# Completing The Maast Application - Data

Go to **Applications**, search and then select an application.

There are two stages to completing and submitting an application. The first is to collect and enter the application data, then collect the clickthrough. The second is to provide the supporting materials and submit the application. Either you or the applicant can submit the application.

Once an Online Application (OLA) is created, you and your applicant can collaborate to complete the information required. Real-time updates are visible to everyone working on the application, and all information entered is automatically and securely saved. With our "live" feature, when you and your applicant are in any OLA fields, you will see their name on the left-hand side of the field.

Return to an application at any time to complete or update while the application is in *Incomplete* status.

To enter the application data:

1. View the Application Detail and the Application Overview section. When the **Current Status** of the application is *Incomplete*, you can complete the application data fields and upload supporting documentation. When the application is in *Documentation* status, you can continue to upload documentation and then submit the application. Click the plus icon to add and view notes. Click the Action Menu button to find functions such as Watch Application to track an application or Collect Clickthrough to share the application with the applicant.

2. Enter the Application data by completing the following sections:

   - About You
   - Your Business
   - About Your Business
   - Owner/Officer Information
   - About Taking Payments
   - Products
   - Where should we deposit your money?
   - Pricing
   - Comments
   - Application Documentation

## About You

Enter the merchant contact you will be interacting with to complete the OLA. The table below describes the required fields and their meaning.

| | |
|---|---|
| **Your Name** | The contact for the application's first name and last name. |
| **Your Phone** | The contact for the application's phone number. |
| **Your Email** | The contact for the application's email address. |

## Your Business

Enter the contact information for the business for whom you are completing the application. The table

below describes the required fields and their meaning.

| Business Name | Enter the applicant's Doing Business As (DBA) name instead of the business's legal name. The DBA will be used when processing transactions and appear on the cardholder statement. |
| --- | --- |
| Business Phone | Enter the business phone number where you would like to be reached. The business phone will be used when processing transactions. Depending on the issuing bank, it will appear on the cardholder statement. |
| Business Email | Enter the general business email. The business email established here will be used when processing transactions and may appear on the cardholder statement. |
| Business Websites | Enter the applicant's business website URL(s). |
| Additional Websites | Enter the applicant's third-party websites related to the business (marketing, social media, etc.). |
| Business Address | Enter the applicant's business address. USPS will verify this when you select *Validate Address*. You will be able to edit the address as needed. Today we support businesses located within the USA. |
| Do you have a different mailing address? | If so, please provide the address. |
| Do you have any additional addresses? | Enter any additional current or previous physical addresses that the business has used within the past two years. |

## About Your Business

Define the business entity and provide a detailed business description and information on how the applicant is selling. The table below describes the required fields and their meaning.

| Business Entity Type | Select from five business types: Sole Proprietorship, Limited Liability Company, Corporation, Partnership, and Non-Profit. A variety of other fields are required based on selecting the entity type. Note also that the Ownership section will dynamically change based on this information. Underwriting may ask for different types of documentation depending on the business type. |
|---|---|
| | |

| Entity Type | Required Fields |
|---|---|
| Sole Proprietorship | • Tax ID Type |
| Limited Liability Company | • Legal Name<br>• State Filed<br>• Federal Tax ID |
| Corporation | • Trading Status<br>• Legal Name<br>• State Filed<br>• Federal Tax ID |
| Partnership | • Legal Name<br>• State Filed<br>• Federal Tax ID<br>• Are you a Limited Partnership? |
| Non-Profit | • Legal Name<br>• State Filed<br>• Federal Tax ID |

| Business Start Date | Enter the start date of the business. Underwriting may ask for different types of documentation depending on how new the business is. |
|---|---|
| Business Industry | This field can only be seen by Partners and Underwriting. The field may be fixed depending on the vertical, or select the category that best describes the business by typing in the search-ahead field. |
| Business Description | Provide as much detail as possible. A description of the product, how and where it is sold, and any special requests and circumstances. Limit of 256 characters. |
| How are you selling? | Select all appropriate fields from the checkboxes provided. |
| Do you advertise? | If applicable, toggle the slider to *green*. |
| How do you advertise? | Required when you select *yes* to **Do you advertise?**, select all the options that are applicable by selecting the appropriate checkboxes. |
| When is the payment processed? | Select either *At Time of Order* or *At Fulfillment*. |
| How many days are there between payment and fulfillment? | Required when you select *At Time of Order*, select all the checkboxes that apply. |
| How is the order fulfilled? | If the business contracts with a fulfillment center to send out orders, then the fulfillment center is a *Third Party*. Suppose the business owns a fulfillment center or other in-house means of fulfilling orders. In that case, the order is fulfilled by *My Business*. |

| Fulfillment Center Name, Fulfillment Center Address, Fulfillment Contact Name, Fulfillment Contact Phone, and Fulfillment Contact email | Required when you select *Third Party* to **How is the order fulfilled?**. Complete the fulfillment center name and address. USPS will verify the provided address when you select *Validate Address*. You can edit the address as many times as need be. The fulfillment center can be located outside of the United States. Also, enter the contact name, phone, and email. |
|---|---|
| Do they enter card payments on your behalf? | Required when you select *Third Party* to **How is the order fulfilled?**. Select *yes* by clicking the slider to *green*. |
| How is the order received? | Select those that apply. |
| Do you authorize delivery without getting a signature? | Required when you select *Delivery* to **How is the order received?**. Select *yes* by clicking the slider to *green*. |
| Does your business use a 3rd party call center? | Select *yes* by clicking the slider to *green* if applicable. |
| Call Center Name, Call Center Address, Call Center Contact Name, Call Center Contact Number, and Call Center Contact email | When you select *Yes* to **Does your business use a 3rd party call center?**, this information is required. Complete the call center name and address. USPS will verify the provided address when you select *Validate Address*. You can edit the address as many times as need be. The call center can be located outside of the United States. Also, enter the contact name, phone, and email. |
| Does this business use other Third Parties? | Select *yes* by clicking the slider to *green* if applicable. |
| Provide the 3rd Party names | Required when you select *Yes* to **Does this business use other Third Parties?**. |
| Is your business seasonal? | A seasonal business processes credit cards for less than six months in one year. Select *yes* by clicking the slider to *green*. |
| Which months are you open for business? | Required when you select *Yes* to **Is your business seasonal?**. Select the applicable months. |
| What is your refund policy | Use the drop-down bar to select between *No refunds*, *Refund in 30 days or less*, *Exchange only*, or *Other*. If other is selected, then explain. |

## Owner/Officer Information

This section is dynamic and is based on how the **Business Entity Type** question is answered. For the entity types: Partnership, LLC, or a Non-Public Corporation, you will be asked how many entities or people have greater than 25% ownership; this will drive how many owners are required for the application. For a Non-Profit or Corporation, only one authorized signer is required. However, due to **Know Your Customer (KYC)** requirements, a social security number is still collected, stored, and not used by us. This requirement was introduced in May 2018 by Financial Crimes Enforcement Network (FinCen) and the requirement to understand who the Control Person within a business is.

To add an owner or a contact to the application, select *Add Owner* and enter the information requested. An owner can live in the U.S., Canada, or Costa Rica but MUST have a US-issued social security number. Below is a table that describes the fields and their meaning.

| Name | Enter the first and last name of the contact. |
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| Who is the individual? | Select one or all of the following options: *Owner* (An owner or officer of this business) or *Control Person* (An individual with significant responsibility for managing this business, e.g., Chief Executive Officer, President, Managing Member, General Partner, Chief Operating Officer, Vice President, etc. Only one control person is required per application.). |
| Phone | Enter the phone number of the contact. |
| Email | Enter the email address of the contact. |
| Title | Required when you select *Control Person* to **Who is the individual?**. Select the appropriate option from the drop-down. |
| Percent of Ownership | Required when you select *Owner* to **Who is the individual?** and the **Business Entity Type** is *LLC*, *Partnership,* or a *Non-Public Corporation*. Enter the percentage of ownership for the contact. |
| Other Businesses | List any other corporate names, business names, trade names, fictitious names, DBAs, or aliases under which the contact has conducted business. |
| FTC or Legal Filings | Select *yes* by clicking the slider to *green* if applicable. A short description of the FTC complaint or legal filing is required if yes is selected. |
| Birth Date | Required when you select either *Control Person* or *Owner* to **Who is the individual?**. Please enter the date of birth of the contact. |
| Social Security | Required when you select either *Control Person* or *Owner* to **Who is the individual?**. Enter the social security of the contact. Please note if the contact belongs to either a Non-Profit or Publically Traded Corporation, the social security number is still required to comply with KYC. The information is collected and not used. |
| Drivers License Number | A U.S. driver's license is the most commonly-collected form of identification. A state I.D. number or passport number is acceptable in place of a driver's license. |
| DL State | Select the U.S. state that issued the driver's license or state I.D. Select any state when using another form of identification, such as a passport. |
| Home Address | Required when you select either *Control Person* or *Owner* to **Who is the individual?**. Enter the home address of the contact and validate. |

## About Taking Payments

Provide information about whether the applicant has processed payments previously and what payment types they will be processing with Maast. The table below describes the required fields and their meaning.

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|---|---|
| Have you processed credit cards before? | Select *yes* by clicking the slider to *green*. This field will also drive the documentation requirement. |
| Previous Processors | This field is required when you select *Yes* to **Have you processed credit cards before?**. List each of the merchant processors the business has had an account within the last two years. |
| Has your acquirer relationship been canceled previously? | This field is required when you select *Yes* to **Have you processed credit cards before?**. Select *yes* by clicking the slider to *green*. |
| Reason for cancelation | This field is required when you select *Yes* to **Has your acquirer relationship been canceled previously?**. Enter the reason for cancellation. |
| Name of that acquirer | This field is required when you select *Yes* to **Has your acquirer relationship been canceled previously?**. Enter the name of the previous acquirer. |

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| Date of cancelation | This field is required when you select *Yes* to **Has your acquirer relationship been canceled previously?**. Enter the date of cancellation. |
| Has this business ever been in a chargeback monitoring program? | Select *yes* by clicking the slider to *green*, if applicable. |
| Card Brand Monitoring Program | This field is required when you select *Yes* to **Has this business ever been in a chargeback monitoring program?**. Select the monitoring program from *Visa*, *MasterCard*, *Discover*, and *American Express*. |
| Reason for enrollment | This field is required when you select *Yes* to **Has this business ever been in a chargeback monitoring program?**. Specify the reason for the enrollment in the monitoring program. |
| Any prior bankruptcies? | Select *yes* by clicking the slider to *green*, if applicable. |
| Type of Bankruptcy | This field is required when you select *Yes* to **Any prior bankruptcies?**. Select the type of either *Personal* or *Business*. |
| Date discharged | This field is required when you select *Yes* to **Any prior bankruptcies?**. Select the discharge date. |
| Select Card Brands and Types | Types include *Visa*, *MasterCard*, *Discover*, *American Express*, and *Google Pay*. Visa, MasterCard, Discover, and American Express are selected by default. You can deselect the American Express option to opt out or add a direct SE number for American Express. |
| Do you have a direct relationship with American Express? | This field is required when you deselect *American Express* in **Select Card Brands and Types**. Select *yes* by clicking the slider to *green*. Leaving the question as *No* will opt the applicant out of processing American Express. |
| What is your existing AMEX SE Number? | Required when you deselect *American Express* in **Select Card Brands and Types** and answer *yes* to **Do you have a direct relationship with American Express?**. Enter the direct American Express SE number. |
| Projected Annual Credit Card Volume | Enter the total projected sales volume of credit cards. |
| Projected Total Annual Sales | Enter the total projected sales volume of credit cards and cash combined. |
| Typical Sales Amount | Enter the typical sales amount to be processed. |
| Largest expected sale | Enter the largest expected sales amount to be processed. |
| Online | Enter the percentage of credit card volume processed online (CNP - Card not present). |
| Mail and Phone | Enter the percentage of credit card volume processed via phone or mail (CNP - Card not present). |
| In Person | Enter the percentage of credit card volume processed in-person (CP - Card present). |

## Products

Provide information about the products used to process payments. The table below describes the required fields and their meaning.

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|---|---|
| Have you processed with Maast before? | Select *yes* by clicking the slider to *green*, if applicable. This field will help us link the necessary accounts to this application. |
| Previous Maast account numbers | Required when you select *yes* to **Have you processed with Maast before?**. Enter the Merchant Identification (MID) numbers. |
| Products | At least one processing product is required to submit an application. Select *Add Product* to add the required products. |

## Where should we deposit your money?

Provide information for the bank account to be used for funding and billing. The table below describes the required fields and their meaning.

| Bank Checking Routing # | Enter the applicant's bank routing number. The routing number is a nine-digit code that identifies your bank or credit union in a financial transaction. It's the first set of numbers printed on the bottom of the checks, on the left side. |
|---|---|
| Bank Checking Account # | Enter the checking account number. The account number (usually 10-12 digits) is specific to the applicant's business account. It's the second set of numbers printed on the bottom of the checks, just to the right of the bank routing number. |

## Pricing

Your channel is configured with agreed-upon pricing templates. Once you select the appropriate pricing template, you can update specific items between the ceiling and floor set for the pricing element. If changes are made to a pricing element, you will need to click *Save Pricing*. You can make pricing changes until the applicant has clicked through the OLA and the status of the application is no longer *Incomplete*.

## Comments

Add any comments to share with our underwriting team. Only you as the Partner and we will see these comments.