

Please review the following Flow Chart, which describes the costs of the PremiumCHAT program for a BSP.

Business Service Provider & Online Merchant Account Fees (Monthly Costs to be a BSP/Merchant)

Cardservice International Online Merchant Account BSP Fees

One-time sign up fee \$395.00 for CSI Merchant Account &
One-time sign up fee of \$50 for LinkPoint online Check program

CSI Monthly Fees*

(1) Gateway Fee \$20.00
(2) Customer Service Fee.... \$10.00
(3) Minimum Fees \$25.00**
There are added costs to take AMEX and Discover. We highly recommend you take AMEX to serve your corporate Clients and Discover if you serve non-business Clients.

Visa/MasterCard Percentage of Transaction

2.42%*

of the total amount billed **plus** a \$0.25 transaction fee and \$0.05 for address verification (\$.30 per transaction).

* **high risk business may be higher**

24/7 365/yr
Merchant Customer Service at
(800) 456-5989
PLUS
www.mymerchantoffice.com

Cardservice International

A standard 'swipe-card' merchant account cannot be used for an Internet-based transaction. An 'online merchant account' is required...

PremiumCHAT BSP Fees

A 'BSP' is a
Business Service Provider
Lawyer; accountant; teacher; anyone
with knowledge to sell to their clients!

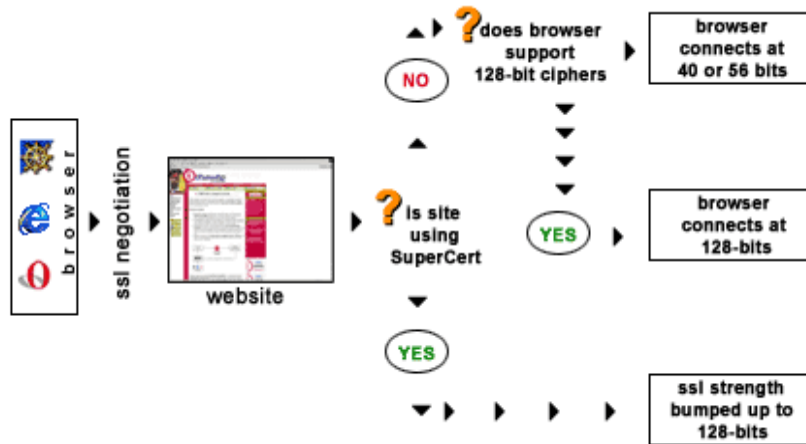
Upon signing up as a BSP the first month's maintenance fee is charged to the BSP's credit card on file.

Each month thereafter a \$49.95 maintenance fee is charged to the BSP's credit card on file.

Failure to keep your BSP credit card data current will result in suspension of your account. A \$200 reinstatement fee may be required, in addition to back monthly fees to reinstate your account.

■ **How does it work?** Cryptographers consider 128-bit encryption impossible to crack, as it would take millions of years with the fastest computers to try all the combinations. On the other hand, 40- and 56-bit keys are not as strong and it is feasible to try all the combinations. A 40 bit key can be broken in only a few hours, while it is estimated that a 128 bit key would take more than the age of the universe to break under the same 'brute force' attack.

■ **How does 128 bit work on the Client's side if they logon via a web browser?**



- * This flow diagram illustrates the current costs at the time of publishing.
- * These prices are subject to change without notice.
- * Clients of BSPs pay no fees to PremiumCHAT or Cardservice International
- * BSPs charge their negotiated rate with their Clients and all funds pass from the Client directly to the BSP via their online merchant account if a credit card is used as the method of payment
- ** Minimum fee – this \$25 min fee is offset by your transaction fees up to \$25/month. Thus if your total 2.42% transaction fees equal or are less than \$25/month there is no additional fee. If your 2.42% transaction fees equal more than \$25/mo you pay the difference.