

C.C. BILLING

**3A - 2996 LONSDALE AVE.
NORTH VANCOUVER, B.C.
V7N 3J4**

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C.C. BILLING Merchant Application and Agreement

Thank you for choosing C.C. Billing as a payment option for your clients. As a C.C. Billing Merchant, you are authorized to accept Visa / MasterCard cards that have been issued by institutions affiliated with Visa / MasterCard International.

General Information / Instructions

Once you have established that a client will be paying their account with Visa or MasterCard, complete the Description of Services invoice as provided to you by C.C. Billing. This is necessary as your client will likely wish to seek reimbursement of these expenses from their insurance company. The information you gather and provide on this itemized invoice will also be of key importance in the event of a chargeback or query at a later date. You may wish to complete much of this invoice ahead of time; not in the presence of your client. Please BLOCK PRINT for clear legibility.

A transaction fee of 10% will be levied by C.C. Billing on each transaction that is processed.

Correctly identify your client's card as an authentic Visa / MasterCard card and keep illegal cards to a minimum. By checking the card, you reduce the risk of chargebacks.

**CHECK THE ACCOUNT NUMBER
CHECK THE HOLOGRAM
CHECK THE SIGNATURE PANEL
CHECK THE DATES
CHECK THE SECURITY CHARACTER
CHECK FOR UNSIGNED CARDS**

Chargebacks

The term "Chargeback" refers to a returned transaction resulting from a violation of your Merchant Agreement or Visa / MasterCard Regulations. How to avoid chargebacks;

- for all face-to-face transactions, it is imperative that an original signature appear on the Description of Services
- do *not* alter or add to a Description of Services invoice after a cardholder has signed
- follow all recommended checks and guidelines as set out above

Returned transactions will be invoiced directly back to you with a supporting explanation. Payment of any chargeback to you will be payable to C.C. Billing within 15 days. The C.C. Billing transaction fee will not be refundable in the event of a chargeback.

Completing a Visa / MasterCard Sale

When a client hands you a Visa / MasterCard card as payment, keep it for the duration of the transaction and follow these basic steps:

- Scrutinize the cardholder's card as instructed above
- If you have not already done so ahead of time, complete the Description of Services invoice; block print clearly in pen and within the boxes.
- Have the cardholder sign in your presence.** Without a witnessed signature, your transaction will not be processed.
- Check the cardholder's signature carefully. This will help you avoid chargebacks

Only after the Description of Services invoice has been completed and signed:

Fax or phone the transaction details to C.C. Billing
Immediately send to C.C. Billing either by mail, fax or by courier the Description of Services invoice

Please note that this document must immediately follow your fax transmittal or telephone instructions. Without the cardholder's original signature on a Visa/MasterCard Description of Services, the funds will not be released.

Upon receipt of the above documentation, moneys will be disbursed and mailed to you within 10 business days.

I have read and acknowledge the guidelines and procedures for a C.C. Billing Merchant membership as outlined above.

Date

Physician's full name

Complete residential or business address

Physician's signature