

# SCHEDULE OF FEES

Qualified Discount Rates		Surcharge	
<u>1.68 %</u>	Visa / MasterCard / Discover	<u>1.15%</u>	Partially Qualified
%	Other: _____	<u>1.80%</u>	Non-Qualified
%	Other: _____		

**Funds Availability:**  2 Day  5 Days (5-Day funding required for new MOTO accounts pending a review of processing activity)

### Communication

\$0.08 /each Visa / MasterCard / Discover  
\$0.08 /each IP Communication  
\$0.08 /each American Express\*\*\*

### Interchange

\$0.10 /each Visa / MasterCard / Discover Credit  
\$0.15 /each MasterCard / Discover Debit  
\$0.20 /each Visa Debit

### Access Fees

\$0.0195 /each Visa  
\$0.0075 /each Discover  
\$0.0185 /each MasterCard

### Account Service Fees

\$ N/A /year Annual Fee  
\$0.25 /each Batch Deposit  
\$25.00 /month Monthly Minimum  
\$10.00 /month Monthly Service Charge  
\$4.95 /month Compliance Program\* (waived for 12 months)

Online E-Statement: \$0.00  U.S. Mail: \$2.00 /month  
(check both boxes to receive online and mailed statement)

### PIN-Based Debit Fees

\$0.15 /each Debit Per Transaction\*\*  
\$ /month Debit Service  
\$ /each EBT (Merchant FNS# \_\_\_\_\_)

### Other Fees

\$1.00 /each Voice Authorization  
\$0.75 /each Voice AVS  
\$10.00 /each Retrieval Request Received  
\$20.00 /each Chargeback  
\$20.00 /each ACH Reject / NSF (non-sufficient funds)  
\$20.00 /each ACH Change  
\$0.05 /each Wireless Per Transaction  
\$15.00 /month Wireless Service (per activated terminal)  
\$ /each Internet Gateway Per Transaction  
\$ /month Internet Gateway  
\$ /each Other: \_\_\_\_\_  
\$ /month Other: \_\_\_\_\_

Email address: \_\_\_\_\_  
(required for online e-statement)

**NOTE:** The Discount Rates listed above apply to all card types: Visa Credit, Visa Check, MasterCard Credit, Debit MasterCard, and Discover Credit, and Discover Debit cards. For MOTO/Internet accounts, to obtain the qualified discount rate noted above, settled transaction must include Address Verification (cardholder's billing information - specifically, the street address, and zip code), and a 6 digit order number. The Qualified Discount Rate set forth above applies to transactions meeting all Qualified Transaction Conditions as established by Visa USA, Inc., MasterCard International Inc., and Discover Financial Services LLC, a current summary of which is provided for each industry type in Section 30 of the Terms and Conditions. Transactions which do not satisfy all Qualified Transaction Conditions will be assessed a surcharge [either Partially Qualified or Non-Qualified], as set forth above. Discover transactions will receive an additional 0.45% rewards card surcharge added to Discover rate above.

\* **Compliance Program:** All of our merchants receive the Compliance Program and Compliance Reimbursement Program, covering up to \$25,000 in card association assessments and related expenses that arise from a qualified PCI data breach, at no additional charge during the first year of their processing relationship with us, and these services may be accessed immediately. On the 13th month of processing, and from that point forward, merchants will be assessed a fee of \$4.95 per month. For complete details of this program, please visit our site, [www.compliancefacts.com](http://www.compliancefacts.com).

\*\* **PIN-Based Debit:** In addition to the per transaction fee, all Debit transactions include fees assessed by the applicable Debit network organization. If no per transaction fee is specified above, debit transactions will be subject to the same communications fee as Visa/MasterCard/Discover, specified above.

\*\*\* **American Express:** In addition to the communications fee, all American Express transactions include a discount rate and a per item fee assessed directly by American Express, and are determined by the type of business at boarding. A 0.30% downgrade will be charged for Retail transactions whenever a Card Not Present or Charge Not Present Charge occurs.

**Merchant Benefit Programs** – All new merchants are automatically enrolled in a three month free trial of our Merchant Advantage benefit program. Merchants who choose to remain in this program will be charged a monthly fee of \$9.95 plus \$4.95 for each additional terminal following the free trial period. Merchants may switch to the Online Advantage program for \$4.95 per month. Merchants may opt out of either program at any time. For details please visit [www.myaccountadvantage.com](http://www.myaccountadvantage.com) or refer to the program description in your Welcome Kit.

**Equipment Swap Fee** - Merchants who opt out of the Merchant Advantage program are subject to a \$99 swap fee for shipping and handling when requesting a terminal replacement.

**WARRANTY:** Each of the undersigned owners/officers of merchant also represent and warrant that she/he has read and agrees to the fees set forth herein.

Sign Here

 \_\_\_\_\_  
 SIGNATURE OWNER #1

\_\_\_\_\_ DATE

Sign Here

 \_\_\_\_\_  
 SIGNATURE OWNER #2

\_\_\_\_\_ DATE