



Next-Day Funding (NDF)


Requirements:

1. Channel Type = Retail (CP)
2. MCC NDF Flag (see below)
3. Years in Business = >2 Years
4. Average Ticket Value (ATV) = <\$250
5. No Future Delivery of Goods/Services

Scorecard Audit Check:

NDF Check		
Data Element:	Response:	Eligible for Next Day Funding?
Channel	Retail (CP)	YES
MCC NDF Flag	Y	
Years in Business	2.93	
ATV:	\$100	
NDXD:	1	

Scorecard Summary Changes:



Risk Scorecard

Clear Cells

Merchant Legal Name: ABC Corp.		Verified: MID: 230191000100131	Settlement Delay: T+1 (NDF)	PR Review Cycle:	Approval Date:	Recommendation: Pending
DBA:	Channel: Retail (CP)	Website Review: N/A	Website Fraud Score: N/A	Sales Person:	Agent Liability?:	Rev Share:
URL: www.payscout.com				Underwriter:	Underwriting Level:	Signing Authority:
				Processor:	Processor Liability:	Processor Jurisdiction:
						Escalation Req'd? No
						Monthly Volume Cap:
						Area of Use?

Cutoff Times:

Front-End	Cutoff Time for Next-Day Funding
Omaha	6:00 pm CST
Nashville	4:00 pm CST
Buypass	1:00 pm CST
North	3:00 pm CST
Compass	3:00 pm CST

MCC Low Risk Types:

MCC	DESCRIPTION	LEVEL
0742	VETERINARY SERVICES	L
0763	AGRICULTURAL CO-OPERATIVE	L
0780	LANDSCAPING & HORTICULTURAL	L
4900	UTILITIES-ELECTRIC,GAS,WATER	L
5231	GLASS, PAINT, & WALLPAPER STORES	L
5251	HARDWARE STORES	L
5261	LAWN & GARDEN SUPPLY STORES	L
5300	WHOLESALE CLUB	L
5309	DUTY FREE STORES	L
5310	DISCOUNT STORES	L
5331	VARIETY STORES	L
5411	GROCERY STORES,SUPERMARKETS	L
5422	FREEZER & LOCKER MEAT PROVISIONERS	L
5441	CANDY,NUT,& CONFECTIONERY STORES	L
5451	DAIRY PRODUCTS STORES	L
5462	BAKERIES	L
5541	SERVICE STATIONS	L
5542	AUTOMATED GASOLINE DISPENSERS	L
5561	RECREATIONAL & UTILITY TRAILERS	L
5611	MEN'S & BOYS'CLOTHING	L
5621	WOMEN'S READY-TO-WEAR STORES	L
5631	WOMEN'S ACCESSORY & SPECIALTY SHOPS	L
5641	CHILDREN'S AND INFANTS' WEAR	L
5651	FAMILY CLOTHING STORES	L
5655	SPORTS APPAREL, RIDING APPAREL STORES	L
5661	SHOE STORES	L
5691	MEN'S & WOMEN'S CLOTHING STORES	L
5697	TAILORS,SEAMSTRESSES, MENDING	L
5698	WIG AND TOUPEE STORES	L
5733	MUSIC STORES, MUSICAL INSTRUMENTS	L
5735	RECORD SHOPS	L
5812	EATING PLACES, RESTAURANTS	L
5813	DRINKING PLACES	L
5814	FAST FOOD RESTAURANTS	L
5912	DRUG STORES & PHARMACIES	L
5921	PACKAGE STORES - BEER, WINE & LIQUOR	L
5931	USED MERCHANDISE STORES	L
5940	BICYCLE SHOPS-SALES & SERVICE	L
5941	SPORTING GOODS STORES	L
5942	BOOK STORES	L
5943	STATIONERY STORES	L
5945	HOBBY, TOY & GAME SHOPS	L

5947	GIFT, CARD, NOVELTY	L
5948	LUGGAGE & LEATHER GOODS	L
5949	SEWING, NEEDLEWORK & FABRIC STORES	L
5950	GLASSWARE/CRYSTAL STORES	L
5970	ARTISTS SUPPLY & CRAFT SHOPS	L
5973	RELIGIOUS GOODS STORES	L
5975	HEARING AIDS, SALES, SERVICE	L
5976	OTHOPEdic GOODS	L
5977	COSMETIC STORES	L
5983	FUEL OIL DEALERS	L
5992	FLORISTS	L
5993	CIGAR STORES AND STANDS	L
5994	NEWS DEALERS & NEWSSTANDS	L
5995	PET SHOPS, PET FOODS & SUPPLY STORES	L
5997	ELECTRIC RAZOR STORES	L
5998	TENT AND AWNING SHOPS	L
7210	LAUNDRY, CLEANING, & GARMENT SERVICES	L
7211	LAUNDRIES-FAMILY & COMMERCIAL	L
7216	DRY CLEANERS	L
7217	CARPET AND UPHOLSTERY CLEANING	L
7230	BEAUTY SHOPS, BARBER SHOPS	L
7251	SHOE REPAIR SHOPS,SHOE SHINE PARLORS	L
7261	FUNERAL SERVICE & CREMATORIES	L
7276	TAX PREPARATION SERVICE	L
7277	COUNSELING SERVICE	L
7278	BUYING/SHOPPING SERVICES, CLUBS	L
7296	CLOTHING-RENTAL, COSTUMES	L
7311	ADVERTISING SERVICES	L
7338	QUICK COPY AND REPRODUCTION SERVICES	L
7339	STENOGRAPHIC SERVICES	L
7342	DISINFECTING & EXTERMINATING SERVICES	L
7349	CLEANING & MAINTENANCE	L
7361	EMPLOYEMENT AGENCIES	L
7392	MANAGEMENT, CONSULTING	L
7395	PHOTOFINISHING LABORATORIES	L
7523	AUTOMOBILE PARKING LOTS	L
7542	CAR WASHES	L
7549	TOWING SERVICES	L
7622	ELECTRONICS REPAIR SHOPS	L
7623	AIR CONDITIONING & REFRIGERATION REPAIR	L
7629	ELECTRICAL & SMALL APPLIANCE REPAIR	L
7631	WATCH, CLOCK & JEWELRY REPAIR	L

7641	REUPHOLSTERY & FURNITURE REPAIR	L
7692	WELDING	L
7832	MOTION PICTURE THEATERS	L
7841	DVD/VIDEO TAPE RENTAL STORES	L
7932	BILLARD AND POOL ESTABLISHMENTS	L
7933	BOWLING ALLEYS	L
7991	TOURIST ATTRACTIONS & EXHIBITS	L
7992	GOLF COURSES-PUBLIC	L
7993	VIDEO AMUSEMENT GAME SUPPLIES	L
7994	VIDEO GAME ARCADES	L
7996	AMUSEMENT PARKS	L
7998	AQUARIUMS, SEAQUARIUMS	L
8011	DOCTORS, PHYSICIANS	L
8021	DENTISTS, ORTHODONTISTS	L
8031	OSTEOPATHS	L
8041	CHIROPRACTORS	L
8042	OPTOMETRISTS, OPHTHALMOLOGISTS	L
8043	OPTICIANS, OPTICAL GOODS & EYE GLASSES	L
8049	CHIROPODISTS, PODIATRISTS	L
8050	NURSING & PERSONAL CARE FACILITIES	L
8062	HOSPITALS	L
8071	MEDICAL & DENTAL LABORATORIES	L
8351	CHILD DAY CARE SERVICES	L