

USER AGREEMENT

1. This User Agreement is entered into between **The City of San Luis Obispo** (“Contracting Agency”) and **LITTLEPAY, INC.** (“Contractor”). This User Agreement expressly incorporates the California Master Service Agreement (MSA) No. 5-21-70-28-06 which is incorporated herein. This User Agreement contract form serves as an appropriate equivalent to the STD 213 as required by the MSA.

Contracting Agency: The City of San Luis Obispo
Contractor Name: Littlepay, Inc.

2. The Term of this Agreement is:

Start Date: [ENTER DATE EXPECTED TO SIGN]

Through End Date: 02/27/2027 with the ability to extend at the discretion of the State of California’s Department of General Services

3. The maximum amount of this Agreement is:

See Exhibit B for pricing

4. **Exhibits.** The parties agree to comply with the terms and conditions of the following exhibits, which are by this reference made a part of this agreement.

Exhibits	Title	Pages
Exhibit A	Statement of Work	6
Exhibit B	Scope of Work	5
Exhibit C	Payment Provisions	1
MSA 5-21-70-28-06	MSA 5-21-70-28-06 is hereby incorporated by reference. The MSA is available at: https://caleprocure.ca.gov/PSRelay/ZZ_PO.ZZ_CTR_SUP_CMP.GBL?Page=ZZ_CTR_SUP_PG&Action=U&SETID=STATE&CNTRCT_ID=5-21-70-28-06	

In Witness Whereof, This Agreement has been executed by the parties hereto.

Contractor:

Littlepay, Inc.
915 L. Street, Suite C #441
Sacramento, CA 95814
By: Amin Shayan, CEO

Date:_____

Contracting Agency Name:

City of San Luis Obispo
990 Palm Street
San Luis Obispo, CA 93401
Whitney McDonald, City Manager

Date:_____

EXHIBIT A

Scope of Work

1. Incorporate MSA by Reference

MSA 5-21-70-28-06 and its amendments is hereby incorporated by reference as if attached hereto.

2. Description

Three transit operators in the region will lead the project with support from the San Luis Obispo Council of Governments (SLOCOG). In 2024, the region was awarded SB125 funds to collaboratively deploy contactless payment technology across the region's operators. The goal is to select matching vendors across each transit provider.

The three transit operators that serve the SLOCOG region, and are part of this award, include San Luis Obispo Regional Transit Authority (RTA), Morro Bay Transit (MBT), and San Luis Obispo (SLO) Transit. A brief description of each transit provider follows:

RTA

The RTA was created in 1989 as a Joint Powers Authority to provide management of regional fixed-route public transportation services, as well as regional paratransit services. In 2001, the paratransit service, called RTA Runabout, began providing complementary ADA service for all five fixed-route providers operating in the region. The mission of the RTA is to provide safe, reliable and efficient transportation services that improve and enhance the quality of life for the citizens and visitors of San Luis Obispo County. The County is located on the beautiful Central Coast of California, halfway between Los Angeles and San Francisco. The current population of the county is 284,010, including that of three small urbanized areas (UZAs): San Luis Obispo designated in 1990; El Paso de Robles-Atascadero in 2000; and Arroyo Grande-Grover Beach in 2010. The RTA coordinates regional services with local fixed-route providers in each UZA in the County, as well as within the Santa Maria UZA (population 130,000) in nearby northern Santa Barbara County.

The RTA directly operates hourly service on four regional fixed-routes and ADA paratransit services primarily along the US-101 and SR-1 corridors, as well as express commuter services during peak travel periods. Three out of the four regional fixed-routes converge on downtown San Luis Obispo, 7 days a week. The RTA regional fixed-route service has a peak pull-out of 15 buses, and provides almost 500,000 passenger-trips annually, while weekday productivity ranges from 4 to 23 boardings/hour. The RTA also operates community-based services funded by SLO County in small rural areas, and is funded by the City of Paso Robles to operate its local fixed-route and a local Dial-A-Ride programs. Finally, as of January 2021, the RTA also directly operates SoCo Transit – the eight-bus local fixed-route service operated in the Beach Communities of the Five Cities Area. These services provided over 300,000 additional fixed route trips with productivity in line with what is seen on the RTA regional fixed routes. Fixed route fare revenue is approximately \$1 million per year and is expected to increase as ridership increases.

MBT

The City of Morro Bay is located on the central coast of California approximately halfway between San Francisco and Los Angeles. The City has a population of 10,531. In 1977, the City began operating a year round general public Dial-A-Ride service. The Dial-a-Ride service was replaced in October 2010 with a deviated fixed route system after recession-related reductions in State funding necessitated adaptations in how the service was provided. The deviated fixed route service operates within the City limits from 6:10 a.m. to 6:45 p.m., Monday through Friday. Service provided is on one fixed route loop throughout the City limits and deviates off route, using one bus, to pick up/drop off riders who have previously scheduled curb-to-curb trips (Call-A-Ride trips). These deviated trips are arranged the day prior to the needed curb-to-curb service; however, same day trips are also accommodated if they do not cause the fixed route to become behind schedule. Morro Bay Transit is closed on weekends and all City observed holidays.

Additionally, in 1994, the City began operating a seasonal trolley fixed route service. Over time, trolley service expanded first to two, then to three routes that came from recommendations from a parking management

plan study and Short-Range Transit Plan update. Service provided is on two fixed route loops throughout the City limits. Trolley service operates weekends only from the first weekend in June to the first weekend in October. Service begins at 10:00 a.m. each operating day and ends at 5:00 p.m. on Saturdays and Sundays.

Both the deviated fixed route and Trolley services are currently contracted out to a third party provider, however, in September 2024, the City Council approved the consolidation of MBT into the RTA system. RTA will start operating MBT June 1, 2025.

During the pandemic, service levels changed for the Trolley with cuts in the number of service routes and days operated, and for the deviated fixed route, Saturday service was stopped. Currently, the trolley routes see an average daily ridership of 110 riders per day and the deviated fixed route service sees an average daily ridership of 47 riders per day.

Ridership is split between cash fares (39%), punch passes (12%), Regional Passes (35%), Runabout rides paid through a reimbursement agreement with the RTA (4%), and free Gold pass rides (10%). MBT and Trolley fare collection is processed 100% manually by the drivers. Ridership demographics span all types of the population from child, adult, senior, those with disabilities, students K-12, college students, visitor service workers, working professionals, and visitors. Revenue from cash fares totaled \$9,882.75 and revenues from the Regional Pass and Runabout fare reimbursement program totaled \$5,579.17 for FY 23/24.

MBT service provides a connection to the RTA system at City Park as well as connections to the City's seasonal Trolley service at Centennial Stairway and along north Main Street. MBT's Trolley service links the Downtown Business District, Waterfront, State Parks in the north and south ends of the community, and the Museum of Natural History. In addition, the service provides a connection to the RTA system at City Park upon request. The connection provided by both services is an important link with the RTA system to the other communities in San Luis Obispo County, and connections to a major community college (Cuesta College), state university (California Polytechnic State University - SLO), the County seat in San Luis Obispo, as well as many links to coastal recreational venues and access to service jobs at destinations around the coast such as Hearst Castle.

MBT services may be consolidated to RTA in mid-2025. Vendors please assume that any information in this Scope specific to MBT will remain unchanged regardless of said decision. The operators shall inform vendors if a consolidation is confirmed.

SLO Transit

San Luis Obispo (SLO) Transit was established in 1974 by the City of San Luis Obispo (City) and provides the local fixed-route public transit system for the City. The City is located along the Central Coast region of California, halfway between San Francisco and Los Angeles. The City has a population of 47,063 with an estimated additional population of 21,600 students when California Polytechnic State University (Cal Poly) is in session.

SLO Transit contracts for the operation of eight fixed routes, in a hub-and-spoke model, within the 23 square miles of the City limits and on Cal Poly's campus. SLO Transit also operates three tripper services, an express service between the university and downtown, and a trolley on Thursday nights in support of a local farmer's market. Fixed-route services operate Monday through Friday approximately from 6 am to 11 pm and Saturday and Sunday from 8 am to 8 pm during the academic year.

SLO Transit ridership demographics reflect a broad cross section of the population. While the majority of trips are campus-related (roughly 60%), SLO Transit also serves seniors, persons with disabilities, K-12 students, working professionals, visitors, and other choice riders. College students, staff, and faculty's fares are paid for by a transit service agreement between the City and the university. Revenue from cash fares exceeded \$250,000 last fiscal year. Over 575,000 passenger-trips were provided in 2024 including riders covered by transit service agreements. The number of passenger-trips and fare revenue continues to increase each year as services are expanded.

3. Regional Expectations

Although each agency shall retain autonomy, work, and contract directly with vendors, there are region-level needs to note:

- RTA shall contract on behalf of MBT and their services
- The Category A vendor shall provide a single integration to Token Transit, who currently provides regional passes
- The Category B vendor shall enable regional capping – a regional day-pass (\$5.50) and a regional 31-day pass (\$68) across all fixed-route services

While the scope of work submitted to vendors aims for a regional collaboration, sections of this scope of work hereafter pertain to SLO Transit only.

4. Determining internal responsibilities for the project

Vendors should coordinate directly with the following contact during the course of the project.

Alex Fuchs

Mobility Services Business Manager

afuchs@slocity.org

5. Fare Structure and Business Rules

SLO Transit's base fare structure shall at a minimum include the following:

SLO Transit Fixed-Route	
One-way	\$1.50
Transfers	Free across SLO Transit, up to an hour
Daily Cap	\$3.25
Weekly Cap	
Monthly Cap	\$40
Regional Daily Cap	\$5.50
Regional Monthly Cap	\$68

Existing discounts (seniors, persons with disabilities, etc.) will continue to be offered on the legacy systems. When such capability is available to offer those discounts on the contactless payment system, the SLO Transit **may request that the Category B provider integrate with the resulting Eligibility Verification system** to do so.

6. On-board Technologies

SLO Transit's fleet consists of 18 fixed route vehicles ranging from a 28-foot cutaway bus to a 40-foot double decker bus:

- 14 Gillig vehicles that are 30, 35, and 40 feet
- 1 electric 35-foot New Flyer vehicle
- 1 electric 35-foot Proterra vehicle
- 1 28-foot El Dorado cutaway vehicle
- 1 40-foot Alexander Dennis double-decker bus

Six new battery electric buses are expected to arrive in fall 2025 and another two in summer 2026 which will replace older diesel-powered buses.

Vehicles are currently leveraging Peak Transit for CAD-AVL services and are connected to the Verizon network via SIM cards.

The City of San Luis Obispo uses Chase Bank's Paymentech for merchant processing, but shall leverage California's EPAY agreements to contract with Elavon Inc for this project.

7. Items Specific to Category A (PADs)

SLO Transit shall have PADs installed near the front door of each vehicle and will be wired to the bus battery, barring vendor inspection of vehicles. The following hardware quantities are to be installed, the Category A vendor shall provide a delivery timeframe.

PADs to be installed	18
Spare PADs	5
Total	23

Value-add Requests

The Category A vendor shall complete the installation of PADs and will provide an extended warranty on all PADs purchased. All devices shall be equipped with hardware to read barcode/QR codes.

7.1 Determining whether any changes are needed to default Category A service level agreements (SLAs) in the User Agreement

Not offered.

8. Items Specific to Category B (Transit Processor Services)

SLO Transit shall select a single Category B vendor to process transactions made on the PADs. Please refer to sections 1-6 above for applicable business rules and technologies. The transit operators accept the vendor's customer support channels for both riders and agency personnel.

SLO Transit requires access to a data dashboard to view transaction data. Raw (CSV) format is acceptable. At a minimum, reports shall include but not be limited to:

- Revenue report (including the number of transactions and total transaction amounts)
- Operations report (including the total revenue per route per day, the number of boardings per route per stop per hour per day, and any other metrics as agreed between the Transit Agency and Transit Processor)
- KPI report (documenting all service levels in relation to the KPIs)
- Number of new customers and returning customers
- Bad debt and debt recovery reports
- Dispute and chargeback reports
- **Ridership by pass per route (for example, for a pass how many trips during the month on MBT, RTA (by each route operated by RTA), and SLO Transit)**

Value-add Requests

SLO Transit does not request any value-add services at this time.

8.1 Determining whether any changes are needed to default Category B service level agreements (SLAs) in the User Agreement

SLO Transit accepts the default SLAs.

EXHIBIT B

This EXHIBIT B Scope of Work (“UASOW”) forms part of the User Agreement between:

- (a) **The City of San Luis Obispo** a public transportation authority operating under the laws of California with a registered address of 990 Palm Street, San Luis Obispo, CA 93401 contactable for notice at the following email address: afuchs@slocity.org (“**Transit Authority**”); and
- (b) **Littlepay, Inc.**, a Delaware corporation with a Branch in California (File number: C4769096) with an address of 915 L. Street, Suite C #441, Sacramento, CA 95814, USA, contactable for notice at the following email address: legal@littlepay.com (“**Littlepay**”),

each a “**party**” and together the “**parties**”.

BACKGROUND

- (A) The Transit Authority is a public transportation operator, providing public transit to Transit Customers. The Transit Authority wishes to offer Transit Customers the option to pay by way of contactless EMV Cards.
- (B) Littlepay sells payment processing and ancillary services and has been awarded a Master Services Agreement number 5-21-70-28-06 as the same may be amended in accordance with its terms from time to time (“**DGS MSA**”) by the Department of General Services (“**DGS**”), State of California in Category B “Transit Processor Services”. The Transit Authority wishes to procure these services in compliance with the terms and conditions agreed under the DGS MSA.
- (C) The Agreement entered into by the parties (which comprises the STD 213 Form and the Exhibits referred to therein, including this Exhibit B) constitutes the “**User Agreement**” between the parties as contemplated in the DGS MSA framework.
- (D) The Transit Authority has separate arrangements with third parties under which it receives merchant acquiring and payment gateway services. The User Agreement manages the relationship of the Transit Authority and Littlepay, being the terms upon which Littlepay offers payment processing and any ancillary services to the Transit Authority.
- (E) Littlepay may subcontract certain aspects of its processing and other system management obligations herein to Littlepay Pty Ltd, a company incorporated under the laws of Australia and under common control with Littlepay.
- (F) Pursuant to Section 10 of Exhibit B to the DGS MSA, the DGS MSA is incorporated into the User Agreement, such that applicable general provisions in the DGS MSA that refer to “the State” shall be understood to refer to the Transit Authority.
- (G) In the event of any inconsistency between the User Agreement and the Card Scheme Rules, the Card Scheme Rules will prevail.

AGREED TERMS

1. INTERPRETATION

1.1 The following definitions apply in this UASOW:

Acquirer: a bank or financial institution that allows the Transit Authority to accept Card payments from an Issuer which, for the purposes of this Agreement, is deemed to be Elavon, Inc.

Authorization: means an affirmative response, by or on behalf of an Issuer, to a request to effect a Transaction on a Card and that the Card has sufficient funds available for the Transaction and has not been blocked for any reason or reported by the Cardholder as lost or stolen.

Authorization Request: means a message sent to the card scheme to validate a Card. Authorization Requests are performed in compliance with the Card Scheme Rules and in agreement with Financial Processors.

Business Day: a day other than a Saturday, Sunday or public holiday in California when banks in California are open for business.

Card: means a valid and current credit, debit, prepaid, commercial or any other payment Card issued by the Issuer.

Card Scheme: means Mastercard, Visa or any other Card Scheme otherwise agreed in writing between the parties from time to time.

Card Scheme Rules: means the rules and operating instructions issued by particular Card Schemes from time to time.

Cardholder: means an individual, company, firm or other body to whom a valid Card has been issued by a financial institution which is a member of one or more of the Card Schemes. For the purposes of this Agreement, all Cardholders who use a Card to purchase services from the Transit Authority will also be a Transit Customer.

Charges: the standard charges for the Services (both General Services and Value Added Services, collectively) as set forth in Exhibit C to the User Agreement and any applicable Statement of Work attached hereto and any other monies that may fall due under this Agreement.

EMV: means, in relation to this Agreement, the Europay, MasterCard and Visa standard, a secure technology used worldwide for all payments done with credit, debit and prepaid Europay, Mastercard and Visa smart Cards.

General Services: those services described in Section 3.A.

Issuer: means an organization that issues Cards and whose name appears on the Card as the issuer of such Card and who is a member of a Card Scheme, that enters into a contractual relationship with a Cardholder for the issuance and use of one or more Cards.

Mobile Inspection Device: Equipment validating the right to travel associated with a contactless EMV payment credential.

MVP Phase: An initial discovery period during which only registered riders can use the service.

Settlement: means the payment made to the Acquirer to the value of a Transaction.

Terminal: means an electronic device used at the point of Transaction that has the capability to capture Card details, process electronic data, obtain an Authorization and provide Transaction receipt data.

Transaction: means the acceptance of a Card or information embossed on the Card, for payment for services provided to Cardholders by the Transit Authority. For the avoidance of doubt, the term Transaction also includes credits (refunds), errors, returns and adjustments.

Transit Customer: The end user that is purchasing a fare for transport service provided by the Transit Authority.

Trip: a single Transit Customer journey. If that Transit Customer journey involves making two contactless EMV Card “taps” on on-board readers, with one tap recording the boarding stage and the other recording the alighting stage for the purposes of accurate fare calculation, those taps shall constitute one Trip.

User Documentation: refers to a manual maintained and published by Littlepay, and is available via Littlepay's login credentials.

2. SERVICES

A. LITTLEPAY'S CATEGORY B TRANSIT PROCESSOR SERVICES

1. In consideration of the Charges payable under the User Agreement Littlepay shall provide to the Transit Authority during the Term the Transit Processor Services as described in Section 2A.2 below (such services being the "General Services"). Littlepay shall provide the General Services subject to the terms of the User Agreement and in a manner consistent with the Customer Specific Considerations described in Appendix 1 to this UASOW.

2. Littlepay General Services

Littlepay shall implement the technology, infrastructure and systems agreed between the parties from time to time as being required to facilitate the processing of contactless EMV Card payments of Transit Customers in respect of the Transit Authority's ticketing operations. Littlepay's obligations shall include, without limitation, the provision of systems and services to enable:

- (i) Transaction capture: Littlepay shall receive taps from Terminals where Terminals conform to the "Littlepay Device API" and have been previously integrated by Littlepay and duly certified;
- (ii) Aggregation: Littlepay shall, according to Card Scheme Rules and Transit Authority configurations, define a time period where multiple Transactions are aggregated together into a single Transaction that is submitted for Authorization;
- (iii) Fare Capping: Littlepay shall apply a maximum capped amount to the amount charged to the Cardholder for a defined period. Refer to User Documentation for the types of fare capping available;
- (iv) Authorization Processing: Littlepay shall, according to automated strategies, configurable settings and in compliance with Card Scheme Rules, generate the necessary Authorization Requests and exchange these with "Financial Processor(s)" (e.g. Acquirer, Gateway, Card Schemes) for approval by the Issuer;
- (v) Settlement Processing: Littlepay shall, according to configurable settings, generate and submit the necessary Settlement records to the Financial Processor(s);
- (vi) Deny List Processing: Littlepay shall manage a "Deny List" of Cards that have been declined and make the Deny List available to all Terminals on the Transit Authority's network connected to Littlepay. Once a debt is cleared, a Card is removed from the Deny List;
- (vii) Debt Recovery: Littlepay shall, via an automated strategy in compliance with Card Scheme Rules, re-present Authorization Requests that were initially declined at the time of Authorization;
- (viii) Transit Authority Portal: Littlepay shall make available to the Transit Authority an online portal to enable the required administrative functions including Transit Authority configuration, Transaction viewing, exception processing and data analytics. Refer to User Documentation for the features available;
- (ix) Passenger Portal: On request, Littlepay shall make available to Cardholders an online portal (Littlepay branded) for Cardholders to enter their Card details in a PCI-DSS secured manner and retrieve data related to their Card usage and associated Trips.

Littlepay operates a single cloud-based processing platform. New features will be introduced over time, and existing functions may be updated. Littlepay manages these changes entirely at its own discretion. Where new features are introduced to the standard platform, these will be made available to the Transit Authority without incurring additional Charges. Littlepay may also introduce premium

features that require additional Charges to access. Relevant updates to functionality shall be communicated to the Transit Authority on a timely basis. User Documentation is updated upon significant change and made available to the Transit Authority via an online repository.

3. The General Service Charges

- (a) In order for Littlepay to provide the Services to the Transit Authority, the necessary Transit Authority Equipment and or Transit Authority Materials must be integrated by Littlepay. The Transit Authority shall bear responsibility for verifying with Littlepay whether the Transit Authority Equipment and or Transit Authority Materials has been, or needs to be, integrated beyond the Customer Specific Considerations described in Appendix 1 to this UASOW. Charges for integration, such as devices or third party components (software, portals, applications) are available on application by the Transit Authority (the "Integration" and, once integrated, become "Integrated") and will be charged as Custom Development Work in accordance with the User Agreement terms, as follows:
 - i. The parties will work together to agree the requirements of any project(s) required to update and/or improve the procedures and specifications needed for the Transit Authority to be able to interact with Littlepay's systems. This will include relevant Card Scheme specifications and Transit Authority operating instructions from the Acquirer where practicably possible;
 - ii. Littlepay shall work with a relationship manager representing the Transit Authority to provide an SOW for any such new projects or integrations, outlining the type of advice and technical support to be provided to the Transit Authority during the project within a reasonable timeframe of identifying a new project or integration to be undertaken;
 - iii. Custom Development Work will be charged by Littlepay as "one-off" charges in accordance with the Category B Hourly Rate Card in Exhibit B.1 of the MSA. When a device or third party component has completed Integration, it will be considered by the parties to be included as an Integrated Device and will not incur any further Charges.
- (b) All amounts invoiced by Littlepay under this section will become due 45 calendar days after the issuing of a valid invoice by Littlepay to the Transit Authority. Invoices for Transit processing services (under section A of Exhibit C) shall be in US\$ and shall not be issued until the end of the month in which such charges are incurred.
- (c) If Littlepay's performance of its obligations under this Agreement is prevented or delayed by any act or omission of the Transit Authority, its agents, subcontractors, consultants or employees then, without prejudice to any other right or remedy it may have, Littlepay shall be allowed an extension of time to perform its obligations equal to the delay caused by the Transit Authority.

3. TERMINATION

- 3.1 Without affecting any other right or remedy available to it, either party may terminate the User Agreement with immediate effect by giving written notice to the other party if:
 - (a) the other party commits a material breach of any term of the User Agreement and such breach is irremediable or (if such breach is remediable) fails to remedy that breach within a period of ten Business Days after being notified in writing to do so;
 - (b) the other party enters into or becomes the subject of any insolvency related procedure.
- 3.2 Without affecting any other right or remedy available to it, Littlepay may terminate this Agreement with immediate effect by giving written notice to the Transit Authority if the Transit Authority fails to pay any amount due under this Agreement on the due date for payment (45 days) as described in MSA Exhibit B (Payment and Budget Provisions) and remains in default not less than 10 Business Days after being notified in writing to make such payment.

- 3.3 Termination or expiration of this Agreement shall not affect any rights, remedies, obligations or liabilities of the parties that have accrued up to the date of termination or expiration, including the right to claim damages in respect of any breach of the Agreement which existed at or before the date of termination or expiration.

Exhibit C

Pricing for mandatory & optional items

- All pricing is in US\$.
- Pricing excludes acquirer fee. The acquirer fee will include the gateway fee. Card association and interchange fees will be passed through by the acquirer at cost.
- Fees for Transit Processing Services (A.1 and A.2 below) will be invoiced monthly. Implementation Services (if any) will be invoiced on signature, unless otherwise stated below. See section 3(b) of Exhibit B for more details.

	CAL-ITP Standard Pricing (under DGS MSA)	Transit Authority Pricing (US\$)
A.1 Transit processing services		
<i>Transit processor services fee as % of total revenue processed</i>	2.8%	2.25%
A.2 Transit processing services: free fare transactions		
<i>Transit processor services fee as fixed fee (\$ per transaction processed)</i>	\$ 0.04	\$0.02
B. Transit processor implementation services		
<i>Implementation services (Mandatory)</i>	\$ 5,000.00	\$5,000
C. Value added implementation services		
<i>Supporting EMV Level 3 certification (Mandatory)</i>	\$20,000.00	Not required when using SC Soft or Kuba devices
<i>Custom Development Work (Optional)</i>	Category B Hourly Rate Card	Not anticipated
D. Transit processor interface and integration services		
<i>Integration with PAD contractor (Mandatory)</i>	\$20,000.00	Not required when using SC Soft or Kuba devices
<i>Integration with a payment processor (Mandatory)</i>	\$100,000.00	Not required when using Cybersource & Elavon
<i>Integration with eligibility verification system (Mandatory)</i>	\$20,000.00	Not required when using Cal-ITP portal
E. Value added operations services		
<i>Premium final charge management services (Optional) [fare calculation provided by littlepay]</i>	1.50%	Not applicable
<i>Premium customer support (Optional)</i>	0.25%	Not applicable