DEFINITION OF FEES ON YOUR MERCHANT PROCESSING AGREEMENT

This guide gives a brief description of the fees that appear on your Merchant Processing Agreement.
It's important to understand the fees on your merchant services agreement and which fees apply to you.

PCI Maintenance
- Covers PCI Compliance regulations
- Email reminders for annual questionnaires and quarterly scans
- Backend updates to ensure billing/non-billing of Non-Compliance
- Includes $100,000 of Data Breach coverage

Data Breach Service Plus
- Access to a customer portal to maintain the merchant's compliance
- Access to support services
- Provides the card networks with details of the merchant's PCI Compliance status.
- Access to resources for current regulations, guidelines, and employee training material to keep businesses in compliance

Annual Membership
- Provides access to chargeback support, dispute resolution, fraud monitoring, technical and client support

Chargeback
- Occurs when a cardholder or card-issuing bank submits a report disputing a transaction which opens a case
- Chargeback costs are initiated by the network who compile the reports and assist in the dispute process to help the merchant with their rebuttal

Retrieval
- Occurs when a card-issuing bank or the cardholder asks the merchant for a copy of the transaction sales draft (receipt) to further verify the validity of the transaction
- Retrieval costs are initiated by the network who compiles the transaction data (or electronic receipts) and submits it on the merchant's behalf or sends out notice requesting a copy directly from the merchant in order to assist with the retrieval process

Voice Authorization $1.75 *(Per occurrence)*
- A merchant-initiated phone call to obtain an approval code from the card-issuing bank on a transaction

ACH Reject
- Charged if Simpay incurs fees for bank rejected debits/deposits due to any reason, including non-sufficient funds

Regulatory Compliance *(Billed in March)*
- Maintains regulatory initiatives, system updates, required monitoring, and reporting on processing activity i.e. annual processing required by the IRS. Form 1099-K reports every January

Visa FANF Card Present
- Visa initiated network fee to all locations that have processed EMV/swiped Visa branded cards
- Assessed at the federal taxpayer identification number (TIN) level based on merchant's number of locations. FANF is billed a month after it is incurred

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(cont.)

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Visa FANF Card Not Present
- Visa initiated network fee is a monthly fee based on merchant's number of locations, total monthly gross sales volume originating from Visa Credit, Visa Non-PIN Debit, and Visa Prepaid cards, and whether the cards/transactions were key-entered
- Assessed at the federal taxpayer identification number (TIN) level
- FANF CNP is billed a month after it is incurred to all locations that have processed key-entered Visa branded cards

AMEX Full Acquiring Access
- American Express initiated fee from the networks
- Billed to the merchants who process American Express OptBlue
- Based upon processing volume

MasterCard Location Fee
- MasterCard initiated fee to all locations that have processed MasterCard branded cards
- Assessed at the federal taxpayer identification number (TIN) level
- Based on merchant's number of locations
- Billed a month after it is incurred

Monthly Minimum Fee - $35.00 *(Per month)*
- Minimum amount billed for transaction processing fees
- Merchants will be charged the difference on their statement if the processing fees do not cover the set monthly minimum amount

EBT Network Access
- Billed to merchants who accept Electronic Benefits Transfer (EBT) cards and require access to the EBT networks to obtain approval/declines

Network Access
- Provides access to networks to process credit and debit transactions

eIDS Dispute Tool
- An optional charge only billed to merchants who have enrolled into Business Track
- Business Track provides access to the Dispute Manager which allows merchants to manage their chargebacks and retrievals
- Provides access to statements, transaction data, and yearly 1099-K

TransArmor Fee
- An authorization fee that applies to Clover POS transactions

Please refer to the Merchant Processing Agreement to see all applicable rates, fees, and charges assessed to your account. If you have additional questions, please visit our website, www.simpay.net