



“Training designed with your success in mind”

Merchant Acceptance Guidelines

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AMI's Target Customer:

- A fixed, brick-and-mortar business location.
- At least 100 V/MC tickets processed per month.
 - Retail (SIC) – 100 tickets per month
 - Restaurant (SIC) – 150 tickets per month
- Tickets averaging less than \$250 per transaction.
- An average of at least \$5,000 a month in V/MC volume.
- At least 80% of the credit card business generated in card-present transactions.
- Monthly V/MC volumes holding steady or increasing.
- Merchants that have been in business, accepted credit cards at the same location with the same owners, for 12 months or more.





Target & Preferred Businesses

Eating and Drinking Places

- Restaurants
- Bars
- Nightclubs
- Coffee Shops
- Donut and Bagel Stores
- Bakeries

Other Categories

- Medical Practices
- Veterinary Services
- Most Franchised Concepts
- Theaters

Retail Businesses

- Gift, Card & Novelty Stores
- Clothing Stores
- Auto Parts & Accessories
- Hardware Stores
- Liquor Stores
- Florists
- Pet & Pet Supply Stores



Businesses Can Use the Funding For:

Growing the Business:

- Building inventory
- Purchasing new equipment
- Marketing and advertising
- Remodeling/expanding the business location
- Opening a new location

Sustaining the Business:

- Repairing existing equipment
- Catching up on bills
- Buying out a partner



An AMI funding can be used for any legitimate business purpose!






Additional Retail Opportunities

- Landscaping Companies
- Nurseries
- Bike Shops
- Sporting Goods Stores
- Gym/Fitness Centers
- Car Washes
- Tanning Salons
- Hobby Shops
- Toy Stores
- Pool & Spa Companies

While these business types may qualify for an AMI Funding, the approval to fund rate is lower than that of the Preferred & Target business types.

Note – Effective April 1, 2009, AMI will consider *Landscaping Companies, Nurseries and Pool & Spa Companies* under the following criteria -

Submission Requirements:

- Must have brick & mortar physical location, and retail signage (AMI will conduct site inspections).
 - Time in Business must be 2 years + as of April 1, 2009.
 - 14 - 15 months of CC statements (Jan 2008 through Feb/Mar 2009).
 - Tax return is required (2007 or 2008).
 - Will be restricted to an 8 month turn and funding will be contingent on SC#3 score.
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Restricted Business Types

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- Adult-related
 - Auctions/Auction houses
 - Transmission shops
 - Auto, ATV, RV and motorcycle dealerships
 - Collection agencies
 - More than 80% card not present
 - Home Based
 - Day Care Centers
 - Furniture Stores
 - Jewelry Stores
 - Gas stations
 - Grocery/Convenience stores
 - Entertainers/entertainment groups
 - Theme/Amusement parks
 - Taxis, limousines, shuttles, other transportation
 - Cellular phone stores
 - Construction companies
 - Flea markets
 - Golf Courses
 - Travel agencies
 - Caterers
 - Insurance Companies
 - Management Companies

Note – *Restricted Business Types are not eligible for an AMI Funding.*

