



CUSTOMER DUE DILIGENCE DOCUMENTATION REQUIREMENTS (KYC)

The following documentation, as applicable to your type of entity, must accompany the Merchant Application Form.

NATURAL PERSON

1. Valid Identity card or passport of the applicant.
2. Proof of permanent residential address* of the applicant.
3. CY/EU Permit if the merchant is a third country national residing in Cyprus or an EU country.
4. Proof of business/outlet address.
5. IBAN certificate of the merchant bank account to be credited.

COMPANY / LEGAL ENTITY

1. Certificate of incorporation.
2. Certificate of registered office.
3. Certificate of shareholders.
4. Certificate of directors and secretary.
5. Memorandum and articles of association certified by the Registrar of Companies.
6. Resolution of the Board of Directors of the Company authorising the account opening and the person(s) who will operate the account (authorised signatories) (Template available at www.jcc.com.cy/resources).
7. Valid Identity Card or passport and proof of permanent residential address of the director(s), direct shareholder(s), authorised signatory/ies and individuals who ultimately control the entity ('Ultimate Beneficial Owner(s)').
8. CY/EU Permit of the above persons if they are third country nationals permanently residing in Cyprus or EU.
9. Latest and complete extract of the Beneficial Owners Register registration of the Company, signed by a Company director.
10. Certificate of registered shareholders for companies which participate in the ownership structure of the applicant and which hold directly or indirectly 25% or more of the share capital of the applicant.
11. Trust Deed(s) between the beneficial owner(s) and the registered shareholder(s) acting as nominees (where applicable).
12. Proof of business/outlet address.
13. IBAN certificate of the merchant bank account to be credited.

OTHER ORGANISATIONS (ASSOCIATION, CLUB, FOUNDATION)

1. Registration Certificate and Constitutional documents (including Articles of Association)
2. Valid list of the members of the board of directors or management committee
3. Decision of the Board or Committee regarding the opening of accounts and appointing the authorised signatories (Template available at www.jcc.com.cy/resources).
4. Valid Identity Card or passport and proof of permanent residential address of the members of the organisation's Management Board/Committee and all authorised signatories.
5. Proof of business/outlet address.
6. IBAN certificate of the merchant bank account to be credited.

GENERAL DOCUMENT REQUIREMENTS

* Proof of residential address must be up to 6 months old and may be a utility bill (e.g. electricity or water), municipal tax bill, or income tax document. Mobile phone bills are not accepted.

JCC reserves the right, in accordance with applicable laws, regulatory requirements and card scheme rules, to request any additional documentation or information it considers necessary in order to complete customer due diligence, ongoing monitoring and risk assessment.

LETTER FOR REQUEST FOR ACCESS TO JCC'S MERCHANT PORTAL

(To be completed as applicable depending on whether the merchant is a legal entity OR a physical person)

We, (*Company Name*)with registration number or

I, (*Physical person full name*) with ID number:

and JCC merchant number: (hereinafter referred to as "**the Merchant**" or "**we**"),

HEREBY REQUEST JCC PAYMENT SYSTEMS LTD (hereinafter referred to as "**JCC**") to provide us with the Merchant Portal service, which shall be provided in accordance with the TERMS AND CONDITIONS made available to us via the application's website (<https://portal.jcc.com.cy/>).

In respect of the Merchant Portal service, we **HEREBY AUTHORISE** JCC to provide **full administrative access** credentials for the JCC Merchant Portal to the following individual (hereinafter the "**Authorised Administrator**"):

Name and Surname	
Corporate Email address	
Mobile telephone number	

We hereby understand and acknowledge that:

- a) the Authorised Administrator shall have full access to the Merchant Portal and shall be solely responsible for the user management of the Merchant's Portal account, including user creation, review and revocation;
- b) the Merchant is solely responsible for any account activity performed by merchant's users;
- c) JCC shall bear no responsibility for actions purporting to originate from the Authorised Administrator and/or the Additional Users; and
- d) The undersigned is duly authorised to sign this on behalf of the Merchant.

The Merchant shall be solely responsible for informing JCC of any changes to the details of the Authorised Administrator, in writing.

For and on behalf of the Merchant,

.....
 (Merchant Signature and stamp mandatory)

Full Name:

ID number:

Capacity (Authorised Signatory):