

# WELCOME TO Q3 2024

## Merchant service deport

### Schedule A

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**TCB PAY** 

**MSD**  
Merchant Service Depot

  
**Issuing**

**epx**  
electronic payment exchange

  
**Elavon**

 **nexio**

## TCB PAY

WP	Retail	MOTO	E-commerce	Billing Cycle
		<b>PayFac Pricing</b>		
Minimum Resell Pricing	2.00%	2.75%	2.75%	Per Transaction
Processing	Pass-Through	Pass-Through	Pass-Through	Per Transaction
High Risk Processing	Pass-Through	Pass-Through	Pass-Through	Per Transaction
Settlement	Pass-Through	Pass-Through	Pass-Through	Per Occurrence
Per Account	\$12.00	\$12.00	\$12.00	Monthly
<b>TSYS/Fresno</b>				
		<b>Processing Fees</b>		
Chargeback	\$15.00	\$15.00	\$15.00	Per Item
Retrieval	\$15.00	\$15.00	\$15.00	Per Item
Annual Fee	\$0.00	\$0.00	\$0.00	Per Occurrence
Closure Fee	\$0.00	\$0.00	\$0.00	Per Occurrence
Monthly Minimum	\$0.00	\$0.00	\$0.00	Monthly
Customer Service	\$0.00	\$0.00	\$0.00	Monthly
Merchant Statement	\$0.00	\$0.00	\$0.00	Monthly
Monthly Account	\$0.00	\$0.00	\$0.00	Monthly
Non Receipt of PCI	\$19.95	\$19.95	\$19.95	Monthly
PCI Service Fee	\$10.00	\$10.00	\$10.00	Monthly
DDA Change	\$5.00	\$5.00	\$5.00	Per Change
CRM Access	\$0.00	\$0.00	\$0.00	Per User
Online Application	\$0.00	\$0.00	\$0.00	Per User
White Label	\$0.00	\$0.00	\$0.00	Per Module
BIN Fee	0.25%	0.25%	0.25%	Per Transaction



Gateway	Setup Fee
Monthly Fee	\$7.99
Per Authorization	\$0.05
ApplePay	\$0.03
3DS2	\$0.06
Vault	\$0.00
Setup Fee	\$0.00
Annual Fee	\$0.00



Prefunded	1 Day Billing / 1 Day Payment	7 Day Billing / 1 Day Payment	14 Day Billing / 1 Day Payment	30 Day Billing / 1 Day Payment
75 BP	84 BP	89 BP	96 BP	112 BP

Interchange, Dues & Assessments	Pass Through
BIN Sponsorship/(all eligible card types)	\$7.99
AMEX Full Acquiring	15 bps
Risk Premium (applicable to restricted MCC business)	15 bps
Authorization Fees	Pass Through
VISA/MC/Discover/American Express (FA)	\$0.04
Non-Bankcard Trans (Amex, Diner, JCB, Dscv Direct)	\$0.06
Debit Trans Fee (Plus Network Acquirer)	\$0.04
EBT	\$0.04
AVS	\$0.01
Batch Fee	\$0.05
Voice Authorization	\$0.55
Other Fees	
Monthly Minimum Discount Fee	\$0.00
Monthly Debit Gateway Fee	\$5.00
Annual Fee (\$0.00 if not charged to the merchant)	\$0.00
Monthly PaymentsHUB Paid (100% commission above \$12.45)	\$12.95
Retrieval Request	\$5.00
Chargeback	\$10.00
Monthly Merchant Accounts on File/Statements (per MID)	\$5.00
Setup Fee	\$0.00
PayTrace Basic Monthly Gateway Fee (EPX MID)	\$5.00
PayTrace Professional Monthly Gateway Fee (EPX MID)	\$1.00
PayTrace Per Item Surcharge (EPX MID)	\$0.05
PCI Upfront + Monthly Residual (Edge and Flat Rate Merchants Excluded)	\$29.00
MCC High RISK EV	
Visa / MC / Discover/ AXP	\$0.08
BIN Sponsorship	15 bps



Description of Fees	Cost
Application Fee	\$0
Interchange Fee	pass-through
PCI Compliance (Annual)	\$79.95
Annual Fee	N/A
Statement Fee	\$6.95
Regulatory Fee	\$4.95
Chargeback Fee	\$35
Retrevial Fee	\$15
NSF Fee	\$20
Auth/Capture/Settle Fee	\$0.07
Debit Access Fee	\$5
Early Termination Fee	\$295
BIN Sponsorship Fee	0.02%
Help Desk Fee	\$2.50
AVS Fee	\$0.01
Voice Authorization Fee	\$0.50

Component	Description	ISO Cost
Interchange	Discount and per item fees paid by acquirer to issuing banks.	Passthrough
Dues & Assessments	Annual membership dues and activity-based assessment fees paid by acquirer to the card associations	Passthrough
PIN Debit Network and Switch Fees	All fees charged to acquirer by the PIN Debit networks including, but not limited to, interchange fees, switch fees, annual fees, and fraud/security fees.	Passthrough
Other Card Association Fees	Any other fee, not otherwise listed in Attachment B, assessed by the card associations. A current listing will be provided upon request.	Passthrough
ISO Registration Fees	Fees for an ISO to register with Visa and MasterCard for the use of ISO's brand for marketing and for servicing merchants.	Passthrough
Authorization: Elavon	Authorization attempt for any card type. Authorizations in this category also include any authorization billed to MSD.	\$0.025
Authorization: TSYS	Authorization attempt for any card type. Authorizations in this category also include any authorization billed to MSD.	\$0.045
Settlement/Capture	Transactions or batches of transactions captured and sent to processor for settlement.	\$0.020
PIN Debit	Processing fee, in addition to Authorization attempt fee, for the authorization of PIN Debit transactions. This fee is also in addition to PIN Debit network and switch fees.	\$0.050
PIN Debit Monthly Service Fee	Monthly fee billed if Pin Debit is active.	\$2.000
Electronic Benefits Transfer (EBT)	Processing fee, in addition to Authorization attempt fee, for the authorization \$0.050 of EBT transactions.	\$0.050 <b>Attempt</b>
Electronic Benefits Transfer (EBT) Monthly Charge	Monthly EBT fee if EBT is active.	\$5.000
BIN Sponsorship	Bank sponsorship into the various card associations for marketing to and servicing merchants.	0.015%
Merchant On File Fee	Any merchant approved and open at any point during the calendar month.	\$2.000
Merchant Statements	Automatic merchant statement generation including postage.	\$2.000
Address Verification (AVS) Authorization	Verification attempt of a cardholder's billing address before the completion of a transaction.	\$0.000
Voice Authorization	Process of obtaining an authorization by phone, normally a back-up for when an authorization cannot be completed via terminal or online.	\$0.650
AVS Voice Authorization	Using a voice inquiry via phone to verify a cardholder's billing address before the completion of a transaction.	\$2.200



Component	Description	ISO Cost	
AVS Voice Authorization	Using a voice inquiry via phone to verify a cardholder’s billing address before the completion of a transaction.	\$2.200	
Chargebacks	Processing of incoming chargebacks (disputed charges by a Cardholder) and chargeback reversals based on card association rules. 50% revenue share	\$18.000	
Annual Fee (per MID on File)	Annual Fee cost.	\$15.000	
Non Settled Card Authorization fees: Elavon/TSYS	Fee assessed for a merchant having an invalid or mis-matched federal tax identification2Authorization fees are assessed on all of MSP’s monthly Transaction volume including declines, invalid transactions, settlements/settlement attempts, and transaction or inquiry-related activity of any type. number (TIN).	\$0.060	
Monthly Minimum	Monthly minimum fee if billed	\$0.500	
Monthly Fee	Monthly fees billed to merchant	\$0.000	
DDA/DBA Change	Cannot be marked up	\$20.000	
NSF/Returned Item	Cannot be marked up	\$20.000	
Next Day Funding	Fee amount is \$5 per month per merchant that is setup with the Tape ID 3 funding type.	\$5.00 per month	
Reporting Tools			
Code	Description	Setup Fee M	Monthly Fee
MCP	Merchant Connect Premium	\$0.000	\$5.00
OCM	Online Case Management: Merchant Connect Premium access required to enable Online Case Management.	\$0.000	\$5.00
ACS	ACS Per MID	\$0.000	\$45.00
ACS	ACS Custom Reporting	\$45.000	\$100.00