

Merchant Statement - Updated Fee Descriptors

Updated Descriptors will be effective with your November 2023 month-end statement

| Previous Statement Description | New Statement Description |
|--|---------------------------|
| Tran/Batch Item | BATCH SETTLEMENT FEE |
| Auth.net Ecommerce Gateway Monthly Auth.net Gateway Monthly Auth.net MOTO Gateway Monthly Auth.net Retail Gateway Monthly Bluume POS Lite App ePN Bill Pay Monthly ePN Customer Data Manager Monthly ePN Gateway Monthly ePN Internet Basic Gateway Monthly ePN Inventory Monthly ePN JPOS Monthly ePN JPOS addl station monthly ePN JPOS Monthly ePN Master Process Monthly ePN Sync Online Monthly ePN QuickBooks Monthly ePN Recur Monthly ePN Sync Monthly ePN Virtual Terminal Gateway Monthly ePN Master Reporting Monthly First Pay Gateway Monthly First Pay Gateway Monthly First Pay Virtual Terminal Internet Gateway Monthly Gateway PayTrace Basic Gateway PayTrace Pro Gateway Vital Mobile App Vital Plus App Vital Select App | GATEWAY MONTHLY FEE |
| DS Credit Discount DS Discount | CREDIT SALES DISCOUNT-DS |
| Statement Paper Statement | MONTHLY STATEMENT FEE |
| ePN Gateway Security Assessment | GATEWAY ANNUAL FEE |
| Internet Access | INTERNET SERVICE FEE |

| Previous Statement Description | New Statement Description |
|--------------------------------|--|
| Card Brand Fees | <p>Card Brand fees will be separated to display additional detail depending on the applicable fee such as:</p> <p>ICA FEE MC BIN FEE VS LICENSE VOLUME FEE-MC AVS FEE CNP-MC US CROSS BORDER FEE-MC DAT USG FOR DS DIGITAL ENABLEMENT FEE-MC GLOBAL ACQUIRER FEE-MC INTL SERVICE FEE-VS CROSS BORDER FEE-VS TRANSACTION INTEGRITY FEE-VS MISUSE OF AUTH FEE-VS INTL PROCESSING FEE-DS INTL SERVICE FEE-DS ACQUIRER AVS FEE-MC PROCESSING INTEGRITY FEE-MC ZERO FLOOR LIMIT FEE-VS NONSWIPE AX VOL INBOUND AX VOL DATA QLT AX VOL NON COMP AX VOL NONSWIPE APP INT AX VOL AVS FOR VS TRAN AVS FOR DS TRAN CREDIT DUES/ASSESSMENT FEE-MC ACCT STATUS INQ SVC INTER-MC ACCT STATUS INQ SVC INTRA-MC PREAUTH-MC UNDEF AUTH-MC FNL AUTH-MC FNL AUTH MIN-MC EXCESSIVE AUTH ATTEMPTS-MC INT COMP DWNGRD-MC 3DS VOL FEE-MC 3DS TRANS FEE-MC NOMINAL AUTH MC PRG INTEGRITY FEE DS</p> |

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|---------------------------------|--|
| Card Brand Fees | TRANSMISSION FEE-VS XAUTH DCL-VS XAUTH DCL-VS INTL STOP PYMT AUTH FEE VS CAT1 DCL VS CAT1 DCL VS INTL FALLBACK FEE VS CONNECTIVITY MC ACQ TRANS FEE AX INSTLL-A FEE MC INSTLL-B FEE MC ACCT VERF FEE DS DGT INV FEE DS CCP FEE MC TPE ADV CODE MC DECLINE CODE MC MNL CSH SWCH VS INSTLL-A FEE RTN MC PRG CONT FEE AX VOL MSD CONTACTLESS FEE VS DELINCE AUTH FEE MC ESTIMATED AUTH VS INCREMENTAL AUTH VS CCV2 AUTH FEE VS ACQ PROCESSOR FEE CREDIT INTL-VS ACQ PROCESSOR FEE CHECK INTL-VS PAN STATUS CHECK-VS PAN STATUS CK-VS DB PAN STATUS CK-VS INTL ACQUIRER PROCESSOR FEE CREDIT-VS ACQUIRER PROCESSOR FEE CHECK-VS NTWK ACCESS AUTH FEE/SAFETY NET-MC PAN STATUS CHECK-MC-INTER PAN STATUS CHECK-MC-INTRA PAN STATUS CK-VS INTL |
| Foreign Deposit Account | NON-FULTON DEPOSIT |
| Non-Fulton Bank Deposit Account | |
| Transaction - DS | CREDIT SALES TRANS FEE-DS |
| FANF CP-VS | NTWK FEE FOR VS |

| Previous Statement Description | New Statement Description |
|---|---|
| Transaction - EBT | SALES TRANS FEE-EBT |
| Assessments - VS | CHECK CARD DUES/ASSESSMENTS-VS CREDIT DUES/ASSESSMENTS-VS |
| Assessments & Sponsorship - AM | ASSESSMENT FEE AX VOL |
| American Express Tran/Batch Item Trans Item Transaction - AM | SALES TRANS FEE-AX |
| Assessments - MC | DUES/ASSESSMENT FEE >=\$1K-MC CHECK DUES/ASSESSMENT FEE-MC |
| PCI Compliance Service Monthly PCI Compliance Service | MONTHLY PCI FEE |
| Annual PCI Compliance Service PCI Compliance Service | ANNUAL PCI FEE |
| PCI Non-Compliance | PCI NON-COMP FEE |
| Chargebacks Chargeback/Retrieval | CHARGEBACK FEE |
| Sales Draft Retrievals | RETRIEVAL FEE |
| FANF - VS | NETWORK FEE CP-VS NETWORK FEE CNP-VS |
| Debit Transaction - VS Tran/Batch Item Transaction - VS Debit | CHECK CARD SALES TRANS FEE-VS |
| Debit Transaction - MC Tran/Batch Item Transaction - MC Debit | CHECK CARD SALES TRANS FEE-MC |
| Debit Transaction - DS Tran/Batch Item Transaction - DS Debit | CHECK CARD SALES TRANS FEE-DS |
| Credit Transaction - MC Tran/Batch Item Transaction - MC | CREDIT SALES TRANS FEE-MC |
| Credit Transaction - VS Tran/Batch Item Transaction - VS | CREDIT SALES TRANS FEE-VS |
| Credit Transaction - DS Tran/Batch Item | CREDIT SALES TRANS FEE-DS |
| MC-Location | MER LOC FEE-MC |
| Network Authorization - DS | NETWORK AUTH FEE-DS |

| Previous Statement Description | New Statement Description |
|--|--|
| Help Desk Support | HELP DESK FE |
| Guardian Encryption | TSYS Guardian |
| Vital Mobile App with Guardian Security | VITAL POS MOBILE MONTHLY FEE |
| Vital Plus App with Guardian Security | VITAL POS PLUS MONTHLY FEE |
| Vital Select App with Guardian Security | VITAL POS SELECT MONTHLY FEE |
| Vital Table App with Guardian Security | VITAL POS TABLE MONTHLY FEE |
| Wireless Access Wireless Terminal Access | MONTHLY WIRELESS FEE |
| Assessments - DS | DUES/ASSESSMENT FEE-DS |
| Discount - Debit PIN Debit Discount | Your discount rates will be displayed per Debit Network. |
| Discount - AM | SALES DISCOUNT-AX |
| ePN Mobile Package Monthly ePN Mobile Pro Platform Addl Device Mont ePN Mobile Pro 2 Devices Monthly ePN Mobile Pro Platform 1st Device Month ePN Mobile Monthly License | GATEWAY DEVICE |
| MC Digital Enablement | DGT ENBL MC VOL |
| Account Implementation | ACCOUNT SET UP FEE |
| Transaction - Level III Level III Transaction | LEVEL III TRANS FEE |
| Paytrace/Commercial Card Submission | LEVEL III VOL |
| ePN Level III Monthly | LEVEL III MONTHLY FEE |
| Equipment Installment 6 month Equipment Shipping POS Equipment Purchase | POS/EQUIPMENT PURCHASE |
| MD Sales Tax NJ Sales Tax PA Sales Tax | POS/EQUIPMENT SALES TAX |
| ACCEL Participation NYCE Participation Pulse Annual Pulse Participation STAR Annual STAR Participation | Network Access Fee |
| Authorization - SSL/IP/Wireless Amex | INTERNET AUTH FEE-AX |
| Assessments - MC | CREDIT DUES/ASSESSMENT FEE-MC, CHECK DUES/ASSESSMENT FEE-MC |

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|--|---|
| International Card Acceptance | US CROSS BORDER FEE-MC GLOBAL ACQUIRER FEE-MC INTL SERVICE FEE-VS CROSS BORDER FEE-VS INTL PROCESSING FEE-DS INTL SERVICE FEE-DS INBOUND AX VOL |
| Assessments - VS | CHECK CARD DUES/ASSESSMENTS-VS CREDIT DUES/ASSESSMENTS-VS |
| Dues & Assessments | CHECK CARD DUES/ASSESSMENTS-VS CREDIT DUES/ASSESSMENTS-VS ASSESSMENT FEE AX VOL DUES/ASSESSMENT FEE >=\$1K-MC CREDIT DUES/ASSESSMENT FEE-MC CHECK DUES/ASSESSMENT FEE-MC DUES/ASSESSMENT FEE-DS |
| VS/MC/DS debit tran | CHECK CARD SALES TRANS FEE-VS CHECK CARD SALES TRANS FEE-MC CHECK CARD SALES TRANS FEE-DS |
| Discount Debit V/M/D | CHECK CARD SALES DISCOUNT-VS CHECK CARD SALES DISCOUNT-DS CHECK CARD SALES DISCOUNT-MC |
| Discount - VS/MC/DS Discount Consumer Credit V/M/D Discount CNP - VS/MC/DS/AM Discount CP - VS/MC/DS/AM | SALES DISCOUNT-DS SALES DISCOUNT-MC SALES DISCOUNT-VS |
| Transaction - VS/MC/DS Transaction - VS/MC/DS/AM Tran/Batch Item | SALES TRANS FEE-MC SALES TRANS FEE-VS SALES TRANS FEE-DS |
| Authorization - Referral | DIAL PAY AUTH FEE-VS DIAL PAY AUTH FEE-MC DIAL PAY AUTH FEE-DS DIAL PAY AUTH FEE-AX |
| Authorization | Will display authorization by card type and communication path (ex. IP or Dial) such as: VOICE AUTH FEE-VS VOICE AUTH FEE-MC VOICE AUTH FEE-OT |

| Previous Statement Description | New Statement Description |
|--------------------------------|---|
| Authorization | VOICE AUTH FEE-AX VOICE AUTH FEE-DS VOICE AUTH FEE-PIN DBT WATS AUTH FEE-VS WATS AUTH FEE-MC WATS AUTH FEE-AX WATS AUTH FEE-DS WATS AUTH FEE-PIN DBT INTERNET AUTH FEE-VS INTERNET AUTH FEE-MC INTERNET AUTH FEE-OTHER INTERNET AUTH FEE-AX INTERNET AUTH FEE-DS INTERNET AUTH FEE-PIN DB DFT AUTH FOR VS DFT AUTH FOR MC DFLT OTHER AUTH WAT AUTH FEE-EBT INTERNET AUTH FEE-EBT DFT AUTH FEE-OTHER DFT AUTH FEE-AX DFT AUTH FEE-DS DFT AUTH FEE-EBT DFT AUTH FEE-PINT DBT DIALPAY VOICE AUTH FEE |
| Authorization - IVR/Voice | Will display authorization by card type and communication path (ex. IP or Dial) such as: VOICE AUTH FEE-VS VOICE AUTH FEE-MC VOICE AUTH FEE-OT DIALPAY VOICE AUTH FEE VOICE AUTH FEE-AX VOICE AUTH FEE-DS VOICE AUTH FEE-EBT VOICE AUTH FEE-PIN DBT VOICE AUTH FEE-EBT |

| Previous Statement Description | New Statement Description |
|--------------------------------|--|
| Authorization - VS/MC/DS/AM | Will display authorization by card type and communication path (ex. IP or Dial) such as: WATS AUTH FEE-VS WATS AUTH FEE-MC WATS AUTH FEE-AX WATS AUTH FEE-DS INTERNET AUTH FEE-VS INTERNET AUTH FEE-MC INTERNET AUTH FEE-OTHER INTERNET AUTH FEE-AX INTERNET AUTH FEE-DS DFT AUTH FOR VS DFT AUTH FOR MC DFLT OTHER AUTH DFT AUTH FEE-OTHER DFT AUTH FEE-AX DFT AUTH FEE-DS |
| Authorization - VS/MC/DS | Will display authorization by card type and communication path (ex. IP or Dial) such as: WATS AUTH FEE-VS WATS AUTH FEE-MC WATS AUTH FEE-DS INTERNET AUTH FEE-VS INTERNET AUTH FEE-MC INTERNET AUTH FEE-OTHER INTERNET AUTH FEE-DS DFT AUTH FOR VS DFT AUTH FOR MC DFLT OTHER AUTH DFT AUTH FEE-OTHER DFT AUTH FEE-DS |
| Authorization - Dial VS/MC | Will display authorization by card type and communication path: WATS AUTH FEE-VS WATS AUTH FEE-MC |

| Previous Statement Description | New Statement Description |
|-----------------------------------|---|
| Authorization - Dial VS/MC/DS/AM | Will display authorization by card type and communication path: WATS AUTH FEE-VS WATS AUTH FEE-MC WATS AUTH FEE-AX WATS AUTH FEE-DS |
| Authorization - Dial DS/AM | Will display authorization by card type and communication path: WATS AUTH FEE-AX WATS AUTH FEE-DS |
| Authorization - AM | Will display authorization by card type and communication path such as: WATS AUTH FEE-AX INTERNET AUTH FEE-AX DFT AUTH FEE-AX |
| Authorization - Dial Amex | WATS AUTH FEE-AX |
| Authorization - Dial VS/MC/DS | Will display authorization by card type and communication path such as: WATS AUTH FEE-VS WATS AUTH FEE-MC WATS AUTH FEE-DS |
| Authorization - IP/Wireless VS/MC | INTERNET AUTH FEE-VS INTERNET AUTH FEE-MC |
| Authorization - Debit | Statement will display authorization by card type and communication path (ex. IP or Dial). |
| Authorization - EBT | Statement will display authorization by card type and communication path (ex. IP or Dial). |
| Non-Qualified Transaction | There will no longer be a separate line item, and this will be identified as part of interchange detail. |
| (Pre) Arbitration/Compliance Case | Chargeback Fee |
| Keyed/Ecommerce Discount Rate | Keyed Discount Rate |
| Swiped/EMV Discount Rate | Swiped Discount Rate |
| PIN Debit Discount Rate | Your discount rates will be displayed per Debit Network. |