

Resolution 2025-R-31

A Resolution authorizing the City of Irondale to enter into an Agreement with Truist Bank for a Credit Card Processing System at Ruffner Park Sports Complex

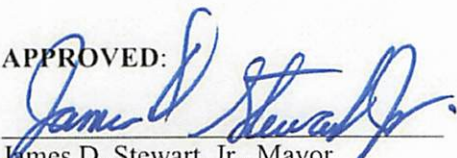
THEREFORE BE IT RESOLVED that Mayor James D. Stewart, Jr., or his designee, is hereby authorized to execute an agreement with Truist Bank for credit card processing services (in substantially the form attached hereto as **Exhibit A**) at Ruffner Park Sports Complex for the fee breakdown detailed in the Agreement as well as any other documents necessary to secure such services.

ADOPTED AND APPROVED: This 4th day of February 2025.



David Spivey, City Council President

APPROVED:



James D. Stewart, Jr., Mayor

ATTESTED:



Leigh Ann Allison, City Clerk

CERTIFICATION

I, Leigh Ann Allison, the City Clerk of the City of Irondale, Alabama, hereby certify the above to be a true and correct copy of a resolution adopted by the City Council of the City of Irondale at its regular meeting held on February 4, 2025, as the same appears in the minutes of record of said meeting.



Leigh Ann Allison, City Clerk

EXHIBIT A



Merchant Services Pricing Offer

Merchant Services
2713 Forest Hills Road
Wilson, NC 27893

Offer Expires on : 4/4/2025

Selected Sales Data

Proposal Date	: 02/18/2025	Merchant Legal Name	: City of Irondale		
Annual V/MC/DS/AMEX Sales(\$)	: \$50,000.00	Average Ticket Size(\$)	: \$25.00	V/MC/Dis/AE Transactions	: 2000
No. Of Locations	: 1	Industry Type	: Retail		

Fees And Rates

VS/MC/DS/AM Discount Rate	: 0.19%	Per Item Fee	: \$0.000
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One Time Fees

Fee Type	Amount	Frequency
No items		

Monthly Fees

Fee Type	Amount	Frequency
FANF	See attached	Monthly
AMEX Non-Swiped Tran Fee	0.60%	Per Transaction
Merchant Compliance Program Fee	\$24.95	Monthly
ICP Minimum Discount Fee	\$10.00	Monthly

Product Fees

Occurrence Fees

Fee Type	Amount	Frequency
ICP Card Brand Fee	\$0.045	Per Transaction
Voice Authorization Fee	\$0.45	Per Voice Transaction
VS Int'l Service Fee	1.55%	Per Transaction
Discover Int'l Service Fee	1.30%	Per Transaction
Visa Transaction Integrity Fee	\$0.200	Per Transaction
Visa Zero Floor Limit Fee	\$0.200	Per Transaction
Visa Base II System Fee	\$0.00294	Per Transaction
MasterCard Digital Enablement Fee	0.02%	Monthly

Fee Type	Amount	Frequency			
Swipe Simple Transaction Fee	\$0.04	Per Authorization		MC Cross-Border Fee	1.65% Per Transaction
Swipe Simple License Fee	\$99.00	One Time paid by Truist		AMEX Inbound Fee	1.10% Per Transaction
Swipe Simple Gateway Monthly Fee	\$19.95	Monthly		MasterCard Location Fee	\$15.00 Annually
				PCI-DSS Non-compliance Fee	\$49.95 Monthly
				Chargeback Handling Fee	\$20.00 Per Chargeback
				Amex Excessive Dispute Fee	\$15.00 Per Chargeback
				ACH Reject Fee	\$25.00 Per ACH
				Equipment Replacement Fee	\$150.00 One Time
				Early termination penalty	\$500.00 One Time

E-SIGNED by RICHARD BLANKENSHIP
on 2025-02-18 21:22:23 GMT
Merchant Signature

February 18, 2025
Date (MM/DD/YYYY)

Equipment Pricing Letter

Selected Products

Category	Product Name	Type	Unit Price	Quantity	Total
Swipe Simple	Swift B250 Bluetooth Reader	Hardware	\$149.00	1	\$149.00
					Sub Total : \$149.00

paid by Truist

Selected Payment Details

Selected Hardware Payment Option	: Paid By Branch	Bank Name	:
Center Number	: 8621170	Account Number	:
Selected Payment Term	:	Routing Number	:

Sales tax will be calculated using the sales tax rate for the state/locality of the "ship to" address. Sales tax will be calculated only on taxable items included within the order; therefore the collected amount may be less than or equal to order amount times the sales tax rate.

Truist Merchant Services utilizes Ingram Micro Secure Payment Solutions for fulfillment and billing of merchant equipment orders. Equipment purchases will be processed via ACH and appear on your bank statement as "Ingram Micro Inc". If you are utilizing an ACH Debit Block service on your business depository account, please add ACH Company ID D621644402 to your ACH Debit Block service. This is critical to ensure your ACH debit entries from Secure Payment Solutions are processed without interruption and are not returned as unauthorized by your financial institution. Questions related to "Ingram Micro Inc" transactions on your bank statement should be directed to Truist Merchant Client Support at 877-672-4228.

I hereby authorize Ingram Micro Secure Payment Solutions to initiate debit entries or such adjusting entries, either debit or credit, which are necessary for corrections to Merchant's above listed account. If routing and DDA information is not provided above, the DDA that receives merchant deposits and adjustments will be debited for the amount due for equipment hardware. This authorization will remain in effect until Merchant notifies Truist Merchant Client Support in writing ten (10) business days in advance of next scheduled ACH payment that Merchant is terminating authorization. Merchant must also notify Truist Merchant Client Support in writing at least ten (10) days in advance of next scheduled ACH payment of any change in Merchant's account number or bank. If ACH entries reject for any reason, Merchant is subject to a \$25 ACH reject fee per attempt.

Refunds will only be issued if the order is cancelled by contacting Truist Merchant Client Support and the equipment has been received by Secure Payment Solutions within 30 calendar days from the original equipment deployment date. Equipment returns received after 30 days from deployment date will be subject to forfeiture of one or more installment payments (if applicable) and restocking fees.

I acknowledge that device(s) purchased and utilized for processing on the merchant account may at some point in the future be deemed obsolete by the manufacturer and/or no longer compliant with Payment Card Industry PIN Transaction Security (PCI PTS) requirements. I understand that if these devices fail and require replacement, a compliant device must be purchased and a temporary disruption to service may occur.

E-SIGNED BY RICHARD BLANKENSHIP
2025-02-18 21:22:30 GMT
Merchant Signature

February 18, 2025

Date (MM/DD/YYYY)

Disclosures

Refer to the included Visa, MasterCard, Discover Network and American Express Interchange Rate Schedules.

Visa Int'l Service Fee: An additional interchange fee of that applies to the amount of a Visa transaction conducted with a non-US based card.

Mastercard Cross Border Fee: An additional interchange fee that applies to the amount of a Mastercard transactions conducted with a non-US based card.

Discover Int'l Service Fee: An additional interchange fee that applies to the amount of a Discover transaction conducted with a non-US based card.

Zero Floor Limit Fee: An additional Visa fee that applies when a settled Visa transaction cannot be matched to a previously approved/partially approved authorization.

Misuse of Authorization System Fee: An additional Visa authorization fee that applies when an approved/partially approved authorization cannot be matched to a settled transaction or authorization reversal.

Visa Transaction Integrity Fee: An additional Visa per transaction fee that applies to each non-Custom Payment Service (CPS) qualified credit, debit, and prepaid transaction. CPS is a Visa program that sets criteria transactions need to meet in order to qualify for optimal interchange rates.

Discover Integrity Fee: An additional per transaction fee that applies to any Discover that qualifies for the Base Submission Level interchange category.

Visa Base II System Fee: A per transaction that applies to each settled Visa transaction.

Mastercard Digital Enablement Fee: An additional fee the applies to the amount of a card-not-present digital transaction conducted with a consumer credit, commercial credit, or signature debit Mastercard card.

A Visa USA Digital Commerce Services Fee of 0.0075% applies to all card not present settled transactions, with a minimum of \$0.0075 per transaction.

Mastercard Per Location Fee: An annual fee assessed for each merchant location which begins billing at account opening and annually thereafter.

Merchant Compliance Program Fee: Provides continuing support, education, and tools (through a third party, SecureTrust) regarding payment brand compliance. Additionally, the monthly fee covers the administration costs of the program with the payment networks. The Merchant Compliance Program is not an insurance program and does not cover any costs associated with remediating compliance issues or any costs you may incur if a breach does occur at any time in the future regardless of your compliance status or participation in the program.

PCI-DSS Non-Compliance Fee: To become PCI DSS compliant and comply with the Merchant Compliance Program, you must complete an annual Self-Assessment Questionnaire (SAQ) with validated results and, if required per the standards, conduct successful periodic network scans. Failure to certify results in the assessment of a monthly non-compliance fee per merchant account until your business compliance status is validated. This fees is assessed if your prior month-end validation status is non-compliant.

American Express Card acceptance is consolidated with Truist Merchant Services resulting in one contractual, pricing, servicing and processing relationship. Your American Express transactions will be governed by the terms and conditions provided under your Truist Merchant Agreement and Merchant Program Guide and the American Express Merchant Operating Guide. Processing American Express Card transactions will constitute your agreement to all of the terms and conditions contained in the Truist Merchant Agreement and Merchant Program Guide and the American Express Merchant Operating Guide, which may be obtained at <http://www.americanexpress.com/merchantopguide>. The annual charges that we estimate you will submit to American Express allow you to be eligible to participate in the American Express OptiBlue® program. You acknowledge and agree that upon written notice from us, you may be converted to a direct American Express Card acceptance relationship with American Express if and when the annual charges that we estimate you will submit to American Express in the first twelve (12) months of your participation in the American Express OptiBlue® program is greater than the thresholds established by American Express for your applicable industry category.

Inbound Fee: A fee of 1.10% will be assessed for AMEX transactions that occur using a card that was issued by an issuer outside of the United States.

Non-Swiped Tran Fee: A fee of 0.60% will be applied for AMEX charges in which American Express did not receive both a) the full magnetic stripe and b) the indicator as to whether the card was swiped.

Excessive Dispute Fee: A per chargeback fee of up to \$15 will be applied if your business exceeds allowed dispute ratios based on American Express Operating Regulations.

Any amendment to fees directly attributed to increases in any Payment Network pass-through fees including but not limited to interchange fees and assessment fees shall, without prior notice, become effective as of the date of Payment Network change.

E-SIGNED by RICHARD BLANKENSHIP

on 2025-02-18 21:22:34 GMT

Merchant Signature

February 18, 2025

Date (MM/DD/YYYY)

MASTERCARD INTERCHANGE RATES

Code	Category	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)
	Convenience Purchases Base	1.45%	\$0.15	1.45%	\$0.15	2.00%	\$0.10	2.00%	\$0.10	2.00%	\$0.10	2.00%	\$0.10	2.00%
	Convenience Purchases Tier 1	1.05%	\$0.15	N/A	N/A	1.65%	\$0.04	1.60%	\$0.04	1.90%	\$0.04	2.30%	\$0.04	1.85%
	Emerging Markets	0.80%	\$0.25	0.80%	\$0.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.60%
	Emerging Markets Education & Govt Debt	0.60%	\$0.15	0.60%	\$0.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$0.00
	Non-Emerged	0.65%	\$0.15	0.65%	\$2.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Lodging and Auto Rental	1.15%	\$0.15	1.76%	\$0.20	1.65%	\$0.10	1.75%	\$0.10	2.10%	\$0.10	2.20%	\$0.10	N/A
	Ment 1 - Insurance	1.85%	\$0.15	1.76%	\$0.20	1.65%	\$0.10	1.43%	\$0.05	1.43%	\$0.05	2.25%	\$0.10	N/A
	Ment 1 - Real Estate Cap	0.60%	\$0.25	0.60%	\$0.25	1.43%	\$0.05	1.43%	\$0.05	1.43%	\$0.05	2.20%	\$0.10	N/A
	Ment 1 - Car Wash/Carry***	0.90%	\$0.25	0.60%	\$0.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Ment 1 - Dry Clean***	0.90%	\$0.25	0.60%	\$0.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Ment 1 - Car Wash/Carry***	0.90%	\$0.25	0.60%	\$0.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Ment 1 - Dry Clean***	0.90%	\$0.25	0.60%	\$0.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Ment 1 - Car Wash/Carry***	0.90%	\$0.25	0.60%	\$0.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Ment 1 - Dry Clean***	0.90%	\$0.25	0.60%	\$0.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Prebuhm - CATV/BD*	1.05%	\$0.15	1.15%	\$0.15	1.65%	\$0.10	1.60%	\$0.10	1.60%	\$0.10	2.30%	\$0.10	N/A
	Prebuhm - Service Stations*	0.70%	\$0.17	0.70%	\$0.17	1.80%	\$0.00	1.90%	\$0.00	2.00%	\$0.00	2.00%	\$0.00	\$0.00
	Passenger Transportation	1.60%	\$0.17	1.60%	\$0.17	1.80%	\$0.00	1.80%	\$0.00	1.90%	\$0.00	2.00%	\$0.00	\$0.00
	Public Sector	0.10%	\$0.15	0.10%	\$0.15	0.19%	\$0.15	0.19%	\$0.15	0.19%	\$0.15	0.19%	\$0.15	N/A
	Regulated Debt with Fraud Adjustment	0.05%	\$0.21	0.05%	\$0.21	1.55%	\$0.10	1.55%	\$0.10	1.55%	\$0.10	1.55%	\$0.10	N/A
	Restaurant	1.19%	\$0.10	1.19%	\$0.10	1.19%	N/A	1.19%	N/A	1.19%	\$0.10	2.00%	\$0.10	N/A
	Services/Hotels	1.19%	\$0.10	1.19%	\$0.10	1.19%	\$0.05	1.19%	\$0.05	1.19%	\$0.05	2.15%	\$0.10	\$0.02
	Small Ticket Card Not Present****	1.55%	\$0.04	1.55%	\$0.04	1.85%	\$0.02	2.00%	\$0.02	2.20%	\$0.02	2.60%	\$0.02	\$0.02
	Standard	1.90%	\$0.25	1.90%	\$0.25	3.15%	\$0.10	3.15%	\$0.10	3.15%	\$0.10	3.15%	\$0.10	\$0.10
	Supermarket****	1.05%	\$0.15	1.05%	\$0.15	1.45%	\$0.10	1.40%	\$0.10	1.70%	\$0.10	2.10%	\$0.10	\$0.10
	T&E Large Ticket	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.25%	\$0.10	2.55%	\$0.10	\$0.10
	T&E Large Ticket	1.65%	\$0.15	1.76%	\$0.20	1.90%	\$0.10	2.10%	\$0.10	2.20%	\$0.10	2.55%	\$0.10	\$0.10
	UCF (F&I)	1.65%	\$0.65	1.76%	\$0.65	1.90%	\$0.10	2.10%	\$0.10	2.20%	\$0.10	2.55%	\$0.10	\$0.10
	Utilities	0.00%	\$0.65	0.00%	\$0.65	0.00%	\$0.75	0.00%	\$0.75	0.00%	\$0.75	0.00%	\$0.75	\$0.75

Code	Category	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)	Rate (GHz Fee)
	Commercial Payment Transaction	0.19%	N/A	0.19%	N/A	0.19%	N/A	0.19%	N/A	0.19%	N/A	0.19%	N/A	0.19%
	Commercial Payment Transaction	2.65%	\$0.10	3.10%	\$0.10	3.15%	\$0.10	3.20%	\$0.10	3.30%	\$0.10	2.65%	\$0.10	2.65%
	Commercial Standard	2.00%	\$0.10	2.00%	\$0.10	2.00%	\$0.10	2.00%	\$0.10	2.00%	\$0.10	2.00%	\$0.10	2.00%
	Commercial Credits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Commercial Data Rate II	1.60%	\$0.10	2.05%	\$0.10	2.10%	\$0.10	2.20%	\$0.10	2.25%	\$0.10	2.10%	\$0.10	2.65%
	Commercial Data Rate II Prebuhm	2.65%	\$0.10	3.40%	\$0.10	3.85%	\$0.10	3.95%	\$0.10	3.95%	\$0.10	2.65%	\$0.10	2.65%
	Commercial Data Rate I	2.55%	\$0.10	2.50%	\$0.10	2.55%	\$0.10	2.65%	\$0.10	2.70%	\$0.10	2.55%	\$0.10	2.55%
	Commercial T&E	0.00%	\$1.50	0.00%	\$1.50	0.00%	\$1.50	0.00%	\$1.50	0.00%	\$1.50	0.00%	\$1.50	0.00%
	MasterCard Assessment Fee	0.150%												
	MasterCard Assessment Fee (Above*)	0.00%												
	MasterCard Cross-border Fee	0.65%												
	MasterCard Cross-border Fee (Above)	0.00%												
	Card Brand Data Thru Fee	\$0.0450												

****\$0.95 maximum
 *****Applies to Consumer and Commercial credit volume of \$1,000 or higher
 *****Applies to transactions in U.S. merchant locations where the card issuer's country is non-U.S.
 *****\$0.25 maximum
 *****Applies to transactions with a value of \$5.00 or less
 A MasterCard Digital Establishment Fee of applies to consumer credit, commercial credit, and signature debit volume for select card not present transactions

DISCOVER INTERCHANGE RATES

Schedule C

Consumer Cards	Debit Cards	Prepaid Cards	Credit Cards	Credit Rewards	Credit Premium	Credit Premium
Non-Exempt	0.05%	0.05%	0.05%	N/A	N/A	N/A
Non-Exempt with Fraud Prevention	\$0.21	\$0.21	\$0.21	N/A	\$0.10	\$0.10
PSL - Card Not Present	1.85%	1.85%	1.85%	2.01%	\$0.10	2.65%
PSL - Charity	\$0.20	\$0.20	\$0.20	1.55%	\$0.05	2.40%
PSL - Debt Repayment	0.80%	0.80%	0.80%	N/A	N/A	N/A
PSL - Debt Repayment (Maximum)	\$0.16	\$0.16	\$0.16	N/A	\$0.10	\$0.10
PSL - Ecommerce	0.10%	0.10%	0.10%	N/A	N/A	N/A
PSL - Ecommerce (Maximum)	\$2.40	\$2.40	\$2.40	2.01%	\$0.10	2.65%
PSL - Ecommerce Secured	1.85%	1.85%	1.85%	2.00%	\$0.10	2.50%
PSL - Emerging Markets	\$0.20	\$0.20	\$0.20	1.60%	\$0.05	\$0.10
PSL - Express Services	1.00%	1.00%	1.00%	1.60%	\$0.05	2.40%
PSL - Express Services	\$0.20	\$0.20	\$0.20	2.05%	\$0.00	\$0.05
PSL - Hotels/Car Rentals	1.90%	1.90%	1.90%	2.05%	\$0.00	2.15%
PSL - Insurance	\$0.00	\$0.00	\$0.00	2.05%	\$0.00	\$0.05
PSL - Key Entry	1.45%	1.45%	1.45%	2.02%	\$0.10	2.67%
PSL - Micro Ticket	0.90%	0.90%	0.90%	1.53%	\$0.05	\$0.10
PSL - Passenger Transport	\$0.25	\$0.25	\$0.25	1.53%	\$0.05	2.65%
PSL - Public Services (Maximum)	1.85%	1.85%	1.85%	2.01%	\$0.10	\$0.10
PSL - Recurring Payments	1.90%	1.90%	1.90%	2.05%	\$0.00	2.15%
PSL - Real Estate	\$0.00	\$0.00	\$0.00	2.02%	\$0.10	\$0.10
PSL - Real Estate	1.20%	1.24%	1.24%	2.05%	\$0.10	2.50%
PSL - Restaurants	\$0.15	\$0.15	\$0.15	1.85%	\$0.10	\$0.10
PSL - Retail	1.70%	1.70%	1.70%	1.90%	\$0.05	1.90%
PSL - Supermarket CAP	0.86%	0.86%	0.86%	1.90%	\$0.05	\$0.05
PSL - Utilities	0.10%	0.10%	0.10%	1.65%	\$0.10	1.65%
Base Submission Level	\$0.75	\$0.75	\$0.75	3.15%	\$0.10	\$0.10
	2.00%	2.00%	2.00%	0.10%	\$0.75	0.10%
	\$0.25	\$0.25	\$0.25	3.15%	\$0.10	\$0.75

Commercial Cards	Debit Cards	Prepaid Cards	Credit Cards	Credit Cards
Non-Exempt	0.05%	0.05%	0.05%	N/A
Non-Exempt with Fraud Prevention	\$0.21	\$0.21	\$0.21	N/A
Commercial Utilities	0.05%	0.05%	0.05%	\$1.50
Commercial Electronic	0.10%	0.10%	0.10%	2.55%
Commercial Base Submission Level	\$1.50	\$1.50	\$0.10	\$0.15
Commercial Large Ticket	2.55%	2.75%	3.15%	\$0.10
Commercial B2B 2	3.15%	1.55%	1.00%	\$20.00
International	1.00%	0.00%	6.10%	\$0.00
International Consumer	N/A	N/A	1.75%	\$0.00
International Consumer Base	1.30%	1.30%	1.80%	\$0.10
International Commercial	N/A	N/A	2.00%	\$0.10
Discover Assessment Fee	0.1525%			
Discover Int'l Service Fee*	1.30%			
Card Brand Pass Thru Fee	\$0.0450			

*Applies only to transactions at U.S. merchant locations where the card issuer country is non-U.S.
ICP
Effective 10/14/2023

AMERICAN EXPRESS INTERCHANGE RATES

Schedule D

Industry	Consumer Debit	Small Bus Debit	Micro	Small Ticket	Tier 1	Tier 2	Tier 3
Retail	1.09% + \$0.15	2.04% + \$0.10			1.70% + \$0.10	2.05% + \$0.10	2.50% + \$0.10
Average Ticket					< \$75	\$75.01 - \$1,000	> \$1,000
Service/Professional Services	1.09% + \$0.15	2.04% + \$0.10	2.10% + \$0.02	1.70% + \$0.04	1.75% + \$0.10	2.10% + \$0.10	2.50% + \$0.10
Average Ticket			< \$5.00	\$5.01-\$15	\$15.01-\$250	\$250.01-\$3,000	>\$3,000
Restaurant	1.39% + \$0.10	2.09% + \$0.10	2.10% + \$0.02	1.70% + \$0.04	1.95% + \$0.10	2.60% + \$0.10	2.95% + \$0.10
Average Ticket			< \$5	\$5.01-\$15.00	\$15.01 - \$30	\$30.01-\$150	> \$150
Caterers/Drinking Places			2.00% + \$0.04		1.95% + \$0.10	2.55% + \$0.10	2.85% + \$0.10
Average Ticket			< \$5		\$5.01-\$25	\$25.01 - \$150	> \$150
Charity	0.89% + \$0.15	2.09% + \$0.10	2.10% + \$0.02	1.70% + \$0.04	2.10% + \$0.10		
Average Ticket			< \$5	\$5.01-\$15	>\$15.00		
Mail Order and Internet					1.80% + \$0.10	2.15% + \$0.10	2.60% + \$0.10
Average Ticket					< \$150	\$150.01 - \$3,000	> \$3,000
Healthcare	1.09% + \$0.15	2.04% + \$0.10			1.65% + \$0.10	1.95% + \$0.10	2.40% + \$0.10
Average Ticket					< \$150	\$150.01 - \$2,000	> \$2,000
Insurance	0.89% + \$0.15	2.09% + \$0.10			1.35% + \$0.10	1.95% + \$0.10	2.60% + \$0.10
Average Ticket					<\$1200	\$1200.01-\$4000	>\$4000
B2B/Wholesale	1.09% + \$0.15	2.04% + \$0.10			1.75% + \$0.10	2.00% + \$0.10	2.45% + \$0.10
Average Ticket					< \$400	\$400.01 - \$7,500	> \$7,500
Emerging Market	0.89% + \$0.15	2.09% + \$0.10			1.53% + \$0.10	2.15% + \$0.10	2.80% + \$0.10
Average Ticket					<\$1200	\$1200.01-\$4000	>\$4000
Lodging					2.35% + \$0.10	2.70% + \$0.10	3.10% + \$0.10
Average Ticket					< \$100	\$100.01 - \$1,000	> \$1,000
Online Gambling	1.29% + \$0.15				2.50% + \$0.10	2.85% + \$0.10	3.25% + \$0.10
Average Ticket					< \$100	\$100.01 - \$1,000	> \$1,000
Residential Rent	0.89% + \$0.15	2.09% + \$0.10			1.50% + \$0.10	1.85% + \$0.10	2.00% + \$0.10
Average Ticket					< \$150	\$150.01 - \$3,000	> \$3,000
Travel and Entertainment	1.29% + \$0.15	2.09% + \$0.10			2.35% + \$0.10	2.70% + \$0.10	3.10% + \$0.10
Average Ticket					< \$100	\$100.01 - \$1,000	> \$1,000
Other	1.09% + \$0.15	2.04% + \$0.10			1.60% + \$0.10	1.95% + \$0.10	2.40% + \$0.10
Average Ticket					< \$100	\$100.01 - \$3,000	> \$3,000
Prepaid (all industries)					1.45% + \$0.10	1.80% + \$0.10	2.25% + \$0.10
Average Ticket					< \$75	\$75.01 - \$1,000	> \$1,000
Education (all industries)	0.89% + \$0.15	2.09% + \$0.10			1.20% + \$0.10	1.55% + \$0.10	1.80% + \$0.10
Average Ticket					< \$100	\$100.01 - \$3,000	> \$3,000.01
Government (all industries)	0.89% + \$0.15	2.09% + \$0.10			1.50% + \$0.10	1.65% + \$0.10	1.85% + \$0.10
Average Ticket					< \$100	\$100.01 - \$3,000	> \$3,000.01
Utilities	0.14% + \$0.65	0.19% + \$1.45			0.10% + \$0.75	1.60%	
Average Ticket					< \$1,000	> \$1,000.01	
Regulated Debit	0.04% + \$0.25	0.04% + \$0.25					

AMEX Network Fee	0.1850%
AMEX Inbound Fee*	1.10%
AMEX Card Not Present Fee**	0.60%
Card Brand Pass Thru Fee	\$0.045

*AMEX Inbound Fee applies to any charge made using a card that was issued by an Issuer outside of the United States.

** AMEX Card Not Present Fee applies to any charge for which American Express did not receive both a) the full magnetic stripe and b) the indicator as to whether the

Network Fee Billing Tables for Visa Transactions

Schedule 1

Table 1: Card Present (Excludes Fast Food MCC 5814)

The monthly Network Fee Billing amount is determined by the number of merchant locations actively accepting Visa transactions per Taxpayer ID, per Month.

Tiers	No. of locations by MID	Price per location, per merchant (per month)	
		Table 1A (High Volume MCCs)	Table 1B (All Other MCCs)
1-3	1-3	\$2.90	\$2.00
4-6	4-10	\$4.00	\$2.90
7-8	11-50	\$5.00	\$4.00
9	51-100	\$8.00	\$6.00
10	101-150	\$12.00	\$8.00
11	151-200	\$18.00	\$10.00
12	201-250	\$25.00	\$14.00
13	251-500	\$35.00	\$24.00
14	501-1,000	\$45.00	\$32.00
15	1,001-1,500	\$55.00	\$40.00
16	1,501-2,000	\$65.00	\$50.00
17	2,001-4,000	\$75.00	\$60.00
18	>4,000	\$85 (cap of 4,001 maximum billable locations)	\$65 (cap of 4,001 maximum billable locations)
19	Less than or equal to \$199.99 monthly gross sales volume (any number of locations)	Refer to Tiers 1-18	Refer to Tiers 1-18
20	Monthly gross sales volume greater than or equal to \$200 but less than or equal to \$1,249.99 (any number of locations)	Refer to Tiers 1-18	Refer to Tiers 1-18

Table 2: Fast Food (MCC 5814), Card Not Present (MOTO/ECI: 1-9), Merchant Aggregators

The Network Fee Billing amount is based on Visa monthly gross sales volume per Taxpayer ID, per Month.

Tier	Monthly Gross Sales Volume	Fees per Month
1	< \$50	\$2.00
2	\$50-\$199	\$2.90
3	\$200-\$999	\$5.00
4	\$1,000-\$3,999	\$7.00
5	\$4,000-\$7,999	\$9.00
6	\$8,000-\$39,999	\$15.00
7	\$40,000-\$199,999	\$45.00
8	\$200,000-\$799,999	\$160.00
9	\$800,000-\$1,999,999	\$450.00
10	\$2,000,000-\$3,999,999	\$1,000.00
11	\$4,000,000-\$7,999,999	\$2,000.00
12	\$8,000,000-\$19,999,999	\$4,000.00
13	\$20,000,000-\$39,999,999	\$8,000.00
14	\$40,000,000-\$79,999,999	\$16,000.00
15	\$80,000,000-\$399,999,999	\$45,000.00
16	\$400,000,000-\$999,999,999	\$70,000.00

Table 1A: High Volume MCC Merchants - Card Present¹

MCC	MCC Descriptor	MCC	MCC Descriptor
3000-3299, 4511	Airlines	5532	Automotive Tire Stores
3300-3499, 7512	Auto Rental	5541	Service Stations
3500-3999, 7011	Lodging	5542	Automated Fuel Dispensers
4411	Steamship/ Cruise Lines	5651	Family Clothing Stores
4829	Wire Transfer Money Order	5655	Sports/ Riding Apparel Stores
5200	Home Supply Warehouse Stores	5712	Furniture/ Equipment Stores
5300	Wholesale Clubs	5732	Electronic Stores
5309	Duty Free Stores	5912	Drugstores and Pharmacies
5310	Discount Stores	5943	Stationary Stores
5311	Department Stores	7012	Timeshares
5411	Grocery Stores and Supermarkets	7832	Motion Picture Theaters
5511	Car and Truck Dealers/ New/ Used		

¹MCC must have 50% or more in monthly card present volume.