

Proposal Date: 08/07/2006

Form# 046

Sales Consultant: ROBERTSHIN

Credit Card Volume	\$10,000	Communications Method	LEASE
Average Transaction Size	\$1,000	Internet Gateway	Authorizenet
Number of Locations	1	Pricing Method	Tiered
Anticipated Interchange Levels	B to B (Purchase Card) 010 122/172		

Credit Card Processing Fees

2.2900% On Gross Visa and MasterCard Sales-Qualified rate
 3.4400% On Gross Visa and MasterCard Sales-Non-Qualified rate

Non-PIN Debit Processing Fees

2.2900% On Gross Visa and MasterCard Non-PIN Debit Sales Qualified rate
 3.4400% On Gross Visa and MasterCard Non-PIN Debit Non-Qualified rate

PIN Debit

NOT APPLICABLE

Applicable Fee Schedules:

Visa/MasterCard Interchange Qualification Matrix

Other Processing Fees

Set-Up Fee	\$0.00	one time
Monthly Minimum Processing Fee	\$0.00	per month
Chargeback Fee **	\$15.00	per chargeback
Monthly Service Fee (per location)	\$31.00	per month
Voice Authorization Fee	\$0.75	per attempt
Annual Fee	\$45.00	per location
Authorization/EDC Fee - Visa (Credit and Non-PIN Debit)*	\$0.300	per attempt
Authorization/EDC Fee - MasterCard (Credit and Non-PIN Debit)*	\$0.300	per attempt
Electronic Address Verification Service Fee	\$0.010	per attempt
Voice (Manual) Address Verification Fee	\$2.00	
Card Imprinter Option	# of imprinters: 1	N/A
Rush Shipping	\$ 0.00	
Foreign Handling Fee (on Visa/MasterCard foreign card transaction)	0.10%	on foreign card sales
MC Cross Border Fee	0.10%	Per non-US issued MC transactions settled in US\$ ***
MC Cross Border Fee, non-USD	0.20%	Per non-US issued MC transactions settled in non-US\$ ***
Non Bank Card Authorization (Disc, JCB, AMEX)	\$0.270	per attempt
Non Bank Card Capture Fee (Disc, JCB, AMEX - split dial)	\$0.030	per attempt
Statement Billing Fee (Paper Statement)	\$7.50	per month
Terminal Reprogramming Fee (Terminal)	# of Terminals: 0	\$ 0.00 One time fee
Terminal Reprogramming Fee (Integrated Terminal)	# of Terminals: 0	\$ 0.00 One time fee
Security Swap Fee for PIN Debit	# of PIN Pads: 0	\$ 0.00 One time fee

Processing Solutions

<u>Type</u>	<u>Quantity</u>	<u>Financing Method</u>	<u>Total w/o TAX</u>

*Authorization/EDC Fee applies to all Visa and MasterCard approval (pre-authorizations and authorizations), capture fee, denial, batch inquiry, and batch entry transactions.

** Client acknowledges and understands that an authorization only indicates the availability of the Cardholder's credit at the time the authorization is requested. It does not warrant that the person presenting the card is the rightful Cardholder, nor is it an unconditional promise or guarantee that you will not be subject to a chargeback or debit.

*** A Cross-border transaction is any transaction in which the country of the merchant differs from the country where the MasterCard was issued.

If Client does not follow proper authorization procedures, a \$50 chargeback handling fee will be assessed on MasterCard/Europay foreign credit card transactions.

Client is responsible for any charges assessed by outside third parties that are not disclosed on the proposal. To the extent that this pricing proposal includes pricing for third party products and services, WFMS disclaims legal liability and responsibility for said products and services. Client's agreement with the third party provider shall govern Client's relationship with the third party provider. In the event that WFMS is billed for the third party's services, Client will reimburse WFMS for such services.

WFMS' proposal and associated pricing is based on the information provided. Any difference to our stated understanding may affect the proposed pricing. Without a signed agreement, this proposal expires 60 days from the proposal date stated above.

See Section 37.3 of the Program Guide for early termination fees.

Fees for supplies, shipping, handling and applicable sales tax may apply and are subject to change without notice. Additional information is available upon request.

MERCHANT SIGNATURE:

DATE

PRINT NAME:

PREFACE

A significant amount of the fees that we charge to you for processing your Credit Card and Signature Debit (non-PIN) Card transactions represents charges that we must pay to the Issuing banks (or that are otherwise charged to us by (Visa® and MasterCard®) under MasterCard and Visa (the “Associations”) rules. This amount, called “Interchange” varies based upon a complex series of interchange levels that may apply to the transaction depending upon a number of factors - such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

As a result, a portion of the rate that we charge you will depend on the type of transaction and the Interchange level at which the transactions is processed. In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by the Associations. This Visa & MasterCard Interchange Qualification Matrix identifies the primary qualification criteria for the various Interchange levels and the qualification tier (Qualified and Non-Qualified) at which your transactions will clear. In reviewing the Visa & MasterCard Interchange Qualification Matrix, please note the following:

- The Visa & MasterCard Interchange Qualification Matrix is only a summary of the primary qualification criteria established by Visa and MasterCard for each Interchange level - it is not all inclusive. In the event of any ambiguity or conflict, the Interchange requirements established by the Associations will determine the Interchange level at which your transactions qualify.
- Some Interchange levels require that you utilize certain additional services such as Address Verification. Some Interchange levels also require that you transmit detailed transaction data such as order numbers or hotel folio numbers. Other Interchange levels require that you transmit certain indicators reflecting the nature of your transactions (such as an “E-Commerce indicator” for internet transactions).
- Interchange levels may also be restricted to merchants in certain Merchant Category Codes (“MCC”) such as Supermarkets or Automated Fuel Dispensers.
- In some cases, transactions may be processed at a more costly Interchange level solely as a result of the type of card that is presented. For example, a Visa Signature card, among others, will generally be assessed a higher interchange level and not clear at your qualified rate.
- The information in the Visa & MasterCard Interchange Qualification Matrix should not be used to develop software of other interfaces for transmitting transactions as technical aspects of these requirements may be much more detailed than the summary presented. If you utilize terminals, software, services or equipment provided or configured by any third party, be aware that failure by these systems to correctly and accurately transmit information in the required formats may result in your transactions not qualifying for the most favorable Interchange levels.

Visa & MasterCard Interchange Qualification Matrix (2 Tier) for WEB 3D CONSORTIUM INC.

Visa and MasterCard Interchange levels, qualification criteria and downgrade reasons are not all inclusive and apply to merchants processing in the US.

For a complete list call the number on your Merchant statement

Interchange Level	Primary Qualification Criteria Primary qualification criteria applies to Credit, Signature Debit, Rewards and WorldCard transactions respectively, unless otherwise indicated	Possible Downgrade Reasons***** Downgrade interchange levels & reasons refer to Credit, Signature Debit, Rewards and WorldCard transactions respectively, unless otherwise indicated
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Visa

Visa 2 Tiered Qualified Interchange Levels

CPS Retail (Customized Payment Service)	<ol style="list-style-type: none"> 1. Swipe card, obtain customer’s signature; 2. Authorize and settle within 1 day; 3. Obtain and pass 1 valid electronic authorization*; 4. When processing signature debit transaction the authorization and settlement amount must match; 5. Bill payment transactions that do not have health or select developing market MCC’s must send a Market Specific Indicator (MSI) of “B”, ACI of “Y”, processing code of “50” and MO/TO indicator of “01” for one time payment, “02” for recurring payment and “03” for installment payment. AVS is not required for bill payment transactions; and 6. Must be a consumer card 	<ol style="list-style-type: none"> 1. Key-entered...Retail Key-Entered, Card Not Present or EIRF 2. Exceed Timeliness... 2 days EIRF... 3 days Standard 3. No authorization...Standard 4. If authorization and settlement amount do not match...EIRF Debit 5. If not bill payment transactions ...N/A 6. If Commercial Card... Commercial Card Level II or III, Commercial Electronic or Commercial Standard
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CPS Restaurant	<ol style="list-style-type: none"> 1. Available to Restaurants (MCC 5812) and Fast Food Restaurants (MCC 5814); 2. Swipe card, obtain customer's signature; If transaction is under \$25 no signature required 3. Obtain and pass 1 valid electronic authorization*; 4. Authorize and settle within 1 day; and 5. Must be a consumer card 	<ol style="list-style-type: none"> 1. Not eligible if not a Restaurant or Fast Food Restaurant 2. Key-entered...Retail Key-Entered, Card Not Present or EIRF 3. No authorization...Standard 4. Exceed timeliness... 2 days EIRF... 3 days Standard 5. If Commercial Card...Commercial Electronic or Commercial Standard
CPS Service Station	<ol style="list-style-type: none"> 1. Available to Service Stations (MCC 5541); 2. Swipe card, obtain customer's signature; If transaction is under \$25 no signature required; 3. Obtain and pass 1 valid electronic authorization*; 4. Authorize and settle within 1 day; and 5. Must be a consumer card 	<ol style="list-style-type: none"> 1. Not eligible if not a Service Station 2. If key-entered...Retail Key-Entered, Card Not Present or EIRF 3. No authorization...Standard 4. Exceed timeliness ... 2 days EIRF ...3 days Standard 5. If Commercial Card... Commercial Card Level II or III, Commercial Electronic or Commercial Standard
CPS Automated Fuel Dispenser	<ol style="list-style-type: none"> 1. Available to Automated Fuel Dispenser (MCC 5542); 2. AFD swipe card on a Card Activated Terminal (CAT); 3. Must pass CAT level indicator of a "3"; 4. Obtain and pass 1 valid electronic authorization* (\$1.00 status check); 5. \$75.00 transaction limit; 6. Authorize and settle within 1 day; and 7. Must be a consumer card 	<ol style="list-style-type: none"> 1. Not eligible if not an Automated Fuel Dispenser 2. If key-entered...EIRF 3. Missing /Invalid CAT Level...EIRF 4. No authorization...Standard 5. Exceeds AFD \$75 tolerance...EIRF 6. Exceed timeliness ... 2 days EIRF ...3 days Standard 7. If Commercial Card... Commercial Card Level II or III, Commercial Electronic or Commercial Standard
CPS Supermarket	<ol style="list-style-type: none"> 1. Available to Supermarkets (MCC 5411); 2. Swipe Card, obtain customer's signature; 3. Obtain and pass 1 valid electronic authorization*; 4. Authorize and settle within 1 day; 5. Must be registered with Visa; 6. When processing signature debit transactions the authorization amount and settlement amount must match; 7. To qualify for Supermarket debit must be a U.S issued signature debit card; and 8. Must be a consumer card 	<ol style="list-style-type: none"> 1. Not eligible if not a Supermarket 2. Key-entered...Retail Key-Entered, Card Not Present or EIRF 3. No authorization...Standard 4. Exceed timeliness... 2 days EIRF... 3 days Standard 5. If not registered with Visa...Retail 6. If authorization and settled amount do not match...EIRF Debit 7. If non-U.S. issued debit card...Supermarket Credit 8. If Commercial Card... Commercial Card Level II or III, Commercial Electronic or Commercial Standard
CPS Retail 2 (Emerging Mkt)	<ol style="list-style-type: none"> 1. Available to Government (MCC 9399, 9211, 9222), Schools (MCC 8220, 8211, 8299), Utilities (MCC 4899) and Insurance Companies (MCC 6300, 5960); 2. Swipe or key-enter transaction, obtain customer's signature when transaction is face-to-face; 3. Obtain and pass 1 valid electronic authorization*; 4. Must be CPS qualified; 5. Bill payment transactions that do not have health or select developing market MCC's must send a Market Specific Indicator (MSI) of "B", ACI of "Y", processing code of "50" and MO/TO indicator of "01" for one time payment, "02" for recurring payment and "03" for installment payment. AVS is not required for bill payment transactions; 6. Authorize and create sale within 1 day and settle within 2 days; and 7. Must be a consumer card 	<ol style="list-style-type: none"> 1. Not eligible if not Government, Schools, Utilities or Insurance Company 2. N/A 3. No authorization...Standard 4. Not CPS qualified...EIRF 5. If not bill pay... N/A 6. Exceed timeliness...Standard 7. If Commercial Card... Commercial Card Level II or III, Commercial Electronic or Commercial Standard
CPS Utility Program	<ol style="list-style-type: none"> 1. Available to utility merchants with MCC 4900 (water, gas, electrical); 2. Must be registered with Visa with valid MVV code on account; 3. Obtain and pass 1 valid electronic authorization*; 4. Authorize and create a sale within 2 days; 5. Must be CPS qualified; If not a bill payment transaction must submit an ACI of "R" to bypass AVS and; 6. Must be a consumer card 	<ol style="list-style-type: none"> 1. Not eligible if not a utility company (MCC 4900) 2. If not registered with and no MVV code...EIRF 3. No authorization...Standard 4. Exceed timeliness...Standard 5. If not CPS qualified... EIRF or Standard 6. If Commercial Card... Commercial Card Level II or III, Commercial Electronic or Commercial Standard
CPS Hotel/Car Rental Card Present CPS Hotel Card Not Present & CPS Hotel E-Commerce	<ol style="list-style-type: none"> 1. Available to Lodging, Cruise Lines, and Car Rental merchants; 2. Swipe or key-enter transaction, Get customer's signature when transaction is face-to-face; 3. 1* or more electronic authorization, 1**** authorization reversal allowed; 4. Transaction must include: Folio/Rental Agreement#, Check-In/Pick Up, Check-Out/Return dates, Duration, No Show /Extra Charge indicator, Preferred Customer indicator (P) when card is not present; 5. 1 day to settle between the check out and the settlement date; 6. Can settle within 15% of the authorized amount; includes authorization reversal and incrementals 7. E-Commerce transactions must perform Cardholder Authentication Verification Value (CAVV) and include an e-commerce indicator of a 5, 6 or 7; and 8. Must be a consumer card 	<ol style="list-style-type: none"> 1. Not eligible if not Lodging, Cruise Line or Car Rental 2. N/A 3. No authorization...Standard 4. If Folio # & Check- In Date missing or different...EIRF 5. Exceed timeliness... 2 days EIRF... 3 days Standard 6. Exceed Tolerance... EIRF 7. E-commerce indicator missing...EIRF 8. If Commercial Card... Commercial Electronic or Commercial Standard

CPS Small Ticket	<ol style="list-style-type: none"> 1. Available to Restaurants (MCC 5812) and Fast Food Restaurants (MCC 5814) Local Commuter Transport (MCC 4111), Taxi/Limo Service (MCC 4121), Parking Lots (MCC 7523), Video Rental (MCC 7841), Movie Theater (MCC 7832), Taxi cabs & Limousines (MCC 4121), Bus Lines (MCC 4131), Toll & Bridge Fees (MCC 4784), News Dealers & Newsstands (MCC 5994), Laundries (MCC 7211), Dry Cleaners (7216), Quick Copy (MCC 7338), Car Washes (7542) 2. Swipe card, customer's signature not required; merchants processing with a Card Activated Terminal (CAT) not eligible; 3. Obtain and pass 1 valid electronic authorization*; 4. Authorize and settle within 1 day; 5. Transaction amount less than or equal to \$15.00; and 6. Must be a consumer card <p>*Restaurants and Fast Food restaurants that take Signature and Infinite cards are eligible for CPS Small Ticket when clearing requirements are met*</p>	<ol style="list-style-type: none"> 1. N/A 2. Key-entered...Retail Key-Entered, Card Not Present or EIRF 3. No authorization...Standard 4. Exceed timeliness...2 days EIRF... 3 days Standard 5. Exceed \$15.00...Retail 6. If Commercial Card Non T&E merchants... Commercial Card Level II or III, Commercial Electronic or Commercial Standard
GSA Purchasing Card Large Ticket	<ol style="list-style-type: none"> 1. Swipe or key-enter transaction, obtain customer's signature when the transaction is face-to-face; 2. Obtain and pass 1 valid electronic authorization*; 3. Refer to CPS level for days to settle; 4. Must be a GSA (Government Services Agency) Purchasing card; 5. Non-T&E merchant; 6. Transaction must be equal to or greater than \$5,000 and less than \$8750; 7. Pass Level II and Level III Data**; and 8. Must meet CPS requirements 	<ol style="list-style-type: none"> 1. N/A 2. If no authorization... Commercial Electronic or Commercial Standard 3. Refer to CPS Level 4. If Non-GSA card ...Commercial Card Level II 5. If not Non-T&E MCC...refer to appropriate CPS Level 6. If transaction less than \$5,000...Commercial Card Level II 7. If no Level II or III Data ...Commercial Electronic or Commercial Standard 8. If not CPS qualified...Commercial Card Electronic or Commercial Standard
GSA Purchasing Card Large Ticket I	<ol style="list-style-type: none"> 1. Swipe or key-enter transaction, obtain customer's signature when the transaction is face-to-face; 2. Obtain and pass 1 valid electronic authorization*; 3. Must be a GSA (Government Services Agency) Purchasing card; 4. Non-T&E merchant; 5. Transactions must be equal to or greater than \$8,750; 6. Pass Level II and Level III Data**; and 7. Must meet CPS requirements 	<ol style="list-style-type: none"> 1. N/A 2. No authorization...Commercial Card Electronic or Commercial Standard 3. If Non-GSA card ...Commercial Card Level II 4. If not Non-T&E MCC...refer to appropriate CPS Level 5. If transaction is less than \$8,750... GSA Purchasing Large Ticket 6. If no Level III but Level II... Commercial Card Level II or if no Level II or III... Commercial Electronic or Commercial Standard 7. If not CPS qualified...Commercial Card Electronic or Commercial Standard
CPS Rewards 1	<ol style="list-style-type: none"> 1. Encompasses credit cards (Gold, Silver, Platinum,) that are attached to reward / point programs 2. Applies to the following CPS programs, Supermarket, Retail, Automated Fuel Dispenser, Service Station 3. Must be CPS qualified; and 4. Must be a consumer card or signature card at a non T&E merchant 	<ol style="list-style-type: none"> 1. N/A 2. N/A 3. If not CPS qualified...EIRF or Standard 4. If Commercial Card... Commercial Card Level II or III, Commercial Electronic or Commercial Standard
CPS Rewards 2	<ol style="list-style-type: none"> 1. Encompasses credit cards (Gold, Silver, Platinum) that are attached to reward / point programs 2. Applies to the following CPS programs; Card Not Present, Retail Key Entry, E-Commerce Basic for Signature and Consumer cards for non-T&E merchants. Also, applies to consumer non-signature cards for Hotel/Car Rental Card Present, CNP, E-Commerce Preferred E-Commerce Preferred Passenger Transport Passenger Transport, Restaurant for T&E merchants 3. Must be CPS qualified; and Must be a consumer or signature card 	<ol style="list-style-type: none"> 1. N/A 2. N/A 3. If not CPS qualified... EIRF or Standard. If Commercial Card...Commercial Card Level II or III, Commercial Electronic or Commercial Standard
CPS Retail Key-Entered	<ol style="list-style-type: none"> 1. Magnetic stripe not readable, key-enter transaction, obtain customer's signature; 2. Authorize and settle within 1 day; 3. Obtain and pass 1 valid electronic authorization*; 4. AVS*** required, Use Address Verification (AVS***) feature on terminal or software; zip code must match; If processing bill payment transactions that do not have health or select developing market MCC's must send a Market Specific Indicator (MSI) of "B", ACI of "Y", processing code of "50" and MO/TO indicator of "01" for one time payment , "02" for recurring payment and "03" for installment payment . AVS is required for bill payment transactions; and 5. Must be a consumer card 	<ol style="list-style-type: none"> 1. N/A 2. Exceed timeliness... 2 days EIRF...3 days Standard 3. No authorization...Standard 4. No AVS or zip code does not match...EIRF 5. If Commercial Card... Commercial Card Level II or III, Commercial Electronic or Commercial Standard

CPS Card Not Present	<ol style="list-style-type: none"> 1. Key-enter sale; If prompted "is card present" answer No; 2. Obtain & pass 1 valid electronic auth*, 1**** auth reversal; 3. Settle in 1 day (1 day to settle between ship date & settle date); 4. AVS required-use AVS*** feature on terminal/software: enter up to first 5 numeric characters of address then zip code; 5. Tran date must equal ship date & that date is no more than 7 days after auth; 6. Can settle within 15% of the auth amount; 7. Transaction must include; order #, customer service phone # & MO/TO indicator of a "01" & a POS indicator of "08". 8. Bill payment transactions that do not have health or select developing market MCC's must send a Market Specific Indicator (MSI) of "B", ACI of "Y", processing code of "50" and MO/TO indicator of "01" for one time payment, "02" for recurring payment and "03" for installment payment. AVS is not required for bill payment transactions; 9. Must be a consumer card 	<ol style="list-style-type: none"> 1. N/A 2. No authorization...Standard 3. Exceed timeliness...2 days EIRF...3 days Standard 4. No AVS...EIRF 5. If transaction does not equal ship date or exceed 7 days authorization to settle ...EIRF 6. Exceed tolerance ...EIRF 7. Order #, CNP indicator or customer service number missing...EIRF 8. If not a bill payment transaction ...N/A 9. If Commercial Card... Commercial Card Level II or III, Commercial Electronic or Commercial Standard
CPS E-Commerce Basic	<ol style="list-style-type: none"> 1. Available to E-Com merchants; 2. Key-enter sale; 3. Obtain & pass 1 valid electronic auth*, 1**** auth reversal allowed; 4. Settle in 1 day(1 day to settle between ship date & settle date); 5. AVS required-use AVS*** feature on terminal/software: enter up to first 5 numeric characters of address then zip code; 6. Tran date must equal ship date & that date is no more than 7 days after auth 7. Can settle within 15% of the auth amount; 8. Trans must include;order #,customer service phone # & E-Com indicator of a "7" must be present; and a POS indicator of "59". If processing bill payment transactions that do not have health or select developing market MCC's must send a Market Specific Indicator (MSI) of "B", ACI of "Y", processing code of "50" and MO/TO indicator of "5,6,7 or 8". AVS is required for bill payment transactions; and 9. Must be a consumer card 	<ol style="list-style-type: none"> 1. Not eligible if not E-Commerce 2. N/A 3. No authorization...Standard 4. Exceed timeliness...2 days EIRF...3 days Standard 5. No AVS...EIRF 6. If transaction does not equal ship date or exceed 7 days auth to settle... EIRF 7. Exceed tolerance ...EIRF 8. Order #, CNP indicator or customer service number missing...EIRF 9. If Commercial Card... Commercial Card Level II or III, Commercial Electronic or Commercial Standard
CPS Passenger Transport Passenger & CPS E-Commerce Passenger Transport Preferred	<ol style="list-style-type: none"> 1. Available to Airlines & Railways; 2. Swipe or key-enter transaction, obtain customer's signature when the transaction is face-to-face; 3. Obtain and pass 1 valid electronic authorization*; 4. Settle within 7 days; 5. Transaction must include; ticket number, sequence number, count and itinerary information; 6. E-Commerce transactions must include E-Commerce indicator of "5" or "6". Must perform Cardholder Authentication Verification Value (CAVV); and 7. Must be a consumer card 	<ol style="list-style-type: none"> 1. Not eligible if not an Airline or Railway 2. N/A 3. No authorization...Standard 4. Exceed timeliness...Standard 5. If Ticket #, Sequence #, Count and itinerary missing or different...Standard 6. E-Commerce indicator missing...EIRF 7. If Commercial Card... Commercial Electronic or Commercial Standard. If Signature Card... Signature Card Electronic or Signature Standard
International Airline	<ol style="list-style-type: none"> 1. Available to merchants with airline MCC 3000-3299 or 4511 2. Swipe or key-enter transaction, Get signature when the transaction is face-to-face; 3. Must be CPS qualified; and 4. Must be a Non-US issued consumer card 	<ol style="list-style-type: none"> 1. Not eligible if not airline MCC 2. N/A 3. If not CPS qualified...ERIF 4. N/A
Interregional Signature Airline	<ol style="list-style-type: none"> 1. Available to merchants with airline MCC 3000-3299 or 4511 2. Swipe or key-enter transaction, Get signature when the transaction is face-to-face; 3. Must be CPS qualified; and 4. Must be a Non-US issued Visa Signature card 	<ol style="list-style-type: none"> 1. Not eligible if not airline MCC 2. N/A 3. If not CPS qualified...ERIF 4. N/A
Commercial Card Level II - Purchasing / Business / Corporate	<ol style="list-style-type: none"> 1. Swipe or key-enter transaction, obtain customer's signature when the transaction is face-to-face; 2. Obtain and pass 1 valid electronic authorization*; 3. Must be a commercial card; 4. Must be CPS qualified; Business Cards require AVS; and 5. Must pass Level II Data** 	<ol style="list-style-type: none"> 1. N/A 2. No authorization...Commercial Card Electronic or Commercial Standard 3. If not a Commercial card...see appropriate CPS Level 4. If does not meet CPS requirements... Commercial Card Electronic or Commercial Standard 5. Missing Level II Data...Commercial Card Electronic or Commercial Standard
Commercial Card Level III	<ol style="list-style-type: none"> 1. Swipe or key-enter transaction, obtain customer's signature when the transaction is face-to-face; 2. Obtain and pass 1 valid electronic authorization*; 3. Must be a Purchasing card; 4. Must be CPS Qualified; and 5. Must pass Level II & III Data** 	<ol style="list-style-type: none"> 1. N/A 2. No authorization...Commercial Card Electronic or Commercial Standard 3. If not a commercial Card...see appropriate CPS Level 4. If does not meet CPS requirements... Commercial Card Electronic or Commercial Standard 5. Missing Level III Data but Level II present... Commercial Card Level II...Missing Level II and III Data... Commercial Card Electronic or Commercial Standard
Visa 2 Tiered Non-Qualified Interchange Levels		

Signature Card Electronic	<ol style="list-style-type: none"> 1. Available to Travel & Entertainment (T&E) merchants MCC's 3000-3999, 4112, 4411, 4722, 5812, 5814, 7011, 7512; 2. Swipe card, obtain customer's signature when transaction is face-to-face; 3. Obtain and pass 1 valid electronic authorization*; 4. Authorize and settle within 1 day; 5. Must meet CPS requirements; and 6. Must be a Signature card 	<ol style="list-style-type: none"> 1. Not eligible if not a T&E merchant 2. Key-entered...Signature Standard 3. No authorization...Signature Standard 4. Exceed timeliness...Signature Standard 5. Does not meet CPS requirements...Signature Standard 6. N/A
Signature Card Standard	<ol style="list-style-type: none"> 1. Available to Travel & Entertainment (T&E) merchants MCC's 3000-3999, 4112, 4411, 4722, 5812, 5814, 7011, 7512; 2. Swipe card or key-enter transaction, obtain customer's signature when transaction is face-to-face; 3. Electronic authorization not required; 4. Must be a Signature card; and 5. Settle within 29 days 	<ol style="list-style-type: none"> 1. Not eligible if not a T&E merchant 2. No downgrade from Signature Standard 3. No downgrade from Signature Standard 4. N/A 5. No downgrade from Signature Standard
EIRF	<ol style="list-style-type: none"> 1. Swipe or key-enter transaction, Get signature when the transaction is face-to-face; 2. Obtain and pass 1 valid electronic authorization* Authorize sale through terminal/software or telephone; 3. Authorize and create a sale within 1 day settle with in 2 days; and 4. Must be a consumer card 	<ol style="list-style-type: none"> 1. N/A 2. Authorization missing...Standard 3. Exceed Timeliness...Standard 4. If Commercial Card... Commercial Card Level I or II, Commercial Electronics or Commercial Standard
Standard	<ol style="list-style-type: none"> 1. Swipe or key-enter transaction, obtain customer's signature when the transaction is face-to-face; 2. Electronic authorization not required; 3. Settle within 29 days; and 4. Must be a consumer card <p>*Only level available for high-risk merchants and non-secure E-commerce transactions*</p>	<ol style="list-style-type: none"> 1. N/A 2. No downgrade from Standard 3. No downgrade from Standard 4. If Commercial Card...Commercial Card Standard
Commercial Card Electronic	<ol style="list-style-type: none"> 1. Swipe or key-enter transaction, obtain customer's signature when the transaction is face-to-face; 2. Obtain and pass 1 valid electronic authorization*; 3. Must meet CPS requirements; Non-T&E merchants must also meet additional requirements dependent on merchant type; and 4. Must be a commercial card <p>*Best Commercial Card level for T&E and Touch-Tone merchants*</p>	<ol style="list-style-type: none"> 1. N/A 2. N/A 3. If not CPS qualified...Commercial Card Electronic or Commercial Standard 4. If not a commercial card...EIRF
Commercial Card Standard	<ol style="list-style-type: none"> 1. Swipe or key-enter transaction, Get signature when the transaction is face-to-face; 2. Electronic authorization not required; 3. Settle within 29 days; 4. CPS requirements are not met; and 5. Must be a commercial card 	<ol style="list-style-type: none"> 1. No downgrade from Commercial Standard 2. No downgrade from Commercial Standard 3. No downgrade from Commercial Standard 4. N/A 5. N/A

*Valid electronic authorization is obtained through a terminal or software. When an electronic authorization is obtained, all required authorization data & qualifying criteria must be present at settlement, including validation code, transaction id, authorization date, etc.

**Level II Data requires a valid sales tax amount and tax indicator for both MasterCard & Visa and MasterCard requires a valid tax id. Visa requires that the sales tax must be between 0.1% and 22%. If tax exempt (\$0 entered as tax amount or blank) will clear at Visa Commercial Card Electronic. MasterCard Purchasing cards require a customer code. Level III Data is Level II Data plus line item detail, which includes; item description, item quantity, item unit of measure, item freight / shipping amount, product code, credit and debit indicator, ship to / from postal codes, destination country code, item commodity code, item net / gross indicator, item VAT tax amount rate, item discount indicator. Equipment must be programmed to recognize Commercial/Corporate Cards.

***Equipment must be programmed to use the Address Verification Service (AVS)

****If the settled amount is over the tolerance from the initial authorized amount a reversal needs to be performed. A merchant must call the issuing bank and ask for the authorization to be reversed so not tie up the cardholders credit line, then reauthorize.

*****The numeric bullet point in the "Primary Qualification Criteria" column corresponds to the numeric bullet point in the "Possible Downgrade Reason" column within the same row. This column lists the next possible downgrade interchange level when the qualifying criteria is not met. For example, if a transaction is key-entered the next downgrade interchange level would be either Retail Key Entered, Card Not Present or EIRF, depending on the data provided at settlement--CPS Retail--Key Entered...Retail Key Entered, Card Not Present or EIRF

Master Card

MasterCard 2 Tiered Qualified Interchange Levels

Merit III	<ol style="list-style-type: none"> 1. Swipe card, customer's signature; 2. Obtain and pass 1 valid electronic authorization*; 3. Settle within 1 day; 4. Bars, Barber Shops and Beauty Salons can settle within 25% of the authorized amount. Restaurants (MCC 5812, 5814) are exempt from transaction tolerance. All others can settle within 10% of the authorized amount. Hotels, Car Rental Agencies and Cruise Lines have no restrictions on differences between the authorized and settled amount; 5. MO/TO MCC's 4815, 4816, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969 or 6531 not eligible 6. Authorization and settlement MCC must match; and 7. Must be a consumer card 	<ol style="list-style-type: none"> 1. Key Entered...Merit I or Key Entered 2. No authorization or missing authorization date ...Standard 3. Exceed timeliness... 1 Day Merit I ...2 days... Standard 4. Exceed authorization tolerance...Standard 5. If MO/TO MCC...Merit I 6. If MCC does not match...Standard 7. If Corporate Card non T&E MCC... Corporate Face to Face, Corp Data Rate III, Corp Data Rate II, Corp Data Rate I or Corp Standard
Public Sector	<ol style="list-style-type: none"> 1. Available to Courts (MCC 9211) Fines (MCC 9222), Bail Bonds (9223), Taxes (MCC 9311) and Government not elsewhere classified (MCC 9399), Transportation (MCC 4111), Bridge & Road Fees, Tolls (MCC 4784), Postal Services-Government only (MCC 9402) 2. Key-entered transaction; 3. Obtain and pass 1 valid electronic authorization*; 4. Settle within 2 days; 5. Must be a consumer card or World MasterCard; and 6. Authorization and settlement MCC must match 	<ol style="list-style-type: none"> 1. N/A 2. N/A 3. No authorization or missing authorization date ...Standard 4. Exceed timeliness...Standard 5. If Corporate Card non-T&E MCC... Corporate Face to Face, Corp Data Rate III, Corp Data Rate II, Corp Data Rate I or Corp Standard 6. If MCC does not match...Standard
Supermarket & Warehouse Club	<ol style="list-style-type: none"> 1. Available to Supermarkets (MCC 5411) and Warehouse merchants (MCC 5300); 2. Swipe card, obtain customer's signature; 3. Obtain and pass 1 valid electronic authorization*; 4. Settle within 1 day; 5. Can settle within 10% of authorized amount; 6. Must be registered with MasterCard, Supermarket or Warehouse indicator must be present; 7. Authorization and settlement MCC must match; and 8. Must be a consumer card or a World MasterCard which are credit cards that are attached to reward / point programs a 	<ol style="list-style-type: none"> 1. N/A 2. Key-Entered...Merit I, Key Entered 3. No authorization or missing authorization date ...Standard 4. Exceed timeliness... 1 Day Merit I...2 days Standard 5. Exceed tolerance...Standard 6. Incorrect MCC, Missing indicator...Merit III 7. If MCC does not match...Standard 8. If Corporate Card non T&E MCC... Corporate Face to Face, Corp Data Rate III, Corp Data Rate II, Corp Data Rate I or Corp Standard
Passenger Transport	<ol style="list-style-type: none"> 1. Available to Passenger Transport merchants; 2. Swipe or key-enter transaction, obtain customer's signature when the transaction is face-to-face; 3. Obtain and pass 1 valid electronic authorization*; 4. Settle within 8 days; 5. Transaction must include passenger name, ticket number, issuing carrier and itinerary data in settlement; 6. Authorization and settlement MCC must match; and 7. Must be a consumer card 	<ol style="list-style-type: none"> 1. Not eligible if not Passenger Transport 2. N/A 3. No authorization or missing authorization date ...Standard 4. Exceed timeliness... Standard 5. Missing Ticket #, Issuing Carrier... Standard...Missing itinerary Data...Merit I 6. If MCC does not match...Standard 7. If Corporate Card T&E MCC... Corporate T&E II or Corporate T&E I or Corporate Standard
Petroleum / Automated Fuel Dispenser Debit	<ol style="list-style-type: none"> 1. Available to Automated Fuel Dispensers (MCC 5542); 2. Customer initiates transaction at a Card Activated Terminal (CAT); 3. Settle within 1 day; 4. Obtain and pass 1 valid electronic authorization*; 5. Automated Fuel Dispensers require a CAT Level of "1", "2" or "7"; 6. Authorization and settlement MCC must match; and 7. Must be a signature debit card 	<ol style="list-style-type: none"> 1. N/A 2. If key-entered or missing transponder... Key Entered Debit 3. Exceed timeliness...Merit I Debit...2 days...Standard Debit 4. No authorization or missing authorization date ...Standard Debit 5. Missing/invalid CAT level...Merit III Debit 6. If MCC does not match...Standard Debit 7. N/A
World MasterCard Restaurant	<ol style="list-style-type: none"> 1. Available to Restaurants (MCC 5812) and Fast Food Restaurants (MCC 5814)with a transaction amount equal to or less than \$60.00; 2. Swipe card, obtain customer's signature; 3. Authorize and settle within 1 day; 4. Obtain and pass 1 valid electronic authorization*; 5. Authorization and settlement MCC must match; and 6. Must be a World MasterCard which are credit cards that are attached to reward / point programs 	<ol style="list-style-type: none"> 1. If MCC 5812 and greater than \$60.00... World MC T&E 2. If key-entered...Key Entered Debit or Merit I 3. Exceeds timeliness...Merit I Debit...2 days...Standard Debit 4. No authorization or missing authorization date...Standard 5. MCC does not match...Standard 6. If not a World MC...refer to appropriate Credit or Corporate levels
Service Station Debit	<ol style="list-style-type: none"> 1. Available to Service Stations (MCC 5541); 2. Swipe card, obtain customer's signature; 3. Settle within 1 day; 4. Obtain and pass 1 valid electronic authorization*; 5. Must send CAT Level of "1", "2" or "7"; 6. Authorization and settlement MCC must match; and 7. Must be a signature debit card 	<ol style="list-style-type: none"> 1. Not eligible if not a Service Station 2. If key-entered or missing transponder... Key Entered Debit 3. Exceed timeliness...Merit I Debit...2 days...Standard Debit 4. No authorization or missing authorization date ...Standard Debit 5. Missing/invalid CAT level...Merit III Debit 6. If MCC does not match...Standard Debit 7. If not Signature Debit...refer to appropriate Credit or Corporate levels

Emerging Market Debit	<ol style="list-style-type: none"> 1. Available to Government (MCC 9211, 9222, 9223, 9311, 9399), Schools (MCC 8211, 8220, 8299), Utilities (MCC 4900, 4899), Insurance (MCC 6300); 2. Swipe or key-enter transaction, obtain customer's signature when the transaction is face-to-face; 3. Obtain and pass 1 valid electronic authorization*; 4. Settle within 2 days; 5. Authorization and settlement MCC must match; and 6. Must be a signature debit card 	<ol style="list-style-type: none"> 1. Not eligible if not Government, Schools, Utilities or Insurance 2. N/A 3. No authorization or missing authorization date ...Standard Debit 4. Exceed timeliness... Standard Debit 5. If MCC does not match...Standard Debit 6. If not Signature Debit...refer to appropriate Credit or Corporate levels
Restaurant Debit	<ol style="list-style-type: none"> 1. Available to Restaurants (MCC 5812) & Fast Food Restaurants (MCC 5814); 2. Swipe card, customer's signature; not required 3. Settle within 1 day; 4. Obtain and pass 1 valid electronic authorization*; 5. Can settle within 25% of authorized amount; 6. Authorization and settlement MCC must match; and 7. Must be a signature debit card 	<ol style="list-style-type: none"> 1. Not eligible if not a Restaurant or Fast Food Restaurant 2. If key-entered...Key Entered Debit or Merit I Debit 3. Exceeds timeliness...Merit I Debit...2 days...Standard Debit 4. No authorization or missing authorization date...Standard Debit 5. Exceeds tolerance ...Standard Debit 6. MCC does not match...Standard Debit 7. If not Signature Debit...refer to appropriate Credit or Corporate levels
Small Ticket Debit	<ol style="list-style-type: none"> 1. Local Commuter Transport (MCC 4111), Taxi/Limo Service (MCC 4121), Parking Lots (MCC 7523), Video Rental (MCC 7841), Theaters (MCC 7832), Restaurants (MCC 5812) & Fast Food Restaurants (MCC 5814) 2. Swipe card, obtain customer's signature; 3. Obtain and pass 1 valid electronic authorization*; 4. Settle within 1 day; 5. Bars, Barber/Beauty Salons can settle within 25% of authorized amounts, Restaurants (MCC 5812, 5814) are exempt from transaction tolerance.others can settle within 10%; 6. Must be equal to or less than \$15.00; 7. Authorization and settlement MCC must match; and 8. Must be a signature debit card 	<ol style="list-style-type: none"> 1. N/A 2. If key-entered...Key Entered Debit or Merit I Debit 3. No authorization or missing authorization date ...Standard Debit 4. Exceed timeliness...Merit I Debit...2 days...Standard Debit 5. Exceeds tolerance ...Standard Debit 6. Exceeds transaction amount...Merit III Debit 7. If MCC does not match...Standard Debit 8. If not Signature Debit...refer to appropriate Credit or Corporate levels
Convenience	<ol style="list-style-type: none"> 1. Available to Miscellaneous Food Stores (MCC 5499), Service Stations (MCC 5541), Automated Fuel Dispensers (MCC 5542), Movie heaters (MCC 7832) and Fast Food Restaurants (MCC 5814); 2. Swipe card or customer initiates a Card Activated Terminal (CAT), obtain customer's signature when the transaction is face-to-face; If transaction is under \$25 and "Q" code is on the account no signature required 3. Obtain and pass 1 valid electronic authorization*; 4. Settle with in 1 day; 5. Automated Fuel Dispensers require a CAT Level of "1", "2" or "7", All others must have a CAT Level of "7" or space 6. \$25.00 transaction limit, Convenience Stores and Movie Theaters can settle within 10% of the authorized amount for transactions over \$10.00, Restaurants (MCC 5814) are exempt from transaction tolerance. 7. Authorization and settlement MCC must match; and 8. Must be a consumer card 	<ol style="list-style-type: none"> 1. Not eligible if not Miscellaneous Food, Store, Service Station, Automated Fuel Dispenser, Theater or Fast Food Restaurant 2. If key-entered...Key Entered or Merit I 3. No authorization or missing authorization date ...Standard 4. Exceed timeliness... 1 Day Merit I...2 days Standard 5. Missing/invalid CAT...Merit III 6. If exceeds transaction limit... Merit III...exceeds tolerance...Standard 7. If MCC does not match...Standard 8. If Corporate Card non T&E MCC... Corp Face to Face, Corp Data Rate III, Corp Data Rate II, Corp Data Rate I or Corp Standard . If T&E MCC (5814)... Corp T&E II or Corp Standard
Foreign Electronic (Intl Electronic Interchange-IEI)	<ol style="list-style-type: none"> 1. Swipe card, obtain customer's signature; MO/TO MCC's 4815, 4816, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969 or 6531 not eligible 2. Obtain and pass 1 valid electronic authorization*; 3. Settle within 4 days; 4. Bars, Barber Shops and Beauty Salons can settle within 25% of authorized amount, All others; can settle within 10% of authorized amount; 5. Must be a non-U.S. issued consumer card; and 6. Authorization and settlement MCC must match 	<ol style="list-style-type: none"> 1. If key-entered...Foreign Standard 2. No authorization or missing authorization date ...Foreign Standard 3. Exceed timeliness... Foreign Standard 4. Exceed authorization tolerance...Foreign Standard 5. Non-U.S. issued card...refer to U.S. Credit levels 6. If MCC does not match...Foreign Standard
Corporate Large Ticket	<ol style="list-style-type: none"> 1. Swipe or Key-enter transaction, obtain customer's signature when transaction is face-to-face; 2. Must be a commercial card; 3. Non-T&E merchants; 4. Obtain and pass 1 valid electronic authorization*; 5. Settle within 2 days; 6. Transaction must be equal to or greater than \$3,000; 7. Can settle within 25% of the authorized amount (excludes AFD merchants); 8. Must pass Level II & III Data**; and 9. Authorization and settlement MCC must match 	<ol style="list-style-type: none"> 1. N/A 2. N/A 3. If T&E MCC...Corp T&E I or Corp T&E II 4. No authorization or missing authorization date...Corp Standard 5. Exceed timeliness...1 day Corp Data Rate II...2 days...Corp Standard 6. Under \$3,000...Corp Data Rate II 7. If exceeds tolerance ...Corp Standard 8. If Level III Data missing but Level II present... Corp Data Rate II... If missing level II and Level III... Corp Data Rate I or Corp Standard 9. If MCC does not match...Corp Standard

World MasterCard Merit III	<ol style="list-style-type: none"> 1. Swipe card, obtain customer's signature; 2. Obtain and pass 1 valid electronic authorization*; 3. Authorize and settle within 1 day; 4. Bars, Barber Shops and Beauty Salons can settle within 25% of the authorized amount.Can settle within 10% of the authorized amount; 5. MO/TO MCC's 4815, 4816, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969 or 6531 not eligible 6. Authorization and settlement MCC must match; and 7. Must be a World Card which are credit cards that are attached to reward / point programs 	<ol style="list-style-type: none"> 1. Key Entered...Merit I or Key Entered 2. No authorization or missing authorization date ...Standard 3. Exceed timeliness... 1 Day Merit I ...2 days... Standard 4. Exceed authorization tolerance...Standard 5. If MO/TO MCC...Merit I 6. If MCC does not match...Standard 7. If not a World MC...refer to appropriate Credit or Corporate levels
World MasterCard Convenience	<ol style="list-style-type: none"> 1. Available to Miscellaneous Food Stores (MCC 5499), Service Stations (MCC 5541), Automated Fuel Dispensers (MCC 5542), Movie Theaters (MCC 7832) and Fast Food Restaurants (MCC 5814); 2. Swipe card or customer initiates a Card Activated Terminal (CAT), obtain customer's signature when the transaction is face-to-face; If transaction is under \$25 and "Q" code on account no signature required 3. Obtain and pass 1 valid electronic authorization*; 4. Authorize and settle with in 1 day; 5. Automated Fuel Dispensers require a CAT Level of "1", "2" or "7", All others must have a CAT Level of "7" or space; 6. \$25.00 transaction limit, Convenience Stores and Movie Theaters can settle within 10% of the authorized amount for transactions over \$10.00, Restaurants (MCC 5814) are exempt from transaction tolerance 7. Authorization and settlement MCC must match; and 8. Must be a World MasterCard which are credit cards that are attached to reward / point programs 	<ol style="list-style-type: none"> 1. Not eligible if not Misc Food, Store, Service Station, Automated Fuel Dispenser, Movie Theater or Fast Food Restaurant 2. If key-entered...Key Entered or Merit I 3. No authorization or missing authorization date ...Standard 4. Exceed timeliness... 1 Day Merit I ...2 days Standard 5. Missing/invalid CAT...Merit III 6. If exceeds transaction limit... Merit III...exceeds tolerance...Standard 7. If MCC does not match...Standard 8. If not a World MC...refer to appropriate Credit or Corporate levels
UCAF, Full UCAF, World UCAF & World Full UCAF "SecureCode" (Universal Cardholder Authentication Field)	<ol style="list-style-type: none"> 1. Key enter transaction; Must be a consumer card; 2. To qualify for UCAF Merchant is enrolled in UCAF and cardholder is not; Internet transactions must include Electronic Commerce Security Level Indicator, UCAF Collection Indicator of "1" and a CAT level of "6" 3. To qualify for Full UCAF Merchant is enrolled in UCAF and transaction is fully authenticated by the cardholder entering their SecureCode; Internet transactions must include Electronic Commerce Security Level Indicator, UCAF Collection Indicator of "2" and a CAT level of "6" 4. Available to Airline, Cruise/Steamship, Restaurant, Lodging, Beauty salons, Railway, Supermarket Telephone, Unique, Automobile/Vehicle Rental, Warehouse Club, OTH2 (All other except MCC 5542-Automated Fuel Dispenser);. 5. Settle within two days; 6. Authorization and settlement MCC must match with the exception of 4722 or 4511; and 7. The approval code in the clearing transaction must exactly match the approval code in the authorization log record except when the Issuer failed to return a valid approval code, or when the a "Refer to Card Issuer" response is received 	<ol style="list-style-type: none"> 1. N/A 2. N/A 3. N/A 4. N/A 5. Exceeds timeliness...Standard 6. If MCC does not match in auth or clearing...Standard (excludes 4722 or 4511) 7. Approval Code mismatch in auth & clearing...Standard or Corporate Standard
Merit I / Key Entered & E-Commerce	<ol style="list-style-type: none"> 1. Key-entered transaction; 2. Obtain and pass 1 valid electronic authorization*; 3. Settle within 2 days; 4. To qualify for key entered settle within 1 day, Direct Marketing, Tax Preparation, Quasi Cash, Automated Fuel Dispenser, Travel Agent, Travel & Entertainment (T&E), Airlines, Hotels and Car Rental Agencies not eligible; 5. Bars, Barber Shops and Beauty Salons can settle within 25% of the authorized amount, Restaurants (MCC 5812, 5814) are exempt from transaction tolerance. All others can settle within 10%. Hotels, Car Rental Agencies and Cruise Lines, E-Commerce, non-face-to-face, Automated Fuel Dispenser, Airline and Mail/Phone Order (all identified by MCC) transactions have no restrictions on differences between authorized and settled amount; 6. E-Commerce transactions must include Card Activated Terminal (CAT) level 6 in settlement; 7. Authorization and settlement MCC must match; and 8. Must be a consumer card 	<ol style="list-style-type: none"> 1. N/A 2. No authorization or missing authorization date ...Standard 3. Exceed timeliness Merit I / E-Commerce...Standard... 4. Exceed timeliness for Key Entered...1 day Merit I...2 days Standard 5. Exceed authorization tolerance...Standard 6. If no CAT level of "6"...Merit I 7. If MCC does not match...Standard 8. If Corporate Card non T&E MCC... Corporate Face to Face, Corp Data Rate III, Corp Data Rate II, Corp Data Rate I or Corp Standard
Corporate Data Rate III	<ol style="list-style-type: none"> 1. Key-enter transaction; 2. Must be a Commercial Card; 3. Non-T&E merchant; 4. Obtain and pass 1 valid electronic authorization*; 5. Settle within 2 days; 6. Must pass Level II and Level III Data**; and 7. Authorization and settlement information must match 	<ol style="list-style-type: none"> 1. N/A 2. If not a Commercial Card...Merit I 3. If T&E MCC...Corporate T&E I or Corporate T&E II 4. No authorization or missing authorization date ...Corp Standard 5. Exceed timeliness... Corp Standard 6. If missing Level III Data... Corp Data Rate II... If missing Level II Data... Corp Data Rate I 7. If MCC does not match...Corp Standard
Corporate Data Rate II & Corporate Face to Face	<ol style="list-style-type: none"> 1. Swipe or Key-enter transaction; obtain signature when the transaction is face to face; 2. Obtain and pass 1 valid electronic authorization*; 3. Settle within 2 days; 4. Must be a commercial card; 5. Non-T&E merchant; 6. Must pass Level II Data**; and 7. Authorization and settlement MCC must match 	<ol style="list-style-type: none"> 1. N/A 2. No authorization or missing authorization date ...Corp Standard 3. Exceed timeliness ...Corp Standard 4. If not Commercial Card...Merit I 5. If T&E MCC...Corp T&E I or Corp T&E II 6. If missing Level II Data...Corp Data Rate I 7. MCC does not match...Corp Standard

International Purchasing Data Rate II	<ol style="list-style-type: none"> Swipe or key-enter transaction, obtain customer's signature when transaction is face-to-face Must be a non-U.S. issued Purchasing or Fleet (Government Purchasing) cards Fleet cards used at Fuel merchants with MCC's 5541, 5542, 7511 are not eligible; Obtain and pass 1 valid electronic authorization*; Settle within 4 days; and Must pass Level II Data** 	<ol style="list-style-type: none"> N/A N/A No authorization or missing authorization date... International Commercial Card Exceed timeliness...International Commercial Card If no Level II Data...International Commercial Card
MasterCard 2 Tiered Non-Qualified Interchange Levels		
Corporate Data Rate I	<ol style="list-style-type: none"> Key-enter transaction; Obtain and pass 1 valid electronic authorization*; Must be a commercial card; Non-T&E merchant; Settle within 2 days; and Authorization and settlement MCC must match 	<ol style="list-style-type: none"> N/A No authorization or missing authorization date ...Corp Standard If not a commercial card... Merit I If T&E MCC...Corp T&E I or Corp T&E II Exceed timeliness... Corp Standard If MCC does not match...Standard
Corporate T&E II	<ol style="list-style-type: none"> Available to T&E merchants; Swipe or key-enter transaction, obtain customer's signature when transaction is face-to-face; Obtain and pass 1 valid electronic authorization*; Settle within 2 days, Airline 8 days; Must pass industry specific T&E II criteria; folio #, rental agreement #, check-in/pick up and checkout/return dates, duration, no show indicator/extra charge indicator; Must be a Commercial/Corporate card; and Authorization and settlement MCC must match <p>*Restaurants are not eligible - Best Commercial card rate for T&E merchants*</p>	<ol style="list-style-type: none"> Not eligible if not a T&E merchant N/A No authorization or missing authorization date...Corp Standard Exceed timeliness...Corp Standard If no T&E criteria...Corp T&E I N/A If MCC does not match...Standard
World MasterCard T&E	<ol style="list-style-type: none"> Swipe or key-enter transaction, obtain customer's signature when the transaction is face-to-face; Obtain and pass 1 valid electronic authorization*; Settle within 2 days, Hotels, Car Rental Agencies and Cruise Lines are exempt from timeliness edits; and Authorization and settlement MCC must match; and Must be a World MasterCard accepted at a T&E merchant; 	<ol style="list-style-type: none"> Not eligible if not a World MasterCard at T&E merchant N/A No authorization or missing authorization date ...Standard Exceed timeliness...Standard If MCC does not match...Corporate Standard
World MasterCard Merit I, Key Entered & E-Commerce	<ol style="list-style-type: none"> Key-entered transaction; Obtain and pass 1 valid electronic authorization*; Settle within 2 days; To qualify for key entered settle within 1 day, Direct Marketing, Tax Preparation, Quasi Cash, Automated Fuel Dispenser, Travel Agent, Travel & Entertainment (T&E), Airlines, Hotels and Car Rental Agencies not eligible; Bars, Barber Shops and Beauty Salons can settle within 25% of the authorized amount,All others can settle within 10%; E-Commerce transactions must include Card Activated Terminal (CAT) level 6 in settlement; Authorization and settlement MCC must match; and Must be a World MasterCard which are credit cards that are attached to reward / point programs 	<ol style="list-style-type: none"> N/A No authorization or missing authorization date ...Standard Exceed timeliness Merit I / E-Commerce...Standard... Exceed timeliness for Key Entered...1 day Merit I...2 days Standard Exceed authorization tolerance...Standard If no CAT level of "6"...Merit I If MCC does not match...Standard If not a World MC...refer to appropriate Credit or Corporate levels
Standard	<ol style="list-style-type: none"> Swipe or key-enter transaction, get customer signature when the transaction is face-to-face; Electronic authorization not required; Settle within 29 days; and Must be a consumer card or a World MasterCard which are credit cards that are attached to reward / point programs 	<ol style="list-style-type: none"> No downgrade from Standard No downgrade from Standard No downgrade from Standard If corporate card...Corporate Standard
Foreign Standard (Intl Standard Interchange-ISI)	<ol style="list-style-type: none"> Swipe or key-enter transaction, get customer signature when the transaction is face-to-face; Settle within 29 days; and Must be a non-U.S. issued consumer card; 	<ol style="list-style-type: none"> No downgrade from Foreign Standard No downgrade from Foreign Standard Non-U.S. issued card...refer to U.S. Credit levels
Corporate T&E I	<ol style="list-style-type: none"> Available to T&E merchants; Swipe or key-enter transaction, obtain customer's signature when transaction is face-to-face Obtain and pass 1 valid electronic authorization*; Settle within 2 days, Airline 8 days; Bars can settle within 25% of the authorized amount. Restaurants (MCC 5812, 5814) are exempt from transaction tolerance, Hotels, Car Rental Agencies, Cruise lines and Passenger Transport merchants can are exempt from authorization tolerance and timeliness edits; Must be a Commercial/Corporate Card; and Authorization and settlement MCC must match 	<ol style="list-style-type: none"> Not eligible if not a T&E merchant N/A No authorization or missing authorization date ...Corporate Standard Exceed timeliness...Corporate Standard If exceeds tolerance...Corporate Standard N/A If MCC does not match...Corporate Standard
Corporate Standard	<ol style="list-style-type: none"> Swipe or key-enter transaction, obtain customer's signature when transaction is face-to-face; Must be a commercial card; Electronic authorization not required; and Settle within 29 days 	<ol style="list-style-type: none"> No downgrade from Corporate Standard N/A No downgrade from Corporate Standard No downgrade from Corporate Standard

International Purchasing Large Ticket	<ol style="list-style-type: none"> 1. Swipe or key-enter transaction, obtain customer's signature when transaction is face-to-face; 2. Must be a non-U.S. issued Purchasing or Fleet (Government Purchasing) cards; 3. Obtain and pass 1 valid electronic authorization*; 4. Settle within 29 days; 5. Must be a non T&E merchant; and 6. Transaction must be equal to or greater than \$3,000 	<ol style="list-style-type: none"> 1. N/A 2. N/A 3. No authorization or missing authorization date... International Commercial Card 4. Exceed timeliness... International Commercial Card 5. If T&E MCC... Corp T&E I or Corp T&E II 6. If less than \$3,000 with Level II Data... International Purchasing Data Rate II
International Commercial Card	<ol style="list-style-type: none"> 1. Must be a non-U.S. issued Purchasing or Fleet (Government Purchasing) cards; 2. Swipe or key-enter transaction, obtain customer's signature when transaction is face-to-face; and 3. Settle within 29 days 	<ol style="list-style-type: none"> 1. N/A 2. No downgrade from International Corporate Standard 3. No downgrade from International Corporate Standard

* Valid electronic authorization is obtained through a terminal or software. When an electronic authorization is obtained, all required authorization data & qualifying criteria must be present at settlement, including banknet reference number and date, etc.

**Level II Data requires a valid sales tax amount and tax indicator for both MasterCard & Visa and MasterCard requires a valid tax id. Visa requires that the sales tax must be between 0.1% and 22%. If tax exempt (\$0 entered as tax amount or blank) will clear at Visa Commercial Card Electronic. MasterCard Purchasing cards require a customer code. Level III Data is Level II Data plus line item detail, which includes; item description, item quantity, item unit of measure, item freight / shipping amount, product code, credit and debit indicator, ship to / from postal codes, destination country code, item commodity code, item net / gross indicator, item VAT tax amount rate, item discount indicator. Equipment must be programmed to recognize Commercial/Corporate Cards.

*** The numeric bullet point in the "Primary Qualification Criteria" column corresponds to the numeric bullet point in the "Possible Downgrade Reason" column within the same row. This column lists the next possible downgrade interchange level when the qualifying criteria is not met. For example, if a transaction is key-entered the next downgrade interchange level would be either Merit I or Key-Entered--Merit III—Key Entered...Merit I or Key Entered



MERCHANT PROCESSING APPLICATION

Merchant # _____ File # 256697 Loc. 1 of 1

TELL US ABOUT YOUR BUSINESS/OWNER'S INFORMATION

Your DBA/Outlet Name:	Web 3D Consortium Inc.	Your Business Legal Name:	Web 3D Consortium Inc.		
DBA Address (No P.O. Box):		Suite #	City:	State:	Zip Code:
225 Bush Street 16th Fl.		PMB 8900	San Francisco	CA	94104
Head Office Name:		Contact Name:	Contact Phone:		
Web 3D Consortium Inc.		Janaya Almquist	(206) 854-4983		
Head Office Address:		Suite #	City:	State:	Zip Code:
225 Bush Street 16th Fl.		PMB 8900	San Francisco	CA	94104
Owner/Partner/Officer Name:		Title:	% of Ownership:	Home Phone:	Social Security Number:
Alan Hudson		PRESIDENT	0	(206) 325-1307	241183892
Home Address:		City:	State:	Zip Code:	Personal Guaranty:
746 Broadway E		Seattle	WA	98102	<input type="checkbox"/> Yes <input type="checkbox"/> No
Owner/Partner/Officer Name:		Title:	% of Ownership:	Home Phone:	Social Security Number:
Home Address:		City:	State:	Zip Code:	Personal Guaranty:
					<input type="checkbox"/> Yes <input type="checkbox"/> No

Sole Ownership
 Partnership
 Non-Profit
 Public Corp.
 Private Corp.

Mnth/Yr. Started: **01/97** #. of Employees: **5** State Incorp: **CA**

Mag Swipe **0%** + Keyed Manually **100% = 100%**
 POS Cardswipe/Imprint **0%**+ Mail Order **0%**+ Phone Order **0%**

+ Internet **100%** + Tradeshows **0%** + Rec.Trans **0% = 100%**

Total Cash and Credit Sales: **\$100,000**
 Total Annual MC/Visa Volume: **\$10,000**

Average Ticket/Sales: **\$1,000**
 Total Relationship Annual MC/Visa Volume:

Product/Services You Sell: **3D imaging support consulting**

Are customers required to leave a deposit? Yes No
 % of deposit required: **100%** Time Frame for Delivery **356** Days

Merchant Type: **NOT FOR PROFIT**
 Fed Tax ID: **911752981** SSN

Business Checking Account Number: **2552198240**
 Transit Routing Number/ABA: **125008547**

For Non Wells Fargo Accounts:

Attach a Copy of Funding Check on Separate Page or Provide Blank Letterhead/Logo with Typed ABA/DDA Signed by a Bank Officer

Lease Company:	Qty.	Terminal Description	Qty.	Printer Description	Qty.	PinPad Description
First Data (Processor)	0		0		0	
	0		0		0	
	0		0		0	
Total monthly lease:		\$0.00	w/o Tax	Lease Term:	0	Months

This is a non-cancelable lease for the full term indicated.

Entitlement Option:

CVV2/CVC2 Prompted on Hand Key, AVS, Autosettle / TIC, PCard Level II, My Merchant View

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record certain identifying information from any business or individual seeking to open a new account. We are required to obtain this information no matter how the account is opened (e.g., by mail, phone, in-person, or online). We may ask to see your driver's license or other identifying documents. The information requested or obtained by us may include your: name; address (residence for individuals and place of business for non-individuals); date of birth (for individuals); US taxpayer identification number for US citizens or companies (for individuals this is usually a Social Security number); or other forms of government issued identification (for example, a passport or alien identification card) for non-US citizens.

The signer(s) to this Merchant Processing Application (the "Application") hereby warrants and represents that it is authorized to sign this Application and provide the authorizations and consents set forth herein, and that the statements made in this Application are true and complete. Each such signer(s) on behalf of him or herself and on behalf of the entity listed on this Application ("Applicant") authorizes Wells Fargo Bank, N.A. and Wells Fargo Merchant Services, LLC (collectively, "Wells Fargo") and/or its agent(s) to investigate the individual and business history of Applicant and each representative signing the Application, including obtaining consumer and/or business credit reports, in order to evaluate Applicant's acceptability into the merchant program and providing such credit information to others as needed for such purpose. If the Application is approved, Applicant also authorizes Wells Fargo to obtain subsequent consumer and/or business credit reports in connection with the maintenance, updating, renewal or extension of the Agreement. Applicant agrees to immediately notify Wells Fargo of any material changes in information provided in or in connection with this Application. Applicant and each signer to this Application agree that all business references contacted in connection with this Application, including financial institutions, may release any and all credit and financial information to Wells Fargo, and such information and any other information provided by Applicant or in connection with this Application, may be shared with Wells Fargo's affiliates. Applicant acknowledges having received and reviewed a copy of the Wells Fargo Privacy Policy for Business Principals, which includes a form for Applicant to communicate its privacy and solicitation preferences to Wells Fargo. Any unilateral alteration or modification made by Applicant or its representatives to the text of this Application shall be of no legal effect and at Wells Fargo's discretion may render this Application invalid. Applicant acknowledges that acceptance into Wells Fargo's merchant program is subject to final evaluation and approval by Wells Fargo in its sole discretion.

Applicant acknowledges having received and reviewed a copy of the attached Program Guide, the provisions of which are incorporated herein by reference. Applicant understands and acknowledges that upon the expiration of three (3) calendar days from the date set forth below or after Applicant submits to Wells Fargo Merchant Services, L.L.C. and Wells Fargo Bank, N.A. (collectively "Wells Fargo") its first deposit for settlement, whichever comes first, (the "Rescission Period") Applicant will be bound by all provisions set forth in the Program Guide as it may be amended from time to time, unless Applicant notifies Wells Fargo in writing otherwise within the Rescission Period. Applicant further acknowledges and understands that it has an obligation to promptly contact Wells Fargo regarding any questions pertaining to any provision of the Program Guide, and that after the Rescission Period, it will be subject to any applicable early termination fees. Applicant further agrees that Applicant will not accept more than 30% of its card transactions via mail, telephone or Internet order.

However, if your Application is approved based upon contrary information stated in the "Tell Us About Your Business" section above, you are authorized to accept transactions in accordance with the percentages indicated in that section. This signature page also serves as a signature page to the Equipment Lease Agreement appearing as Exhibit A in the Program Guide, if the First Data box has been checked, the undersigned Applicant being the "Lessee" for purposes of such Equipment Lease Agreement. If the Application is approved, each of the undersigned also authorizes us to obtain subsequent consumer reports in connection with the maintenance, updating, renewal or extension of the Agreement. Each of the undersigned furthermore agrees that all references, including banks and consumer reporting agencies, may release any and all personal and business credit and financial information to us.

The following sections pertaining to American Express® and/or Discover® cards only apply if Applicant has indicated its acceptance of either of these services in the "Entitlement Options" section of this Application.

If applicable, the following shall apply: By signing below Applicant represents that the information it has provided on the Application is complete and accurate. Applicant understands that the Terms and Conditions for American Express® Card Acceptance ("Terms and Conditions") will be sent to the business entity indicated above along with the welcome letter upon approval of such business entity to accept the American Express Card by American Express Travel Related Services Company, Inc. By accepting the American Express Card for the purchase of goods and/or other services, Applicant agrees to be bound by the Terms and Conditions.

If applicable, Applicant acknowledges that by accepting a Discover® card for payment, Applicant agrees to the terms and conditions of Discover Business Services ("Discover"). Such terms and conditions will be sent to Applicant by Discover.

Print _____
Sign/Date _____
Title _____

The Personal Guaranty section only applies if signed below.

Personal Guaranty - Signature Required

Each signer below (“You” or “Your”) agrees as follows. You, in Your individual capacity (even though You use a title or other designation with Your signature) unconditionally guarantee and promise to pay to Wells Fargo all indebtedness of the Applicant at any time arising under or relating to the Agreement, including the related application and any related agreements or instruments, and any First Data Lease if applicable as well as any extensions, modifications, or renewals thereof. You authorize the Wells Fargo and/or its agent(s) to investigate the individual business history of Applicant and each representative signing the Agreement, including Yourself, including investigative credit reports, in order to evaluate acceptability in to the Wells Fargo Merchant Services Merchant Program and if accepted, to conduct further investigations from time to time thereafter and to report credit information to others. The obligations hereunder are joint and several and independent of the obligations of the Applicant, and a separate action or actions may be brought and prosecuted against You whether action is brought against Applicant or any other person, or whether the Applicant or any other person is joined in any such action or actions. You acknowledge that this guaranty is absolute and unconditional, there are no conditions precedent to the effectiveness of this guaranty, and this guaranty is in full force and effect and is binding on You in Your individual capacity as of the date you sign this Application, regardless of whether Wells Fargo obtains collateral or any guaranties from others or takes any other action contemplated by You.

As guarantor, You waive (i) presentment, demand, protest, notice of protest, and notice of nonpayment; (ii) any defense arising by reason of any defense of the Applicant or other guarantor; and (iii) the right to require Wells Fargo to proceed against Applicant or any other guarantor, to pursue any remedy in connection with the guaranteed indebtedness, or to notify You as guarantor of any additional indebtedness incurred by the Applicant, or of any changes in the Applicant’s financial condition. You also authorize Wells Fargo, without notice or consent, to (a) extend, modify, compromise, accelerate, renew, or other wise change the terms of the guaranteed indebtedness; (b) proceed against one or more guarantors without proceeding against the Applicant or another guarantor; and (c) release or substitute any part to the indebtedness or this guaranty.

You represent and warrant to Wells Fargo that: (a) Wells Fargo has made no representation to You as to the creditworthiness of the Applicant; and (b) You have established adequate means of obtaining from the Applicant on a continuing basis financial and other information pertaining to Applicant's financial condition. You agree to keep adequately informed from such means of any facts, events or circumstances which might in any way affect Your risks hereunder, and You further agree that Wells Fargo shall have no obligation to disclose to You any information or material about the Applicant which is acquired by Wells Fargo in any manner.

You acknowledge and agree that until all obligations subject to this guaranty shall have been paid in full, You shall have no right of subrogation, and You waive any right to enforce any remedy which Wells Fargo now has or may hereafter have against the Applicant or any other person, and waives any benefit of, or any right to participate in, any security now or hereafter held by Wells Fargo. You agree that this guaranty will be governed by California law; and shall benefit Wells Fargo and its successors and assigns.

You understand that this is a Guaranty of payment and not of collection and that Wells Fargo Bank, N.A. and Wells Fargo Merchant Services, L.L.C are relying on this Guaranty in entering into the Agreement.

Print _____
Sign/Date _____, An individual
Print _____
Sign/Date _____, An individual

For Wells Fargo Merchant Services, L.L.C. and Wells Fargo Bank, N.A. Signature (Please sign below) _____ <i>For Wells Fargo use only</i>

X F X 052 X K X 256697 X

ABOUT MERCHANT'S BUSINESS



DBA: Web 3D Consortium Inc Merchant ID: _____
 New Merchant Additional Outlet Tie To #
 Corp: _____ Chain: _____ Application Signed Date: _____ MCC: 8699
 Pricing Type: 010 - B to B (Purchase Card) Pricing Option Model Linkback# 226000233 NRPT NCPT 32.09
 Rep.# SLPP Sales Rep. Name: _____
 Bank Referral: Employee Name: MATIAS,ISRAEL Employee ID# 700265 Branch AU#: 01692 Bank Code: _____

MERCHANT INFORMATION

Select One for Retrieval Requests:
 (02) Dedicated 24 Hour Fax Fax #: (415) 439-8304 or (03) No fax; mail Merchant's Cust.Svc.Phone: (Bus-To-Bus/MOTO/AVS) (650) 722-0659
 EMail Address: almquist.janaya@gmail.com Website Address: www.web3d.org
 Is a product or service delivered at some point other than the date of purchase? Yes No

BUSINESS CHECKING ACCOUNT STATEMENT ROLLUP:

EQUIPMENT

Shipping Instructions: Ship Equipment and Welcome Packet to: CORPORATE Delayed Start Date: _____
 Ship to Name: CORPORATE Contact (First & Last Name) Janaya Almquist
 Address: 225 Bush Street 16th Fl., Suite # PMB 8900 City: San Francisco State: CA Zip: 94104

OTHER ENTITLEMENTS

Other Check Service
 JCB License or Non-Lic. JCB (EDC) TeleCheck ECA or TeleCheck ECA
 EASI or Discover (EDC) TeleCheck Warranty or TeleCheck Warranty
 ESA or American Express
 My Merchant View
 Debit Package (227)
 EBT FNS# (XREF)

Network: NASHVILLE

DESCRIBE EQUIPMENT DETAILS

Type	QTY	Equipment Type	Application Type	Model Name	Unit Price w/o Tax
	1	Standard	INTERNET	IMPRINTER	
# of Plates:	1 Long	0 Short	<input type="checkbox"/> PC/Register Software:	Var Description:	Var Quantity:
Special Dialing Instructions:					
INTERNET SETUP INFO:	<input checked="" type="checkbox"/> Gateway Solutions	<input checked="" type="checkbox"/> Lease Line Solutions	<input type="checkbox"/> Dial Solutions		
	<input type="checkbox"/> Gateway Service Agreement attached	<input type="checkbox"/> Wells Fargo Authorized Reseller Program	<input type="checkbox"/> Customer Owned/Acquired		

TERMINAL FEATURES

<input checked="" type="checkbox"/> Auto Close Time: 22	<input type="checkbox"/> Server/Clerk ID Prompt	Key Disable	or	Password Protect	Hotel Type:
<input type="checkbox"/> Retail Address Verification (AVS)	<input type="checkbox"/> Tax-Exempt Credits	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/> Normal
<input checked="" type="checkbox"/> MOTO Address Verification (AVS)	<input type="checkbox"/> Discounted Tips Voids	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/> Preferred
<input type="checkbox"/> Commercial Card	<input type="checkbox"/> IRS TRAC Forces	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/> Prestigious
<input type="checkbox"/> Multi-Trans Timeout (secs)	<input type="checkbox"/> Bar Tab Reviews	<input type="checkbox"/>		<input type="checkbox"/>	Terminal Features:
<input checked="" type="checkbox"/> Verify Amount Prompt	<input type="checkbox"/> Demo Bal/Settle	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/> Remove Folio Prompt
<input type="checkbox"/> Print Receipt for Auth Only Trans	Frequency Programs:	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/> Remove Room # Prompt
<input type="checkbox"/> Cash Back Option (Debit)	CUC <input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/> Remove Ticket # Prompt
<input type="checkbox"/> Order Number	Trans Media <input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	
<input type="checkbox"/> Multi Merchant	Other <input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	Prestigious Hotel Floor Limit:



X F X 046 X K X 256697 X

Wells Fargo Merchant Services Cover Sheet

PRICING ATTACHMENT

File Name: 256697

Merchant Name: Web 3D Consortium Inc.

This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential, and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient or the employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited.

If you have received this communication in error, please notify us immediately by telephone at 1-800-694-8423.

The M2 FAX number is 1-866-858-7844 or 1-515-226-7575. Thank you.



X F X 037 X K X 256697 X

Wells Fargo Merchant Services Cover Sheet

APPLICATION

File Name: 256697

Merchant Name: Web 3D Consortium Inc.

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X F X 043 X K X 256697 X

VOIDED CHECK WORKSHEET

FILE NUMBER: 256697

MERCHANT NAME: Web 3D Consortium Inc.

MERCHANT NUMBER:

PLEASE ATTACH PRE-PRINTED VOIDED CHECK BELOW

* If there is no pre-printed voided check available please attach a letter from bank verifying deposit account.

This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential, and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient or the employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited.

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X F X 057 X K X 256697 X

Wells Fargo Merchant Services Cover Sheet

PROGRAM GUIDE SIGNATURE

File Name: 256697

Merchant Name: Web 3D Consortium Inc.

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X F X 040 X K X 256697 X

Wells Fargo

Internet Merchant Services, Operations

Virtual Terminal / Internet: Internet Gateway Description: Authorizenet

Merchant account number : _____ File Number : 256697 Equipment: PURCHASE

MID : _____ TID : _____

Merchant Business Name : Web 3D Consortium Inc.

Address : 225 Bush Street 16th Fl.

City, State, Zip : San Francisco CA 94104

Business Phone : 206-854-4983

Business type : (i.e. Corp. , Partnership) NON PROFIT

Tax ID or SSN : 911752981

Year bus established : 01/97 Time Zone of Merchant PACIFIC

Industry Type : (i.e. MCC Code) 8699

Products sold : 3D imaging support consulting

Recurring Billing : Yes No Shipped Goods : Yes No Subscription Sales : Yes No

Owner Name : Alan Hudson

Title : PRESIDENT SSN / Fed Tax ID: 241183892

Credit Cards Accepted : Visa MC Amex Discover Diners JCB

Sales Rep Name : Robert Shin

Sales Rep Phone Number : 206-515-2720

Sales Rep Email Address : robert.shin@wellsfargo.com

Merchant Email Address almquist.janaya@gmail.com

Merchant WebSite Address www.web3d.org

Bank Name WellsFargo

Bank 9 digit ABA Routing Number: 125008547 Bank Account Number : 2552198240

FORM SUBMISSION - Note: Please fill in all fields.

Email: ecommsup@wellsfargo.com

Fax: (925) 930-9129

Phone No: (877) 769-8237

QUESTIONS? 800-206-6522 Option #4



X F X 062 X K X 256697 X

Wells Fargo Merchant Services Cover Sheet

BANK REFERENCES

File Name: 256697

Merchant Name: Web 3D Consortium Inc.

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The M2 FAX number is 1-866-858-7844 or 1-515-226-7575. Thank you.

Merchant Application Documents Checklist

Please submit the following documents as part of your Wells Fargo Merchant Services application.

Web 3D Consortium Inc.

Based on information previously provided to your Sales Consultant, we have generated the following list of documents needed to complete your Wells Fargo Merchant Services application. These documents allow us to perform an appropriate credit evaluation of your business, verify identifying information as required by U.S. Federal law, and set up your account. In certain circumstances, additional documentation may be requested by the Credit Department upon review of your application. Please contact your Sales Consultant with any questions about the need for any document for your specific situation.

Document	Required	Highly Recommended*	Important Details
<input type="checkbox"/> Signed Merchant Application	√		Review all sections for accuracy, including information about the business, the business owners, and the selected services/equipment. Also ensure that the listed owner(s) or authorized signer(s) has/have signed the application.
<input type="checkbox"/> Signed Pricing Agreement	√		If applicable, also submit signed forms for additional services or specific products.
<input type="checkbox"/> Signed Program Guide Confirmation Page	√		
<input type="checkbox"/> Non-Profit Verification	√		Provide copies of both of the following: <ul style="list-style-type: none"> ▪ IRS Letter of Exemption (e.g., 501(c)(3), 501(c)(4)) ▪ Articles of Incorporation (filed)
<input type="checkbox"/> Business Authentication			Documents must show business name and address. Required if business is less than 1-year old, has changed address in the past year, or has a complex ownership structure. If applicable, provide copies of two (2) of the following: <ul style="list-style-type: none"> ▪ Articles of Incorporation (filed) ▪ Business license (filed) ▪ Current business phone bill ▪ Phone work order or phone company confirmation with printed business name and address (required for new businesses) ▪ Fictitious Business Name Statement (filed) ▪ Rental Acknowledgement Letter ▪ IRS Tax ID Verification Letter (less desirable)
<input type="checkbox"/> Marketing Materials	√		Provide either: <ul style="list-style-type: none"> ▪ Website with working URL or ▪ Website mock-ups <p>The website should include: business name, description of product or service, pricing, return policy, and customer service contact (telephone number and address).</p>
<input type="checkbox"/> Trade References	√		Provide at least 2 (preferably 3) trades suppliers as references. Include: <ul style="list-style-type: none"> ▪ Company Name ▪ Contact Name ▪ Contact Telephone ▪ Contact Address
<input type="checkbox"/> Prior Credit Card Processing Statements		√	Provide copies of complete processing statements for the 3 most recent, consecutive months.
<input type="checkbox"/> Explanation of Unusual Financial Situation			It may be beneficial to provide the Sales Consultant with an explanation (and supporting documents) of any unusual or pertinent financial or business situation that might impact our review of your application. Examples: <ul style="list-style-type: none"> ▪ Proof of satisfaction of any suits, judgments or liens ▪ Evidence of substantial assets not readily apparent

* Highly recommended to expedite review of your application.

Merchant Application Documents Checklist

Please submit the following documents as part of your Wells Fargo Merchant Services application.

Web 3D Consortium Inc.

Based on information previously provided to your Sales Consultant, we have generated the following list of documents needed to complete your Wells Fargo Merchant Services application. These documents allow us to perform an appropriate credit evaluation of your business, verify identifying information as required by U.S. Federal law, and set up your account. In certain circumstances, additional documentation may be requested by the Credit Department upon review of your application. Please contact your Sales Consultant with any questions about the need for any document for your specific situation.

Document	Required	Highly Recommended*	Important Details
<input type="checkbox"/> Signed Merchant Application	√		Review all sections for accuracy, including information about the business, the business owners, and the selected services/equipment. Also ensure that the listed owner(s) or authorized signer(s) has/have signed the application.
<input type="checkbox"/> Signed Pricing Agreement	√		If applicable, also submit signed forms for additional services or specific products.
<input type="checkbox"/> Signed Program Guide Confirmation Page	√		
<input type="checkbox"/> Non-Profit Verification	√		Provide copies of both of the following: <ul style="list-style-type: none"> ▪ IRS Letter of Exemption (e.g., 501(c)(3), 501(c)(4)) ▪ Articles of Incorporation (filed)
<input type="checkbox"/> Business Authentication			Documents must show business name and address. Required if business is less than 1-year old, has changed address in the past year, or has a complex ownership structure. If applicable, provide copies of two (2) of the following: <ul style="list-style-type: none"> ▪ Articles of Incorporation (filed) ▪ Business license (filed) ▪ Current business phone bill ▪ Phone work order or phone company confirmation with printed business name and address (required for new businesses) ▪ Fictitious Business Name Statement (filed) ▪ Rental Acknowledgement Letter ▪ IRS Tax ID Verification Letter (less desirable)
<input type="checkbox"/> Marketing Materials	√		Provide either: <ul style="list-style-type: none"> ▪ Website with working URL or ▪ Website mock-ups <p>The website should include: business name, description of product or service, pricing, return policy, and customer service contact (telephone number and address).</p>
<input type="checkbox"/> Trade References	√		Provide at least 2 (preferably 3) trades suppliers as references. Include: <ul style="list-style-type: none"> ▪ Company Name ▪ Contact Name ▪ Contact Telephone ▪ Contact Address
<input type="checkbox"/> Prior Credit Card Processing Statements		√	Provide copies of complete processing statements for the 3 most recent, consecutive months.
<input type="checkbox"/> Explanation of Unusual Financial Situation			It may be beneficial to provide the Sales Consultant with an explanation (and supporting documents) of any unusual or pertinent financial or business situation that might impact our review of your application. Examples: <ul style="list-style-type: none"> ▪ Proof of satisfaction of any suits, judgments or liens ▪ Evidence of substantial assets not readily apparent

** Highly recommended to expedite review of your application.*

Wells Fargo Merchant Services, LLC.

8/9/2006

Page 2 of 2