

Fee Schedule for Internet Merchant Account

Merchant Account Setup Fee: \$0.00 Monthly Fee: \$9.95 Authorization Fee: \$0.25 Visa/MasterCard Qualified Discount Rate: 2.19% Visa/MasterCard Non Qualified Surcharge: 1.45% Minimum Discount: \$25.00 Chargeback Fee: \$19.00 ACH Return Fee: \$20.00 Batch Fee: \$0.25 Online Reporting Fee: \$0.00 Verbal Authorization Fee: \$1.20 Early Termination Fee: Waived

Visa and MasterCard Pass-Through Assessments:

Visa Authorization Access Fee: \$0.005 per authorization

Visa International Assessment: 0.40%

MasterCard Network Access & Brand Usage Fee: \$0.0185 per capture

MasterCard Cross-Border Fee: 0.40%

MasterCard International Assessment: 0.45%

Visa Authorization Processing Fee: \$0.0195 per authorization

Visa Zero (\$0) Dollar Account Verification Fee: \$0.025 per verification

Visa Zero Floor Limit Fee: \$0.10 per capture

Visa Misuse of Authorization Fee: \$0.045 per occurrence

Note: If you use CyberSource products or services not indicated above, you will be charged the applicable fees in effect at the time for the products or services that you do use.