A practical guide to the systems you'll use, how boarding works, and where to get help.

1. Your Systems

Four platforms cover almost everything you'll do. Bookmark all four.

System	What you use it for
MX Connect	Your main workspace. Board merchant applications, manage your portfolio, set pricing, track application status.
MX Merchant	Your merchants' portal. Dashboard, reports, statements, virtual terminal, add-on services. You'll train your merchants on this.
ISO Amp	Statement analysis. Upload a prospect's current processing statement and it calculates their savings and your residual at the same time, then generates a presentation you can hand to the merchant.
Define / Privvy	Alternate boarding portal for same-day funding. Not all partners use this — your onboarding team will tell you if it applies to you.

Statements live in MX Merchant. There is no paper.

2. Your Onboarding Path

You have six weeks of access to the onboarding team, with two to three live sessions a week. The goal is your first boarded merchant — ideally two or three by the end.

Phase	What you'll cover
1. Foundation Week 1	Kickoff call, your Schedule A and revenue share, and which pricing models fit your merchants.
2. Platform Weeks 1–2	ISO Amp and MX Connect hands-on. Pricing templates. Then boarding a real application with your trainer on the call.
3. Activation Weeks 2–3	Hardware and VAR requests, an introduction to Client Services, MX Merchant training, and compliance.

Phase	What you'll cover
4. Implementation After your first merchant boards	A look back at how go-live went and how to approach merchants two and three.

Your first application is usually a live merchant rather than a practice one, so your first MID often boards in Phase 2 — earlier than you might expect.

3. Before You Start an Application

Have this ready. Gathering it up front is the difference between an approval in a day and a week of back-and-forth.

Business: legal name matching IRS records · EIN (or SSN for sole proprietors) · DBA · address and contact · monthly volume · average and highest ticket

Banking: routing and checking account numbers. Savings accounts can't be used.

Every owner at 25% or more: full legal name · date of birth · SSN · home address · government ID · ownership percentage. One owner is the primary signer and guarantor.

Use the **Merchant Profile Sheet** when sending merchant details to the Partner Support team. It's built to capture everything needed in one pass.

4. What Slows Applications Down

These five account for most delays:

1. **Dashes in the EIN.** The field can drop the last digit and the account pends.
2. **Missing owner detail.** Anyone at 25% or more needs full information.
3. **Transaction percentages that don't total 100.** Swiped plus keyed plus internet must equal exactly 100%. If keyed or internet is above roughly 20%, expect underwriting to ask about the business model.
4. **Legal name and EIN that don't match IRS records.**
5. **Submitting before the merchant signs.** Send for signature and wait. An unsigned application reaches underwriting and comes straight back as incomplete.

Time-saver: App Engine templates preload pricing and product settings, so you're not re-entering the same configuration on every deal. Worth setting up early.

5. After You Submit

Underwriting reviews within 24–48 business hours. Many applications clear automatically and faster than that.

Check your applications in MX Connect regularly. If underwriting needs something more, you'll see the application **pend** — that means it's paused waiting on you, and it stays paused until you respond. Turning pends around quickly is the single biggest lever you have on approval speed.

Commonly requested: driver's license · voided check · bank letter · prior processing statements · business documentation. Monthly volume above $100,000 requires a

processing statement up front.
New portfolio builds take 24–48 business hours, since branding has to be requested.

6. Once Your Merchant Is Live

PCI compliance carries a 60-day clock. If your merchant isn't compliant within 60 days of approval, a $69.95/month non-compliance fee applies. Walk them through it during setup rather than after the fee appears.
Turn on MX Merchant notifications. In Settings, merchants can enable alerts for declined-transaction thresholds, PCI expiration, batch closed, chargebacks, and deposits. Most never do, and it's one of the easiest ways to reduce support calls to you.
Show them what they have. Several MX Merchant features cost nothing — Payment Links and Quick Pay, MX Merchant Express for mobile, and MX Insights for Google presence and business trend data. Merchants rarely discover these on their own.

7. Good Habits

- Verify everything before submitting rather than after.
- Respond to pends the same day where you can.
- Run a statement through ISO Amp before you quote — it's faster than estimating and produces something you can show the merchant.
- Reach out to Partner Support *before* submitting if anything about a deal is unusual. A question up front costs minutes; a pend costs days.
- Keep your own record of what you've submitted and where it stands.

8. Where to Get Help

Team	When to use it	Contact
Partner Support	Before the MID exists — applications, boarding, pricing questions, training	prm@boldpay.io 877-515-6464 Opt 2
Client Services	After the MID exists — account changes, processing issues	support@boldpay.io 877-515-6464 Opt 1
Technical Support	VAR requests, equipment, hardware setup	support@boldpay.io 877-515-6464 Opt 1
MX Merchant Support	Merchant portal questions	support@mxmerchant.com

The simplest rule: **before the MID, Partner Support. After the MID, Client Services.** For chargebacks, gateway support, and terminal vendors, use the contact directory in your partner resources — the right number depends on your processing platform.

9. A Note on Pricing

How you price a merchant determines what you earn. Your Schedule A sets your costs; whatever you charge above that is your spread, and your revenue share percentage applies to that spread.

Two things worth knowing early: you pay a fixed monthly cost per open active account whether or not it processes, and the basis-point cost on discount volume covers Visa, Mastercard, and Discover but **not** Amex.

Your onboarding team walks your specific Schedule A with you in Phase 1. Ask questions then — it's the session that most affects your economics.