

Underwriting Submission Guide

- Please submit complete underwriting packages, per the below listed guidelines, to applications@vericheck.com
- Upon submission, VCI will respond per the following SLA's:
 - o Acknowledgement of receipt of application within 2 hours
 - o Application decision (approval, decline, or pend) in 72 hours
 - o Response to pending information in 48 hours
- All underwriting decisions are made on a case-by-case basis and additional documentation, not listed below, may be requested as needed.

Month Vol < \$25,000 -or- High Tix < \$1,500	Month Vol \$25 - \$50k -or- High Tix \$1,500-\$5k	Month Vol \$50k - 100k -or- High Tix \$5k - \$15k	Month Vol > \$100,000 -or- High Tix > \$15,000
o Completed Application	<i>Column 1 documents plus...</i>	<i>Column 2 documents plus...</i>	<i>Column 3 documents plus...</i>
o Void Check - or - Bank Letter*	o 3 months Bank Statements <i>(most recent)</i>	o 3 months ACH Processing Statements <i>(CC statements allowed if no ACH history)</i>	o Tax Returns <i>(most recent)</i> - or - o P&L & Balance Sheet <i>(audited preferred)</i>
o Sample Authorization <i>(per requested SEC)</i>			
o Driver's License <i>(must match signer)</i>			

*Bank Letter must be on bank letterhead and include the merchant's business name, full account and routing number, and bank representatives contact information.

Sample Authorization Guide

- **CCD:** Provide sample/copy of the written agreement between merchant and corporate customer
- **PPD:** Provide sample/copy of written authorization or recurring agreement between merchant and customer
- **WEB:** Provide website payment page, portal access if not public, or screenshot of checkout page
- **TEL:** Provide phone script that is read over the phone and/or email that is sent to customer

Waiving the Personal Guarantee: If requesting for the personal guarantee to be waived, a full financial package (all documents listed above) will be required regardless of processing volume being requested.

Cross Corporate Guarantee: If financials provided do not support requested volume, a Cross Corporate Guarantee may be requested in order to meet the necessary financial document requirements.