

RMS Internet & Mail Order Addendum

PLEASE
INITIAL
EACH HERE



Advance Sales

I understand that charging a customer's credit card more than (24) hours prior to rendering services or shipping my product is a violation of Visa/Mastercard Rules and is not allowed. Custom orders are limited to 20% of the total value and can only be taken 30 days in advance of the shipment of the product.

Refunds, Guarantees, and Warranties

I agree to limit Guarantee, Warranty, and Refund periods to ninety (90) days. I agree to prominently display the refund policy where the customer's credit card information is entered. Refunds, guarantees and warranties are considered services and may extend your chargeback liability period up to six months after the service ends. Marketing third party (manufacturers) warranties are permitted if you are not billing for, nor providing, any part of the service.

Web Site Construction

I agree to prominently display my business DBA Name listed on my Merchant Application on each web page of my site and include the phrase "Your credit card will be billed under 'DBA Name'" where the customer's credit card information is requested. I agree to notify and obtain prior approval from RMS if I change my DBA Name. Your DBA Name is what appears on the customer's credit card statement. If a customer does not recognize your DBA Name, they are more likely to dispute the charge and request a Chargeback from their issuing bank. I agree to prominently post my consumer data privacy policy and method of transaction security on my web site. **I agree to contact RMS Merchant Services at 1-800-939-9942 when my website is ready to accept transactions.**

Privacy Statement and Secure Payment

I agree to prominently post both my consumer data privacy policy statement and method of transaction security on my site. I agree to incorporate all topics listed on the Visa Privacy Policies website at http://usa.visa.com/sitewide/privacy_policy.html into my privacy policy. I also agree to provide a visibly displayed secure payment page when a customer's confidential information is requested on my site.

Products and Services/Prohibited Products

I agree to sell only the type of products listed on my application and will obtain prior approval from RMS if I add to, or substantially change, products sold. I agree not to sell any products or services for other companies or people. I also agree to make certain that all of the products I sell are legal to sell in both my state and the state of the purchaser; and further agree that I will conduct all business operations in accordance with all applicable Federal, State, and Local laws.

Chargeback Liability, AVS, and CVV2

I understand I am responsible for all chargebacks posted to my account. I agree to obtain an AVS match (Address Verification) and the CVV2 number (3 digit number near the cardholders signature on the back of the card) on all mail order or Internet transactions whenever possible. I agree to report unusually large transactions or suspicious cardholder activity to RMS Risk Management Dept at **1-800-939-9942** before processing the transaction. Chargeback transactions are the financial responsibility of the merchant in all cases.

I understand and agree to all of the aforementioned rules and those on the merchant terms and conditions are my responsibility. Should I violate of any of these rules, it may result in the immediate termination of my Merchant Account.

Principal Signature

Date

Principal Signature

Date