

Merchant Legal Name: _____

Schedule A to Merchant Agreement

Discount w/ Billback Pricing

Target Qualification Level: Merit III (009) / CPS Retail (023) / PSL-Retail Core (310)
 Pricing Method: Gross

MasterCard / Visa / Discover Target Credit Discount rate: _____

MasterCard / Visa / Discover Target Debit Discount rate: _____

Discount rate pricing is based on the assumption that all transactions will qualify at the stated Target Qualification Level. For example, transactions must meet certain qualification criteria established by the Payment Brands for your Target Qualification Level in order to receive the Target Discount Rate. For each transaction not qualifying at the Target Qualification Level, we will charge you both the Target Discount Rate and an additional fee calculated as described below under the heading "Additional Information About Your Fees."

Processor Fees:

MasterCard Auth Fee:		MasterCard Trans Fee:	
Visa Auth Fee:		Visa Trans Fee:	
Discover Auth Fee:		Discover Trans Fee:	
American Express Auth Fee:		American Express Trans Fee:	
PIN Debit Interchange:		Pass-thru Fees as set by each Debit Network	
PIN Debit Trans Fee:		EBT Trans Fee:	
		Non-Qual Surcharge:	
WEX Auth Fee:		WEX Trans Fee:	
Voyager Auth Fee:		Voyager Trans Fee:	
Private Label Auth Fee:		Wireless Trans Fee:	
MC Assessment Fee:	0.1100%	MC Network Access Usage Fee:	\$0.0185
Visa Assessment Fee:	0.1100%	Visa Auth Processing Fee:	\$0.0195
Discover Assessment Fee:	0.1000%	Discover Data Usage Fee:	\$0.0185
MC Cross Border Fee:	0.40%	Visa Zero \$ Verification Fee:	\$0.025
Visa Int'l Service Fee:	0.40%	Visa Misuse of Authorization Fee:	\$0.048
Discover Int'l Service Fee:	0.55%	Visa Zero Floor Limit Fee:	\$0.100
		Visa Risk Identification Service Fee:	\$0.001
MasterCard AVS Auth Access Fee (CP/CNP):	\$0.005/\$0.0075	Visa Partial Auth Non-Participation Fee (MCC 5542)	\$0.01
MC Assessment - Credit Txns \$1000 or Greater	0.0100%	MC Processing Integrity - Misuse of Auth Fee	\$0.0550
		MC Account Status Verification Fee - Intra/Inter-Regional	\$0.0250/ \$0.0300

Other Service Fees:

Application Fee:		Chargeback Fee:	
Reprogram Fee:		Retrieval Fee:	
Annual Membership Fee:		Voice Authorization:	
Monthly Account Fee:		Electronic AVS Fee:	
Help Desk Fee:		Batch Settlement Fee:	
Monthly Statement Fee:		ACH Fee:	
Resource Online Monthly Fee:		ACH Reject:	
Account Minimum Fee:			
Internet Setup Fee:		Internet Service Fee:	
Wireless Comm Setup Fee:		Wireless Comm Monthly Fee:	
Stored Value Set Up Fee:		Stored Value Monthly Fee:	
Stored Value Auth Fee:		Stored Value Block Activation Fee:	
Voyager Monthly Fee:		Voyager Discount Rate:	
Terminal Service Fee:		Monthly Service Charge Fee (Supplies)	

Equipment Replacement: Point of sale equipment devices that (i) are not compliant with the Payment Brand Rules, including the Payment Card Industry Data Security Standards; (ii) have been discontinued by the manufacturer; or (iii) in Paymenttech's sole discretion cannot be refurbished and resold, for any reason, shall not be sent to Paymenttech for replacement.

Amount payable upon termination: In addition to the other amounts due under this Agreement (including, without limitation, the fees and charges described in this Schedule A), you may owe an amount in the event you terminate this Agreement. Whether you will owe that amount, and how much you will owe, will be determined in accordance with Section 10 of this Agreement.

Initials _____

