

**MERCHANT SERVICES AGREEMENT - STATE GOVERNMENT**

Fee Schedule

**Debit Bill**

**State of Arizona - 9500**

State government name

**State of Arizona**

Legal business name (as it appears on the Application)

Effective Date: 01/02/07

**BA Merchant Services Processing Fees for:**

Discount rate of Visa	1.62%		
Discount rate of MasterCard	1.62%		
Per Item Authorization Fee			
Other surcharge and per item fees	See Attached		
Discover Card/Novus card brands	\$0.075	per authorization Fee <sup>1</sup>	
American Express Card	\$0.075	per authorization Fee <sup>1</sup>	
Diners Club/Carte Blanche		Discount rate	
		per authorization Fee <sup>1</sup>	
JCB Card		Discount rate	
		per authorization Fee <sup>1</sup>	
Voice Auth Address Verification Service			per call
PIN Debit Card fees	\$0.59		per transaction plus
			of monthly sales
Check Warranty Fees <sup>2</sup>			minimum \$.50
Electronic Check Service <sup>2</sup>			per transaction plus
			of check value
Electronic Benefits Transfer			per transaction fee
Both			
FCS#			
Return Item			per item

\* Discount rates for Visa, MasterCard, Diners Club/Carte Blanche, and JCB Card are charged on monthly gross sales.

Visa/MasterCard discount rates:

~These fees are in addition to any charges, assessments and other fees from Visa and MasterCard. Possible Visa/MasterCard fee adjustments are explained in the Merchant Services Agreement.

~Also apply to Visa Check card, MasterMoney, and Electron Card.

~Are subject to periodic increases of fees by BA Merchant Services / Bank.

<sup>1</sup> The per item authorization fee applies to attempted and approved authorizations, for all card types.

<sup>2</sup> See Certegy or Cross Check Check Warranty Agreement (with rates and fees) will be sent to merchant separately.

**Service Fees**

Set-Up Fee (non-refundable)	\$0.00	per new account/location	
Monthly minimum discount	\$0.00	per month per location	
Chargeback Fee	\$0.00	per item	
Support Package			
None	\$0.00	per month per location	
Additional Card Types		per installation after additional set-up	
Special Services*			
<input type="checkbox"/> Rush Order		per location	
BAMS Access Fee		monthly per UserID	Quantity
Wireless Activation Fee		per device	
Other			
Other			
Other			
Avg. Transaction Size			
Annualized Visa /MC			

\*Fee quoted at time of service request

Fee Schedule BA Merchant Services

Chart number: 2233-3204-EMAG1

Merchants Initial's \_\_\_\_\_

**Other Card Service Provider Fees**

**American Express Card:\*\***

Discount rate \_\_\_\_\_ EDC \_\_\_\_\_  
or

Monthly \$5.00 flat fee with estimated annual charge volume of up to \$4,999.00. Mandatory regardless of charge volume for Internet merchants with physical delivery, Mail Order/Telephone Order, and Home-based businesses.

Estimated annual American Express card charge volume \_\_\_\_\_

Estimated average ticket. \_\_\_\_\_

American Express Franchise Cap# \_\_\_\_\_

Monthly Gross Pay (+.03% if above \$100K) Does not apply to monthly flat fee

Monthly Net Pay (sales minus credits, less discount and fees)

3 Day Pay Frequency

If service is already established, current American Express Account Number \_\_\_\_\_

**Discover Card/Novus Card Brands:\*\***

Discount rate plus \$.10 per authorization fee \_\_\_\_\_

Discover Franchise code: \_\_\_\_\_

A one-time \$25.00 Discover membership fee \_\_\_\_\_

If service is already established, current Discover Account # \_\_\_\_\_

\*\*American Express and Discover Card/Novus Card brands discount rates and fees are established and billed separately by those issuers, who are responsible for settlement, chargebacks, and customer service.

MasterCard allows issuers to collect a handling fee for specific authorization chargebacks: 07-Warning Bulletin File. 08-Requested/Required Authorization not Obtained or Declined and 47-Fraudulent transaction/Exceeds Floor Limit/Not Authorized. This fee is in addition to any other fees assessed by BA Merchant Services or the Associations and will be processed separately from the applicable chargeback. Issuers may collect this fee on each submission of the chargeback for certain merchant Industry types excluded from the handling fees which must be processed with the appropriate codes to avoid assessment of the handling fees.

**Product Fees**

	<u>Model</u>	<u>Quantity</u>	<u>Purchase</u> (Excluding Tax)
Terminal	_____	_____	_____ per device
Printer	_____	_____	_____ per device
PIN Pad	_____	_____	_____ per device
Check Reader/Imager	_____	_____	_____ per device
Imprinter	_____	_____	_____ per imprinter
Software	_____	_____	_____ per software
Other	_____	_____	_____
Other	_____	_____	_____
Specialty Supported			
Activation Fee***	_____	_____	_____ per terminal
Wireless Fee	_____	_____	_____ monthly per location
PIN Pad Encryption Fee	_____	_____	_____ per PIN Pad
Other	_____	_____	Special
Other	_____	_____	Association
Other	_____	_____	_____

**Pricing Acknowledgement**

I have reviewed the above fee structure of my BA Merchant Services account. I understand that the above stated pricing for Visa/MasterCard is based on a minimum threshold of an average transaction size of \$ \_\_\_\_\_ and an annualized Visa/MasterCard sales volume of \$ \_\_\_\_\_. The rates and fees quoted by BA Merchant Services/Bank for acceptance of the American Express Card and Discover Card/NOVUS Card brands are subject to the terms and conditions of each respective Card issuer.

I further understand that the BA Merchant Services/Bank will review those assumptions after a period of actual processing and that my rate could be increased if either the average ticket or volume run rates are lower than the minimum thresholds. In addition, the BA Merchant Services/Bank may pass on charges imposed by credit card associations, such as Visa and MasterCard, resulting from my failure to comply with credit card regulations. The BA Merchant Services/Bank may collect these charges in the same way as other amounts owed by me under the Merchant Services Agreement ("Agreement"). I acknowledge that the Agreement provides for increases in fees. I understand that my application is subject to approval by the BA Merchant Services/Bank and by American Express and Discover Card/NOVUS Card issuers for processing their transactions.

Merchant signature by authorized representative \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_

**Jennifer Warner, Govt. Merchant Analyst**

BA Merchant Services Representative Signature \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_

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