



**Sage 50 Accounting** 🇨🇦 | **Sage One** 🇨🇦  
**Sage Payment Solutions – Canada Pricing Schedule**

| <b>Discount Rates</b>   | <b>Valued Member Pricing</b> |            |
|---|------------------------------|------------|
| Transaction Type  | VISA                         | MasterCard |
| Merchant Discount Rate *<br>Electronic Card Swipe                       | 1.66%                        | 1.71%      |
| Merchant Discount Rate<br>Card Number Manual Entry, eCommerce/Web-based | 1.83%                        | 1.89%      |
| Card Association Assessment Fees  | 0.090%                       | 0.077%     |
| Non-Qualified Transaction Surcharge (plus Non-Qualifying Amount)        | 0.75%                        | 0.75%      |

| <b>Per Transaction Fees</b>   | <b>Valued Member Pricing</b> |
|-------------------------------|------------------------------|
| VISA/MasterCard               | \$0.20                       |
| Interac PIN Debit             | \$0.11                       |
| American Express and Discover | \$0.20                       |

| <b>Miscellaneous Fees</b>  | <b>Valued Member Pricing</b> |
|--|------------------------------|
| Card Type Setup (VISA/MasterCard)  | \$75.00                      |
| Monthly Admin Fee  | \$9.99                       |
| P.O.S. Monthly Terminal Fee<br>Desktop terminal plus PIN/Chip entry device | \$34.95                      |
| Software compatible PIN entry device Only                                  | \$21.00                      |

Pricing schedule is for Canadian dollar currency processing. US dollar currency processing is also available upon request. Pricing is subject to new merchant account approval with Chase Paymentech. Accepting MasterCard and Visa credit cards issued from non-Canadian banks will incur additional fees for international processing. Call 1-888-261-9610 for additional information.

**\* Merchant Discount Rate and Target Qualification Level**

Every credit card transaction will be charged the Merchant Discount Rate. Sage will set your Merchant Discount Rate based on the assumption that your transactions will satisfy the criteria established by the Payment Brand rules to meet the Target Qualification Level (Electronic Card Swipe or Standard Card Not Present.) The Target Qualification Level is the Interchange level that we expect to apply to your transactions. It is determined based on the type of transactions you submit and how they will most likely be processed. However, it is possible that some of your transactions will be processed at a higher Interchange level, resulting in higher Interchange fees for your business. This may occur because those “Non-Qualified Transactions” do not meet the criteria to qualify at your Target Qualification Level. Non-Qualified Transactions will be downgraded by the Payment Brand, resulting in higher Interchange fees. For processing such Non-Qualified Transaction, we will charge you: (a) the Merchant Discount Rate; (b) an additional fee (the “the Non-Qualifying Amount”) equal to the difference between the Interchange fee associated with your Target Qualification Level and the Interchange fee for the Interchange level at which the Non-Qualified Transaction was actually processed; and to the extent applicable, depending on the nature of your pricing with us or your program eligibility (c) a Non-Qualified Transaction Processing Fee (which is calculated as a percentage of the amount of the Non-Qualified Transaction). The combined total of the Non-Qualifying Amount and the Non-Qualified Transaction Processing Fee will appear on your statement.

Visa non-qualified transactions include Infinite, Business, Corporate and Purchasing cards, non-Canadian issued (International) cards and all card number key-entered transactions on a Retail merchant account. MasterCard non-qualified transactions include Business, Corporate and Purchasing cards, High Spend and Premium High Spend, non-Canadian issued (International) cards and all card number key-entered transactions on a Retail merchant account.