



TOTAL announcement

Important Pricing Information

In the United States, the Card Associations and Debit Networks periodically adjust interchange and other fees, typically two times per year (in April and October). As such, we need to make adjustments to our US based merchants' pricing to help offset these increased costs.

In addition, over the past few years, we have noticed that our net revenue (or profit) per account has not been increasing at the same rate as the processing volume. This means that our pricing has not kept pace with our Interchange processing costs.

Therefore, in order to adjust for these increases to our processing costs, beginning with the April 2014 processing month, we have decided to implement the following increases:

- **0.10% increase for all tiered merchants with a Qualified Rate under 1.70%**
- **0.10% increase for all Interchange plus Merchants with a rate under Interchange plus 0.60%**
- **\$0.03 increase per transaction for all merchants with a per transaction fee less than \$0.13**
- **0.05% increase on all Mid and Non-Qualified surcharges**