

## MPA FEE DESCRIPTIONS

| Fee Name                            | Description                                                                          |
|-------------------------------------|--------------------------------------------------------------------------------------|
| <b>Annual Account Fee</b>           | Annual Fee for maintaining your account.                                             |
| <b>Annual PCI Compliance</b>        | Annual Fee for the PCI Compliance service we provide to our merchants.               |
| <b>Monthly Statement fee</b>        | Monthly Statement Fee (includes Monthly PCI compliance).                             |
| <b>Batch Header Fee</b>             | Fee for each Batch (most batch only once per day which equals about \$6).            |
| <b>Address Verification Fee</b>     | Address Verification Fee (when confirming address match for card).                   |
| <b>Voice Auth Fee</b>               | Only charged when requesting Card Authorization by phone.                            |
| <b>Monthly Internet Gateway Fee</b> | Only charged if the merchant is purchasing a gateway.                                |
| <b>Pin Debit Discount Fee</b>       | Only charged if Debit is run with a PIN.                                             |
| <b>Pin Debit Auth Fee</b>           | Only charged if Debit is run with a PIN.                                             |
| <b>Chargeback Fee</b>               | Only charged if customer initiates a chargeback.                                     |
| <b>Retrieval/ Representment Fee</b> | Only charged if a customer initiates a transaction inquiry that requires response.   |
| <b>Early Termination Fee</b>        | Only charged if you terminate the contract before term end.                          |
| <b>PCI Non-Compliance Fee</b>       | Only charged if you don't allow us to get you compliant - which we will assist with. |
| <b>ACH Reject Fee</b>               | Only charged if we try to ACH fees from your bank and they are rejected.             |
| <b>Invalid TIN fee</b>              | Only charged if the IRS indicates your TIN doesn't match your entity.                |