



APPLICATION CHECKLIST

For Horizon Canadian Merchant Account with Authorize.net

FAX BACK W/ CHECKLIST TO: 1-866-614-0364

Or email it to: info@smallbizguardian.com

WHAT IS YOUR BUSINESS DBA NAME? _____

REQUIRED DOCUMENTATION

<input type="checkbox"/>	Merchant Application Pages 1 - 4
<input type="checkbox"/>	Voided Check (Personal check is OK if you are a sole proprietorship) It cannot be a starter check. If you don't have an actual check yet we will need a letter from the bank with the following: <ol style="list-style-type: none">1. Is on bank letterhead2. States that your business has an account3. States account number and routing number4. Is signed by a bank representative5. Is stamped with the bank stamp
<input type="checkbox"/>	Website Address (website must have business name and contact information)
<input type="checkbox"/>	Most Recent Processing Statement (you only need to provide this if you are currently processing)

REQUIRED SIGNATURES AND INITIALS

<input type="checkbox"/>	Page 1: Signature and Initial on the bottom of page
<input type="checkbox"/>	Page 2: Signatures at top and bottom, 2 initials in the middle and 1 initial at the bottom
<input type="checkbox"/>	Page 3: Initials at the bottom
<input type="checkbox"/>	Page 4: Signature in the middle and bottom. 1 Initials at bottom
<input type="checkbox"/>	

FAX PAPERWORK BACK w/ THIS CHECKLIST TO 1-866-614-0364

<input type="checkbox"/>	Fax Paperwork back WITH THIS CHECKLIST to 1-866-614-0364
<input type="checkbox"/>	Scan and email paperwork with this check list to info@smallbizguardian.com

It generally takes us 3-5 days to get your account approved and set up. Once it has been approved you will receive a welcome email from Total Merchant Services. You will also receive an email from Authorize.net with instructions on how to get your gateway activated. Once your Authorize.net gateway is activated you will receive an API Login ID and a Transaction Key from Authorize.net. You will need these two numbers to link your Authroize.net gateway up with your Horizon Software.

Please don't hesitate to contact me if you have any questions at all. Thank you!

Business Information

Merchant's DBA Name/Outlet Name:		Merchant's Legal Name:	
Physical Street Address (No P.O. Box):		Legal Address: (if different from Business Address)	
City, Province, Postal Code:		City, Province, Postal Code:	
DBA Phone: Ext.:	Fax:	Corp. Phone: Ext.	Fax:
Contact Name at this Address:	Email:	Contact Name at this Address:	Email:
Customer Service Phone # (Required for MOTO and Internet merchants only): Ext.		Website Address (Required for Internet merchants):	
Merchant Number:		Merchant Bank Account Transit and Account Number: FID TR AC	

Merchant Profile

Visa/MasterCard Information

Type of Ownership: <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited (LTD) <input type="checkbox"/> Government <input type="checkbox"/> Non-Profit <input type="checkbox"/> Other:		Market Type: <input type="checkbox"/> Retail <input type="checkbox"/> Supermarket <input type="checkbox"/> Restaurant <input type="checkbox"/> Emerging Market <input type="checkbox"/> Lodging <input type="checkbox"/> Auto Rental <input type="checkbox"/> MOTO <input type="checkbox"/> Oil & Gas <input type="checkbox"/> E-commerce <input type="checkbox"/> Other:		Sales Profile (Must Equal 100%) Electronic Face-to-Face % Internet Sales % Mail Order/ Telephone Order % TOTAL Must = 100% 100%	
Type of Goods or Services Sold:	MCC/SIC Code:				
Current ownership start date:	GST Number: RT				
Do you currently accept MasterCard? <input type="checkbox"/> YES <input type="checkbox"/> NO		Do you currently accept Visa? <input type="checkbox"/> YES <input type="checkbox"/> NO		Do you current accept Discover ? <input type="checkbox"/> YES <input type="checkbox"/> NO	
Do you process future delivery of products and/or services? <input type="checkbox"/> YES <input type="checkbox"/> NO		Deposit on future delivery: % of sales / Day(s) in advance taken:			
Custom work sold on terms of future delivery: % of sales / Day(s) delay on delivery:					
Delivery time of future delivery: 0-5 days: %, 6-14 days %, 15-30 days %, >30 days %, Days of future delivery greater than 30?					
Do you maintain the inventory of products (NOT drop shipped from another supplier?) <input type="checkbox"/> YES <input type="checkbox"/> NO					
Daily Discount Merchant: Check box only if YES. <input type="checkbox"/> Merchant initials only if YES. X _____				Average Ticket Price : Maximum Ticket Price: _____	
Batch Delay: Check box only if YES. <input type="checkbox"/> Merchant initials only if YES. X _____		Do you wish to process returns? Merchant initials only if YES. X _____ Credit: <input type="checkbox"/> YES <input type="checkbox"/> NO Amount Debit: <input type="checkbox"/> YES <input type="checkbox"/> NO Amount			
Annual VISA Card Sales Volume:	Annual MasterCard Card Sales Volume:	Annual VISA Debit Card Sales Volume:	Annual Discover Card Sales Volume:	Annual Interac Debit Card Sales Volume:	

Services For Which You Subscribe

You hereby subscribe for the following services provided to you under the Terms & Conditions of Merchant Agreement:

<input type="checkbox"/> Visa Credit (face-to-face)	<input type="checkbox"/> MasterCard Credit (face-to-face)	<input type="checkbox"/> Interac Direct Payment Debit
<input type="checkbox"/> Visa Credit (card-not-present)	<input type="checkbox"/> MasterCard Credit (card-not-present)	<input type="checkbox"/> UP (UnionPay) Credit and Debit
<input type="checkbox"/> Visa Debit (card-not-present)	<input type="checkbox"/> Debit MasterCard (face-to-face)	<input type="checkbox"/> Discover Card
<input type="checkbox"/> Tele-Deposit (Credit)	<input type="checkbox"/> Debit MasterCard (card-not-present)	<input type="checkbox"/> Pay@Pump (Credit and Debit)

*Push Funds Service Authorization and Direction

The merchant named below hereby authorizes and directs the Financial Institution named below, on receipt of request from Global Payments Direct, Inc. ("Global") or a member under the Merchant Agreement ("Member"), to debit the Account described below at any time and from time to time for any amounts specified by Global or Member and said to represent any adjustments, items charged back, and credit vouchers and any fees or charges the merchant may owe under the Merchant Agreement, in accordance with the provisions set forth in the Terms & Conditions of the Merchant Agreement, in the section of this Merchant Application regarding Pre-Authorized Debits, and the Card Acceptance Guide. The Financial Institution is not required to verify that any debit it receives from Global or Member is in accordance with this authorization.

Name of Financial Institution:	Branch Transit #:
Name of Merchant:	Merchant's Account # with Financial Institution: ATTACH "VOID" CHEQUE
Signature(s) of Authorized Signing Officer(s) X	Date: Print Name(s) of Authorized Signing Officer(s):

For questions regarding Card Services, contact:
 Total Merchant Services Attention: Customer Care, c/o 1801 – 1 Yonge St., Toronto, Canada M5E 1W7 or call 1.855.839.7280. Note billing disputes must be forwarded, in writing, to Customer Care within 60 days of the date on the statement.

Merchant Initials
 41040.02/13/15SME
 (41041.3)

Pre-Authorized Debits (PADS)

A Pre-Authorized Debit (PAD) is a withdrawal that you authorize Global to make from your account at a financial institution. The requirements for PADs are set forth in Rule H1 of the Canadian Payments Association (CPA). Pursuant to CPA Rule H1, your signature below is your acknowledgement of the following: Fees for the services provided to you under the attached Merchant Agreement, incorporated hereby, are payable to Global and will be debited from your merchant bank account on a monthly basis, unless otherwise indicated on the Credit/Debit Card Services and Fee Schedule of the Merchant Agreement. Chargebacks and adjustments will be debited on a daily basis. Debited amounts will vary and will be reported to you in the monthly merchant statement provided to you by Global. You agree that any withdrawals by Member or Global under the Merchant Agreement from your merchant bank account, as designated by you in writing, and/or from other accounts as permitted under the Merchant Agreement are pre-authorized debits (PADs) for business purposes, as defined under CPA Rule H1, and **you waive the right to receive advance notice from Member and/or from Global of such debits**. You have certain recourse rights if any debit does not comply with this PAD agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.cdnpay.ca. Your authorization for PADs is to remain in effect while the Merchant Agreement remains in effect unless Global receives written notice from you of its change or termination. You may change the bank account you have designated for PADs by providing Global with 30 days' prior written notice. Pursuant to CPA rules, you have the right to revoke your authorization for PADs by providing Global with 30 days' prior written notice. To obtain a sample cancellation form, or for more information on your right to cancel a PAD agreement, you may contact your financial institution or visit www.cdnpay.ca. Upon receiving your cancellation notice, Global shall use best efforts to cancel the PAD in the next business, billing or processing cycle. Notwithstanding the foregoing, the Merchant Agreement is contingent upon your authorization for PADs, and if you revoke your authorization for PADs, it will be deemed to be a breach of the Merchant Agreement and grounds for Global's termination of the Merchant Agreement with immediate effectiveness.

Authorized Signature		To contact Global regarding PADs: Attention: Total Merchant Services, Customer Care P.O. Box 4010, Station B, Etobicoke, ON, M9W 7H8 Tel: 1.800.263.2970
Name	Title	
Date mm/dd/yyyy		

Cardholder Data Storage — Compliance Statement

PCI DSS and Card Networks rules prohibit storage of sensitive authentication data after the transaction has been authorized (even if encrypted). If you or your POS system pass, transmit, store or receive full cardholder's data, then the POS software must be PA DSS (Payment Application Data Security Standards) validated and you (merchant) must validate PCI DSS compliance. If you use a payment gateway, they must be PCI DSS Compliant. As required under the Payment Card Industry Data Security Standard (PCI DSS), I do hereby declare and confirm the following:

	Initial applicable answer. Merchants must initial. 'X' is not acceptable.
The signing merchant listed below has experienced an account data compromise.	YES ____ NO ____ N/A ____ (I have never accepted payment cards.)
The signing merchant listed below is storing Sensitive Authentication Data (even if encrypted) after the transaction has been authorized.	YES ____ NO ____ N/A ____ (I have never accepted payment cards.)

*Sensitive Authentication Data is security related information (Card Verification Values, complete Magnetic Stripe Data, PINs, and PIN blocks) that is used to authenticate cardholders.

Please note that if you have indicated that your organization has experienced an account data compromise in the past, a PCI DSS Level 1 Compliance Certificate may be required upon Global's request. A compromise of cardholder data from your location(s) may result in the issuance of fines and/or penalties by the card brand, for which you will be responsible under your Merchant Agreement, notwithstanding this Compliance Statement.

It is imperative that you notify Global Payments immediately should the information on this Compliance Statement change.

Acceptance of Merchant Application and Terms & Conditions / Merchant Authorization

Term of Merchant Agreement	Initial Term year(s)	Renewal terms year(s)
----------------------------	----------------------	-----------------------

Your Merchant Agreement is between Global Payments Direct, Inc. ("Global"), the Merchant named above, and the Member(s) named below, depending upon the services you have selected (collectively or individually, "Member"). A copy of the Terms & Conditions of Merchant Agreement, revision number 41040.02/13/15SME (41041.3) has been provided to you. Please sign below to signify that you have received a copy of the Terms & Conditions of Merchant Agreement and that you agree to all terms and conditions contained therein. If this Merchant Application is accepted for card services, Merchant agrees to comply with the Merchant Application and the Terms & Conditions, as may be modified or amended in the future. If you disagree with any of the Terms & Conditions of Merchant Agreement, do not accept services.

IF MERCHANT SUBMITS A TRANSACTION TO GLOBAL HEREUNDER, MERCHANT WILL BE DEEMED TO HAVE ACCEPTED THE TERMS & CONDITIONS OF MERCHANT AGREEMENT.

Signing for Merchant		Signing for Global Payments Direct, Inc.	
Print Name	Title or Capacity	Print Name	Title or Capacity
Signature	Date:	Signature	Date:
Signing for NBC, with respect to MasterCard transactions		Signing for GPC Financial Corporation, with respect to Visa transactions	
National Bank of Canada	Title or Capacity	Print Name	Title or Capacity
Signature	Date:	Signature	Date:
Signed by Global Canada under power of attorney granted by NBC			

For questions regarding Card Services, contact:

Total Merchant Services Attention: Customer Care, c/o 1801 – 1 Yonge St., Toronto, Canada M5E 1W7 or call 1.855.839.7280. Note billing disputes must be forwarded, in writing, to Customer Care within 60 days of the date on the statement.

Merchant Initials

41040.02/13/15SME
(41041.3)

Merchant Legal Name:

Credit/Debit Card Services and Fee Schedule*

Plan Type	New	Existing	Existing Merch. No.	Discount Rate	Per Item	Additional Auth. Fees
<input type="checkbox"/> VISA Credit	<input type="checkbox"/>	<input type="checkbox"/>		%	\$	\$
<input type="checkbox"/> VISA Debit	<input type="checkbox"/>	<input type="checkbox"/>		%	\$	\$
<input type="checkbox"/> VISA Assessment Fee	<input type="checkbox"/>	<input type="checkbox"/>		0.10%	\$	\$
<input type="checkbox"/> VISA Cross Border CDN Assessment Fee	<input type="checkbox"/>	<input type="checkbox"/>		0.80%	\$	\$
<input type="checkbox"/> VISA Cross Border INTL Assessment Fee	<input type="checkbox"/>	<input type="checkbox"/>		1.00%	\$	\$
<input type="checkbox"/> MC Credit	<input type="checkbox"/>	<input type="checkbox"/>		%	\$	\$
<input type="checkbox"/> MC Assessment Fee	<input type="checkbox"/>	<input type="checkbox"/>		0.10%	\$	\$
<input type="checkbox"/> MC Cross Border CDN Assessment Fee	<input type="checkbox"/>	<input type="checkbox"/>		0.80%	\$ 0.175	\$
<input type="checkbox"/> MC Cross Border INTL Assessment Fee	<input type="checkbox"/>	<input type="checkbox"/>		1.00%	\$ 0.175	\$
<input type="checkbox"/> Interac Direct Payment (Debit)	<input type="checkbox"/>	<input type="checkbox"/>		%	\$	\$
<input type="checkbox"/> Interac Debit Surcharge**	<input type="checkbox"/>	<input type="checkbox"/>		%	\$	\$
<input type="checkbox"/> American Express	<input type="checkbox"/>	<input type="checkbox"/>		%	\$	\$
<input type="checkbox"/> JCB	<input type="checkbox"/>	<input type="checkbox"/>		%	\$	\$
<input type="checkbox"/> Up Card (UnionPay)	<input type="checkbox"/>	<input type="checkbox"/>		%	\$	\$
<input type="checkbox"/> Discover Credit	<input type="checkbox"/>	<input type="checkbox"/>		%	\$	\$
<input type="checkbox"/> Discover Assessment Fee	<input type="checkbox"/>	<input type="checkbox"/>		0.15%	\$	\$
<input type="checkbox"/> Discover Cross Border Assessment Fee	<input type="checkbox"/>	<input type="checkbox"/>		1.00%	\$	\$

Interchange Downgrade Fees*

Merchant Table [For Global use only]

MC Table #	VISA Table #	DISC Table #
MC CDN PAYPASS	% VISA CDN ELC	% DCOR CDN BASE/RWDS
MCEC CDN PAYPASS	% VISA CDN ELC NON-EMV	% DCOR CDN TRAVEL/RWDS
MCHV CDN PAYPASS	% VISA CDN STD	% DCOR FGN BASE
MC CDN ELC	% VINF CDN EMV	% DDBT FGN BASE
MC CDN PREF	% VINF CDN EMV PREF	% DPPP FGN BASE
MC CDN STD	% VINF CDN ELC NON-EMV	% DISC CDN BASE/RWDS
MCEC CDN ELC	% VINF CDN HI-NET EMV	% DISC CDN TRAVEL/RWDS
MCEC CDN EMER	% VINF CDN HI-NET ELC	% DISC FGN BASE
MCEC CDN PREF	% VINF CDN HI-NET OTHR	% DSBS CDN BASE/RWDS
MCEC CDN STD	% VINF CDN HI-NET STD	% DSBS CDN GRC/O&G/RWDS
MCHV CDN ELC	% VINF CDN REC	% DSBS CDN HTL/CAR
MCHV CDN EMER	% VINF CDN STD	% DSBS CDN REC
MCHV CDN PREF	% VIBS CDN B2B ENH	% DSBS CDN RTL
MCHV CDN STD	% VIBS CDN ELC EMV	% DSBS CDN TRNSPRT/RWDS
MDBT CDN STD	% VIBS CDN ELC NON-EMV	% DSBS FGN BASE
MCBS CDN	% VIBS CDN EMER	% DSPM CDN BASE/RWDS
MCBS CDN DATA RATE I	% VIBS CDN HI-NET ELC	% DSPM CDN TRAVEL/RWDS
MCBS CDN DATA RATE II	% VIBS CDN HI-NET OTHR	% DSPM CDN GRC/O&G/RWDS
MCBS CDN EMER	% VIBS CDN HI-NET STD	% DSPM CDN HTL/CAR
MCBS FGN	% VIBS CDN REC	% DSPM CDN REC
MCBS FGN STD	% VIBS CDN LT	% DSPM CDN RTL
MBWE CDN ELC	% VIBS CDN STD	% DSPM CDN TRNSPRT/RWDS
MBWE CDN STD	% VIBS FGN	% DSPM FGN BASE
MC FGN	% VIPP CDN EMV	% DSPP CDN BASE/RWDS
MC FGN PREM ELC	% VIPP CDN ELC NON-EMV	% DSPP CDN GRC/O&G/RWDS
MC FGN PREM STD	% VIPP CDN STD	% DSPP CDN HTL/CAR
MC FGN SPR PREM	% VISA FGN	% DSPP CDN REC
MC FGN STD	% VISA FGN PREM	% DSPP CDN RTL
	% VISA FGN SPR PREM	% DSPP CDN TRNSPRT/RWDS
	% VISA FGN STD	% DSPP FGN BASE
	% VISP FGN	%

**Note: Imposition of a Debit surcharge is subject to Global's or Member's prior written consent.

Other Fees:

\$	Non-Refundable Setup Fee (one-time fee)	\$30.00	Chargeback Fee (per occurrence)
\$	Administration Fee (monthly)	\$20.00	Retrieval Fee (per occurrence)
\$	Statement Fee (monthly)	\$30.00	Chargeback Fee MOPO (per occurrence)
\$	Settlement Fee	\$35.00	Non-Sufficient Funds (per occurrence)
\$	Minimum MDR Monthly Fee	\$	Global Transport Access Fee (monthly)
\$	Minimum Monthly Debit	\$	Global Transport Set Up Fee (one-time fee)
\$	E-Comm/Virtual Terminal	\$	Settlement & Access Fee
\$	Push Funds (monthly per account)	\$	Data Security Fee (quarterly)
\$	Wireless Monthly Fee	\$	PCI Fee
\$	Annual Fee	\$	Other:


The discount rates, per item, authorization and other fees noted above are based upon Merchant's complying with all processing requirements, as established by the applicable governing authority, of the payment type which qualifies the merchant for the most favourable interchange rates available for such payment types. Transactions that do not qualify for the most favourable interchange rates will be subject to the Interchange Downgrades indicated below, in addition to the rate quoted. See the Merchant Agreement section entitled "Interchange Downgrades & Cross-border Fees" for more information.

For questions regarding Card Services, contact:
 Total Merchant Services Attention: Customer Care, c/o 1801 – 1 Yonge St., Toronto, Canada M5E 1W7 or call 1.855.839.7280. Note billing disputes must be forwarded, in writing, to Customer Care within 60 days of the date on the statement.

Merchant Initials
 41040.02/13/15SME
 (41041.3)



Owner/Officer Information (Please complete for every person who ultimately owns or controls the operation or on whose behalf the transactions authorized under this agreement will be conducted.)

Name:	Address:
Title:	City, Province, Postal Code:
Phone Number:	Years there: Own/Rent?:
Former Address (if less than 1 year at current address):	Date of Birth:
	City, Province, Postal Code:
	Years there: Own/Rent?:
Is any owner, officer, director, employee, or agent a current or former official in the executive, legislative, administrative, military, or judicial branch of any government (elected or not); an official of a political party; an executive of a government –owned commercial enterprise; a family member of any of the foregoing officials; or a close personal or professional associate of any of the foregoing officials? Initial applicable answer: Yes ___ No ___ 	
If "yes," please attach details.	

Personal Guarantee

To induce Global Direct to enter into this Merchant Agreement with Merchant and Member(s) (the "Merchant Agreement"), the undersigned (if more than one, each of them, jointly and severally, or, for purposes of the Province of Quebec, solidarily) hereby personally, irrevocably and unconditionally guarantees to Global Direct, Member(s) and their successors and assigns, the full, prompt, and complete payment and performance of all obligations of the Merchant to Global Direct, Member(s) and their successors and assigns, whether arising before or after termination of the Merchant Agreement. This guarantee shall not be discharged or otherwise affected by any waiver, indulgence, compromise, settlement, extension of credit, or variation of terms of the Merchant Agreement made by or agreed to by Global Direct, Member(s) and/or Merchant. I/We waive all benefits of division and discussion and the right to be subrogated in the rights of any of Global Direct and Member(s) (and their successors and assigns) until each of Global Direct and Member(s) (and their successors and assigns) have received payment in full of all obligations of the Merchant to each of them.

I/We hereby waive any notice of acceptance of this Personal Guarantee, notice of nonpayment or nonperformance of any provision of the Merchant Agreement by Merchant, and all other notices or demands regarding the Merchant Agreement. I/We agree to promptly provide to Global Direct and/or Member(s) any information requested by any of them from time to time concerning my/our financial condition(s), business history, business relationships, and employment information. I/We have been given full opportunity to seek legal counsel, and have read, understand, and agree to be bound by the Terms & Conditions of Merchant Agreement and this Personal Guarantee.

Je/Nous reconnais/reconnaissons et convenons/convenons qu'il est de ma/notre volonté expresse que ce Cautionnement et tout document y afférent, y compris tout avis, soient rédigés en langue anglaise seulement.

Signature of Guarantor (please sign below) X [SEAL] , an individual.	Name of Guarantor (printed):
Signature of Witness (please sign below) X [SEAL] , an individual.	Name of Witness (printed):

Credit Information – Owner/Officer Consent

WHEREAS, ("Merchant") is a merchant that has entered into, or desires to enter into, a Merchant Agreement with Global Payments Direct, Inc. ("Global") and with one or more entities that are members of the applicable card association (each a "Member"); and

WHEREAS, in order to confirm the financial soundness of its merchant customers, Global and Member require certain business and financial information pertaining to Merchant and to Merchant's owners, principals, partners, proprietors, affiliates, and such other persons and entities having a material relationship to Merchant (each of the foregoing a "Principal" of Merchant); and

WHEREAS, the person or entity identified below has been identified by Merchant as a Principal;

NOW, THEREFORE, in consideration of the foregoing recitals, the undersigned Principal hereby agrees as follows:

- Principal agrees to provide Global with such financial statements and information concerning Principal as Global may request from time to time, and furthermore agrees that Global may obtain from any source whatever commercial and credit information about Principal that Global deems appropriate.
- Principal authorizes Member or any other depository institution to release to Global any financial information concerning Principal. Principal acknowledges and agrees that subsequent commercial and credit information may be ordered in connection with updating, reviewing or continuing Merchant's Merchant Agreement.
- Global and/or the Member may exchange information about Principal with other financial institutions, credit card associations and network organizations, and any other persons for the purpose of providing Merchant with the services contemplated under the Merchant Agreement.
- If Principal is the subject of a consumer credit report in connection with the Merchant Agreement, Principal shall have the right to obtain from Global the name and address of the consumer credit reporting agency furnishing the report, if any, upon Principal's written request.

By signing below, You understand and accept the terms and conditions.

A complete copy of your Merchant Agreement can be obtained at the following URL: <http://merchantsupport.info/disclosure/tmscanada.html>

AGREED AND CONSENTED TO BY PRINCIPAL:		
Home Address:		
Home Telephone Number:		
Signature: X	Date: mm/dd/yyyy	Printed Name:
		Date of Birth: mm/dd/yyyy

For questions regarding Card Services, contact:
 Total Merchant Services Attention: Customer Care, c/o 1801 – 1 Yonge St., Toronto, Canada M5E 1W7 or call 1.855.839.7280. Note billing disputes must be forwarded, in writing, to Customer Care within 60 days of the date on the statement.

Merchant Initials
 41040.02/13/15SME
 (41041.3)