

BA Merchant Services

MERCHANT SERVICES AGREEMENT - TRADE ASSOCIATION

Fee Schedule

AMERICAN GEM TRADE ASSOCIATION

Association name _____

Legal business name (as it appears on the Application) _____

Effective Date _____

BA Merchant Services Processing Fees for:

Interchange Category	See Attached
Discount rate of Visa	0.15%
Discount rate of MasterCard	0.15%
Discount rate of Discover Network Card	
Acceptance	
BAMS/Bank processing fee	
Per Item Authorization Fee ¹	\$0.10

Visa Association Fees	0.0925%
MasterCard Association Fees	0.095%
Voice Auth Address Verification Service	\$0.50 per call
PIN Debit Card Fees	_____ per transaction plus _____ of monthly sales
Electronic Check Service ²	_____ per transaction plus _____ of check value
	_____ ECS per location fee
	\$0.50 ECS return fee
	\$0.35 ECS resubmit fee
Electronic Benefits Transfer	_____ per transaction fee
FCS#	_____

Discover Network Card Acceptance

If service is already established, current Discover Account # _____

Discover Network Card Acceptance	\$0.10	per authorization Fee ¹
American Express Card	\$0.10	per authorization Fee ¹
Diners Club/Carte Blanche	3.00%	Discount rate
	\$0.10	per authorization Fee ¹
JCB Card	3.00%	Discount rate
		per authorization Fee ¹

* Visa/MasterCard interchange is charged on monthly gross sales. Visa/MasterCard association fees and BA Merchant Services, LLC (BA Merchant Services) and Bank of America, N.A.(Bank) processing fees are charged on monthly gross sales.

* Diners Club/Carte Blanche and JCB Card discount rates are charged on monthly gross sales.

Visa/MasterCard discount rates:

~These fees are in addition to any charges, assessments and other fees from Visa and MasterCard. Possible Visa/MasterCard fee adjustments are explained in the Merchant Services Agreement.

~Also apply to Visa Check card, MasterMoney, and Electron Card.

~Are subject to periodic increases of fees by BA Merchant Services / Bank.

* Discover Network Card Acceptance discount rate is billed separately by the issuer, who is responsible for settlement, chargebacks, and customer service.

¹ The per item authorization fee applies to attempted and approved authorizations, for all card types.

² See Certegy or CrossCheck Check Warranty Agreement (with rates and fees) will be sent to merchant separately.

Service Fees

Set-Up Fee (non-refundable)	\$0.00	per new account/location
Monthly minimum discount		per month per location
Chargeback Fee	\$15.00	per item
Support Package		
None	\$5.95	per month per location
Additional Card Types		per installation after additional set-up
Special Services*		
<input type="checkbox"/> Rush Order		per location
BAMS Access Fee		monthly per UserID _____ Quantity
Wireless Activation Fee		per device
Other		
Other		
Other		
Avg. Transaction Size		
Annualized Visa /MC		

*Fee quoted at time of service request

Fee Schedule BA Merchant Services

Chart number: _____

Merchants Initial's _____

BA Merchant Services

Other Card Service Provider Fees

American Express Card:**

Discount rate _____ EDC _____
or

Monthly \$5.95 flat fee with estimated annual charge volume of up to \$4,999.00. Mandatory regardless of charge volume for Internet merchants with physical delivery, Mail Order/Telephone Order, and Home-based businesses.

Estimated annual American Express card charge volume _____

Estimated average ticket. _____

American Express Franchise Cap# _____

Monthly Gross Pay (+.03% if above \$100K) Does not apply to monthly flat fee

Monthly Net Pay (sales minus credits, less discount and fees)

3 Day Pay Frequency

If service is already established, current American Express Account Number _____

**American Express discount rate and fees are established and billed separately by the issuer, who is responsible for settlement, chargebacks, and customer service.

MasterCard allows issuers to collect a handling fee for specific authorization chargebacks: 07-Warning Bulletin File. 08-Requested/Required Authorization not Obtained or Declined and 47-Fraudulent transaction/Exceeds Floor Limit/Not Authorized. This fee is in addition to any other fees assessed by BA Merchant Services or the Associations and will be processed separately from the applicable chargeback. Issuers may collect this fee on each submission of the chargeback for certain merchant industry types excluded from the handling fees which must be processed with the appropriate codes to avoid assessment of the handling fees.

Product Fees

	<u>Model</u>	<u>Quantity</u>	<u>Purchase</u> (Excluding Tax)	
Terminal	_____	_____	_____	per device
Printer	_____	_____	_____	per device
PIN Pad	_____	_____	_____	per device
Check Reader/Imager	_____	_____	_____	per device
Imprinter	_____	_____	_____	per imprinter
Software	_____	_____	_____	per software
Other	_____	_____	_____	
Other	_____	_____	_____	
Specialty Supported				
Activation Fee***	_____	per terminal		
Wireless Fee	_____	monthly per terminal		
PIN Pad Encryption Fee	_____	per PIN Pad		
Other	_____	_____	Special	
Other	_____	_____	YES Association	Existing Association
Other	_____	_____	Bank #	1927 Assoc # 400193

***This Fee is assessed monthly for certain terminal applications which require specialized support and licensing. Please contact BA Merchant Services Acct. Rep for additional details.

Rental and/or Leased Fees are subject to separate agreements with TASQ Technology, Inc.

Fee Acknowledgement

I have reviewed the above fee structure of my BA Merchant Services account. I understand that the above stated fee for Visa/MasterCard is based on a minimum threshold of an average transaction size of \$ _____ and an annualized Visa/MasterCard sales volume of \$ _____. I understand that the above stated fee for Discover Network Card Acceptance is based on a minimum threshold of an average transaction size of \$ _____. The rates and fees quoted by BA Merchant Services/Bank for acceptance of the American Express Card are subject to the terms and conditions of each respective Card issuer.

I further understand that the BA Merchant Services/Bank will review those assumptions after a period of actual processing and that my rate could be increased if either the average ticket or volume run rates are lower than the minimum thresholds. In addition, the BA Merchant Services/Bank may pass on charges imposed by credit card associations, such as Visa and MasterCard, resulting from my failure to comply with card associations' regulations. The BA Merchant Services/Bank may collect these charges in the same way as other amounts owed by me under the Merchant Services Agreement ("Agreement"). I acknowledge that the Agreement provides for increases in fees. I understand that my application is subject to approval by the BA Merchant Services/Bank and by American Express and Discover Network Card Acceptance issuers for processing their transactions.

Merchant signature by authorized representative _____ Print Name _____ Date _____

JEFF CLARY 817-390-6888 FAX # 214-416-0893

BA Merchant Services Representative Signature _____ Print Name _____ Date _____

Fee Schedule BA Merchant Services

Chart number: _____

Account Boarding use only: A