

CULTIVATE PAYMENTS

CBD MERCHANT PROCESSING AGREEMENT CHECKLIST

The following supporting documents are required for all CBD accounts:

- Voided check or bank letter printed with the DBA or Legal Name of the business.
- 3 months most recent credit card processing statements (unless startup)
- Articles of Incorporation or Organization (Full Articles must be submitted. Cannot accept partially complete Articles)
- Operating Agreement (For LLCs only) OR By-Laws for Corporation
- EIN letter from IRS
- 3 months most recent business bank statements (Full bank statements required)
- Copy of ID for the owner(s) listed on the application (Required for all owners with 25% + ownership in the company)
- Lease** (Office Space) OR **Utility Bill for Physical Address** (in business name or owners name)
- Certificates of Analysis (Lab Results) for products sold (less than 1 year old, preferred heavy metal and pesticide testing).

Monthly Volume over \$100K

- (2) Years Tax Returns
- Year to Date Financials

CBD website requirements:

- Proof of domain ownership
- Certificates of Analysis for products must be posted on the website
- Photos of ALL products being sold must be posted on the website
- Pricing for ALL products must be posted on the website
- Privacy Policy must be posted on the website
- Refund/Return Policy must be posted on the website
- Shipping Policy must be posted on the website
- Terms & Conditions must be posted on website Visa & MasterCard logos must be on the footer of the website
- FDA Disclaimer must be posted on the website (See below)

FDA DISCLAIMER (for your website):

The statements made regarding these products have not been evaluated by the Food and Drug Administration. The efficacy of these products has not been confirmed by FDA-approved research. These products are not intended to diagnose, treat, cure or prevent any disease. All information presented here is not meant as a substitute for or alternative to information from health care practitioners. Please consult your health care professional about potential interactions or other possible complications before using any product.