

PRICING SCHEDULE

Retail Moto/Internet Interchange Plus Tiered

Interchange, dues, & assessments + _____ bps Qualified discount rate: _____ %
Transaction Fee: \$ _____ Qualified discount rate (check card): _____ %

For details regarding mid-qualified and non-qualified surcharges, please see page 3 section 1.14 of the terms and conditions. For purposes of this agreement the mid-qualified surcharge* is _____ % (\$ _____ per \$100.00) + \$ _____. For purposes of this agreement the non-qualified surcharge is _____ % (\$ _____ per \$100.00) + \$ _____. Card association assessments will be passed through.

*mid-qualified surcharge only applicable to retail tiered merchants Flat Rate: _____ Edge Rate: _____

OTHER FEES (if applicable)

T & E Draft Capture Transactions: _____	Wireless Transaction Fee: _____	Chargeback Fee: \$25.00
Address Verification: _____	Wireless Network Access (Monthly): _____	Retrieval Fee: _____
Batch Header: _____	Wireless Activation Fee: _____	Account Set-Up Fee: _____
Interchange Fee Passthrough Credit _____	Debit Transaction: _____	Annual Fee: _____
Interchange Fee Passthrough Check _____	Debit Gateway (Monthly): _____	NSF Fee: \$25.00
Monthly Software Fee (per device): _____	EBT Transaction Fee: _____	Payanywhere Monthly Cellular Data Fee: _____
PayAnywhere Gateway (Monthly): _____	Internet Transaction Fee: _____	Payanywhere Cellular Data Transaction Fee: _____
PayAnywhere Add'l Unit Gateway (Monthly): _____	Monthly Minimum Discount Fee: _____	PCI Compliance Fee (Annual): _____
PayAnywhere Transaction Fee: _____	Monthly Basic Service Fee: _____	Voice Authorization Fee: _____
Monthly Internet Gateway Fee: _____	Statement Mailing Fee: _____	

MasterCard Network Access Fee: \$0.0208	Discover Network Access Fee: \$0.0195	PayPal Network Access Fee: \$0.0185
Visa Network Access Fee: \$0.0218	American Express Access Fee: 0.15%	

I acknowledge that I will receive 60 days of free, premium access to the Payments Hub, after which I will be charged a monthly fee of \$14.95 for continued premium access, which includes an equipment warranty program and free supply ordering. I understand that I may opt out of this premium access at any time while still enjoying the free features of the Payments Hub by emailing support@paymentshub.com or calling 877-464-4218.

This Agreement contains an Early Termination Fee calculated in accordance with Section 1.16(a). The initial term of this Agreement is three years from the date of your approval (the "Initial Term"). If you terminate this Agreement before the end of the then current term or otherwise stop processing your transactions with us, you will be charged this Early Termination Fee. After the Initial Term, this Agreement shall automatically extend for successive one year periods. Client Initials _____

CERTIFICATION & AGREEMENT

Merchant acknowledges that you have accessed our Merchant Processing Agreement ("Agreement") at www.myresourceportal.com/epx_agreement. By signing below, Merchant agrees to all terms and conditions contained therein. From time to time, the Agreement may be updated. When this occurs, Agent will notify Merchant electronically (or by delivery method selected by Merchant at time of disclosure) when such updates have been made. Merchant acknowledges that continued use of Agent Merchant services after the update signifies Merchant Acceptance of updated Agreement. The undersigned is duly authorized to sign on behalf of the Merchant and to bind the Merchant to the terms and conditions set forth in this Merchant Application ("Application") and previously referenced Agreement, and certifies that all information provided in association with this Application is true, correct and complete. By signing below on behalf of Merchant, you authorize Member/Bank and/or Agent to collect and use your Social Security number, including for purposes of obtaining consumer credit reports on you. You expressly acknowledge and agree that your Social Security number and your consumer credit report(s) may be required or used in conjunction with the maintenance, updating, renewal or extension of the services provided hereunder, or in conjunction with reviewing, taking collection action on, or any other legitimate purpose associated with the Merchant account. The undersigned consents to Member/Bank and/or Agent's collection, processing and use of the information contained in this application including the transfer of such information to service providers or affiliates for any lawful purpose including, without limitation, to (i) verify individual identities, and (ii) transfer such information, including personal information, to one or more vendors providing a service that assists Member/Bank and/or Agent with respect to identity confirmation. A Merchant's submission of a transaction to Agent shall be deemed to signify Merchant's acceptance of the Agreement, including the terms and conditions herein.

Merchant: By _____ **Merchant: By** _____
(Merchant Principal or Corporate Officer Signature) (Merchant Principal or Corporate Officer Signature)

(Print Name) (Print Name)

Date: _____ **Date:** _____

PERSONAL GUARANTY

In consideration of Agents and Bank's acceptance of this Agreement, the undersigned Guarantor (jointly and severally if more than one) unconditionally guarantees the performance of all obligations of Merchant to Agent and Bank under the Agreement, and payment of all sums due hereunder, and in the event of default, hereby waives notice of default and agrees to indemnify Agent and Bank for all funds due from Merchant pursuant to the terms of the Agreement. Guarantor waives any and all rights of subrogation, reimbursement or indemnity derived from Merchant, and further waived any and all rights or defenses arising by reason of any modification or change in the terms of the Agreement whatsoever, including, without limitation, the renewal, extension, acceleration, or other change in the time any payment or other performance hereunder is due, and/or any change in any interest or discount rate or fee hereunder. Guarantor confirms that Guarantor, collectively or individually, is a party to the Agreement and, unconditionally and specifically authorizes Agent and Bank, or its authorized agent, to debit any overdue fees, costs, chargebacks, fines, fees, penalties, expenses or obligations under the Agreement and/or any contractual relationship with Agent and Bank from any personal checking or other account owned or controlled by Guarantor, and further to report any default hereunder on Guarantor's personal Credit Bureau Report. Guarantor agrees to pay all costs and expenses of whatever nature, including attorney's fees and other legal expenses, incurred by or on behalf of Bank in connection with the enforcement of this Guaranty.

Merchant: By _____ **Merchant: By** _____
(Guarantor Signature) (Guarantor Signature)

(Print Name) (Print Name)

Date: _____ **Date:** _____

BANK DISCLOSURE

Merchant Bank Information

BMO Harris Bank
150 N. Martingale Road, Suite 900
Schaumburg, IL 60173
847-240-6600

Citizens Bank, N.A.
One Citizens Plaza
Providence, RI 02903
877-550-5933

Upon approval the merchant bank will be selected and stated in your welcome letter. The selection is referred to herein as the "Bank".

Important Bank Responsibilities

1. Bank is the only entity approved to extend acceptance of VISA products directly to a Merchant.
2. Bank must be a principal to the Merchant Agreement.
3. Bank is responsible for educating Merchants on pertinent VISA Operating Regulations or such pertinent rules and regulation of MasterCard International with which merchants must comply. Merchant acknowledges it has read and understood, or seek clarification from Agent or the Bank, all such rules and regulations before submitting a transaction for processing by Agent and Bank.
4. Bank is responsible for and must provide settlement funds to the Merchant.
5. Bank is responsible for all funds held in reserve that are derived from settlement.

Merchant Information

Merchant Name: _____

Merchant Address: _____

Merchant Phone: _____

Important Merchant Responsibilities

1. Ensure compliance with cardholder data security and storage requirements.
2. Maintain fraud and chargebacks below thresholds.
3. Review and understand the terms of the Merchant Agreement.
4. Comply with VISA, MasterCard, And American Express and Discover Operating Regulations.
5. You may download Visa Regulations from Visa's website at: <https://usa.visa.com/support/small-business/regulations-fees.html>
6. You may download MasterCard Regulations from MasterCard's website at:
<http://www.mastercard.com/us/merchant/support/rules.html>
7. You may download the American Express Merchant Operating Guide from American Express' website at:
<http://www.americanexpress.com/merchanttopguide>
8. You may download additional merchant information from Discover Network's website at:
<http://www.discovernetwork.com/merchants/index.html>

The responsibilities listed above do not supersede terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the VISA Member– Bank –is the ultimate authority should the Merchant have any problems.

Merchant's Signature

Date

Merchant's Printed Name & Title