



Collections Acknowledgement and FDCPA Certification

Esquire Bank would like to ensure your business understands the limitations of a merchant account within the collection industry. Card Brand regulations strictly prohibit the following:

- Accept a card to collect or refinance an existing debt that has been charged-off by the merchant providing the associated goods or services.
- Process a card transaction that represents the collection of a dishonored check.
- Provide required card brand data elements within the transaction.

This document serves to acknowledge the receipt of the above Collection information. It is understood that this business relationship is based upon full compliance with the requirements of all Card Brand rules and regulations, as well as Esquire Bank's Merchant Services Agreement and Credit Policy

The signature below, of an authorized officer of the business, acknowledges, accepts, and agrees to abide by the standards and requirements as outlined in the Merchant Agreement and Credit Policy.

Additionally, this is to certify that _____ abides by all aspects of the Fair Debt Collection Practices Act (FDCPA). Further we certify that we abide by all requirements when communicating with Consumers regarding a debt that is owed, properly ceasing communication, communication with third parties and validation of debts. We also agree not to utilize any debt collection practices that may be construed as harassing or abusive, false, or misleading representations or other unfair practices. Finally, we agree that we will not collect on "bad debt" and/or purchase debt to be collected.

Merchant Name: _____

Authorized Signature: _____

Print Name: _____

Date: _____