Maast Merchant Account

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At Maast, our experienced underwriting team supports a wide breadth of merchant relationships, from start-ups to mature businesses. Our merchant account is fully integrated with our products and can be used as a standalone account. Our account supports all the ways payments are taken today.

Please take a moment to visit our <u>prohibited list</u> and note that we look for businesses that support transparent marketing practices. Still unsure? <u>Email us</u> with a couple of pieces of information, and we will take a quick look.

Maast supports a variety of niche verticals:

BSPs

Billing Service Providers are merchants that offer receivables management and billing services on accounts, debts, or receivables collected under the normal course of business. We look for a business to be:

- The business has been operating for more than two years.
- The business is following the requirements of FDCPA with no unresolved violations.
- U.S.-based debt only, where original source/terms can be validated.
- No purchased debt, write-offs, or debt where original source/terms cannot be validated.

Business Services

Licensed services, legal services, entity creation, web development, tax preparation, marketing, and consulting (where services are supported in-house). Loan/Refinancing documentation preparation services are prohibited. We look for a business to have:

- Operating greater than one year.
- Minimum of 6 months processing history.
- History of dispute ratios below 1%.

Education and Training

Includes businesses that sell how-to books, applications, DVDs, and software tools. Also, businesses that offer certification programs, such as health and wellness consultants and coaching for individuals or groups on how to become better at business, speaking, etc. We look for a business to be:

- Operating greater than one year.
- Minimum of 6 months processing history.
- History of dispute ratios below 1%.
- Transaction size to be less than \$7,500 per transaction with fulfillment completed within 30 days.

Information & Data Services

Information lists and how-to services, including ebooks, magazines, and newspaper subscriptions, "how to get" information, for example, a driver's license, foreclosed homes, and phone numbers. We look for a business to be:

- Operating greater than one year.
- Minimum of 6 months processing history.
- History of dispute ratios below 1%.

Nutraceuticals

Includes businesses providing dietary, as well as beauty and health products. We look for a business to be:

- Operating greater than one year.
- Minimum of 6 months processing history.
- History of dispute ratios below 1%.
- A supported item. Check by reviewing restricted **Products and Ingredients**.
- Trials with the option to purchase immediately and recurring and one-time purchases.

Technology and Software

Includes businesses with programs used to operate computers and related devices, hardware, networking, and computer stores. We look for a business to be:

- Operating greater than one year.
- Minimum of 6 months processing history.
- History of dispute ratios below 1%.