



# Merchant Fee Advocate

## Acceptable Use (AUP) Policy

Last Updated: 02/04/2025

### 1. Purpose

This Acceptable Use Policy outlines permitted and prohibited uses of Merchant Fee Advocate's ("MFA") website, services, and systems.

### 2. Permitted Uses

Users may:

- Submit legitimate merchant referrals
- Access authorized account areas
- Use provided tools and resources
- Download authorized materials
- Communicate with support
- Process legitimate transactions

### 3. Prohibited Uses

Users may not:

#### 3.1 System Integrity

- Attempt unauthorized access
- Modify system components
- Upload malicious code
- Interfere with service operation
- Circumvent security measures

#### 3.2 Business Practices

- Submit false merchant information
- Manipulate processing volumes
- Misrepresent services

- Engage in deceptive practices
- Violate card brand rules

### **3.3 Legal Compliance**

- Process illegal transactions
- Violate regulations
- Infringe intellectual property
- Breach privacy laws
- Enable money laundering

## **4. Monitoring and Enforcement**

4.1 MFA reserves the right to:

- Monitor system usage
- Investigate violations
- Remove prohibited content
- Suspend/terminate access
- Report illegal activity

4.2 Consequences may include:

- Warning notices
- Service suspension
- Account termination
- Legal action
- Regulatory reporting

## **5. Reporting Violations**

Report violations to:

- Email: [compliance@merchantfeeadvocate.com](mailto:compliance@merchantfeeadvocate.com)
- Phone: (954)529-3666
- Mail: 1011 Upper Applegate Rd. Jacksonville, OR 97530