Boarding an Application in MX Connect

A step-by-step walkthrough you can follow on your own. Keep it open the first few times you board an account.

Before you begin

Your login. Your MX Connect username is an alias tied to your portfolio, so it usually looks like your email address with the portfolio name added. If you manage more than one portfolio, each may have its own login. If you haven't set a password yet, use the link in your welcome email.
Gather documents first. If you know the merchant will need to provide a driver's license, voided check, or processing statements, collect them before you start. Requesting documents from inside the application slows things down.
How the flow works. You build the application, send it to the merchant to review and sign, and it routes to underwriting automatically. Many applications clear quickly; anything needing manual review is typically reviewed within 24–48 business hours. The application auto-saves as you move through the pages, so you won't lose work.

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1. Start the application

Go to **Quick App** and choose:

- **Platform** — TSYS or First Data
- **Pricing template** — pass-through, flat rate, or cash discount/dual pricing

Pick the platform and pricing model that match what you actually sold. Then click **Launch Application** — a green loading bar means it's opening.
Templates preload pricing and product settings so you're not rebuilding the same configuration every time. Setting yours up early saves real time.

2. Find the location

Search for the business. If it has a Google presence, the system will pull the name and address for you. Results near your own IP address appear first, so with a chain or a common name, confirm you've selected the right location before continuing.

3. Business details

- **Established date** — if you don't know the exact day, use the first of that month. If the business hasn't opened yet, use today's date.
- **Market segment** — selecting this narrows the SIC/MCC options to relevant codes.

- **Products/services description** — short but clear. Underwriting reads this to understand the business. "Fast food chicken" is better than "restaurant."

4. Products

App Engine has already loaded the required back-end and merchant-facing products, so there's usually nothing to change here.
Worth knowing the distinction: **MX Connect** is the boarding system you're working in now. **MX Merchant** is the merchant-facing portal where your merchant will view statements, use the virtual terminal, and complete PCI compliance.

5. Configure — General tab

Enter the merchant's processing profile:

- Monthly volume
- Average ticket and highest ticket
- Swiped/EMV %, keyed %, internet %

The three percentages must total exactly 100. If keyed or internet runs above roughly 20%, consider whether the merchant would be better served by a separate account for those transactions — and expect underwriting to ask about the business model.
Example: $50,000 monthly volume, $25 average ticket, 95% swiped, 5% keyed, 0% internet.

6. Configure — Features tab

- **Card types** — defaults are usually correct, but adjustable.
- **Next-day funding** — batches submitted before the cutoff fund the next day.
- **Batching** — combined is standard. Use individual only when the merchant has a specific reason, such as reporting by shift.
- **Special features** — PIN debit, EBT, and similar, if applicable.
- **Discount timing** — use **daily discount** for cash discount and dual pricing. Use **monthly billing** for flat rate and pass-through. Getting this backwards causes billing problems later.

7. Configure — Pricing tab

The template loads suggested pricing. Edit it to match the deal before sending. Review each line: monthly service fee, monthly minimum, miscellaneous monthly fees, chargeback fee, PCI fee, early termination fee.
With **pass-through pricing**, the merchant pays interchange, assessments, and network fees at actual cost. **Cash discount and dual pricing** are configured differently from flat rate — if you're setting one up, check the pricing program guide or ask Partner Support first.
Get pricing right now. Raising pricing after the fact generally requires a signed change request form from the merchant.

Example: interchange plus 45 bps and $0.10 auth, $10 monthly service fee, $6.95 PCI fee, $30 chargeback fee.

8. Billing tab

Enter the billing and funding bank account details. Most merchants use one account for both; separate accounts are allowed, but then both sections must be completed. **It must be a checking account.** Savings accounts can't be used for billing or funding.

9. Equipment

Leave this alone unless the deal specifically requires something. Most accounts need no changes here.

10. Corporate / legal entity

- Legal entity name — must match the EIN registration
- EIN, state of organization, entity type, established date
- Bankruptcy questions — answer these carefully and accurately; they affect approval

For an LLC or sole proprietorship, the flow may allow a different tax ID type.

11. Ownership

Add **every owner at 25% or more**. Mark the primary signing owner as guarantor, control person, and credit pull.
You can list additional owners without making them guarantors. Typically only the primary owner signs and has credit pulled — unless multiple owners are signing, in which case mark each accordingly. Two owners at 50% who both sign both get marked.

12. Identification

Enter SSN, driver's license, and phone number. **Driver's license matters** — enter it whenever you can.
If a merchant would rather not give you a field up front, the application can sometimes prompt them to enter it themselves. But some blank fields will stop the application from moving, so capture what you can now.

13. Delivery

- Enter the merchant's email address.
- **BCC yourself** — you'll get the same notifications and can track where things stand.

- Add a short note: ask them to review, sign, and call you with questions, and include your number.

14. Signature

Two options:

- **Send to merchant** — they review the full application and sign electronically. Fastest for most deals.
- **Upload a signed application** — use this when you've collected the signature another way, in person or through your own e-signature tool.

For a merchant who isn't comfortable with technology, completing the application together in person is usually smoother. If electronic signature gives you any trouble, print the application, collect the signature offline, and upload the signed PDF.
Don't submit before the merchant signs. An unsigned application reaches underwriting and comes straight back as incomplete.

15. Preview, print, upload

Use preview/print to generate a PDF if you need one. If you're using paper or an outside e-signature tool, upload the signed PDF here. Then **save and close** — underwriting receives it automatically, with no duplicate data entry.

Watch out for these

- Percentages that don't total 100
- EIN entered with dashes — the last digit can drop and the account pends
- Legal name that doesn't match IRS records
- Missing detail on any owner at 25% or more
- Blank required fields — check before sending
- Daily vs. monthly discount set to the wrong one for the pricing model
- Submitting before signature

After you send

Follow up with the merchant — applications sit unsigned more often than you'd expect.
Watch the application in MX Connect. If it **pends**, underwriting needs something from you and the application is paused until you respond. Same-day turnaround on pends is the biggest thing within your control.
Commonly requested: driver's license, voided check, bank letter, prior processing statements, business documentation. Monthly volume above $100,000 needs a processing statement up front.

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Quick reference

1. Confirm login and portfolio
2. Quick App → platform + pricing template
3. Location, business details, SIC/MCC
4. Configure: General, Features, Pricing
5. Billing — checking account
6. Corporate entity, ownership, identification
7. Delivery — email, BCC yourself, add a note
8. Send for signature or upload signed
9. Save and close → underwriting
10. Follow up, and clear any pends fast

Stuck?

Contact **Partner Support** at prm@boldpay.io or 877-515-6464 Opt 2 — and reach out *before* submitting if anything about a deal is unusual. A question up front costs minutes; a pend costs days.
Your onboarding team will sit with you on your first live application if you'd like. Once accounts start producing, they'll show you how to view residuals in MX Connect.