

Merchant Legal Name: _____

Schedule A to Merchant Agreement

Interchange Pass-Thru Pricing: MasterCard, Visa and Discover assess Interchange Fees, Assessment Fees, and Association Fees to Chase Paymentech Solutions for each card transaction type. These rates and fees are "passed-thru" to the merchant.

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

Processor Fees:

MasterCard Auth Fee:		MasterCard Trans Fee:	
Visa Auth Fee:		Visa Trans Fee:	
MasterCard / Visa / Discover Discount 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:	
WEX Auth Fee:		WEX Trans Fee:	
Voyager Auth Fee:		Voyager Trans Fee:	
Private Label Auth Fee:		Wireless Trans Fee:	

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)	

Pass-Thru Fees As Set By Each Payment Brand:

MC / Visa / Discover Interchange:	Pass-thru Fees as set by each Payment Brand		
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%	Discover Int'l Service Fee:	0.55%
Visa Int'l Service Fee:	0.40%		
Visa Zero \$ Verification Fee:	\$0.025	Visa Misuse of Authorization Fee:	\$0.048
Visa Zero Floor Limit Fee:	\$0.100	Visa Risk Identification Service Fee:	\$0.001
Visa Partial Auth Non-Participation Fee (MCC 5542)	N/A	MC AVS Auth Access Fee (CP/CNP):	\$0.005/\$0.0075
MC Assessment - Credit Tx's \$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

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 Paymentech's sole discretion cannot be refurbished and resold, for any reason, shall not be sent to Paymentech 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 _____

Additional Information About Your Fees

Payment Brand Charges: A significant amount of the fees that we charge you for processing your Payment Transactions consists of charges that we must pay to the Payment Brands and Payment Brand issuers (or that are otherwise charged by the Payment Brands and Payment Brand issuers in connection with your Payment Transactions). These charges, which include interchange, assessments, file transmission fees, and other charges are referred to in this Schedule as "Payment Brand Charges". Thus, in addition to the fees set forth above in this Schedule, you will also be charged Payment Brand Charges. Notwithstanding the foregoing, we may temporarily elect not to charge you for certain Payment Brand Charges. Therefore, it is possible that you may not be charged for certain Payment Brand Charges for a period of time. If that is the case, our election not to charge you for those Payment Brand Charges should not be construed as a waiver of our right to charge you for those Payment Brand Charges, and we reserve the right to start charging you for them upon notice to you at any time in the future. No such charges will be imposed retroactively, however. Our right to impose such charges in the future extends to Payment Brand Charges currently in effect, increases in the amount of those Payment Brand Charges, and new Payment Brand Charges imposed by Payment Brands and Payment Brand Issuers.

Interchange and Assessments: Payment Brand Charges, including interchange fees and assessments, are set by the Payment Brands and Payment Brand Issuers based in part upon a series of interchange levels that they establish and modify from time to time. Thus, the interchange fee and amount of assessments charged for a given Payment Transaction depends on the interchange level applicable to that Payment Transaction; and that interchange level depends on a number of factors established by the Payment Brands, such as the type of Payment Instrument presented, specific information contained in the Payment Transaction, how and when the Payment Transaction is processed, your industry, and other factors. For a Payment Transaction to qualify at any specific interchange level, the applicable qualification criteria must be met. Note that the Payment Brands regularly add new interchange levels, and change the interchange rates or qualification criteria for existing interchange levels.

Target Discount Rate and Target Qualification Level: The Target Qualification Level is the interchange level that we expect to apply to your Payment Transactions. It is determined based on the type of Payment Transactions you submit and how they will most likely be processed. However, it is possible that some or many of your Payment Transactions will downgrade to a more costly interchange level, resulting in higher interchange. This may occur because those "Non-Qualified Transactions" do not meet the criteria to qualify at your Target Qualification Level. Paymentech has set your Target Qualification Level based on the assumption that all of your Payment Transactions will satisfy the criteria established by the Payment Brand rules to meet the Target Qualification Level set forth on your pricing schedule. The actual interchange applicable to each transaction, though, will be based on the actual qualification level of the transaction. A summary of the primary qualification criteria for each interchange level established by the Payment Brands is available at www.chasepaymentech.com/interchange_chart/.

Capitalized Terms: Please review the definitions in your Agreement so that you understand the capitalization terms we use in this pricing schedule. The capitalization term "Payment Brand" has the same meaning as the term "Payment Brand" or "Association" in your Agreement. The capitalization term "Rules" has the same meaning as the term "Rules", "Association Rules", or "Regulations" in your Agreement. The capitalization term "Payment Transaction" has the same meaning as the term "Payment Transaction", "Card Transaction", or "Sales Data" in your Agreement. The capitalization term "Payment Instrument" has the same meaning as the term "Payment Instrument", "Card", or "credit card" in your agreement.

IF YOU SELECT TO USE A PINPAD ENTRY DEVICE, PLEASE READ THE FOLLOWING CAREFULLY If you are not currently using a PCI PED / TDES device according to the Visa website listing, you will be required to upgrade to a certified device at your own cost. You can find a listing of devices supported by Chase Paymentech at www.chasepaymentech.com/merchantcenter.

Any supplies or equipment purchased directly by merchant from ISO may also be collected by Paymentech as ISO's agent and authorized by merchant. Merchant and ISO shall ensure all applicable taxes are paid.

Contact Information

Name:

Phone:

Fax:

Authorized Signature

Date