



Schedule A to Merchant Agreement

Credit Assumptions			
Transaction - Related Assumptions			
Annual Payment Transaction Volume	9,943	Average Transaction Amount	\$200.00
1. Processing Fees - (Fees applied to every transaction)			
Transaction Fees & Authorization Fees			
Per Trans	Visa Settled Transactions		No Charge
	Mastercard Settled Transactions		No Charge
	American Express Conveyed Transactions		No Charge
	Diners Settled Transactions		No Charge
	Discover Settled Transactions		No Charge
	JCB Settled Transactions		No Charge
Rate	Visa Settled Transactions		0.5000%
	Mastercard Settled Transactions		0.5000%
	American Express Conveyed Transactions		0.5000%
	Diners Settled Transactions		0.5000%
	Discover Settled Transactions		0.5000%
	JCB Settled Transactions		0.5000%
Per Auth	Visa Authorizations		\$0.50000
	Mastercard Authorizations		\$0.50000
	American Express Authorizations		\$0.50000
	Diners Authorizations		\$0.50000
	Discover Settled Authorizations		\$0.50000
	JCB Authorizations		\$0.50000
2. Per Incidence Fees – charged every time Merchant account incurs one of the below items			
Per Incidence Fees – Authorization & Voice Authorization Related			
Visa Auth Reversal - Visa authorization reversal misuse prevention			\$0.5000
MC Auth Reversal - Mastercard authorization reversal misuse prevention			\$0.5000
Audio Response Unit Authorization – Charged when voice auth is handled by automated system			\$0.5000
Voice Authorization -Charged when the Voice Authorization phone number is called to authorize a credit card			\$0.9000
Voice AVS Request - Charged to speak to voice operator for each Voice Address Verification request			\$0.9000
Voice Authorization Reversal - Charged for each voice authorization reversal			\$0.9000
Voice AVS Authorization - Charged per each voice Address Verification Service authorization			\$1.75
Voice Operator Assist - Charged for each voice operator assistance			\$1.75
Per Incidence Fees – Chargeback Related			
Visa or Mastercard Chargeback/Dispute Fee			\$15.00
Diners Settled Chargeback/Dispute Fee			\$15.00
Discover Settled Chargeback/Dispute Fee			\$15.00
JCB Chargeback/Dispute Fee			\$15.00
Visa or Mastercard Re-presentation Dispute Response Fee			\$15.00
Diners Settled Re-presentation Dispute Response Fee			\$15.00
Discover Settled Re-presentation Dispute Response Fee			\$15.00
JCB Chargeback Re-presentation Dispute Response Fee			\$15.00
Visa or Mastercard Pre-Arbitration & Compliance Dispute Denied			\$15.00
Diners Pre-Arbitration & Compliance Dispute Denied			\$15.00
Discover Pre-Arbitration & Compliance Dispute Denied			\$15.00
JCB Pre-Arbitration & Compliance Dispute Denied			\$15.00
Visa or Mastercard Collection Letter			\$15.00
Diners Collection Letter			\$15.00
Discover Collection Letter			\$15.00
JCB Collection Letter			\$15.00
Per Incidence Fees – Funding Related			
ACH Transfer Fee - Charged for each ACH (transmission of funds) sent to your account			\$0.20
Wire Transfer Fee - Per each funding via wire transfer			\$10.00

Per Incidence Fees – Miscellaneous Transaction Related	
Rejected Transaction	\$0.5000
Paymentech Gateway Transaction	\$0.0100
NetConnect Transaction	No Charge
Purchasing Card Level III Transaction	No Charge
Point of Sale Terminal Item Authorized	\$0.5000
Point of Sale Terminal Item Authorized Wireless	\$0.5000
Point of Sale Terminal Item Authorized TCP/IP	\$0.5000
Point of Sale Terminal Item Authorized Special/Misc.	\$0.5000
Point of Sale Terminal Item Authorized Frame Relay	\$0.5000
Point of Sale Terminal Item Authorized Lease Line	\$0.5000
Point of Sale Terminal Item Authorized Netconnect TCP/IP	\$0.5000
Point of Sale Terminal Item Deposited	No Charge
Point of Sale Terminal Reject Transaction	\$0.5000
Safetech Page Encryption Per Item Fee	No Charge
Safetech Tokenization Per Item Fee	\$0.0025

Account Updater Inquiry Related	
Account Updater Inquiry	No Charge
Account Updater Batch Match for Visa and Chase Visa (if applicable) ¹	\$0.4000
Account Updater Batch Match for Mastercard ¹	\$0.4000
Account Updater Validation	No Charge
Account Updater Reject Transaction Fee - Charged when a transaction is sent for which Merchant is not enabled	\$0.5000
Real Time Account Updater for Visa and Chase Visa (if applicable) ¹	\$0.4000
Tax Augmentation	

3. One Time and Periodic Fees

One Time Fees	
Monthly Fees	
Monthly Paymentech Gateway Fee (per division)	No Charge
NetConnect Batch Monthly Fee	No Charge
Ingenico Basic Fee (per terminal ID per month)	\$6.25
Account Updater Monthly Fee	No Charge

4. Other Fees

Per Incidence Fees – Statement & Supply Related	
Monthly Fax/Mail Reporting Fee - Charged each month Chase Merchant Services faxes or mails statements (whether at the request of Merchant or because delivery to a valid email address has failed)	No Charge
Postage, Supplies, Equipment & Other Services – service fees will be charged at the time of order	Current Market

5. Card Network Fees – Assessed on each transaction. The Card Networks assess fees on each transaction processed through their network(s). These fees, generically referred to herein as Card Network Fees, consist of interchange fees, assessments, data usage fees, and access fees.

Card Network Fees - Interchange Fees. CMS will "pass through" to merchant an amount equal to the applicable interchange rate established by the Card Networks.	
Visa	Pass-Through
Mastercard	Pass-Through
Diners	Pass-Through
Discover Settled	Pass-Through
JCB	Pass-Through

Card Network Fees – Assessments. CMS will "Pass through" to merchant an amount equal to the applicable assessment rate established by the Card Networks. For convenience, the current assessment rates are set forth below.

Visa Assessments - Debit Transactions	0.130%
Visa Assessments - Credit Transactions	0.140%
Mastercard Assessments (Credit transactions < \$1,000.00 and all Debit transactions)	0.130%
Mastercard Assessments (Credit transactions > \$1,000.00)	0.140%
Discover, Diners, & JCB Assessments	0.130%

Card Network Fees - Data Usage Fees	Credit	Debit
Visa Domestic Sales Auth (APF) (Charged per Authorization & per Refund)	\$0.0195	\$0.0155
Visa Intl Sales Auth (APF) (Charged per Authorization & per Refund)	\$0.0395	\$0.0355
Mastercard Network Access and Brand Usage (NABU) Fee (Charged per Authorization and per Refund)	\$0.0195	\$0.0195
Discover, Diners, & JCB Card Data Usage Fee	\$0.0025	\$0.0025
Visa Financial Transaction Fee		\$0.0018
VI Reporting & Data Transfer		\$0.0002
MC Reporting & Infrastructure		\$0.0003
MC Connectivity Fee ³		\$0.0014

Card Network Fees – Access Fees. CMS will “Pass through” to merchant an amount equal to the applicable access fee/rate established by the Card Networks. For convenience, the current access fees/rates are set forth below.

MC Acquiring License Fee ²	Charged on Mastercard Gross Sales volume. See Additional information under Card Network Fees below.	0.004%
MC Digital Enablement/Card Not Present Fee	Charged on Mastercard Card Not Present Gross Sales volume.	0.020%
MC Humanitarian Program Fee	Applies to transactions qualifying at the Mastercard Humanitarian card interchange category. When this fee applies, other MC Card Network fees will be waived.	0.250%
American Express Opt Blue Card Not Present Fee	Charged on American Express Card Not Present Gross Sales volume.	0.300%
American Express Opt Blue Application-initiated Fee	Charged on American Express transactions initiated by a digital wallet application.	0.300%
Discover, Diners, or JCB Network Authorization Fee	Charged by Discover on all authorizations for card transactions that are settled through the Discover Network	\$0.0190
MC Auth Access Fee – AVS Card Present	Charged by Mastercard when a merchant uses the address verification service to validate a cardholder address	\$0.0100
MC Auth Access Fee – AVS Card not present		\$0.0100
Mastercard Authorization Advice Code Fee	Charged on Mastercard CNP transactions are declined with a MAC value of 03 or 21, where in the past 30 days a transaction on the same card, at the same merchant, with the same amount was declined with MAC 03 or 21.	\$0.0300
MC Card Validation Code 2 Fee	Charged by Mastercard when a merchant submits the Card Validation Code 2 (CVC2) in an authorization request	\$0.0025
MC SecureCode Transaction Fee	Charged on Mastercard SecureCode transactions that are sent for verification	\$0.0300
MC Account Status Fee - Intra-regional		\$0.0250
MC Account Status Fee - Inter-regional		\$0.0300
Visa Zero \$ Acct Verification Fee	Charged by Mastercard or Visa when a merchant uses this service to do an inquiry that a card number is valid	
Domestic Debit		\$0.0300
Domestic Credit		\$0.0350
International Debit/Credit		\$0.0700
MC Processing Integrity Fee - Pre Authorization	Charged when a card is authorized but not deposited and the authorization is not reversed in a timely manner. *the minimum fee amount for a Final Authorization is \$0.04	
Pre Authorization		\$0.0450
Final Authorization		0.250%
Visa Misuse of Authorization Fee		\$0.0930
Visa Zero Floor Limit Fee	Charged when a transaction is deposited but never authorized	\$0.2000
Visa Transaction Integrity Fee - Credit	Charged on Visa transactions that do not meet qualification standards for Custom Payment Service (CPS) categories.	\$0.1000
Visa Transaction Integrity Fee - Debit/Prepaid		\$0.1000
Visa High Fallback Fee	Charged on Visa fallback transactions when a merchant's location is using a chip-enabled terminal and 10% or more of their total electronic transactions are completed via magnetic-stripe.	\$0.1000
Visa System Integrity Fee Domestic	Data Consistency fees will be charged when certain authorization data elements are changed or manipulated to move from a declined to an approved authorization response.	\$0.1000
Visa System Integrity Fee Cross Border	Excessive Authorization fees will be charged for each reattempt in excess of 15 authorizations within a 30-day period.	\$0.1500
Discover Program Integrity Fee	Charged on Discover transactions that are downgraded to or directly qualify for U.S Base-submission interchange program.	\$0.0500
MC Ineligible Chargeback Blocking Fee	Charged when a fraud related Chargeback is blocked by Mastercard.	\$3.00
Mastercard Cross Border Assessment Fee	Charged by Mastercard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards	0.600%
Visa International Service Assessment Fee		1.000%
Discover, Diners, & JCB International Service Fee		0.800%
MC International Support Fee		0.850%
Visa Interregional Acquiring Fee (IAF) (other MCCs)	Additional fee charged by Visa, Mastercard, Discover, Diners and JCB on foreign bank issued cards	0.450%
Visa Interregional Acquiring Fee (IAF) (high risk MCCs)		0.900%
Discover, Diners, & JCB International Processing Fee		0.500%
Visa Partial Auth Non-Participation Fee	Applies to Petroleum merchants using automated fuel pumps that do not support Partial Authorization.	\$0.0100
MC Global Wholesale Travel Transaction Program B2B Fee	Applies to Travel merchants for transactions qualifying at the Mastercard Commercial Business-to-Business interchange category.	1.570%
Visa Global B2B Virtual Payment Service Fee	Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.	1.550%
MC Freight Program Fee	Applies to Freight transactions qualifying at the Freight Program interchange category	0.500%

6. Periodic Fees

Monthly Fees

Visa Fixed Acquirer Network Fee - Visa Fixed Acquirer Network Fee is a monthly fee assessed by Visa per tax ID based on Merchant Category Code (MCC), dollar volume, number of merchant locations, and whether the physical Visa card is present or not present at the time of the transaction. This fee can vary monthly.	Pass-Through
MasterCard Merchant Location Fee – MasterCard Merchant Location Fee of \$1.25 will be applicable for each month with \$200.00 or more in MasterCard volume. This fee will be assessed quarterly based on the previous 3 months activity.	\$1.25

1. Card Network Fees

A significant portion of the fees that Paymentech, LLC, also known as Chase Merchant Services ("CMS") charges consists of fees and other charges that CMS pays to the various card networks and payment systems ("Card Networks").

These charges (collectively referred to in this Schedule A as "Card Network Fees", include, but are not limited to, interchange rates, assessments, file transmission fees, access fees, and international and cross border fees, and will be charged to Merchant in addition to the rates set forth above. Whether a particular Card Network Fee applies may be based on a number of factors, such as the type of card or payment method presented, specific information contained within the Transaction, how and when the Transaction is processed, and the merchant's domicile and industry.

Please note that CMS may, from time to time, elect not to charge for certain existing, new or increased Card Network Fees. If CMS elects not to charge any Card Network Fees, CMS reserves the right to begin doing so at any time in the future (including with respect to existing, new or increased Card Network Fees), upon notice to Merchant. No such Card Network Fees will be imposed retroactively.

2. Mastercard assesses the Mastercard Acquiring License Fee annually to each Acquirer based on the total annual volume of Mastercard-branded sales (excluding Maestro PIN debit volume) of its U.S. domiciled merchants. To fairly distribute the fee across all CMS Mastercard-accepting merchants, a rate of 0.004% will be applied to all of Merchant's Mastercard gross sales transactions.

3. In some cases, it is not possible to allocate the associated expenses from the payment networks directly to transaction counts or volume, so Chase Merchant Services produces a rate that is based on the associated expense from the payment networks and applies that expense accordingly.

Agreed and Accepted by: