

**Caledon Computer Systems Inc.**  
**Credit Acquiring Referral Plan**  
**Retail Card Present (Face-to-Face ) Canadian Dollar Merchant Accounts**

Schedule A

	<b>Scenario 1</b>			<b>Scenario 2</b>			<b>Scenario 3</b>		
Average transaction size			75.00			75.00			75.00
MDR			2.00%			2.25%			2.75%
Partner commission/dollar processed			0.000375			0.000750			0.001500

<b>Trx Volume</b>	<b>Scenario 1</b>			<b>Scenario 2</b>			<b>Scenario 3</b>		
	<b>Net Sales</b>	<b>Commission</b>	<b>Commission Per Trx</b>	<b>Net Sales</b>	<b>Commission</b>	<b>Commission Per Trx</b>	<b>Net Sales</b>	<b>Commission</b>	<b>Commission Per Trx</b>
500	37,500	14	0.0281	37,500	28	0.0563	37,500	56	0.1125
1,000	75,000	28	0.0281	75,000	56	0.0563	75,000	113	0.1125
1,500	112,500	42	0.0281	112,500	84	0.0563	112,500	169	0.1125
2,000	150,000	56	0.0281	150,000	113	0.0563	150,000	225	0.1125
2,500	187,500	70	0.0281	187,500	141	0.0563	187,500	281	0.1125
5,000	375,000	141	0.0281	375,000	281	0.0563	375,000	563	0.1125
10,000	750,000	281	0.0281	750,000	563	0.0563	750,000	1,125	0.1125
25,000	1,875,000	703	0.0281	1,875,000	1,406	0.0563	1,875,000	2,813	0.1125
50,000	3,750,000	1,406	0.0281	3,750,000	2,813	0.0563	3,750,000	5,625	0.1125
100,000	7,500,000	2,813	0.0281	7,500,000	5,625	0.0563	7,500,000	11,250	0.1125

	<b>Scenario 4</b>			<b>Scenario 5</b>			<b>Scenario 6</b>		
Average transaction size			40.00			60.00			100.00
MDR			2.75%			2.75%			2.75%
Partner commission/dollar processed			0.001500			0.001500			0.001350

<b>Trx Volume</b>	<b>Scenario 4</b>			<b>Scenario 5</b>			<b>Scenario 6</b>		
	<b>Net Sales</b>	<b>Commission</b>	<b>Commission Per Trx</b>	<b>Net Sales</b>	<b>Commission</b>	<b>Commission Per Trx</b>	<b>Net Sales</b>	<b>Commission</b>	<b>Commission Per Trx</b>
500	20,000	30	0.0600	30,000	45	0.0900	50,000	68	0.1350
1,000	40,000	60	0.0600	60,000	90	0.0900	100,000	135	0.1350
1,500	60,000	90	0.0600	90,000	135	0.0900	150,000	203	0.1350
2,000	80,000	120	0.0600	120,000	180	0.0900	200,000	270	0.1350
2,500	100,000	150	0.0600	150,000	225	0.0900	250,000	338	0.1350
5,000	200,000	300	0.0600	300,000	450	0.0900	500,000	675	0.1350
10,000	400,000	600	0.0600	600,000	900	0.0900	1,000,000	1,350	0.1350
25,000	1,000,000	1,500	0.0600	1,500,000	2,250	0.0900	2,500,000	3,375	0.1350
50,000	2,000,000	3,000	0.0600	3,000,000	4,500	0.0900	5,000,000	6,750	0.1350
100,000	4,000,000	6,000	0.0600	6,000,000	9,000	0.0900	10,000,000	13,500	0.1350

Commission is 15bp x Net Sales at an ATS <\$75.01 or 13.5 bp at an ATS > \$75 and an MDR = 2.75%. Commission is adjusted at 15% of the difference between the actual MDR and 2.75%  
Net sales means gross authorized and settled merchant sales less refunds and chargebacks.

**Caledon Computer Systems Inc.  
Credit Acquiring Referral Plan  
Card Not Present (Internet/MOTO) Canadian Dollar Merchant Accounts**

Schedule A

	<u>Scenario 1</u>		<u>Scenario 2</u>		<u>Scenario 3</u>
Average transaction size	100.00		100.00		100.00
MDR	2.75%		3.00%		3.50%
Partner commission/dollar processed	0.0012		0.0017		0.0027

<u>Trx Volume</u>	<u>Scenario 1</u>			<u>Scenario 2</u>			<u>Scenario 3</u>		
	<u>Net Sales</u>	<u>Commission</u>	<u>Commission Per Trx</u>	<u>Net Sales</u>	<u>Commission</u>	<u>Commission Per Trx</u>	<u>Net Sales</u>	<u>Commission</u>	<u>Commission Per Trx</u>
500	50,000	60	0.1200	50,000	85	0.1700	50,000	135	0.2700
1,000	100,000	120	0.1200	100,000	170	0.1700	100,000	270	0.2700
1,500	150,000	180	0.1200	150,000	255	0.1700	150,000	405	0.2700
2,000	200,000	240	0.1200	200,000	340	0.1700	200,000	540	0.2700
2,500	250,000	300	0.1200	250,000	425	0.1700	250,000	675	0.2700
5,000	500,000	600	0.1200	500,000	850	0.1700	500,000	1,350	0.2700
10,000	1,000,000	1,200	0.1200	1,000,000	1,700	0.1700	1,000,000	2,700	0.2700
25,000	2,500,000	3,000	0.1200	2,500,000	4,250	0.1700	2,500,000	6,750	0.2700
50,000	5,000,000	6,000	0.1200	5,000,000	8,500	0.1700	5,000,000	13,500	0.2700
100,000	10,000,000	12,000	0.1200	10,000,000	17,000	0.1700	10,000,000	27,000	0.2700

	<u>Scenario 4</u>		<u>Scenario 5</u>		<u>Scenario 6</u>
Average transaction size	40.00		60.00		80.00
MDR	3.50%		3.50%		3.50%
Partner commission/dollar processed	0.0027		0.0027		0.0027

<u>Trx Volume</u>	<u>Scenario 4</u>			<u>Scenario 5</u>			<u>Scenario 6</u>		
	<u>Net Sales</u>	<u>Commission</u>	<u>Commission Per Trx</u>	<u>Net Sales</u>	<u>Commission</u>	<u>Commission Per Trx</u>	<u>Net Sales</u>	<u>Commission</u>	<u>Commission Per Trx</u>
500	20,000	54	0.1080	30,000	81	0.1620	40,000	108	0.2160
1,000	40,000	108	0.1080	60,000	162	0.1620	80,000	216	0.2160
1,500	60,000	162	0.1080	90,000	243	0.1620	120,000	324	0.2160
2,000	80,000	216	0.1080	120,000	324	0.1620	160,000	432	0.2160
2,500	100,000	270	0.1080	150,000	405	0.1620	200,000	540	0.2160
5,000	200,000	540	0.1080	300,000	810	0.1620	400,000	1,080	0.2160
10,000	400,000	1,080	0.1080	600,000	1,620	0.1620	800,000	2,160	0.2160
25,000	1,000,000	2,700	0.1080	1,500,000	4,050	0.1620	2,000,000	5,400	0.2160
50,000	2,000,000	5,400	0.1080	3,000,000	8,100	0.1620	4,000,000	10,800	0.2160
100,000	4,000,000	10,800	0.1080	6,000,000	16,200	0.1620	8,000,000	21,600	0.2160

Internet/MOTO ISO commission is 27bp x Net Sales at MDR = 3.50%. Commission is adjusted at 20% of the difference between the actual MDR and 3.50%. Net sales means gross authorized and settled merchant sales less refunds and chargebacks.

**Caledon Computer Systems Inc.  
Credit Acquiring Referral Plan  
Retail & Card Not Present US Dollar Merchant Accounts**

Schedule A

	<u>Scenario 1</u>		<u>Scenario 2</u>		<u>Scenario 3</u>
Average transaction size	100.00		100.00		100.00
MDR	2.75%		3.00%		3.50%
Partner commission/dollar processed	0.0010		0.0015		0.0025

<u>Trx Volume</u>	<u>Scenario 1</u>			<u>Scenario 2</u>			<u>Scenario 3</u>		
	<u>Net Sales</u>	<u>Commission</u>	<u>Per Trx</u>	<u>Net Sales</u>	<u>Commission</u>	<u>Per Trx</u>	<u>Net Sales</u>	<u>Commission</u>	<u>Per Trx</u>
500	50,000	50	0.1000	50,000	75	0.1500	50,000	125	0.2500
1,000	100,000	100	0.1000	100,000	150	0.1500	100,000	250	0.2500
1,500	150,000	150	0.1000	150,000	225	0.1500	150,000	375	0.2500
2,000	200,000	200	0.1000	200,000	300	0.1500	200,000	500	0.2500
2,500	250,000	250	0.1000	250,000	375	0.1500	250,000	625	0.2500
5,000	500,000	500	0.1000	500,000	750	0.1500	500,000	1,250	0.2500
10,000	1,000,000	1,000	0.1000	1,000,000	1,500	0.1500	1,000,000	2,500	0.2500
25,000	2,500,000	2,500	0.1000	2,500,000	3,750	0.1500	2,500,000	6,250	0.2500
50,000	5,000,000	5,000	0.1000	5,000,000	7,500	0.1500	5,000,000	12,500	0.2500
100,000	10,000,000	10,000	0.1000	10,000,000	15,000	0.1500	10,000,000	25,000	0.2500

	<u>Scenario 4</u>		<u>Scenario 5</u>		<u>Scenario 6</u>
Average transaction size	40.00		60.00		80.00
MDR	3.50%		3.50%		3.50%
Partner commission/dollar processed	0.0025		0.0025		0.0025

<u>Trx Volume</u>	<u>Scenario 4</u>			<u>Scenario 5</u>			<u>Scenario 6</u>		
	<u>Net Sales</u>	<u>Commission</u>	<u>Per Trx</u>	<u>Net Sales</u>	<u>Commission</u>	<u>Per Trx</u>	<u>Net Sales</u>	<u>Commission</u>	<u>Per Trx</u>
500	20,000	50	0.1000	30,000	75	0.1500	40,000	100	0.2000
1,000	40,000	100	0.1000	60,000	150	0.1500	80,000	200	0.2000
1,500	60,000	150	0.1000	90,000	225	0.1500	120,000	300	0.2000
2,000	80,000	200	0.1000	120,000	300	0.1500	160,000	400	0.2000
2,500	100,000	250	0.1000	150,000	375	0.1500	200,000	500	0.2000
5,000	200,000	500	0.1000	300,000	750	0.1500	400,000	1,000	0.2000
10,000	400,000	1,000	0.1000	600,000	1,500	0.1500	800,000	2,000	0.2000
25,000	1,000,000	2,500	0.1000	1,500,000	3,750	0.1500	2,000,000	5,000	0.2000
50,000	2,000,000	5,000	0.1000	3,000,000	7,500	0.1500	4,000,000	10,000	0.2000
100,000	4,000,000	10,000	0.1000	6,000,000	15,000	0.1500	8,000,000	20,000	0.2000

US dollar Swipe & Internet ISO commission is 25bp x Net Sales at MDR = 3.50%. Commission is adjusted at 20% of the difference between the actual MDR and 3.50%. Net sales means gross authorized and settled merchant sales less refunds and chargebacks.