

Pricing Element / Description	Merchant Cost	Fee Calculation / Explanation
Visa / MasterCard / Discover Cost+ Rate	See Processing Agreement	Based on monthly volume; Cost+ rate is for merchant utilizing the Interchange+ (Plus) pricing model
AmEx Cost+ Rate	See Processing Agreement	Based on monthly volume; Cost+ rate is for merchant utilizing the Interchange+ (Plus) pricing model
Visa / MasterCard / Discover / AmEx Cash Discount or Surcharge Rate	See Processing Agreement	Based on monthly volume; Cash Discount or Surcharge Rate is for merchant utilizing the Cash Discount or Surcharge pricing model
Visa / MasterCard / Discover / AmEx Flat Rate	See Processing Agreement	Based on monthly volume; Flat Rate is for merchant utilizing the Flat Rate pricing model
Visa / MasterCard / Discover / AmEx Interchange	Pass-Through	Based on monthly volume; Interchange is the standard rate required for each card as stated by the card brand(s) and issuing bank(s)
Visa / MasterCard / Discover Dues and Assessments	Pass-Through	Based on monthly volume, inclusive of all brand related fees; Dues and Assessments are the standard fees as stated by the card brand(s) and issuing bank(s)
American Express Dues and Assessments	0.15%	Based on monthly volume, inclusive of all brand related fees; Dues and Assessments are the standard fees as stated by the card brand(s) and issuing bank(s)
WEX / Voyager Fee	Pass-Through	maintenance and upgrades, and other fleet vehicle needs / Voyager is a government issues card for various government related purchases
EBT Fee	Pass-Through	Based on monthly volume; EBT is a card issued by local and state governments to be used on specific food items at grovery and convenience stores and certain approved restaurants
Visa / MasterCard / Discover Dial Authorization Fee	See Processing Agreement	Per authorization attempt; Authorization Fee is charged for each successful, not declined transaction
Visa / MasterCard / Discover IP Authorization Fee	See Processing Agreement	Per authorization attempt; Authorization Fee is charged for each successful, not declined transaction
AmEx Dial Authorization Fee	See Processing Agreement	Per authorization attempt; Authorization Fee is charged for each successful, not declined transaction
AmEx IP Authorization Fee	See Processing Agreement	Per authorization attempt; Authorization Fee is charged for each successful, not declined transaction
Micros Authorization Surcharge	See Processing Agreement	Per Micros POS authorization attempt; Micros Authorization Fee is in addition to Dial and IP Authorization Fees listed above to merchant using the Micros POS system
Visa / MasterCard / Discover Sales Transaction Fee	See Processing Agreement	Per settled transaction; Sales Transaction Fee is charged for each attempted authorization
Visa / MasterCard / Discover Wireless Transaction Fee	Pass-Through	Per wireless transaction; Wireless Transaction Fee is a standard fee controlled by the debit network card brands and billed via merchant processing statement either monthly or annually, as the network card brands determine
AmEx Sales Transaction Fee	See Processing Agreement	Per settled transaction; Sales Transaction Fee is charged for each attempted authorization
AmEx Wireless Transaction Fee	Pass-Through	Per wireless transaction; Wireless Transaction Fee is a standard fee controlled by the debit network card brands and billed via merchant processing statement either monthly or annually, as the network card brands determine
Debit Network Fee	Pass-Through	Per network usage; Debit Network Fee is a standard fee controlled by the debit network card brands and billed via merchant processing statement either monthly or annually, as the network card brands determine
Debit Switch Fee	\$0.10	Per debit authorization; Authorization Fee is charged for each successful, not declined transaction
Batch Header Fee	\$0.15	Per settled batch; Settled Batch is the end of day settlement of approved transactions to be funded to merchants bank
AVS Fee	\$0.05	Per AVS attempt; AVS Fee is charged on each card not present transaction for access to the address verification system
ARU Fee	\$0.75	Per ARU attempt; ARU Fee is charged when a merchant uses a touch-tone telephone to process a transaction
Voice Authorization Fee	\$1.95	Per voice authorization; Voice Authorization Fee is charged when the card-holding customer must authorize the transaction with their issuing bank / card brand via phone at the time of sale
Statement Fee	\$5.00	Per active merchant ID (MID) per month; Statement Fee is charged to merchant who receive a paper statement copy mailed rather than digital access only, Postage Fees also apply to paper statements
Account On File Fee	\$5.00	Per active merchant ID (MID) per month; Account On File Fee covers the management and maintenance of merchant accounts
Portfolio Manager / Access One Fee	\$5.00	Per active merchant ID (MID) per month; Portfolio Management Fee is paid for the management of a merchants processing costs
Postage Fee	Bundled	Postage Fee is the amount charged to transport and deliver mail; Postage Fee rate is determined by shipping company based on certain criteria such as item weight and shipping time frame as well as shipping location
Chargeback Fee	\$25.00	Per incoming chargeback; Chargeback Fee is charged when a merchant recieves a chargeback
Retrieval Fee	\$10.00	Per incoming retrieval; Retrieval Fee is charged when an issuing bank requests a copy of a sales draft in order to substantiate a transaction
Annual Fee Per Merchant ID (MID)	\$99.00	Per merchant ID (MID) per year; Annual Fee Mer Merchant ID (MID) is required to maintain the merchant account needed to accept credit and debit cards
Early Termination Fee	See Processing Agreement	Per terminated merchant ID (MID); Early Termination Fee is applied when a merchant closes their account / merchant ID (MID) before the agreed upon term is completed
Merchant Monthly Minimum	\$25.00	Minimum bill to merchant; Merchant Monthly Fee is only billed if fees on total volume for a given month do not meet the minimum
PCI SAQ Fee	\$10.00	Per merchant ID (MID) per month; PCI SAQ Fee is required by all card brands, issuing banks and solution providers for all active merchant IDs (MIDs) in order to enroll in and maintain merchant PCI program
PCI Non-Compliance Fee	\$49.00	have not kept PCI program in compliance (NOTE - PCI compliance is the responsibility of the merchant and not the card brands, issuing banks or solution provider)
Regulatory Product Fee	\$5.00	Per Federal Tax ID per month; Regulatory Product Fee is mandatory for all merchant IDs (MIDs) to cover filing and administrative fees required to be made in connection with all active merchant IDs (MIDs)
TIN Non-Compliance Fee	\$49.00	Per merchant ID (MID) non-compliant per month; TIN Non-Compliance Fee is charged when merchant does not have business information (DBA and legal) up-to-date with the processor
After Hours Help Desk Fee	\$29.95	Per Help Desk call; After Hours Help Desk Fee is applied to any phone calls made to support after 5 pm EST Monday through Friday or anytime on Saturday or Sunday and holidays
Transarmor Data Protection Fee	\$10.00	Per Clover account per month; Transarmor Data Protection Fee is required for all Clover solution merchants
TSYS Guardian / Tokenization Fee	\$10.00	Per TSYS account per month; TSYS Guardian / Tokenization Fee is required for all active TSYS merchant IDs (MIDs) utilizing a tokenization capable solution
TSYS Guardian / Tokenization Authorization Fee	\$0.05	Per TSYS account transaction authorization; TSYS Guardian / Tokenization Authorization Fee is required for all active TSYS merchant IDs (MIDs) when a transaction utilized tokenization and is in addition to any other authorization fees
eIDS Dispute Tool	\$10.00	Per merchant ID (MID) per month; eIDS Dispute Tool is a secure online sales dispute and chargeback management tool that helps to reduce risk and prevent payment fraud for merchants
Standard Monthly Fixed Fees per Merchant ID (MID)	\$40.00	*Standard Monthly Fixed Fees include Statement Fee, Account On File Fee, Portfolio Manager / Access One Fee, PCI SAQ Fee, Regulatory Product Fee, and eIDS Dispute Tool

*Other monthly fees may apply based on the solution and/or platform such as but not limited to Transarmor Data Protection Fee (Clover merchants), TSYS Guardian / Tokenization Fee, TSYS Guardian / Tokenization Authorization Fee (TSYS merchants utilizing a tokenization capable solution), and PCI Non-Compliance Fee.