



**MERCHANT ACCOUNT
APPLICATION HELP (U.S.)**



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INTRODUCTION

This guide is intended to provide step-by-step instructions for completing the DirectPay Inc. merchant application.

THE APPLICATION

The PPS application process includes the following four steps:

1. Select a plan for your organization (pricing model)
2. Complete the Online Application
3. Agree to the Agreements
4. Submit the Electronic Payment Authorization Form

Step 1: Select a Plan

There are two pricing models, or “plans,” available for you to choose from. Choose a plan based on your transaction volume. To estimate the yearly transaction volume of your organization, first approximate the number of registrants (for all of your programs), and then multiply that number by the average registration price. Should your future needs change, you can change the plan initially selected.

NOTE: Sports Illustrated Play can also provide these figures to you upon request.

Plan	Recommended Users	Plan Details
A	Smaller organizations with low transaction volume, e.g., less than \$125,000 per year	Visa/MasterCard Processing Rates: <ul style="list-style-type: none"> • Flat Rate Pricing: 2.59% plus \$0.30 per payment • Onetime Activation Fee: \$99.00 • Monthly Fees: Varies, Annual Fee: \$96.00
B	Larger organizations with high transaction volume, e.g., more than \$125,000 per year	Visa/MasterCard Processing Rates, Two-tiered Pricing: <ul style="list-style-type: none"> • Rate 1 (Discount Rate) 2.25% plus \$0.30 per payment • Rate 2 (Non-qualified rate¹) Rate 1 + 1.55% plus \$0.13 per payment • Onetime Activation Fee: \$99.00 • Monthly Fees: Varies, Annual Fee: \$216.00

Applies to Both Plans: [American Express Processing Rate](#) (See section on Alternative Payment Methods – American Express)

For more information, contact support@siplay.com

Or call: 1-866-975-8600 ext. 1

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Step 2: The Online Application

The application should be completed by an officer of your organization that has signing authority on the organization's bank account. A Merchant Account is tied to the bank account specified in the Electronic Payment Authorization Form sent in Step 4.

Organization information is used to give the underwriters a sense of your business such as the approximate year the organization was founded, the amount of money that will pass through your Merchant Account, your organization structure, etc. Information required on the application is based on your organization's business type:

If you are a...	Then the following is needed...
NPO (Non-Profit Organization)	<ul style="list-style-type: none">• Tax ID and Not for Profit ID for your organization is required.• Proof of your organization's 501c3 status may also be required
All Others <ul style="list-style-type: none">• Corporations• Partnerships• LLC• Sole Proprietorship	<ul style="list-style-type: none">• Applicant's social security number is required (individual identified on form).• A "credit worthiness" check is run on the applicant specified in the form (this is not a "line of credit check" and is conducted by the underwriters to help manage their risk).• Corporate documentation, a driver's license, and utility bill may also be required. As mentioned above, this is done by the underwriters to help manage their risk.• Security questions are asked to verify that the person filling out the form is really the person specified on the form. Security question responses are compared to the credit check results. There are no password requirements for the system.

Step 3: The Agreements

The Merchant Agreement and Operating Agreements come from CTS Holdings LLC, and, although lengthy, should be printed and reviewed. Note that you will be able to access these agreements at any time from the Banking Info page.

Step 4: Electronic Payment Authorization

If you have not already provided an Electronic Payment Authorization Form, you will need to do so in order to submit the application. Once this is received and recorded, you will be sent an e-mail indicating its receipt and that your application has been forwarded to DirectPay for review.



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TIMEFRAME

Once Sports Illustrated Play receives the Electronic Payment Authorization Form, the application is sent to DirectPay to review. A Merchant Account is set up in approximately 7 to 10 business days*. Your system will automatically be configured to accept credit cards once the Merchant Account is established (you do not need to do anything else). You will receive an e-mail from the system when it has been activated for your account.

*Once all required and/or requested documentation has been provided. If there is a problem with your application, you will be notified as to what the issue is and what is required to resolve the problem.

ALTERNATIVE PAYMENT METHODS – AMERICAN EXPRESS

By default, the Merchant Account application is for processing Visa/MasterCard transactions. If your organization would like to accept American Express cards, this requires a separate application which will be submitted automatically when you select the American Express checkbox on the online application. American Express transactions are handled differently than Visa/MasterCard, as American Express determines the processing fees themselves (this is not part of Plan A or Plan B established by Sports Illustrated Play/DirectPay). For more information, you can contact American Express for their pricing. From our experience, they offer a “starter rate” for a small number of transactions, and as the volume increases, transaction fees increase.

GETTING HELP

Context sensitive help is available for each page of the system. This can be accessed via the **Help for this Page** link on the main menu. This link will bring you to the Sports Illustrated Play Support Community. Here, you can search over 600 articles from our support team and discussions posted by fellow users.

You can also contact the Sports Illustrated Play Customer Support Team:

Phone

1-866-975-8600 ext. 1

Email

Support@siplay.com

Hours

Monday thru Friday: 9AM – 9PM EST

Saturday and Sunday: 9AM – 5PM EST