

Chase is pleased to offer pricing¹ based on an Interchange Pass-Through methodology (IPT). IPT provides more transparent pricing by detailing the components of your credit card transaction processing fees.

The total cost of processing a transaction is made up of:

Interchange (Wholesale)

Interchange is the amount that acquirers, like Chase, are required to pay card issuers for each credit card transaction processed by its merchants.

The interchange rates² are set by card brands like Visa*, Mastercard®, and Amex® and vary according to:

- Type of card (standard, premium, corporate)
- Type of transaction (in-person, online, phone order, swiped, chip)
- Your total transaction volume



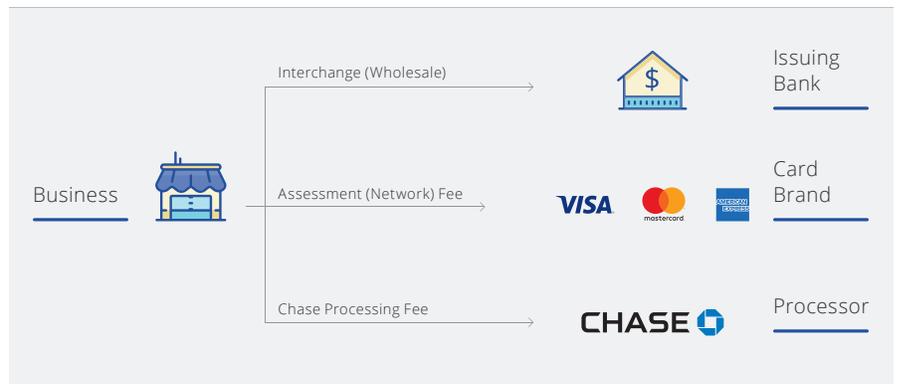
Chase Processing Fee

Chase charges a processing fee to provide the benefit of both authorization and settlement of your credit card transactions.



Assessment (Network) Fee

An Assessment Fee is set and charged by the payment brands on every credit and debit card transaction processed by merchants. Through IPT, assessment fees are passed directly through to you.



1: Certain terms and conditions apply. All applications are subject to Chase Merchant Services' (Chase) standard approval policies and procedures, including without limitation credit approval and entering into a Merchant Agreement with Chase that includes a detailed pricing schedule. 2: All fees are subject to change in accordance with the payment brands. ©Used by Amex Bank of Canada under license from American Express. ©Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. *Visa is a registered trademark owned by Visa International Service Association and used under license. ©Interac and the Interac logo are registered trade-marks of Interac Inc. Used under license. Chase and the Octagon logo are registered trademarks of JPMorgan Chase Bank, N.A. © 2020 JPMorgan Chase & Co.

Below you will see an example of what a merchant will see on an MDR statement, compared with an IPT statement.

MDR

VISA		Per Tran	Amount	Items	Discount Charged	Per Tran Charged	Total Charged
Fees and Assessments							
0.1000%	ASSESSMENT FEES	\$0.000	\$15,380.00	73	\$15.41	\$0.00	\$15.41
1.1700%	DISCOUNT FEES	\$0.000	\$15,380.00	73	\$179.94	\$0.00	\$179.94
Fees and Assessments Total					\$195.35	\$0.00	\$195.35
Non-Qualified							
0.6500%	NON-QUAL TRANS FEE	\$0.000	\$15,380.00	73			\$99.98
0.5800%	VI BUSINESS STANDARD	\$0.000	\$105.00	1			\$0.61
1.0300%	VI CA STD INFINITE PRIV CAD	\$0.000	\$1,355.00	4			\$13.96
0.1000%	VI CONSUMER STANDARD	\$0.000	\$3,660.00	19			\$3.64
0.2900%	VI INFINITE STANDARD	\$0.000	\$10,260.00	49			\$29.68
Non-Qualified Total							\$147.87
VISA Fee Total and EMDR 2.232%							\$343.22

IPT

VISA		Per Tran	Amount	Items	Discount Charged	Per Tran Charged	Total Charged
Fees and Assessments							
0.1017%	ASSESSMENT FEES	\$0.000	\$10,685.00	72	\$10.88	\$0.00	\$10.88
0.2000%	TRANSACTION FEES	\$0.000	\$10,685.00	72	\$21.37	\$0.00	\$21.37
Fees and Assessments Total					\$32.25	\$0.00	\$32.25
Interchange Fees							
2.4500%	VI CA STD INFINITE PRIV CAD	\$0.000	\$285.00	1			\$6.98
1.5200%	VI CNP CON CRCAD	\$0.000	\$2,415.00	18			\$36.72
1.7100%	VI CNP INF CAD	\$0.000	\$6,830.00	45			\$116.80
2.4500%	VI CNP INF PRV CAD	\$0.000	\$735.00	5			\$18.01
1.5200%	VI CONSUMER STANDARD	\$0.000	\$105.00	1			\$1.60
1.7100%	VI INFINITE STANDARD	\$0.000	\$315.00	2			\$5.38
Interchange Fees Total							\$185.49
VISA Fee Total and EMDR 2.038%							\$217.74