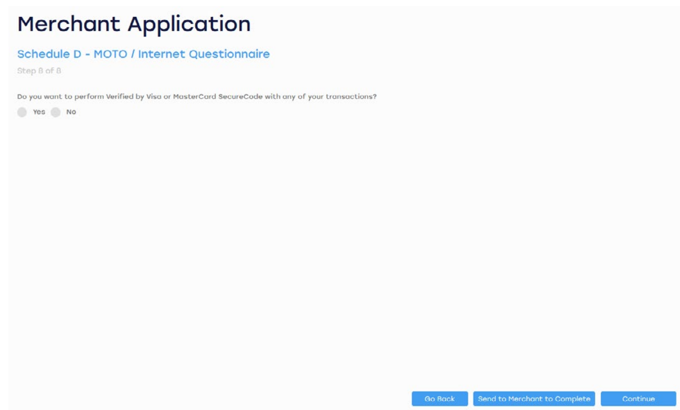
Step 6:



Step 7:



Step 8:



This question is referring to 3D Secure.

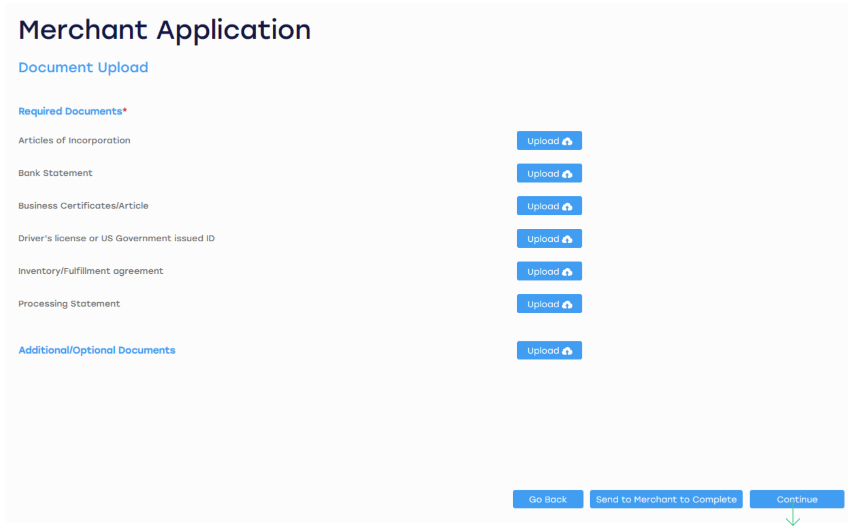
3D Secure is an additional layer of identity verification, before authorization on e-commerce transactions.

After the Questionnaire is complete, you will land on the **"Document Upload"** section of the application.

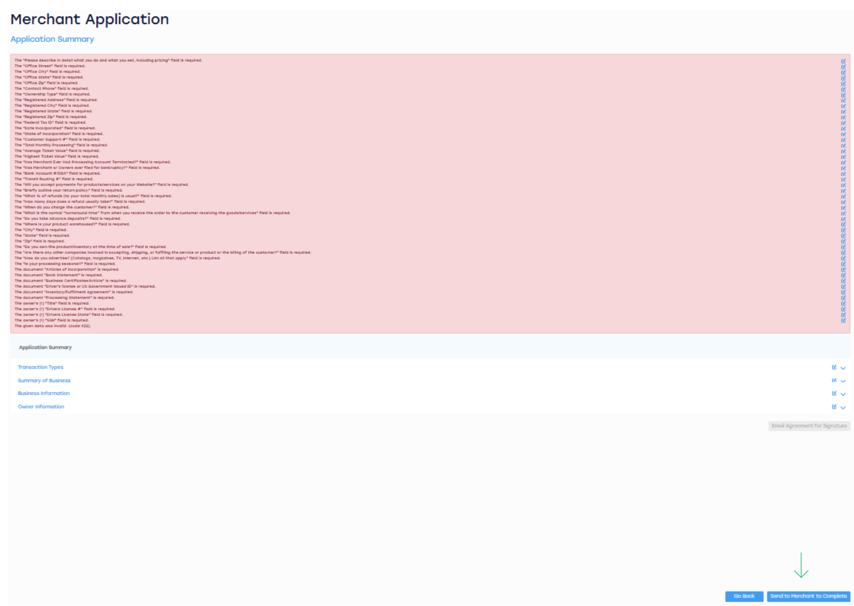
Upload all required documents by selecting the **"Upload"** button. The documents required will be based off the information that was collected through the application entries.

Once all documents have been uploaded, select **"Continue".**

Please note that once an application is signed by the merchant and submitted no edits or document uploads can be completed through Apply Wizard. Additional documentation should be submitted through the pended link that underwriting sends via email.



After selecting **"Continue"** you will land on the **"Application Summary"** section. This is a rollup summary and breakdown of each section of the application.



This section will outline the fields that need completed before final submission.

If edits need to be made select the **"Edit"** icon on each item to make the corrections. Once complete select **"Send to Merchant to Complete"**. This will generate an email to the merchant to sign an adobe pdf copy of the application.

Once the application is complete it will be sent to the merchant to start the Merchant Engagement Process. The merchant application link has a 30-day expiration. This information should be communicated to potential merchants to ensure timely submission of their application.

Signing a Merchant Application with DocuSign

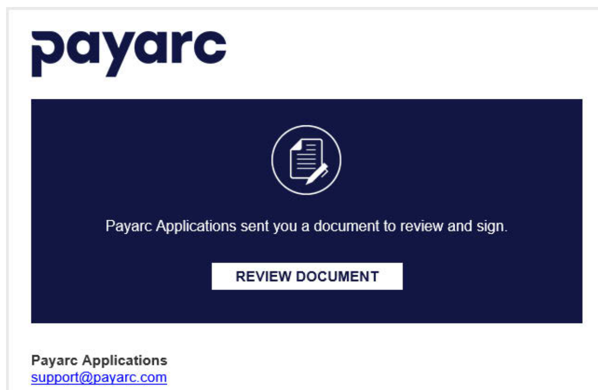
An email will arrive to the merchant from DocuSign, sent on behalf of PAYARC LLC, with the following details:

If you do not receive an email within 10 minutes, please check your spam or junk mail folder.

Sender:
dse_NA4@docusign.net

Subject:
Signature requested on
"PAYARC Merchant Application – {Your DBA Name}.pdf"

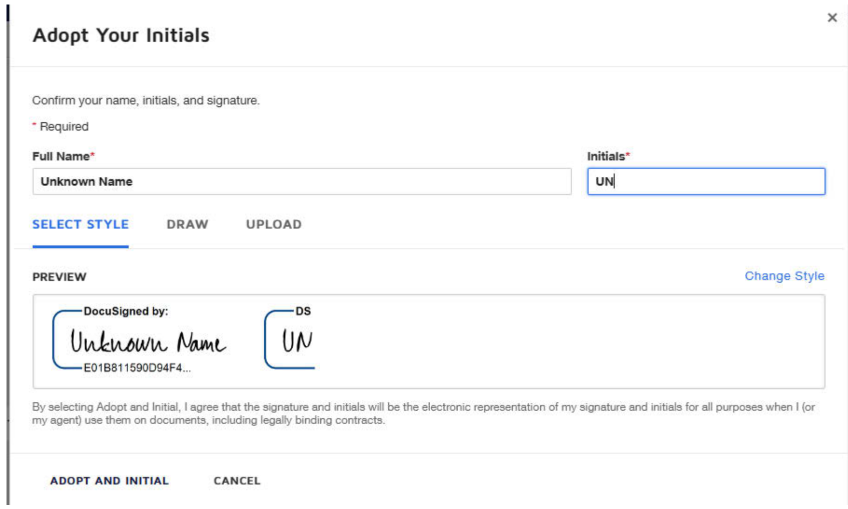
Open the email and locate the **"Review Document"** button. Click on it to proceed.



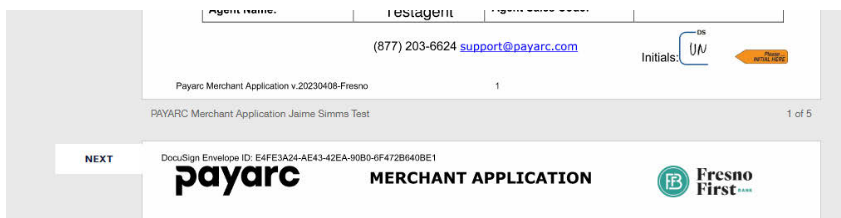
After clicking the button, the DocuSign link will open in the web browser. At the top of the screen, select **"Continue"** to initiate the signing process.

Click **"Start"** located at the top left of the screen.

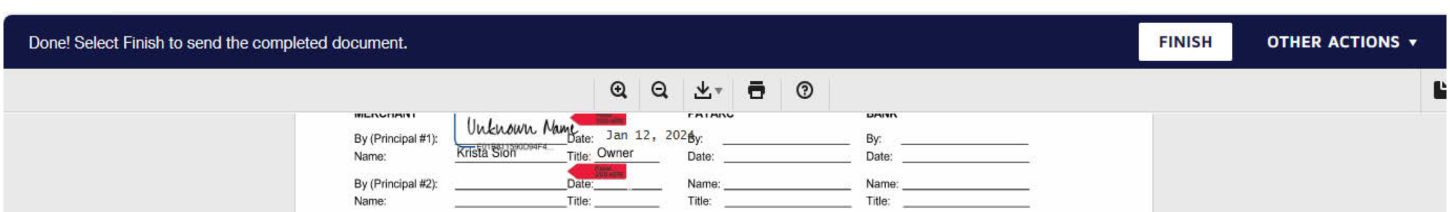
Enter full Name and initials and then click, **"Adopt and Initial".**



Navigate to the next field by clicking the **"Next"** button.

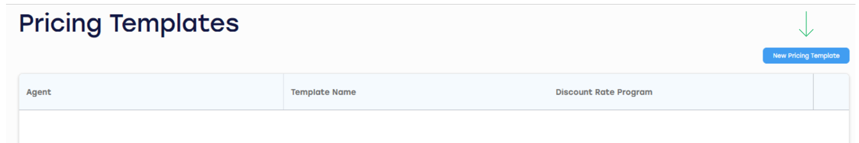


Once you have signed and initials all required fields select **"finish"** at the top right of the screen.



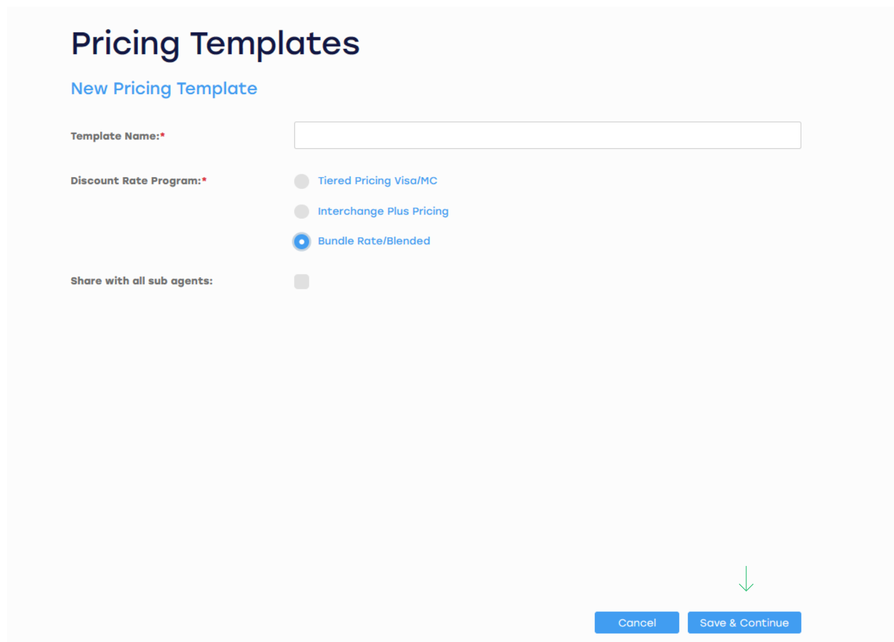
Creating a Pricing Template

Select **“Pricing Template”** and then **“New Pricing Template”.**



Consult the Schedule A for pricing floors and more information.

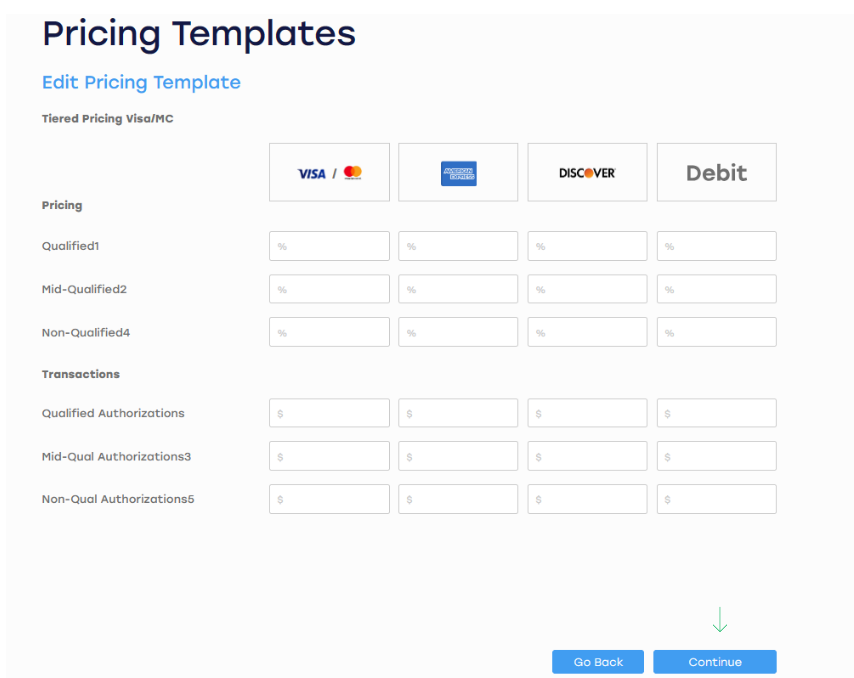
Enter a **“Template Name”**. Select a **“Discount Rate Program”** then **“Save & Continue”**.



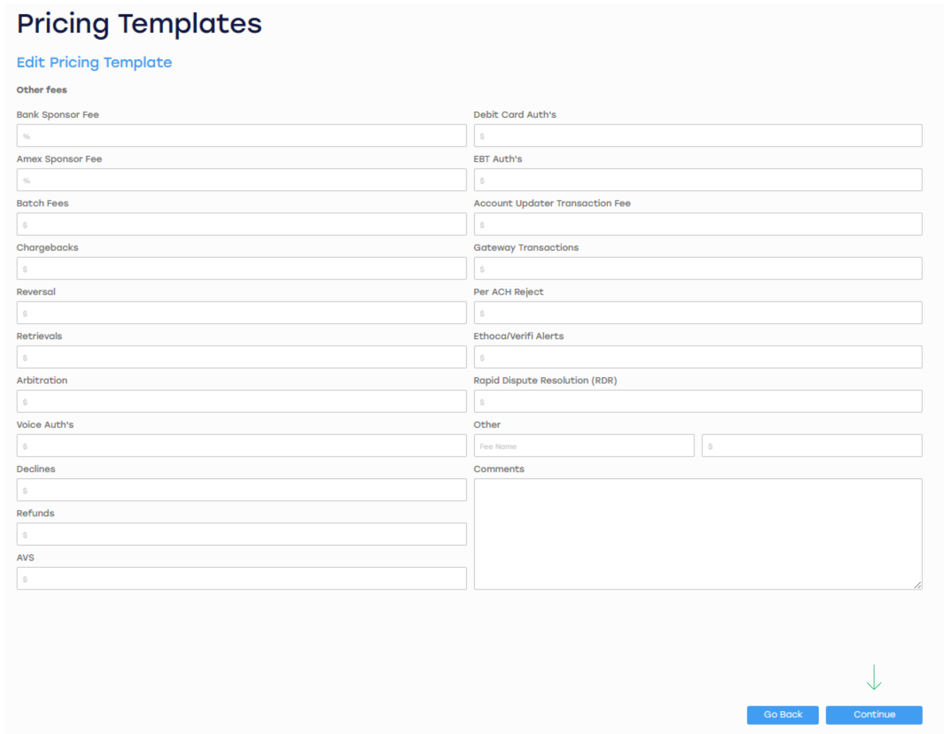
****If you are a Sales Professional that oversees other Sales Professional's accounts, you can share with them the template by selecting “Share with all sub agents”.**

If cash discount or dual pricing is applicable, Bundled Rate/Blended must be selected.

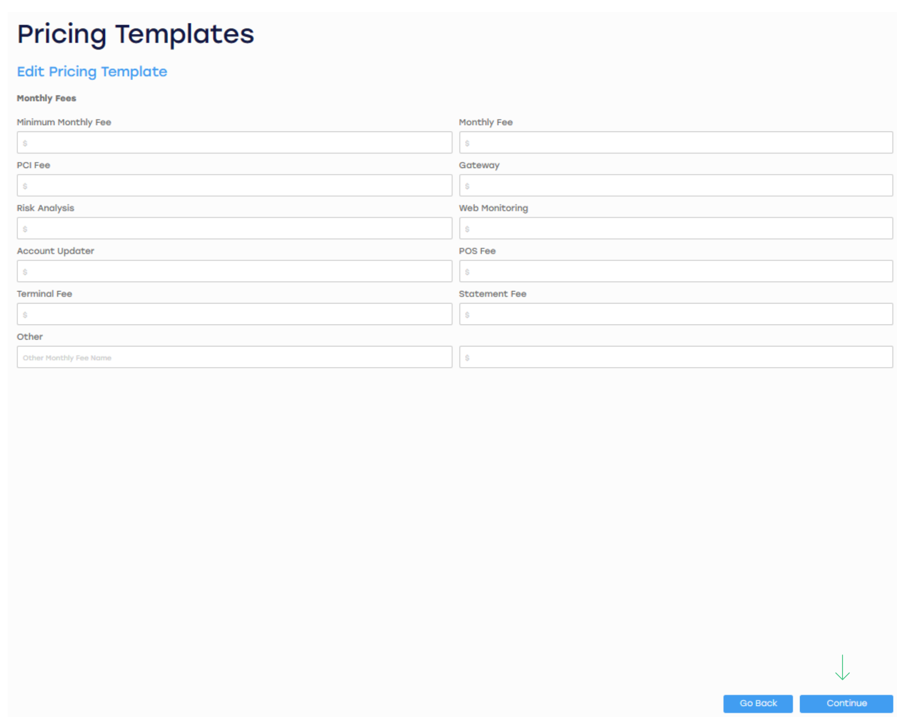
Enter the rates in the **“Edit Pricing Template”** and then select **“Save & Continue”.**



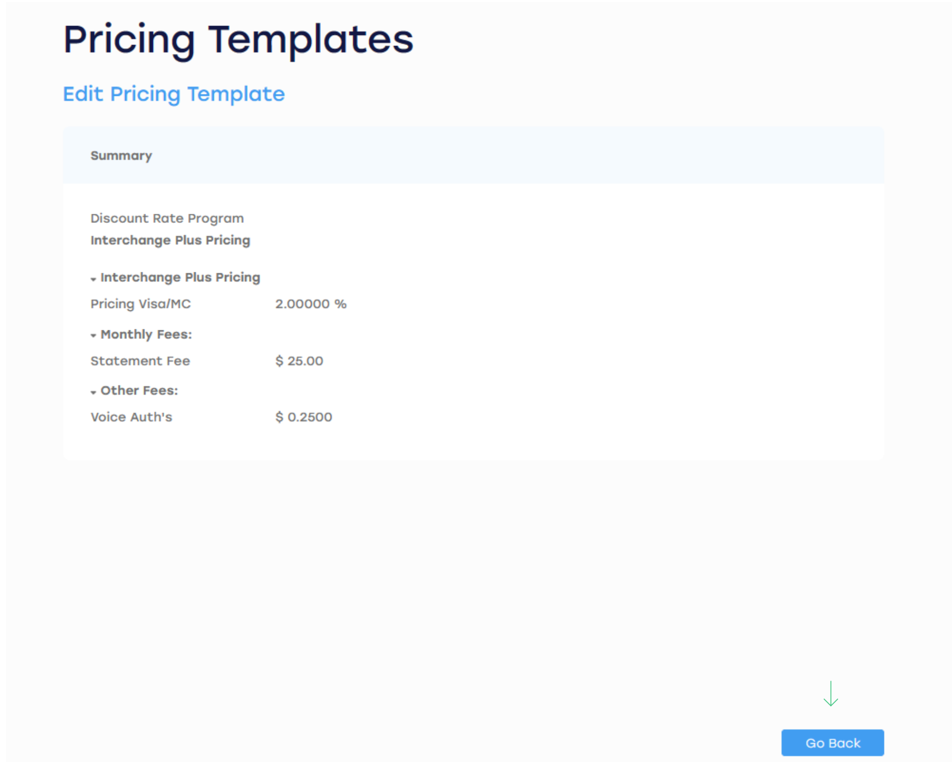
Fill in **“Other fees”** and select **“Save & Continue”**.



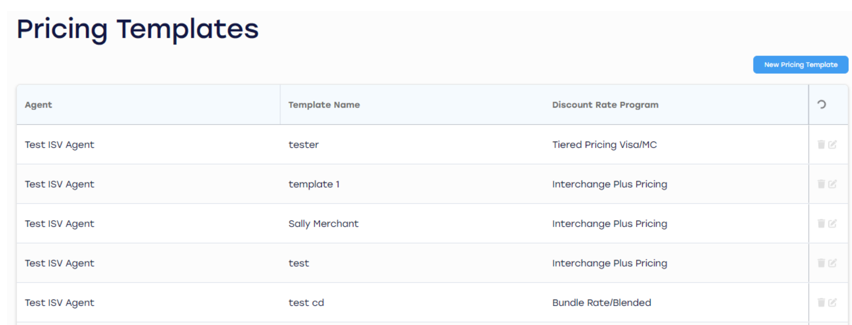
Fill in **“Monthly fees”** and select **“Save & Continue”.**



Review the **"Summary"** of pricing fees. If you need to make changes, select **"Go Back"** and edit the fees. Otherwise it will auto save your template.



You will now see the summary of your **"Pricing Templates".**



To learn more, please contact PAYARC support.

Support Phone - (877) 203-6624

Support Email - support@payarc.com

payarc