

# Interchange Reference Guide (IRG)

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Includes: Visa®, MasterCard®, Discover® Interchange Programs, Amex Program Pricing, Star Signature Debit Interchange Programs and PIN Debit Disclosures

## Preface

This IRG identifies the primary qualification criteria for the various Interchange levels. In reviewing the IRG, please note the following:

- The IRG is only a summary of the primary qualification criteria established by MasterCard, Visa and Discover for each Interchange level – it is not all inclusive. In the event of any ambiguity or conflict, the Interchange requirements established by the Payment Card Brands will determine the Interchange level at which transactions qualify.
- The information in the IRG should not be used to develop software or other interfaces for transmitting transactions as technical aspects of these requirements may be much more detailed than the summary presented. If you utilize terminals, software, services or equipment provided or configured by any third party, be aware that failure by these systems to correctly and accurately transmit information in the required formats may result in your transactions not qualifying for the most favorable Interchange levels.

For more information on Visa's and MasterCard's interchange rates, please go to [www.visa.com](http://www.visa.com) and [www.mastercard.com](http://www.mastercard.com).

**Visa Transactions**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Spring 2017 Rates</b>
CPS/Retail	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Excludes: Travel Services for Debit/Prepaid card types</p>	<p>Credit: 1.51% + \$0.10</p> <p>Debit: 0.80% + \$0.15</p> <p>Prepaid: 1.15% + \$0.15</p>
CPS/Retail Key Entry	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Key Entered transaction, card present</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ AVS response with Full Zip Match (Y,X,Z,W), Retry response (R), Unavailable (U,S) or International AVS responses (B,C,D,G,I,M,P)</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Excludes: Automated Fuel Dispensers, E-commerce, and Direct Marketing</p>	<p>Credit: 1.80% + \$0.10</p> <p>Debit: 1.65% + \$0.15</p> <p>Prepaid: 1.75% + \$0.20</p>
CPS/Small Ticket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Transaction amount less than or equal to \$15.00</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, Regulated Debit, Prepaid, High Net Worth, Rewards, and Signature</p> <p>Excludes: Wire Transfers Money Orders, Automated Fuel Dispensers, Volume Tier Participants, Direct Marketing, Financial Institutions-Manual Cash disbursements, Financial Institutions – Automated Cash Disbursements, Financial Institutions -Merchandise and Services and Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting Tracks</p>	<p>Credit: 1.65% + \$0.04</p> <p>Debit: 1.55% + \$0.04</p> <p>Regulated Debit: 0.05% + \$0.22</p> <p>Prepaid: 1.60% + \$0.05</p>
CPS/Retail 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Must qualify for one of the below Interchange Programs:</li> <li>▪ Must qualify for one of the following Interchange Programs:                             <ul style="list-style-type: none"> <li>- CPS/Card Not Present</li> <li>- CPS/Ecommerce Basic</li> <li>- CPS/Ecommerce Preferred</li> <li>- CPS/Retail Key-Entry</li> </ul> </li> <li>▪ Direct Marketing Insurance and Subscription merchant must meet criteria for CPS/Card Not Present or CPS/E-Commerce programs</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, Rewards and Signature</p> <p>Limited to: Schools, Insurance, Direct Marketing Subscriptions, Fuel Dealers, and Child Care</p> <p>Limited to debit cards only: Telecommunication Services, Cable, Satellite or other Pay Television/Radio Services, Charitable Organizations and Real Estate Agents/Rentals.</p> <p>Excludes: Card Present identified sales meeting CPS/Retail and CPS/Retail Key Entry program qualification for Debit/Prepaid card types</p>	<p>Credit: 1.43% + \$0.05</p> <p>Debit: 0.65% + \$0.15 (cap \$2.00)</p> <p>Prepaid: 0.65% + \$0.15</p>

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 Rates
CPS/Charity Credit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Must qualify for one of the following Interchange Programs:                             <ul style="list-style-type: none"> <li>- CPS/Card Not Present</li> <li>- CPS/Ecommerce Basic</li> <li>- CPS/Ecommerce Preferred</li> <li>- CPS/Retail Key-Entry</li> </ul> </li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, High Net Worth, Rewards, Signature, and Signature Preferred</p> <p>Limited to: Charitable Organizations</p>	<p align="center">Credit: 1.35% + \$0.05</p>
CPS/Hotel and Car Rental Card Not Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of check-out/return date</li> <li>▪ Preferred Customer Indicator in Authorization and Settlement</li> <li>▪ Hotel/Car Rental Indicator in Authorization and Settlement</li> <li>▪ Folio # /Agreement # &amp; Check-in/pick-up date</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>	<p>Credit: 1.54% + \$0.10 Debit: 1.70% + \$0.15 Prepaid: 1.75% + \$0.20</p>
CPS/Hotel and Car Rental Card Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of check-out/return date</li> <li>▪ Hotel/Car Rental Indicator in Authorization and Settlement</li> <li>▪ Folio # /Agreement # &amp; Check-in/pick-up date</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>	<p>Credit: 1.54% + \$0.10 Debit: 1.19% + \$0.10 Prepaid: 1.15% + \$0.15</p>
Utility	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be registered with Visa and have a valid MVV</li> <li>▪ Must qualify for one of the below Interchange Programs                             <ul style="list-style-type: none"> <li>▪ CPS/Card Not Present</li> <li>▪ CPS/Electronic Commerce Basic</li> <li>▪ CPS/Electronic Commerce Preferred Retail</li> <li>▪ CPS/Retail Key Entry</li> <li>▪ CPS/Retail</li> </ul> </li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, High Net Worth, Rewards and Signature Cards and U.S. Issued Commercial Business including Debit and Prepaid Commercial Business Cards</p> <p>Limited to Utility merchants</p> <p>Excludes: Card Present identified sales meeting CPS/Retail and CPS/Retail Key Entry program qualification for Debit/Prepaid card types</p>	<p>Credit: 0.00% + \$0.75 Debit: 0.00% + \$0.65 Prepaid: 0.00% + \$0.65 Business: 0.00% + \$1.50</p>
CPS/Recurring Bill Payment	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Card Not Present Indicator</li> <li>▪ Must be a Bill Payment transaction</li> <li>▪ Recurring Payment and Bill Payment indicators in Authorization and Settlement</li> <li>▪ Authorization and Settlement amounts must match (1 authorization reversal permitted)</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Rewards and Signature</p> <p>Limited to: Cable, Satellite or other Pay Television/Radio Services and Telecommunication Services</p>	<p>Credit: 1.43% + \$0.05</p>

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 Rates
CPS/Electronic Commerce Preferred – Hotel and Car Rental	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of check-out/return date</li> <li>▪ Preferred Customer Indicator</li> <li>▪ Hotel/Car Rental Indicator in Authorization and Settlement</li> <li>▪ Folio # /Agreement # &amp; Check-in/pick-up date</li> <li>▪ Valid E-Commerce Indicator</li> <li>▪ CAVV (Cardholder Authentication Verification Value)</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>	<p>Credit: 1.54% + \$0.10 Debit: 1.70% + \$0.15 Prepaid: 1.75% + \$0.20</p>
CPS/Card Not Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Transaction date must be within 7 days of the Authorization date</li> <li>▪ Authorization &amp; Settlement amounts must match (1 authorization reversal permitted)</li> <li>▪ AVS request in authorization (healthcare, select developing market, and utility excluded when the ACI = R)</li> <li>▪ Merchant Order # in Settlement</li> <li>▪ Card Not Present Indicator</li> <li>▪ Customer Service Phone # in Settlement</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p>	<p>Credit: 1.80% + \$0.10 Debit: 1.65% + \$0.15 Prepaid: 1.75% + \$0.20</p>
CPS/Restaurant	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Restaurants and Fast Food</p>	<p>Credit: 1.54% + \$0.10 Debit: 1.19% + \$0.10 Prepaid: 1.15% + \$0.15</p>
CPS/Retail Service Station	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> </ul>	<p>Card Type: U.S. Issued Consumer Credit, Debit, Prepaid, High Net Worth, Rewards and Signature</p> <p>Limited to Service Station merchants</p>	<p>Credit: 1.15% + \$0.25 Debit: 0.80% + \$0.15 Prepaid: 1.15% + \$0.15 (cap \$0.95)</p>
CPS/E-Commerce Basic	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Transaction date must be within 7 days of the Authorization date</li> <li>▪ AVS request in authorization (healthcare, select developing markets, and utility excluded)</li> <li>▪ Authorization &amp; Settlement amount must match (1 authorization reversal permitted)</li> <li>▪ Valid E-Commerce Indicator</li> <li>▪ Merchant Order # in Settlement</li> <li>▪ Customer Service Phone #, URL or Email Address in Settlement</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to Internet merchants</p>	<p>Credit: 1.80% + \$0.10 Debit: 1.65% + \$0.15 Prepaid: 1.75% + \$0.20</p>

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 Rates
CPS/E-Commerce Preferred	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Transaction date must be within 7 days of the Authorization date</li> <li>▪ AVS request in authorization (healthcare, select developing markets, and utility excluded)</li> <li>▪ Authorization &amp; Settlement amount must match (1 authorization reversal permitted)</li> <li>▪ Valid E-Commerce Indicator</li> <li>▪ Merchant Order # in Settlement</li> <li>▪ CAVV (C/H Authentication Verification Value)</li> <li>▪ Customer Service Phone #, URL or Email Address in Settlement</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, High Net Worth, Rewards and Signature</p> <p>Limited to Verified by Visa (VbV) Enabled Internet merchants</p>	<p>Credit: 1.80% + \$0.10 Debit: 1.60% + \$0.15 Prepaid: 1.75% + \$0.20</p>
CPS/Account Funding	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ AVS response (Zip and Full Address match required; select developing markets excluded)</li> <li>▪ Authorization &amp; Settlement amounts must match</li> <li>▪ Valid E-Commerce Indicator</li> <li>▪ Customer Service Phone #, URL or Email Address in Settlement</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, High Net Worth, Rewards and Signature</p>	<p>Credit: 2.14% + \$0.10 Debit: 1.75% + \$0.20 Prepaid: 1.80% + \$0.20</p>
CPS/Automated Fuel Dispenser	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Authorization must be \$1</li> <li>▪ CAT Indicator</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Transaction date must be within 1 day of the Authorization date</li> <li>▪ \$125.00 Transaction Maximum</li> <li>▪ Must contain CAT level indicator of a “3” for Fuel Dispenser</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, High Net Worth, Rewards and Signature</p> <p>Limited to Automated Fuel Dispensers</p>	<p>Credit: 1.15% + \$0.25 Debit: 0.80% + \$0.15 (cap \$0.95) Prepaid: 1.15% + \$0.15 (cap \$0.95)</p>
CPS/Supermarket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Authorization &amp; Settlement amounts must match for Visa Debit Cards</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to Supermarkets that meet eligibility requirements</p>	<p>Credit: 1.22% + \$0.05 Debit: 0.00% + \$0.30 Prepaid: 1.15% + \$0.15 (cap \$0.35)</p>
CPS/Passenger Transport – Card Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Card Present Characteristics Transaction Identifiers</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 7 days of transaction</li> <li>▪ Transaction date must be within 1 day of the Authorization date</li> <li>▪ Ticket #, Sequence # and Count</li> <li>▪ Itinerary Information</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Airlines and Railways</p>	<p>Credit: 1.70% + \$0.10 Debit: 1.19% + \$0.10 Prepaid: 1.15% + \$0.15</p>

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 Rates
CPS/Passenger Transport – Card Not Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Card Not Present Transaction Identifiers</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 7 days of transaction</li> <li>▪ Transaction date must be within 1 day of the Authorization date</li> <li>▪ Ticket #, Sequence # and Count</li> <li>▪ Itinerary Information</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Airlines and Railways</p>	<p>Credit: 1.70% + \$0.10 Debit: 1.70% + \$0.15 Prepaid: 1.75% + \$0.20</p>
CPS/Electronic Commerce Preferred – Passenger Transport	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 7 days of transaction</li> <li>▪ Transaction date can only be 1 day from the Authorization date</li> <li>▪ Ticket #, Sequence # and Count</li> <li>▪ Itinerary Information</li> <li>▪ Valid E-Commerce Indicator</li> <li>▪ CAVV (Cardholder Authentication Verification Value)</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Airlines and Railways</p>	<p>Credit: 1.70% + \$0.10 Debit: 1.70% + \$0.15 Prepaid: 1.75% + \$0.20</p>
CPS/Rewards 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction must qualify for one of the below Interchange Programs</li> <li>▪ CPS/Retail (Rewards and Signature)</li> <li>▪ CPS/Supermarket (Rewards and Signature)</li> <li>▪ CPS/Retail Credit Thresholds 1–3 (Signature only)</li> <li>▪ CPS/Supermarket Credit Thresholds 1–3 (Signature only)</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit Rewards, High Net Worth, and Signature Cards included</p> <p>Excluded: Signature cards at Travel and Entertainment merchants</p>	<p>1.65% + \$0.10</p>
CPS/Rewards 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction must qualify for one of the below Interchange Programs :</li> <li>▪ CPS/Card Not Present Credit (Rewards and Signature)</li> <li>▪ CPS/Retail Key Entry (Rewards and Signature)</li> <li>▪ CPS/Electronic Commerce-Basic Credit (Rewards and Signature)</li> <li>▪ CPS/Electronic Commerce Preferred Hotel and Car Rental Credit (Rewards only)</li> <li>▪ CPS/Electronic Commerce Preferred Passenger Transport Credit (Rewards only)</li> <li>▪ CPS/Hotel and Car Rental Card Present (Rewards only)</li> <li>▪ CPS/Hotel and Car Rental Card Not Present (Rewards only)</li> <li>▪ CPS/Passenger Transport Card Present (Rewards only)</li> <li>▪ CPS/Passenger Transport Card Not Present (Rewards only)</li> <li>▪ CPS Restaurant (Rewards only)</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, High Net Worth, Rewards and Signature Cards included</p> <p>Excluded: Signature cards at Travel and Entertainment merchants</p>	<p>1.95% + \$0.10</p>
Regulated Debit	<ul style="list-style-type: none"> <li>▪ Regulated U.S. Card Issuer</li> <li>▪ U.S. Merchant</li> </ul>	<p>Card Types: Regulated U.S. Issued Debit, Prepaid, Small Business Debit and Commercial Debit/Prepaid</p>	<p>Regulated: 0.05% + \$0.21 Regulated with Fraud Adj: 0.05% + \$0.22</p>

**Visa Transactions**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Spring 2017 Rates</b>
EIRF	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Does not meet CPS Qualifications</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Authorization Response Code</li> </ul>	Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid Only level available for quasi cash transactions, excluding exempt debit/prepaid card products.	Credit: 2.30% + \$0.10 Debit: 1.75% + \$0.20 Prepaid: 1.80% + \$0.20
Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Does not meet CPS Qualifications</li> <li>▪ Settlement after 2 days of the transaction</li> </ul>	Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid Only level available for high-risk merchants and non-secure E-Commerce transactions	Credit: 2.70% + \$0.10 Debit: 1.90% + \$0.25 Prepaid: 1.90% + \$0.25
CPS/Debt Repayment Fee Program	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be registered with Visa and have a valid MVV</li> <li>▪ Must qualify for one of the following Interchange Programs:                             <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Ecommerce Basic</li> <li>○ CPS/Ecommerce Preferred</li> </ul> </li> </ul>	Card Types: U.S. Issued Consumer Debit and Prepaid  Limited to: Card Not Present Financial and Non-financial Institutions (merchants selling negotiable instruments and accepting loan payments)	Debit: 0.65% + \$0.15 (cap \$2.00) Prepaid: 0.65% + \$0.15 (cap \$2.00)
CPS/Tax Payment Fee	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be registered with Visa and have a valid MVV</li> <li>▪ Must qualify for one of the following Interchange Programs:                             <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Ecommerce Basic</li> <li>○ CPS/Ecommerce Preferred</li> </ul> </li> </ul>	Card Types: U.S. Issued Consumer Debit and Prepaid  Limited to: Card Not Present Tax Payments	Debit: 0.65% + \$0.15 (cap \$2.00) Prepaid: 0.65% + \$0.15 (cap \$2.00)
Signature Electronic	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ T&amp;E Merchant</li> </ul>	Card Type: U.S. Issued Signature Card  Limited to: T&E Merchants	2.30% + \$0.10
Signature Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ T&amp;E Merchant</li> <li>▪ Does not meet CPS Qualifications</li> </ul>	Card Type: U.S. Issued Signature Card  Limited to: T&E Merchants	2.70% + \$0.10
Signature Preferred Electronic	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ T&amp;E Merchant</li> </ul>	Card Type: U.S. Issued Signature Preferred Card  Limited to: T&E Merchants	2.40% + \$0.10
Signature Preferred Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Does not meet CPS Qualifications</li> </ul>	Card Type: U.S. Issued Signature Preferred Card	2.95% + \$0.10 (cap \$1.10)
Signature Preferred Retail	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must qualify for one of the following Interchange Programs:                             <ul style="list-style-type: none"> <li>○ CPS/Retail</li> <li>○ CPS/Supermarket</li> <li>○ CPS/Retail Key Entry</li> <li>○ CPS/Small Ticket</li> </ul> </li> <li>▪ <del>Non-T&amp;E Merchant</del></li> </ul>	Card Type: U.S. Issued Signature Preferred Card	2.10% + \$0.10
Signature Preferred Fuel	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must qualify for one of the following Interchange Programs:                             <ul style="list-style-type: none"> <li>○ CPS/Automated Fuel Dispenser</li> <li>○ CPS/Retail Service Station</li> </ul> </li> <li>▪ Maximum transaction amount \$125 for Automated Fuel Dispenser</li> </ul>	Card Type: U.S. Issued Signature Preferred Card  Limited to: Automated Fuel Dispenser and Retail Service Station merchants	(cap \$1.10)



**Visa Transactions**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Spring 2017 Rates</b>
Signature Preferred Card Not Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must qualify for one of the following Interchange Programs:                             <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Electronic Commerce Preferred</li> <li>○ CPS/Electronic Commerce Basic</li> <li>○ CPS/Account Funding</li> </ul> </li> <li>▪ Non-T&amp;E Merchant</li> </ul>	Card Type: U.S. Issued Signature Preferred Card	2.40% + \$0.10
Signature Preferred B2B	<ul style="list-style-type: none"> <li>–</li> <li>–</li> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification : Any CPS program</li> <li>▪ Non-T&amp;E Merchant</li> </ul>	Card Type: U.S. Issued Signature Preferred Card  Limited to: Business to Business Merchants  Excludes: Insurance sales, Underwriting and premiums (MCC 6300)	2.10% + \$0.10
Commercial Card Standard with Data	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Level III data: requirements are not met</li> <li>▪ Does not meet CPS Qualifications</li> <li>▪ Non-T&amp;E Merchant</li> </ul>	Card Type: U.S. Issued Corporate and Purchasing Cards	Corporate: 2.95% + \$0.10 Purchasing: 2.95% + \$0.10
Commercial Card Electronic T&E	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ T&amp;E Merchant</li> </ul>	Card Type: U.S. Corporate and Purchasing Cards	Business: 2.40% + \$0.10 Purchasing: 2.55% + \$0.10 Corporate: 2.55% + \$0.10 Business Enhanced: 2.75% + \$0.15 Signature Business: 2.85% + \$0.20
Business Electronic Tier 1 – Tier 4	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level II data requirements not met</li> <li>▪ Qualified for any CPS program</li> </ul>	Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, and Tier 4  Limited to specific business-to-business MCCs  Excludes: Insurance sales, Underwriting and premiums (MCC 6300)	Tier 1: 2.40% + \$0.10 Tier 2: 2.75% + \$0.15 Tier 3: 2.85% + \$0.20 Tier 4: 2.95% + \$0.20
Global B2B Virtual Payments	<ul style="list-style-type: none"> <li>▪ Must be key entered</li> <li>▪ T&amp;E Merchant</li> </ul>	Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, and Tier 4  Limited to specific T&E MCCs and other travel payment providers  Excludes: Insurance sales, Underwriting and premiums (MCC 6300)  Exclusions: Manual Cash Disbursement and Insurance sales, Underwriting and premiums (MCC 6300)	2.00% + \$0.00
Commercial Card Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Does not meet CPS Qualifications</li> <li>▪ Does not meet Level II data Requirements</li> </ul>	Card Type: U.S. Issued exempt Business Debit, Corporate, and Purchasing Cards	2.95% + \$0.10
Business Standard Tier 1 – Tier 4	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Does not meet CPS Qualifications</li> <li>▪ Does not meet Level II data Requirements</li> </ul>	Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, and Tier 4	Tier 1-3: 2.95% + \$0.20 Tier 4: 2.95% + \$0.25
GSA G2G (Government 2 Government)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be registered with Visa and have a valid MVV</li> <li>▪ CPS qualification</li> </ul>	Card Types: US. Issued GSA Purchasing Card  Limited to: Federal Government Services and U.S. Postal Service	1.65% + \$0.10

<p>GSA Purchasing Card Large Ticket</p>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Purchasing Card Level II: sales tax<sup>1</sup> and customer code</li> <li>▪ Purchasing Card Level III: Level III<sup>2</sup> data includes Level II data and line item detail</li> </ul>	<p>Card Type: US. Issued GSA Purchasing Card</p>	<p>1.20% + \$39.00</p>
<p>Commercial Product Large Ticket</p>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Settlement within 7 days of transaction</li> <li>▪ Purchasing Card Level II: sales tax<sup>1</sup> and customer code</li> <li>▪ Purchasing Card Level III: Level III<sup>2</sup> data includes Level II data and line item detail</li> </ul>	<p>Card Type: U.S. Issued Non-GSA Purchasing Card including Prepaid Cards and Corporate Card</p>	<p>1.45% + \$35.00</p>

**Visa Transactions**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Spring 2017 Rates</b>
Purchasing Large Purchase Advantage Ticket 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant (Non T&amp;E)</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount between \$10,000.01 and \$25,000.00</li> <li>▪ CPS qualified with card not present transaction characteristics</li> <li>▪ Meets 7 day clearing timeliness</li> </ul>	Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card	0.70% + \$49.50
Purchasing Large Purchase Advantage Ticket 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant (Non T&amp;E)</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount between \$25,000.01 and \$100,000.00</li> <li>▪ CPS qualified with card not present transaction characteristics</li> <li>▪ Meets 7day clearing timeliness</li> </ul>	Card Type: U.S. Issued Visa Large Purchaser Advantage (VLPA) and General Services Administration (GSA) Card	0.60% + \$52.50
Purchasing Large Purchase Advantage Ticket 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant (Non T&amp;E)</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount between \$100,000.01 and \$500,000.00</li> <li>▪ CPS qualified with card not present transaction characteristics</li> <li>▪ Meets 7 day clearing timeliness</li> </ul>	Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card	0.50% + \$55.50
Purchasing Large Purchase Advantage Ticket 4	<ul style="list-style-type: none"> <li>▪ U.S. Merchant (Non T&amp;E)</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount \$500,000.01 and greater</li> <li>▪ CPS qualified with card not present transaction characteristics</li> <li>▪ Meets 7day clearing timeliness</li> </ul>	Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card	0.40% + \$58.50
U.S. Straight Through Processing 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Buyer-initiated transactions</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount equal to and less than \$6,999.99</li> <li>▪ CPS qualified with card not present transaction characteristics                             <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Ecommerce Basic</li> <li>○ CPS/Ecommerce Preferred - Retail</li> </ul> </li> <li>▪ CPS qualified with card not present transaction characteristics</li> <li>▪ Meets 7 day clearing timelines</li> </ul>	Card Type: U.S. Issued GSA Purchasing Cards. Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards	2.00%+ \$35.00 Large Ticket: 2.00% + \$0.10
U.S. Straight Through Processing 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Buyer-initiated transactions</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount between \$7,000.00 to \$14,999.99</li> <li>▪ CPS qualified with card not present transaction characteristics                             <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Ecommerce Basic</li> <li>○ CPS/Ecommerce Preferred - Retail</li> </ul> </li> <li>▪ Meets 7day clearing timelines</li> </ul>	Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards	1.30%+ \$35.00 Large Ticket: 1.30% + \$35.00

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 Rates
U.S. Straight Through Processing 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Buyer-initiated transactions</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount between \$15,000.00 to \$49,999.99</li> <li>▪ CPS qualified with card not present transaction characteristics                             <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Ecommerce Basic</li> <li>○ CPS/Ecommerce Preferred - Retail</li> </ul> </li> <li>▪ Meets 7 day clearing timelines</li> </ul>	Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards	1.10% + \$35.00 Large Ticket: 1.30% + \$35.00
U.S. Straight Through Processing 4	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Buyer-initiated transactions</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount between \$50,000.00 to \$99,999.99</li> <li>▪ CPS qualified with card not present transaction characteristics                             <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Ecommerce Basic</li> <li>○ CPS/Ecommerce Preferred - Retail</li> </ul> </li> <li>▪ Meets 7 day clearing timelines</li> </ul>	Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards	0.95% + \$35.00 Large Ticket: 1.30% + \$35.00
U.S. Straight Through Processing 5	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Buyer-initiated transactions</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount greater \$100,000.00</li> <li>▪ CPS qualified with card not present transaction characteristics                             <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Ecommerce Basic</li> <li>○ CPS/Ecommerce Preferred - Retail</li> </ul> </li> <li>▪ Meets 7 day clearing timelines</li> </ul>	Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards	0.80% + \$35.00
Electronic with Data	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level III<sup>2</sup> data requirements are met</li> <li>▪ Does not meet requirements for any CPS program</li> </ul>	Card Type: U.S. Issued Corporate and Purchasing Card	2.95% + \$0.10 (all card types)
Corporate Card Level III	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level III<sup>2</sup> data required</li> </ul>	Card Type: U.S. Issued Corporate Card	1.85% + \$0.10
Purchasing Card Level III	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level III<sup>2</sup> data required</li> </ul>	Card Type: U.S. Issued Purchasing, including GSA Purchasing  Level 3 fuel data required for Fleet fuel transactions.	Purchasing: 2.50% + \$0.10
Business Level 2 Tier 1-Tier 4	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level II data: Non fuel transactions only require sales tax<sup>1</sup></li> <li>▪ Level II data: Purchasing Card fuel transactions require customer code</li> </ul>	Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, and Tier 4	Tier1: 2.05% + \$0.10 Tier 2: 2.05% + \$0.10 Tier 3: 2.05% + \$0.10 Corporate: 2.05% + \$0.05 Purchasing: 2.05% + \$0.05

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 Rates
Business CNP Tier 1 – Tier	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level II data requirements not met</li> <li>▪ Transaction must qualify for one of the below Interchange programs</li> <li>▪ CPS/Card Not Present</li> <li>▪ CPS/Electronic Commerce Preferred</li> <li>▪ CPS/Electronic Commerce Basic</li> <li>▪ CPS/Account Funding</li> </ul>	Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, and Tier 4	Tier 1: 2.25% + \$0.10 Tier 2: 2.45% + \$0.15 Tier 3: 2.60% + \$0.20 Corporate: 2.65% + \$0.10 Purchase: 2.65% + \$0.10 Signature Preferred CNP: 2.40% + \$0.10
Business Retail Tier 1 – Tier 4	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level II data requirements not met</li> <li>▪ Transaction must qualify for one of the below Interchange programs:                             <ul style="list-style-type: none"> <li>▪ CPS/Retail</li> <li>▪ CPS/Supermarket</li> <li>▪ CPS/Retail Key Entry</li> <li>▪ CPS/Small Ticket</li> <li>▪ CPS/Automated Fuel Dispenser</li> <li>▪ CPS/Retail Service Station</li> </ul> </li> </ul>	Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, and Tier 4	Tier 1: 2.20% + \$0.10 Tier 2: 2.30% + \$0.10 Tier 3: 2.40% + \$0.10 Corporate: 2.50% + \$0.10 Purchase: 2.50% + \$0.10 Signature Preferred Retail: 2.10% + \$0.10
Commercial Card– Card Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level II data requirements not met</li> <li>▪ Transaction must qualify for one of the below Interchange programs:                             <ul style="list-style-type: none"> <li>▪ CPS/Retail</li> <li>▪ CPS/Supermarket</li> <li>▪ CPS/Retail Key Entry</li> <li>▪ CPS/Small Ticket</li> <li>▪ CPS/Automated Fuel Dispenser</li> <li>▪ CPS/Retail Service Station</li> </ul> </li> </ul>	Card Type: U.S. Issued Corporate and Purchasing Cards	Corporate: 2.50% + \$0.10 Purchase: 2.50% + \$0.10
Business B2B Tier 1 – Tier 4	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level II data requirements are not met</li> <li>▪ Qualified for any CPS program</li> </ul>	Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, and Tier 4 Limited to specific business-to-business MCCs	Tier 1: 2.10% + \$0.10 Tier 2: 2.25% + \$0.10 Tier 3 2.40% + \$0.10 Corporate: 2.55% + \$0.10 Purchase: 2.55% + \$0.10 Signature Preferred: 2.10% + \$0.10

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 Rates
Purchasing Card – Fleet	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Fuel transaction</li> <li>▪ Level II and fuel data requirements met, CPS qualifications not met</li> </ul> <p align="center">or</p> <ul style="list-style-type: none"> <li>▪ Level II and/or fuel data requirements not met, CPS qualified</li> </ul>	Card Type: U.S. Issued Fleet Purchasing Card or GSA Fleet Purchasing Card	2.50% + \$0.10
Business Debit – Card Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be card present</li> <li>▪ Must qualify for one of the below Interchange Programs:                             <ul style="list-style-type: none"> <li>○ CPS/Retail</li> <li>○ CPS/Retail Key Entry</li> <li>○ CPS/Small Ticket</li> <li>○ CPS/Supermarket</li> <li>○ CPS/Restaurant</li> <li>○ CPS/Retail Service Station</li> <li>○ CPS/Automated Fuel Dispenser</li> <li>○ CPS/Hotel and Car Rental Card Present</li> <li>○ CPS/Passenger Transport Card Present</li> </ul> </li> </ul>	Card Type: U.S. Issued Business Debit Card	1.70% + \$0.10
Business Debit – Card Not Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be card not present</li> <li>▪ Must qualify for one of the below Interchange Programs:                             <ul style="list-style-type: none"> <li>▪ CPS/Card Not Present</li> <li>▪ CPS/Electronic Commerce – Basic</li> <li>▪ CPS/Electronic Commerce – Preferred Retail</li> <li>▪ CPS/Hotel and Car Rental Card Not Present</li> <li>▪ CPS/Passenger Transport Card Not Present</li> <li>▪ CPS/Electronic Commerce Preferred Hotel and Car Rental</li> <li>▪ CPS/Electronic Commerce Preferred Passenger Transport</li> <li>▪ CPS/Account Funding</li> </ul> </li> </ul>	Card Type: U.S. Issued Business Debit Card	2.45% + \$0.10
Commercial Retail – Prepaid	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be card present</li> <li>▪ Must qualify for one of the below Interchange Programs:                             <ul style="list-style-type: none"> <li>○ CPS/Retail</li> <li>○ CPS/Retail Key Entry</li> <li>○ CPS/Small Ticket</li> <li>○ CPS/Supermarket</li> <li>○ CPS/Restaurant</li> <li>○ CPS/Retail Service Station</li> <li>○ CPS/Automated Fuel Dispenser</li> <li>○ CPS/Hotel and Car Rental Card Present</li> <li>○ CPS/Passenger Transport Card Present</li> </ul> </li> <li>▪ Level 2 and 3 data is not required</li> </ul>	Card Type: U.S. Issued Business, Purchasing, and Corporate Prepaid Card	2.50% + \$0.10

Visa Transactions			
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 Rates
Commercial Card Not Present – Prepaid	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be card not present</li> <li>▪ Must qualify for one of the below Interchange Programs:               <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Electronic Commerce – Basic</li> <li>○ CPS/Electronic Commerce – Preferred Retail</li> <li>○ CPS/Hotel and Car Rental Card Not Present</li> <li>○ CPS/Passenger Transport Card Not Present</li> <li>○ CPS/Electronic Commerce Preferred Hotel and Car Rental</li> <li>○ CPS/Electronic Commerce Preferred Passenger Transport                   <ul style="list-style-type: none"> <li>○ CPS/Account Funding</li> </ul> </li> </ul> </li> <li>▪ Level 2 and 3 data is not required</li> </ul>	Card Type: U.S. Issued Business, Purchasing, and Corporate Prepaid Card	2.65% + \$0.10
Commercial Standard – Prepaid	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction is not CPS qualified</li> <li>▪ Level 2 and 3 data is not required</li> </ul>	Card Type: U.S. Issued Business, Purchasing, and Corporate Prepaid Card	2.95% + \$0.10
T&E Commercial Card	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be T&amp;E Merchant</li> <li>▪ Qualified at any CPS Program</li> </ul>	Card Type: U.S. Issued Corporate and Purchasing Card  <u>Business Enhanced Cards</u>	Corporate: 2.55% + \$0.10 Purchase: 2.55% + \$0.10
Utility Business Credit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification requirements met               <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Ecommerce Basic</li> <li>○ CPS/Ecommerce Preferred</li> <li>○ CPS/Retail Key Entry</li> <li>○ CPS/Retail</li> </ul> </li> <li>▪ Merchant must be registered with Visa for Utility Fee program with a valid MVV</li> </ul>	Card Type: U.S. Issued Business, Signature Business, and  Limited to Utility merchants	0.00% + \$1.50
Utility Business Debit/Prepaid	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification requirements met               <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Ecommerce Basic</li> <li>○ CPS/Ecommerce Preferred - Retail</li> </ul> </li> <li>▪ Merchant must be registered with Visa for Utility Fee program with a valid MVV</li> </ul>	Card Type: U.S. Issued Business cards (Debit and Prepaid)  Limited to Utility merchants	0.00% + \$1.50
Consumer Credit– Retail	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Meets CPS Qualification Requirements for any of the following programs:               <ul style="list-style-type: none"> <li>○ CPS/Retail</li> <li>○ CPS/Supermarket</li> <li>○ CPS/Small Ticket</li> <li>○ CPS/Retail Key Entry</li> </ul> </li> <li>▪ Spend Qualified Indicator = Q (cardholder spend requirements met)</li> </ul>	Card Type: U.S. Consumer High Net Worth Credit card  Limited: Non T&E Merchant Category; Select developing market MCCs will be eligible if CPS/Retail or CPS/Retail Key Entry qualified.	2.10% + \$0.10

Visa Transactions			
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 Rates
Consumer Credit– Card Not Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Meets CPS Qualification Requirements for any of the following programs: <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Account Funding</li> <li>○ CPS/Electronic Commerce–Basic</li> <li>○ CPS/Electronic Commerce Preferred–Retail</li> </ul> </li> <li>▪ Spend Qualified Indicator = Q (cardholder spend requirements met)</li> </ul>	<p>Card Type: U.S. Consumer High Net Worth Credit card</p> <p>Limited: Non T&amp;E Merchant Category; Select developing market MCCs will be eligible if CPS/Card Not Present, CPS/Electronic Commerce-Basic, and CPS/Electronic Commerce Preferred-Retail qualified.</p>	2.40% + \$0.10
Consumer Credit– B2B	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Meets CPS Qualification requirements for any CPS rate program</li> <li>▪ Spend Qualified Indicator = Q (cardholder spend requirements met)</li> </ul>	<p>Card Type: U.S. Consumer High Net Worth Credit card</p> <p>Limited: Non Travel Service business to business (B2B) MCCs</p> <p>Excludes: Insurance sales, Underwriting and premiums (MCC 6300)</p>	2.10% + \$0.10
Consumer Credit– Fuel	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Meets CPS Qualification Requirements for any of the following programs: <ul style="list-style-type: none"> <li>○ CPS/Automated Fuel Dispenser</li> <li>○ CPS/Retail Service Station</li> </ul> </li> <li>▪ Spend Qualified Indicator = Q (cardholder spend requirements met)</li> </ul>	<p>Card Type: U.S. Consumer High Net Worth Credit card</p> <p>Limited: Automated Fuel Dispenser and Service Stations</p>	1.15% + \$0.25 (Capped at \$1.10)
Consumer Credit– Electronic	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ T&amp;E Merchant</li> <li>▪ CPS Qualification requirements met</li> <li>▪ Spend Qualified Indicator = Q (cardholder spend requirements met)</li> </ul>	<p>Card Type: U.S. Consumer High Net Worth Credit card</p> <p>Limited to: Airline, Hotel, Lodging, Travel Agencies, Restaurant, and Fast Food</p>	2.40% + \$0.10
Consumer Credit– Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Does not meet CPS Qualifications</li> <li>▪ Spend Qualified Indicator = Q (cardholder spend requirements met)</li> </ul>	<p>Card Type: U.S. Consumer High Net Worth Credit card</p>	2.95% + \$0.10 (Capped at \$1.10 for Fuel)
Private Label	<ul style="list-style-type: none"> <li>▪ Private Label card program authorized and settled through the Visa Network</li> <li>▪ Jurisdiction: Domestic, Regional, and Interregional jurisdiction</li> <li>▪ Applies to sale and credit refund transactions</li> </ul>	<p>Card Type: Private Label Basic, Enhanced, Standard, Specialized, and Premium Card</p> <p>Excludes: ReadyLink and Load Service Transactions</p>	<p>Basic: 0.00% + \$0.00</p> <p>Enhanced: 5.00% + \$0.00</p> <p>Standard: 1.75% + \$0.20</p> <p>Specialized: 25.00% + \$0.00</p> <p>Premium: 30.00% + \$0.00</p>
Interregional Commercial (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> </ul>	<p>Card Type: Non-U.S. issued Business, Signature Business, Platinum Business, Corporate, Purchasing, Transport/Cargo, Infinite Privilege Business and Distribution card</p>	2.45% + \$0.00 (all card types)
Interregional Signature/Infinite (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> </ul>	<p>Card Type: Non-U.S. issued Signature and Infinite</p>	<p>Signature: 2.25% + \$0.00</p> <p>Infinite: 2.42% + \$0.00</p>
Interregional Electronic (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code</li> <li>▪ Settlement within 2 days of transaction</li> </ul>	<p>Card Type: Non-U.S. issued Consumer and Electron</p>	1.55% + \$0.00
Interregional Issuer Chip (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Issuer is chip-qualified</li> </ul>	<p>Card Type: Non-U.S. issued Consumer and Electron</p>	1.65% + \$0.00



Visa Transactions			
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 Rates
Interregional Secure Electronic Commerce (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Key Entered transaction</li> <li>▪ Valid Approval Code</li> <li>▪ Valid E-commerce Indicator (Authenticated)</li> <li>▪ Verified By Visa participation</li> </ul>	Card Type: Non-U.S. issued Consumer and Electron	1.89% + \$0.00
Interregional Electronic Commerce Merchant (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Key Entered transaction</li> <li>▪ Valid Approval Code</li> <li>▪ Valid E-commerce Indicator (Authentication attempted)</li> <li>▪ Verified By Visa participation</li> </ul>	Card Type: Non-U.S. issued Consumer and Electron	1.89% + \$0.00
Interregional Standard (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> </ul>	Card Type: Non-U.S. issued Consumer and Electron	2.05% + \$0.00
Interregional Premium (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> </ul>	Card Type: Non-U.S. issued Premium Card including the Select Card	2.25% + \$0.00
Interregional Super Premium (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> </ul>	Card Type: Non-U.S. issued Super Premium Card including Infinite Privilege	2.42% + \$0.00
Interregional Regulated Debit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> </ul>	Card Types: Regulated U.S. Territory Issued Debit, Prepaid, and Commercial Debit	Regulated: 0.05% + \$0.22 Regulated with Fraud Adj: 0.05% + \$0.21
Government (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Meets CPS requirements for any of the following programs: <ul style="list-style-type: none"> <li>○ Consumer Credit</li> <li>○ Consumer Debit and Prepaid-Card Not Present</li> <li>○ Electronic Commerce Basic</li> <li>○ Electronic Commerce Preferred—Retail</li> </ul> </li> <li>▪ Valid Approval Code</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> </ul>	Card Types: Consumer Credit, Debit, and Prepaid  Limited to: MCCs 7800; 9211; 9222; 9311; 9399	Credit : 1.55% +\$0.10 Debit : 0.65% + \$0.15 Prepaid: 0.65% +\$0.15

<sup>1</sup> Sales tax amount must be greater than \$0.00, but no less than 0.1% and no greater than 22% of the transaction amount.

<sup>2</sup> Level III minimum data requirements include: Summary Record – Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line Item Detail Record – Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, and Discount per Line Item, Line Item Total, and Line Item Detail Indicator.

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 rates
Merit III	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons)                             <ul style="list-style-type: none"> <li>○ Restaurants/Bars, Fast Food, and Limousine/Taxicabs are exempt from the transaction amount tolerance</li> </ul> </li> <li>▪ Airline and Railways require itinerary data in settlement</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value</p> <p>Excludes: Automated Fuel Dispensers, Direct Marketing merchants, Insurance (Debit cards only), Real Estate (Debit cards only) Service Stations, AFD, Utilities, Hotels, Car Rentals, and Cruise Lines</p> <p>World, World Elite and High Value Excludes: Restaurants, Travel Agents, MOTO and T&amp;E merchants</p>	<p>Credit: 1.58% + \$0.10                      Debit: 1.05% + \$0.15                      Enhanced: 1.73% + \$0.10                      World: 1.77% + \$0.10                      World Elite: 2.20% + \$0.10                      High Value: 2.20 + \$0.10</p>
Merit I	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 2 days of transaction, 8 days for Airlines</li> <li>▪ General ticket information required in settlement</li> <li>▪ 10% Authorization transaction amount (25% Barbers/Beauty Salons)</li> <li>▪ Non-face-to-face transactions, eCommerce transactions and limousines and taxicabs are exempt from the transaction amount tolerance</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid Enhanced, World, World Elite, and High Value</p> <p>Excludes: Utilities, Insurance and Real Estate</p> <p>World, World Elite and High Value Excludes: Restaurants, Travel Agent and T&amp;E merchants</p>	<p>Credit: 1.89% + \$0.10                      Debit: 1.60% + \$0.15                      Prepaid: 1.76% + \$0.20                      Enhanced: 2.04% + \$0.10                      World: 2.05% + \$0.10                      World Elite: 2.50% + \$0.10                      High Value: 2.50% + \$0.10</p>
Merit I Consumer Loan	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ General ticker information required in settlement</li> <li>▪ 10% authorization transaction amount tolerance</li> <li>▪ Maximum convenience fee charged to cardholder of \$4.95 per transaction</li> <li>▪ MasterCard Assigned ID (MAID)</li> </ul>	<p>Card Types: U.S. Issued Consumer Signature Debit and Prepaid</p> <p>Limited to: Quasi Cash Merchants (MCC 6051) &amp; Merchandise and Services—Customer Financial Institution (MCC 6012)</p>	<p>Debit: 0.80% + \$0.25 (\$2.95 cap)                      Prepaid: 0.80% + \$0.25 (\$2.95 cap)</p>
Utilities	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 10% Authorization transaction amount tolerance</li> <li>▪ Card Acceptor Type and Tax ID must be provided for Commercial cards</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value.</p> <p>Card Types: U.S. Issued Commercial Business (including Business Level 2, Level 3, and Level 4)</p>	<p>Credit: 0.00% + \$0.65                      Debit: 0.00% + \$0.45                      Prepaid: 0.00% + \$0.65                      Enhanced: 0.00% + \$0.65                      World: 0.00% + \$0.65                      World Elite: 0.00% + \$0.75                      High Value: 0.00% + \$0.75                      Business: 0.00% + \$1.50                      World Business: 0.00% + \$1.50                      World Business Elite: 0.00% + \$1.50                      Business Level 2: 0.00% + \$1.50                      Business Level 3: 0.00% + \$1.50                      Business Level 4: 0.00% + \$1.50</p>

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 rates
Regulated POS Debit	<ul style="list-style-type: none"> <li>▪ Regulated U.S. Card Issuer (including U.S. Territories)</li> <li>▪ U.S. Merchant or U.S. Territory</li> <li>▪ Commercial Card Transactions require Card Acceptor Type &amp; Card Acceptor ID</li> </ul>	Card Types: Regulated U.S. Issued Commercial Standard – Credit, Prepaid, Commercial Standard - Debit	0.05% + \$0.21
Regulated POS Debit with Fraud Adjustment	<ul style="list-style-type: none"> <li>▪ Regulated U.S. Card Issuer (including U.S. Territories) – Certified Fraud Prevention Standards</li> <li>▪ U.S. Merchant or U.S. Territory</li> <li>▪ Commercial Card Transactions require Card Acceptor Type &amp; Card Acceptor ID</li> </ul>	Card Types: Regulated U.S. (including U.S. Territories) Commercial Standard – Credit, Prepaid, Commercial Standard - Debit	0.05% + \$0.22
Charity	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Charitable/Social Service Org MCC 8398</li> <li>▪ Settlement within 2 days</li> <li>▪ Applicable Electronic Authorization Data must be included and match to Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Transaction may be keyed or swiped</li> </ul>	Card Types: U.S. Issued Consumer Credit, Debit, Prepaid	Credit: 2.00% + \$0.10 Commercial Credit: 2.00% + \$0.10 Commercial Debit: 2.00% + \$0.10 Debit: 1.45% + \$0.15

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 rates
Key Entered	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Card and cardholder must be present at time of authorization</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 10% Authorization transaction amount tolerance except restaurants, bars and fast food</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value</p> <p>Excludes: Direct Marketing, Tax Preparation, Quasi Cash, Automated Fuel Dispenser, Travel Agent, T&amp;E and Service merchants</p> <p>World, World Elite and High Value Excludes: Restaurants</p>	<p>Credit: 1.89% + \$0.10 Debit: 1.60% + \$0.15 Prepaid: 1.76% + \$0.20 Enhanced: 2.04% + \$0.10 World: 2.05% + \$0.10 World Elite: 2.50% + \$0.10 High Value: 2.50% + \$0.10</p>
Public Sector	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ 10% Authorization transaction amount tolerance</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Enhanced, World, World Elite, and High Value</p> <p>Limited to: Government Services, Passenger Railways, Transportation : Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees, Tolls, and Postal Services – Government only Tax Payments, Fines, Court Costs including Alimony and Child Support</p>	<p>Credit: 1.55% + \$0.10 Enhanced: 1.55% + \$0.10 World: 1.55% + \$0.10 World Elite: 1.55% + \$0.10 High Value: 1.55% + \$0.10</p>
Petroleum	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions)</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 1 day of transaction</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Enhanced, World, World Elite, and High Value</p> <p>Limited to: Service Stations and Automated Fuel Dispensers</p>	<p>Credit: 1.90% + \$0.00 Enhanced: 1.90% + \$0.00 World: 2.00% + \$0.00 World Elite: 2.00% + \$0.00 High Value: 2.00% + \$0.00</p>
Merit I Bill Payment	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Banknet data and date must be present</li> <li>▪ 10% Authorization transaction amount tolerance</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value</p> <p>Credit Limited to: Real Estate Agents and Managers-Rentals, Direct Marketing-Insurance Services, Insurance Sales, Underwriting and Premiums</p> <p>Debit Limited to: Real Estate Agents and Managers-Rentals</p>	<p>Real Estate: Credit: 1.10% + \$0.10 Debit: 1.10% + \$0.00 Enhanced: 1.10% + \$0.00 World: 1.10% + \$0.00 World Elite: 2.20% + \$0.10 High Value: 2.20% + \$0.10</p> <p>Insurance: Credit: 1.43% + \$0.05 Enhanced: 1.43% + \$0.05 World: 1.43% + \$0.05 World Elite: 2.20% + \$0.10 High Value: 2.20% + \$0.10</p>
U.S. Full UCAF	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ UCAF Status Indicator must = 2</li> <li>▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value</p> <p>Excludes: Insurance Debit, AFD, Hotels, Car Rentals, Cruise Lines and Utilities.</p> <p>World, World Elite and High Value excludes: Restaurants, Utilities, Travel Agents and T&amp;E merchants</p>	<p>Credit: 1.78% + \$0.10 Debit: 1.25% + \$ 0.15 Enhanced: 1.93% + \$0.10 World: 1.97% + \$0.10 World Elite: 2.40% + \$0.10 High Value: 2.40% + \$0.10</p>

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 rates
U.S. Merchant UCAF	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ UCAF Status Indicator must = 1</li> <li>▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value cards</p> <p>Excludes: AFD, Insurance Debit , Real Estate Debit, Hotels, Car Rentals, Cruise Lines, Utilities, Charity, and Travel Agents</p> <p>World, World Elite and High Value excludes: Restaurants, Utilities, Travel Agents, and T&amp;E merchants</p>	<p>Credit: 1.68% + \$0.10                      Debit: 1.15% + \$0.15                      Enhanced: 1.83% + \$0.10                      World: 1.87% + \$0.10                      World Elite: 2.30% + \$0.10                      High Value: 2.30% + \$0.10</p>
Supermarket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 10% Authorization transaction amount tolerance</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Supermarkets that meet eligibility requirements</p>	<p>Credit: 1.48% + \$0.10                      Debit: 1.05% + \$0.15                      Enhanced: 1.48% + \$0.10                      World: 1.58% + \$0.10                      World Elite: 1.90% + \$0.10                      High Value: 1.90% + \$0.10</p>
Restaurant	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request except transponder transactions</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 1 day of transaction</li> </ul>	<p>Card Types: U.S. Issued Consumer Debit, Prepaid, World, World Elite, and High Value</p> <p>Limited to: Restaurant and Fast Food</p>	<p>Debit: 1.19% + \$0.10                      World: 1.73% + \$0.10                      World Elite: 2.20% + \$0.10                      High Value: 2.20% + \$0.10</p>

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 rates
Small Ticket Debit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request except transponder transactions</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 10% Authorization transaction amount tolerance</li> <li>▪ Transaction amount limit \$15.00</li> <li>▪ Restaurants/Fast food and limousines and taxis are exempt from the transaction amount tolerance</li> </ul>	<p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Postal Services : Government only, Transportation, Convenience Stores, Restaurants/Fast Food, Parking Lots/Garages, Movie Theaters, Video Rental Stores, Car Washes, Dry Cleaners, Laundry Services, News Deales and Newstands, Bridge and Road Fees/Tolls</p>	<p>Debit: 1.55% + \$0.04 Prepaid: 1.55% + \$0.04</p>
Regulated POS Small Ticket Base	<ul style="list-style-type: none"> <li>▪ Regulated U.S. Card Issuer (including U.S. Territories)</li> <li>▪ U.S. Merchant or U.S. Territory</li> <li>▪ Magnetic Stripe Data from Authorization Message</li> <li>▪ Auth code required for processing codes 00, 09 and 18</li> <li>▪ If present, the Banknet Date must contain a valid date in the format MMDD</li> <li>▪ Commercial Card Transactions require Card Acceptor Type &amp; Card Acceptor ID</li> <li>▪ Card and Cardholder must be present and transaction must be face-to-face</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Transaction amount limit \$10</li> </ul>	<p>Card Types: U.S. Issued Regulated Consumer Debit / Prepaid</p> <p>Limited to: Fast Food, Video Rental Stores, Postal Services: Government only, Transportation, Convenience Stores, Parking Lots/Garages, Movie Theaters, Car Washes, Dry Cleaners, Laundry Services, News Deales and Newstands, Bridge and Road Fees/Tolls</p>	<p>Debit: 0.05% + \$0.21 Prepaid: 0.05% + \$0.21</p>
Regulated POS Small Ticket with Fraud Adjustment	<ul style="list-style-type: none"> <li>▪ Regulated U.S. Card Issuer (including U.S. Territories) – Certified Fraud Prevention Standards</li> <li>▪ U.S. Merchant or U.S. Territory</li> <li>▪ Magnetic Stripe Data from Authorization Message</li> <li>▪ Auth code required for processing codes 00, 09 and 18</li> <li>▪ If present, the Banknet Date must contain a valid date in the format MMDD</li> <li>▪ Commercial Card Transactions require Card Acceptor Type &amp; Card Acceptor ID</li> <li>▪ Card and Cardholder must be present and transaction must be face-to-face</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Transaction amount limit \$10</li> </ul>	<p>Card Types: U.S. Issued Regulated Consumer Debit / Prepaid</p> <p>Limited to: Fast Food, Video Rental Stores, Postal Services: Government only, Transportation, Convenience Stores, Parking Lots/Garages, Movie Theaters, Car Washes, Dry Cleaners, Laundry Services, News Deales and Newstands, Bridge and Road Fees/Tolls</p>	<p>Debit: 0.05% + \$0.22 Prepaid: 0.05% + \$0.22</p>
Emerging Market Debit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ 10% Authorization transaction amount tolerance</li> </ul>	<p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Insurance Agencies, Cable, Passenger Railways, Transportation : Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees and Tolls</p>	<p>Debit: 0.80% + \$0.25 Prepaid: 0.80% + \$0.25</p>
Emerging Market Gov/Edu Debit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ 10% Authorization transaction amount tolerance</li> </ul>	<p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Government, Schools and Colleges</p>	<p>Debit 0.65 + \$0.15 Debit CAP 0.00% + \$2.00</p>

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 rates
<p align="center">Petroleum - CAT/AFD Debit</p>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request except transponder transactions</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ CAT Level indicator of 1 or 2 must be present</li> </ul>	<p>Card Types: Consumer Debit / Prepaid</p> <p>Limited to: Automated Fuel Dispensers</p>	<p>Debit: 0.70% + \$0.17 Prepaid: 0.70% + \$0.17</p>
<p align="center">Petroleum - Service Station Debit</p>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request except transponder transactions</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 1 day of transaction</li> </ul>	<p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Service Stations</p>	<p>Debit: 0.70% + \$0.17 Prepaid: 0.70% + \$0.17</p>
<p align="center">Service Industries Incentive Program (SIIP)</p>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 10% Authorization transaction amount tolerance</li> <li>▪ Recurring Payment indicator in Authorization and Settlement</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Cable and Telecommunication Services merchants</p>	<p>1.15% + \$0.05 (all card types)</p>
<p align="center">Lodging /Auto Rental (Formerly TIPS )</p>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Settlement Detail Addendum Data</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, World, Enhanced, Prepaid, and Debit</p> <p>Limited to Hotel, Car Rental and Cruise Line</p>	<p>Credit: 1.58% + \$0.10 World: 2.30% + \$0.10 Enhanced: 1.80% + \$0.10 Debit: 1.15% + \$0.15 Prepaid: 1.15% + \$0.15</p>

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 rates
Passenger Transport	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 8 days of transaction</li> <li>▪ Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in Settlement</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, and Enhanced cards</p> <p>Limited to: Airline and Passenger Railway merchants</p>	<p>Credit: 1.75% + \$0.10                      Debit: 1.60% + \$0.15                      Prepaid: 1.60% + \$0.15                      Enhanced: 1.90% + \$0.10</p>
Convenience Purchase Base	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions)</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Limousines/Taxicabs must be \$25.00 or less</li> <li>▪ 10% Authorization to transaction tolerance on Convenience Stores and Movie Theaters</li> <li>▪ Convenience Stores and Movie Theaters are exempt from a transaction amount tolerance if transaction is less than or equal to \$10.00</li> <li>▪ Limousines/Taxicabs and Fast Food are exempt from the transaction tolerance</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit including Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Variety Stores, Fast Food, Convenience Stores, Limousines/Taxicabs and Movie Theaters</p>	<p>Credit: 1.90% + \$0.00                      Enhanced: 1.90% + \$0.00                      World: 2.00% + \$0.00                      World Elite: 2.00% + \$0.00                      High Value: 2.00% + \$0.00</p>
T&E	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Must be T&amp;E MCC Code (excludes Airline MCCs for World Elite and High Value)</li> <li>▪ Level III<sup>4</sup> data is required</li> </ul>	<p>Card Types: U.S. Issued World MasterCard, World Elite, and High Value</p>	<p>World: 2.30% + \$0.10                      World Elite: 2.75% + \$0.10                      High Value: 2.75% + \$0.10</p>
T&E Large Ticket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Must be T&amp;E MCC Code</li> <li>▪ Transaction must be greater than \$2500.00</li> <li>▪ Level III<sup>4</sup> data is required</li> </ul>	<p>Card Types: U.S. Issued World Elite and World High Value</p>	<p>2.00% + \$0.00 (all card types)</p>



**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 rates
Airline	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ MCC Code must be an Airline MCC: 3000-3299 and 4511</li> <li>▪ General ticket information and Itinerary Data in Settlement</li> </ul>	<p>Card Types: World Elite and World High Value                      Limited to: Airlines</p>	<p>2.30% + \$0.10 (all card types)</p>
Commercial Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ If present must contain a valid Banknet Reference Number and Banknet Date format must be MMDD</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, and Purchasing</p>	<p>Business: 2.95% + \$0.10  <i>Business Level 2: 3.11% + \$0.10</i>                      Business Level 3: 3.16% + \$0.10                      Business Level 4: 3.26% + \$0.10                      Large Market: 2.95% + \$0.10</p>
Commercial Data Rate I	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Fuel detail addendum data required for Fleet Cards at fuel locations</li> <li>▪ Level III<sup>4</sup> data is required for fleet, non-fuel purchases</li> <li>▪ Non-T&amp;E MCC</li> <li>▪ Card Acceptor Type and Tax ID must be provided</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, Purchasing, Debit Business and Debit PrePaid Business to Business</p>	<p>Business: 2.65% + \$0.10  <i>Business Level 2: 2.81% + \$0.10</i>                      Business Level 3: 2.86% + \$0.10                      Business Level 4: 2.96% + \$0.10                      Large Market: 2.65% + \$0.10</p>

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 rates
<p align="center">Commercial Data Rate II</p>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Magnetic card swipe must be passed in the authorization request for fleet at fuel</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Level II<sup>3</sup> Corporate Card data (All Commercial Cards except Fleet at fuel locations)</li> <li>▪ Fuel detail addendum data required for Fleet Cards at fuel locations</li> <li>▪ Level III<sup>4</sup> data is required for fleet, non-fuel purchases</li> <li>▪ Non-T&amp;E MCC</li> <li>▪ Card Acceptor Type and Tax ID must be provided</li> <li>▪ A valid tax amount is required, the amount must be greater than \$0.00, but no less than 0.1% - 30% of the transaction amount</li> </ul> <p>Note: Tax amount not required for Transportation, Bus Lines, Courier Services, Bridge and Toll Fees, Schools and Universities, Charitable/Social Service Organizations, Religious Organizations, Court Costs, Fines, Tax Payments, Government Services and Government Postal Services, Fuel or Commercial card account ranges used at fuel locations: Marinas, Service Stations, AFD, Convenience Stores, Fuel Dealers</p>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, Purchasing, Debit Business and Debit PrePaid Business to Business</p>	<p>Business: 2.00% + \$0.10  <i>Business Level 2: 2.16% + \$0.10</i>                      Business Level 3: 2.21% + \$0.10                      Business Level 4: 2.31% + \$0.10</p> <p>Large Market: 2.50% + \$0.10</p>
<p align="center">Commercial Data Rate II Petroleum</p>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Magnetic card swipe must be passed in the authorization request for fleet at fuel</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Level II<sup>3</sup> Corporate Card data (All Commercial Cards except Fleet at fuel locations)</li> <li>▪ Fuel detail addendum data required for Fleet Cards at fuel locations</li> <li>▪ Level III<sup>4</sup> data is required for fleet, non-fuel purchases</li> <li>▪ Card Acceptor Type and Tax ID must be provided</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, Purchasing, Debit Business and Debit PrePaid Business to Business</p> <p>Limited to: Marinas, Service Stations, Automated Fuel Dispensers, Fuel Dealers and Truck Stop transactions</p>	<p>Business: 2.00% + \$0.10  <i>Business Level 2: 2.16% + \$0.10</i>                      Business Level 3: 2.21% + \$0.10                      Business Level 4: 2.31% + \$0.10</p> <p>Large Market: 2.05% + \$0.10</p>
<p align="center">Commercial Data Rate III</p>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Level II<sup>3</sup> &amp; Level III<sup>4</sup> Corporate Card data</li> <li>▪ Non-T&amp;E MCC</li> <li>▪ Card Acceptor Type and Tax ID must be provided</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, Purchasing, Debit Business and Debit PrePaid Business to Business</p> <p>Excluded: Fleet Cards at fuel locations</p>	<p>Business: 1.75% + \$0.10  <i>Business Level 2: 1.91% + \$0.10</i>                      Business Level 3: 1.96% + \$0.10                      Business Level 4: 2.06% + \$0.10</p> <p>Large Market: 1.80% + \$0.10</p>

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 rates
<p align="center">Commercial T&amp;E Rate I</p>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 8 days of transaction for Airlines; 2 Days for all other MCCs</li> <li>▪ T&amp;E Merchants</li> <li>▪ General ticket information required for airlines and passenger railways</li> <li>▪ Card Acceptor Type and Tax ID must be provided</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, Purchasing, Debit Business and Debit PrePaid Business to Business</p>	<p>Business: 2.50% + \$0.00  <i>Business Level 2: 2.66% + \$0.00</i>                      Business Level 3: 2.71% + \$0.00                      Business Level 4: 2.81% + \$0.10</p> <p>Large Market: 2.70% + \$0.00</p>
<p align="center">Commercial T&amp;E Rate II</p>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 8 days of transaction for Airlines; 2 Days for all other MCCs</li> <li>▪ T&amp;E Merchant (Restaurants not eligible)</li> <li>▪ Industry Specific T&amp;E II Addendum required</li> <li>▪ Card Acceptor Type and Tax ID must be provided</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, Purchasing, Debit Business and Debit PrePaid Business to Business</p>	<p>Business: 2.35% + \$0.10  <i>Business Level 2: 2.51% + \$0.10</i>                      Business Level 3: 2.56% + \$0.10                      Business Level 4: 2.66% + \$0.10</p> <p>Large Market: 2.55% + \$0.10</p>

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 rates
<p align="center">Commercial T&amp;E Rate III</p>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 8 days of transaction for Airlines; 2 Days for all other MCCs,</li> <li>▪ T&amp;E Merchant (Restaurants not eligible)</li> <li>▪ Industry Specific T&amp;E II and T&amp;E III Addendum required</li> <li>▪ Card Acceptor Type and Tax ID must be provided</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, Purchasing, Debit Business and Debit PrePaid Business to Business</p>	<p>Business: 2.30% + \$0.10  <i>Business Level 2: 2.42% + \$0.10</i>                      Business Level 3: 2.51% + \$0.10                      Business Level 4: 2.61% + \$0.10</p> <p>Large Market: 2.50% + \$0.10                      Large Market (Airline): 2.43% + \$0.10</p>
<p align="center">Commercial Large Ticket I</p>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 25% Authorization to transaction tolerance amount</li> <li>▪ Bars, Fast Food , eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance</li> <li>▪ Level II<sup>3</sup> Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations)</li> <li>▪ Level III<sup>4</sup> Purchasing Card Data</li> <li>▪ Level III<sup>4</sup> data is required for fleet, non-fuel purchases</li> <li>▪ Fuel detail addendum data required for Fleet Cards at fuel locations</li> <li>▪ The transaction amount must be greater than \$7,255.00 - <del>\$25,000</del>-\$24,999.99</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Purchasing, Debit Business and Debit PrePaid Business to Business</p> <p>Limited: Non-T&amp;E MCC, excluding Lodging MCCs</p> <ul style="list-style-type: none"> <li>• Only the following products qualify for lodging MCCs</li> <li>• MasterCard Corporate Executive Card</li> <li>• Fleet</li> <li>• Global Certified Corporate</li> <li>• MasterCard Purchasing Card</li> <li>• Corporate World</li> <li>• Corporate World Elite</li> </ul>	<p>Business: 1.25% + \$40.00                      Business Lodging: 2.30% + \$0.10  <i>Business Level 2: 1.36% + \$40.00</i>                      Business Level 3: 1.41% + \$40.00                      Business Level 4: 1.51% + \$40.00                      Business Lodging Debit: 2.30% + \$0.10</p> <p>Large Market: 1.25% + \$40.00</p>
<p align="center">Commercial Large Ticket II</p>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 25% Authorization to transaction tolerance amount</li> <li>▪ Bars, Fast Food , eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance</li> <li>▪ Level II<sup>3</sup> Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) (Customer Code not required for Business or Corporate Cards)</li> <li>▪ Level III<sup>4</sup> Purchasing Card Data</li> <li>▪ Level III<sup>4</sup> data is required for fleet, non-fuel purchases</li> <li>▪ The transaction amount must be greater than \$25,000 - <del>\$100,000</del>-\$99,999.99</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Purchasing, Debit Business and Debit PrePaid Business to Business</p> <p>Limited: Non-T&amp;E MCC, excluding Lodging MCCs</p> <ul style="list-style-type: none"> <li>• Only the following products qualify for lodging MCCs</li> <li>• MasterCard Corporate Executive Card</li> <li>• Fleet</li> <li>• Global Certified Corporate</li> <li>• MasterCard Purchasing Card</li> <li>• Corporate World</li> <li>• Corporate World Elite</li> </ul>	<p>Business: 1.20% + \$40.00                      Business Lodging: 2.30% + \$0.10  <i>Business Level 2: 1.36% + \$40.00</i>                      Business Level 3: .41% + \$40.00                      Business Level 4: 1.51% + \$40.00                      Business Lodging Debit: 2.30% + \$0.10</p> <p>Large Market: 1.20% + \$60.00</p>

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 rates
Commercial Large Ticket III	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 25% Authorization to transaction tolerance amount</li> <li>▪ Bars, Fast Food, eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance</li> <li>▪ Level II<sup>3</sup> Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) (Customer Code not required for Business or Corporate Cards)</li> <li>▪ Level III<sup>4</sup> Purchasing Card Data</li> <li>▪ Level III<sup>4</sup> data is required for fleet, non-fuel purchases</li> <li>▪ Card Acceptor Type and Tax ID required for Fleet Cards at fuel locations</li> <li>▪ The transaction amount must be a minimum of \$100,000 or greater</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Purchasin, Debit Business and Debit PrePaid Business to Business</p> <p>Limited: Non-T&amp;E MCC, excluding Lodging MCCs Only the following products qualify for lodging MCCs</p> <ul style="list-style-type: none"> <li>• MasterCard Corporate Executive Card</li> <li>• Fleet</li> <li>• Global Certified Corporate</li> <li>• MasterCard Purchasing Card</li> <li>• Corporate World</li> <li>• Corporate World Elite</li> </ul>	<p>Business: 1.20% + \$40.00 Business Lodging: 2.30% + \$0.10 <i>Business Level 2: 1.36% + \$40.00</i> Business Level 3: .41% + \$40.00 Business Level 4: 1.51% + \$40.00 Business Lodging Debit: 2.30% + \$0.10</p> <p>Large Market: 1.15% + \$80.00</p>
Commercial Payments Account Tier 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: <del>\$7,255.00</del> \$7,255.01 - \$25,000.00</li> <li>▪ Transaction settled in <del>2</del> 1 day</li> <li>▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present</li> <li>▪ Non-face-to-face (Mail Order or Ecommerce)</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> </ul>	<p>Card Types: U.S. issued Commercial Credit - Commercial Payments Account and Prepaid Commercial Payments Account</p> <p>Excluded: Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p>	<p>1.20% + \$0.00 (all card types)</p>
Commercial Payments Account Tier 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$25,000.01 - \$100,000.00</li> <li>▪ Transaction settled in 2 days</li> <li>▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present</li> <li>▪ Non-face-to-face (Mail Order or Ecommerce)</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> </ul>	<p>Card Types: U.S. issued Commercial Credit - Commercial Payments Account and Prepaid Commercial Payments Account</p> <p>Excluded: Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p>	<p>1.00% + \$0.00 (all card types)</p>
Commercial Payments Account Tier 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$100,000.01 - \$500,000.00</li> <li>▪ Transaction settled in 2 days</li> <li>▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present</li> <li>▪ Non-face-to-face (Mail Order or Ecommerce)</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> </ul>	<p>Card Types: U.S. issued Commercial Credit - Commercial Payments Account and Prepaid Commercial Payments Account</p> <p>Excluded: Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p>	<p>0.90% + \$0.00 (all card types)</p>
Commercial Payments Account Tier 4	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$500,000.01 - \$1,000,000.00</li> <li>▪ Transaction settled in 2 days</li> <li>▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present</li> <li>▪ Non-face-to-face (Mail Order or Ecommerce)</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> </ul>	<p>Card Types: U.S. issued Commercial Credit - Commercial Payments Account and Prepaid Commercial Payments Account</p> <p>Excluded: Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p>	<p>0.80% + \$0.00 (all card types)</p>

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 rates
Commercial Payments Account Tier 5	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: greater than \$1,000,000.00</li> <li>▪ Transaction settled in 2 days</li> <li>▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present</li> <li>▪ Non-face-to-face (Mail Order or Ecommerce)</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> </ul>	<p>Card Types: U.S. issued Commercial Credit - Commercial Payments Account and Prepaid Commercial Payments Account</p> <p>Excluded: Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p>	0.70% + \$0.00 (all card types)
Commercial Large Ticket I MPG Tier 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: less than \$7,255.00</li> <li>▪ Transaction settled in <math>\geq</math> 1 day</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> <li>▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present</li> <li>▪ Invoice Number</li> <li>▪ Level II<sup>3</sup> Corporate Card Data</li> </ul>	<p>Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, &amp; Public Sector Commercial Cards</p> <p>Limited: Non-T&amp;E MCC; MasterCard Payment Gateway (MPG) transactions only</p>	1.20% + \$0.00 (all card types)
Commercial Large Ticket I MPG Tier 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$7,255.01 - \$100,000.00</li> <li>▪ Transaction settled in <math>\geq</math> 1 day</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> <li>▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present</li> <li>▪ Invoice Number</li> <li>▪ Level II<sup>3</sup> Corporate Card Data</li> </ul>	<p>Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, &amp; Public Sector Commercial Cards</p> <p>Limited: Non-T&amp;E MCC; MasterCard Payment Gateway (MPG) transactions only</p>	1.00% + \$0.00 (all card types)
Commercial Large Ticket I MPG Tier 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$100,000.01 - \$500,000.00</li> <li>▪ Transaction settled in <math>\geq</math> 1 day</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> <li>▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present</li> <li>▪ Invoice Number</li> <li>▪ Level II<sup>3</sup> Corporate Card Data</li> </ul>	<p>Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, &amp; Public Sector Commercial Cards</p> <p>Limited: Non-T&amp;E MCC; MasterCard Payment Gateway (MPG) transactions only</p>	0.90% + \$0.00 (all card types)
Commercial Large Ticket I MPG Tier 4	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$500,000.01 - \$1,000,000.00</li> <li>▪ Transaction settled in <math>\geq</math> 1 day</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> <li>▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present</li> <li>▪ Invoice Number</li> <li>▪ Level II<sup>3</sup> Corporate Card Data</li> </ul>	<p>Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, &amp; Public Sector Commercial Cards</p> <p>Limited: Non-T&amp;E MCC; MasterCard Payment Gateway (MPG) transactions only</p>	0.80% + \$0.00 (all card types)

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2017 rates
Commercial Large Ticket I MPG Tier 5	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: greater than \$1,000,000.00</li> <li>▪ Transaction settled in <math>\geq</math> 1 day</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> <li>▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present</li> <li>▪ Invoice Number</li> <li>▪ Level II<sup>3</sup> Corporate Card Data</li> </ul>	<p>Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, &amp; Public Sector Commercial Cards</p> <p>Limited: Non-T&amp;E MCC; MasterCard Payment Gateway (MPG) transactions only</p>	0.70% + \$0.00 (all card types)
Interregional Consumer Standard (ISI)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> </ul>	Card Types: Non- U.S. Issued Consumer Credit, Premium, and Super Premium Card	Credit: 2.45% + \$0.00 Diners: 2.45% + \$0.00 Premium: 2.70% + \$0.00 Super Premium: 2.83% + \$0.00
Interregional Consumer Electronic (IEI)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Valid Banknet Reference Number and Banknet Date (U.S. only) all others if Banknet Date is present it must be in the valid format MMDD</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 4 days of transaction</li> <li>▪ 10% Authorization amount transaction tolerance for transactions acquired in the U.S. region only</li> </ul>	<p>Card Types: Non- U.S. Issued Consumer Credit, Premium, and Super Premium Card</p> <p>Excludes: Automated Fuel Dispenser and Direct Marketing MCCs</p>	Credit: 1.95% + \$0.00 Diners: 1.95% + \$0.00 Premium: 2.70% + \$0.00 Super Premium: 2.83% + \$0.00
Interregional Full UCAF	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within 4 days of transaction</li> <li>▪ Must include a CAT level indicator of a 6</li> <li>▪ UCAF Status Indicator must = 2</li> <li>▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization</li> </ul>	Card Types: Non- U.S. Issued Consumer Credit, Debit and Prepaid, Premium, and Super Premium Card	Credit: 2.39% + \$0.00 Premium: 2.70% + \$0.00 Super Premium: 2.83% + \$0.00
Interregional Merchant UCAF	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Settlement within <math>\leq</math> 4 days of transaction</li> <li>▪ Must include a CAT level indicator of a 6</li> <li>▪ UCAF Status Indicator must = 1</li> <li>▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization</li> </ul>	Card Types: Non- U.S. Issued Consumer Credit, Debit and Prepaid, Premium, and Super Premium Card	Credit: 2.299% + \$0.00 Premium: 2.70% + \$0.00 Super Premium: 2.83% + \$0.00
Interregional Commercial Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Card Acceptor Type and Tax ID required for U.S. Merchant locations</li> </ul>	Card Types: Non- U.S. Issued Commercial and Super Premium Cards Excludes: Purchasing and Fleets cards for transactions acquired in the U.S. Region	2.85% + \$0.00

**MasterCard Transactions**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Spring 2017 rates</b>
Interregional Purchasing Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ For transactions acquired in the U.S. region, Corporate Card Common Data Requirements are required</li> </ul>	Card Types: Non- U.S. Issued Purchasing Cards	2.85% + \$0.00
Interregional Purchasing Large Ticket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Card Acceptor Tax ID</li> <li>▪ Card Acceptor Type</li> <li>▪ Non-T&amp;E MCC</li> </ul>	Card Types: Non- U.S. Issued Purchasing/Fleet	Purchasing: 1.75% + \$30.00 Fleet: 1.75% + \$30.00
Interregional Purchasing Data Rate II	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 4 days of transaction</li> <li>▪ Level IP<sup>3</sup> purchasing data required (total tax amount is not required for commercial account range used at fuel locations – Marinas, Service Stations, AFD, Convenience Stores and Fuel Dealers)</li> </ul>	Card Types: Non- U.S. Issued Purchasing Cards	2.55% + \$0.00
Interregional Commercial Electronic card	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ The transaction must be authorized, the authorization code must be included in the settlement record</li> <li>▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD</li> <li>▪ Magnetic card swipe or contactless information must be passed in the authorization request except for internet transaction</li> <li>▪ Must contain an MCC other than one of the following: 5542, 5960 : 5969</li> <li>▪ For Internet transactions:                             <ul style="list-style-type: none"> <li>○ UCAF Status Indicator must equal 2</li> <li>○ CAT Level Indicator must be a 6</li> </ul> </li> </ul>	Card Types: Non- U.S. Issued Commercial Cards	2.85% + \$0.00
Interregional Humanitarian Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> </ul>	Card Types: Non- U.S. Issued Consumer Credit, Premium and Super Premium Card, Debit and Credit MasterCard Humanitarian Prepaid	

<sup>3</sup> Level II Data includes the entry of customer code, card acceptor type, tax ID and sales tax.

<sup>4</sup> Level III Data includes Level II data, line item detail, item description, item quantity, item unit of measure, extended item amount, product code, and debit or credit indicator.



## DISCOVER® NETWORK PREFACE

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

As a result, a portion of the rate that we charge you will depend on the type of transaction and the Interchange level at which the transaction is processed. In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by Discover® Network. This IQM identifies the primary qualification criteria for the various Interchange levels. In reviewing the IQM, please note the following:

- The IQM is only a summary of the primary qualification criteria established by Discover® Network for each Interchange level – it is not all inclusive. In the event of any ambiguity or conflict, the Interchange requirements established by Discover® Network will determine the Interchange level at which your transactions qualify.
- Some Interchange levels require that you utilize certain additional services such as Address Verification. Some Interchange levels also require that you transmit detailed transaction data such as order numbers or hotel folio numbers. Other Interchange levels require that you transmit certain indicators reflecting the nature of your transactions (such as an “E-Commerce indicator” for internet transactions).
- Interchange levels may also be restricted to merchants in certain Merchant Category Codes (“MCC”). If you wish to qualify for any such Interchange level, please call the Customer Service number listed on your monthly statement for more information about the particular MCC and the corresponding Interchange qualification criteria.
- In some cases, transactions may be processed at a more costly Interchange level solely as a result of the type of card that is presented. For example, commercial cards, among others, will generally downgrade from some Interchange levels.
- The information in the IQM should not be used to develop software or other interfaces for transmitting transactions as technical aspects of these requirements may be much more detailed than the summary presented. If you utilize terminals, software, services or equipment provided or configured by any third party, be aware that failure by these systems to correctly and accurately transmit information in the required formats may result in your transactions not qualifying for the most favorable Interchange levels.

### Card Sales Involving Consumer Cards

Discover® Network offers three Acquirer Interchange Program submission levels for Acquirer Interchange on Card Sales involving Consumer Cards:

- Prime Submission Level (PSL) Programs are for Card Sales that meet Discover® Network’s processing requirements described in the Operating Regulations.
  - A Card Sale must have a record of an approved or positive Authorization Response.
  - MCC listed on the Sales Data must not be Quasi-Cash or High Risk.
  - Eligibility and Card Sale criteria for a Prime Submission Level Program must be met.
  - Card Sale must be processed by Discover® Network within the specified number of days for the individual Prime Submission Level Program.
  - Acquirer must include Acquirer Interchange Program Code in Sales Data.
  - Card sale must not be an international card sale.
- Mid Submission Level (MSL) Programs are for Card Sales that do not meet all Prime Submission Level requirements, but do meet the MSL requirements.
  - A Card Sale must have a record of an approved or positive Authorization Response.
  - MCC listed on the Sales Data must not be High Risk.
  - Card Sale must be processed by Discover® Network within the specified number of days for the individual Mid Submission Level Program.
  - Acquirer must include Acquirer Interchange Program Code in Sales Data.
  - Card sale must not be an international card sale.
- Base Submission Level (BSL) Programs are for Card Sales that do not meet all MSL Program requirements.
  - All MCCs are eligible.
  - All POS Entry Modes are eligible.
  - Card Sale must be processed by Discover® Network within the specified number of days for the Base Submission Level Program.
  - Acquirer should include Acquirer Interchange Program Code in Sales Data.
  - Card sale must not be an international card sale.
- International Cash Advance Reimbursement

- Cash Reimbursement is a payment by Discover Network to the Acquirer for a Cash Advance transaction or Representment of a Cash Advance transaction or a payment by the Acquirer to Discover Network for a Chargeback or Reversal of a Cash Advance transaction. Cash Advance transactions are processed under the applicable Cash Reimbursement Program, set forth in Discover Rules and Regulations. Consequently, no additional eligibility criteria or validation tests apply to Cash Advance transactions.
- International Electronic (International is defined as a US merchant accepting a transaction from a card issued outside of the US)
  - Card Sale must be an International Card Sale
  - Card Sale must have an approved Authorization Response
  - MCC listed on the Sales Data must not be High Risk
  - Eligibility and Card Sale criteria for the individual International Submission Level Program must be met
  - Card Sale must be processed by Discover Network within the specified number of days for the individual International Submission Level Program
  - Acquirer must include Acquirer Interchange Program Code in Sales Data
- International Base
  - Card Sale must be an International Card Sale
  - All MCCs are eligible
  - All POS Entry Modes are eligible
  - Card Sale must be processed by Discover Network within the specified number of days for the International Base Submission Level Program
  - Acquirer should include Acquirer Interchange Program Code in Sales Data

#### **Adjustment Vouchers Involving Consumer Cards**

Discover® Network offers three Consumer Adjustment Voucher Programs for Acquirer Interchange on Card Credits or Refunds involving Consumer Cards:

- Consumer Card Products in Direct Marketing MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969
- Consumer Card Products in Passenger Transport MCCs 3000-3299, 4112, 4511
- Consumer Card Products in Non Direct Marketing / Passenger Transport MCCs or all others
- Card sale must not be an international card sale.

#### **Card Sales Involving Commercial Cards**

Discover® Network offers two Acquirer Interchange Program submission levels for Acquirer Interchange on Card Sales involving Commercial Cards:

- Commercial Electronic Level Program is for Card Sales that meet the Acquirer Interchange Program requirements
- Card Sale must have an approved Authorization Response.
  - MCC listed on the Sales Data must not be High Risk.
  - Card Sale must be processed by Discover® Network within the specified number of days.
  - Acquirer must include Acquirer Interchange Program Code in Sales Data.
- Commercial Base Submission Level Program is for Card Sales that do not meet the requirements for processing under the Commercial Electronic Level Program.
  - All MCCs are eligible.
  - All POS Entry Modes are eligible.
  - Card Sale must be processed by Discover® Network within the specified number of days for the Base Submission Level Program.
    - Acquirer should include Acquirer Interchange Program Code in Sales Data.
    - Card sale must not be an international card sale.

#### **Adjustment Vouchers Involving Commercial Cards**

Discover® Network offers one Commercial Adjustment Voucher Program for Acquirer Interchange on Card Credits or Refunds involving Commercial Cards:

- Commercial Card Products all MCCs
- Card sale must not be an international card sale.

#### **Acquirer Interchange Validation Tests**

To determine the qualification of each Card Sale Discover® Network may conduct one or more of the four validation tests described below. The validation tests confirm the following:

- Timeliness of submission of Sales Data
  - The number of Banking Days transpiring between the Card Sale date and the Processing Date
  - Processing date begins at 06:01am ET and ends at 06:00am ET the next day.

- Presence and contents of Track Data
  - The presence of CVV Data in the Track Data included in the Authorization Request
- MCC on Sales Data matches MCC on Authorization Request
  - MCCs must be the same in both the Card sale and the Authorization Request (Exception: Travel Agency MCC 4722, Airline MCC 4511 and all Unique Airline MCCs)
- Transaction amount on Sales Data matches the amount on Authorization Request
  - Sales Data amount compared to the Authorization Approved amount must match.
  - Tolerance requirement of 10% for all MCCs
  - Tolerance exception of 20% for Taxicab/Limousines MCC 4121 and Beauty/Barber Shops MCC 7230
  - The following MCCs are not subject to Transaction Amount Validation 3000-3299, 4112, 4511 – Passenger Transport 4411 – Steamship/Cruise Line, 5542 – Automated Fuel Pumps 5813 – Drinking Places/Bars, 3351-3441, 7512, 7513, 7519 – Car Rental 5541 – Service Stations 5812 – Eating Places and Restaurants 5814 – Fast Food Restaurants, 3501-3999, 7011, 7012 - Hotels

**Discover Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries	Spring 2017 Rates
PSL Recurring Payments	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>• Settlement within 1 day of authorization/transaction</li> <li>• 10% Authorization to transaction amount tolerance</li> <li>• Recurring Billing or Installment Payment Indicator</li> <li>• NRID</li> <li>• CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request</li> <li>• Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and , Prepaid</p> <p>Limited to: Child Care Services, Charitable/Social Service Organizations, Memberships, and Direct Marketing Subscription Sales</p> <p>Limited to debit and prepaid cards only: Cable, Satellite and Telecommunication Services</p>	<p>Core: 1.20% + \$0.05            Rewards: 1.20% + \$0.05            Premium: 1.20% + \$0.05            Premium Plus: 1.80% + \$0.05            Debit: 1.20% + \$0.05            Prepaid: 1.20% + \$0.05</p>
PSL Supermarkets/Warehouse Clubs	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance</li> <li>▪ Magnetic card swipe/contactless/chip must be passed in the authorization request</li> <li>▪ Settlement within 1 day of authorization/transaction</li> <li>▪ NRID</li> <li>▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request</li> <li>▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and , Prepaid</p> <p>Limited to: Supermarkets, Warehouse Clubs</p>	<p>Core: 1.40% + \$0.05            Rewards: 1.65% + \$0.05            Premium: 1.65% + \$0.05            Premium Plus: 1.90% + \$0.10            Debit: 1.10% + \$0.06            Prepaid: 1.10% + \$0.16</p>
PSL Emerging Markets	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance</li> <li>▪ Settlement within 2 days of authorization/transaction</li> <li>▪ NRID</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and , Prepaid</p> <p>Limited to: Payment Service Provider – Merchant Payment Transaction, Insurance Premiums, Cable/Satellite Services, Schools / Education Services, Direct Marketing, Fuel Dealers, Child Day Care Services and Charitable/Social Services</p>	<p>Core: 1.45% + \$0.05            Rewards: 1.45% + \$0.05            Premium: 1.45% + \$0.05            Premium Plus: 2.30% + \$0.10            Debit: 0.90% + \$0.20            Prepaid: 0.90% + \$0.20</p>
PSL Public Services	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance</li> <li>▪ Settlement within 2 days of authorization/transaction</li> <li>▪ NRID</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and , Prepaid</p> <p>Limited to: Government Services, Courts Costs, Government Fines, Tax Payments, Bail and Bond Payments, and Tolls and Bridge Fees.</p>	<p>Core: 1.55% + \$0.10            Rewards: 1.55% + \$0.10            Premium: 1.50% + \$0.10            Premium Plus: 1.55% + \$0.10            Premium Plus: 1.55% + \$0.10            Debit: 0.90% + \$0.20            Prepaid: 0.90% + \$0.20</p>

**Discover Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries	Spring 2017 Rates
PSL Express Services	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs)</li> <li>▪ Restaurants and Fast Food Restaurants are not subject to transaction amount validation</li> <li>▪ Magnetic card swipe/contactless/chip must be passed in the authorization request</li> <li>▪ For MCC 4121, transaction must be less than or equal to \$25.00</li> <li>▪ All other MCCs, transaction must be less than or equal to \$15.00</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul> </li> <li>▪ NRID</li> <li>▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request</li> <li>▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and , Prepaid</p> <p>Limited to: Convenience Stores, Commuter Passenger, Limousines and Taxicabs, Bus Lines, Tolls, Restaurants, Fast Food, Newsstands, Laundry Services, Dry Cleaners, Copy Services, Parking Lots and Garages, Car Washes, Movie Theaters and Video Rental Stores</p>	<p>Core: 1.95% + \$0.00                      Rewards: 1.95% + \$0.0                      Premium: 1.95% + \$0.00                      Premium Plus: 2.05% + \$0.00                      Debit: 1.80% + \$0.00                      Prepaid: 1.80% + \$0.00</p>
PSL Petroleum	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Magnetic card swipe/contactless/chip must be passed in the authorization request</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul> </li> <li>▪ NRID</li> <li>▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request</li> <li>▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and , Prepaid</p> <p>Limited to: Automated Fuel Dispensers, Service Stations</p>	<p>Core: 1.55% + \$0.05                      Rewards: 1.73% + \$0.05                      Premium: 1.73% + \$0.05                      Premium Plus: 1.73% + \$0.05                      Debit: 0.76% + \$0.16                      Prepaid: 0.76% + \$0.16</p>

**Discover Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries	Spring 2017 Rates
PSL Retail	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops)</li> <li>▪ Magnetic card swipe/contactless/chip must be passed in the authorization request</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul> </li> <li>▪ NRID</li> <li>▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request</li> <li>▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and , Prepaid</p> <p>Excludes the following: Supermarkets/Warehouse Clubs, Petroleum, Restaurants, Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Government Owned Gaming/Lottery, Real Estate and Insurance Merchants</p> <p>Steamship/Cruise Lines, Drinking Places (Alcoholic Beverages) and Digital Goods merchants are exempt from the transaction amount tolerance</p>	<p>Core: 1.56% + \$0.10                      Rewards: 1.71% + \$0.10                      Premium: 1.71% + \$0.10                      Premium Plus: 2.10% + \$0.10                      Debit: 1.10% + \$0.16                      Prepaid: 1.10% + \$0.16</p>
PSL Restaurants	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Magnetic card swipe/contactless/chip must be passed in the authorization request</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul> </li> <li>▪ NRID</li> <li>▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request</li> <li>▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and , Prepaid</p> <p>Limited to: Restaurants and Fast Food</p>	<p>Core: 1.56% + \$0.10                      Rewards: 1.90% + \$0.10                      Premium: 2.20% + \$0.10                      Premium Plus: 2.30% + \$0.10                      Debit: 1.10% + \$0.16                      Prepaid: 1.10% + \$0.16</p>
PSL Hotels/Car Rentals	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul> </li> <li>▪ NRID</li> <li>▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request</li> <li>▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and , Prepaid</p> <p>Limited to: Hotels/Car Rentals</p>	<p>Core: 1.58% + \$0.10                      Rewards: 1.90% + \$0.10                      Premium: 2.30% + \$0.10                      Premium Plus: 2.30% + \$0.10                      Debit: 1.35% + \$0.16                      Prepaid: 1.35% + \$0.16</p>

**Discover Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries	Spring 2017 Rates
PSL Passenger Transport	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 7 days of authorization/transaction</li> </ul> </li> <li>▪ NRID</li> <li>▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request</li> <li>▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Airlines, Passenger Railways</p>	<p>Core: 1.75% + \$0.10                      Rewards: 1.90% + \$0.10                      Premium: 2.30% + \$0.10                      Premium Plus: 2.30% + \$0.10                      Debit: 1.59% + \$0.16                      Prepaid: 1.59% + \$0.16</p>
PSL Card Not Present (excluding E-commerce/Internet)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> </ul> </li> <li>▪ AVS request in authorization                             <ul style="list-style-type: none"> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul> </li> <li>▪ NRID</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and , Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Government Owned Gaming/Lottery, Real Estate and Insurance Merchants</p> <p>Restaurant merchants are not eligible for the Card Not Present program for card sales involving Premium and Premium Plus Card products</p>	<p>Core: 1.87% + \$0.10                      Rewards: 1.97% + \$0.10                      Premium: 2.00% + \$0.10                      Premium Plus: 2.35% + \$0.10                      Debit: 1.62% + \$0.16                      Prepaid: 1.75% + \$0.20</p>
PSL E-commerce	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> </ul> </li> <li>▪ AVS request in authorization</li> <li>▪ Settlement within 1 day of authorization/transaction</li> <li>▪ POS Entry Mode must be 07–Electronic Commerce</li> <li>▪ NRID</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Government Owned Gaming/Lottery, Real Estate and Insurance Merchants</p> <p>Restaurant merchants are not eligible for the Card Not Present program or E-Commerce program for card sales involving Premium and Premium Plus Card products</p>	<p>Debit: 1.75% + \$0.20</p>
Key Entry	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops)</li> </ul> </li> <li>▪ Settlement within 1 day of authorization/transaction</li> <li>▪ Key entered transaction, card present</li> <li>▪ NRID</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Government Owned Gaming/Lottery, Real Estate and Insurance Merchants</p> <p>Restaurant merchants are not eligible for the Card Not Present program for card sales involving Premium and Premium Plus Card products</p> <p>Steamship/Cruise Lines, Drinking Places (Alcoholic Beverages) and Digital Goods merchants are exempt from the transaction amount tolerance</p>	<p>Core: 1.87% + \$0.10                      Rewards: 1.97% + \$0.10                      Premium: 2.00% + \$0.10                      Premium Plus: 2.15% + \$0.10                      Debit: 1.75% + \$0.16                      Prepaid: 1.75% + \$0.20</p>
PSL Utilities	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul> </li> <li>▪ NRID</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Utility merchants</p>	<p>Core: 0.00% + \$0.75                      Rewards: 0.00% + \$0.75                      Premium: 0.00% + \$0.75                      Premium Plus: 0.00% + \$0.75                      Debit: 0.00% + \$0.75                      Prepaid: 0.00% + \$0.75</p>

**Discover Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries	Spring 2017 Rates
PSL Real Estate	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 2 days of authorization/transaction</li> </ul> </li> <li>▪ NRID</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Real Estate merchants</p>	<p>Core: 1.10% + \$0.10                      Rewards: 1.10% + \$0.10                      Premium: 1.10% + \$0.10                      Premium Plus: 2.30% + \$0.10                      Debit: 1.10% + \$0.00                      Prepaid: 1.10% + \$0.00</p>
PSL Insurance	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 2 days of authorization/transaction Card Present and Card Not Present transactions are eligible</li> </ul> </li> <li>▪ NRID</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Insurance merchants</p>	<p>Core: 1.45% + \$0.05                      Rewards: 1.43% + \$0.05                      Premium: 1.43% + \$0.05                      Premium Plus: 2.30% + \$0.05                      Debit: 0.80% + \$0.25                      Prepaid: 0.80% + \$0.25</p>
Mid Submission Level	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops)</li> <li>▪ Not subject to transaction amount validation - Passenger Transport, Car Rentals, Hotels, Passenger Railways, Steamship/Cruise Lines, Service Stations, Automated Fuel Dispensers, Eating Places and Restaurants Drinking Places (Alcoholic Beverages), Fast Food Restaurants</li> </ul> </li> <li>▪ Settlement within 2 days of authorization/transaction, 7 days for Passenger Transport merchants</li> <li>▪ NRID</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Excludes the following: High Risk Direct Marketing</p> <p>Excludes the following for Premium and Premium Plus cards: Passenger Transport, Hotel/Car Rentals</p> <p>Note: Best rate program available for registered U.S. government owned lotteries, online casinos, and horse/dog racing transactions</p> <p>Steamship/Cruise Lines, Drinking Places (Alcoholic Beverages) and Digital Goods merchants are exempt from the transaction amount tolerance</p>	<p>Core: 2.40% + \$0.10                      Rewards: 2.40% + \$0.10                      Premium: 2.40% + \$0.10                      Premium Plus: 2.40% + \$0.10                      Debit: 1.80% + \$0.20                      Prepaid: 1.80% + \$0.20</p>
Base Submission Level	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> </ul>	<p>Card Types: U.S. Issued Commercial Credit, Debit, Regulated Debit, and Prepaid</p>	<p>Core: 2.95% + \$0.10                      Rewards: 2.95% + \$0.10                      Premium: 2.95% + \$0.10                      Premium Plus: 2.95% + \$0.10                      Debit: 1.89% + \$0.25                      Prepaid: 1.89% + \$0.25</p>



**Discover Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries	Spring 2017 Rates
Commercial Electronic	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops)</li> <li>▪ Not subject to transaction amount validation - Passenger Transport, Car Rentals, Hotels, Passenger Railways, Steamship/Cruise Lines, Service Stations, Automated Fuel Dispensers, Eating Places and Restaurants Drinking Places (Alcoholic Beverages), Fast Food Restaurants</li> </ul> </li> <li>▪ AVS request in authorization when Card Not Present (Excludes Emerging Markets, Insurance, Public Services, Hotels/Car Rentals, Passenger Transport)</li> <li>▪ Settlement within 7 days of authorization/transaction for Passenger Transport</li> <li>▪ Settlement within 2 days of authorization/transaction for Emerging Markets and Public Services</li> <li>▪ Settlement within 1 day of authorization/transaction for all other merchant types</li> <li>▪ NRID</li> <li>▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request</li> <li>▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions</li> </ul>	<p>Card Types: U.S. Issued Commercial Credit, Debit, Regulated Debit, and Prepaid</p> <p>Excludes the following: Utilities, High Risk</p> <p>Steamship/Cruise Lines, Drinking Places (Alcoholic Beverages) and Digital Goods merchants are exempt from the transaction amount tolerance</p>	2.30% + \$ 0.10

**Discover Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries	Spring 2017 Rates
Commercial Utilities	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul> </li> <li>▪ NRID</li> </ul>	Card Types: U.S. Issued Commercial Card , Debit, Regulated Debit and Prepaid Limited to: Utility merchants	0.00% + \$1.50
Commercial Base	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> </ul>	Card Types: U.S. Issued Commercial Card , Debit, Regulated Debit and Prepaid	2.95% + \$0.10
US Commercial Large Ticket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Sale amount must be greater than \$5,000.00</li> <li>▪ Settlement within 1 day of the transaction date</li> <li>▪ NRID</li> </ul>	Card Types: U.S. Issued Commercial Card , Debit, Regulated Debit and Prepaid Limited to specific business-to-business MCCs	0.90% + \$20.00 (all card types)
International Base	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Must be an International Card Sale</li> </ul> </li> </ul>	Card Types: Non-U.S. Issued Consumer Core, Rewards, Premium, and Debit cards	2.20% + \$0.10 (all card types)
International Electronic	<ul style="list-style-type: none"> <li>▪ U.S. Merchant                             <ul style="list-style-type: none"> <li>▪ Must be an International Card Sale</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Must be magnetic swipe/contactless/chip read, Card Present environment</li> <li>▪ Settlement within 4 day of authorization/transaction</li> </ul> </li> <li>▪ Settlement within 7 days of authorization/transaction for Passenger Transport</li> <li>▪ NRID</li> <li>▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request</li> <li>▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions</li> </ul>	Card Types: Non-U.S. Issued Consumer Core, Rewards, Premium, and Debit cards  Excludes: High Risk Merchants	1.86% + \$0.00 (all card types)

PalPal In-Store Transactions			
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Rates
Government	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Card Present</li> <li>▪ Mobile In-Store Payment Code</li> <li>▪ Settlement within 2 days of authorization/transaction</li> </ul>	Card Type: PayPal Mobile In-Store Payment Limited to: Commuter Transport/Ferries, Passenger Railways, Tolls/Bridge Fees, Court Costs, Including Alimony and Child Support - Courts of Law, Fines - Government Administrative Entities, Tax Payments - Government Agencies, Government Services (Not Elsewhere Classified), Postal Services - Government Only, U.S. Federal Government Agencies or Departments	1.35% \$0.05
Lodging and Auto Rental	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Card Present</li> <li>▪ Mobile In-Store Payment Code</li> <li>▪ Settlement within 1 days of authorization/transaction</li> </ul>	Card Type: PayPal Mobile In-Store Payment Limited to: Car Rental, Cruise Lines, Hotels, Motels, and Resorts, Car Rental Agencies, Truck/Utility Trailer Rentals, Recreational Vehicle Rentals	1.90% \$0.10
Passenger Transport	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Card Present</li> <li>▪ Mobile In-Store Payment Code</li> <li>▪ Settlement within 2 days of authorization/transaction</li> </ul>	Card Type: PayPal Mobile In-Store Payment Limited to: Airlines	1.90% \$0.10
Petroleum	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Card Present</li> <li>▪ Mobile In-Store Payment Code</li> <li>▪ Settlement within 1 days of authorization/transaction</li> </ul>	Card Type: PayPal Mobile In-Store Payment Limited to: Automated Fuel Dispensers, Service Stations	1.50% \$0.10
Restaurant	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Card Present</li> <li>▪ Mobile In-Store Payment Code</li> <li>▪ Settlement within 1 days of authorization/transaction</li> </ul>	Card Type: PayPal Mobile In-Store Payment Limited to: Eating Places, Restaurants and Fast Food Restaurants	1.85% \$0.05
Retail	U.S. Merchant <ul style="list-style-type: none"> <li>▪ Card Present</li> <li>▪ Mobile In-Store Payment Code</li> <li>▪ Settlement within 1 days of authorization/transaction</li> </ul>	Card Type: PayPal Mobile In-Store Payment Excludes the following: Airlines, Car Rental, Commuter Transport/Ferries, Passenger Railways, Cruise Lines, Tourist Attractions and Exhibits Tolls/Bridge Fees, Utilities, Wholesale Clubs, Grocery Stores, Supermarkets, Automated Fuel Dispensers, Service Stations, Restaurants, Eating Places and Restaurants, Drinking Places, Fast Food Restaurants, Hotels, Motels, and Resorts, Car Rental Agencies, Truck/Utility Trailer Rentals, Recreational Vehicle Rentals, Court Costs, Including Alimony and Child Support - Courts of Law, Fines - Government Administrative Entities, Tax Payments - Government Agencies, Government Services (Not Elsewhere Classified), Postal Services - Government Only, U.S. Federal Government Agencies or Departments	1.55% \$0.10
Small Ticket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Card Present</li> <li>▪ Mobile In-Store Payment Code</li> <li>▪ Settlement within 1 days of authorization/transaction</li> <li>▪ Transaction amount less than or equal to \$25.00</li> </ul>	Card Type: PayPal Mobile In-Store Payment Limited to: Taxicabs/Limousines, Bus Lines, Tolls/Bridge Fees, Eating Places and Restaurants, Drinking Places, Fast Food Restaurants, Miscellaneous Food Stores - Convenience Stores and Specialty Markets, News Dealers and Newsstands, Laundries, Dry Cleaners, Parking Lots, Garages, Car Washes, Motion Picture Theaters	1.70% \$0.02
Supermarket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Card Present</li> <li>▪ Mobile In-Store Payment Code</li> <li>Settlement within 1 days of authorization/transaction</li> </ul>	Card Type: PayPal Mobile In-Store Payment Limited to: Grocery Stores, Supermarkets	1.50% \$0.05

PalPal In-Store Transactions			
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Rates
Utilities	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Card Present</li> <li>▪ Mobile In-Store Payment Code</li> <li>▪ Settlement within 1 days of authorization/transaction</li> </ul>	Card Type: PayPal Mobile In-Store Payment Limited to: Utilities	0.00% \$0.75
Warehouse Club	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Card Present</li> <li>▪ Mobile In-Store Payment Code</li> <li>▪ Settlement within 1 days of authorization/transaction</li> </ul>	Card Type: PayPal Mobile In-Store Payment Limited to: Wholesale Clubs	1.10% \$0.05
Mid Acceptance	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Card Present</li> <li>▪ Mobile In-Store Payment Code</li> <li>▪ Settlement within 2 days of authorization/transaction</li> </ul>	Card Type: PayPal Mobile In-Store Payment Excludes the following: Airlines, Commuter Transport/Ferries, Passenger Railways, Tolls/Bridge Fees, Court Costs, Including Alimony and Child Support - Courts of Law, Fines - Government Administrative Entities, Tax Payments - Government Agencies, Government Services (Not Elsewhere Classified), Postal Services - Government Only, U.S. Federal Government Agencies or Departments	2.40% \$0.10
Maximum Acceptance	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> </ul>	Card Type: PayPal Mobile In-Store Payment	2.90% \$0.10

Note: PayPal does not permit the following transaction types for their in-store payments program: Internet, mail order, key-entered, cash type transactions including cashover, cash advance, and quasi cash, and international and non U.S. currency transactions.

## Star Signature Debit Preface

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

As a result, a portion of the rate that we charge you will depend on the type of transaction and the Interchange level at which the transaction is processed. In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by the Star Debit Network. This IQM identifies the primary qualification criteria for the various Interchange levels. In reviewing the IQM, please note the following:

- The IQM is only a summary of the primary qualification criteria established by the Star Debit Network for each Interchange level – it is not all inclusive. In the event of any ambiguity or conflict, the Interchange requirements established by the Card Organizations will determine the Interchange level at which your transactions qualify.

### Star Signature Debit Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Grocery and Wholesale Clubs	<ul style="list-style-type: none"> <li>▪ U.S. and/or U.S. Territory Merchant</li> <li>▪ Card Present; Magnetic card swipe/contactless/chip must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ One authorization permitted for each clearing transaction</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Merchant Name and Location must be present in both authorization and clearing</li> </ul>	Limited to: Grocery / Supermarket and Wholesale Club
Petroleum Service Station	<ul style="list-style-type: none"> <li>▪ U.S. and/or U.S. Territory Merchant</li> <li>▪ Card Present; Magnetic card swipe/contactless/chip must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ One authorization permitted for each clearing transaction</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Merchant Name and Location must be present in both authorization and clearing</li> </ul>	Limited to: Service Station
Petroleum AFD	<ul style="list-style-type: none"> <li>▪ U.S. and/or U.S. Territory Merchant</li> <li>▪ Card Present; Magnetic card swipe/contactless/chip must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ CAT Indicator</li> <li>▪ One authorization permitted for each clearing transaction, which includes \$1.00 authorization request and purchase amount not to exceed \$100</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Merchant Name and Location must be present in both authorization and clearing</li> </ul>	Limited to: Automated Fuel Dispenser
Retail F2F	<ul style="list-style-type: none"> <li>▪ U.S. and/or U.S. Territory Merchant</li> <li>▪ Card Present; Magnetic card swipe/contactless/chip must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> </ul>	<p>Excludes: Restaurants, Fast Food, Supermarkets, Automated Fuel Dispensers and Service Stations, Travel Services, and Direct Marketing</p> <p><b>NOTE:</b> Only the following tip accepting industries may use the pre- authorization/pre-authorization completion for transactions submitted in Retail F2F:</p> <ul style="list-style-type: none"> <li>• Taxicabs and Limousines</li> </ul>

Star Signature Debit Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
	<ul style="list-style-type: none"> <li>▪ One Authorization permitted for each clearing transaction</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Merchant Name and Location must be present in both authorization and clearing</li> </ul>	<ul style="list-style-type: none"> <li>• Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques</li> <li>• Beauty and Barber Salons</li> <li>• Health and Beauty Spas</li> </ul>
F2F Key Entry	<ul style="list-style-type: none"> <li>▪ U.S. and/or U.S. Territory Merchant</li> <li>▪ Card present, key entered transaction</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ One Authorization permitted for each clearing transaction</li> </ul>	<p>Excludes: Automated Fuel Dispensers and Direct Marketing</p> <p><b>NOTE:</b> Only the following tip accepting or travel service industries may use the pre-authorization/pre-authorization completion for transactions submitted in F2F/Key Entry:</p>
Restaurant	<ul style="list-style-type: none"> <li>▪ U.S. and/or U.S. Territory Merchant</li> <li>▪ Card Present; Magnetic card swipe/contactless/chip must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ One Authorization permitted for each clearing transaction</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Merchant Name and Location must be present in both authorization and clearing</li> </ul>	<p>Limited to: Eating Places, Restaurants and Fast Food Restaurants</p>
eCommerce	<ul style="list-style-type: none"> <li>▪ U.S. and/or U.S. Territory Merchant</li> <li>▪ Card not present, key entered transaction</li> <li>▪ Valid E-Commerce Indicator</li> <li>▪ One authorization permitted for each clearing transaction unless clearing/completion identified with multiple clearing transaction number/count for split shipment orders</li> <li>▪ Settlement within 7 days of transaction (authorization)</li> <li>▪ AVS or CVI-2 requested and valid response code must be present</li> <li>▪ Merchant Name must be populated</li> <li>▪ Customer Service Phone Number or URL must be populated in the Merchant City of the merchant location field</li> <li>▪ Merchant Purchase Number value must be populated in the Purchase Identifier field in the clearing message</li> </ul>	<p>Excludes: Government, Education, Charity, Tax Payment, Utility, Service Industries, and Travel Services</p>
Card Not Present (Non-eCommerce)	<ul style="list-style-type: none"> <li>▪ U.S. and/or U.S. Territory Merchant</li> <li>▪ Card present, key entered transaction</li> <li>▪ One authorization permitted for each clearing transaction unless clearing/completion identified with multiple clearing transaction number/count for split shipment orders</li> <li>▪ Settlement within 7 days of transaction (authorization)</li> <li>▪ AVS or CVI-2 requested and valid response code must be present</li> <li>▪ Merchant Name must be populated</li> <li>▪ Customer Service Phone Number or URL must be populated in the Merchant City of the merchant location field</li> <li>▪ Merchant Purchase Number value must be populated in the Purchase Identifier field in the clearing message</li> </ul>	<p>Excludes: Government, Education, Charity, Tax Payment, Utility, Service Industries, and Travel Services</p>
Bill Pay Utility	<ul style="list-style-type: none"> <li>▪ U.S. and/or U.S. Territory Merchant</li> <li>▪ Must qualify for one of the following programs:                             <ul style="list-style-type: none"> <li>○ Retail F2F</li> <li>○ F2F/Key Entry (AVS or CVI-2 is not required)</li> <li>○ CNP non-eCommerce (AVS or CVI-2 is not required)</li> <li>○ eCommerce program (AVS or CVI-2 is not required)</li> </ul> </li> <li>▪ Merchant Name and Location must be present in both authorization and clearing</li> <li>▪ Market indicator must represent Bill Pay</li> </ul>	<p>Limited to: Telecommunications/Phone, Cable, and Utilities - Electric, Gas, Heating Oil, Sanitary, Water</p>

Star Signature Debit Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Service Industries	<ul style="list-style-type: none"> <li>▪ U.S. and/or U.S. Territory Merchant</li> <li>▪ Must qualify for one of the following programs:                             <ul style="list-style-type: none"> <li>○ Retail F2F</li> <li>○ F2F/Key Entry (AVS or CVI-2 is not required)</li> <li>○ CNP non-eCommerce (AVS or CVI-2 is not required)</li> <li>○ eCommerce program (AVS or CVI-2 is not required)                                     <ul style="list-style-type: none"> <li>▪ Merchant Name and Location must be present in both authorization and clearing</li> </ul> </li> </ul> </li> </ul>	<p>Limited to: Direct Marketing, Fuel Dealers, Insurance, Real Estate Agents and Rentals, Education, Child Care Services, Charity, Government, and Tax Payment</p> <p><b>NOTE:</b> Direct Marketing - Insurance Services and Direct Marketing - Continuity/Subscription Merchant are ineligible for qualification for Service Industries Interchange Level using either Retail F2F or F2F/Key Entry qualification criteria.</p>
Travel Service Card Present	<ul style="list-style-type: none"> <li>▪ U.S. and/or U.S. Territory Merchant</li> <li>▪ Card Present; Magnetic card swipe/contactless/chip must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction                             <ul style="list-style-type: none"> <li>○ Transaction Date for Travel Service is defined as the date on which the transaction was conducted at the point-of-sale for Airlines and Railways, the Check-Out Date for Hotel and Cruise MCCs, or the Rental Return Date for Car Rental MCCs</li> </ul> </li> <li>▪ One Authorization permitted for each clearing transaction</li> <li>▪ Multiple authorizations are permitted, including incremental authorizations and authorization reversals to ensure authorization amount matches purchase amount                             <ul style="list-style-type: none"> <li>○ For Car Rental, Lodging, and Cruise Line, the Total Authorization Amount must be included in the clearing message and transaction amount in clearing must not exceed the total authorized amount by 15%</li> </ul> </li> <li>▪ Merchant Name and Location must be present in both authorization and clearing                             <ul style="list-style-type: none"> <li>▪ Purchase Identifier (Merchant Purchase Number) should represent the Airline/Rail Ticket Number, Hotel/Cruise Folio Number, or the Car Rental Agreement Number</li> </ul> </li> </ul>	<p>Limited to: Travel Service</p>
Travel Service Card Not Present	<ul style="list-style-type: none"> <li>▪ U.S. and/or U.S. Territory Merchant</li> <li>▪ Card not present, key entered transaction</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction                             <ul style="list-style-type: none"> <li>○ Transaction Date for Travel Service is defined as the date on which the transaction was conducted at the point-of-sale for Airlines and Railways, the Check-Out Date for Hotel and Cruise MCCs, or the Rental Return Date for Car Rental MCCs</li> </ul> </li> <li>▪ One authorization permitted for each clearing transaction unless clearing/completion identified with multiple clearing transaction number/count for split shipment orders</li> <li>▪ Multiple authorizations are permitted, including incremental authorizations and authorization reversals to ensure authorization amount matches purchase amount                             <ul style="list-style-type: none"> <li>○ For Car Rental, Lodging, and Cruise Line, the Total Authorization Amount must be included in the clearing message and transaction amount in clearing must not exceed the total authorized amount by 15%</li> </ul> </li> </ul>	<p>Limited to: Travel Service</p>

Star Signature Debit Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
	<ul style="list-style-type: none"> <li>▪ Merchant Name must be present in both authorization and clearing</li> <li>▪ Customer Service Phone Number or URL must be populated in the Merchant City of the Merchant Location field</li> <li>▪ Purchase Identifier (Merchant Purchase Number) should represent the Airline/Rail Ticket Number, Hotel/Cruise Folio Number, or the Car Rental Agreement Number</li> </ul>	
Small Ticket	<ul style="list-style-type: none"> <li>▪ U.S. and/or U.S. Territory Merchant</li> <li>▪ Transaction amount less than or equal to \$15.00</li> <li>▪ Card Present: Magnetic card swipe/contactless/chip must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ One Authorization permitted for each clearing transaction</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Merchant Name and Location must be present in both authorization and clearing</li> </ul>	<p>Excludes: Wire Transfers, Money Orders, Automated Fuel Dispensers, and Direct Marketing</p> <p><b>NOTE:</b> Only the following tip accepting industries may use the pre-authorization/ pre-authorization completion for transactions submitted in Small Ticket:</p> <ul style="list-style-type: none"> <li>▪ Taxicabs and limousines</li> <li>▪ Eating Places, Restaurants</li> <li>▪ Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques</li> <li>▪ Beauty and Barber Salons</li> <li>▪ Health and Beauty Spas</li> </ul>
Base	<ul style="list-style-type: none"> <li>▪ U.S. and/or U.S. Territory Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> </ul>	



**PIN DEBIT INTERCHANGE AND SWITCH FEES**

The fees in this table (or as more recently published by the Debit Networks) will be passed on to you and charged in addition to the processing fees paid to us and identified on your Fee Schedule. The amount charged for Interchange, which is paid to the banks that issued the Debit Cards, will be the lesser of (a) the face amount of the transaction multiplied by the percentage rate reflected in the Interchange Fee column plus any fix transaction amount, and (b) the Cap, if a Cap is set. Switch fees, which are paid to the PIN Debit Network, will be charged to addition to the Interchange Fee and the debit processing fee.

<b>PIN DEBIT INTERCHANGE NETWORK</b>	<b>INTERCHANGE LEVEL/INDUSTRY</b>	<b>INTERCHANGE FEES</b>	<b>CAP ON INTERCHANGE</b>	<b>NETWORK SECURITY FEE<sup>3</sup></b>	<b>SWITCH FEE</b>	<b>ANNUAL MERCHANT LOCATION FEE</b>
<b>ACCEL</b>	QSR (MCC 5814) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	(NONE)	\$0.04	\$8.00
	QSR (MCC 5814) TRANS \$15.01 OR >	1.00% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	(NONE)	\$0.04	\$8.00
	SUPERMARKET/GROCERY (MCC 5411, 5300) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	(NONE)	\$0.04	\$8.00
	SUPERMARKET/GROCERY (MCC 5411, 5300) TRANS \$15.01 OR >	\$0.29	(NONE)	(NONE)	\$0.04	\$8.00
	PETROLEUM (MCC 5541, 5542) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	(NONE)	\$0.04	\$8.00
	PETROLEUM (MCC 5541, 5542) TRANS \$15.01 OR >	0.80% OF GROSS TRANS AMOUNT + \$0.10	\$0.95	(NONE)	\$0.04	\$8.00
	RETAIL (ALL OTHER MCCs) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	(NONE)	\$0.04	\$8.00
	RETAIL (ALL OTHER MCCs) TRANS \$15.01 OR >	0.80% OF GROSS TRANS AMOUNT + \$0.14	(NONE)	(NONE)	\$0.04	\$8.00
	BILL PAYMENT – UTILITY	\$0.64 <sup>8</sup>	(NONE)	(NONE)	\$0.04	\$8.00
	BILL PAYMENT – TELECOM	0.65% OF GROSS TRANS AMOUNT + \$0.12 <sup>8</sup>	\$1.75	(NONE)	\$0.04	\$8.00
	BILL PAYMENT OTHER	0.60% OF GROSS TRANS AMOUNT + \$0.12 <sup>8</sup>	\$1.50	(NONE)	\$0.04	\$8.00
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	\$0.04	\$8.00
<b>ACCEL ADVANTAGE</b>	QSR (MCC 5814) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.08	(NONE)	(NONE)	\$0.04	\$8.00
	QSR (MCC 5814) TRANS \$15.01 OR >	1.00% OF GROSS TRANS AMOUNT + \$0.08	(NONE)	(NONE)	\$0.04	\$8.00
	SUPERMARKET/GROCERY (MCC 5411, 5300) TRANS \$15 OR <	\$0.29	(NONE)	(NONE)	\$0.04	\$8.00
	SUPERMARKET/GROCERY (MCC 5411, 5300) TRANS \$15.01 OR >	\$0.29	(NONE)	(NONE)	\$0.04	\$8.00
	PETROLEUM (MCC 5541, 5542) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.08	(NONE)	(NONE)	\$0.04	\$8.00
	PETROLEUM (MCC 5541, 5542) TRANS \$15.01 OR >	1.00% OF GROSS TRANS AMOUNT + \$0.08	(NONE)	(NONE)	\$0.04	\$8.00
	RETAIL (ALL OTHER MCCs) TRANS \$15 OR <	0.90% OF GROSS TRANS AMOUNT + \$0.225	(NONE)	(NONE)	\$0.04	\$8.00
	RETAIL (ALL OTHER MCCs) TRANS \$15.01 OR >	1.00% OF GROSS TRANS AMOUNT + \$0.08	(NONE)	(NONE)	\$0.04	\$8.00
	BILL PAYMENT – UTILITY	\$0.64 <sup>8</sup>	(NONE)	(NONE)	\$0.04	\$8.00
	BILL PAYMENT – TELECOM	0.65% OF GROSS TRANS AMOUNT + \$0.13 <sup>8</sup>	\$2.00	(NONE)	\$0.04	\$8.00
	BILL PAYMENT OTHER	0.65% OF GROSS TRANS AMOUNT + \$0.14 <sup>8</sup>	\$2.00	(NONE)	\$0.04	\$8.00
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	\$0.04	\$8.00

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE <sup>3</sup>	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
ACCEL ASSURANCE	QSR (MCC 5814) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.06	(NONE)	(NONE)	\$0.04	\$8.00
	QSR (MCC 5814) TRANS \$15.01 OR >	0.90% OF GROSS TRANS AMOUNT + \$0.13	(NONE)	(NONE)	\$0.04	\$8.00
	SUPERMARKET/GROCERY (MCC 5411, 5300) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.06	(NONE)	(NONE)	\$0.04	\$8.00
	SUPERMARKET/GROCERY (MCC 5411, 5300) TRANS \$15.01 OR >	\$0.20	(NONE)	(NONE)	\$0.04	\$8.00
	PETROLEUM (MCC 5541, 5542) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.06	\$0.95 CAP	(NONE)	\$0.04	\$8.00
	PETROLEUM (MCC 5541, 5542) TRANS \$15.01 OR >	0.07% OF GROSS TRANS AMOUNT + \$0.18	\$0.95 CAP	(NONE)	\$0.04	\$8.00
	RETAIL (ALL OTHER MCCs) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.06	(NONE)	(NONE)	\$0.04	\$8.00
	RETAIL (ALL OTHER MCCs) TRANS \$15.01 OR >	0.07% OF GROSS TRANS AMOUNT + \$0.18	\$0.45	(NONE)	\$0.04	\$8.00
	BILL PAYMENT – UTILITY	\$0.50 <sup>8</sup>	(NONE)	(NONE)	\$0.04	\$8.00
	BILL PAYMENT – TELECOM	0.5% OF GROSS TRANS AMOUNT + \$0.14 <sup>8</sup>	\$1.75	(NONE)	\$0.04	\$8.00
	BILL PAYMENT OTHER	0.4% OF GROSS TRANS AMOUNT + \$0.14 <sup>8</sup>	\$1.50	(NONE)	\$0.04	\$8.00
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	\$0.04	\$8.00
AFFN	QSR (MCC 5814)	1.15% OF GROSS TRANS AMOUNT + \$0.02	\$0.45	(NONE)	\$0.035	(NONE)
	SUPERMARKET (MCC 5411, 5300) REGULATED	\$0.22	(NONE)	(NONE)	\$0.035	(NONE)
	SUPERMARKET (MCC 5411, 5300) NON-REGULATED	\$0.23	(NONE)	(NONE)	\$0.035	(NONE)
	NATIONAL/MAJOR MERCHANTS (MCC 5331, 5912, 9399, 5310, 5499, 7511, 9402) TRANS < \$15	1.20% OF GROSS TRANS AMOUNT + \$0.02	(NONE)	(NONE)	\$0.035	(NONE)
	MAJOR MERCHANTS (MCC 5331, 5912, 9399, 5310, 5499, 7511, 9402) TRANS > OR = \$15	0.60% OF GROSS TRANS AMOUNT + \$0.10	\$0.50	(NONE)	\$0.035	(NONE)
	PETROLEUM (MCC 5541, 5542) TRANS > \$15	1.20% OF GROSS TRANS AMOUNT + \$0.02	(NONE)	(NONE)	\$0.035	(NONE)
	PETROLEUM (MCC 5541, 5542) TRANS < OR = \$15	1.20% OF GROSS TRANS AMOUNT + \$0.02	(NONE)	(NONE)	\$0.035	(NONE)
	RETAIL (ALL OTHER MCCs)	0.75% OF GROSS TRANS AMOUNT + \$0.12	\$0.90	(NONE)	\$0.035	(NONE)
	ALL OTHER REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	\$0.035	(NONE)
CREDIT UNION 24 (CU24)	QSR (5814, 5812)	1.25% OF GROSS TRANS AMOUNT + \$0.06	(NONE)	(NONE)	\$0.03	(NONE)
	SUPERMARKET (MCC 5411, 5300)	\$0.275	(NONE)	(NONE)	\$0.03	(NONE)
	PETROLEUM (MCC 5541, 5542, 7511)	0.80% OF GROSS TRANS AMOUNT + \$0.13	(NONE)	(NONE)	\$0.03	(NONE)
	RETAIL (ALL OTHER MCCs)	0.75% OF GROSS TRANS AMOUNT + \$0.165	(NONE)	(NONE)	\$0.03	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	\$0.03	(NONE)

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE <sup>3</sup>	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
<b>INTERLINK (INCLUDING PAVD)<sup>4</sup></b>	SUPERMARKET (MCC 5411)	\$0.30 (INCLUDING CASH BACK)	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)	(NONE)
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.15	\$0.95	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)	(NONE)
	RETAIL (ALL OTHER MCCs)	0.80% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)	(NONE)
	TRAVEL SERVICE (MCC 3000 to 3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011 & 7512)	1.19% + \$0.10 (INCLUDING CASH BACK)	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)	(NONE)
	BUSINESS DEBIT	1.70% + \$0.10	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)	(NONE)
	SMALL TICKET PIN-AUTHENTICATED CONSUMER PREPAID	1.60% OF GROSS TRANS AMOUNT + \$0.05	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)	(NONE)
<b>INTERLINK PREPAID (INCLUDING PAVD)<sup>4</sup></b>	SUPERMARKET (MCC 5411)	1.15% OF GROSS TRANS AMOUNT + \$0.15	\$0.35	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)	(NONE)
	PETROLEUM (MCC 5541, 5542)	1.15% OF GROSS TRANS AMOUNT + \$0.15	\$0.95	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)	(NONE)
	RETAIL (ALL OTHER MCCs)	1.15% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)	(NONE)
	COMMERCIAL PREPAID (VISA BUSINESS, VISA CORPORATE AND VISA PURCHASING PREPAID CARD TRANSACTIONS)	2.15% + \$0.10	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)	(NONE)
	TRAVEL SERVICE (MCC 3000 to 3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011 & 7512)	1.15% OF GROSS TRANS AMOUNT + \$0.15 (INCLUDING CASH BACK)	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)	(NONE)
	PIN AUTHENTICATED VISA COMMERCIAL PREPAID	2.15% OF GROSS TRANS AMOUNT + \$0.10	(NONE)	(NONE)	0.08% + \$0 0225 (MAX \$0.035)	(NONE)
<b>JEANIE</b>	QSR (MCC 5814)	1.55% OF GROSS TRANS AMOUNT + \$0.04 (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.035	\$9.00*
	PETROLEUM (MCC 5541 & 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.10	\$0.95	(NONE)	\$0.055	\$9.00*
	SUPERMARKET (MCC 5411, 5300)	\$0.26	(NONE)	(NONE)	\$0.055	\$9.00*
	RETAIL (ALL OTHER MCCs)	0.75% OF GROSS TRANS AMOUNT + \$0.14 (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.055	\$9.00*
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup> (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.055	\$9.00*
<b>JEANIE PREFERRED</b>	QSR (MCC 5814)	1.55% OF GROSS TRANS AMOUNT + \$0.04 (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.035	\$9.00*
	PETROLEUM (MCC 5541 & 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.10	\$0.95	(NONE)	\$0.055	\$9.00*
	SUPERMARKET (MCC 5411, 5300)	\$0.36	(NONE)	(NONE)	\$0.055	\$9.00*
	RETAIL (ALL OTHER MCCs)	0.80% OF GROSS TRANS AMOUNT + \$0.20 (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.055	\$9.00*
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup> (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.055	\$9.00*

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE <sup>3</sup>	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
<b>MAESTRO<sup>2</sup></b>	QSR (MCC 5499, 5541, 5542, 5814, 7832)	0.75% OF GROSS TRANS AMOUNT + \$0.17	\$0.95	(NONE)	\$0.025	(NONE)
	SUPERMARKET/WAREHOUSE (MCC 5411, 5300)	1.05% OF GROSS TRANS AMOUNT + \$0.15	\$0.35	(NONE)	\$0.025	(NONE)
	RETAIL (ALL OTHER MCCs)	0.90% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	(NONE)	\$0.025	(NONE)
	CROSS BORDER <sup>7</sup>	0.60% (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.025	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	\$0.025	(NONE)
<b>NETS NON-PREMIER</b>	QSR (MCC 5814)	1.55% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	(NONE)	\$0.04	(NONE)
	SUPERMARKET (MCC 5411, 5300)	\$0.30	(NONE)	(NONE)	\$0.04	(NONE)
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.15	\$0.95	(NONE)	\$0.04	(NONE)
	RETAIL (ALL OTHER MCCs)	0.80% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	(NONE)	\$0.04	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	\$0.02	(NONE)
<b>NETS PREMIER</b>	QSR (MCC 5814)	0.75% OF GROSS TRANS AMOUNT + \$0.17	(NONE)	(NONE)	\$0.04	(NONE)
	SUPERMARKET (MCC 5411, 5300)	1.05% OF GROSS TRANS AMOUNT + \$0.15	\$0.35	(NONE)	\$0.04	(NONE)
	PETROLEUM (MCC 5541, 5542)	0.75% OF GROSS TRANS AMOUNT + \$0.17	\$0.95	(NONE)	\$0.04	(NONE)
	RETAIL (ALL OTHER MCCs)	0.90% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	(NONE)	\$0.04	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>3</sup>	(NONE)	(NONE)	\$0.02	(NONE)
<b>NYCE<sup>1</sup></b>	QSR (MCC 5814)	1.30% OF GROSS TRANS AMOUNT + \$0.03	(NONE)	\$0.005	\$0.0425	12.00~
	SUPERMARKET (MCC 5411 & 5300)	\$0.24	(NONE)	\$0.005	\$0.0425	12.00~
	PETROLEUM (MCC 5541, 5542)	0.70% OF GROSS TRANS AMOUNT + \$0.12	\$0.85	\$0.005	\$0.0425	12.00~
	SMALL TICKET (MCC 5310)	1.30% OF GROSS TRANS AMOUNT + \$0.03	(NONE)	\$0.005	\$0.0425	12.00~
	RETAIL (ALL OTHER MCCS)	0.75% OF GROSS TRANS AMOUNT + \$0.12	(NONE)	\$0.005	\$0.0425	12.00~
	REGULATED TRANSACTIONS < \$15.00	1.00% + \$0.025	(NONE)	\$0.005	\$0.0425	12.00~
	REGULATED TRANSACTIONS > or = \$15.00	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	\$0.005	\$0.0425	12.00~
<b>NYCE PREMIER ISSUER<sup>1</sup></b>	QSR (MCC 5814)	1.30% OF GROSS TRANS AMOUNT + \$0.03	(NONE)	\$0.005	\$0.0425	12.00~
	SUPERMARKET (MCC 5411 & 5300)	\$0.29	(NONE)	\$0.005	\$0.0425	12.00~
	PETROLEUM (MCC 5541, 5542)	0.75% OF GROSS TRANS AMOUNT + \$0.15	\$0.90	\$0.005	\$0.0425	12.00~
	RETAIL (ALL OTHER MCCS)	0.80% OF GROSS TRANS AMOUNT + \$0.13	(NONE)	\$0.005	\$0.0425	12.00~
	SMALL TICKET (MCC 5310)	1.30% OF GROSS TRANS AMOUNT + \$0.03	(NONE)	\$0.005	\$0.0425	12.00~
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	\$0.005	\$0.0425	12.00~

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE <sup>3</sup>	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
<b>PULSE PAY<sup>9</sup></b>	SUPERMARKET (MCC 5411)	\$0.30	(NONE)	\$0.005	\$0.075	\$12.00±
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.15	\$0.95	\$0.005	\$0.075	\$12.00±
	RETAIL	0.80% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	\$0.005	\$0.075	\$12.00±
	SMALL TICKET	1.55% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	\$0.005	\$0.075	\$12.00±
	PINLESS BILL PAY- CATEGORY 1 (UTILITIES INCLUDING ELECTRICITY, GAS, WASTE COLLECTION AND WATER UTILITIES)	\$0.60	(NONE)	\$0.005	0.10% + \$0.025	\$12.00±
	PINLESS BILL PAY - CATEGORY 2 (CHARITABLE AND RELIGIOUS ORGANIZATIONS, COMPUTER NETWORK/INFORMATION SERVICES, HEALTHCARE AND MAIL-ORDER PHARMACY, PHYSICAL FITNESS SERVICES, RESIDENTIAL SERVICES AND TRANSPORTATION)	1.59% OF GROSS TRANS AMOUNT + \$0.12	(NONE)	\$0.005	0.10% + \$0.025	\$12.00±
	PINLESS BILL PAY - CATEGORY 3 (CABLE/SATELLITE TV AND RADIO, EDUCATION, FINANCIAL INSTITUTIONS, GOVERNMENT, INSURANCE, LENDERS, REAL ESTATE AND TELECOMMUNICATIONS)	0.65% OF GROSS TRANS AMOUNT + \$0.13	\$2.00	\$0.005	0.10% + \$0.025	\$12.00±
	INTERNET PIN DEBIT	1.20% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	0.02%	\$0.065	\$12.00±
	PINLESS E-COMMERCE	1.60% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	0.02%	\$0.065	\$12.00±
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	\$0.005	\$0.075	\$12.00±
<b>PULSE PAY CHOICE<sup>9</sup></b>	SUPERMARKET (MCC 5411)	\$0.30	(NONE)	\$0.005	\$0.075	\$12.00±
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.15	\$0.95	\$0.005	\$0.075	\$12.00±
	RETAIL	0.80% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	\$0.005	\$0.075	\$12.00±
	SMALL TICKET	1.55% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	\$0.005	\$0.075	\$12.00±
	PINLESS BILL PAY- CATEGORY 1 (UTILITIES INCLUDING ELECTRICITY, GAS, WASTE COLLECTION AND WATER UTILITIES)	\$0.60	(NONE)	\$0.005	0.10% + \$0.025	\$12.00±
	PINLESS BILL PAY - CATEGORY 2 (CHARITABLE AND RELIGIOUS ORGANIZATIONS, COMPUTER NETWORK/INFORMATION SERVICES, HEALTHCARE AND MAIL-ORDER PHARMACY, PHYSICAL FITNESS SERVICES, RESIDENTIAL SERVICES AND TRANSPORTATION)	1.59% OF GROSS TRANS AMOUNT + \$0.12	(NONE)	\$0.005	0.10% + \$0.025	\$12.00±
	PINLESS BILL PAY - CATEGORY 3 (CABLE/SATELLITE TV AND RADIO, EDUCATION, FINANCIAL INSTITUTIONS, GOVERNMENT, INSURANCE, LENDERS, REAL ESTATE AND TELECOMMUNICATIONS)	0.65% OF GROSS TRANS AMOUNT + \$0.13	\$2.00	\$0.005	0.10% + \$0.025	\$12.00±
	INTERNET PIN DEBIT	1.20% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	0.02%	\$0.065	\$12.00±
	PINLESS E-COMMERCE	1.60% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	0.02%	\$0.065	\$12.00±
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	\$0.005	\$0.075	\$12.00±

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE <sup>3</sup>	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
<b>PULSE PAY LIMITED<sup>9</sup></b>	SUPERMARKET (MCC 5411)	1.15% OF GROSS TRANS AMOUNT + \$0.15	\$0.35	\$0.005	\$0.075	\$12.00±
	PETROLUUM (MCC 5541, 5542)	1.15% OF GROSS TRANS AMOUNT + \$0.15	\$0.95	\$0.005	\$0.075	\$12.00±
	RETAIL	1.15% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	\$0.005	\$0.075	\$12.00±
	SMALL TICKET	1.60% OF GROSS TRANS AMOUNT + \$0.05	(NONE)	\$0.005	\$0.075	\$12.00±
	PINLESS BILL PAY- CATEGORY 1 (UTILITIES INCLUDING ELECTRICITY, GAS, WASTE COLLECTION AND WATER UTILITIES)	\$0.60	(NONE)	\$0.005	0.10% + \$0.025	\$12.00±
	PINLESS BILL PAY - CATEGORY 2 (CHARITABLE AND RELIGIOUS ORGANIZATIONS, COMPUTER NETWORK/INFORMATION SERVICES, HEALTHCARE AND MAIL-ORDER PHARMACY, PHYSICAL FITNESS SERVICES, RESIDENTIAL SERVICES AND TRANSPORTATION)	1.59% OF GROSS TRANS AMOUNT + \$0.12	(NONE)	\$0.005	0.10% + \$0.025	\$12.00±
	PINLESS BILL PAY - CATEGORY 3 (CABLE/SATELLITE TV AND RADIO, EDUCATION, FINANCIAL INSTITUTIONS, GOVERNMENT, INSURANCE, LENDERS, REAL ESTATE AND TELECOMMUNICATIONS)	0.65% OF GROSS TRANS AMOUNT + \$0.13	\$2.00	\$0.005	0.10% + \$0.025	\$12.00±
	INTERNET PIN DEBIT	1.20% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	0.02%	\$0.065	\$12.00±
	PINLESS E-COMMERCE	1.60% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	0.02%	\$0.065	\$12.00±
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	\$0.005	\$0.075	\$12.00±
<b>PULSE PREPAID</b>	SUPERMARKET (MCC 5411)	1.15% OF GROSS TRANS AMOUNT + \$0.15	\$0.35	\$0.005	\$0.075	\$12.00±
	PETROLUUM (MCC 5541, 5542)	1.15% OF GROSS TRANS AMOUNT + \$0.15	\$0.95	\$0.005	\$0.075	\$12.00±
	RETAIL	1.15% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	\$0.005	\$0.075	\$12.00±
	SMALL TICKET	1.15% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	\$0.005	\$0.075	\$12.00±
	PINLESS BILL PAY- CATEGORY 1 (UTILITIES INCLUDING ELECTRICITY, GAS, WASTE COLLECTION AND WATER UTILITIES)	0.60	(NONE)	\$0.005	0.10% + \$0.025	\$12.00±
	PINLESS BILL PAY - CATEGORY 2 (CHARITABLE AND RELIGIOUS ORGANIZATIONS, COMPUTER NETWORK/INFORMATION SERVICES, HEALTHCARE AND MAIL-ORDER PHARMACY, PHYSICAL FITNESS SERVICES, RESIDENTIAL SERVICES AND TRANSPORTATION)	1.59% OF GROSS TRANS AMOUNT + \$0.12	(NONE)	\$0.005	0.10% + \$0.025	\$12.00±
	PINLESS BILL PAY - CATEGORY 3 (CABLE/SATELLITE TV AND RADIO, EDUCATION, FINANCIAL INSTITUTIONS, GOVERNMENT, INSURANCE, LENDERS, REAL ESTATE AND TELECOMMUNICATIONS)	0.65% OF GROSS TRANS AMOUNT + \$0.13		\$0.005	0.10% + \$0.025	\$12.00±
	INTERNET PIN DEBIT	1.20% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	\$0.005	\$0.065	\$12.00±
	PINLESS E-COMMERCE	1.60% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	\$0.005	\$0.065	\$12.00±
	ALL REGULATED TRANSACTIONS	0.05%+ \$0.21 + \$0.01 <sup>3</sup>	(NONE)	\$0.005	\$0.075	\$12.00±

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE <sup>3</sup>	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
SHAZAM	QSR (MCC 5814)	1.25% OF GROSS TRANS AMOUNT + \$0.05	(NONE)	(NONE)	\$0.060	(NONE)
	SUPERMARKET (MCC 5411, 5300)	0.90% OF GROSS TRANS AMOUNT + \$0.16	\$0.35	(NONE)	\$0.060	(NONE)
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.13	(NONE)	(NONE)	\$0.060	(NONE)
	RETAIL (ALL OTHER MCCs)	0.85% OF GROSS TRANS AMOUNT + \$0.16	(NONE)	(NONE)	\$0.060	(NONE)
	SMALL TICKET (MCC 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499)	1.25% OF GROSS TRANS AMOUNT + \$0.05	(NONE)	(NONE)	\$0.060	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	\$0.060	(NONE)
STAR <sup>10</sup>	RESTAURANTS (MCCs 5812, 5814)	1.15% OF GROSS TRANS AMOUNT + \$0.08 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	SUPERMARKET (MCC 5411)	0.60% + \$0.22 (INCLUDING CASH BACK)	\$0.33	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	PETROLEUM (MCC 5541, 5442)	0.85% OF TRANS AMOUNT + \$0.17 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	RETAIL (ALL OTHER MCCs)	0.90% OF GROSS TRANS AMOUNT + \$0.195 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	SMALL TICKET (MCC 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499)	TRANS AMOUNT < or = \$15 1.55% OF GROSS TRANS AMOUNT + \$0.04  TRANS AMOUNT > \$15.01 0.80% OF GROSS TRANS AMOUNT + \$0.185	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	UTILITIES BILL PAYMENT (MCC 4900)	\$0.52	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	STANDARD BILL PAY (MCC 4457, 4814, 4816, 4899, 5271, 5511, 5521, 5551, 5561, 5571, 5592, 5598, 5960, 6010, 6011, 6012, 6162, 6300, 6311, 6321, 6331, 6351, 6361, 6411, 7012, 8211, 8220, 8240, 8241, 8244, 8249, 8299, 9211, 9222, 9311, 9399)	\$0.55 OF GROSS TRANS AMOUNT + \$0.08	\$1.25	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	MEDICAL RETAILERS (MCC 8011, 8062, 8099, 5912)	0.80% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	HEALTHCARE <sup>6</sup>	1.10% + \$0.14	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	ALL REGULATED TRANSACTIONS (Except FSA/HRA Cards)	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE <sup>3</sup>	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
STAR PREFERRED <sup>10</sup>	RESTAURANTS (MCCs 5812, 5814)	1.15% OF GROSS TRANS AMOUNT + \$0.105 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	SUPERMARKET (MCC 5411)	0.60% + \$0.25 (INCLUDING CASH BACK)	\$0.25	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	PETROLEUM (MCC 5541, 5442)	0.85% OF TRANS AMOUNT + \$0.205 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	RETAIL (ALL OTHER MCCs)	0.90% OF GROSS TRANS AMOUNT + \$0.25 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	SMALL TICKET (MCC 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499)	TRANS AMOUNT < OR = \$15 1.55% OF GROSS TRANS AMOUNT + \$0.04 (INCLUDING CASH BACK)  TRANS AMOUNT > \$15.01 0.80% OF GROSS TRANS AMOUNT + \$0.26	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	UTILITIES BILL PAYMENT (MCC 4900)	\$0.54	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	STANDARD BILL PAY (MCC 4457, 4814, 4816, 4899, 5271, 5511, 5521, 5551, 5561, 5571, 5592, 5598, 5960, 6010, 6011, 6012, 6162, 6300, 6311, 6321, 6331, 6351, 6361, 6411, 7012, 8211, 8220, 8240, 8241, 8244, 8249, 8299, 9211, 9222, 9311, 9399)	\$0.55 OF GROSS TRANS AMOUNT + \$0.155	\$1.325	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	MEDICAL RETAILERS (MCC 8011, 8062, 8099, 5912)	0.80% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	HEALTHCARE <sup>6</sup>	1.10% + \$0.14	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	ALL REGULATED TRANSACTIONS (Except FSA/HRA Cards)	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>

<sup>1</sup>NYCE Data Activity File Fee of \$0.0014 for each authorization attempt also applies.

<sup>2</sup>Maestro Global Acquirer Program fee of 0.85% applies to transactions processed by a U.S. Merchant against a card issued outside of the U.S. Region. The fee is applied to the gross transaction amount including cash back.

<sup>2</sup>Maestro Cross Border Assessment fee of 0.60% applies to transactions processed against a card issued outside of the U.S. Region. The fee is applied to the gross transaction amount including cash back.

<sup>3</sup>Network Security Fee applies to authorized PIN debit transactions; merchant authorized payments, pre-authorizations, balance inquiries, customer credits, denials and incomplete transactions.

<sup>4</sup>Interlink International Service Assessment fee of 0.80% applies to transactions processed against a card issued outside of the U.S. Region. The fee is applied to the gross transaction amount including cash back.

<sup>5</sup>Interlink International Acquirer Fee of 0.45% applies to non-high risk transactions processed by a U.S. Merchant against a card issued outside of the U.S. Region. A fee of 0.90% applies to high risk transactions with an MCC of 5962, 5966, and 5967. The fee is applied to the gross transaction amount including cash back.

<sup>5</sup>For Regulated transactions, the \$0.01 Fraud Adjustment amount is only billed when the Issuer registers with the Network to collect this adjustment.

<sup>6</sup>The Star Healthcare Interchange is applicable to Star Prepaid Healthcare cards accepted by eligible merchants (i.e. doctor's office, vision centers), IIAS, or 90% registered merchants.

<sup>7</sup>Maestro Cross Border Interchange fee of 0.65% applies to Regulated Card US issuer-Non US merchant, Unregulated U.S. Card Issuer - Non US Merchant and Non U.S. Card Issuer - U.S. Merchant.

<sup>8</sup>Accel Bill Payment applies only to Buypass

<sup>9</sup>Pulse International Acquirer Fee of 0.75% and International Acquirer Interchange Fee of 1.10% apply to transactions conducted with non-U.S. merchants. The fees are assessed on the gross transaction amount.

<sup>10</sup>STAR POS Transaction Fees for Interchange Group 3 only the Switch Fee is \$.0625

<sup>^</sup>The Star Annual Merchant location fee is billed annually in November.

<sup>±</sup>The Pulse Annual Merchant location fee is billed annually in August.

<sup>\*</sup>The Jeanie Annual Merchant location fee is billed annually in October.

<sup>~</sup>The NYCE Annual Merchant location fee is billed annually in June.



**Fixed Acquirer Network Fee Billing Tables for Visa Transactions and Card Brand Pass Through Fees**

**\*Table 1: Card Present (Excludes Fast Food MCC 5814)**

The monthly Fixed Acquirer Network Fee Billing amount is determined by the number of merchant locations actively accepting Visa transactions per Taxpayer ID, per Month.

Tiers	No. of locations by MID	Price per location, per merchant (per month)	
		Table 1A (High Volume MCCs)	Table 1B (All Other MCCs)
1-3	1-3	\$2.90	\$2.00
4-6	4-10	\$4.00	\$2.90
7-8	11-50	\$5.00	\$4.00
9	51-100	\$8.00	\$6.00
10	101-150	\$12.00	\$8.00
11	151-200	\$18.00	\$10.00
12	201-250	\$25.00	\$14.00
13	251-500	\$35.00	\$24.00
14	501-1,000	\$45.00	\$32.00
15	1,001-1,500	\$55.00	\$40.00
16	1,501-2,000	\$65.00	\$50.00
17	2,001-4,000	\$75.00	\$60.00
18	>4,000	\$85.00	\$65.00
		Maximum number of billable locations will be capped at 4,001	
19	<\$200.00 GSV (any # of locations)		\$0.00
20	\$200.00 - \$1,249.99 GSV (any # of locations)		0.15%

**\*Table 2: Fast Food (MCC 5814), Card Not Present (MOTO/ECI: 1-9), Merchant Aggregators**

The Fixed Acquirer Network Fee Billing amount is based on Visa monthly gross sales volume per Taxpayer ID, per Month.

Tier	Monthly Gross Sales Volume	Fee per Month
1	< \$199.99	\$0.00
2	\$200 - \$1249.99	0.15%
3	\$1250 - \$3,999.99	<b>\$7.00</b>
4	\$4,000 - \$7,999	\$9.00
5	\$8,000 - \$39,999	\$15.00
6	\$40,000 - \$199,999	\$45.00
7	\$200,000 - \$799,999	\$120.00
8	\$800,000 - \$1,999,999	\$350.00
9	\$2,000,000 - \$3,999,999	\$700.00
10	\$4,000,000 - \$7,999,999	\$1,500.00
11	\$8,000,000 - \$19,999,999	\$3,500.00
12	\$20,000,000 - \$39,999,999	\$7,000.00
13	\$40,000,000 - \$79,999,999	\$15,000.00
14	\$80,000,000 - \$399,999,999	\$30,000.00
15	≥ \$400,000,000	\$40,000.00

\*Visa Network CP / CNP Fee per Billing Tables 1A, 1B & 2

**\*Table 1A: High Volume MCC Merchants – Card Present<sup>1</sup>**

MCC	MCC Descriptor
3000-3299, 4511	Airlines
3300-3499, 7512	Auto Rental
3500-3999, 7011	Lodging
4411	Steamship/Cruise Lines
4829	Wire Transfer Money Order
5200	Home Supply Warehouse Stores
5300	Wholesale Clubs
5309	Duty Free Stores
5310	Discount Stores
5311	Department Stores
5411	Grocery Stores and Supermarkets
5511	Car and Truck Dealers/New /Used
5532	Automotive Tire Stores
5541	Service Stations
5542	Automated Fuel Dispensers
5651	Family Clothing Stores
5655	Sports / Riding Apparel Stores
5712	Furniture / Equipment Stores
5732	Electronic Stores
5912	Drugstores and Pharmacies
5943	Stationary Stores
7012	Timeshares
7832	Motion Picture Theaters

MCC must have 50% or more in monthly card present volume

**Card Brand Pass Through Fees**

Visa Zero Floor Limit \$0.10
Visa U.S. Debit Transaction Integrity Fee \$0.10
MasterCard Processing Integrity Fee 0.055
Discover International Service Fee 0.55% <i>N/A to JCB and China Union Pay cards</i>
Discover International Processing Fee 0.40% <i>N/A to JCB and China Union Pay cards</i>
Visa Misuse of Authorization \$0.045
Visa Zero Verification \$0.025
Partial Authorization Non-Participation Fee (MCC 5542) \$0.01
MasterCard U.S. Account Status Inquiry Service Interregional Fee \$0.03
MasterCard U.S. Account Status Inquiry Service Intra-regional Fee \$0.025
MasterCard CVC2 Fee \$0.0025
MasterCard Digital Enablement Fee 0.01%
MasterCard AVS \$0.01
Visa Credit Voucher fee Credit \$0.0195
Visa Credit Voucher fee Debit or Prepaid \$0.0155