

PIN Debit Card Merchant Processing and Fees Addendum

Debit Card Fees	
Merchant Number	
Debit Card Monthly Access Fee	\$
Debit Card Transaction Fee	\$
Network Fees	0.75%

The following Terms and Conditions apply to your acceptance of PIN Debit Cards and serve as an Addendum to the Merchant Services' Program Guide.

PIN Debit Card Acceptance. Most, but not all, ATM Cards (Debit Cards) can be accepted at the point of sale at participating locations. Examine the back of the PIN Debit Card to determine if the Card participates in a network that you are authorized to accept. Network mark(s) are usually printed on the back of the Card. If the PIN Debit Card is valid and issued by a participating network, you must comply with the following general requirements for all participating networks, in addition to the specific requirements of the network.

- You must honor all valid PIN Debit Cards when presented that bear authorized network marks.
- You must treat Transactions by Cardholders from all Issuers in the same manner.
- You may not establish a minimum or maximum Transaction amount for PIN Debit Card acceptance.
- You may not require additional information, besides the Personal Identification Number, for the completion of the Transaction unless the circumstances appear suspicious. A signature is not required for PIN Debit Card Transactions.
- You shall not disclose Transaction related information to any party other than your agent, a network, or issuing institution and then only for the purpose of settlement or error resolution.
- You may not process a Credit Card Transaction in order to provide a refund on a PIN Debit Card Transaction.

Transaction Processing. The following general requirements apply to all PIN Debit Card Transactions.

- All debit Transactions must be authorized and processed electronically. There is no Voice Authorization or Imprinter procedure for PIN Debit Card Transactions.
- You may not complete a PIN Debit Card Transaction that has not been authorized. If you cannot obtain an Authorization at the time of sale, you should request another form of payment from the customer or process the Transaction as a Store and Forward or Resubmission, in which case you assume the risk that the Transaction fails to authorize or otherwise declines. The Cardholder should be instructed to contact the Issuer to find out why a Transaction has been declined.
- You may not complete a PIN Debit Card Transaction without entry of the Personal Identification Number (PIN) by the Cardholder.
- The PIN must be entered into the PIN pad only by the Cardholder. You cannot accept the PIN from the Cardholder verbally or in written form.
- The PIN Debit Network used to process your Transaction will depend upon, among other things, the availability of the network at the time of the Transaction, whether a particular PIN Debit Card is enabled for a particular network and the routing requirements established by the networks and the card issuers. We may, at our sole discretion, utilize any PIN Debit Network available to us for a given Transaction.
- You must issue a receipt to the Cardholder upon successful completion of a Transaction. The Cardholder account number will be masked so that only the last four digits will appear. The masked digits will appear as a non-numeric character such as an asterisk. This is referred to as PAN truncation.
- You may not manually enter the account number. The account number must be read electronically from the Magnetic Stripe. If the Magnetic Stripe is unreadable, you must request another form of payment from the customer.
- Any applicable tax must be included in the total Transaction amount for which Authorization is requested. Tax may not be collected separately in cash.
- YOU ARE RESPONSIBLE TO SECURE YOUR TERMINALS AND TO INSTITUTE APPROPRIATE CONTROLS TO PREVENT EMPLOYEES OR OTHERS FROM SUBMITTING REFUNDS AND VOIDS THAT DO NOT REFLECT BONA FIDE RETURNS OR REIMBURSEMENTS OF PRIOR TRANSACTIONS.

Cash Back From Purchase. You have the option of offering cash back to your customers when they make a PIN Debit Card purchase. You may set a minimum and maximum amount of cash back that you will allow. If you are not now offering this service, your terminal may require additional programming to begin offering cash back.

Settlement. Within one Business Day of the original Transaction, you must balance each location to the system for each Business Day that each location is open.

Adjustments. An adjustment is a Transaction that is initiated to correct a PIN Debit Card Transaction that has been processed in error. You will be responsible for all applicable adjustment fees that may be charged by a Debit Card network. Some networks may have established minimum amounts for adjustments.

There are several reasons for adjustments being initiated:

- The Cardholder was charged an incorrect amount, either too little or too much.
- The Cardholder was charged more than once for the same Transaction.
- A processing error may have occurred that caused the Cardholder to be charged even though the Transaction did not complete normally at the point of sale.

All parties involved in processing adjustments are regulated by time frames that are specified in the operating rules of the applicable Debit Card network, The Electronic Funds Transfer Act, Regulation E, and other applicable law.

By signing below and by processing, the Merchant hereby acknowledges and accepts this Addendum and agrees to the above listed fees and understands such fees are required for the acceptance of PIN Debit Cards through merchant's existing account. The fees listed above are in addition to the fees currently assessed on the merchant account. Such fees are subject to change. All other terms of the Merchant Services' Program Guide, as applicable, remain in full force and effect.

Acknowledged & Accepted:

Merchant

Signature: _____

Print Name: _____

Title: _____

Date: _____