ACH & RTP Merchant Pricing Schedule A

In consideration of the provision of the services by Nuvei US, LLC ("Nuvei"), Merchant shall pay the fees set out below in addition to any other fees provided for in the Agreement, including the Application.

Transaction/Account Fees	Cost/Rate	
Flat Fee[1]	$0.30	per transaction/settlement
Discount/Percentage	0.01%	per transaction
Returned Item	$1.00	per return or exception
Unauthorized Return (Chargeback)	$15.00	per chargeback
Proof of Authorization (POA)	$10.00	per POA
Monthly Maintenance Fee	$0.00	per merchant ID
Application Fee	Waived	per application
Premium Fee[2] (per transaction ≥ $2,500, fee capped at $10)	0.10%	per transaction
Quarterly Compliance Fee (QCF)	$24.95	per merchant ID
Volume Analysis Monthly Minimum[3]	$24.95	per merchant ID
Value Added Services		
☐ Premium Funding (1-2 day funding)[4]	$0.55	in addition to Flat Fee
☐ Same Day ACH Origination	$0.35	in addition to Flat Fee
☐ Real Time Payments (RTP)	$1.00	in addition to Flat Fee
Authorization/Validation Services		
☐ Basic Account Validation[5]	$0.12	per validation
☐ Enhanced Account Validation	$0.20	per validation
☐ Premier Account Validation	$0.40	per validation
☐ Consumer Identity Verification	$0.40	per verification
☐ Credentialed Token Creation (Plaid etc.)	$1.50	per validation
☐ Credentialed Balance Check (Plaid etc.)	$0.15	per validation
Returns and Thresholds		
Merchant Account Return Fee[6]	$35.00	per occurrence
Transactional Limit Fees[7]	$25.00	per transaction
Overall Return Rate Threshold[8]	$5.00	per return
Unauthorized Return Rate Threshold[9]	$15.00	per chargeback

1. Standard ACH entries shall settle three (3) days after the Effective Entry Date of the underlying debit entry.
2. Premium Fee percentage is applicable per transaction that is equal to or greater than the stated dollar amount, capped at the stated max fee per transaction. Premium Fee is in addition to all other fees.
3. Calculated to include all processing activity/fees, in given month, with exception of POA, QCF, and all Returns and Thresholds fees. If a Merchants processing activity is below Monthly Minimum fee, the delta will be applied as a Volume Analysis Monthly Minimum fee.
4. Standard funding is three (3) days. Reduced funding may be requested by selecting Premium Funding, pending Underwriting approval. Standard required documents include: 1yr financials and 3mo bank statements. If volume is greater than $200k/mo, additional documentation will be required.
5. Basic Account Validation is applicable whenever necessary to comply with NACHA Rules. Price for Basic Account Validation will be $0.12 per transaction and automatically applicable wherever necessary to comply with NACHA Rules, unless one of the following Validation Services is selected and price is indicated above: Basic, Enhanced, Premier, or Credentialed.
6. If Merchant returns a transaction initiated by Nuvei and the transaction is in accordance with the Merchant Agreement, Merchant will be charged an additional fee as specified in the Schedule A.
7. Fees in the event Merchant exceeds any of its imposed maximum single transaction and maximum daily dollar limits. Daily limits will be reset at the beginning of each day. For single transaction and daily dollar amount limits, a fee per transaction that exceeds the limits will be applied.
8. If Merchant's overall return rate exceeds 15%, Merchant will be charged an additional rate, as specified in the Schedule A, per return until such time that the Merchant's return rate returns to a level that is below the overall return rate of 15%.
9. Unauthorized Return Rate exceeds 0.5% using a NACHA approved method of calculation, an Unauthorized surcharge as specified in the Schedule A will be added to each chargeback received during that billing period and an additional 1.0% discount rate will be added to Merchant's Account, to be charged retroactively for the previous 30 days.

Subpoenas, Liens, and Levies: If Nuvei receives any subpoena for the production of documents, including any Civil Investigative Demand, or any lien, levy, garnishment or other third-party claim pertaining to any amounts due to Merchant pursuant to the terms of this Agreement (collectively "Third Party Payment Demand"), in addition to all other rights and remedies available to Nuvei under the Agreement, including but not limited to Nuvei's right to terminate the Agreement for cause, Merchant shall pay a $250 fee for each subpoena as well as for each and every month or partial month in which Nuvei is obligated to reply to, remit funds to, or otherwise administer such Third Party Payment Demand.

Merchant's Signature: _____ **Date:** _____