

Fingertip Facts



Merchant Home Page JDFMerchantService.com	Management information at your fingertips. Visit today!	Available 24 hours a day
Interactive Authorization Center* 1-800-519-7770	Authorizations	Available 24 hours a day

*Not for use with national manufacturer fully funded programs which acquire authorizations automatically during OTC process.

Department	Questions Concerning	Hours
Merchant Service 1-800-255-5127 1-800-439-5430 (FAX)	Daily operating procedures: Web reports, Batch processing, Funding Incentive programs, Discount fees	7:00 am to 6:00 pm CST, M-F 8:00 am to 12:00 pm CST, Sat.
Interactive Voice Response (IVR) – Merchant 1-800-255-5127		Available 24 hours a day. Customer Account Balance & Payment Information
Customer Service 1-800-356-9033 1-800-592-5291 (FAX)	Customer account balance and payment information	7:00 am to 6:00 pm CST, M-F 8:00 am to 12:00 pm CST, Sat.
Interactive Voice Response (IVR) – Customer 1-800-356-9033		Available 24 hours a day. Customer Account Balance & Payment Information
Revolving Credit Services 1-800-433-8964 1-800-732-0251 (FAX)	Call-in credit applications, Authorizations, Credit Limit increase requests, Regular Credit Limit/Application requests only, Regular and Special Terms Credit Limit/Application requests	7:00 am to 6:00 pm CST, M-F 8:00 am to 12:00 pm CST, Sat.**

**During April and May hours for Revolving Credit Services will be extended 7:00 am - 2:00 pm CST.

Transaction Facts

	Regular	No Payments/No Interest
Customer Eligibility	All accounts in good standing	Agricultural and Commercial accounts in good standing. Governmental* and Consumer accounts do not qualify.
Authorize At	\$0 and above (all purchases subject to review)	\$0 and above (all purchases subject to review)
Credit Limit	Transaction must fit within available total credit limit. To increase a limit, call 1-800-255-5127 and press 3.	Transaction must fit within available total credit limit. To increase a limit, call 1-800-255-5127 and press 3.

Transaction Facts (cont'd)

	Regular	No Payments/No Interest
Customer Finance Rates	Variable interest rate at Prime (Base Rate) plus: 11.9% APR for Preferred Accounts or 13.9% APR for Merchant Authorized Accounts	Following the incentive period, regular finance rates apply.
Customer Payment Terms	<p>Minimum monthly payment terms on regular balances: either the greater of \$25 or 10% of their account balance (less conversion balances for which payment is calculated separately)</p> <p>Minimum monthly payment terms on conversion balances: either the greater of \$25 or 10% of their conversion balance</p>	Following the incentive period, payment terms are the same as those for regular transactions.

Governmental accounts receive automatic 60 day due in full terms on every transaction.