USA INTERNATIONAL DATA

Merchant Services Policies and Terms

Effective Date: August 7, 2026

Please review the following policies and terms before requesting, purchasing, or activating merchant services, payment processing, POS systems, payment gateways, terminals, equipment, or other related services through USA International Data.

These policies are designed to promote clear communication and help businesses understand the merchant services process, from the initial processing review and application through account activation and ongoing service.

Because certain payment processing services are provided through banks, payment processors, technology providers, equipment manufacturers, and other external providers, additional terms and conditions may apply.

By submitting an application, accepting an approved merchant services agreement, purchasing or accepting equipment, or activating services, the merchant acknowledges and accepts the applicable policies and agreements governing those services.

1. Free Processing Review and Savings Analysis

USA International Data may provide businesses with a free review of their current payment processing setup, including processing statements, rates, fees, transaction volume, POS systems, payment gateways, terminals, and related services.

The purpose of this review is to identify potential opportunities to reduce costs, improve payment operations, or recommend payment solutions that may be better suited to the needs of the business.

Any savings estimate, rate comparison, or recommendation provided during the review is based on information supplied by the merchant at the time of the analysis.

Actual costs and savings may vary depending on transaction volume, card types, processing methods, interchange rates, business type, risk classification, equipment, software, chargebacks, and other factors.

A processing review or savings estimate does not constitute final approval for payment processing services.

2. Merchant Application and Underwriting Process

Payment processing accounts are subject to application review, risk assessment, identity verification, business verification, and approval by the applicable processor, acquiring bank, or financial institution.

Submission of an application does not guarantee approval.

The merchant may be asked to provide documentation including, but not limited to:

- Business identification information
- Government-issued identification
- Business formation documents
- Bank account information
- Processing statements

- Financial information
- Business licenses
- Website information
- Information about products or services
- Expected transaction volume
- Average transaction amount
- Information about product or service delivery or fulfillment

Additional documentation may be requested depending on the merchant's industry, transaction volume, processing history, risk profile, or specific payment processing requirements.

USA International Data cannot guarantee that an application will be approved or that a particular processor, acquiring bank, pricing structure, or payment solution will be available to every business.

3. Rates, Fees, and Pricing

Processing rates and fees may vary based on the business, processing volume, transaction type, card type, payment method, risk category, processing platform, equipment, software, and selected services.

Processing costs may include:

- Interchange fees
- Card network fees
- Processor fees
- Transaction fees
- Monthly fees
- PCI-related fees
- Payment gateway fees
- Software fees
- Equipment costs
- Chargeback fees
- Documentation request fees
- Compliance-related fees
- Other fees disclosed in the applicable merchant services agreement

Any rate or pricing presented before final approval is subject to the underwriting process and the merchant's final agreement.

The merchant is responsible for reviewing the complete pricing schedule and processing agreement before accepting or activating services.

4. POS Systems, Terminals, and Equipment

USA International Data may provide, sell, lease, coordinate, recommend, or facilitate payment equipment and POS solutions, including terminals, card readers, PIN pads, smart terminals, mobile devices, printers, scanners, POS systems, and related accessories.

Equipment availability, pricing, warranty coverage, replacement terms, shipping, software compatibility, and return policies may vary by manufacturer, processor, distributor, or program.

Merchants are responsible for confirming that the selected hardware and software meet their operational needs before installation or implementation.

Some equipment may require:

- Internet connection
- Wi-Fi or cellular service
- Access to electricity
- Compatible software
- Processor activation
- Merchant account approval
- Third-party subscriptions or services

Equipment or programs supplied by third parties may also be subject to the independent warranty, licensing, subscription, return, replacement, and service terms of those providers.

5. Processors and Third-Party Service Providers

USA International Data works with payment processors, banks, payment gateways, POS system providers, equipment manufacturers, software companies, telecommunications providers, and other technology or financial partners.

Depending on the selected solution, the merchant may enter into agreements directly with one or more external providers.

These agreements may contain additional terms related to:

- Processing rates
- Account requirements
- Contract term
- Equipment
- Software
- Funding deposits
- Reserves
- Chargebacks
- PCI compliance
- Data security
- Account termination
- Early termination
- Prohibited activities
- Other merchant obligations

If there is a conflict between this general policies page and a processing, banking, equipment, software, or third-party agreement signed by the merchant, the applicable signed agreement will control with respect to that specific service.

6. Funding and Settlement

Transaction funding and settlement schedules are determined by the processor, acquiring bank, card network, merchant account, transaction type, risk profile, and applicable banking arrangements.

Funding times may be affected by factors including:

- Weekends
- Bank holidays
- Transaction timing
- Batch closing times
- Chargebacks
- Fraud reviews
- Processing irregularities
- Account verification
- Risk reviews
- Banking delays
- Holds or reserves

Any estimated timeframe for receiving funds does not constitute a guarantee that funds will be available at a specific time.

Merchants should review their processing agreement for the specific funding and settlement terms applicable to their account.

7. Refunds, Chargebacks, and Payment Disputes

Merchants are responsible for establishing and communicating appropriate refund, cancellation, return, and customer service policies for their own customers.

Chargebacks and payment disputes are governed by card network rules, processor requirements, issuing banks, acquiring banks, and applicable laws and regulations.

USA International Data may help merchants understand the chargeback process or available tools, but cannot guarantee the outcome of a chargeback, retrieval request, dispute, fraud claim, or cardholder complaint.

Merchants are responsible for maintaining transaction records, receipts, contracts, proof of delivery, customer communications, and other documentation that may be necessary to respond to payment disputes.

8. PCI Compliance and Payment Security

Businesses that accept payment cards are responsible for complying with applicable requirements of the Payment Card Industry Data Security Standard, known as PCI DSS, as well as any security obligations imposed by their processor, acquiring bank, card networks, payment gateway, or other providers.

Merchants should follow appropriate security practices when handling:

- Cardholder information
- Customer information
- Payment credentials
- Access credentials
- Transaction records

- POS systems
- Payment terminals
- Business networks

Merchants should never store sensitive payment information in an unauthorized or insecure manner.

PCI requirements, validation procedures, security tools, and compliance obligations may vary depending on how the business accepts and processes payments.

9. Fraud Prevention and Merchant Responsibility

Processing and fraud prevention tools can help reduce risk, but no technology or service can completely eliminate fraudulent transactions, chargebacks, unauthorized activity, or payment disputes.

Merchants remain responsible for monitoring their transactions and following appropriate fraud prevention practices for their business.

Businesses should promptly report suspicious account activity, unauthorized transactions, compromised credentials, stolen equipment, or possible security incidents to the applicable processor or provider.

10. Business Information and Account Changes

Merchants are responsible for providing accurate and current information during the application process and throughout the business relationship.

Significant business changes may need to be reported to the applicable processor or financial institution.

These changes may include:

- Business ownership
- Business name
- Address
- Bank account
- Products or services
- Website
- Processing volume
- Average transaction amount
- Delivery or fulfillment practices
- Business model
- Payment methods
- Contact information

Certain changes may require additional underwriting or approval.

11. Restricted or Prohibited Activities

Certain businesses, products, services, or transaction types may be restricted or prohibited by processors, acquiring banks, card networks, payment providers, or applicable laws.

Eligibility requirements may vary among different processing partners.

A business should not begin processing transactions for substantially different products, services, locations, websites, or business activities without first confirming that the activity is permitted under its merchant agreement.

USA International Data reserves the right to decline assistance related to businesses or activities that cannot be supported by its available processing partners or programs.

12. Cancellation and Termination of Services

Cancellation and termination requirements depend on the specific merchant account, processing agreement, equipment agreement, software subscription, payment gateway agreement, or other service contract accepted by the merchant.

Merchants should carefully review those agreements to determine any applicable requirements related to:

- Cancellation notices
- Contract term
- Equipment returns
- Outstanding balances
- Software cancellation
- Early termination provisions
- Other obligations related to account closure

Stopping use of equipment or processing services does not necessarily constitute cancellation of an account.

Merchants should obtain confirmation from the applicable provider when requesting cancellation.

13. $500 Processing Savings Guarantee

USA International Data may advertise a promotional offer under which qualifying businesses may be eligible to receive $500 if USA International Data cannot provide a qualifying opportunity to reduce their payment processing costs.

Eligibility for this promotion is subject to the specific terms and conditions of the offer.

Qualification may require the business to provide recent, complete, and accurate processing statements, as well as any other information reasonably necessary to perform a comparable processing-cost analysis.

Comparisons must be based on processing volume, transaction mix, services, equipment, and other relevant factors that are substantially equivalent.

Businesses that do not provide sufficient documentation to perform a valid comparison may not qualify for the promotion.

Additional exclusions or eligibility requirements may apply.

The final terms of the $500 Guarantee must be reviewed and approved by USA International Data before publication.

14. Service and Technology Availability

Payment processing services depend on telecommunications networks, Internet connections, banks, processors, card networks, software systems, payment gateways, equipment, and other third-party infrastructure.

Temporary interruptions may occur due to:

- Internet outages

- Cellular service outages
- Power failures
- Banking interruptions
- Processor maintenance
- Software updates
- Hardware failures
- Payment network interruptions
- Cybersecurity incidents
- Events beyond reasonable control

USA International Data cannot guarantee uninterrupted availability of systems or services operated by third parties.

Merchants should maintain reasonable business continuity and payment procedures appropriate for their business.

15. Recommendations and Business Decisions

USA International Data provides information about merchant services, payment processing reviews, product recommendations, equipment options, and related assistance based on the information available at the time.

Merchants are responsible for evaluating whether a particular processing solution, pricing structure, POS system, payment gateway, hardware configuration, or related service is appropriate for their business.

Recommendations should not be considered legal, accounting, tax, or financial advice.

Businesses subject to industry-specific regulatory requirements should consult the appropriate qualified professional when necessary.

16. Written Communications and Account Instructions

Important account requests, changes, cancellations, equipment issues, billing questions, and other important instructions should be submitted through an approved written communication method whenever possible.

Merchants should retain copies of important communications, agreements, pricing schedules, equipment documentation, and account-related notices for their records.

17. Changes to These Policies

USA International Data may periodically update these policies to reflect changes in its services, business practices, technology, processing relationships, or applicable requirements.

The current version will be identified by the effective date shown at the beginning of this policy.

Material contractual rights and obligations governed by a signed merchant agreement remain subject to the terms of that agreement.

18. Acceptance of Terms

By requesting merchant services, accepting an approved processing agreement, purchasing or accepting equipment, activating services, or otherwise entering into an agreement facilitated by USA International Data, the merchant acknowledges that additional terms of the processor, bank, equipment provider, software provider, or other service providers may apply.

The merchant is responsible for reviewing and accepting the applicable agreements before activation.

Questions About Your Merchant Services?

If you have questions regarding your payment processing proposal, pricing, equipment, merchant account, or these policies, please contact USA International Data before accepting or activating services.

USA INTERNATIONAL DATA
Phone: (305) 330-9339
Website: USAInternationalData.com

Our team can help you understand your processing options, equipment, pricing, and account setup before making a decision.