



Performance Warehouse Association

~ Program Pricing ~

RETAIL rates reflect VISA and MasterCard sales processed in an environment where the **card is present** at the point-of-sale. Internet and Mail Order / Telephone Order (MO/TO) rates reflect VISA and MasterCard sales processed in an environment where the **card is not present** at the point-of-sale. All transactions must meet VISA/MasterCard qualified processing criteria. VISA & MasterCard impose surcharges for partially qualified and non-qualified transactions ~ the qualification criteria are described below. If there is an increase in Interchange and/or Assessments by VISA/MasterCard or the Debit Card networks, NOVA will adjust the fees accordingly to achieve parity. Note: Rates below include Visa/MasterCard April 1st 2005 rate increase

- RETAIL Qualified **1.91% + \$0.28*** per transaction (**card swiped sales**)
 - RETAIL Rewards Qualified additional 0.49%
 - Partially Qualified additional 1.20% + \$0.10
 - Non-Qualified additional 2.24% + \$0.10
- **New Interchange Pricing Tier** that will affect consumer credit cards that meet reward thresholds. This type of card generally offers the consumer some type of benefit or reward including, but not limited to, hotel rewards, airline rewards, vacation rewards and merchandise rewards. Visa is referencing this program as its "Traditional Rewards" card type. MasterCard is restructuring its current World MasterCard program specific to this card type. These "reward" card types will qualify at new categories that carry higher interchange rates; these rates are:

-OR-

- Internet -- MO/TO Qualified **2.44% + \$0.28*** per transaction (**keyed entered sales**)
- Non-Qualified additional 2.24% + \$0.10

Retail / Rewards Qualifications > Card Swiped Sales

Category	Category Transaction Conditions	Primary Qualifications
<p>Qualified Rate Transactions that meet all of the requirements for the merchant's <u>industry</u>. Merchants will pay the lowest or best discount rate for qualified transactions.</p> <p>➤ Rewards Qualified Rate Qualified Transactions where the cardholder pays with a "Rewards" type consumer card</p>	<p>Visa:</p> <ul style="list-style-type: none"> • CPS Retail, Retail Check Card <p>MasterCard:</p> <ul style="list-style-type: none"> • Merit III, Convenience Purchase, Corporate Face to Face, International Electronic, Service Industries <p>Visa:</p> <ul style="list-style-type: none"> • CPS Rewards 1, CPS Rewards 2 T&E <p>Mastercard:</p> <ul style="list-style-type: none"> • World MC Merit III, World MC Convenience Purchase 	<p>The following items will cause transactions to qualify at the qualified rate:</p> <ol style="list-style-type: none"> 1. Card must be swiped through terminal 2. Must close your batch daily 3. Only one authorization is allowed 4. Authorized transaction amt must match settled (deposit) transaction amount <p>➤ Same Criteria as Qualified; cardholder uses a Traditional Rewards Card.</p>
<p>Partially Qualified Rate Transactions that meet some, but not all, of the specific requirements for the merchant's industry. Merchants will pay a higher rate for partially qualified transactions.</p>	<p>Visa:</p> <ul style="list-style-type: none"> • CPS Retail 2 (Developing Markets), CPS Card Not Present, CPS E-commerce Basic, CPS E-commerce Preferred, Retail Key-Entered, GSA Large Ticket, Commercial Card Levels II & III <p>MasterCard:</p> <ul style="list-style-type: none"> • Key Entered, Merit I, Electronic Commerce, Corporate Data Rates II & III, International Corporate Purchasing - Data Rate II, Corporate Large Ticket 	<p>The following items will cause transactions to qualify at the partially qualified rate:</p> <ol style="list-style-type: none"> 1. Transaction is hand-keyed with Address Verification (AVS) 2. Batch was not closed daily, but within 48 hours 3. More than one authorization is attempted

<p>Non-Qualified Rate Transactions that do not meet other specific requirements for the merchant's industry. Merchants will pay a higher rate for non-qualified transactions.</p>	<p>Visa:</p> <ul style="list-style-type: none"> EIRF, Standard, Commercial Electronic & Standard, Signature Electronic & Standard, Infinite Electronic & Standard, Express Payment Services <p>MasterCard:</p> <ul style="list-style-type: none"> Standard, International Standard, Corporate Data Rate I, Corporate T&E Rates I & II, Corporate Standard, International Corporate, International Corporate Purchasing, World MasterCard 	<p>The following items will cause transactions to qualify at the non-qualified rate:</p> <ol style="list-style-type: none"> Transaction is hand-keyed without Address Verification (AVS) Batch was not closed until 72 hours after authorization Transactions approved via voice authorization and/or force Commercial card used without sales tax and customer code being entered
--	--	--

Mail/Telephone Order and Internet Qualifications - > Keyed Entered Sales

Category	Category Transaction Conditions	Primary Qualifications
<p>Qualified Rate Transactions that meet all of the requirements for the merchant's industry. Merchants will pay the lowest or best discount rate for qualified transactions.</p>	<p>Visa:</p> <ul style="list-style-type: none"> CPS Card Not Present, CPS E-Commerce Basic, CPS E-Commerce Preferred, Commercial Card Levels II & III <p>MasterCard:</p> <ul style="list-style-type: none"> Merit I, Electronic Commerce, Corporate Data Rates II & III, International Corporate Large Ticket, Convenience Purchases, Service Industries 	<p>The following items will cause transactions to qualify at the qualified rate:</p> <ol style="list-style-type: none"> Must close your batch daily Hand-key transactions with Address Verification (AVS) Provide invoice number with every transaction Ship all merchandise within 7 days of purchase
<p>Non-Qualified Rate Transactions that do not meet other specific requirements for the merchant's industry. Merchants will pay a higher rate for non-qualified transactions.</p>	<p>Visa:</p> <ul style="list-style-type: none"> EIRF, Standard, Commercial Electronic & Standard, Signature Electronic & Standard, Infinite Electronic & Standard <p>MasterCard:</p> <ul style="list-style-type: none"> Standard, International Standard, Corporate Data Rate I, Corporate T&E Rates I & II, Corporate Standard, International Corporate, International Corporate Purchasing, World MasterCard 	<p>The following items will cause transactions to qualify at the non-qualified rate:</p> <ol style="list-style-type: none"> Transaction is hand-keyed without Address Verification (AVS) Batch was not closed daily Transactions approved via voice authorization and/or force Commercial card used without sales tax and customer code being entered
Commercial Cards		<p>Sales tax and customer code (supplied by cardholder) must be entered with transaction</p>

GENERAL FEES	
Application	\$50
Additional Location	Waived
Monthly Statement	\$5
Monthly Minimum Discount (NOVA charges either the Monthly Minimum Fee or Discount Rate / Per Item – whichever is higher)	\$30
Terminal Reprogramming	\$35
Site Survey	Waived
Customer Service Help Desk	Free of Charge
Chargeback	\$20 per occurrence
DDA or DBA Change	\$20 per occurrence
NSF/Returned Item	\$20 per occurrence
Account Closure	\$295 w/in 1 st year -- \$195 thru 3 rd year
Supplies	Moore standard pricing

VOICE AUTHORIZATION FEES	
Voice Authorizations	\$.65 ~ Optional
Operator Assistance	\$.95 ~ Optional
Referral	\$4.00 ~ Issuer Request

DEBIT CARD > PIN BASE TRANSACTIONS	
Regional Network	\$0.70
National Network	\$0.80

EQUIPMENT ^{♦♦}	
Omni3200SE Terminal <u>and</u> Thermal Printer	\$699 purchase \$26.99 lease / 36 months ^{♦♦♦} \$21.99 lease / 48 months ^{♦♦♦}
- Electronic Check Service - Omni 3750 Terminal/Printer/Pin Pad & RDM Check Imager Reader	\$1,199 purchase \$52.99 lease / 36 months ^{♦♦♦} \$44.99 lease / 48 months ^{♦♦♦}
Omni 3750 (Retail and Mail/Telephone merchant account in one terminal) ** Holds 1-10 merchant account #'s	\$799 purchase \$36.99 lease / 36 months ^{♦♦♦} \$31.99 lease / 48 months ^{♦♦♦}
e ^N -Scribe 612 Thermal Printer	\$300 purchase
Verifone PINPad 1000	\$150 purchase
Mag-Tech Card Reader	\$150 purchase
Manual Imprinter	\$25 purchase

SOFTWARE ^{♦♦}	
viaKLIX v2 > Web-base processing www.viaklix.com	\$299 software \$20.00 monthly maintenance \$0.10 each transaction
viaWARP (1 – 10 user licenses)	\$499 software \$9.99 monthly maintenance
PC Transact_It – Windows	\$399 software \$4.95 monthly maintenance

NON-BANKCARD FEES [♦]	
American Express	\$.15 per transaction
Discover/Novus	\$.15 per transaction

- ♦ Merchants choosing to process Non-Bankcard / Travel & Entertainment cards will be charged a rate &/or per transaction fee from these companies directly. For further pricing information, contact the following companies:

American Express 1-800-528-5200
Discover / Novus 1-800-347-2000

- ♦♦ Software and equipment purchase prices do **NOT** include applicable state sales tax. All NOVA equipment comes with a one-year warranty. Swaps within 1st year on equipment purchased warranty are \$35. Swaps outside the 1st anniversary of deployment date warranty are \$150. Swaps on equipment **NOT** purchased from NOVA are \$230. Note that equipment prices are subject to change based upon model availability at the time of deployment. Other models may be available for purchase or lease: discuss alternative options with your sales representative.

- ♦♦♦ Lease of equipment is through Ladco Leasing. Lease agreement with Ladco Leasing for 24/36/48/60 months is non-cancelable. Monthly payments listed above do **NOT** include state sales tax. First payment is due at time that lease is executed and is collected via ACH debit to merchant's business checking account. There is a 10% buyout option at the end of the lease. For further leasing details, please contact Ladco Leasing at 1-800-678-8666.