

Hosting - E-Commerce (Merchant Account) - Applying

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Can I resume a merchant account application that was aborted?

Each time the merchant account application section is accessed, a new application is started and, as such, it is not possible to resume an incomplete application.

How can I find out the status of my merchant account application?

If you have not heard back on the application within 24-48 hours, you can contact Paymentech Customer Service at 888-807-5874 to request the status. Please have the 12 digit reference number that was included in the application verification e-mail.

How do I apply for a merchant account?

To apply for a merchant account:

1. Contact your hosting provider and have them install the Merchant Payment Center module.
2. Click the **Payment systems** tab within the SoftCart Store Manager.
3. Click the **Click here for application** button.
4. 24 to 48 hours after the application is submitted, Paymentech will send approval file to Mercantec.
5. Mercantec will automatically configure the

ClearCommerce module.

How do I know my merchant application was received?

The Paymentech Emerald Application Help Desk system will send back a confirmation of receipt to your e-mail address along with providing you a reference number. If you do not receive this confirmation within a few hours of submitting the application, please contact Paymentech Merchant Services at 1-888-698-2262 or e-mail ecommerce@paymentech.com to inquire if your application was received.

How long does the application approval process take?

After submission, the Paymentech Credit and Underwriting department reviews your application. If the application is approved, Paymentech will contact you via e-mail (in most cases, within 24 hours of submission). If additional review of your application is deemed necessary, you will be notified of a decision within 1 to 3 business days with the approval or denial of your application.

Is my application information secure?

Yes, your application information is encrypted and secure when it is transmitted to Paymentech.

Is there a contract to sign?

Yes, by clicking on the "**I Accept**" button, you will be confirming that you have read, understand, and will abide by the Terms and Conditions set forth by Paymentech. The initial term of this Agreement shall commence and shall continue in force for twelve (12) months after it becomes effective. This Agreement shall renew for successive twelve-month periods unless any party terminates this Agreement by notice to the others, in writing, at least 60 days prior to the expiration of the term or renewal term, as the case may be. Merchants who have Visa and MasterCard volumes over \$150,000 will be asked to fax the agreement during the application process. Merchants who are under \$150,000 in volume will be asked to review the agreement after the application is approved. The Terms and Conditions can be reviewed online by clicking on the Terms and Conditions section in the Paymentech application's main menu.

What happens after my application is approved?

You will receive an e-mail from Paymentech confirming approval along with your merchant number. In a separate message, Paymentech's MerchantStar Response Center will provide the Moneta/My Merchant View PIN # and enrollment information. Additionally, an e-mail will be sent from Mercantec, to the e-mail address specified on the application, with notification that you are ready to accept credits cards

within your store.

What if my merchant application gets denied?

A merchant account can be denied for a variety of reasons. Your next step will be dependent on the reason for the decline. If you were declined due to the products and or services being sold, Paymentech may be able to offer assistance as to what can be done to increase the likelihood that the account will be approved. A merchant account can be declined if the types of products and services offered typically have a large amount of chargebacks.

What type of information should I have ready before I fill out the merchant account application?

To briefly summarize, you will need current information about your business: legal name; location; business history; owner information; sales data; banking reference information; funding information; and current credit card processing and card type information. Be sure to review the complete list in the application's main menu before you begin the online application.

Who reviews the information on my application?

The Paymentech credit underwriting department will review your application. The information you provide is kept confidential.

Why do I get a message saying my record already exists when I try to apply for a merchant account?

The message is simply a software flag stating that the application section has been accessed previously from the Store Manager. This software flag does not however differentiate between completed and incomplete applications. You will simply need to click the **Continue** button to start a new application.

Why don't I see where to apply for a merchant account?

You do not see the application, as your ISP has not yet installed the payment module. Some include it in their e-commerce package and some do not. Once it is installed, the user interface will change to reflect the option for the application. Please contact your ISP to inquire as to how you would acquire it.