

**Forte Partner Documentation Requirements**

	<b>Enhanced Gateway</b>	<b>Referral Partner</b>	<b>Integrated Software Vendor ("ISV")<sup>1</sup></b>	<b>Independent Sales Organization ("ISO")<sup>2</sup></b>
	Software provider serving a specific industry or vertical. Integrated via API. Forte provides gateway services to the partner and its customers, but does not process transactions.	ISV refers merchants to Forte's sales teams. ISV is integrated into Forte's payment processing platform. ISV receives commissions from Forte.	ISV is integrated into Forte's payment processing platform. ISV is part of the sales/contracting/onboarding process with the Merchant. ISV receives commission from Forte or pays a buy rate to Forte. Merchant or partner may be billed.	ISO resells Forte's products "off the shelf" directly to merchants. ISO receives commission from Forte or pays a buy rate to Forte. Merchant or partner may be billed.
<b>Partner and Merchant Details:</b>				
Forte Bills Partner*	X		X	X
Forte Bills Merchants*		X	X	X
Forte Funds Merchants Directly		X	X	X
Merchant Agreement with Forte		X	X	X
Forte Manages Customer Service**		X	X	X
Partner Manages Customer Service**	X		X	X
Partner Bills Merchants Directly*	X		X	X
(*Forte may bill Merchant or ISV / ISO)				
(**Forte or ISV / ISO manage customer service)				
<b>Documentation Requirements:</b>				
Partner Questionnaire	X	X	X	X
Signed Forte Agreement	X	X	X	X
AOC / PCI DSS Compliance (if applicable)			X	X
Sales Check to Ensure Not on Prohibited Business List (no marketing plan required)	X	X	X	X
Articles of Incorporation (WFMS)	X	X	X	X
Address and Contact Details	X	X	X	X
Pricing or Referral Fee (defined)		X	X	X

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Federal Tax Identification Form (W-9)		X	X	X
Voided Check, Bank Letter (signed) or Bank Verification Form		X	X	X
Audited Financial Statements (2 years)			X	X
Tax Returns Filed (2 years)			X	X
Canadian Financial Review (if applicable)			X	X
Agent Application (WFMS)			X	X
Agent Agreement (WFMS)			X	X
VISA / MasterCard Registration Template (WFMS)			X	X
Business Plan / Description (WFMS)			X	X
Evidence of DBA Names (WFMS)			X	X
Copy of Driver's Licenses: 25% Owners (WFMS)			X	X
Resumes / Biographies: 25% Owners (WFMS)			X	X
Personal Credit Reports: 25% Owners (WFMS)			X	X
Card Brand Audit Results (WFMS)			X	X
List of All Sub-ISO's, Sales Offices, Referral Partners (WFMS)			X	X
Marketing Materials (WFMS)			X	X
Merchant Application / Agreement Example (WFMS)			X	X
Merchant Site Inspection Form (WFMS)			X	X
<b>Risk Management and Due Diligence Review:</b>				
Regulatory Checks (KYC, OFAC, PEP, SDN)		X	X	X
U.S.-Based Signer		X	X	X

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Due Diligence Review			X	X
Risk Assessment Review			X	X
Underwriting and Business / Principal Write-Up (WFMS)			X	X
Dun & Bradstreet Report (WFMS)			X	X
Litigation Search of Business (WFMS)			X	X
OFAC Check: 25% Owners (WFMS)			X	X
MATCH / TMF Check: 25% Owners (WFMS)			X	X
Better Business Bureau Review (WFMS)		X	X	X
Website Review (WFMS)		X	X	X
<b>Ongoing Forte Review:</b>				
Annual on-Site (or Remote) Audit			X	X
Annual Registration with Acquiring Banks / Partners			X	X

<sup>1</sup>Additional due diligence requirements may apply based on the ISV's access to cardholder data.

<sup>2</sup>Card brand registration requirements only apply if ISO brands Forte products.