

SCHEDULE1 - PRICING & FEES

This SCHEDULE1 relates to the BlueSnap Merchant Agreement entered into between the parties and is an effective and inseparable part of such agreement. This Schedule1 supersedes all prior signed Schedule1 documents. Pricing offer is valid for 90 days upon receipt and subject to change after Risk review of your application. Interchange Costs & Assessments are subject to change to reflect updates from issuing banks and/or Card Brands; Merchant shall be notified as soon as possible. If any of the functionality or services below are not enabled by either the Merchant or by BlueSnap, the Merchant will not be charged the fee listed.

This Pricing Information is confidential and must not be shared or circulated beyond the intended recipient and under no circumstance to any third party without the prior written consent of BlueSnap.

Merchant must have a qualifying CA legal entity;

(i) Payments

Card Processing

CA Issued Cards	2.90% + \$0.30	See the Fee Disclosure Box below for more details
Non-CA Issued Cards	3.50% + \$0.30	See the Fee Disclosure Box below for more details
Uncaptured Authorizations	\$0.10	

Optional Alternative Payment Type Processing

ApplePay, GooglePay, SRC, W3C	<i>Wallets included at no added cost, above card processing fees do apply</i>	
Direct Debit	0.50% + \$0.30	<i>US ACH, EU SEPA, CA EFT/ACSS, AU BECS</i>
Local Bank Transfers	0.50% + \$0.30	
PayByBank	0.00% + \$0.50	
iDeal	0.00% + \$0.80	
Giropay	1.40% + \$0.30	
Sofort	1.40% + \$0.30	
eNets	3.25% + \$0.30	
Alipay	3.75% + \$0.30	
WebMoney	1.55% + \$0.30	
Skrill	1.95% + \$0.30	
CashU	7.50% + \$0.30	
PaySafeCard	10.5% + \$0.30	
Boleto Bancario	0.50% + \$2.00	<i>Plus 20.4% in repatriation taxes paid to Brazilian authorities</i>
Local LATAM Acquiring	4.50% + \$0.30	<i>Mexico, Brazil, Argentina, Chile, Columbia transactions processed by local Bank; Fee does not include FX conversion fees that may be charged by the acquiring bank</i>

Conveyed Transactions

Gateway Fee	0.10% + \$0.10	<i>Transactions settled by a third party, i.e. Amex & PayPal</i>
-------------	----------------	--

(ii) Chargeback Management Options

Chargeback Fee	\$25 / chargeback	
Direct Debit / Bank Transfer Reversals	\$15 / reversal	<i>Includes failed, cancelled or disputed payments</i>
US Direct Debit Account Validation	\$1.50 / validation	<i>Per NACHA requirement to validate each account before processing</i>
Representation Tools		
Self Service & BlueSnap Represented Chargebacks	\$10 / dispute	<i>Representing 2nd chargebacks will result in a passthrough cost set by the card schemes</i>
Full Service Representation	\$15 / dispute	<i>Representing 2nd chargebacks will result in a passthrough cost set by the card schemes</i>
Prevention Tools		
Order Insight by Verifi (<i>coming soon</i>)	Tier 1,2,3 = \$0.20, \$0.30, \$0.50 / inquiry	<i>A pre-chargeback inquiry from Visa, Tier Determined based on MCC</i>
Transaction Retrieval Requests (TRR)	\$7 / transaction	<i>A pre-chargeback inquiry from American Express or Discover</i>
TC40 & SAFE Refund	\$40 / transaction	<i>Chargeback Mitigation Service, May be required for certain MCCs</i>
Resolution Tools		
Ethoca & Verifi Chargeback Prevention Alerts	\$40 / alert	<i>May be required for certain MCCs</i>
BlueSnap Rapid Dispute Resolution Fee (RDR)	Tier 1, 2, 3 = \$10, \$25, \$40	<i>When enrolled by BlueSnap, Tier Determined based on MCC</i>
BlueSnap RDR Handling Fee	\$5 / RDR	<i>When enrolled by BlueSnap</i>
Non-BlueSnap RDR Handling Fee	\$15 / RDR	<i>When enrolled by 3rd Party</i>

(iii) Optional Other Functionality

Sales Optimization

Failover Transactions	\$0.80 / success	<i>Charged when a BlueSnap initiated failover results in a successful transaction</i>
Account Updater	\$0.50 / repair	<i>Includes cards migrated from another processor; See documentation for billable responses</i>
Visa Network Token Credential Updates	\$0.09 / authorization	<i>Charged when PAN or expiration date is updated and used in an authorization attempt i.e. Virtual Terminal</i>
Manually Entered Cards	0.50% of transaction value	
Subscription Manager	0.50% of recurring transaction value	
Marketplace Management / Split Payments	0.25% of amount paid to vendor	<i>Vendor Transfer Fees: USD ACH \$0.50, AUD/CAD ACH 0.50, EUR SEPA €0.50, GBP FasterPayments £0.50, \$20 Wire</i>

Fraud Management Options

Portfolio Configuration (<i>enabled by default</i>)	\$0.05 / transaction	<i>BlueSnap manages fraud, enabled by default</i>
Custom Configuration	\$0.07 / transaction	<i>BlueSnap manages fraud with Merchant configured rules</i>
Complete Configuration	\$7,500 / setup + \$0.03 / transaction	<i>Merchant manages instance of fraud & rules</i>

Compliance and Taxes

Tax Management Service	0.50% per transaction	<i>Includes tax set up, implementation, guidance and tax handling</i>
PCI Documentation	\$25 / month per MID without valid PCI documentation	

(iv) Settlement & Implementation

Settlement Currencies

- Fees within this schedule denoted in **CAD**.
- Payments will be net settled and transactions reported to the merchant in **CAD**.
- Should the presentment currency differ from the settlement currency, applicable FX fees will be applied.

Settlement Timing

Payout Frequency: Daily
Payout Timing from Settlement: 3 business days

- Please see BlueSnap.com for settlement timing by payment type.
- In the event that a payment day falls on a weekend or national holiday then the payment will be initiated on the next bank business day.

Settlement Cost

Transfer Fees: CA ACH/EFT \$0.50; Wire \$20.00 *

**The cost of a wire does not include any intermediary or receiving bank fees potentially associated with international wires*

Implementation Fees

- Should the merchant require BlueSnap Professional Services, BlueSnap will charge \$2,000 per day of work.
 - A Platform Access Fee equal to \$75 will be charged in any month where sales fall below \$5,000. This fee will be waived for the first 6 months from their contract signature date.
-

Fee Disclosure Box:

PAYMENT CARD TYPE:	PROCESSING METHOD:	PROCESSING METHOD:
	CARD NOT PRESENT	CARD NOT PRESENT
	<u>CA ISSUED CARDS</u>	<u>NON-CA ISSUED CARDS</u>
Visa Classic	2.90% / \$0.30 CAD	3.50% / \$0.30 CAD
Visa Infinite	2.90% / \$0.30 CAD	3.50% / \$0.30 CAD
Visa Infinite Privilege	2.90% / \$0.30 CAD	3.50% / \$0.30 CAD
Visa Business	2.90% / \$0.30 CAD	3.50% / \$0.30 CAD
MasterCard Classic	2.90% / \$0.30 CAD	3.50% / \$0.30 CAD
MasterCard World	2.90% / \$0.30 CAD	3.50% / \$0.30 CAD
MasterCard World Elite	2.90% / \$0.30 CAD	3.50% / \$0.30 CAD
MasterCard Business	2.90% / \$0.30 CAD	3.50% / \$0.30 CAD
Discover	2.90% / \$0.30 CAD	3.50% / \$0.30 CAD
MasterCard Debit	2.90% / \$0.30 CAD	3.50% / \$0.30 CAD
Visa Debit	2.90% / \$0.30 CAD	3.50% / \$0.30 CAD
Interac Debit	2.90% / \$0.30 CAD	3.50% / \$0.30 CAD