

Valor PayTech TSYS Billing

Fees	Schedule A	Traditional (Merchant is Billed)	Swipe4Free / Cash Discounting	Billed in Second Processing Month
Valor Monthly Fee \$4.95	Yes	Billed to merchant the second processing month. Labeled as "Valor Monthly Fee." ISO can upsell & profits according to split.	Billed to ISO the second processing month. \$0.01 to merchant on statement as "Valor Monthly Fee." ISO pays according to split.	Yes
Valor Monthly Terminal Add-on Fee \$1.00 per each additional terminal	Yes	Billed to merchant the second processing month. Labeled as "Valor Monthly Add-on." Ex: If merchant has 3 terminals it will be billed as 2 x \$1.00 = \$2.00 monthly for the 2 add-ons. ISO cannot upsell.	Billed to ISO the second processing month. \$0.01 to merchant on statement as "Valor Monthly Add-on." Ex: If merchant has 3 terminals it will be billed as 2 x \$0.02 = \$0.02 monthly for the 2 add-ons. ISO pays according to split.	Yes
Valor Wireless Setup Fee \$25.00 one time fee	Yes	Billed to merchant the second processing month. Labeled as "Valor Wireless Setup." ISO cannot upsell.	Billed to merchant the second processing month. Labeled as "Valor Wireless Setup." Billed to merchant.	Yes
Valor Wireless Monthly Fee \$18.00	Yes	Billed to merchant the second processing month. Labeled as "Valor Wireless Monthly Fee." ISO can upsell & profits according to split.	Billed to merchant the second processing month. Labeled as "Valor Wireless Monthly Fee." Billed to merchant. ISO can upsell & profits according to split.	Yes
Valor Virtual Terminal Monthly Fee \$9.99	Yes	Billed to merchant the second processing month. Labeled as "Valor Virtual Terminal Monthly Fee." ISO can upsell & profits according to split.	Billed to merchant the second processing month. Labeled as "Valor Virtual Terminal Monthly Fee." Billed to merchant. ISO can upsell & profits according to split.	Yes
Valor Virtual Terminal Transaction Fee \$0.05 per transaction	Yes	Billed to merchant the second processing month. Labeled as "Valor Transaction Fee." Ex: If merchant has 100 transaction in a month it will be billed as 100 x \$0.05 = \$5 that month. ISO can upsell & profits according to split.	Billed to merchant the second processing month. Labeled as "Valor Transaction Fee." Ex: If merchant has 100 transaction in a month it will be billed as 100 x \$0.05 = \$5 that month. Billed to merchant. ISO can upsell & profits according to split.	Yes
Valor Engage My Customer Monthly Fee \$9.95 includes 100 free SMS messages	Yes	Billed to merchant the second processing month. Labeled as "Valor Engage My Customer Fee." ISO can upsell & profits according to split.	Billed to merchant the second processing month. Labeled as "Valor Engage My Customer Fee." Billed to merchant. ISO can upsell & profits according to split.	Yes

Fee Example: If the merchant starts processing in July, the fees under the "Billed in Second Processing Month" column will be debited the first business day of September.

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Fees	Schedule A	Traditional (Merchant is Billed)	Swipe4Free / Cash Discounting	Billed in Second Processing Month
<p>Valor Engage My Customer Text Fee</p> <p><u>\$0.05 per message after 100 free SMS messages</u></p>	<p>Yes</p> <p>Has to be checked on MPA</p>	<p>Billed to merchant the second processing month at \$0.10 per transaction. Labeled as “Valor Engage My Customer Transaction Fee.”</p> <hr/> <p>ISO can upsell & profits according to split. Ex: If merchant sends 1,000 texts (1,000 - 100 free = 900 x \$0.10 = \$90 billed to merchant.) ISO Profit is (900 x \$0.05 buy rate = \$45. 90 - \$45 = \$45 according to split %)</p>	<p>Billed to merchant the second processing month at \$0.10 per transaction. Labeled as “Valor Engage My Customer Transaction Fee.”</p> <hr/> <p>ISO can upsell & profits according to split. Ex: If merchant sends 1,000 texts (1,000 - 100 free = 900 x \$0.10 = \$90 billed to merchant.) ISO Profit is (900 x \$0.05 buy rate = \$45. 90 - \$45 = \$45 according to split %)</p>	<p>Yes</p>

Fee Example: If the merchant starts processing in July, the fees under the “Billed in Second Processing Month” column will be debited the first business day of September.