## **Full Purchase Transaction Agreement**

Customer First and Last Name:				
Email:		Date of Birth:		
Home Address:				
Cell Phone:	Home Phone:	Work Phone :		
Current Employer:		Occupation:		

I, the undersigned Checkwriter/ACH Accountholder ("Customer"), understand that CrossCheck, Inc. is a legal assignee of the merchant indicated below ("Merchant"), and that all right and title to the check or ACH payment referenced in this agreement ("Payment Transaction") is assigned to CrossCheck at the time of acceptance by Merchant. Further, I understand that the check is a negotiable instrument payable upon demand, I have received valuable consideration in exchange for the Payment, and that neither Merchant nor CrossCheck has extended me credit as a result of this agreement.

I warrant that the subject Payment Transaction(s) shall clear the bank upon which it is drawn or processed, and authorize Merchant, CrossCheck or its agent to process the check(s) by traditional deposit, electronically, or through a preauthorized draft. In the event the Payment Transaction(s) is returned unpaid or charged back for any reason, I authorize Merchant, CrossCheck or its agent to re-present the Payment Transaction(s) one or more times by such methods, and I authorize the collection of a returned payment fee by a one-time electronic fund transfer, up to the maximum amount as permitted by law. I acknowledge that in the event the Payment Transaction(s) is dishonored for any reason, I will pay either Merchant, CrossCheck, or their assignees immediately upon demand and will be responsible for all applicable service charges, damages and attorney fees as may be allowed by law. In the event a credit is applied to the balance, I understand and agree I am liable for any remaining unpaid balance owed and any unpaid balance may be reported to a credit reporting agency.

I expressly consent to CrossCheck, its assignees, debt collectors, agents and affiliates, contacting me by verbal, written, and/or electronic means, by email to any email address provided by me, at any telephone number associated with me including wireless telephone numbers, and by contact methods including manual calling, using prerecorded or artificial voice messages, automatic telephone dialing systems, direct drop voicemail, and text messaging. I agree my consent is not revoked in the event my telephone number is ported to a wireless or residential line, or vice versa.

Customer Signature

Date

Merchant Use Only:		
Transaction Amount \$:	Check # (if applicable):	
Merchant Name:	Date:	