

## Definition

### **HPS Operations Policy 172.2 - Terms & Conditions Acknowledgement**

This document defines the Terms & Conditions Acknowledgement requirements for all merchants being solicited through Heartland Payment Systems.

#### Revision Summary

**05/20/15: Revised process to include steps for Atlas submissions.**

**03/26/09: Notation added to further clarify signature requirements when adding an additional location having the same contract signer.**

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## Description

All merchants solicited through Heartland Payment Systems must be presented with a copy of our Merchant Terms and Conditions (T & Cs). When submitting a merchant application the owner/signer must acknowledge receipt and agreement of the Terms and Conditions. This acknowledgement can be completed either electronically via Atlas or by submitting a Terms and Conditions Acknowledgement Form for merchant applications obtained through Knowledge Network.

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## Process

1. The Relationship Manager must present all merchants with a copy of the Merchant Terms & Conditions at the time of solicitation either by printing a copy for the merchant or providing electronically to the email address indicated by the merchant.
  2. If the merchant application is filled out and submitted through Atlas, the merchant must acknowledge receipt of the Terms and Conditions via Atlas electronically.
  3. Merchant Applications obtained through Knowledge Network must include a Terms and Conditions Acknowledgement Form which is signed by both the Relationship Manager and the Merchant indicating a copy of the Terms & Conditions has been provided. If the form is not present the application will be pended.
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## Additional Location Process

If all previous locations are dated prior to when Heartland Payment Systems began requiring the signed Terms & Conditions Acknowledgement, we will need to obtain acknowledgement electronically via Atlas or a signed form to be placed on file. This acknowledgement may be utilized for all additional locations received moving forward. The Underwriter will place a note within the Underwriting Chain indicating which MID houses the signed acknowledgement of the Terms & Conditions for future reference.

**Note:** If the Underwriting Chain is notated indicating that we have a signed Terms & Conditions Acknowledgement on file, a newly signed acknowledgement will not be required when submitting additional locations.