

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)
- 2nd form of ID for signors (one of): Passport, Utility Bill, Major Credit Card, Social Security Card.
- Certificates of Analysis (Lab Results) for products sold

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:

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. The Federal Food, Drug, and Cosmetic Act requires this notice.

- Please remove all medical claims.
- WEBSITE NOTICE- products need to have a 20/80 ratio of food and non food CBD items.