

Merchant Network Pass-Thru Fees Glossary  
**Worldpay**  
**SIGNATURE NETWORKS FEE SCHEDULE**  
**TO THE MERCHANT PRICE SCHEDULE**  
**TO THE MERCHANT PROCESSING AGREEMENT**

This Signature Networks Fee Schedule shall be an exhibit ("Exhibit") to the Merchant Price Schedule to the Merchant Processing Agreement between Processor and Merchant (the "Agreement"). Except for the terms defined herein, the capitalized terms herein shall have the same meaning as given to them in the Agreement.

Merchant desires to be an acquirer and/or merchant in one or more of the following corporations, networks and/or programs (collectively "Signature Networks" or individually "Signature Network"). Merchant represents and warrants that it has been approved by the Signature Network(s) to be an acquirer and/or merchant in such Signature Network(s) either through a direct agreement between Merchant and such Signature Network(s) or by sponsorship into such Signature Network(s) through a separate agreement between Merchant and a third party (which may be Processor or Processor's affiliate or agent):

If Merchant is sponsored by or processed by Processor, Processor's affiliate or Processor's agent (collectively "Processor Sponsor") into an Signature Network (which shall be at the sole discretion of Processor Sponsor and which shall only be pursuant to a separate written agreement other than this Agreement) and Processor Sponsor's agreement with such Signature Network which permits such sponsorship or processing, terminates for any reason, Processor Sponsor shall thereafter have no obligation to sponsor and/or process Merchant into such Signature Network. If Merchant for any reason begins receiving any Services in connection with any of the following corporations, networks and/or programs or Merchant begins receiving any Services in connection with any other corporations, networks and/or programs supported by Processor or its affiliates, then Merchant agrees that such corporations, networks and/or programs shall automatically become Signature Networks for purposes of this Agreement and all of Merchant's obligations in this Agreement shall apply with respect to all Signature Networks. Processor may route VISA, MasterCard, and Signature Network transactions according to its standards and at its sole discretion.

Merchant agrees that it has or will, prior to commencing participation in each Signature Network, obtain all necessary approvals and execute any applications and/or agreements necessary for, required by or affecting Merchant's participation in such Signature Network(s). In addition, Merchant shall obtain such other approvals or execute such other documents as may be required from time to time in connection with Merchant's participation in such Signature Networks. Merchant agrees to participate in Signature Network(s) in compliance with, and subject to, the Bank Rules and the Operating Regulations. Merchant agrees to pay all fees, fines, assessments and penalties as they are currently in effect or may be changed from time to time, imposed by the Signature Network(s), whether billed directly to Merchant by such Signature Network(s) or through Processor or its affiliates or agents. Processor may allocate any such fees, fines, assessments or penalties in such manner as it deems advisable in its sole discretion. Merchant attests that all POS terminals are operating with unique keys as mandated by Signature Networks. Merchant agrees to indemnify and hold harmless, Processor, its officers, employees, affiliates and agents, from and against any losses, damages, fees, fines, penalties and expenses, including reasonable legal, accounting and collection fees and expenses, that Processor, its officers, employees, affiliates and agents may incur as a result of Merchant's failure to comply with any provision of the Bank Rules, the Operating Regulations, the Agreement or this Schedule or for any other reason in connection with the Services provided hereunder, whether incurred by or as a result of the action or failure to act of Processor or Merchant, or their agents. The foregoing may include, but shall not be limited to, the repayment of settlement funds by Merchant to Processor. This indemnification shall survive the termination of the Agreement.

\*\*\*

Other Third Party Fees: Merchant acknowledges and agrees that it shall be solely responsible for any and all other third party fees, assessments and/or penalties assessed to or incurred by Bank in connection with this Agreement. Such third party fees shall include, but shall not be limited to travel and related expenses and fees assessed by software and/or hardware providers.

● - Update to description, definition, qualification or deletion of existing rate/fee    ▼ - Existing Rate/Fee decrease    ▲ - New Rate/Fee or Existing Rate/Fee Increase

Statement Description	Rate	Driver	Description
MASTERCARD CAD ACQUIRER FEE	0.0076%	Sales Dollar Volume	Fee to cover the annual acquirer and processor licensing fee.
MASTERCARD CAD ASSESSMENT FEE	0.0870%	Sales Dollar Volume	Fee for brand usage on sales only dollar volume for transactions
MASTERCARD CAD CROSS BORDER DCC FEE	0.4000%	International Sales Volume	For international sales where the Acquirer and Issuer are in different countries and the transaction is in different currencies. Incremental fee for DCC activity.
MC CAD ACCT INQUIRY STATUS DOM	\$0.0250	Transaction Count	Authorization count on domestic authorizations with a \$0 amount.
MC CAD ACCT INQUIRY STATUS INTL	\$0.0300	Transaction Count	Authorization count on intraregional authorizations with a \$0 amount.
MC CAD ACQ POS CROSS BORDER	0.6000%	International Sales Volume	For international sales where the Acquirer and Issuer are in different countries.
MC CAD ADVICE CODE INTEGRITY	\$0.10	Authorization	Fee for any Card-Not-Present (CNP) authorization that is declined with a merchant advice code (MAC) value of 03 (closed account or fraudulent) or 21 (cardholder cancelled agreement), when in the past 30 days a transaction on the same card, at the same merchant, and with the same transaction amount, was declined with MAC code value of 03 or 21.
MC CAD AUTH OPTIMIZER INSUFF FUND	\$0.020	Authorization	Insufficient Funds (51) declines on CNP Recurring Transactions where the merchant advice code is 24-30
MC CAD CREDENTIAL CONTINUITY FEE	\$0.0300	Authorization	Assessed for each recurring payment transaction made with an outdated credential at least 10 calendar days after an issuer reported an account update for that same credential to the Automatic Billing Updater issuer account change database.
MC CAD DECLINE REASON CODE FEE	\$0.0200	Authorization	This authorization fee bills for CNP activity where the Decline Reason Code is 79, 82, or 83, and the Merchant Advice Code is equal to 01 or 03.
MC CAD DIGITAL ENABLEMENT FEE	0.02%	Sales Dollar Volume	Assessed on all card not present sale transactions.
MC CAD DIGITAL ENABLEMENT FEE MAX	\$0.20	Authorization	Assessed on all card not present sale transactions. This MAX rate will bill when the transaction amount is more than \$1,000
MC CAD DIGITAL ENABLEMENT FEE MIN	\$0.02	Authorization	Assessed on all card not present sale transactions. This MIN rate will bill when the transaction amount is less than \$100
MC CAD EXCESSIVE AUTH INTEGRITY FEE	\$0.50	Transaction Count	Applies to authorization attempts after 10 prior issuer-declined authorization attempts on the same account number, card acceptor (MID), and for the same amount within a 24- hour period.
MC CAD FINAL AUTH INTEGRITY FEE	0.30%	Authorization Volume	Final authorizations not reversed within 7 calendar days.
MC CAD FINAL AUTH INTEGRITY FEE MIN	\$0.05	Authorization	Final authorizations not reversed within 7 calendar days (minimum charge of \$0.04).
MC CAD NO REV OR CLEAR PREAUTH	0.30%	Sales Dollar Volume	Approved pre-auths not reversed or cleared within 30 calendar days of the authorization.
MC CAD NO REV OR CLEAR PREAUTH MIN	\$0.05	Authorization	Approved pre-auths not reversed or cleared within 30 calendar days of the authorization.
MC CAD NO REV OR CLEAR UNDFND AUTH	\$0.05	Authorization	Approved undefined auths not reversed or cleared within 7 calendar days of the authorization.
MC CAD NO REV OR CLR UNDFD AUTH	0.30%	Sales Dollar Volume	Fee applies to approved or partially approved authorizations that are not fully reversed or cleared within 7 calendar days of the authorization.
MC CAD NOMINAL AUTH INTEGRITY FEE	\$0.10	Authorization	Fee for any Card-Not-Present (CNP) approved nominal amount authorization with a subsequent reversal for transactions under 1 full unit of currency or the equivalent of \$1.00 USD.
MC CAD WHOLESALE TRAVEL PROGRAM	0.6000%	Sales Dollar Volume	Sales Dollar Volume when qualifying for the Wholesale Travel Program.

Statement Description	Rate	Driver	Description
VISA CAD ACQ POS IAF	0.6000%	Sales Dollar Volume	International Service Fee for transactions acquired in CAD with cards issued outside CAD and settled in CAD.
VISA CAD ACQ POS ISA DCC	0.4000%	Sales Dollar Volume	International Service Fee for transactions acquired in CAD with cards issued outside CAD and not settled in CAD. This is incremental to VISA CAD ACQ POS IAF.
VISA CAD ACQ REQ COPY FULFILLMENT	\$ 0.45	Event Count	Acquirer fulfills issuer's retrieval request with a copy of the sales draft.
VISA CAD ASSESSMENT FEE SIG CREDIT	0.0900%	Sales Dollar Volume	Fee for brand usage applied to sales dollar volume.
VISA CAD ASSESSMENT FEE SIG DEBIT	0.0900%	Sales Dollar Volume	Fee for brand usage applied to sales dollar volume.
VISA CAD CASE FILE SUBMITTED	\$ 12.50	Chargeback/Adjustment	Acquirer files a case to Visa for review.
VISA CAD DISPUTE ACCEPT 21-25 DAYS	\$ 2.50	Chargeback/Adjustment	Acquirer accepts liability within 21–25 days of receiving the preceding questionnaire.
VISA CAD DISPUTE ACCEPT 26-30 DAYS	\$ 3.50	Chargeback/Adjustment	Acquirer accepts liability within 26–30 days of receiving the preceding questionnaire.
VISA CAD DISPUTE ACCEPT IN 20 DAY	\$ 1.50	Chargeback/Adjustment	Acquirer submits a response questionnaire (dispute response, pre-arbitration or pre-arbitration response) within 20 days of receiving the preceding questionnaire.
VISA CAD DISPUTE EXPIRED	\$ 4.50	Chargeback/Adjustment	Acquirer does not respond or accept liability within 30 days of receiving questionnaire.
VISA CAD DISPUTE RESP 21-25 DAYS	\$ 1.75	Chargeback/Adjustment	Acquirer submits a response questionnaire within 21–25 days of receiving the preceding questionnaire.
VISA CAD DISPUTE RESP 26-30 DAYS	\$ 2.15	Chargeback/Adjustment	Acquirer submits a response questionnaire within 26–30 days of receiving the preceding questionnaire.
VISA CAD DISPUTE RESP WITHIN 20 DAY	\$ 1.05	Chargeback/Adjustment	Acquirer submits a response questionnaire (dispute response, pre-arbitration or pre-arbitration response) within 20 days of receiving the preceding questionnaire.
VISA CAD IMAGE DOCUMENTATION FEE	\$ 1.50	Chargeback/Adjustment	Applies to each dispute when supporting documents or images are electronically delivered to Visa via VROL.
VISA CAD PRE-COMPLIANCE SUBMITTED	\$ 0.45	Chargeback/Adjustment	Acquirer submits a pre-compliance questionnaire.
VISA CAD ZERO FLOOR LIMIT FEE	\$0.05	Authorization	Fee applies to settled transactions and purchase return transactions without proper approved or partially approved authorizations.
VS CAD ACCOUNT NAME INQUIRY FEE	\$0.050	Authorization	Fee Assessed on Authorizations where Account Name Inquiry is requested and an usable result is returned
VS CAD AUTH MISUSE FEE	\$0.05	Authorization	Fee applies to an approved or partially approved authorization without a corresponding settled transaction within _x_# of days. (T&E=20 days, all others=10 days) Also applies when a transaction is cancelled or times out and is not properly reversed. The fee is billed in the month after it is incurred.
VS CAD B2B VIRTUAL SERVICE FEE DOM	0.6000%	Sales Dollar Volume	Fee is assessed when a merchant accepts a CAD issued Virtual B2B card.
VS CAD B2B VIRTUAL SERVICE FEE INTL	1.5500%	Sales Dollar Volume	Fee is assessed when a merchant accepts a non CAD issued Virtual B2B card.
VS CAD BILL PYMT SERV PARTIC FEE	\$0.10	Authorization	Applies to all Consumer Bill Payment Service (CBPS) transactions, the CBPS is a program in which a merchant must be registered. The CBPS transactions must include the Business Application Indicator (BAI) of 'CB'.
VS CAD COML SOLUTIONS FEE CREDIT	0.01%	Sales Dollar Volume	Fee applied to a purchase/sale volume made with Visa Business Solutions products. Visa Business Solution products include Business, Corporate, Purchasing, and Fleet cards.
VS CAD COML SOLUTIONS FEE DEBIT	0.01%	Sales Dollar Volume	Fee applied to a purchase/sale volume made with Visa Business Solutions products. Visa Business Solution products include Business, Corporate, Purchasing, and Fleet cards.
VS CAD CVV2 AUTH FEE	\$0.0025	Authorization	Fee applies to authorizations when CVV2 returns a result code of Match (M) or No Match (N).
VS CAD DIGITAL CRED UPDATER FEE	\$0.09	Authorization	This fee is charged for account updates on tokenized cards
VS CAD DOM ACCOUNT VERIFICATION	\$0.0100	Authorization	Authorization count on authorizations with a \$0 amount, approved and declined domestic
VS CAD ESTIMATED AUTH FEE	0.02%	Authorization Dollar Volume	Applied to the dollar amount of an estimated authorization
VS CAD INCREMENTAL AUTH FEE	0.02%	Authorization Dollar Volume	Applied to the dollar amount of an incremental authorization
VS CAD INTEGRITY HIGH RISK TRAN FEE	\$0.10	Authorization	Fee applies to Card-Not-Present (CNP) transactions within the following MCCs: 5967—Direct Marketing—Inbound Teleservices Merchant and 7273 -- Dating Services.
VS CAD INTEGRITY HIGH RISK VOL FEE	0.10%	Sales Dollar Volume	Fee applies to Card-Not-Present (CNP) volume within the following MCCs: 5967—Direct Marketing—Inbound Teleservices Merchant and 7273 -- Dating Services.
VS CAD INTL ACCOUNT VERIFICATION	\$0.0200	Authorization	Authorization count on authorizations with a \$0 amount, approved and declined international
VS CAD ISSUER NEVER APPROVE CROSS BORDER	\$0.1500	Authorization	A per-transaction fee assessed for the first and each subsequent reattempt following a Category 1 decline within a rolling 30 day period.
VS CAD ISSUER NEVER APPROVE DOM	\$0.1000	Authorization	A per-transaction fee assessed for the first and each subsequent reattempt following a Category 1 decline within a rolling 30 day period.
▲ VISA CAD NON DOMESTIC SETTLEMENT FEE	0.10%	Sales Dollar Volume	Fee is assessed when the Visa settlement currency is different than the selected settlement currency
Statement Description	Rate	Driver	Description
AMEX CAD INTERNATIONAL FEE	0.6000%	Sales Dollar Volume	For international sales and cash advances where the Acquirer and Issuer are in different countries.
AMEX CAD PARTICIPATION ASSESSMENT	0.1200%	Sales Dollar Volume	Fee for brand usage assessed on all sales transactions.
Statement Description	Rate	Driver	Description
DISCOVER CAD ASSESSMENT FEE	0.0630%	Sales Dollar Volume	Fee for brand usage assessed on all sales transactions.
DISCOVER CAD INTERNATIONAL PROC FEE	0.4000%	International Sales Volume	For international sales and cash advances where the Acquirer and Issuer are in different countries.