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State of New Hampshire

DEPARTMENT OF ADMINISTRATIVE SERVICES
25 Capitol Street - Room 100
Concord, New Hampshire 03301
(603) 271-3201 Office@das.nh.gov

Charles M. Arlinghaus
Commissioner

Catherine A. Keane
Deputy Commissioner

Sheri L. Rockburn
Assistant Commissioner

May 19, 2026

Her Excellency, Governor Kelly A. Ayotte
and the Honorable Council
State House
Concord, New Hampshire 03301

REQUESTED ACTION

Authorize the Department of Administrative Services to enter into a **Sole Source** amendment to an existing contract (Contract #8002054) with JPMorgan Chase Bank NA, Paymentech, LLC (Chase Paymentech), (Vendor #272967), Plano, TX, by extending the completion date from June 30, 2026, to June 30, 2028, with no change to the price limitation up to and not to exceed \$35,000,000, effective upon Governor and Executive Council approval. The original contract was approved by Governor and Executive Council on May 18, 2016, Item #55 and most recently amended with Governor and Executive Council approval on February 21, 2024, Item #192.

Funding shall be provided through individual agency expenditures, none of which shall be permitted unless there are sufficient appropriated funds to cover the expenditure.

EXPLANATION

The original contract was approved by Governor and Executive Council on May 18, 2016, Item #55. It was then subsequently amended with Governor and Executive Council approval on June 5, 2019, Item #175, on May 19, 2021, Item #103, and on February 21, 2024, Item #192.

The purpose of this requested **Sole Source** contract amendment is to exercise a two-year contract extension option with JPMorgan Chase Bank, N.A. (Paymentech, LLC) to continue providing merchant credit card and electronic check processing services for remaining state agencies through June 30, 2028. This amendment maintains the existing terms and conditions and price limitation of **\$35,000,000**.

In February 2024, the State entered into a primary merchant processing contract with Bank of America (Contract #8003409). To date, **95% of sales processing through the statewide Merchant Card Processing contracts** have successfully migrated to this new processor. This requested amendment allows the remaining platforms processing with Chase Paymentech to maintain uninterrupted payment services while finalizing complex technical migrations.

The State of New Hampshire is the merchant of record for credit card sales and approval is critical to ensure the State can continue to collect revenue for taxes, licenses, and retail sales, which total approximately **\$628,000,000** and **8,000,000 transactions** annually.

While the transition to the primary statewide contract is nearly complete, the following agencies require additional time due to platform dependencies and technical requirements:

- OPLC & Liquor Enforcement: Currently implementing new core systems (Salesforce and Evoke). Full migration to Bank of America is scheduled for completion between December 2026 and July 2027.
- Treasury & DOJ: Delays in electronic check processing requirements are being resolved, with a target completion of December 2026.
- Department of Revenue Administration (DRA): Integration issues regarding convenience fee payments are being addressed, with a resolution expected by December 2026.

Due to the significant reduction in volume on this legacy contract, economies of scale have decreased, resulting in moderately higher processing rates for the remaining volume. However, the existing price limitation of \$35,000,000 remains sufficient to cover all anticipated fees during this extension period.

Failure to approve this amendment would result in a lapse of service for these agencies, halting their ability to process credit card and electronic check payments.

Based on the foregoing, I am respectfully recommending approval of this **Sole Source** contract amendment with JPMorgan Chase NA Paymentech, LLC.

Respectfully submitted,



Charles M. Arlinghaus
Commissioner



STATE OF NEW HAMPSHIRE
DEPARTMENT OF INFORMATION TECHNOLOGY

27 Hazen Drive | Concord, NH | 03301
Fax: (603) 271-1516 | TDD: (800) 753-2964
doit.nh.gov



Denis Goulet, *Commissioner*

May 12, 2026

Charles M. Arlinghaus, Commissioner
State of New Hampshire
Department of Administrative Services
25 Capitol Street
Concord, NH 03301

Dear Commissioner Arlinghaus:

This letter represents formal notification that the Department of Information Technology (DoIT) has approved your agency's request to enter into a contract amendment with JPMorgan Chase Bank NA, Paymentech, LLC, as described below and referenced as DoIT No. 2019-101D.

The purpose of this request is to continue providing merchant credit card and electronic check processing services for state agencies.

The Total Price Limitation shall not change and remains \$35,000,000, effective upon Governor and Executive Council approval with through June 30, 2028.

A copy of this letter should accompany the Department of Administrative Services' submission to the Governor and Executive Council for approval.

Sincerely,

A handwritten signature in black ink, appearing to read "Denis Goulet".

Denis Goulet

DG/jd
DoIT #2019-101D

cc: Cindy Dotlich, IT Manager, DoIT



**FOURTH AMENDMENT TO THE CONTRACT BETWEEN
JPMORGAN CHASE BANK, NA, PAYMENTECH, LLC
AND
THE STATE OF NEW HAMPSHIRE,
DEPARTMENT OF ADMINISTRATIVE SERVICES,
FOR MERCHANT CARD PROCESSING SERVICES
CONTRACT # 8002054**

This Fourth Amendment (hereinafter referred to as the "Amendment") is by and between the State of New Hampshire, Department of Administrative Services (hereinafter referred to as "the State") and JPMorgan Chase Bank, NA, Paymentech, LLC (hereinafter referred to as "the Contractor") for Merchant Card Processing Services.

WHEREAS, pursuant to an agreement effective May 18, 2016, amended by the First Amendment on June 5, 2019, amended by the Second Amendment on May 19, 2021, amended by the Third Amendment on February 21, 2024, and set to expire June 30, 2026, (hereinafter referred to as "the Agreement"), the Contractor agreed to perform certain Merchant Card Processing services for the State in consideration of payment by the State of certain sums as specified therein; and

WHEREAS, pursuant to Section 17.6 of the Agreement, the Agreement may be amended by an instrument in writing executed by both parties;

NOW, THEREFORE, for and in consideration of the mutual promises set forth in this Amendment and the underlying Agreement, the parties do mutually agree as follows:

1. Delete in its entirety Form Number P-37, item 1.7 Completion Date and substitute the following:
1.7 June 30, 2028

2. Delete in its entirety Exhibit B, Schedule A-1 and substitute the attached:
2.1 April 2026 Amendment to Select Merchant Payment Instrument Processing Agreement
2.2 Schedule A to Merchant Agreement
2.3 Schedule A – Electronic Check
2.4 Schedule A – PIN Debit / EBT/ eWIC

3. All other provisions of the Agreement, approved by the Governor and Executive Council on May 18, 2016, Item #55, amended on June 5, 2019, Item #175; amended on May 19, 2021, Item #103 and amended on February 21, 2024, Item #192; shall remain in full force and effect.

**PAYMENTECH, LLC for itself and on behalf of
JPMORGAN CHASE BANK, N.A.**

By: Mike Steel
81B4F33381E04A2...

Mike Steel
(Print Name)

Title: Executive Director

Date: 4/29/2026

Date: _____

STATE OF NEW HAMPSHIRE

By: *Charles M. Arlinghaus*

Charles M. Arlinghaus
(Print Name)

Title: Commissioner
Department of Administrative Services

Date: 5-14-26

OFFICE OF THE ATTORNEY GENERAL

By: *Christen Lavers*

Christen Lavers
(Print Name)

Title: Sr. Assistant Attorney General

Date: 5/14/26

The foregoing contract was approved by the
Governor and Council of New Hampshire on

Signed: _____

(Print Name)

Title: _____

Contractor Initials: MS

Date: 4/29/2026



J.P.Morgan

**APRIL 2026 AMENDMENT TO
SELECT MERCHANT PAYMENT INSTRUMENT PROCESSING AGREEMENT**

MERCHANT NAME: State of New Hampshire, Department of Administrative Services

This April 2026 Amendment (this "**Amendment**") is entered into by and between Paymentech, LLC, also known as Chase Merchant Services ("**CMS**"), for itself and on behalf of JPMorgan Chase Bank, N.A., a national banking association, ("**Chase**"), and each of the merchant(s) whose signature(s) appear below (collectively, the "**Merchant**"). As used herein, each of (i) Merchant and (ii) CMS together with Chase, are referred to as a "**Party**", and both such parties are referred to collectively as the "**Parties**".

This Amendment amends and modifies that certain Select Merchant Payment Instrument Processing Agreement, dated on or about May 3, 2016, as may have been amended through the date hereof (the "**Agreement**"), between CMS, Chase and Merchant. This Amendment is effective as of the date last signed below. Capitalized terms used but not defined herein shall have the meaning set forth in the Agreement. Unless otherwise specified references to section numbers herein shall refer to the corresponding section of the Agreement. To the extent of any conflict or inconsistency between the terms of this Amendment and the Agreement, this Amendment will control.

The Agreement is hereby amended and modified as follows:

1. EXTENSION OF TERM.

The current term of the Agreement is hereby extended to continue through June 30, 2028. Thereafter, the Agreement shall not automatically renew. Any further renewal or extension of the Agreement thereafter will only be made by mutual written agreement by each party hereto. CMS may, but is not required to, process any Transactions submitted by Merchant after the above mentioned date in accordance with and subject to all of the terms of the Agreement.

2. PRICING.

The current Schedule A to the Agreement is hereby deleted and replaced in its entirety with the new Schedule A attached to this Amendment. Price changes resulting from this Amendment will be effective within a reasonable period of time (but in no event later than 30 days) after the effective date of this Amendment.

3. CHASE TRANSACTION PRICING ADJUSTMENTS.

The Agreement is hereby amended to add the following language:

3.1 ChaseNet Exclusivity.

Merchant agrees that it will send to CMS exclusively (and not to any other merchant acquirer) all of its Transactions involving Eligible Chase Cards for processing as Chase Transactions under this Agreement.

3.2 Chase Transaction Pricing.

To the extent Merchant is using ChaseNet to process Chase Transactions, CMS shall be entitled at any time, upon thirty (30) days' written notice, to modify the pricing applicable to Merchant's Chase Transactions; provided, however, that in the event of an increase in such pricing, Merchant may elect to discontinue having its Eligible Chase Cards processed as Chase Transactions by providing CMS with written notice thereof at any time within ninety (90) days of Merchant's receipt of notification of such price increase. Upon any such discontinuation, Transactions involving Eligible Chase Cards shall be processed by CMS as Visa Transactions, subject to the pricing set forth in Schedule A for Visa Transactions (and subject to the pass-through of interchange and Network fees). For purposes of reviewing, evaluating and (if applicable) modifying Merchant's Chase Transaction pricing, Merchant authorizes CMS to use Merchant's non-Chase Transaction processing data and pricing, including the qualification levels and interchange rates applicable to its non-Chase Transactions.

3.3 ChaseNet.

To the extent Merchant is processing Chase Transactions, CMS will identify and process as Chase Transactions a subset of Merchant's Transactions involving Eligible Chase Cards. Merchant acknowledges receipt of the ChaseNet Rules and agrees to abide by the ChaseNet Rules with respect to all Chase Transactions. Chase Transaction processing is not available in certain U.S. possessions and territories outside of the fifty (50) U.S. States and the District of Columbia, and Transactions involving Eligible Chase Cards in such possessions and territories shall be processed as Visa Transactions subject to Visa pricing (and pass-through of interchange and Network fees).

CMS reserves the right, at any time upon thirty (30) days' prior written notice, to discontinue the processing of Chase Transactions, in which case all Transactions involving Eligible Chase Cards shall be processed as Visa Transactions (subject to Visa pricing as set forth on Schedule A, and pass-through of interchange rates and Network fees).

3.4 Definitions. As used in this section, the following terms shall have the meaning set forth below:



APRIL 2026 AMENDMENT TO
SELECT MERCHANT PAYMENT INSTRUMENT PROCESSING AGREEMENT

MERCHANT NAME: State of New Hampshire, Department of Administrative Services

“ChaseNet” means Chase’s payment processing platform(s) where certain Transactions involving Eligible Chase Cards are processed directly between Merchant and Chase as Chase Transactions, bypassing the traditional Network “interchange” system.

“ChaseNet Rules” means the Chase Merchant Program Requirements, as amended, revised and updated from time to time, which set forth the rules and requirements applicable to the acceptance of Chase Transactions.

“Chase Transaction” means a Transaction utilizing an Eligible Chase Card and which CMS, in its discretion, selects for processing over the ChaseNet platform.

“Eligible Chase Card” means a Visa-branded, Chase-issued consumer or small business credit or signature debit Card, or such other Card type that Chase, in its sole discretion, has determined to be eligible for processing on ChaseNet, and, in each case for which the Parties have agreed in writing to Chase Transaction pricing.

“Network” means any payment network provider whose payment method is supported by CMS for processing, including Visa Inc., MasterCard International, Inc., Discover Financial Services, LLC, American Express, Pulse, STAR, and certain other credit and debit card networks. Network also includes NACHA with respect to those ECP Transactions processed over the ACH system.

4. CONTINUED EFFECT.

Except to the extent amended hereby, all terms, provisions and conditions of the Agreement are hereby ratified and shall continue in full force and effect and the Agreement shall remain enforceable and binding in accordance with its terms.

This Amendment shall be effective on the date on which it is fully executed (i.e. the last signature date below).

Agreed and Accepted by:

State of New Hampshire, Department of Administrative Services
MERCHANT LEGAL NAME (Print or Type)

25 Capitol Street, Concord, NH 03301
Address (Print or Type)

By (authorized signature)

By, Name, Title (Print or Type)

Charles Arlinghaus, Commissioner

Date

5-11-26

Date

Agreed and Accepted by:

PAYMENTECH, LLC for itself and on behalf of
JPMORGAN CHASE BANK, N.A.

Signed by:

By: 81B4F33381E84A2...

Print Name: Mike Steel

Title: Executive Director

Date: 4/29/2026

Address: 8181 Communications Pkwy, Bldg. C, Floor 03, Plano, TX 75024

Schedule A to Merchant Agreement Merchant Name: State of New Hampshire Department of Administrative Services



Schedule A to Merchant Agreement

Assumptions

Transaction - Related Assumptions

Annual Payment Transaction Volume	105,350	Average Transaction Amount	\$171.23
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1. Processing Fees - (Fees applied to every transaction)

Transaction Fees & Authorization Fees

Per Transaction	Visa Settled Transactions	N/A
	Mastercard Settled Transactions	N/A
	American Express Conveyed Transactions	N/A
	Diners Settled Transactions	N/A
	Discover Settled Transactions	N/A
	JCB Settled Transactions	N/A
	Voyager Transactions	N/A
	WEX Transactions	N/A

Rate	Visa Settled Transactions	0.1200%
	Mastercard Settled Transactions	0.1200%
	American Express Conveyed Transactions	N/A
	Diners Settled Transactions	0.1200%
	Discover Settled Transactions	0.1200%
	JCB Settled Transactions	0.1200%
	Voyager Transactions	N/A
	WEX Transactions	N/A

Per Authorization	Visa Authorizations	\$0.08000
	Mastercard Authorizations	\$0.08000
	American Express Conveyed Authorizations	\$0.08000
	Diners Authorizations	\$0.08000
	Discover Settled Authorizations	\$0.08000
	JCB Authorizations	\$0.08000
	Voyager Authorizations	N/A
	WEX Authorizations	N/A

ChaseNet Transaction Fees*	Discount Rate	Transaction
Chase Credit Merchant Discount Rate (based on Sales minus Returns)	2.2692%	\$0.2190
Chase Debit Merchant Discount Rate (based on Total Sales)	0.3000%	\$0.3290
Chase PIN Debit Merchant Discount Rate (based on Total Sales)	0.0500%	\$0.2480

* Applicable only to "Chase Transactions" as defined in the Agreement (i.e. Transactions processed over ChaseNet).

Schedule A to Merchant Agreement Merchant Name: State of New Hampshire Department of Administrative Services

2. Per Incidence Fees - charged every time Merchant's account incurs one of the below items

Per Incidence Fees - Authorization & Voice Authorization Related

Visa Auth Reversal - Visa authorization reversal misuse prevention	\$0.0800
MC Auth Reversal - Mastercard authorization reversal misuse prevention	\$0.0800
Audio Response Unit Authorization - Charged when voice auth is handled by automated system	\$0.50
Voice Authorization - Charged when Merchant calls the Voice Auth number to authorize a credit card	\$0.65
Voice AVS Request - Charged to speak to voice operator for each Voice Address Verification request	\$0.65
Voice Authorization Reversal - Charged for each voice authorization reversal	\$0.65
Voice AVS Authorization - Charged per each voice Address Verification Service authorization	\$1.75
Voice Operator Assist - Charged for each voice operator assistance	\$1.75

Per Incidence Fees - Chargeback Related *only applies to settled methods of payment

Chargeback/Dispute Fee	\$7.00
Re-presentment Dispute Response Fee	\$7.00
Pre-Arbitration & Compliance Dispute Denied	\$15.00
Collection Letter	\$15.00

Per Incidence Fees - Funding Related

ACH Transfer Fee - Charged for each FTI (transmission of funds) sent to Merchant's account	\$2.500
Wire Transfer Fee - Per each funding via wire transfer	\$10.00

Per Incidence Fees - Miscellaneous Transaction Related

Rejected Transaction	\$0.08000
Monthly Billing Fee - Charged on the Gross settled sales volume for the assessment of fees on a monthly basis.	N/A
ACH Return Fee - Charged when CMS is unable to debit fees from Merchant's account.	\$25.000
ValueLink Conveyed Transaction Fee	N/A
Biometrics Scan Check-In	N/A
Biometrics Scan Check-Out	N/A
Biometrics Scan Check-In and Check-Out	N/A
Paymentech Gateway Transaction	\$0.0500
Hosted Pay Page Transaction	\$0.1500
Shopify Connection Fee	N/A
NetConnect Transaction	N/A
Purchasing Card Level III Transaction	N/A
Third Party Authorization Billing	N/A
E-Commerce Authorization Transport Fee	N/A
E-Commerce Deposit	N/A
Checkout Basic Invoke Transaction	N/A
Tap to Pay	N/A
Basic - per transaction Fee	N/A
Visa Fraud Subscription Fee	N/A
Visa Account Name Inquiry Fee	N/A
Mastercard Fraud Subscription Fee	N/A
Safetech Fraud Risk Inquiry Fee	N/A
Safetech E2EE Ingenico Encryption Per Item Fee	\$0.06000
Safetech Page Encryption Per Item Fee	\$0.0225
Safetech Tokenization Per Item Fee	\$0.0050

Merchant obtains point of sale device(s) for use with Safetech Encryption, the following additional fee shall be assessed: (a) a one-time device fee of \$10.00 per Ingenico device; and (b) an encryption injection fee of \$34.95 per device per occurrence. These assessments are in addition to the above Safetech Encryption Fee(s). If Merchant obtains point of sale device(s) from a third party, additional fees may apply. Merchant acknowledges and understands that its use of any fraud mitigation or security enforcement solution (e.g. an encryption product or service), whether provided to merchant by Chase Merchant Services ("CMS") or a third party, in no way limits Merchant's obligation to comply with the Security Standards or Merchant's liabilities set forth in the Agreement.

Schedule A to Merchant Agreement Merchant Name: State of New Hampshire Department of Administrative Services

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Schedule A to Merchant Agreement Merchant Name: State of New Hampshire Department of Administrative Services

Account Updater Inquiry Related	
Account Updater Inquiry (Visa, Chase Visa and Mastercard)	N/A
Account Updater Inquiry (Discover)	N/A
Account Updater Batch Match for Visa and Chase Visa (if applicable) ¹	N/A
Account Updater Batch Match for Mastercard ¹	N/A
Account Updater Batch Match for Discover ¹	N/A
Account Updater Validation (Visa, Chase Visa and Mastercard)	N/A
Account Updater Validation (Discover)	N/A
Account Updater Reject Fee - Charged when a transaction is sent for which Merchant is not enabled	N/A
Real Time Account Updater for Visa and Chase Visa (if applicable) ¹	N/A

Level II and Level III Tax Augmentation Service	
Level 2 /Level 3 Augmentation Prog. Rate	N/A
Level 2 /Level 3 Augmentation Tran fee	N/A

3. One Time and Periodic Fees

One Time Fees	
Application Fee	N/A
Paymentech Gateway Setup Fee	N/A
CPU Set Up Fee	N/A
TASQ Injection per device (one-time)	N/A

Monthly Fees	
Monthly Maintenance Fee	N/A
Monthly Paymentech Gateway Fee (per division)	\$5.00
NetConnect Batch Monthly Fee	N/A
Network Administration Fee	N/A
Network Access Monthly Fee (per terminal per month)	N/A
E-Commerce Monthly Administration Fee (per division)	N/A
Checkout Basic Monthly Fee	N/A
Basic Fee (per terminal ID per month)	N/A
Safetech E2EE Ingenico Encryption Monthly Fee	N/A
Safetech-PCI P2PE (per terminal per month)	N/A
Safetech Page Encryption Monthly Fee	N/A
Safetech Tokenization Monthly Fee	N/A
Safetech Fraud Monthly Fee*	N/A
Account Updater Monthly Fee	N/A
Tap to Pay	N/A

Schedule A to Merchant Agreement Merchant Name: State of New Hampshire Department of Administrative Services

4. Equipment Rental Fees			Equipment Purchase Fees		
Equipment Type	Qty	Per Unit	Equipment Type	Qty	Per Unit

Schedule A to Merchant Agreement Merchant Name: State of New Hampshire Department of Administrative Services

5. Other Fees

Per Incidence Fees – Statement & Supply Related

Monthly Fax/Mail Reporting Fee - Charged each month Chase Merchant Services faxes or mails statements (whether at the request of Merchant or because delivery to a valid email address has failed)	\$0.0000
Postage, Supplies, Equipment & Other Services - service fees will be charged at the time of order	Current Market

6. Card Network Fees¹ - Assessed on each transaction. *The Card Networks assess fees on each transaction processed through their network(s). These fees, generically referred to herein as Card Network Fees, consist of interchange fees, assessments, data usage fees, and access fees.*

Card Network Interchange & any incremental discount rate % - Mastercard, Visa and Discover assess an Interchange Rate, Assessment Fee and Network Fee for each transaction. These rates and fees will be passed through at cost.

Interchange and Wholesale Discount Rates	as set by each Card Network
PIN Debit, PINLess Debit, and/or EBT Network Fees	All standard Debit Network Fees will be assessed
JCB (Japanese Credit Bureau)	Pass-thru of Interchange Fees
Voyager Discount Rate (if settled)	N/A
Wright Express (WEX) Discount Rate (if settled)	N/A

Card Network Assessments		
Mastercard	Credit transactions < \$1000 and all Debit transactions	0.140%
	Credit transactions \$1000 or greater	0.150%
Visa	Debit transactions	0.130%
	Credit transactions	0.140%
American Express OptBlue Network Fee		N/A
Discover / JCB		0.140%

Card Network Fees	Credit	Debit
Mastercard Network Access & Brand Usage Fee Domestic (NABU) (Charged per Authorization & per Refund)	\$0.0195	\$0.0195
Mastercard Network Access & Brand Usage Fee Non Domestic (NABU) (Charged per Authorization & per Refund)	\$0.0295	\$0.0295
Visa Domestic Sales Auth (APF) (Charged per Authorization & per Refund)	\$0.0195	\$0.0155
Visa Intl Sales Auth (APF) (Charged per Authorization & per Refund)	\$0.0395	\$0.0355
American Express OptBlue	N/A	N/A
Discover / JCB Data Usage Fee	\$0.0025	\$0.0025

Card Network Fees

MC Connectivity Fee* (per Transaction and Authorization)	\$0.0020	VI Financial Transaction Fee	\$0.0025
MC Reporting & Infrastructure	\$0.0004	VI Reporting & Data Transfer	\$0.0004

*In some cases, it is not possible to allocate the associated expenses from the payment networks directly to transaction counts or volume, so Chase Merchant Services produces a rate that is based on the associated expense from the payment networks and applies that expense accordingly.

These fees are billed by Mastercard, Visa, Discover, JCB or American Express and passed through to Merchant's account

MC Acquiring License Fee *	0.004%	Charged on Mastercard Gross Sales volume. See additional information under Card Network Charges section.
MC Acquirer Fallback Transaction Fee *	0.1000%	Applies to U.S. acquirers and will be billed to merchants for Mastercard, Debit Mastercard, and Maestro purchase or purchase with Cashback Chip Fallback approved authorization transactions. * Effective April 1, 2026
MC Digital Enablement Fee	Amount < \$100 = \$0.0200 Amount ≥ \$100 = 0.020%	Charged on card-not-present authorization activities such as authorizations on sales and refunds, returns, reversals and account verifications (zero-dollar account status checks).
Discover / JCB Digital Investment Fee	0.01%	Charged by Discover when providing digital transaction security and fraud prevention efforts
AX OptBlue Card Not Present Fee	N/A	Charged on American Express Card Not Present Gross Sales volume.

Schedule A to Merchant Agreement Merchant Name: State of New Hampshire Department of Administrative Services

AX OptBlue Application-initiated Fee	N/A	Charged on American Express transactions initiated by a digital wallet application.
American Express OptBlue Program Continuation Fee	N/A	Charged when a merchant has enrolled under ECV (Estimated Charge Volume) Program limit of \$1,000,000 or less and when charge volume in excess of \$3,000,000 in a rolling twelve (12) month period.
Discover / JCB Network Authorization Fee	\$0.0190	Charged by Discover on all authorizations for card transactions that are settled through the Discover Network.
MC Auth Access Fee - AVS Card Present	\$0.010	Charged when a merchant uses the address verification service to validate a cardholder address.
Visa Address Verification Service (AVS)	\$0.0010	
Discover / JCB Address Verification Fee	\$0.005	
Visa CVV2 Fee	\$0.0025	Charged by Visa when a merchant submits the Card Verification Value (CVV2) in an authorization request.
Visa Estimated Auth Fee	0.02%	Charged for funds before a cardholder has identified what goods or services will be purchased.
Visa Incremental Auth Fee	0.02%	Charged if the initial estimated amount is insufficient, a merchant may then submit an incremental authorization to increase the total authorized funds.
Mastercard Authorization Advice Code Fee	\$0.030	Charged on Mastercard CNP transactions that are declined with a MAC value of 03 or 21, where in the past 30 days a transaction on the same card, at the same merchant, with the same amount was declined with MAC 03 or 21.
MC Decline Reason Code Service	\$0.02	Charged on CNP transactions when specific Decline Codes (79, 82 or 83) are received in combination with specific MAC codes (1 or 3) through the Decline Reason Code Service (DRCS) program.
MC-Credential Continuity Fee	\$0.09	Charged by Mastercard for every transaction performed with an outdated credential irrespective of the transaction being approved or declined.
MC Auth Optimizer Power by AI Fee	\$0.02	Charged on CNP recurring transactions when specific Decline Response Code (51 - Insufficient Funds) is received in combination with specific Merchant Advice Code (MAC) value is from range 24 to 30.
MC Pre-Authorization Fee * Card Not Present Card Present	0.0125% of authorized amount 0.0075% of authorized amount	Charged on Mastercard when the merchant submits a pre-authorization request. * with a minimum of \$0.01 per transaction
MC Installment Purchase INSA - Sale	1.30%	Mastercard will assess an installment program fee (for sale and return) that originate transactions on Mastercard installment payment product codes that have successfully cleared and settled. The specific rates for these fees are based upon the Card Acceptor Business (CAB) program.
MC Installment Purchase INSA - Return	-1.15%	
MC Installment Purchase INSB - Sale	0.10%	
MC Installment Purchase INSB - Return	0.00%	
MC SecureCode Transaction Fee	\$0.030	Charged on MC SecureCode transactions that are sent for verification.
MC Account Status Fee (Intra-regional)	\$0.025	Charged when a merchant uses this service to do an inquiry that a card number is valid.
MC Account Status Fee (Inter-regional)	\$0.030	
Visa Zero \$ Account Verification Fee Domestic Debit Domestic Credit International Debit/Credit	\$0.030 \$0.035 \$0.070	
Discover / JCB Account Verification Fee	\$0.02	
MC Processing Integrity Fee Pre Authorization Final Authorization *	\$0.045 0.250%	Charged when a card is authorized but not deposited and the authorization is not reversed in a timely manner. * the minimum fee amount for a Final Authorization is \$0.04
MC Excessive Authorization Fee	\$0.50	MC Excessive Authorization Attempts Transaction Processing Excellence Program (TPE) fee is charged for each declined auth attempts over 10 within a 24-hour period on the same card number and same card acceptor, 35 declined attempts on the same account number, at the same card acceptor, and for the same amount within a 30-day rolling period.
MC Nominal Authorization Fee (Card Not Present)	\$0.045	Applies for any approved nominal amount authorization with a subsequent reversal for transactions under 1 full unit of currency. This will apply only to Card Not Present transactions.

Schedule A to Merchant Agreement Merchant Name: State of New Hampshire Department of Administrative Services

MC Mail Order-Telephone Order Fee *	0.0150%	Charged by Mastercard based on authorization volumes. Fees will apply to all authorizations, both approved and declined. * Maximum fee of \$75 per transaction on declined transactions.
MC Card Validation Code 2 Fee	\$0.0025	Charged by Mastercard when a merchant submits the Card Validation Code 2 (CVC2) in an authorization request and receives a response value of Match(M) or No Match(N) on Card Present transactions.
MC Flex Program Fee	0.1000%	Applicable for settled transactions qualifying on MC Flex Product codes.
Visa Commercial Enhanced Data Program Fee	0.0500%	Applies to qualified Small Business and Commercial transactions for merchants opting in the Commercial Enhance Data Program. (CEDP).
Visa Misuse of Authorization Fee	\$0.153	Charged to approved and partially approved authorization transactions that cannot be matched to a clearing transaction or authorization reversal.
Visa Unmatched Clearing Fee	\$0.20	Charged to clearing transactions that cannot be matched to previously approved or partially approved authorization transactions.
Visa Commercial Solutions Fee	0.01%	Applied to purchase transactions processed with a Small Business or Commercial Card.
Visa Account Name Inquiry Fee	\$0.10	Charged when cardholder name verification is performed, prior to processing a transaction.
Visa Transaction Integrity Fee - Credit	\$0.10	Charged on Visa transactions that do not meet qualification criteria for US Custom Payment Service (CPS) categories.
Visa Transaction Integrity Fee - Debit/Prepaid	\$0.10	
Visa High Fallback Fee	\$0.10	Charged on Visa fallback transactions when a merchant's location is using a chip-enabled terminal and 10% or more of their total electronic transactions are completed via magnetic-stripe.
Visa System Integrity Fee Domestic	\$0.10	Data Consistency fees will be charged when certain authorization data elements are changed or manipulated to move from a declined to an approved authorization response. Excessive Authorization fees will be charged for each reattempt in excess of 15 authorizations within a 30-day period.
Visa System Integrity Fee Cross Border *	\$0.25	Never Approve Reattempt Fees will be assessed for any attempt to authorize a transaction that previously, within a rolling 30 days, received a Category 1 decline response. * Prior to April 25, 2026, rate will remain as \$0.15.
Visa Card Present Token Fee Domestic *	0.0100%	Applies to face-to-face payments made with device tokens in mobile wallets. * Effective April 1, 2026
Visa Card Present Token Fee Cross Border *	0.0500%	
Visa Integrity Risk Program Fee	0.1% +\$0.10	Charged on CNP transactions and payment volume processed in high integrity risk (HIR) categories.
Visa SPS* Repeat Auth Decline	\$1.00	Charged by Visa for every transaction following three previous declines by the same stop instruction. *Stop Payment Service
Visa MSD Contactless Fee	\$0.10	Charged to acquirers for each POS Entry Mode 91 (MSD) transaction in the U.S. region on quick Visa Smart Debit / Credit transactions.
Visa Digital Credential Updater Fee	\$0.12	This fee will be billed when a token is used in a transaction for the first time following an update to that token's underlying PAN or expiration date.
Visa Acct Screen Fee AA/AB	\$5.00	Charged by Visa when clearing for unauthorized transaction wherein brand responds with base II return codes - AA/AB.
Visa Digital Commerce Fee Domestic *	0.0150%	Charged on all CNP authorized transactions. * minimum fee amount is \$0.01 per transaction. Prior to April 1, 2026, rate will remain as 0.0075% with the minimum fee amount at \$0.0075 per transaction.
Visa Digital Commerce Fee Cross Border *	0.0350%	Charged on all CNP authorized transactions. * minimum fee amount is \$0.01 per transaction. Effective April 1, 2026
Discover Program Integrity Fee	\$0.10	Charged on Discover transactions that are downgraded to or directly qualify for U.S Base-submission interchange program.
MC Ineligible Chargeback Blocking Fee	\$3.00	Charged when a fraud related Chargeback is blocked by Mastercard.
Visa Non-Dom Currency Settlement Volume Fee *	0.25%	Visa will charge for all cross-border volume that are settled in a currency that is different than the merchant's local currency. * Prior to April 1, 2026, rate will remain as 0.10%.
MC Non-Local Currency Fee	\$0.0010	Charged for all transactions settled in a currency that is different than the merchant's local currency.

Schedule A to Merchant Agreement Merchant Name: State of New Hampshire Department of Administrative Services

MC Cross Border Assessment Fee	0.60%	Charged by MasterCard, Visa, American Express, Discover and JCB on foreign bank issued cards.
Visa International Service Assessment Fee	1.00%	
AX OptBlue International Fee	N/A	
Discover / JCB International Service Fee	0.80%	
MC International Support Fee	0.85%	Additional fee charged by MasterCard, Visa, Discover and JCB on foreign bank issued cards.
Visa Interregional Acquiring Fee (IAF) (other MCC's)	0.45%	
Visa Interregional Acquiring Fee (IAF) (high risk MCC's)	0.90%	
Discover / JCB International Processing Fee	0.50%	
Visa Partial Auth Non-Participation Fee	\$0.01	Applies to Petroleum merchants using automated fuel pumps that do not support Partial Authorization.
MC Global Wholesale Travel Transaction Program Domestic Fee	0.2500%	Applies to Travel merchants for transactions qualifying at the Mastercard Commercial Business-to-Business interchange category.
MC Global Wholesale Travel Transaction Program B2B Fee	1.57%	
Visa B2B Virtual Payments Domestic Fee	0.60%	Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.
Visa B2B Virtual Payments International Fee	1.55%	
MC Humanitarian Program Fee	0.25%	Applies to transactions qualifying at the MasterCard Humanitarian Prepaid card interchange category. When this fee applies, other MC Payment Brand fees will be waived.
MC Freight Program Fee	0.50%	Applies to Freight transactions qualifying at the Freight Program interchange category.

Schedule A to Merchant Agreement Merchant Name: State of New Hampshire Department of Administrative Services

7. Periodic Fees¹	
Monthly Fees	
Visa Fixed Acquirer Network Fee - Visa Fixed Acquirer Network Fee is a monthly fee assessed by Visa per tax ID based on Merchant Category Code (MCC), dollar volume, number of merchant locations, and whether the physical Visa card is present or not present at the time of the transaction. This fee can vary monthly.	Pass-Through
Mastercard Merchant Location Fee - Mastercard Merchant Location Fee of \$1.25 will be applicable for each month with \$200.00 or more in Mastercard volume. This fee will be assessed quarterly based on the previous 3 months activity.	\$1.25

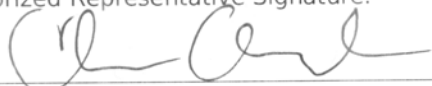
1. Card Network Charges

A significant portion of the fees that Paymentech, LLC, also known as Chase Merchant Services ("CMS") charges consists of fees and other charges that CMS pays to the various card networks and payment systems ("Card Networks"). These charges (collectively referred to in this Schedule A as "Card Network Fees", include, but are not limited to, interchange rates, assessments, file transmission fees, access fees, and international and cross border fees, and will be charged to Merchant in addition to the rates set forth above. Whether a particular Card Network Fee applies may be based on a number of factors, such as the type of card or payment method presented, specific information contained within the Transaction, how and when the Transaction is processed, and the merchant's domicile and industry.

Please note that CMS may, from time to time, elect not to charge for certain existing, new or increased Card Network Fees. If CMS elects not to charge any Card Network Fees, CMS reserves the right to begin doing so at any time in the future (including with respect to existing, new or increased Card Network Fees), upon notice to Merchant. No such Card Network Fees will be imposed retroactively.

* Mastercard assesses the Mastercard Acquiring License Fee annually to each Acquirer based on the total annual volume of Mastercard-branded sales (excluding Maestro PIN debit volume) of its U.S. domiciled merchants. To fairly distribute the fee across all CMS Mastercard-accepting merchants, a rate of 0.004% will be applied to all of Merchant's Mastercard gross sales transactions.

Agreed and Accepted by:

State of New Hampshire Department of Administrative Services	
Merchant Legal Name	
Charles M. Arlinghaus	Commissioner
Printed Name	Title (Print or Type)
Authorized Representative Signature:	
X 	5.16.26
Signature	Date



Schedule A - Electronic Check

Electronic Check (eCheck) Assumptions

Transaction - Related Assumptions (All eCheck transactions from all divisions and subsidiaries will be processed by Chase Merchant Services)

Annual eCheck Transactions	13609	Avg eCheck Transaction Amount	\$1,724.86
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1. Common Transaction Types.

Transaction & Authorization Fees	
eCheck Validation (Online or Batch Validate Only) This fee is assessed when using a 'Validate Only' action code and when the transaction passes Validation. Validation includes format and data edit checks bank routing number checks and comparison to Chase Merchant Services ("CMS") proprietary internal negative file. Note: Validation also occurs with every deposit transaction in batch at no charge.	\$0.35000
eCheck ACH Transaction This fee is assessed for successfully deposited eCheck transactions indicating the bank account has been successfully debited or credited.	\$0.35000
eCheck Prenote Transaction This fee is assessed when a prenote transaction is run which is a zero dollar transaction that determines whether the account number information is valid.	\$0.35000
eCheck Redeposit Transaction This fee is assessed when an ACH return occurs and the merchant has authorized Chase Merchant Services to resubmit the item to the ACH network. Only transactions returned for insufficient or uncollected funds can be resubmitted.	\$0.35000
eCheck ECP Deposit Check (Facsimile Draft) Deposit Paper (Facsimile) Drafts are created when a transaction is not eligible for ACH processing. The transaction is sent to the bank outside of the ACH network.	\$2.50000
eCheck Redeposit Paper Draft This fee is assessed when a paper return occurs and the merchant has authorized Chase Merchant Services to resubmit the item through the banking system (e.g. NSF Returns / Uncollected Funds).	\$2.50000

2. Per Incidence Fees - charged every time Merchant account incurs one of the below items

Per Incidence Fees - Returns ACH Fees/Dishonored Return Fees	
ACH Return/ACH Dishonored Return Processed/Represented This fee is assessed every time an item which has been presented for deposit into the ACH network is returned by the RDFI (consumer bank) or when CMS dishonors a late return originally initiated from the RDFI.	\$3.00000
eCheck Notification of Change This fee is assessed when CMS receives a change notice from RDFIs (consumer's bank) on bank format changes (Routing/Account Number). This information is conveyed back to our clients as a NOC when an old or previous Routing/Account Number is used. This is particularly important for clients who store consumer profiles.	\$2.50000
Deposit Matching This fee is assessed whenever a transaction that is submitted with old routing/bank account information is updated by our NOC system with the corrected bank information. The system updates are based on Notification of Changes that have been stored in our NOC database.	\$1.50000
Facsimile Draft Return/Dishonored Paper Return Processed/Represented This fee is assessed for those items which have been presented to the RDFI as Paper Drafts but have been returned or when CMS dishonors a late return.	\$5.00000

Schedule A to Electronic Check Merchant Agreement Merchant Name: State of New Hampshire Department of Administrative Services

Per Incidence Fees - Check Conversion	
eCheck POP (Point of Sale) This fee is assessed for those items which have been presented at the Point of Sale cash register of a store and has been converted to an electronic transaction.	N/A
eCheck ARC (Accounts Receivable) This fee is assessed when an Accounts Receivable or mailing check is received for payment and has been converted to an electronic transaction.	N/A
Per Incidence Fees - Advanced Verification Services	
eCheck Account Status Verification Confirms whether or not a deposit account (checking or savings) is open and valid and if there is a risk of returning ACH or check transactions.	N/A
eCheck Account Owner Authentication (AOA) When AOA is used as an add on service, this product also verifies that the consumer/business entity has authority to transact on that account and is a signatory on the bank account. AOA can include name, address, SSN, DOB and phone number. Merchants must be eligible to access AOA per the executed EWS Merchant requirements.	N/A
Per Incidence Fees - Miscellaneous Transaction Related	
eCheck Reject Fee Submitted transactions are validated prior to deposit. If the transaction fails validation this fee is charged instead of the eCheck ACH Transaction fee.	\$0.35000


3. Other Fees

Per Incidence Fees

eCheck ACH Unauth Entry Fee This is a mandatory pass through fee used to compensate the issuing banks involved in processing all unauthorized returns through the ACH network; R05, R07, R10, R29, R51. This fee is assessed to each unauthorized return received daily as set forth by the ACH network and is a non-negotiable rate.	\$4.50
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The parties agree that this Schedule A - Electronic Check is hereby added to the Agreement as of the last date indicated below.

Agreed and Accepted by:

State of New Hampshire Department of Administrative Services Merchant Legal Name	
Charles M. Arlinghaus Printed Name	Commissioner Title (Print or Type)
X  Signature	5.16.20 Date



Schedule A - PIN Debit / EBT/ eWIC

PIN Debit Assumptions

Transaction - Related Assumptions

Annual PIN Debit Transactions	2	Avg PIN Debit Transaction Amount	\$131.00
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1. Debit Processing Fees (transactions typical for every payment made via PIN Debit)

Authorization & Settlement Fees

PIN Debit Online Authorization	\$0.08000
EBT Online Authorization	N/A
eWIC Online Authorization	N/A
PIN Debit Settled Transaction	N/A
EBT Settled Transaction	N/A
eWIC Settled Transaction	N/A
PIN Debit Settled Transaction %	N/A
EBT Settled Transaction %	N/A
eWIC Settled Transaction %	N/A

2. Per Incidence Fees - charged every time Merchant account incurs one of the below items

Per Incidence Fees - Miscellaneous Transaction Related

PIN Debit Authorization Reversal	\$0.08000
EBT Authorization Reversal	N/A
eWIC Authorization Reversal	N/A
PIN Debit Adjustment Fee	\$0.00000
EBT Adjustment Fee	N/A
eWIC Adjustment Fee	N/A
PIN Debit Re-presentation Fee	\$5.00000
EBT Re-presentation Fee	N/A
eWIC Re-presentation Fee	N/A
PIN Debit, EBT and/or eWIC Reject Fee	\$0.00000
PIN Debit Point of Sale Terminal Item Deposited	\$0.00000
EBT Point of Sale Terminal Item Deposited	N/A
eWIC Point of Sale Terminal Item Deposited	N/A

Per Request Fees: Charged every time Merchant requests one of the items below

Dynamic Debit Surcharge Fee <i>Charged for each Debit transaction routed with the Dynamic Route product</i>	N/A
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3. One Time or Periodic Fees

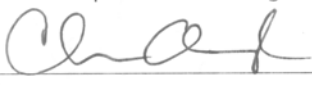
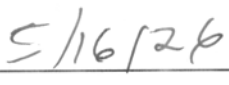
One Time Fees	
PIN Debit Key Injection (per PIN Pad)	N/A
PIN Debit PIN Pad Rental Fee	N/A

4. Network Processing Fees - (Applied to every transaction) - All Network fees/Interchange are subject to change from time to time as mandated by the Debit Networks. These rates and fees are "Passed-Through" at cost.

Debit Network Interchange Fees	
PIN Debit, EBT and/or eWIC Network Fees / Interchange	Pass-Through

The parties agree that this Schedule A - PIN Debit / EBT / eWIC is hereby added to the Agreement as of the last date indicated below.

Agreed and Accepted by:

State of New Hampshire Department of Administrative Services	
Merchant Legal Name	
Charles M. Arlinghaus	Commissioner
Printed Name	Title (Print or Type)
Authorized Representative Signature:	
X 	
Signature	Date

State of New Hampshire

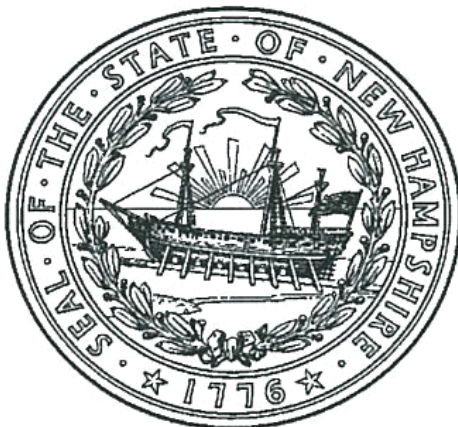
Department of State

CERTIFICATE

I, David M. Scanlan, Secretary of State of the State of New Hampshire, do hereby certify that PAYMENTECH, LLC is a Delaware Limited Liability Company registered to transact business in New Hampshire on July 30, 2007. I further certify that all fees and documents required by the Secretary of State's office have been received and is in good standing as far as this office is concerned.

Business ID: **581827**

Certificate Number: **0007929114**



IN TESTIMONY WHEREOF,

I hereto set my hand and cause to be affixed
the Seal of the State of New Hampshire,
this 14th day of May A.D. 2026.

A handwritten signature in black ink, appearing to read "D. Scanlan", is written over a faint circular outline.

David M. Scanlan
Secretary of State



CERTIFICATE OF CORPORATE EXISTENCE AND FIDUCIARY POWERS

I, Jonathan Gould, Comptroller of the Currency, do hereby certify that:

1. The Comptroller of the Currency, pursuant to Revised Statutes 324, et seq, as amended, and 12 USC 1, et seq, as amended, has possession, custody, and control of all records pertaining to the chartering, regulation, and supervision of all national banking associations.

2. "JPMorgan Chase Bank, National Association," Columbus, Ohio (Charter No. 8), is a national banking association formed under the laws of the United States and is authorized thereunder to transact the business of banking and exercise fiduciary powers on the date of this certificate.

IN TESTIMONY WHEREOF, today, January 7, 2026, I have hereunto subscribed my name and caused my seal of office to be affixed to these presents at the U.S. Department of the Treasury, in the City of Washington, District of Columbia.

Comptroller of the Currency



Paymentech, LLC

CERTIFICATE

I, Andrea Belen Daneri, do hereby certify that I am a duly appointed Assistant Secretary of Paymentech, LLC, a Delaware limited liability company (the "**Company**"), and that set forth below is a true and correct copy of an excerpt from the Amended & Restated By-Laws of the Company dated as of November 29, 2016. I further certify that the said excerpt is still in full force and effect as of the date hereof.

"General Authority of the Officers. Agreements, contracts, indentures, mortgages, deeds, releases, conveyances, assignments, transfers, certificates, certifications, declarations, leases, discharges, satisfactions, settlements, petitions, schedules, accounts, affidavits, bonds, undertakings, proxies, requisitions, demands, proofs of debt, claims, records, notes signifying indebtedness of the Company, and any other contracts, instruments or documents in connection with the conduct of the business of the Company except for guaranties and powers of attorney may be signed, executed, acknowledged, verified, delivered or accepted on behalf of the Company by the Chief Executive Officer, the President, the Chief Operations Officer, the Chief Financial Officer, the Business Control Officer, any member of the Board of the Company, the General Counsel, the Treasurer, the Chief Risk Officer, the Secretary, any Managing Director, any Vice President, or any other officer having a functional title or official status which is at least equivalent to any of the foregoing, and the seal of the Company may be affixed to any thereof and attested by the Secretary, any Vice President or any Assistant Secretary."

I further certify that the individual listed on the attached schedule holds the corresponding title indicated on the schedule for the Company and is empowered to act in conformity with the referenced excerpt.

This certificate may be executed and delivered by electronic means. Such electronic signature shall be valid and binding as of the date indicated by the timestamp accompanying the electronic signature.

Andrea Belen Daneri

May 13, 2026 | 12:05:11 PM EDT

Andrea Belen Daneri

Schedule

<u>Name</u>	<u>Title</u>
Mike Steel	Executive Director



CERTIFICATE OF LIABILITY INSURANCE

DATE(MM/DD/YYYY)
06/02/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Aon Risk Services Northeast, Inc. New York NY Office One Liberty Plaza 165 Broadway, Suite 3201 New York NY 10006 USA	CONTACT NAME: PHONE (A/C. No. Ext): (866) 283-7122 FAX (A/C. No.): 800-363-0105		
	E-MAIL ADDRESS:		
INSURER(S) AFFORDING COVERAGE		NAIC #	
INSURED JPMorgan Chase & Co. and subsidiary, affiliated, and associated companies thereof 270 Park Avenue New York NY 10017 USA	INSURER A: National Union Fire Ins Co of Pittsburgh		19445
	INSURER B: AIU Insurance Company		19399
	INSURER C:		
	INSURER D:		
	INSURER E:		
	INSURER F:		

Holder Identifier :

COVERAGES CERTIFICATE NUMBER: 570120459910 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. Limits shown are as requested

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Blanket Contractual Liability GENL AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC OTHER:			024575545 AOS 024575546 CA, NY	06/01/2026	06/01/2027	EACH OCCURRENCE	\$5,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$1,000,000
							MED EXP (Any one person)	Excluded
							PERSONAL & ADV INJURY	\$5,000,000
							GENERAL AGGREGATE	\$50,000,000
							PRODUCTS - COMP/OP AGG	\$5,000,000
A	AUTOMOBILE LIABILITY			024-57-5547 AOS 024-57-5549 MA	06/01/2026	06/01/2027	COMBINED SINGLE LIMIT (Ea accident)	\$5,000,000
A	<input checked="" type="checkbox"/> ANY AUTO <input checked="" type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY						BODILY INJURY (Per person)	
							BODILY INJURY (Per accident)	
							PROPERTY DAMAGE (Per accident)	
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION			033074538 SIR applies per policy terms & conditions	06/01/2026	06/01/2027	EACH OCCURRENCE	\$10,000,000
							AGGREGATE	\$10,000,000
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR / PARTNER / EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in Nh) If yes, describe under DESCRIPTION OF OPERATIONS below			024575543 AOS 024575552 MN 024575544 WI	06/01/2026	06/01/2027	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER	
B							E.L. EACH ACCIDENT	\$1,000,000
							E.L. DISEASE-EA EMPLOYEE	\$1,000,000
							E.L. DISEASE-POLICY LIMIT	\$1,000,000

Certificate No : 570120459910

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

The insurance maintained by JPMorgan Chase & Co. provides for the following coverage enhancements in keeping with the terms of the signed contracts, leases and/or agreements in place: Blanket Additional Insured where required. Coverages are Primary and Non-contributory where required. Blanket Contractual Liability is included in the General Liability. Waiver of Subrogation is included where required. The Landlord, Landlords Agent(s), Landlords Lender(s), Ground Lessor(s), Vendor(s), Clients and any other party as required by the signed contract, lease and/or agreement are listed as additional insured as their interests may appear and when applicable.

CERTIFICATE HOLDER**CANCELLATION**

JPMorgan Chase & Co. and subsidiary, affiliated, and associated companies thereof 270 Park Avenue New York NY 10017 USA	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE

