



## AHDI Pricing Program

### Schedule A - Pricing Sheet

Effective Date: October 2009

#### Payment Brand Fees:

**Six Tier** – Visa, MasterCard and Discover transactions will be processed at one of six possible rates detailed below, according to the Interchange Level at which the transaction is processed.

Transaction Type	Check Card (Signature Debit)	Credit Card
Qualified - Swiped	1.90%	2.33%
Mid-Qualified – Keyed w/AVS	2.31%	2.68%
Non-Qualified	2.70%	3.12%

MC / Visa / Discover Int'l Cross Border Fees	MasterCard 0.40%	Visa 0.40%	Discover 0.45%
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#### Non-Bankcard Fees:

JCB (Paymenttech Settled)	3.25%
Revolution Money Fee	0.50%

#### Authorization Fees:

MasterCard/Visa/Discover	Waived	PIN Debit	\$0.20 + debit network fees
Amex Authorization Fee	\$0.15	Visa Zero Floor Limit Fee	\$0.10
Visa Zero \$ Account Verification Fee	\$0.0250	Voice Authorizations	\$0.55
Visa Misuse of Authorization Fee	\$0.0480		

**Monthly Service Fee:** \$3.50

**Merchant Supplies:** *Included*

#### Miscellaneous:

Application Fee	Waived	ACH Return Fee	\$25.00
Annual Fee	Waived	Reprogram Fee	Waived
Chargebacks	\$15.00	Manual Imprinters	\$25.00

#### Point of Sale Equipment:

*Ask Representative for Purchase and Lease Options*

<b>Orbital Virtual Terminal (VT):</b>	One time setup fee:	\$100.00
	Monthly Service Fee:	\$25.00
	VT per Item Fee:	\$0.10

#### Other Fees section

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.

#### Payment Brand Charges

A significant amount of the fees that we charge you for processing your Payment Transactions consist of charges that we must pay 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 on 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 many 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 interchange rates or qualification criteria for existing interchange levels.

A summary of the primary qualification criteria for each interchange level established by Payment Brands is available at [www.paymentech.com/interchange\\_chart](http://www.paymentech.com/interchange_chart).

**Capitalized Terms:** Please review the definitions in your Agreement so that you understand the capitalized terms we use in this pricing schedule. The capitalized term "Payment Brand" has the same meaning as the term "Payment Brand" or "Association" in your Agreement. The capitalized term "Rules" has the same meaning as the term "Rules", "Association Rules", or "Regulations" in your Agreement. The capitalized term "Payment Transaction" has the same meaning as the term "Payment Transaction", "Card Transaction", or "Sales Data" in your Agreement. The capitalized 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 prior to July 1 2010 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](http://www.chasepaymentech.com/merchantcenter).

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Please contact the AHD1 Specialist

**Jennifer Estrada**

**214-849-3308**

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**Authorized Signature**

**Date**