

INTERCHANGE PLUS

Pass Through Interchange — You will be charged the applicable interchange rate from Mastercard, Visa, Discover and American Express as well as the Discount Fees listed below. Interchange Rates are variable and are determined by how your transactions clear, and are subject to change.

Passthrough Interchange Costs		Gross Interchange
Discount Fees		Credit / Non-PIN Debit
Visa Qualified		0.15%
Mastercard Qualified		0.15%
Discover Qualified		0.15%
Amex Qualified		0.29%

AUTHORIZATION & TRANSACTION FEES

Authorization Fees (All Card Types)	\$0.05 / Each
ACH Batch Fee	\$0.10 / Each
Voice Authorization Fee	\$0.75 / Each
Address Verification Fee (AVS)	\$0.15 / Each
Transaction Fees (All Card Types)**	\$0.05 / Each

**Transaction Fees (All Card Types) and Gateway Transaction Fee will be added together and billed on your merchant statement as "Trans Fee".

PIN DEBIT

Discount Fee	0.15%
Transaction Fee	\$0.05 / Each

CLOVER FEES

Clover Platform Fee	\$0.00 / Monthly
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CARDPOINTE AND GATEWAY FEES

Setup Fee	\$0.00 (One Time)
CardPointe Monthly Platform Fee	\$0.00 / Monthly
Gateway Monthly Fee	\$0.00 / Monthly
Gateway Transaction Fee**	\$0.00 / Each

**Gateway Transaction Fee and Transaction Fees (All Card Types) will be added together and billed on your merchant statement as "Trans Fee".

TRANSARMOR

TransArmor Data Protection	Yes
TransArmor Monthly Fee	\$5.95 / Monthly

MONTHLY AND MISCELLANEOUS FEES

Application Fee	\$0.00 (One Time)	Annual Security Bundle Fee	\$0.00/ Annual
Minimum Processing Fee	\$0.00 / Monthly	Regulatory Product Fee	\$3.50 / Monthly
DDA Rejects	\$25.00 / Each	PCI Non-Compliance Fee	\$29.95 / Monthly
Statement Fee	\$0.00 / Monthly	Wireless Fee	\$0.00 / Monthly
Chargeback Fee	\$15.00 / Each	Wireless Activation Fee	\$0.00 (One Time)
Retrieval Fee	\$15.00 / Each	PCI Annual Fee	\$119.00 / Annual