

			FNMS - New rate (all rates are + \$.20 transaction fee)	Competing Company #1	Competing Company #2	Competing Company #3
Retail Merchant	Rate 1	U.S. issued Visa or MasterCard Debit Card only. Electronic authorization, obtained within 1 day of transaction date; settled within 2 days of transaction date; full contents of magnetic stripe read and passed in auth and settlement; all Visa CPS and MasterCard IC fields; amount tolerance test. For Emerging Markets (cable, insurance, schools, government), key entry permitted. For Fuel and Supermarkets, Fuel-specific and supermarket-specific processing codes required.	1.43%			
	Rate 2	Electronic authorization, obtained within 1 day of transaction date; settled within 2 days of transaction date; full contents of magnetic stripe read and passed in auth and settlement; all Visa CPS and MasterCard IC fields; amount tolerance test. Commercial card data (sales tax, customer code) required for MasterCard business, corporate and purchasing cards. For Visa Emerging Markets (cable, utilities, insurance, schools, government), key entry permitted. For Fuel and Supermarkets, fuel-specific and supermarket-specific processing codes required. * Visa Rewards, Visa Signature and MasterCard World cards in this Rate tier will be assessed an additional 0.12%.	1.89%			
		Estimated Net 70/30 regular/specialty card split	2.01%			
			1.93%			
Rate 3	Electronic authorization; settled within 3 days of transaction date; key entry permitted; pertinent interchange fields passed.	2.40%				
	* Visa Rewards, Visa Signature and MasterCard World cards in this Rate tier will be assessed an additional 0.07%.	2.47%				
	Estimated Net 70/30 regular/specialty card split	2.42%				
Rate 4	Authorization over floor limit; settled within 30 days of transaction date.	3.32%				
	* Visa Rewards, Visa Signature and MasterCard World cards in this Rate tier will be assessed an additional 0.12%.	3.44%				
	Estimated Net 70/30 regular/specialty card split	3.36%				
Mail Order/Telephone Order Merchant	Rate 1	U.S. issued Visa or MasterCard Debit Card only. Electronic authorization; settled within 2 days of transaction date for Visa, 3 days for MasterCard; all Visa CPS and MasterCard IC fields; amount tolerance test. Secure protocol required for e-commerce transactions. Address Verification required for Visa Consumer cards. Invoice number required for Visa cards.	2.08%			
	Rate 2	Electronic authorization; settled within 2 days of transaction date for Visa, 3 for MasterCard; all Visa CPS and MasterCard IC fields; amount tolerance test. Secure protocol required for e-commerce transactions. Address Verification attempt required for Visa Consumer card not present transactions; AVS match required for Visa Consumer card present transactions. Visa business, corporate and purchasing cards require commercial card data (sales tax only); non-taxed transactions are not eligible. MasterCard business, corporate and purchasing cards require commercial card data (sales tax plus customer code for purchasing cards). Invoice number required for Visa cards.	2.40%			
		* Visa Rewards, Visa Signature and MasterCard World cards in this Rate tier will be assessed an additional 0.07%.	2.47%			
		Estimated Net 70/30 regular/specialty card split	2.42%			
Rate 3	Authorization over floor limit; settled within 30 days of transaction date. Includes Visa business, corporate and purchasing cards not meeting CPS and/or sales tax requirements.	3.37%				
	* Visa Rewards, Visa Signature and MasterCard World cards in this Rate tier will be assessed an additional 0.08%.	3.45%				
	Estimated Net 70/30 regular/specialty card split	3.39%				
Other Fees	Application Fee		Normally \$75.00, waived for a limited time!			
	Monthly Maintenance Fee		\$5.00			
	Monthly Minimum		none			
Misc. FEES Billed to Merchant in the event the merchant requires or requests them	Chargeback fee		\$10.00			
	Retrieval fee		\$5.00			
	Monthly Minimum		\$0.00			
	Voice Autho		\$0.65			
	Voice Asssted		\$1.30			
	Excessive Autho		0.15 each			
	Voice AVS Autho Fee		\$1.99			
	AmEx Authorization fee		\$0.15.			
	AmEx Set up and program terminal charge		free			
	Discover Authorization fee		\$0.15			
	Discover set-up and program terminal charge		. \$25.00 Set Up Fee charged by Discover			
	Add service fee (for services added after initial download)		\$25.00			
	On-line debit pricing	One-time set-up fee		\$40.00		
Monthly Maintenance Fee			\$5.00			
Per Item Fee			\$0.15			
Per Autho fee			\$0.08			
Network per/item fee			\$0.075 - \$0.45			