



Valued Merchant Services #13684
Schedule A buyrate pricing - 07-10-2025

CHECK-NOT-PRESENT	PAPER CHECK
ACH Debit / Credit (PPD, CCD) Checks By Phone (TEL)	Point Of Sale Conversion (POP) & Paper Check

FEE DESCRIPTION	CHECK-NOT-PRESENT	PAPER CHECK
Transaction Fee	\$0.15	\$0.15
Discount Rate for Guarantee Programs	2.99%	1.25%
Discount Rate for Non Guarantee Programs	Optional If charged - 60/40 split	Optional If charged - 60/40 split
Returned Item Fee	\$1.50	\$1.50 (non-guarantee)
Batch Fee	\$0.15	\$0.15
Monthly Service Fee (per location, not per program)	\$7.50	\$7.50
Monthly Minimum (per location, not per program)	Optional If charged - 60/40 split	Optional If charged - 60/40 split
Premium Fee: Transactions Greater Than \$ will have a premium % applied (Non-Commissionable) - see below (4):	\$10,000	\$10,000
Applies for check \$ amounts inclusive and greater than: Additional % rate:	0.10%	0.10%
Mobile RDC Image Fee (Non-Commissionable)		\$0.30 ²
Consumer Convenience Fee (CCF) Option	Convenience Fee to Consumer: \$2.50 minimum fee Buyrate: Convenience Fee 50/50 split between Paya Services and Partner Other Fees applicable to merchant: ACH Premium & Cancellation fee. No other fees apply to merchant under CCF program.	

IMPORTANT NOTES:

* Paya Services will only release buy rate information to registered Points-Of-Contact. *Paya Services provides all Technical Support & Customer Service at no additional charge. *ISO receives 100% above buy rate for commissionable fees. *A single merchant location have multiple programs ... and only one Monthly Service Fee/Minimum Fee would apply. *Residuals are paid out via electronic ACH deposit on the 11th of the month for the previous month's activity. *Residual statement mailed out by 15th. *ISO agrees to pay for any merchants fees that are priced below ISO's Schedule A buyrates.

1. Includes the new NACHA WEB Account Validation

2. A non-commissionable imaging fee will be billed to merchants using Mobile RDC for POP or Check21.

3. eCommerce is defined as an anonymous or non existent relationship between the Merchant and Consumer. Example: eCommerce web site selling a product. Bill Pay is defined as an existing relationship between the Merchant and Consumer or an ongoing future relationship (paying an invoice or a bill). Example: Utility company, medical bill, tuition.

4. If ISO prices with a Discount Rate of .30% or higher, then Paya ACH will waive the premium fee.

OTHER ITEMS

Annual Fee	Waived			
Network Compliance Fee - Monthly	Waived			
Reader Replacement Fee	NA			
Termination Fee to merchant	\$199.00			
Paya Services Virtual Terminal / Desktop Terminal (Monthly)	Optional If charged - 50/50 split		Optional If charged - 50/50 split	Optional If charged - 50/50 split
Reversal Fee	\$1.00	\$1.00	\$0.35	
Transaction Fee with Quick Service Program (QSP)			1.50%	1.50% POS*
Discount Rate for Guarantee with Stop Payment protection			1.75%	
Discount Rate with Stop Payment & NSF Coverage (Paper Guarantee only)	\$0.36	\$0.36	\$0.36	\$0.36
Transaction Fee (additional) - Level 2 Enhanced Verification	\$0.45	\$0.45		
Transaction Fee (additional) - Level 3 Identity Verification	\$0.25	\$0.25		
Transaction Fee (additional) - SwiftSettle Service	\$0.50	\$0.50		
Returned Item Fee (additional) - SwiftSettle Service				

SIGNED BY : PARTNER

NAME

TITLE

SIGNED

Date

SIGNED BY : PAYA

NAME

TITLE

SIGNED

Date