



Sales Agent Name: _____ Agent #: _____ Agent Phone #: _____

MERCHANT INFORMATION

Merchant Name (DBA): _____ Merchant Number: _____

This Rate Adjustment Addendum (this "Addendum") amends and modifies the undersigned Merchant's Merchant Processing Application and Agreement (the "Merchant Agreement". Except as expressly modified by the Addendum, the terms and provisions of the Merchant Agreement are hereby affirmed and ratified. Hereafter, all references to the Merchant Agreement shall mean the Merchant Agreement as modified by this Addendum. No cross-outs, changes or modifications to the Addendum will be accepted or approved unless confirmed in writing by Woodforest Acceptance Solutions. Please email this addendum to merchantsupport@woodforestpay.com.

RATES & FEES (FOR VISA, MASTERCARD, DISCOVER AND AMERICAN EXPRESS UNLESS OTHERWISE NOTED)

VISA, MasterCard, Discover Pricing Structure:

Table with columns for Cost Plus Pricing and Tiered Pricing, including sub-columns for Discount, Rate, and Qualified/Non-Qualified categories.

American Express OptBlue Pricing Structure:

Table with columns for Cost Plus Pricing and Tiered Pricing, including sub-columns for Rate, Qualified, MID-Qualified, and Non-Qualified categories.

Amex OptBlue Processing Fee: 0.10 % Card Network Fees: Pass Through Opt out of American Express Card Marketing Materials By checking this box, Merchant opts out of receiving future commercial marketing communications from American Express. For additional information, see Section 15 of the Terms and Conditions

American Express Direct Amex Direct SE# _____ Transaction Fee: _____

American Express Acceptance is automatically included along with Visa, MasterCard, and Discover. If no pricing method is selected for American Express or Amex Transaction Fee, then pricing method shall be the same as Visa, MasterCard and Discover. The default rates applicable for acceptance of American Express cards are as follows:

- (1) If Merchant is set up on TIERED Rates then Qualified Rate: 2.99%. Mid-Qualified Rate +0.50%, and Non-Qualified +0.90%, and \$0.30 Amex Transaction Fee.
(2) ALL OTHER MERCHANTS (NON-TIERED), then Amex Direct Costs + 0.99%, and \$0.30 Amex Transaction Fee.

Large table listing various fees such as Transaction Fee, Amex OptBlue Transaction fee, Address Verification Fee, Annual Customer Service Fee, Batch Header Fee, Monthly Service Fee, Monthly Minimum Discount Fee, Online Monthly Reporting Fee, Initial One Time Setup Fee, Regulatory Product Fee, Mismatched TIN Fee, PIN Based Debit Discount Rate, Paper Statement Fee, Touch Tone Transaction Fee, Voice Authorization Fee, PCI Protection Plan Fee, PCI Compliance Non-Validation Fee, Chargeback Fee, Retrieval / Representment Fee, EBT CASH Stamp FNS #, EBT Food Per Transaction, Dual Pricing / Cash Discount Program, CDP Monthly Fee, e-Check / ACH Monthly Fee, TMS Stored Token Monthly Fee, 3DS Payer Authentication Monthly Fee, Account Updater Monthly Fee, Decision Manager Monthly Fee, Fraud Management Services Monthly Fee, Gateway, Software, Device, Monthly Fee, Transaction Fee, Setup Fee, Wright Express Rate, Voyager Rate.

- 1. Card Brand fees, commonly known as assessments, will be passed through to merchant. For a list of fees, please refer to Section 2.B.2.b in the Terms and Conditions.
2. Interchange and Card brand fees will be assessed to merchant in addition to rates above.
3. An additional \$5.95 fee will apply per device, if applicable.
4. Chargeback, Retrieval, and Representment Fees are per occurrence.

Other Fee changes: Fee Name: Amount: Add Change Remove Fee Name: Amount: Add Change Remove

Print Authorized Signer Name Title Authorized Signer Signature Date