

# MICHIGAN MERCHANT SERVICES



## **\*\*MMS Rewards Program Terms and Conditions\*\***

**Effective Date: 1/1/2025**

**Welcome to the MMS Rewards Program (“Program”) offered by Michigan Merchant Services (“MMS”, “we”, “our”, or “us”). By participating in the MMS Rewards Program, you (“Merchant”, “you”, or “your”) agree to be bound by these Terms and Conditions. Please read them carefully.**

### **1. Program Overview**

**The MMS Rewards Program allows eligible Merchants to earn reward points based on credit card processing volumes with Michigan Merchant Services. Points are earned at a rate of 1 point per \$1,000 in credit card processing volume.**

### **2. Earning Points**

- Merchants will earn \*\*1 point for every \$1,000\*\* in credit card processing transactions processed through Michigan Merchant Services.**
- Points are earned in whole numbers, and will be \*\*rounded to the nearest point\*\* at the end of each calendar month. No partial points will be awarded.**
- Points have no cash value and cannot be redeemed for cash. Points are intended for redemption for rewards as specified by MMS from time to time.**

### **3. Redemption of Points**

- Points may be redeemed for rewards as specified by MMS, subject to availability and change. Reward options will be made available to eligible Merchants through the Program.**
- You must be an active merchant with Michigan Merchant Services to earn and redeem points.**
- Points may only be redeemed if the Merchant is processing with Michigan Merchant Services.**

#### **4. Program Eligibility**

- To participate in the MMS Rewards Program, Merchants must be processing credit card transactions through Michigan Merchant Services, utilizing their Customer Choice Program at a dual pricing rate of 3.25% or greater
- Points will not be awarded for processing conducted outside of Michigan Merchant Services.

#### **5. Cancellation of Services**

- If a Merchant cancels or terminates their services with Michigan Merchant Services, they may lose all accumulated reward points. No rewards or points will be available for use after the termination or cancellation of services.
- MMS reserves the right to modify or revoke the points at any time if the Merchant's account is closed or if fraudulent activity is detected.

#### **6. Modifications to the Program**

- MMS reserves the right to modify, suspend, or terminate the MMS Rewards Program\*\* at any time without prior notice. This includes but is not limited to changes in the points-earning structure, redemption options, or the cancellation of the Program entirely.
- It is the responsibility of the Merchant to review these Terms and Conditions periodically for any updates.

#### **7. Acceptance of Terms**

**By participating in the MMS Rewards Program, you acknowledge and accept these Terms and Conditions. Your continued participation in the Program after any changes to the Terms and Conditions will constitute your acceptance of such changes.**

#### **8. Liability Disclaimer**

- MMS is not responsible for any loss, theft, or unauthorized use of points or rewards.
- MMS is also not liable for any direct, indirect, incidental, special, or consequential damages arising from your participation in the Program.

### **39. Governing Law**

**This Program and these Terms and Conditions are governed by and construed in accordance with the laws of the State of Michigan.**

### **10. Contact Information**

**If you have any questions about the MMS Rewards Program or these Terms and Conditions, please contact our customer service team at:  
616-794-3150**

**Thank you for being a valued Merchant with Michigan Merchant Services. We appreciate your business!**