

## ***Payment Processing Solutions***

Thank you for your interest in payment processing with North American Credit Card Association (NACCA).

NACCA has been providing payment processing solutions to merchants for over 20 years. Our commitment to our customers begins with the most competitive processing rates and services through established financial institutions and service providers. Our service providers, iPayment – First Data Merchant Services – JP Morgan Chase Bank and Elavon - US Bank, are among the largest and most reputable processors of electronic payments in the world.

**How are our rates so low?** Should you become part of NACCA's "buying group" you will be entitled to our groups pricing and the highest level of 24/7 service and support available. NACCA leverages its significant customer base to negotiate the most competitive pricing on behalf of our customers. In addition, we provide complete training to your entire staff ensuring that you have the knowledge and tools to qualify your transactions for the best possible rates.

The cost to process electronic payments and the accompanying level of service and support varies dramatically across the payment processing industry. Even our processors often charge much higher rates and provide different levels of support to direct business channels. NACCA serves as an advocate for our group of clients to ensure competitive rates and excellent support.

**How long will our rates be this low? NACCA OFFERS A LIFETIME DISCOUNT RATE GUARANTY!** We guaranty our Discount Rates for the life of your merchant account with NACCA.

**Why is our service so great?** In addition to the 24/7 customer support provided by our processors, NACCA assigns one or more in house relationship managers to each of our customers. We encourage our customers to call their relationship manager(s) first with any questions for the fastest response available in the industry.

Clearly, choosing the right payment partner is critical to your bottom line. When compared to our competitors, NACCA offers two of most reliable payment processors, superior customer service, more transaction processing solutions and a variety of custom rate programs. If you have a payment processing need, we have the solution.

### **NACCA offers the following solutions:**

- Visa · MasterCard · American Express · Discover and Debit Payment Processing
- Electronic Gift Card Programs
- ACH, Phone, Web Check & Electronic Check Conversion
- Remote Check Deposit Capture & Image Replacement Document Conversion
- Foreign Currency Processing
- Recurring & Installment Payment Processing
- EBT, Fleet, Corporate Card Level II and III Processing
- Working Capital and Business Cash Advance
- Contactless, Ethernet & Wireless Processing
- Encryption & Tokenization Solutions

### **NACCA offers the following additional benefits:**

- Next Day or Standard Two Day Automatic Deposit to Your Checking Account
- FDIC Insured Banks Handling Your Money
- Excellent 24 / 7 Customer Support
- Reliable 100% Network Uptime
- Comprehensive Online Reporting and Support Tools
- Detailed Monthly Statements
- More Processing Networks than Our Competitors



57 Old Post Road NO 2  
Greenwich, CT 06830  
800.258.8472 • fax 203.622.1238

Please call our sales office at 800.258.8472 between 9am and 6pm EST Monday through Friday for more information and for a free cost savings analysis. We look forward to the opportunity to serve you!

### Application Checklist

- Merchant Application. *Please complete & sign.*
  - Elavon Agreement. *Please complete & sign if applying with Elavon.*
  - iPayment-First Data Agreement. *Please complete & sign if applying with iPayment-First Data.*
- (Please call us if you're unsure which processor Agreement to sign. We will help guide you to the processor that best meets your needs and offers the most savings)*
- Voided Business Check including your business name and address.
  - Last 3 Months Current Processing Statements. *Only required if you are currently accepting credit cards.*

We will contact you if we require any additional items to complete your application.

Please include the above checked items to expedite handling of your application. The items on the checklist may be faxed or mailed to NACCA.

**Application Fax #: 203.622.1238**

Alternatively, the application may be mailed to:

**North American Credit Card Association  
Attn: New Accounts  
57 Old Post Road NO 2  
Greenwich, CT 06830**

Upon receipt of your complete application package, we will forward your application to the Underwriting Department for review. The processing of your application generally takes 1 to 3 business days and we will contact you once a decision has been made. Nearly 99% of applications submitted with good credit are approved.

Please contact us before submitting an application if you are aware of credit issues that might affect your ability to get approved for credit.

You can expect to receive a welcome kit and telephone training within 1 to 3 business days of approval.

Please call us at **800.258.8472** with any questions.



**SCHEDULE OF FEES**

**Questions:** Call Our Sales Department At 800.258.8472 (M-F 9-6 EST)  
**For A Free Cost Savings Analysis:** Email Or Fax Us Two Consecutive Months Current Processing Statements

<b>Call us at 800.258.8472 &amp; we'll help you choose the best program.</b>	Monthly Visa • MasterCard Sales Volume	<b>Pricing (select one processor pricing option)</b>				
		<input type="checkbox"/> Elavon #1	<input type="checkbox"/> Elavon #2	<input type="checkbox"/> Elavon #3	<input type="checkbox"/> iPayment - First Data	
<b>Visa • MasterCard • Discover</b>  <b>Discount Rate Lifetime Guaranty</b>  (based on 12 month average sales volume)	\$0 to \$4,999	0.33 %	0.25 %	0.20 %	0.18 %	
	\$5,000 to \$19,999	0.27 %	0.20 %	0.18 %	0.15 %	
	\$20,000 to \$99,999	0.22 %	0.16 %	0.12 %	0.12 %	
	\$100,000 to \$499,999	0.17 %	0.12 %	0.10 %	0.09 %	
	\$500,000 to \$999,999	0.13 %	0.10 %	0.09 %	0.07 %	
	\$1,000,000 to \$1,500,000	0.11 %	0.09 %	0.08 %	0.06 %	
	> \$1,500,000	please call us				
<b>Visa • MasterCard • Discover</b>  <b>Authorization and Transaction Fee</b> (based on 12 month average sales volume)  AVS Included	\$0 to \$4,999	<b>2 ¢</b>	<b>5 ¢</b>	<b>8 ¢</b>	<b>15 ¢</b>	
	\$5,000 to \$19,999				<b>10 ¢</b>	
	\$20,000 to \$99,999					
	\$100,000 to \$499,999					
	\$500,000 to \$999,999					
	\$1,000,000 to \$1,500,000	<b>9 ¢</b>				
> \$1,500,000	please call us				<b>8 ¢</b>	
<b>Pass-through Items</b>	Interchange	pass-through				
	Assessments	pass-through				
<b>Monthly Fees &amp; Service</b>	Monthly Service Fee	\$ 6		\$ 0		
	Monthly Minimum Discount Fee	\$ 0		\$ 15		
	Free Monthly Statement	Mailed & Available Online			Mailed & Available Online	
	Funding in Business Days	Two ( <input type="checkbox"/> Check for Next Business Day for \$ 5 per month)			Two	
	24 / 7 Toll Free Support	Included			Included	
	Free Online Account Access	www.MerchantConnect.com			www.MyClientLine.net	
<b>American Express One Point Program</b> (Funded with Visa•MC)	Availability	Yes ( <input type="checkbox"/> check here to request)			coming soon	
	One Point Rate & Fee	per Amex Rate Sheet			per Amex Rate Sheet	
	One Point Authorization Fee	same as Visa • MC plus 3 ¢			15 ¢	
<b>American Express Merchant Account</b> (Funded by Amex)	Apply	<input type="checkbox"/> check here to request			<input type="checkbox"/> check here to request	
	Amex Rate and Fee	per American Express			per American Express	
	Amex Authorization Fee	same as Visa•MC Auth plus 3 ¢			15 ¢	
<b>Pin Debit</b>	Pin Debit Fee (no monthly fee)	Debit Interchange plus 10 ¢		Interchange plus 15 ¢		
<b>Batch Header Fees</b> (aka: Misc Auth Fees)	Host Auto Settled Batch	\$ 0			\$ 0	
	Terminal Auto Close Batch	same as Visa • MC Auth Fee			\$ 0	
<b>PCI Compliance Fees</b>	Qualified Security Assessor	Trustwave			Security Metrics	
	Monthly or Annual Fee	\$ 6 per month (with up to \$100K data breach coverage)			\$ 139 per year	
<b>Other</b>	Annual Fee	\$ 30			\$ 30	
	Voice Authorization Fee	65 ¢			65 ¢	
	Chargeback Fee • Retrieval Fee	\$ 15			\$ 15	
	Processing Networks	<b>Elavon included</b> (TSYS/VisaNet available for an additional 2.5¢ per auth)			<b>Cardnet, Nashville, FDR, Nabanco, TSYS included</b>	

The undersigned acknowledges and agrees to the applicable fees listed above.

Applicant / Merchant Legal Name

Applicant / Merchant Doing Business As Name

Merchant Signature

Date

Print Name

Title

**EQUIPMENT • SOFTWARE • GATEWAY OPTIONS** (Referral: MD0811)

		Compatibility					
Dial-Up (Phone Line Terminal & Printer)		First Data	Elavon	Purchase Price			
Verifone Vx510LE <b>(Best Seller)</b>			√	\$159			
FD-50 DC <b>(Best Seller)</b>		√		\$159			
Hypercom T4205 <b>(Best Seller)</b>		√	√	\$169			
Hypercom T4210 <b>(Best Seller)</b>		√	√	\$199			
Verifone Vx570		√	√	\$249			
Dual Communications (DC) (Ethernet + Phone; Terminal & Printer)		First Data	Elavon	Purchase Price			
FD-50 DC <b>(Best Seller)</b>		√		\$159			
FD-200 DC Terminal/Printer/Check Reader		√		\$549			
Hypercom T4220 DC		√	√	\$225			
Verifone Vx570 DC		√	√	\$339			
RDM Synergy II Terminal/Printer/Check Imager			√	\$569			
Wireless (Terminal & Printer)		First Data	Elavon	Purchase Price	Setup Fee	Monthly Wireless Fee	Wireless Transaction Fee
Verifone Vx510 GPRS (not battery powered)		√	√	\$379	\$49	\$15	\$0.05
Spectra GPRS (battery powered)		√	√	\$379	\$49	\$15	\$0.05
Hypercom M4230 GPRS (includes base)		√	√	\$489	\$49	\$15	\$0.05
Nurit 8020 GPRS <b>(Best Seller)</b>		√	√	\$519	\$49	\$15	\$0.05
Verifone Vx610 Sprint CDMA		√	√	\$699	\$35	\$15	\$0.05
Verifone Vx610 Verizon CDMA		√	√	\$749	\$35	\$18	\$0.05
Smart Phone (Swiper – No Printer)		First Data	Elavon	Purchase Price	Setup Fee	Monthly Wireless Fee	Wireless Transaction Fee
Elavon Swiper <sup>3</sup> (Apple, Droid)requires Internet Secure			√	\$49	\$0	\$0	0¢
ChargeAnywhere Swiper (iPhone, Droid)		√	√	\$39	\$49	\$8	5¢
ChargeAnywhere Swiper Sleeve – iPhone 3 & 4		√	√	\$79	\$49	\$8	5¢
PAYware Sleeve - iPhone 3GS, 3G, 4 <sup>2</sup>		√	√	\$149	\$45	\$14	15¢
Smart Phone (Swiper & Printer)		First Data	Elavon	Purchase Price	Setup Fee	Monthly Wireless Fee	Wireless Transaction Fee
ChargeAnywhere Swiper/Printer-Droid, BB, WM		√	√	\$189	\$49	\$8	5¢
ChargeAnywhere Swiper/Printer-iPhone & iPad		√	√	\$229	\$49	\$8	5¢
Apriva Woosim Reader/Printer Bluetooth		√	√	\$249	\$15	\$15	5¢
Virtual Terminals & Gateways		First Data	Elavon	Setup Fee	Monthly Gateway Fee	Gateway Transaction Fee	
Authorize.net <sup>12</sup> <b>(Best Seller)</b>		√	√	\$0	\$12	5¢ per item in excess of 250 per month	
PayPal Payflow Link <sup>1</sup>		√	√	\$90	\$15	10¢ per item in excess of 500 per month	
PayPal Payflow Pro <sup>1</sup> <b>(Best Seller)</b>		√	√	\$129	\$30	10¢ per item in excess of 1,000 per month	
MyVirtualMerchant <b>(Best Seller)</b>			√	\$0	\$10	0¢	
Internet Secure			√	\$0	\$10	0¢	
PayTrace Virtual Terminal		√	√	\$50	\$15	5¢ if First Data OR 7.5¢ if Elavon	
ChargeAnywhere Plug-in for QuickBooks		√	√	\$179	\$10	5¢ per item	
PC Software		First Data	Elavon	Purchase Price	Monthly Fee		
PC Charge Pro <b>(Best Seller)</b>		√	√	\$265			
PayWare PC		√	√	\$275			
IC Verify		√	√	\$265			
viaWarp up to 50 users			√	\$0	\$10		
viaWarp up to 150 users			√	\$225	\$16		
Peripheral Devices		First Data	Elavon	Purchase Price	Electronic Check Conversion, Conversion with Verification or Conversion with Guaranty requires an additional price schedule. Please contact us for more information.		
Magtek Card Reader for Software/Virtual Term		√	√	\$79			
Verifone 1000SE or Hypercom P1300 Pin Pad		√	√	\$99			
First Data FD-10 Pin Pad		√		\$99			
VIVOpay 4000 or 4500 Contactless Reader		√	√	\$149			
Magtek Min MICR Check Reader		√		\$199			
Epson ReadyPrint T20 Thermal Receipt Printer		√	√	\$249			
RDM 7111F Imager for EZCheck		EZChk	√	\$439			
Panini My Vision 30 Check Reader		EZChk	EZChk	\$799			
Note 1: May require a credit card on file for the monthly billing of transaction fees.		Note 12: AuthorizeNet 5¢ per settled batch fee applies.					
Note 2: PAYware Mobile Pricing requires a 2 year commitment with a \$279 early cancellation fee. Month to Month plans with NO early cancellation fee are available.							
Note 3: Elavon Swiper requires one Internet Secure Virtual Terminal/Gateway at a cost of \$10 per month which includes connecting unlimited smart phones.							

## MORE SOLUTIONS • MORE CHOICES

*Please check any of the following products or services that you'd like to learn more about and we'll contact you with information.*

- ☐ Smart Phone Solutions:** Process mobile payments on any smart phone. We offer card readers and receipt printers that work with your smart phone.
- ☐ Wireless Terminal Solutions:** Process mobile payments on a dedicated stand alone wireless terminal and printer using AT&T Cingular GPRS, Verizon CDMA and Sprint CDMA.
- ☐ Electronic Check Conversion:** Convert paper checks at the point of sale or in the back office to electronic payments. No need to deposit the checks at the bank. Expedite availability of funds and consolidate reconciliation of payments by check alongside debit and credit card payments.
- ☐ ACH - eCheck:** Process payments from consumer and corporate bank accounts directly from your web site or using our virtual terminal.
- ☐ Commercial Card Level III:** Submit corporate card Level III data to Visa, MasterCard and even American Express. Lower corporate card processing costs and provide enhanced detail to the card holder on their monthly statement.
- ☐ Electronic Gift Cards:** Choose from Standard to fully Custom Gift Cards to build loyalty, cash flow and generate sales.
- ☐ Foreign Currency Processing:** Offer card not present or ecommerce card holders with the option to pay in their home currency. The card holder is billed in their home currency and you are funded in US Dollars to your US Checking account.
- ☐ Canadian Merchant Account:** If you have a presence and checking account in Canada then you can Authorize and Settle in Canadian Dollars.
- ☐ Business Cash Advance:** Receive upfront working capital today on future receivables.
- ☐ Tokenization Solutions:** End-to-end protection and elimination of on-site cardholder data storage for merchants.
- ☐ Data Breach Coverage:** PCI-DSS (Payment Card Industry – Data Security Standard Compliance) Data Breach Coverage for merchants.
- ☐ Contactless Readers:** We offer NFC (near field communication) contactless readers.

**Please contact us at 800.258.8472 to learn more about these solutions.**

**OPTIONAL**

**GLOBAL CURRENCY PRICING ADDENDUM**

**Questions:** Call Our Sales Department At 800.258.8472 (M-F 9-6 EST)

Card holder billing currency options: AUD, CAD, CZK, DKK, EUR, HKD, HUF, ILS, JPY, MXN, NOK, NZD, PHP, PLN, GBP, SGD, SEK, CHF, TWD, THB and USD (currencies supported are subject to change)

**Merchant Funding Currency: USD**

				SELECT ONE OPTION							
				<input type="checkbox"/> OPTION #1			<input type="checkbox"/> OPTION #2				
Competitor Comparison				iPayment/First Data as the Processor (NACCA)			iPayment/First Data as the Processor (NACCA)				
PayPal as the Processor (Competitor)				PayPal Payflow Pro Gateway (Flat Rate Pricing)			PayPal Payflow Pro Gateway (Interchange Pass-through Pricing)				
PayPal Payflow Gateway or Website Payments Gateway				\$0 to \$3K			\$0 to \$1,500,00+				
				\$3K to \$10K			Interchange + Assessments + International Acquirer Fee + Discount Rate (volume based) + Visa/MC Transaction Fee (volume based) + 5¢ Global Currency Pricing Fee + Payflow Pro Gateway Transaction Fee + Cross Border Fee + Currency Conversion Fee				
				\$10K+							
				1.30%							
				0.80%							
				2.89%							
				40¢							
				0¢							
				NA							
				4.99%							
				4.89%							
				4.79%							
				3.62% up to 4.90%							
				35¢ to 42¢ (average range)							
				5.29%			4.73%				
				\$30			\$30				
				\$0 (\$15 monthly minimum applies)			\$0 (\$15 monthly minimum applies)				
				\$20			\$15				
				Required			Required				
				Included			Included				
				No			Yes				
				Yes			Yes				
				No			Yes				
				No			Yes				
				No			Yes				
Monthly Visa/MC Volume				\$0 to \$3K	\$3K to \$10K	\$10K+					
Currency Conversion Fee				2.50%	2.50%	2.50%					
Cross Border Fee				1.00%	1.00%	1.00%					
Visa/MC Base Rate				2.90%	2.50%	2.20%					
Visa/MC Fee				30¢	30¢	30¢					
Gateway Transaction Fee				0¢	0¢	0¢					
No Express Checkout Fee				up to 1.00%	up to 1.00%	up to 1.00%					
<b>TOTAL RATE</b>				<b>up to 7.40%</b>	<b>up to 7.00%</b>	<b>up to 6.70%</b>					
<b>TOTAL FEE</b>				<b>30¢</b>			<b>40¢</b>				
<b>Average Effective Cost</b> (assuming \$100 average ticket)				<b>7.33%</b>			<b>5.29%</b>				
Monthly Gateway Fee (VT)				\$30			\$30				
Monthly Service Fee				\$0			\$0 (\$15 monthly minimum applies)				
Chargeback Fee				\$20			\$15				
PCI Compliance				Required			Required				
Payflow Gateway Reporting				Included			Included				
MyClientLine Reporting				No			Yes				
PayPal Gateway Support				Yes			Yes				
First Data 24/7 Support				No			Yes				
NACCA Support Team				No			Yes				
Additional Gateway Options				No			Yes				
<input type="checkbox"/> Option #2 (Assumptions as of 08/2011): In general, International Interchange ranges from 1.60% to 2.00%. Assessments are 0.11% Visa/MC to 0.12% MC with a >\$1K transaction amount. The International Acquirer Fee is 0.45% Visa to 0.55% MC. The Payflow Pro Gateway transaction fee is 10¢ per item. The Cross Border Fee is 0.40% Visa to 0.80% MC. See Application Schedule of Fees for Discount Rate & Transaction Fee (volume based). The Currency Conversion Fee is based on monthly Visa/MC Sales Volume: \$0 to \$4,999 = 1.25%; \$5K to \$19,999 = 1.20%; \$20K to \$99,999 = 1.15%; \$100K to \$499,999 = 1.10%; \$500K to \$999,999 = is 1.05%; \$1 million to \$1.5 million = 1.00%. (Referral Code: MD0811)											
<b>The undersigned acknowledges and agrees to the applicable fees listed above in addition to all applicable fees listed on the SCHEDULE OF FEES.</b>											
Applicant / Merchant Legal Name					Applicant / Merchant Doing Business As Name						
<input type="checkbox"/>											
Merchant Signature					Date		Print Name			Title	

# Elavon Agreement Signature Page

## Merchant Application

<b>Substitute Form W-9</b>	<b>Business Type:</b> <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Public Corp <input type="checkbox"/> Closely Held Corp <input type="checkbox"/> Sub S Corp <input type="checkbox"/> Government <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Tax Exempt Organization (include documents that support Exempt Status) <input type="checkbox"/> Other (Assn/Estate/Trust) <input type="checkbox"/> Limited Liability Company – Tax Classification (D=disregarded entity, C=corporation, P=partnership): _____ (If LLC, please indicate D, C or P)			
	Name* : _____			
	*Name (of business) as shown on your business income tax returns. For Sole Proprietors, this should always be the owner's name.			
	Address:		TIN (Employer Identification #):	
City:	State:	Zip Code:	or TIN (Social Security #):	
<b>Merchant Representations and Certifications</b>	<p>Merchant Representations and Certifications. By signing below, the applicant merchant ("Merchant") and its representative(s) represent and warrant to Elavon, Inc. ("Elavon" or "Member" as applicable), with offices at 7300 Chapman Highway, Knoxville, TN 37920 (collectively, "we" or "us") that (i) all information provided in this merchant application ("Merchant Application") is true and complete and properly reflects the business, financial condition, and principal partners, owners, or officers of Merchant; and (ii) the persons signing this Merchant Application are duly authorized to bind Merchant to all provisions of this Merchant Application and the Agreement. Further, by signing below, if leasing equipment, Merchant and its representative(s) agree that the Leased Equipment is subject to the terms and conditions set forth in the Terms of Service ("TOS") and have had an opportunity to review such terms. The signature by an authorized representative of Merchant on the Merchant Application, or the transmission of a Transaction Receipt or other evidence of a Transaction to us, shall be the Merchant's acceptance of and agreement to the terms and conditions contained in the Agreement including, without limitation, this Merchant Application, the TOS and the Merchant Operating Guide ("MOG") incorporated herein by this reference and located at our website at <a href="https://www.merchantconnect.com/CWRWeb/pdf/TOS_ENG.pdf">https://www.merchantconnect.com/CWRWeb/pdf/TOS_ENG.pdf</a> and <a href="https://www.merchantconnect.com/CWRWeb/pdf/MOG_Eng.pdf">https://www.merchantconnect.com/CWRWeb/pdf/MOG_Eng.pdf</a>, respectively. If Merchant does not have access to view the TOS or MOG at our website please contact our customer service center. Notwithstanding any such non-receipt of the TOS or MOG, Merchant agrees to comply with the Agreement, and all applicable laws, rules, and regulations including the rules and regulations of the Payment Networks, and understands that failure to comply will result in termination of processing services. Capitalized terms shall, unless otherwise defined in this Merchant Application, have the same meaning ascribed to them in the TOS and MOG.</p> <p>If Merchant terminates within one year of the date set forth below, Merchant will immediately pay Elavon, as liquidated damages, an early termination fee equal to \$295, in addition to all other amounts owed. If Merchant terminates at any time during the second or third year of the date set forth below, the Merchant will pay, as liquidated damages, a termination fee equal to \$195, in addition to all other amounts owed. Merchant agrees that the early termination fee is not a penalty, but rather is reasonable in light of the financial harm caused by Merchant's early termination. Elavon will use best efforts to debit the Merchant's account in the amount of the applicable termination fee within sixty (60) days of receipt of Merchant's written notice of termination.</p> <p><b>IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT.</b> To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means we will ask for certain information and identifying documents to allow us to identify you. Merchant and its representative(s) authorize us prior to our acceptance of this Merchant Application and from time to time thereafter, to investigate the individual and business history and background of Merchant, each such representative and any other officers, partners, proprietors, and/or owners of Merchant, and to obtain credit reports or other background investigation reports on each of them that we consider necessary to review the acceptance and continuation of this Merchant Application. Merchant also authorizes any person or credit reporting agency to compile information to answer those credit inquiries and to furnish that information to us.</p> <p>This Merchant Application may be signed in one or more counterparts, each of which shall constitute an original and all of which, taken together, shall constitute one and the same Merchant Application. Delivery of executed counterparts of this Merchant Application may be accomplished by a facsimile transmission, and a signed facsimile or copy of this Merchant Application shall constitute a signed original.</p> <p>Merchant understands that an authorization code is not a guarantee of acceptance or payment of a Transaction. Receipt of an authorization code does not mean that merchant will not receive a Chargeback for that Transaction.</p>			
	<p>All merchants must comply with the requirements of the Payment Card Industry Data Security Standards ("PCI DSS"). Elavon requires Level 4 merchants (determined based on Transaction volume) to validate PCI DSS compliance on an annual basis, with initial validation to occur no later than ninety (90) days after account approval. Any merchant that has not validated PCI DSS compliance within ninety (90) days of account approval, or in subsequent years on or before the anniversary date of account approval, will be charged a monthly non-compliance fee of \$25 until Elavon is provided with validation of compliance. Merchant may be eligible for Data Breach Coverage following account approval and PCI DSS compliance validation. See the PCI Compliance Program Overview for coverage details and conditions.</p> <p>If leasing equipment, Merchant agrees to pay "Lessor" an annual fee in an amount not to exceed \$50.00 for the administration, billing and tracking of certain taxes and charges related to the Leased Equipment.</p> <p><b>Under penalties of perjury, Merchant certifies that:</b></p> <ol style="list-style-type: none"> <li><b>The number shown on this Merchant Application is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and</b></li> <li><b>I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and</b></li> <li><b>I am a U.S. citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen, or U.S. resident alien, a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, an estate (other than a foreign estate), or a domestic trust (as defined in Regulations section 301.7701-7).*</b></li> </ol> <p><b>American Express Acceptance Agreement</b> - By signing below, I represent that I have read and am authorized to sign and submit this application for the above entity which agrees to be bound by the American Express® Card Acceptance Agreement ("AXP Agreement"), and that all information provided herein is true, complete, and accurate. I authorize Elavon and American Express Travel Related Services Company, Inc. ("AXP") and AXP's agents and Affiliates, as defined in the AXP Agreement, to verify the information in this application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies, and disclosing such information to their agent, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct Elavon, AXP, AXP agents and Affiliates to inform me directly, or through the entity above, of reports about me that they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I also authorize AXP to use the reports from consumer reporting agencies for marketing and administrative purposes. I understand that upon AXP's approval of the application, the entity will be sent a copy of the AXP Agreement and materials welcoming it, either to AXP's program for Elavon to perform services for AXP or AXP's standard Card acceptance program which has different servicing terms (e.g. different speeds of pay). I understand that if the entity does not qualify for the Elavon servicing program that the entity may be enrolled in American Express's standard Card acceptance program, and the entity may terminate the AXP Agreement. By accepting the American Express Card for the purchase of goods and/or services, or otherwise indicating its intention to be bound, the entity agrees to be bound by the AXP Agreement.</p>			
*The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.				
	Signature: X	Printed Name:	Title:      Date:	
	Signature: X	Printed Name:	Title:      Date:	
<b>Personal Guaranty</b>	<p>As a primary inducement to us to accept this Merchant Application, the undersigned Guarantor(s), by signing the Merchant Application, jointly and severally, unconditionally and irrevocably, guarantee the continuing full and faithful performance and payment by Merchant of each of its duties and obligations to us (including, without limitation, Chargebacks and obligations in connection with Leased Equipment, if applicable) pursuant to the Merchant Application and Agreement, as may be amended from time to time, with or without notice. Guarantor(s) understand further that we may proceed directly against Guarantor(s) without first exhausting our remedies against any other person or entity responsible therefore to them or any security held by us or Merchant. This guarantee will not be discharged or affected by the death of the Guarantors, will bind all heirs, administrators, representatives and assigns and may be enforced by or for the benefit of any of our successors. Guarantor(s) understand that the inducement to us to accept this Merchant Application is consideration for the guaranty and that this guaranty remains in full force and effect even if the Guarantor(s) receive no additional benefit from the guaranty. The undersigned hereby directs any consumer reporting agency to furnish a consumer credit report that relates personally to the undersigned upon the request of Elavon or any of its designees, successors or assigns and agrees that all parties involved are in compliance with the Fair Credit Reporting Act.</p>			
	Signature: X	Printed Name:	SSN#:      Date:	
	Signature: X	Printed Name:	SSN#:      Date:	
<b>Submitted By</b>	To the best of my knowledge, I certify that the information provided in this Merchant Application was provided by the Merchant and is true, complete and accurate. I further certify that the signatures were provided by the Merchant's owner(s) or officer(s), as appropriate.			
	Sales Rep Signature: X	Printed Name:	Rep ID #:	Date:
<b>Office Use Only</b>	Accepted by Elavon, Inc.:			Date:
	Accepted by Member:			Date:



Control Number



\*NVAVCK9915P1\*

## Voided Check

**Tape  
VOIDED CHECK  
here  
(Please DO NOT staple)**

# North American Credit Card Association

57 Old Post Road NO 2 • Greenwich • CT 06830  
800 258-8472 • fax 203 622-1238

Apr-11

Rate:

Fee:

Visa Assessment:

MC Assessment\*\*\*:

Discover Assessment:

Per Schedule of Fees

Per Schedule of Fees

0.1100% + \$0.0230

0.1100% + \$0.0185

0.1000% + \$0.0210

## Interchange

## Total Cost

Rate + Fee

Rate + Fee

### Visa Debit

		Rate	+	Fee
1	CPS Retail	0.95%	+	\$0.20
2	CPS Supermarket	0.95%	+	\$0.20
3	CPS Retail 2 Card Present	0.80%	+	\$0.25
4	CPS Retail 2 Card Not Present	0.80%	+	\$0.25
5	Utility***	0.00%	+	\$0.75
6	CPS Hotel/Car Rental	1.36%	+	\$0.15
7	CPS Card Not Present	1.60%	+	\$0.15
8	CPS Retail Key Entered	1.60%	+	\$0.15
9	CPS Small Ticket	1.55%	+	\$0.04
10	CPS Retail Service Station	0.75%	+	\$0.17
11	CPS Restaurant	1.19%	+	\$0.10
12	EIRF	1.75%	+	\$0.20
13	CPS E-commerce Basic	1.60%	+	\$0.15
14	CPS E-commerce Preferred	1.55%	+	\$0.15
15	CPS E-commerce Preferred - Hotel	1.36%	+	\$0.15
16	CPS E-commerce Preferred - Auto Rental	1.36%	+	\$0.15
17	CPS E-commerce Preferred - Pass Transport	1.60%	+	\$0.15
18	CPS Account Funding	1.75%	+	\$0.20
19	Standard	1.90%	+	\$0.25
20	CPS Debit Tax Payment	0.00%	+	\$2.50
21	CPS Debit Tax Payment - Convenience Fee	0.00%	+	\$0.00
22	Debt Repayment	0.35%	+	\$0.50
23	CPS Automated Fuel	0.75%	+	\$0.17
24	CPS Passenger Transport	1.60%	+	\$0.15
25	EIRF Debit Fuel Max	0.00%	+	\$0.95
26	CPS AFD Debit Max	0.00%	+	\$0.95
27	CPS Service Station Debit Max	0.00%	+	\$0.95
28	CPS Supermarket Debit Max	0.00%	+	\$0.35

Discount Rate +  
Authorization/Trans Fee +  
Visa Assessments +  
Interchange = Final Cost  
Per Transaction

### Visa Credit

29	CPS Retail	1.54%	+	\$0.10
30	CPS Supermarket	1.24%	+	\$0.05
31	CPS Rewards 1	1.65%	+	\$0.10
32	CPS Rewards 2	1.95%	+	\$0.10
33	CPS Rewards 2 T&E	1.95%	+	\$0.10
34	CPS Retail 2 Card Present	1.43%	+	\$0.05
35	CPS Retail 2 Card Not Present	1.43%	+	\$0.05
36	Utility***	0.00%	+	\$0.75
37	CPS Hotel/Car Rental	1.54%	+	\$0.10
38	CPS Card Not Present	1.80%	+	\$0.10
39	CPS Retail Key Entered	1.80%	+	\$0.10
40	CPS Small Ticket	1.65%	+	\$0.04
41	CPS Retail Service Station	1.15%	+	\$0.25
42	CPS Restaurant	1.54%	+	\$0.10
43	EIRF	2.30%	+	\$0.10
44	CPS E-commerce Basic	1.80%	+	\$0.10
45	CPS E-commerce Preferred	1.80%	+	\$0.10
46	CPS E-commerce Preferred - Hotel	1.54%	+	\$0.10
47	CPS E-commerce Preferred - Auto Rental	1.54%	+	\$0.10
48	CPS E-commerce Preferred - Pass Transport	1.70%	+	\$0.10
49	CPS Account Funding	2.14%	+	\$0.10
50	Standard	2.70%	+	\$0.10
51	GSA G2G	1.65%	+	\$0.10
52	GSA Large Ticket - existing	1.20%	+	\$39.00

# North American Credit Card Association

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Apr-11

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Visa Assessment:

MC Assessment\*\*\*:

Discover Assessment:

Per Schedule of Fees

Per Schedule of Fees

0.1100% + \$0.0230

0.1100% + \$0.0185

0.1000% + \$0.0210

## Interchange

## Total Cost

Rate + Fee

Rate + Fee

53	Purchasing Large Ticket***	0.95%	+	\$35.00
54	CPS Automated Fuel	1.15%	+	\$0.25
55	CPS Passenger Transport	1.70%	+	\$0.10
56	Purchasing Card Level III Data Rate	1.80%	+	\$0.10
57	Corporate Card Level II Data Rate	2.05%	+	\$0.10
58	Business Card Level II Data Rate	2.05%	+	\$0.10
59	Purchasing Card Level II Data Rate	2.05%	+	\$0.10
60	Commercial Card Retail - Corporate	2.10%	+	\$0.10
61	Commercial Card Retail - Business	2.20%	+	\$0.10
62	Commercial Card Retail - Purchasing	2.30%	+	\$0.10
63	Commercial Card Business to Business - Corporate	2.10%	+	\$0.10
64	Commercial Card Business to Business - Business	2.10%	+	\$0.10
65	Commercial Card Business to Business - Purchasing	2.10%	+	\$0.10
66	Purchasing Card - Card Not Present	2.55%	+	\$0.10
67	Business Card - Card Not Present	2.25%	+	\$0.10
68	Corporate Card - Card Not Present	2.20%	+	\$0.10
69	Utility Business	0.00%	+	\$1.50
70	Purchasing Electronic with Data	2.65%	+	\$0.10
71	Purchasing Card Electronic	2.65%	+	\$0.10
72	Business Card Electronic	2.40%	+	\$0.10
73	Corporate Card Electronic	2.25%	+	\$0.10
74	Commercial Card Standard	2.95%	+	\$0.10
75	Signature Preferred Card Not Present	2.40%	+	\$0.10
76	Signature Preferred Retail	2.10%	+	\$0.10
77	Signature Preferred B2B	2.10%	+	\$0.10
78	Signature Preferred Electronic	2.40%	+	\$0.10
79	Signature Preferred Standard	2.95%	+	\$0.10
80	International Commercial Card	2.00%	+	\$0.00
81	International Electronic	1.10%	+	\$0.00
82	International Issuer Chip	1.20%	+	\$0.00
83	International Acquirer Chip	1.00%	+	\$0.00
84	International Standard	1.60%	+	\$0.00
85	International Airline	1.10%	+	\$0.00
86	International Infinite Card	1.97%	+	\$0.00
87	International Signature Card	1.80%	+	\$0.00
88	International Secure E-Commerce	1.44%	+	\$0.00
89	International Merchant E-Commerce	1.44%	+	\$0.00
90	International Premium Card	1.80%	+	\$0.00
91	International Super Premium Card	1.97%	+	\$0.00
92	Signature Card Electronic	2.30%	+	\$0.10
93	Signature Card Standard	2.70%	+	\$0.10
94	Signature Preferred - Fuel	1.15%	+	\$0.25

Discount Rate +  
Authorization/Trans Fee +  
Visa Assessments +  
Interchange = Final Cost  
Per Transaction

### INTERNATIONAL FEES (in addition to interchange)

Visa - Int'l Acquiring Fee (IAF) 0.45% + \$0.00

\* Visa - Int'l Service Assessment 0.40% + \$0.00

\*\* Visa - Int'l High Risk (Direct mktg/telemktg/travel mk) 0.90% + \$0.00

### MasterCard Debit

95	Merit III	1.05%	+	\$0.15
96	SuperMarket***	1.05%	+	\$0.15
97	SuperMarket Max Debit	0.00%	+	\$0.35
98	Warehouse Club***	1.05%	+	\$0.15
99	Key Entered	1.64%	+	\$0.16
100	Merit I	1.64%	+	\$0.16

## North American Credit Card Association

57 Old Post Road NO 2 • Greenwich • CT 06830  
800 258-8472 • fax 203 622-1238

Apr-11

Rate:

Fee:

Visa Assessment:

MC Assessment\*\*\*:

Discover Assessment:

Per Schedule of Fees

Per Schedule of Fees

0.1100% + \$0.0230

0.1100% + \$0.0185

0.1000% + \$0.0210

### Interchange

### Total Cost

Rate + Fee

Rate + Fee

		Rate	+	Fee
101	Merit I - Real Estate	1.10%	+	\$0.00
102	Utility	0.00%	+	\$0.45
103	Standard	1.90%	+	\$0.25
104	MC Passenger Transport	1.60%	+	\$0.15
105	MC Travel Industries Premier Service***	1.15%	+	\$0.15
106	Service Industries***	1.15%	+	\$0.05
107	US Merchant UCAF	1.05%	+	\$0.15
108	US Full UCAF	1.15%	+	\$0.15
109	Small Ticket	1.55%	+	\$0.04
110	Small Ticket - Tier 1 Debit	1.30%	+	\$0.02
111	Petroleum- CAT/AFD**	0.70%	+	\$0.17
112	Petroleum - Service Stations**	0.70%	+	\$0.17
113	Petroleum - AFD Max	0.00%	+	\$0.95
114	Petroleum - Service Station Max	0.00%	+	\$0.95
115	Restaurant	1.19%	+	\$0.10
116	Emerging Market	0.80%	+	\$0.25
117	Rewards Redemption Debit	0.90%	+	\$0.00

Discount Rate +  
Authorization/Trans Fee +  
Mastercard Assessments +  
Interchange = Final Cost  
Per Transaction

### MasterCard Credit

118	Merit III	1.58%	+	\$0.10
119	SuperMarket***	1.48%	+	\$0.10
120	Warehouse Club***	1.10%	+	\$0.00
121	Key Entered	1.89%	+	\$0.10
122	Merit I	1.89%	+	\$0.10
123	Merit I - Insurance	1.43%	+	\$0.05
124	Merit I - Real Estate	1.10%	+	\$0.00
125	Utility	0.00%	+	\$0.65
126	Petroleum**	1.90%	+	\$0.00
127	Petroleum Base Max	0.00%	+	\$0.95
128	Standard	2.95%	+	\$0.10
129	MC Passenger Transport	1.75%	+	\$0.10
130	Convenience Purchases	1.90%	+	\$0.00
131	MC Travel Industries Premier Service***	1.58%	+	\$0.10
132	Service Industries***	1.15%	+	\$0.05
133	Public Sector CNP	1.55%	+	\$0.10
134	Public Sector CP	1.55%	+	\$0.10
135	US Merchant UCAF	1.58%	+	\$0.10
136	US Full UCAF	1.68%	+	\$0.10
137	Enhanced Merit III	1.73%	+	\$0.10
138	Enhanced Supermarket***	1.48%	+	\$0.10
139	Enhanced Warehouse Club***	0.90%	+	\$0.00
140	Enhanced Key Entered	2.04%	+	\$0.10
141	Enhanced Merit I	2.04%	+	\$0.10
142	Enhanced Merit I - Insurance	1.43%	+	\$0.05
143	Enhanced Merit I - Real Estate	1.10%	+	\$0.00
144	Enhanced Standard	2.95%	+	\$0.10
145	Enhanced Convenience Purchase	1.90%	+	\$0.00
146	Enhanced Service Industries***	1.15%	+	\$0.05
147	Enhanced Public Sector CNP	1.55%	+	\$0.10
148	Enhanced Public Sector CP	1.55%	+	\$0.10
149	Enhanced Merchant UCAF	1.73%	+	\$0.10
150	Enhanced Full UCAF	1.83%	+	\$0.10
151	Enhanced Travel Premier***	1.80%	+	\$0.10
152	Enhanced Utility	0.00%	+	\$0.65
153	Enhanced Passenger Transport	1.90%	+	\$0.10

# North American Credit Card Association

57 Old Post Road NO 2 • Greenwich • CT 06830  
800 258-8472 • fax 203 622-1238

Apr-11

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Fee:

Visa Assessment:

MC Assessment\*\*\*:

Discover Assessment:

Per Schedule of Fees

Per Schedule of Fees

0.1100% + \$0.0230

0.1100% + \$0.0185

0.1000% + \$0.0210

## Interchange

## Total Cost

Rate + Fee

Rate + Fee

		Rate	+	Fee
154	Enhanced Petroleum**	1.90%	+	\$0.00
155	Enhanced Petroleum Base Max	0.00%	+	\$0.95
156	Corporate Face to Face - Corporate	2.15%	+	\$0.10
157	Corporate Face to Face - Business Cards	2.20%	+	\$0.10
158	Corporate Face to Face - Fleet Cards	2.50%	+	\$0.10
159	Corporate Face to Face - Purchasing Cards	2.40%	+	\$0.10
160	Corporate Face to Face Petroleum	2.05%	+	\$0.10
161	Corporate Data Rate III	1.80%	+	\$0.10
162	Corporate Data Rate II - Corporate	2.15%	+	\$0.10
163	Corp Data Rate II - Business	2.20%	+	\$0.10
164	Corp Data Rate II - Fleet	2.50%	+	\$0.10
165	Corp Data Rate II - Purchasing	2.40%	+	\$0.10
166	Corp Data Rate II Petroleum	2.05%	+	\$0.10
167	MC Utilities - Business	0.00%	+	\$1.50
168	Corporate Data Rate I	2.65%	+	\$0.10
169	MC Commerical Supermarket - Corporate	1.07%	+	\$0.05
170	MC Commerical Supermarket - Business	1.07%	+	\$0.05
171	MC Commerical Supermarket - Purchasing	1.07%	+	\$0.05
172	MC Commerical Supermarket - Fleet	1.07%	+	\$0.05
173	Corporate T&E III - Corporate	2.20%	+	\$0.10
174	Corporate T&E II - Corporate	2.25%	+	\$0.10
175	Corporate T&E I - Corporate	2.40%	+	\$0.00
176	Corporate T&E III - Business	2.30%	+	\$0.10
177	Corporate T&E II - Business	2.35%	+	\$0.10
178	Corporate T&E I - Business	2.50%	+	\$0.00
179	Corporate T&E III - Purchasing	2.50%	+	\$0.10
180	Corporate T&E II - Purchasing	2.55%	+	\$0.10
181	Corporate T&E I - Purchasing	2.70%	+	\$0.00
182	Corporate T&E III - Fleet	2.50%	+	\$0.10
183	Corporate T&E II - Fleet	2.55%	+	\$0.10
184	Corporate T&E I - Fleet	2.70%	+	\$0.00
185	Corporate Standard	2.95%	+	\$0.10
186	Corporate Large Ticket 1	1.25%	+	\$40.00
187	Corporate Large Ticket 2	1.25%	+	\$40.00
188	Corporate Large Ticket 3	1.25%	+	\$40.00
189	Enhanced Business Supermarket	1.07%	+	\$0.05
190	Enhanced Data Rate I	2.77%	+	\$0.10
191	Enhanced Data Rate II	2.32%	+	\$0.10
192	Enhanced Data Rate II - Petroleum	2.17%	+	\$0.10
193	Enhanced Data Rate III	1.92%	+	\$0.10
194	Enhanced Face to Face	2.32%	+	\$0.10
195	Enhanced Face to Face - Petroleum	2.17%	+	\$0.10
196	Enhanced Large Ticket I	1.37%	+	\$40.00
197	Enhanced Large Ticket II	1.37%	+	\$40.00
198	Enhanced Large Ticket III	1.37%	+	\$40.00
199	Enhanced Business Standard	3.07%	+	\$0.10
200	Enhanced T&E I	2.62%	+	\$0.00
201	Enhanced T&E II	2.47%	+	\$0.10
202	Enhanced T&E III	2.42%	+	\$0.10
203	Enhanced Business Warehouse Base	1.10%	+	\$0.00
204	Enhanced Business Warehouse Tier 1	0.90%	+	\$0.00
205	Enhanced Business Utilities	0.00%	+	\$1.50
206	World Business Supermarket	1.07%	+	\$0.05
207	World Business Corp Face to Face	2.37%	+	\$0.10

# North American Credit Card Association

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Discover Assessment:

Per Schedule of Fees

Per Schedule of Fees

0.1100% + \$0.0230

0.1100% + \$0.0185

0.1000% + \$0.0210

## Interchange

## Total Cost

Rate + Fee

Rate + Fee

		Rate	+	Fee
208	World Bus Corp F2F Petroleum	2.22%	+	\$0.10
209	World Business Utility	0.00%	+	\$1.50
210	World Business Large Ticket 1	1.42%	+	\$40.00
211	World Business Large Ticket 2	1.42%	+	\$40.00
212	World Business Large Ticket 3	1.42%	+	\$40.00
213	World Business Data Rate III	1.97%	+	\$0.10
214	World Business Data Rate II	2.37%	+	\$0.10
215	World Bus Data Rate II Petroleum	2.22%	+	\$0.10
216	World Business Data Rate I	2.82%	+	\$0.10
217	World Business T&E III	2.47%	+	\$0.10
218	World Business T&E II	2.52%	+	\$0.10
219	World Business T&E I	2.67%	+	\$0.00
220	World Business Standard	3.12%	+	\$0.10
221	World Elite Business Supermarket	1.07%	+	\$0.05
222	World Elite Business Large Ticket I	1.47%	+	\$40.00
223	World Elite Business Large Ticket II	1.47%	+	\$40.00
224	World Elite Business Large Ticket III	1.47%	+	\$40.00
225	World Elite Business Face to Face	2.42%	+	\$0.10
226	World Elite Business F2F Petroleum	2.27%	+	\$0.10
227	World Elite Business Data Rate I	2.87%	+	\$0.10
228	World Elite Business Data Rate II	2.42%	+	\$0.10
229	World Elite Business Data Rate II Petroleum	2.27%	+	\$0.10
230	World Elite Business Data Rate III	2.02%	+	\$0.10
231	World Elite Business T&E I	2.72%	+	\$0.00
232	World Elite Business T&E II	2.57%	+	\$0.10
233	World Elite Business T&E III	2.52%	+	\$0.10
234	World Elite Business Utilities	0.00%	+	\$1.50
235	World Elite Business Standard	3.17%	+	\$0.10
236	Intl Premium Electronic	1.85%	+	\$0.00
237	Intl Premium Full UCAF	1.85%	+	\$0.00
238	Intl Premium Merchant UCAF	1.85%	+	\$0.00
239	Intl Premium Consumer Standard	1.85%	+	\$0.00
240	Intl Premium Commercial Standard	2.00%	+	\$0.00
241	Intl Super Premium Electronic	1.98%	+	\$0.00
242	Intl Super Premium Full UCAF	1.98%	+	\$0.00
243	Intl Super Premium Merchant UCAF	1.98%	+	\$0.00
244	Intl Super Premium Consumer Standard	1.98%	+	\$0.00
245	International Electronic	1.10%	+	\$0.00
246	International Standard	1.60%	+	\$0.00
247	Int'l Full UCAF	1.54%	+	\$0.00
248	Int'l Merchant UCAF	1.44%	+	\$0.00
249	Int'l Corporate	2.00%	+	\$0.00
250	Int'l Corporate Purchasing	2.00%	+	\$0.00
251	Int'l Corp. Purch. Data Rt II	1.70%	+	\$0.00
252	Int'l Corporate Large Ticket	0.90%	+	\$30.00
253	Diners Electronic	2.00%	+	\$0.00
254	Diners Standard	2.50%	+	\$0.00
255	World Merit III	1.77%	+	\$0.10
256	World SuperMarket***	1.58%	+	\$0.10
257	World & World Elite Warehouse Club***	1.10%	+	\$0.00
258	World Key Entered	2.05%	+	\$0.10
259	world Merit I	2.05%	+	\$0.10
260	World Merit I - Insurance	1.43%	+	\$0.05
261	World Merit I - Real Estate	1.10%	+	\$0.00

Discount Rate +  
Authorization/Trans Fee +  
Mastercard Assessments +  
Interchange = Final Cost  
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# North American Credit Card Association

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0.1100% + \$0.0185

0.1000% + \$0.0210

## Interchange

## Total Cost

Rate + Fee

Rate + Fee

262	World Standard	2.95%	+	\$0.10
263	World Utility	0.00%	+	\$0.65
264	World Card T&E	2.30%	+	\$0.10
265	World Restaurant	1.73%	+	\$0.10
266	World Merchant UCAF	1.77%	+	\$0.10
267	World Full UCAF	1.87%	+	\$0.10
268	World Petroleum**	2.00%	+	\$0.00
269	World Petroleum Base Max	0.00%	+	\$0.95
270	World & World Elite Convenience Purchases	2.00%	+	\$0.00
271	World & World Elite Service Industries***	1.15%	+	\$0.05
272	World & World Elite Public Sector CNP	1.55%	+	\$0.10
273	World & World Elite Public Sector & CP	1.55%	+	\$0.10
274	World Elite Utility	0.00%	+	\$0.75
275	World Elite Merit III	2.20%	+	\$0.10
276	World Elite SuperMarket***	1.90%	+	\$0.10
277	World Elite Key Entered	2.50%	+	\$0.10
278	World Elite Merit I	2.50%	+	\$0.10
279	World Elite Merit I - Insurance	2.20%	+	\$0.10
280	World Elite Merit I - Real Estate	2.20%	+	\$0.10
281	World Elite Standard	3.25%	+	\$0.10
282	World Elite T&E	2.75%	+	\$0.10
283	World Elite Restaurant	2.20%	+	\$0.10
284	World Elite Merchant UCAF	2.20%	+	\$0.10
285	World Elite Full UCAF	2.30%	+	\$0.10
286	World Elite Airline	2.30%	+	\$0.10
287	World Elite Petroleum**	2.00%	+	\$0.00
288	World Elite Petroleum Base Max	0.00%	+	\$0.95
289	World Elite T&E Large Ticket	2.00%	+	\$0.00
290	High Value Key-Entered	2.50%	+	\$0.10
291	High Value T&E Large Ticket	2.00%	+	\$0.00
292	High Value Merit III Base	2.20%	+	\$0.10
293	High Value Merit 1	2.50%	+	\$0.10
294	High Value Merit 1 Real Estate	2.20%	+	\$0.10
295	High Value Merit 1 Insurance	2.20%	+	\$0.10
296	High Value Petroleum Base**	2.00%	+	\$0.00
297	High Value Petroleum Max	0.00%	+	\$0.95
298	High Value Public Sector CP	1.55%	+	\$0.10
299	High Value Public Sector CNP	1.55%	+	\$0.10
300	High Value Restaurant	2.20%	+	\$0.10
301	High Value Standard	3.25%	+	\$0.10
302	High Value Supermarket Base	1.90%	+	\$0.10
303	High Value Service Industries	1.15%	+	\$0.05
304	High Value T&E	2.75%	+	\$0.10
305	High Value Warehouse Base	0.90%	+	\$0.00
306	High Value Airline	2.30%	+	\$0.10
307	High Value Convenience Purch	2.00%	+	\$0.00
308	High Value Full UCAF	2.30%	+	\$0.10
309	High Value Merchant UCAF	2.20%	+	\$0.10
310	High Value Utilities	0.00%	+	\$0.75
311	Rewards Redemption Consumer	0.90%	+	\$0.00
312	Rewards Redemption World	0.90%	+	\$0.00
313	Rewards Redemption Commercial	0.90%	+	\$0.00
<b>INTERNATIONAL FEES (in addition to interchange)</b>				
<b>Acquirer Program Support Fee 0.55% + \$0.00</b>				

# North American Credit Card Association

57 Old Post Road NO 2 • Greenwich • CT 06830  
800 258-8472 • fax 203 622-1238

Apr-11

Rate:

Fee:

Visa Assessment:

MC Assessment\*\*\*:

Discover Assessment:

Per Schedule of Fees

Per Schedule of Fees

0.1100% + \$0.0230

0.1100% + \$0.0185

0.1000% + \$0.0210

## Interchange

Rate + Fee

## Total Cost

Rate + Fee

**Int'l Cross Border Fee 0.40% + \$0.00**

***	MasterCard Assessment	0.11%	\$0.0210
***	MasterCard Assessment (Credit items >\$1k)	0.12%	\$0.0210

## Discover Debit

314	Utilities AIP Debit	0.00%	+	\$0.75
315	Supermarkets/Warehouse Clubs AIP Debit MAX*	0.00%	+	\$0.36
316	Retail AIP Debit	1.02%	+	\$0.16
317	Key Entered AIP Debit	1.62%	+	\$0.16
318	Card Not Present/E-Commerce AIP Debit	1.62%	+	\$0.16
319	Recurring Payments AIP Debit	1.20%	+	\$0.05
320	Express Services AIP Debit	1.55%	+	\$0.04
321	Petroleum AIP Debit	0.76%	+	\$0.16
322	Public Services AIP Debit	0.90%	+	\$0.20
323	Emerging Markets AIP Debit	0.90%	+	\$0.20
324	Supermarkets/Warehouse Clubs AIP Debit	1.02%	+	\$0.16
325	Restaurants AIP Debit	1.19%	+	\$0.10
326	Hotel/Car Rentals AIP Debit	1.35%	+	\$0.16
327	Passenger Transport AIP Debit	1.59%	+	\$0.16
328	Real Estate AIP Debit	1.10%	+	\$0.00
329	Insurance AIP Debit	0.80%	+	\$0.25
330	Mid Submission Level AIP Debit	1.72%	+	\$0.20
331	Base Submission Level AIP Debit	1.89%	+	\$0.25
332	International Electronic - Debit *	1.16%	+	\$0.00

Discount Rate +  
Authorization/Trans Fee +  
Discover Assessments +  
Interchange = Final Cost  
Per Transaction

## Discover Credit

333	Retail AIP Rewards	1.71%	+	\$0.10
334	Key Entered AIP Rewards	1.97%	+	\$0.10
335	Card Not Present/E-Commerce AIP Rewards	1.97%	+	\$0.10
336	Recurring Payments AIP Rewards	1.20%	+	\$0.05
337	Express Services AIP Rewards	1.70%	+	\$0.03
338	Petroleum AIP Rewards	1.73%	+	\$0.05
339	Public Services AIP Rewards	1.50%	+	\$0.10
340	Emerging Markets AIP Rewards	1.45%	+	\$0.05
341	Supermarkets/Warehouse Clubs AIP Rewards	1.65%	+	\$0.05
342	Restaurants AIP Rewards	1.90%	+	\$0.10
343	Hotel/Car Rentals AIP Rewards	1.90%	+	\$0.10
344	Passenger Transport AIP Rewards	1.90%	+	\$0.10
345	Utilities AIP Rewards	0.00%	+	\$0.75
346	Real Estate AIP Rewards	1.10%	+	\$0.00
347	Insurance AIP Rewards	1.43%	+	\$0.05
348	Mid Submission Level AIP Rewards	2.40%	+	\$0.10
349	Base Submission Level AIP Rewards	2.95%	+	\$0.10
350	Commercial Electronic Submission	2.30%	+	\$0.10
351	Commercial Utilities	0.00%	+	\$1.50
352	Commercial Base Submission	2.95%	+	\$0.10
353	Retail AIP Core	1.56%	+	\$0.10
354	Key Entered AIP Core	1.87%	+	\$0.10
355	Card Not Present/E-Commerce AIP Core	1.87%	+	\$0.10
356	Mid Submission Level AIP Core	2.40%	+	\$0.10
357	Base Submission Level AIP Core	2.95%	+	\$0.10
358	Utilities AIP Core	0.00%	+	\$0.75
359	Real Estate AIP Core	1.10%	+	\$0.00

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Rate:

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Discover Assessment:

Per Schedule of Fees

Per Schedule of Fees

0.1100% + \$0.0230

0.1100% + \$0.0185

0.1000% + \$0.0210

## Interchange

## Total Cost

Rate + Fee

Rate + Fee

360	Express Services AIP Core	1.70%	+	\$0.03
361	Recurring Payments AIP Core	1.20%	+	\$0.05
362	Emerging Markets AIP Core	1.45%	+	\$0.05
363	Public Services AIP Core	1.50%	+	\$0.10
364	Insurance AIP Core	1.43%	+	\$0.05
365	Petroleum AIP Core	1.55%	+	\$0.05
366	Supermarkets/Warehouse Clubs AIP Core	1.40%	+	\$0.05
367	Restaurants AIP Core	1.56%	+	\$0.10
368	Hotel/Car Rentals AIP Core	1.58%	+	\$0.10
369	Passenger Transport AIP Core	1.75%	+	\$0.10
370	Retail AIP Premium	1.71%	+	\$0.10
371	Key Entered AIP Premium	2.00%	+	\$0.10
372	Card Not Present/E-Commerce AIP Premium	2.00%	+	\$0.10
373	Recurring Payments AIP Premium	1.20%	+	\$0.05
374	Express Services AIP Premium	1.70%	+	\$0.03
375	Petroleum AIP Premium	1.73%	+	\$0.05
376	Public Services AIP Premium	1.50%	+	\$0.10
377	Emerging Markets AIP Premium	1.45%	+	\$0.05
378	Supermarkets/Warehouse Clubs AIP Premium	1.65%	+	\$0.05
379	Restaurants AIP Premium	2.20%	+	\$0.10
380	Hotel/Car Rentals AIP Premium	2.30%	+	\$0.10
381	Passenger Transport AIP Premium	2.30%	+	\$0.10
382	Utilities AIP Premium	0.00%	+	\$0.75
383	Real Estate AIP Premium	1.10%	+	\$0.00
384	Insurance AIP Premium	1.43%	+	\$0.05
385	Mid Submission Level AIP Premium	2.40%	+	\$0.10
386	Base Submission Level AIP Premium	2.95%	+	\$0.10
387	Retail AIP Premium Plus	2.10%	+	\$0.10
388	Key Entered AIP Premium Plus	2.10%	+	\$0.10
389	Card Not Present/E-Commerce AIP Premium Plus	2.30%	+	\$0.10
390	Recurring Payments AIP Premium Plus	1.80%	+	\$0.05
391	Express Services AIP Premium Plus	2.10%	+	\$0.05
392	Petroleum AIP Premium Plus	1.73%	+	\$0.05
393	Public Services AIP Premium Plus	1.50%	+	\$0.10
394	Emerging Markets AIP Premium Plus	2.30%	+	\$0.10
395	Supermarkets/Warehouse Clubs AIP Premium Plus	1.90%	+	\$0.10
396	Restaurants AIP Premium Plus	2.30%	+	\$0.10
397	Hotel/Car Rentals AIP Premium Plus	2.30%	+	\$0.10
398	Passenger Transport AIP Premium Plus	2.30%	+	\$0.10
399	Utilities AIP Premium Plus	0.00%	+	\$0.75
400	Real Estate AIP Premium Plus	2.30%	+	\$0.10
401	Insurance AIP Premium Plus	2.30%	+	\$0.05
402	Mid Submission Level AIP Premium Plus	2.40%	+	\$0.10
403	Base Submission Level AIP Premium Plus	2.95%	+	\$0.10
404	International Electronic (Consumer) *	1.16%	+	\$0.00
405	International Electronic (Commercial) *	1.16%	+	\$0.00
406	International Base Submission Level *	1.70%	+	\$0.10

Discount Rate +  
Authorization/Trans Fee +  
Discover Assessments +  
Interchange = Final Cost  
Per Transaction

### INTERNATIONAL FEES (in addition to interchange)

* Int'l Processing Fee	0.40% + \$0.00
* In'l Service Assessment	0.55% + \$0.00