

Credit Card U.S. Processing Agreement

1 SELECT A PROGRAM

1.5% Rebate Program

Card Type	Daily	Monthly
Visa Mastercard Discover	3.43%	3.03%
Am Express Diners Club Carte Blanche	4.48%	4.08%
Pin-based Debit	2.09%	1.79%

No transaction fees

0% Program (0% Matching Rebate)

Card Type	Daily	Monthly
Visa Mastercard Discover	3.29%	2.99%
Am Express Diners Club Carte Blanche	3.59%	3.29%
Pin-based Debit	3.29%	2.99%

\$0.34 per transaction fee

Standard Program

Card Type	Daily	Monthly
Visa Mastercard Discover	2.05%*	2.00%*
Am Express Diners Club Carte Blanche	3.85%	3.75%
Pin-based Debit	1.84%	1.74%

\$0.25 per transaction fee
*1.0% added to keyed terms

- Cash-Flo Rebates are based upon matching outgoing FTD orders and are paid out as credit on your FTD statement the following month. The more orders you send FTD, the greater your credit card processing savings! These Cash-Flo rebates are in addition to your \$3 or \$4 FTD Dollars and Scents rebates.
- To qualify for the rebates you must have at least 20 outgoing FTD orders billed and be current on your FTD account (which means if you have a debit balance on your FTD statement it must be paid by the 25th of the month).

2 CHOOSE YOUR DEPOSIT SCHEDULE

Please deposit my credit/debit cards: Daily Apply to monthly statement

Please deposit my travel cards: Daily Apply to monthly statement

Deposits will be posted within 72 banking hours after balancing for daily option. Gross dollars deposited. More deposit options available upon request.

3 LIST EQUIPMENT AND/OR SOFTWARE BEING USED

NOTES: _____

4 SIGN UP

You agree to abide by Cash-Flo Program Terms & Conditions, which are incorporated by reference & made a part hereof.

FTD Code # _____ Shop Name _____ Date _____

Owner Signature _____ FBC Signature _____

Owner Print Name _____ FBC Print Name _____

Shop Owner Home Address (This is required by Visa)

Please include a voided check for your deposits.

Deposit tickets will not be accepted! If you can't fax a check have your bank fax your account info on bank letterhead.

Note: There is a \$8 Bank, \$8 Travel and a \$8 ACH fee per month. Also, should you have a debit balance on your FTD statement and it is not paid by the due date, credit card deposits will be applied after the 15th of the following month until the past due balance is met. (late fees will be applied) Program rates and options are subject to change by FTD in its sole discretion at any time without notice.



Mail to:

3113 Woodcreek Drive • Downers Grove, IL 60515

Credit card processing rates as low as 0.00%

Look no further than the FTD Cash-Flo™ Program. It's simple to use for all major credit cards and there are no hidden charges. What you see is what you get, and that is one of the very best credit card services in the floral industry.

Benefits

- Among the lowest rates in the floral industry.
- Utilize your existing equipment.
- Varied payment options to meet your cash flow needs.
- Send more FTD and save! Additional rebates available.
- Process all major credit cards on one terminal.
- One simple statement.
- Reduce fraud with address verification.

Consider this...

FLEXIBLE PROGRAM OPTIONS DESIGNED SPECIFICALLY FOR FLORISTS!

Our blended rate programs, the 1.5% Rebate Program and the 0% Program offer the optimum savings for shops sending enough orders to qualify for the rebates. For others, our Standard Program provides great low rates combined with the convenience of one statement and no need to obtain separate merchant ID's for each card type.

HOW MANY STATEMENTS DO YOU RECEIVE?

If you process through a local bank, you probably receive three: one for VISA/MasterCard, one for American Express, and one for Discover. Think of the extra time it takes each month to reconcile, in addition to having to pay three separate bills. Why not have all credit cards process on one statement? Cash-Flo can do that for you.

HOW CAN CASH-FLO SAVE YOU TIME AND MONEY?

Let the Cash-Flo team review your current credit card statement for FREE. We will do a cost comparison and give you a free estimate. In most cases, Cash-Flo can give you better rates, in addition to all the other benefits of the program.

"FTD has the best credit card rates out there. I have been using Cash Flo for years – the service is wonderful. The Cash Flo staff is also very accommodating and helpful."

– Gregory Scotte, Floral Originals by Gregory Scotte
Beverly Hills, CA

"FTD Cash Flo employees are the reason I am so satisfied with the service. FTD is fortunate to have such a wonderful team in the credit card processing department. Each person is courteous, patient and helpful. The service is prompt and my account information is always readily available – the customer service is excellent. The Cash Flo team goes the extra mile to meet my unique needs."

– Betty Nease, Pink House Florist & Greenhouse
Chatham, GA



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