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Vantage Card Services, Inc. Disclosure Schedule

This Vantage Card Services, Inc Disclosure Schedule is applicable to all Merchants and sets forth a summary of certain information in the Master Payment Services Agreement ("**Agreement**") for Merchant's information only and does not provide all information pertinent to the Agreement. Vantage Card Services, Inc. ("**Vantage**") recommends thoroughly reviewing the Agreement and contacting Vantage with any questions Merchant may have. In the event of any conflict between the terms of the Agreement and the terms of this disclosure schedule, the terms of the Agreement shall control. Capitalized terms not otherwise defined in this disclosure schedule have the meanings set forth in the Agreement.

Date of the Contract:

The Agreement is binding on Vantage on the earlier of (a) Vantage's acceptance of the Agreement or (b) Vantage's processing of transactions delivered to Vantage by Merchant pursuant to the Agreement.

Member:

Unless otherwise specified in the Merchant Application or upon notice to Merchant, the Member is:

PNC Bank, N.A.,
300 Fifth Avenue, Pittsburgh, PA
Phone: (412) 803-7711

Vantage:

Vantage Card Services, Inc.
2230 Towne Lake Parkway
Building 400 Site 110
Woodstock, GA 30189
Phone: (800) 397-2380
Email: support@vantagecard.com

Term and Termination:

The Agreement is for a term of one month and will automatically renew for additional one-month terms until terminated. Either party may terminate this Agreement at the end of any such term by providing 30 days prior written notice to the other party. In addition, Vantage may terminate the Agreement at any time, but will generally only do so for cause or if required by Sponsor Bank or a Card Brand.

Payment for Transactions:

Merchant will be provisionally paid for transactions after the expiration of any applicable hold period. The payment amount may be gross, in which case Vantage may withdraw the associated fees from Merchant's account when due or on a periodic basis. Alternatively, the payment amount may be net, in which case the deposit will be less credits associated with any prior transactions, fees, assessments, and other amounts due. If a reserve is established on Merchant's account, the amount deposited may be net of the amount allocated to a reserve account. Deposits to Merchant will usually be within one to three business days, but can be up to the full time period in which any transaction processed by Merchant is at risk of Chargeback.

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Remember, that accepting electronic payments should be consider a ‘convenience’ form of payment, NOT a ‘guaranteed’ form of payment so it is important for Merchants to be diligent in protecting their business against fraud and disputes that lead to chargebacks.

Fees/Rates:

The fees and rates charged to Merchant can be found in the Merchant Application, the Agreement, the Rules, and Merchant’s agreement with its software provider. If Merchant is unsure about the calculation or applicability of any fee, please contact Vantage and it will explain it to Merchant in greater detail. The way the most common fees are calculated is as follows:

“Per ACH Transaction Fees” are a fixed amount charged per each ACH transaction initiated or submitted to Vantage for processing.

“ACH Reject / NSF Fees” are fixed fees charged per each ACH transaction which is rejected or returned for any reason, the most common reason being insufficient funds in the debited account.

“Per Card Transaction Fees” consist of a discount rate and may also include a fixed fee charged per transaction. The discount rate is a percentage of the gross amount of each transaction processed. A portion of the discount rate is the Interchange Rate. The discount rate may be set based on if the card was issued in a different country than the merchant is located. The category into which a transaction will fall depends on a number of factors, including but not limited to the card type, transaction type, payment method, authorization, and timeliness of submitting the transaction/batch. Vantage can provide information to Merchant about the category applicable to a particular transaction upon Merchant’s request.

“Chargeback /NSF Fee” is a fixed fee charged for each Chargeback, which may be done by the customer or issuing bank in accordance with the Rules.

Other common fees may include the Management Company Monthly Fee which is an administrative fee that will be charged to Merchant on a monthly basis and the Management Company Setup Fee which is a one-time fee due on the Effective Date. Additional fees may apply as set forth in the Agreement based on the type of transaction, method of transaction, transaction classification.

Modification:

The Agreement, including but not limited to the fees charged, may be modified upon notice to Merchant or posting such change to Vantage’s website

Excessive Chargebacks:

If Chargebacks are excessive in Vantage’s sole discretion, Vantage may impose additional reserve requirements, cash collateral, guarantors, additional underwriting, or any condition required by the Rules or Card Brands. Excessive Chargebacks may result in suspension of Services.

Error Correction:

If Vantage determines that Merchant has received funds in error, due to fraud, or is otherwise not entitled to them, Vantage may recover those funds in accordance with the law and applicable rules. The Merchant must promptly notify Vantage of any such funds, cooperate in their recovery, and return the funds within five business days of notification, or as otherwise specified. Failure to do so is a material breach, and Vantage may offset or take legal action to recover the funds, with these obligations continuing even after the agreement ends.

Complaint Handling:

Merchant is responsible for handling any complaint with regard to a customer. If Merchant has a complaint with regard to Vantage, Merchant will immediately notify Vantage of such complaint. Vantage will handle the receipt of complaints in accordance with its current policies and procedures. If Vantage is unable to resolve an issue to Merchant's satisfaction, the complaint resolution procedures in the Agreement will control the process.

Statements:

Merchant statements are made available to Merchant through the software solution which Merchant uses to submit transactions to Vantage.

Bank Disclosure:

Member Bank Information: PNC Bank, N.A., 300 Fifth Avenue, Pittsburgh, PA 15222; (412) 803-7711.

Important Member Bank Responsibilities:

1. Member Bank is the only entity approved to extend acceptance of Card Brand products directly to a Merchant.
2. Member Bank must be the principal (signer) to this Sub-merchant Tri-party Agreement.
3. Member Bank is responsible for and must provide settlement funds to Merchant.
4. Member Bank is responsible for all funds held in reserve that are derived from settlement.
5. Member Bank is responsible for educating Merchant on pertinent Rules with which Merchant must comply; but this information may be provided to Merchant by ProPay.

Merchant's Important Responsibilities:

1. Ensure compliance with cardholder data security and storage requirements.
2. Maintain fraud and chargebacks below Card Brand thresholds.
3. Review and understand the terms of this Sub-merchant Tri-party Agreement.
4. Comply with applicable Rules.
   - Merchant may download Visa Regulations from Visa's website at: https://usa.visa.com/support/consumer/visa-rules.html
   - Merchant may download Mastercard Regulations from Mastercard's website at: https://www.mastercard.us/en-us/business/overview/support/rules.html

- Merchant may download American Express Rules from American Express's website at: https://icm.aexp-static.com/content/dam/gms/en_us/optblue/us-mog.pdf; and
- Merchant may download Nacha Rules from Nacha's website at: at https://nachaoperatingrulesonline.org/.

5. Retain copy of this disclosure page.

The responsibilities listed above do not supersede terms of the Sub-merchant Tri-Party Agreement and are provided to ensure Merchant understand some important obligations of each party and that the Member Bank is the ultimate authority should Merchant experience any problems

LAST UPDATED 10/1/2025