



**Potters Council American Ceramic Society**  
**Schedule A Pricing Sheet- Effective Date 09/2010**

Merchant Legal Name:

**Discount Fees: Tiered** – Visa, MasterCard, and Discover transactions will be processed at one of six possible rates detailed below, according to the Interchange Level at which the transaction is processed.

	<b>Check Card Rate (Off-line Debit)</b>	<b>Credit Card Rate</b>
Qualified	1.82%	2.25%
Mid-Qualified	2.23%	2.60%
Non-Qualified	2.62%	3.04%

**Payment Brand Pass-Thru Fees:**

	<b>Visa</b>	<b>MasterCard</b>	<b>Discover</b>
Assessment Rates	0.11%	0.11%	0.10%
Int'l Cross Border Fees	0.40%	0.40%	0.55%
AVS Auth Access Fee		\$0.005/\$0.0075*	
Zero \$ Account Verification Fee	\$0.025		
Misuse of Auth Fee	\$0.048		
Zero Floor Limit Fee	\$0.10		

\*Card Present / Card Not Present Transactions

**Non-BankCard Discount Rates:**

Revolution Money                      0.50%  
 JCB (Paymenttech Settled)            3.20%

**Authorization Fees:**

MasterCard / Visa / Discover Auth Fee    Waived                      PIN Debit Transaction Fee            \$0.20 + Debit Network Fees  
 American Express Auth Fee                \$0.15

**Monthly Service Fee:**                      \$3.50  
**Merchant Supplies:**                        Included

**Miscellaneous**

Application Fee	Waived	Chargeback Fee	\$15.00
Reprogram Fee	Waived	Voice Auth Fee	\$0.55
Touchtone Setup Fee	\$100.00	ACH Reject Fee	\$25.00
Minimum Monthly Fee	N/A	Manual Imprinters	\$25.00

**Amount payable upon termination:** In addition to the other amounts due under this Agreement (including, without limitation, the fees and charges described in this Schedule A), you may owe an amount in the event you terminate this Agreement. Whether you will owe that amount, and how much you will owe, will be determined in accordance with Section 10 of this Agreement.

**Additional Information About Your Fees**

**Payment Brand Charges:** A significant amount of the fees that we charge you for processing your Payment Transactions consists of charges that we must pay to the Payment Brands and Payment Brand issuers (or that are otherwise charged by the Payment Brands and Payment Brand issuers in connection with your Payment Transactions). These charges, which include interchange, assessments, file transmission fees, and other charges are referred to in this Schedule as "Payment Brand Charges". Thus, in addition to the fees set forth above in this Schedule, you will also be charged Payment Brand Charges. Notwithstanding the foregoing, we may temporarily elect not to charge you for certain Payment Brand Charges. Therefore, it is possible that you may not be charged for certain Payment Brand Charges for a period of time. If that is the case, our election not to charge you for those Payment Brand Charges should not be construed as a waiver of our right to charge you for those Payment Brand Charges, and we reserve the right to start charging you for them upon notice to you at any time in the future. No such charges will be imposed retroactively, however. Our right to impose such charges in the future extends to Payment Brand Charges currently in effect, increases in the amount of those Payment Brand Charges, and new Payment Brand Charges imposed by Payment Brands and Payment Brand Issuers.

**Interchange and Assessments:** Payment Brand Charges, including interchange fees and assessments, are set by the Payment Brands and Payment Brand Issuers based in part upon a series of interchange levels that they establish and modify from time to time. Thus, the interchange fee and amount of assessments charged for a given Payment Transaction depends on the interchange level applicable to that Payment Transaction; and that interchange level depends on a number of factors established by the Payment Brands, such as the type of Payment Instrument presented, specific information contained in the Payment Transaction, how and when the Payment Transaction is processed, your industry, and other factors. For a Payment Transaction to qualify at any specific interchange level, the applicable qualification criteria must be met. Note that the Payment Brands regularly add new interchange levels, and change the interchange rates or qualification criteria for existing interchange levels.

**Capitalized Terms:** Please review the definitions in your Agreement so that you understand the capitalization terms we use in this pricing schedule. The capitalization term "Payment Brand" has the same meaning as the term "Payment Brand" or "Association" in your Agreement. The capitalization term "Rules" has the same meaning as the term "Rules", "Association Rules", or "Regulations" in your Agreement. The capitalization term "Payment Transaction" has the same meaning as the term "Payment Transaction", "Card Transaction", or "Sales Data" in your Agreement. The capitalization term "Payment Instrument" has the same meaning as the term "Payment Instrument", "Card", and "credit card" in your Agreement.

**IF YOU SELECT TO USE A PINPAD ENTRY DEVICE, PLEASE READ THE FOLLOWING CAREFULLY**

If you are not currently using a PCI PED / TDES device according to the Visa website listing, you will be required prior to July 1, 2010 to upgrade to a certified device at your own cost. You can find a listing of devices supported by Chase Paymenttech at [www.chasepaymenttech.com/merchantcenter](http://www.chasepaymenttech.com/merchantcenter).

**Contact Information:**

Name:  
 Phone:  
 Fax:

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 Authorized Signature

\_\_\_\_\_  
 Date

**For information please call Jennifer Estrada at:  
 214.849.3308**