

Schedule A to Merchant Agreement

Merchant: **City of Lake Worth Beach**

NAPFINSCHEDAICPT2F 202104

Assumptions

Transaction related assumptions		Other assumptions	
Payment Transaction Sales Volume	\$1,400,000	Number of locations	3
Average Transaction Amount	\$49.00	Authorization / Capture %	135.0%
Debit / EBT Transactions	0	Chargebacks as % of Sales Transactions	0.0300%
Conveyed Transactions	N/A	Billing Frequency	Monthly
Safetech Encrypted Items	N/A		

Target Qualification Level:

Mastercard:	Public Sector	MUPS	American Express:	Emerging Market - Tier 1	AEM1
Visa:	CPS Retail 2 (Emerging Markets)	VCR2	Discover:	PSL Public Services - Core	D161

1. Fees applied on every transaction

Card Network Interchange & any incremental discount rate % – Mastercard, Visa and Discover assess an Interchange Rate, Assessment Fee and Network Fee for each transaction. American Express assesses a Wholesale Discount Rate and Network Fee for each transaction. These rates and fees will be passed through at cost.

Interchange and Wholesale Discount Rates	as set by each Card Network
MasterCard, Visa & Discover Incremental Discount Rate	0.1500%
American Express Incremental Discount Rate	0.1500%
PIN Debit, PINLess Debit, and/or EBT Network Fees	All standard Debit Network Fees will be assessed
Debit – Incremental Discount Rate	N/A
JCB (Japanese Credit Bureau)	N/A
Voyager Discount Rate (if settled)	N/A
Wright Express (WEX) Discount Rate (if settled)	N/A

Card Network Assessments			Card Network Fees		
				Credit	Debit
Mastercard	Credit transactions < \$1000 and all Debit transactions	0.130%	Mastercard Network Access & Brand Usage Fee (NABU) (Charged per Authorization & per Refund)	\$0.0195	\$0.0195
	Credit transactions > \$1000	0.140%			
Visa	Debit transactions	0.130%	Visa Domestic Sales Auth (APF) (Charged per Authorization & per Refund)	\$0.0195	\$0.0155
	Credit transactions	0.140%			
American Express OptBlue Network Fee		0.160%	Visa Intl Sales Auth (APF) (Charged per Authorization & per Refund)	\$0.0395	\$0.0355
Discover		0.130%	Discover Data Usage Fee	\$0.0025	\$0.0025

Card Network Fees

MC Connectivity Fee* (per Transaction and Authorization)	\$0.0014	VI Financial Transaction Fee	\$0.0018
MC Reporting & Infrastructure	\$0.0003	VI Reporting & Data Transfer	\$0.0002

*In some cases, it is not possible to allocate the associated expenses from the payment networks directly to transaction counts or volume, so Chase Merchant Services produces a rate that is based on the associated expense from the payment networks and applies that expense accordingly.

Customer initials

x

Please initial to acknowledge pg. 1 of the Schedule A pricing sheet

Transaction Fees	
Mastercard per transaction	N/A
Visa per transaction	N/A
Discover per transaction	N/A
JCB per transaction	N/A
American Express per transaction	N/A
PIN Debit per transaction	N/A
PINLess Debit per transaction	N/A
EBT per transaction	N/A
Check Verification – Scan per transaction	N/A
Voyager per transaction	N/A
Wright Express per transaction	N/A
Hosted Pay Page per transaction	N/A
Managed POS Vendor per transaction	N/A

Authorization Fees	
Mastercard per authorization	\$0.1000
Visa per authorization	\$0.1000
Discover per authorization	\$0.1000
JCB per authorization	N/A
American Express per authorization	\$0.1000
Voyager per authorization	N/A
Wright Express per authorization	N/A
Private Label per authorization	N/A
Dial Backup authorization surcharge	\$0.0100
Other Transaction Fees	
Safetech Encryption per transaction	N/A
Safetech Tokenization per transaction	N/A
Level III Purchasing Card per transaction	N/A

2. One Time and Periodic Fees

One Time Fees		Monthly Fees		Periodic Fees	
Account Setup Fee	N/A	Monthly Service Fee ¹	\$2.50	Annual Fee	N/A
Rush Fee	N/A	Monthly Minimum Fee ²	\$25.00	Card Network Fees	
Terminal Reprogram Fee	N/A	Online Reporting Tool	N/A	Visa Fixed Acquirer Network Fee ⁴	Varies
PIN Debit Setup Fee	N/A	Safetech Encryption ³	N/A	MC Merchant Location Fee ⁵	\$1.25
PIN Pad Encryption Fee	N/A	Managed POS Vendor per Terminal	N/A		
Frame Relay: N/A					
Setup Fee	N/A	Monthly Fee	N/A		
Third Party Setup Fee	N/A	Third Party Monthly Fee	N/A		

1 – Monthly service fees will be debited for the first time in the month after Merchant account has been set up. These fees will be debited regardless of whether transactions are processing through the Merchant account.

2 – CMS will apply the Monthly Minimum Fee only when the total amount of all processing fees (Sections 1, 3A, & 4) is less than \$25.00. If Merchant's processing fees do not reach \$25.00, CMS will charge the difference. For example, if processing fees total \$17.00 CMS would charge an additional \$8.00 to meet the \$25.00 minimum.

3 – If Merchant obtains point of sale device(s) from CMS for use with Safetech Encryption, the following additional fees shall be assessed: (a) a one-time fee of \$10.90 per Verifone device; (b) a one-time fee of \$10.00 per Ingenico device; and (c) an encryption injection fee of \$34.95 per device per occurrence. These assessments are in addition to the above Safetech Encryption Fee(s). If Merchant obtains point of sale device(s) from a third party, additional fees may apply. Merchant acknowledges and understands that its use of any fraud mitigation or security enforcement solution (e.g. an encryption product or service), whether provided to merchant by CMS or a third party, in no way limits Merchant's obligation to comply with the Security Standards or Merchant's liabilities set forth in this Agreement.

4 – Visa Fixed Acquirer Network Fee is a monthly fee assessed by Visa based on Merchant Category Code (MCC), dollar volume, number of merchant locations, number of Tax IDs, and whether the physical Visa card is present or not present at the time of the transaction. This fee can vary monthly.

5 – Mastercard Merchant Location Fee of \$1.25 will be applicable for each month with \$200.00 or more in Mastercard volume. This fee will be assessed quarterly based on the previous 3 months activity.

JPM Payments Platform			
JPM Payments Platform Transaction Fee	N/A	JPM Payments Platform Monthly Fee	N/A
JPM Payments Platform Setup Fee	N/A		

3. Per Incidence Fees

3A. Per Incidence Fees: Charged every time the Merchant's account incurs one of the below items		
Chargeback Fee	\$10.00	Charged when a cardholder or card-issuing bank formally protests a charge
Voice Authorization Fee	\$0.65	Charged when the Voice Authorization phone number is called to authorize a credit card
AVS Fee – Electronic	N/A	Charge for each electronic address verification authorization
Batch Settlement Fee	N/A	Charged for each batch of transaction(s) submitted for settlement
ACH fee	N/A	Charged for each ACH (transmission of funds) sent to your account
ACH Return Fee	\$25.00	Charged when CMS is unable to debit fees from Merchant's account

Customer initials	x	Please initial to acknowledge pg. 2 of the Schedule A pricing sheet
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3B. Per Request Fees: Charged every time Merchant requests one of the below items

Supplies: Billed Per Order	N/A	Charges for supply orders vary based on the items ordered		
Dynamic Debit Surcharge Fee	N/A	Charged for each PIN Debit transaction routed with the Dynamic Routing product		
PIN Debit Injection Fee	\$40.00	Charged when merchant elects PIN Debit processing and applies to each device not purchased from CMS.		
Statement Type:	Resource Online	Statement only	Statement Frequency:	Monthly

4. Card Network Fees – Per Incidence

MC Acquiring License Fee *	0.004%	Charged on Mastercard Gross Sales volume. See additional information under Card Network Charges section on page 4.
MC Digital Enablement / Card Not Present Fee	0.010%	Charged on Mastercard Card Not Present Gross Sales volume.
AX OptBlue Card Not Present Fee	0.300%	Charged on American Express Card Not Present Gross Sales volume.
AX OptBlue Application-initiated Fee	0.300%	Charged on American Express transactions initiated by a digital wallet application.
Discover Network Authorization Fee	\$0.0190	Charged by Discover on all authorizations for card transactions that are settled through the Discover Network
MC Auth Access Fee – AVS Card Present	\$0.010	Charged by Mastercard when a merchant uses the address verification service to validate a cardholder address
MC Auth Access Fee – AVS Card Not Present	\$0.010	
MC Card Validation Code 2 Fee	\$0.0025	Charged by Mastercard when a merchant submits the Card Validation Code 2 (CVC2) in an authorization request
MC SecureCode Transaction Fee	\$0.030	Charged on MC SecureCode transactions that are sent for verification.
MC Account Status Fee (Intra-regional)	\$0.025	Charged by Mastercard or Visa when a merchant uses this service to do an inquiry that a card number is valid
MC Account Status Fee (Inter-regional)	\$0.03	
Visa Zero \$ Account Verification Fee		
Domestic Debit	\$0.030	
Domestic Credit	\$0.035	
International Debit/Credit	\$0.070	
MC Processing Integrity Fee		Charged when a card is authorized but not deposited and the authorization is not reversed in a timely manner. * the minimum fee amount for a Final Authorization is \$0.04
Pre Authorization	\$0.045	
Final Authorization *	0.250%	
Visa Misuse of Authorization Fee	\$0.093	
Visa Zero Floor Limit Fee	\$0.20	Charged when a transaction is deposited but never authorized
Visa Transaction Integrity Fee – Credit	\$0.10	Charged on Visa transactions that do not meet qualification criteria for US Custom Payment Service (CPS) categories.
Visa Transaction Integrity Fee – Debit / Prepaid	\$0.10	
Visa System Integrity Fee Domestic	\$0.10	Data Consistency fees will be charged when certain authorization data elements are changed or manipulated to move from a declined to an approved authorization response. Excessive Authorization fees will be charged for each reattempt in excess of 15 authorizations within a 30-day period.
Visa System Integrity Fee Cross Border	\$0.15	
Discover Program Integrity Fee	\$0.05	Charged on Discover transactions that are downgraded to or directly qualify for U.S Base-submission interchange program.
MC Ineligible Chargeback Blocking Fee	\$3.00	Charged when a fraud related Chargeback is blocked by Mastercard.
MC Cross Border Assessment Fee	0.60%	Charged by MasterCard, Visa, American Express, and Discover on foreign bank issued cards.
Visa International Service Assessment Fee	1.00%	
AX OptBlue International Fee	1.00%	
Discover International Service Fee	0.80%	Additional fee charged by MasterCard, Visa and Discover on foreign bank issued cards.
MC International Support Fee	0.85%	
Visa Interregional Acquiring Fee	0.45%	
Discover International Processing Fee	0.50%	
Visa Partial Auth Non-Participation Fee	\$0.01	Applies to Petroleum merchants using automated fuel pumps that do not support Partial Authorization
MC Global Wholesale Travel Transaction Program B2B Fee	1.57%	Applies to Travel merchants for transactions qualifying at the Mastercard Commercial Business-to-Business interchange category.
Visa Global B2B Virtual Payment Service Fee	1.55%	Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.
MC Humanitarian Program Fee	0.25%	Applies to transactions qualifying at the MasterCard Humanitarian Prepaid card interchange category. When this fee applies, other MC Payment Brand fees will be waived.
MC Freight Program Fee	0.50%	Applies to Freight transactions qualifying at the Freight Program interchange category.

5. Other Fees

Fee Description	Amount	Fee Description	Amount

Customer initials	x	Please initial to acknowledge pg. 3 of the Schedule A pricing sheet
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Equipment Swap Fees

Type	Description	Fee
Refund for Returned Equipment	A full refund will be provided on POS Terminals, Tablet Hardware and Tablet Accessories that are returned within ninety (90) days of purchase.	
Replacement Fee (swap)	In warranty POS Terminals, Tablet Hardware and Tablet Accessories ¹	\$50.00
Replacement Fee (swap)	Out of warranty POS Terminals, Tablet Hardware and Tablet Accessories: Replacement (swap) fees vary based on Manufacturer and Model and will fall within the specified range to the right	\$100 - \$1,000
Encryption Fee	Safetech	\$34.95
Late Fee	For all equipment returned late, or not returned	Up to \$1,000

¹\$50.00 swap fee applies to POS Terminals, Tablet Hardware, and Tablet Accessories that are in warranty at the time of the swap; provided that the POS Terminals are compliant with the latest Payment Card Industry standards and supported by CMS.

Card Network Charges

A significant portion of the fees that Paymentech, LLC, also known as Chase Merchant Services ("CMS") charges consists of fees and other charges that CMS pays to the various card networks and payment systems ("Card Networks"). These charges (collectively referred to in this Schedule A as "Card Network Fees", include, but are not limited to, interchange rates, assessments, file transmission fees, access fees, and international and cross border fees, and will be charged to Merchant in addition to the rates set forth above. Whether a particular Card Network Fee applies may be based on a number of factors, such as the type of card or payment method presented, specific information contained within the Transaction, how and when the Transaction is processed, and the merchant's domicile and industry.

Please note that CMS may, from time to time, elect not to charge for certain existing, new or increased Card Network Fees. If CMS elects not to charge any Card Network Fees, CMS reserves the right to begin doing so at any time in the future (including with respect to existing, new or increased Card Network Fees), upon notice to Merchant. No such Card Network Fees will be imposed retroactively.

* Mastercard assesses the Mastercard Acquiring License Fee annually to each Acquirer based on the total annual volume of Mastercard-branded sales (excluding Maestro PIN debit volume) of its U.S. domiciled merchants. To fairly distribute the fee across all CMS Mastercard-accepting merchants, a rate of 0.004% will be applied to all of Merchant's Mastercard gross sales transactions.

NOTICE REQUIRED BY AMERICAN EXPRESS: American Express requires that CMS inform Merchants that (i) American Express charges CMS a wholesale discount rate and not interchange and (ii) American Express operates a non-interchange based network.

6. Authorized Signature

Authorized Representative Signature: Must appear on Merchant Application

Print Name

Title

X _____

Signature

Date

Please ensure to initial pages 1, 2 and 3