SCHEDULE OF FEES

Qualified Discount Rates		Surcharge	
_____%	Visa / MasterCard / Discover	**1.15% + $0.10**	Partially Qualified
_____%	Other: _____	**1.80% + $0.10**	Non-Qualified
_____%	Other: _____		

$_____ (estimated) **Average Transaction** $_____ (estimated) **High Transaction** $_____ (estimated) **Monthly Volume**

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

Communication

$ _____ /each	Visa / MasterCard / Discover
$ _____ /each	IP Communication
$ _____ /each	American Express*

Interchange

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

Access Fees

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

Account Service Fees

$25.00 /month	Minimum Discount
$10.00 /month	Statement
$0.25 /each	Batch Deposit
$ _____ /year	Annual Fee (month charged:_____)

PIN-Based Debit Fees

$ _____ /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
$ _____ /each	Other: _____
$ _____ /month	Other: _____

Other Service Fees (if applicable)

$ _____ /each	Wireless Per Transaction
$ _____ /month	Wireless Service (per activated terminal)
$ _____ /each	Internet Gateway Per Transaction
$ _____ /month	Internet Gateway

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.

*** 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.

**** PIN-Based Debit:** In addition to the per transaction fee, all Debit transactions include fees assessed by the applicable Debit network organization.

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 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