

Interchange Reference Guide (IRG)

Includes: Visa®, MasterCard®, and Discover® Interchange Programs, Amex OnePoint, Amex Program Pricing and PIN Debit

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 and www.mastercard.com.

Visa Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
CPS/Retail	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Authorization and Settlement amounts must match for debit cards (beauty salons, barber shops, spas, bars and taxis/limos excluded) 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Excludes: Restaurants, Fast Food, Supermarkets, Automated Fuel Dispensers and Retail Service Stations</p> <p>Excludes: Travel Services for Debit/Prepaid card types</p>	<p>Credit: 1.51% + \$0.10 Debit: 0.80% + \$0.15 Prepaid: 1.15% + \$0.15</p>
CPS/Retail Key Entry	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Key Entered transaction, card present ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ 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) 	<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 Debit: 1.65% + \$0.15 Prepaid: 1.75% + \$0.20</p>
CPS/Small Ticket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Transaction amount less than or equal to \$15.00 	<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-Merchandise and Services and Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting Tracks</p>	<p>Credit: 1.65% + \$0.04 Debit: 1.55% + \$0.04 Regulated Debit: 0.05% + \$0.22 Prepaid: 1.60% + \$0.05</p>
CPS/Retail 2	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Must qualify for one of the below Interchange Programs: ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> - CPS/Card Not Present - CPS/Ecommerce Basic - CPS/Ecommerce Preferred - CPS/Retail Key-Entry ▪ Direct Marketing Insurance and Subscription merchant must meet criteria for CPS/Card Not Present or CPS/E-Commerce programs 	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, Rewards and Signature</p> <p>Limited to: Government, Schools, Insurance, Cable, Satellite or other Pay Television/Radio Services; Direct Marketing Subscriptions, Fuel Dealers, and Child Care.</p> <p>Limited to debit cards only: Telecommunication 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 Debit: 0.65% + \$0.15 (cap \$2.00) Prepaid: 0.65% + \$0.15</p>

Visa Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
CPS/Charity Credit	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> - CPS/Card Not Present - CPS/Ecommerce Basic - CPS/Ecommerce Preferred - CPS/Retail Key-Entry 	<p>Card Types: U.S. Issued Consumer Credit, High Net Worth, Rewards, Signature, and Signature Preferred</p> <p>Limited to: Charitable Organizations</p>	<p>Credit: 1.35% + \$0.05</p>
CPS/Hotel and Car Rental Card Not Present	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of check-out/return date ▪ 15% Authorization to transaction amount tolerance ▪ Preferred Customer Indicator in Authorization and Settlement ▪ Hotel/Car Rental Indicator in Authorization and Settlement ▪ Folio # /Agreement # & Check-in/pick-up date 	<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"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of check-out/return date ▪ 15% Authorization to transaction amount tolerance ▪ Hotel/Car Rental Indicator in Authorization and Settlement ▪ Folio # /Agreement # & Check-in/pick-up date 	<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"> ▪ U.S. Merchant ▪ Must be registered with Visa and have a valid MVV ▪ Must qualify for one of the below Interchange Programs <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Electronic Commerce Basic ▪ CPS/Electronic Commerce Preferred Retail ▪ CPS/Retail Key Entry ▪ CPS/Retail 	<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>

Visa Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
CPS/Electronic Commerce Preferred – Hotel and Car Rental	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of check-out/return date ▪ 15% Authorization to transaction amount tolerance ▪ Preferred Customer Indicator ▪ Hotel/Car Rental Indicator in Authorization and Settlement ▪ Folio # /Agreement # & Check-in/pick-up date ▪ Valid E-Commerce Indicator ▪ CAVV (Cardholder Authentication Verification Value) 	<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"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ Authorization & Settlement amounts must match (authorization reversal permitted) ▪ AVS request in authorization (healthcare, select developing market, and utility excluded when the ACI = R) ▪ Merchant Order # in Settlement ▪ Card Not Present Indicator ▪ Customer Service Phone # in Settlement 	<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"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction 	<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"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction 	<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>

Visa Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
CPS/E-Commerce Basic	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within settlement Record ▪ Settlement within 1 day of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ AVS request in authorization (healthcare, select developing markets, and utility excluded) ▪ Authorization & Settlement amount must match (1 authorization reversal permitted) ▪ Valid E-Commerce Indicator ▪ Merchant Order # in Settlement ▪ Customer Service Phone #, URL or Email Address in Settlement 	<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>
CPS/E-Commerce Preferred	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ AVS request in authorization (healthcare, select developing markets, and utility excluded) ▪ Authorization & Settlement amount must match (1 authorization reversal permitted) ▪ Valid E-Commerce Indicator ▪ Merchant Order # in Settlement ▪ CAVV (C/H Authentication Verification Value) ▪ Customer Service Phone #, URL or Email Address in Settlement 	<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"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ AVS response (Zip and Full Address match required) ▪ Authorization & Settlement amounts must match ▪ Valid E-Commerce Indicator ▪ Customer Service Phone #, URL or Email Address in Settlement 	<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>

Visa Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
CPS/Automated Fuel Dispenser	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Authorization must be \$1 ▪ CAT Indicator ▪ Settlement within 1 day of transaction ▪ Transaction date must be within 1 day of the Authorization date ▪ \$75.00 Transaction Maximum ▪ Must contain CAT level indicator of a “3” for Fuel Dispenser 	<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"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Authorization & Settlement amounts must match for Visa Debit Cards 	<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"> ▪ U.S. Merchant ▪ Card Present Characteristics Transaction Identifiers ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 7 days of transaction ▪ Transaction date must be within 1 day of the Authorization date ▪ Ticket #, Sequence # and Count ▪ Itinerary Information 	<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>
CPS/Passenger Transport – Card Not Present	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Not Present Transaction Identifiers ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 7 days of transaction ▪ Transaction date must be within 1 day of the Authorization date ▪ Ticket #, Sequence # and Count ▪ Itinerary Information 	<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>

Visa Transactions

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CPS/Electronic Commerce Preferred – Passenger Transport	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 7 days of transaction ▪ Transaction date can only be 1 day from the Authorization date ▪ Ticket #, Sequence # and Count ▪ Itinerary Information ▪ Valid E-Commerce Indicator ▪ CAVV (Cardholder Authentication Verification Value) 	<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"> ▪ U.S. Merchant ▪ Transaction must qualify for one of the below Interchange Programs <ul style="list-style-type: none"> ▪ CPS/Retail (Rewards and Signature) ▪ CPS/Supermarket (Rewards and Signature) ▪ CPS/Retail Credit Thresholds 1–3 (Signature only) ▪ CPS/Supermarket Credit Thresholds 1–3 (Signature only) 	<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>1.65% + \$0.10</p>
CPS/Rewards 2	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction must qualify for one of the below Interchange Programs : <ul style="list-style-type: none"> ▪ CPS/Card Not Present Credit (Rewards and Signature) ▪ CPS/Retail Key Entry (Rewards and Signature) ▪ CPS/Electronic Commerce-Basic Credit (Rewards and Signature) ▪ CPS/Electronic Commerce Preferred Hotel and Car Rental Credit (Rewards only) ▪ CPS/Electronic Commerce Preferred Passenger Transport Credit (Rewards only) ▪ CPS/Hotel and Car Rental Card Present (Rewards only) ▪ CPS/Hotel and Car Rental Card Not Present (Rewards only) ▪ CPS/Passenger Transport Card Present (Rewards only) ▪ CPS/Passenger Transport Card Not Present (Rewards only) ▪ CPS Restaurant (Rewards only) 	<p>Card Types: U.S. Issued Consumer Credit, 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"> ▪ Regulated U.S. Card Issuer ▪ U.S. Merchant 	<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 Adjustment: 0.05% + \$0.22</p>
EIRF	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Does not meet CPS Qualifications ▪ Settlement within 2 days of transaction ▪ Authorization Response Code 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Only level available for quasi cash transactions, excluding exempt debit/prepaid card products.</p>	<p>Credit: 2.30% + \$0.10 Debit: 1.75% + \$0.20 Prepaid: 1.80% + \$0.20</p>

Visa Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Does not meet CPS Qualifications ▪ Settlement after 2 days of the transaction 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Only level available for high-risk merchants and non-secure E-Commerce transactions</p>	<p>Credit: 2.70% + \$0.10</p> <p>Debit: 1.90% + \$0.25</p> <p>Prepaid: 1.90% + \$0.25</p>
CPS/Debt Repayment Fee Program	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be registered with Visa and have a valid MVV ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> - CPS/Card Not Present - CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred 	<p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> <p>Limited to: Card Not Present Financial and Non-financial Institutions (merchants selling negotiable instruments and accepting loan payments)</p>	<p>Debit: 0.65% + \$0.15 (cap \$2.00)</p> <p>Prepaid: 0.65% + \$0.15 (cap \$2.00)</p>
CPS/Tax Payment Fee 1 & 2	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be registered with Visa and have a valid MVV ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> - CPS/Card Not Present - CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred 	<p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> <p>Limited to: Card Not Present Tax Payments</p>	<p>Debit: 0.65% + \$0.15 (cap \$2.00)</p> <p>Prepaid: 0.65% + \$0.15 (cap \$2.00)</p>
Signature Electronic	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ CPS Qualification ▪ T&E Merchant 	<p>Card Type: U.S. Issued Signature Card</p> <p>Limited to: T&E Merchants</p>	<p>2.30% + \$0.10</p>
Signature Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ T&E Merchant ▪ Does not meet CPS Qualifications 	<p>Card Type: U.S. Issued Signature Card</p> <p>Limited to: T&E Merchants</p>	<p>2.70% + \$0.10</p>
Signature Preferred Electronic	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ CPS Qualification ▪ T&E Merchant 	<p>Card Type: U.S. Issued Signature Preferred Card</p> <p>Limited to: T&E Merchants</p>	<p>2.40% + \$0.10</p>
Signature Preferred Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Does not meet CPS Qualifications ▪ Settlement within 30 days of transaction 	<p>Card Type: U.S. Issued Signature Preferred Card</p>	<p>2.95% + \$0.10</p>
Commercial Card Electronic Non T&E	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Level II data: Non fuel transactions only require sales tax¹ ▪ Does not meet CPS Qualifications ▪ Non-T&E Merchant 	<p>Card Type: U.S. Issued Corporate and Purchasing Cards</p>	<p>Corporate: 2.75% + \$0.10</p> <p>Purchasing: 2.75% + \$0.10</p>
Commercial Card Electronic T&E	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ CPS Qualification ▪ T&E Merchant 	<p>Card Type: U.S. Issued Business, Business Enhanced, Signature Business, Corporate and Purchasing Cards</p>	<p>Business: 2.40% + \$0.10</p> <p>Business Enhanced: 2.75% + \$0.15</p> <p>Signature Business: 2.85% + \$0.20</p>
Commercial Card Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Does not meet CPS Qualifications ▪ Does not meet Level II data Requirements 	<p>Card Type: U.S. Issued Business, Business Enhanced, Signature Business, exempt Business Debit, Corporate, and Purchasing Cards</p>	<p>Business: 2.95% + \$0.20</p> <p>Business Enhanced: 2.95% + \$0.20</p> <p>Signature Business: 2.95% + \$0.20</p> <p>Business Debit: 2.95% + \$0.10</p> <p>Corporate: 2.95% + \$0.10</p> <p>Purchase: 2.95% + \$0.10</p>

Visa Transactions

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GSA G2G (Government 2 Government)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be registered with Visa and have a valid MVV ▪ CPS qualification 	Card Types: US. Issued GSA Purchasing Card Limited to: Federal Government Services and U.S. Postal Service	1.65% + \$0.10
GSA Purchasing Card Large Ticket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Purchasing Card Level II: sales tax¹ and customer code ▪ Purchasing Card Level III: Level III² data includes Level II data and line item detail 	Card Type: US. Issued GSA Purchasing Card	1.20% + \$39.00
Purchasing Card Large Ticket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Settlement within 7 days of transaction ▪ Purchasing Card Level II: sales tax¹ and customer code. If the local tax included field equals 2 (tax exempt) then value must be zero ▪ Purchasing Card Level III: Level III² data includes Level II data and line item detail 	Card Type: U.S. Issued Non-GSA Purchasing Card including Prepaid Cards	1.45% + \$35.00
Purchasing Large Purchase Advantage Ticket 1	<ul style="list-style-type: none"> ▪ U.S. Merchant (Non T&E) ▪ Must be card not present ▪ Transaction amount between \$10,000.01 and \$25,000.00 ▪ CPS qualified with card not present transaction characteristics ▪ Meets 8 day clearing timeliness 	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"> ▪ U.S. Merchant (Non T&E) ▪ Must be card not present ▪ Transaction amount between \$25,000.01 and \$100,000.00 ▪ CPS qualified with card not present transaction characteristics ▪ Meets 8 day clearing timeliness 	Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card	0.60% + \$52.50

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Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Purchasing Large Purchase Advantage Ticket 3	<ul style="list-style-type: none"> ▪ U.S. Merchant (Non T&E) ▪ Must be card not present ▪ Transaction amount between \$100,000.01 and \$500,000.00 ▪ CPS qualified with card not present transaction characteristics ▪ Meets 8 day clearing timeliness 	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"> ▪ U.S. Merchant (Non T&E) ▪ Must be card not present ▪ Transaction amount \$500,000.01 and greater ▪ CPS qualified with card not present transaction characteristics ▪ Meets 8 day clearing timeliness 	Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card	0.40% + \$58.50
Electronic with Data	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Non-T&E Merchant ▪ Level III² data requirements are met ▪ Does not meet requirements for any CPS program 	Card Type: U.S. Issued Corporate and Purchasing Cards	2.75% + \$0.10 (all card types)
Commercial Card Level II	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Level II data: Non fuel transactions only require sales tax¹ ▪ Level II data: Purchasing Card fuel transactions require customer code 	Card Type: U.S. Issued Business, Business Enhanced, Signature Business, Corporate, and Purchasing Cards	Business: 2.05% + \$0.05 Business Enhanced: 2.05% + \$0.05 Signature Business: 2.05% + \$0.05 Corporate: 2.05% + \$0.05 Purchasing: 2.05% + \$0.05

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Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Commercial Level III	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Level III² data required 	<p>Card Type: U.S. Issued Purchasing, including GSA Purchasing and Corporate Cards.</p> <p>Level 3 fuel data required for Fleet fuel transactions.</p>	1.95% + \$0.10
Commercial – CNP	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Non-T&E Merchant ▪ Level II data requirements not met ▪ Transaction must qualify for one of the below Interchange programs <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Electronic Commerce Preferred ▪ CPS/Electronic Commerce Basic ▪ CPS/Retail 2 ▪ CPS/Account Funding 	<p>Card Type: U.S. Issued Business, Business Enhanced, Signature Business, Corporate, and Purchasing Cards</p>	<p>Business: 2.25% + \$0.10 Business Enhanced: 2.45% + \$0.15 Signature Business: 2.60% + \$0.20 Corporate: 2.20% + \$0.10 Purchase: 2.65% + \$0.10</p> <p>Signature Preferred CNP: 2.40% + \$0.10</p>
Commercial Retail	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Non-T&E Merchant ▪ Level II data requirements not met ▪ Transaction must qualify for one of the below Interchange programs: <ul style="list-style-type: none"> ▪ CPS/Retail ▪ CPS/Supermarket ▪ CPS/Retail Key Entry ▪ CPS/Small Ticket ▪ CPS/Automated Fuel Dispenser ▪ CPS/Retail Service Station 	<p>Card Type: U.S. Issued Business, Business Enhanced, Signature Business, Corporate, and Purchasing Cards</p>	<p>Business: 2.20% + \$0.10 Business Enhanced: 2.30% + \$0.10 Signature Business: 2.40% + \$0.10 Corporate: 2.10% + \$0.10 Purchase: 2.40% + \$0.10</p> <p>Signature Preferred Retail: 2.10% + \$0.10</p>
Commercial – Business-to-Business	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Non-T&E Merchant ▪ Level II data requirements are not met ▪ Qualified for any CPS program 	<p>Card Type: U.S. Issued Business, Business Enhanced, Signature Business, Corporate, and Purchasing Cards</p> <p>Limited to specific business-to-business MCCs</p>	<p>Business: 2.10% + \$0.10 Business Enhanced: 2.25% + \$0.10 Signature Business: 2.40% + \$0.10 Corporate: 2.10% + \$0.10 Purchase: 2.40% + \$0.10</p> <p>Signature Preferred: 2.10% + \$0.10</p>
Purchasing Card – Retail Fleet	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Fuel transaction ▪ Level II and fuel data requirements met, CPS qualifications not met <p align="center">or</p> <ul style="list-style-type: none"> ▪ Level II and/or fuel data requirements not met, CPS qualified 	<p>Card Type: U.S. Issued Fleet Purchasing Card</p>	2.40% + \$0.10

Visa Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Business Debit – Card Present	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be card present ▪ Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ○ CPS/Retail ○ CPS/Retail Key Entry ○ CPS/Small Ticket ○ CPS/Supermarket ○ CPS/Restaurant ○ CPS/Retail Service Station ○ CPS/Automated Fuel Dispenser ○ CPS/Hotel and Car Rental Card Present ○ CPS/Passenger Transport Card Present 	Card Type: U.S. Issued Business Debit Card	1.70% + \$0.10
Business Debit – Card Not Present	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be card not present ▪ Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Electronic Commerce – Basic ▪ CPS/Electronic Commerce – Preferred Retail ▪ CPS/Hotel and Car Rental Card Not Present ▪ CPS/Passenger Transport Card Not Present ▪ CPS/Electronic Commerce Preferred Hotel and Car Rental ▪ CPS/Electronic Commerce Preferred Passenger Transport ▪ CPS/Account Funding 	Card Type: U.S. Issued Business Debit Card	2.45% + \$0.10
Commercial Retail – Prepaid	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be card present ▪ Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ○ CPS/Retail ○ CPS/Retail Key Entry ○ CPS/Small Ticket ○ CPS/Supermarket ○ CPS/Restaurant ○ CPS/Retail Service Station ○ CPS/Automated Fuel Dispenser ○ CPS/Hotel and Car Rental Card Present ○ CPS/Passenger Transport Card Present ▪ Level 2 and 3 data is not required 	Card Type: U.S. Issued Business, Purchasing, and Corporate Prepaid Card	2.15% + \$0.10

Visa Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Commercial Card Not Present – Prepaid	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be card not present ▪ Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ○ CPS/Card Not Present ○ CPS/Electronic Commerce – Basic ○ CPS/Electronic Commerce – Preferred Retail ○ CPS/Hotel and Car Rental Card Not Present ○ CPS/Passenger Transport Card Not Present ○ CPS/Electronic Commerce Preferred Hotel and Car Rental ○ CPS/Electronic Commerce Preferred Passenger Transport ○ CPS/Account Funding ▪ Level 2 and 3 data is not required 	Card Type: U.S. Issued Business, Purchasing, and Corporate Prepaid Card	2.65% + \$0.10
Commercial Standard – Prepaid	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction is not CPS qualified ▪ Level 2 and 3 data is not required 	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"> ▪ U.S. Merchant ▪ Must be T&E Merchant ▪ Qualified at any CPS Program 	Card Type: U.S. Issued Corporate and Purchasing Card	Corporate: 2.55% + \$0.10 Purchase: 2.45% + \$0.10
Consumer Credit–Retail	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Meets CPS Qualification Requirements for any of the following programs: <ul style="list-style-type: none"> ○ CPS/Retail ○ CPS/Supermarket ○ CPS/Small Ticket ○ CPS/Retail Key Entry ▪ Spend Qualified Indicator = Q (cardholder spend requirements met) 	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
Consumer Credit–Card Not Present	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Meets CPS Qualification Requirements for any of the following programs: <ul style="list-style-type: none"> ○ CPS/Card Not Present ○ CPS/Account Funding ○ CPS/Electronic Commerce–Basic ○ CPS/Electronic Commerce Preferred–Retail ▪ Spend Qualified Indicator = Q (cardholder spend requirements met) 	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/Card Not Present, CPS/Electronic Commerce-Basic, and CPS/Electronic Commerce Preferred-Retail qualified.	2.40% + \$0.10

Visa Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Consumer Credit–B2B	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Meets CPS Qualification requirements for any CPS rate program ▪ Spend Qualified Indicator = Q (cardholder spend requirements met) 	<p>Card Type: U.S. Consumer High Net Worth Credit card</p> <p>Limited: Non Travel Service business to business (B2B) MCCs</p>	2.10% + \$0.10
Consumer Credit–Fuel	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Meets CPS Qualification Requirements for any of the following programs: <ul style="list-style-type: none"> ○ CPS/Automated Fuel Dispenser ○ CPS/Retail Service Station ▪ Spend Qualified Indicator = Q (cardholder spend requirements met) 	<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"> ▪ U.S. Merchant ▪ T&E Merchant ▪ CPS Qualification requirements met ▪ Spend Qualified Indicator = Q (cardholder spend requirements met) 	<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"> ▪ U.S. Merchant ▪ Does not meet CPS Qualification ▪ Spend Qualified Indicator = Q (cardholder spend requirements met) 	<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"> ▪ Private Label card program authorized and settled through the Visa Network ▪ Jurisdiction: Domestic Regional and Interregional jurisdiction ▪ Applies to sale and credit refund transactions 	<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"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	<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"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	<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"> ▪ U.S. Merchant ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 2 days of transaction 	<p>Card Type: Non-U.S. issued Consumer and Electron</p>	1.55% + \$0.00

Visa Transactions			
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Interregional Issuer Chip (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 2 days of transaction ▪ Issuer is chip-qualified 	Card Type: Non-U.S. issued Consumer and Electron	1.65% + \$0.00
Interregional Airline (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Ticket Number ▪ Valid Approval Code ▪ Settlement within 14 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron Limited to: Airlines	1.55% + \$0.00
Interregional Secure Electronic Commerce (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Key Entered transaction ▪ Valid Approval Code ▪ Valid E-commerce Indicator (Authenticated) ▪ Verified By Visa participation ▪ Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron	1.89% + \$0.00
Interregional Electronic Commerce Merchant (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Key Entered transaction ▪ Valid Approval Code ▪ Valid E-commerce Indicator (Authentication attempted) ▪ Verified By Visa participation ▪ Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron	1.89% + \$0.00
Interregional Standard (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron	2.05% + \$0.00
Interregional Premium (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	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"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	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"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	Card Types: Regulated U.S. Territory Issued Debit, Prepaid, and Commercial Debit	Regulated: 0.05% + \$0.22 Regulated with Fraud Adjustment: 0.05% + \$0.21
Credit Voucher Interchange	<ul style="list-style-type: none"> ▪ All card types with Passenger transport MCC's ▪ MOTO / E-Commerce Credits ▪ Consumer card transaction with MCC's other than passenger transport MCC's ▪ Commercial card transactions with MCC's other than passenger transport MCC's 	Card types: Credit, Commercial Credit, Signature Business Does not apply to U.S. territory and transaction that qualify for the following programs: Account Funding, Purchase Card Large-Ticket, GSA Large-Ticket and Quasi Cash	<ul style="list-style-type: none"> ▪ All card types with Passenger transport MCC's: 2.33% ▪ MOTO / E-Commerce Credits: 2.05% ▪ Consumer card transaction with MCC's other than passenger transport MCC's: 1.76% ▪ Commercial card transactions with MCC's other than passenger transport MCC's: 2.35%

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

² Purchasing Card 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, 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 2014 Rates
Merit III	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons) <ul style="list-style-type: none"> ○ Restaurants/Bars, Fast Food, and Limousine/Taxicabs are exempt from the transaction amount tolerance ▪ Airline and Railways require itinerary data in settlement 	<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&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"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction, 8 days for Airlines ▪ General ticket information required in settlement ▪ 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons) ▪ Mail Order/Telephone Order/ eCommerce transactions are exempt from the transaction amount tolerance 	<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&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>
Utilities	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance ▪ Card Acceptor Type and Tax ID must be provided for Commercial cards 	<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>
Regulated POS Debit	<ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) ▪ U.S. Merchant or U.S. Territory ▪ Settlement within 30 days of transaction 	<p>Card Types: Regulated U.S. Issued Debit, Prepaid, and Commercial Debit</p>	<p>0.05% + \$0.21</p>
Regulated POS Debit with Fraud Adjustment	<ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) – Certified Fraud-Prevention Standards ▪ U.S. Merchant or U.S. Territory ▪ Settlement within 30 days of transaction 	<p>Card Types: Regulated U.S. (including U.S. Territories) Issued Debit, Prepaid, and Commercial Debit</p>	<p>0.05% + \$0.22</p>

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Charity	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Charitable/Social Service Org MCC 8398 ▪ Settlement within 2 days ▪ Applicable Electronic Authorization Data must be included and match to settlement data ▪ Transaction may be keyed or swiped 	Card Types: U.S. Issued Consumer Credit, Debit and Commercial Card	Consumer Credit, Commercial Credit & Commercial Debit: 2.00% + \$0.10 Debit: 1.45% + \$0.15
Key Entered	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Card and cardholder must be present at time of authorization ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance except restaurants, bars and fast food 	Card Types: U.S. Issued Consumer Credit and Debit, including Prepaid, Enhanced, World, World Elite, and High Value Excludes: Direct Marketing, Tax Preparation, Quasi Cash, Automated Fuel Dispenser, Travel Agent, T&E and Service merchants World, World Elite and High Value Excludes: Restaurants	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
Public Sector	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ 10% Authorization transaction amount tolerance 	Card Types: U.S. Issued Consumer Credit, Enhanced, World, World Elite, and High Value Limited to: Government Services, Passenger Railways, Transportation : Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees, Tolls, and Postal Services : Government	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
Petroleum	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions) ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction 	Card Types: U.S. Issued Consumer Credit, Enhanced, World, World Elite, and High Value Limited to: Service Stations and Automated Fuel Dispensers	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
Merit I Bill Payment	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ Banknet data and date must be present ▪ 10% Authorization transaction amount tolerance 	Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value Credit Limited to: Real Estate Agents and Managers-Rentals, Direct Marketing-Insurance Services, Insurance Sales, Underwriting and Premiums Debit Limited to: Real Estate Agents and	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

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
		Managers-Rentals	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
U.S. Full UCAF	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ UCAF Status Indicator must = 2 ▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	<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, and Cruise Lines</p> <p>World, World Elite and High Value excludes: Restaurants, Utilities, Travel Agents and T&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>
U.S. Merchant UCAF	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ UCAF Status Indicator must = 1 ▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value</p> <p>Excludes: AFD, Insurance Debit , Real Estate Debit, Hotels, Car Rentals, and Cruise Lines</p> <p>World, World Elite and High Value excludes: Restaurants, Utilities, Travel Agents, and T&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>
Supermarket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance 	<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"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction 	<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 2014 Rates
Small Ticket Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance ▪ Transaction amount limit \$15.00 ▪ Restaurants/Fast food are exempt from the transaction amount tolerance 	<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 and Video Rental Stores</p>	Debit: 1.55% + \$0.04
Regulated POS Small Ticket Base	<ul style="list-style-type: none"> ▪ U.S. Merchant or U.S. Territory ▪ Regulated U.S. Card Issuer (including U.S. Territories) ▪ Settlement within 30 days of transaction ▪ Transaction amount limit \$10 	<p>Card Types: U.S. Issued Regulated Consumer Debit/Prepaid</p> <p>Limited to: Fast Food and Video Rental Stores</p>	Debit: 0.05% + \$0.21
Regulated POS Small Ticket with Fraud Adjustment	<ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) – Certified Fraud Prevention Standards ▪ U.S. Merchant or U.S. Territory ▪ Settlement within 30 days of transaction ▪ Transaction amount limit \$10 	<p>Card Types: U.S. Issued Regulated Consumer Debit / Prepaid</p> <p>Limited to: Fast Food and Video Rental Stores</p>	Debit: 0.05% + \$0.22
Emerging Market Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ 10% Authorization transaction amount tolerance 	<p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Government Services, Schools, Colleges, Insurance Agencies, Cable, Passenger Railways, Transportation : Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees, Tolls, and Postal Services : Government</p>	Debit: 0.80% + \$0.25
Petroleum - CAT/AFD Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ CAT Level indicator of 1 or 2 must be present 	<p>Card Types: Consumer Debit / Prepaid</p> <p>Limited to: Automated Fuel Dispensers</p>	Debit: 0.70% + \$0.17
Petroleum - Service Station Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction 	<p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Service Stations</p>	Debit: 0.70% + \$0.17

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Service Industries Incentive Program (SIIP)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance ▪ Recurring Payment indicator in Authorization and Settlement 	<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>	1.15% + \$0.05 (all card types)
Lodging /Auto Rental (Formerly TIPS)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ Settlement Detail Addendum Data 	<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</p> <p>World: 2.30% + \$0.10</p> <p>Enhanced: 1.80% + \$0.10</p> <p>Debit: 1.15% + \$0.15</p>
Passenger Transport	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 8 days of transaction ▪ Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in Settlement 	<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</p> <p>Debit: 1.60% + \$0.15</p> <p>Enhanced: 1.90% + \$0.10</p>
Convenience Purchase Base	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions) ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ Limousines/Taxicabs must be \$25.00 or less ▪ 10% Authorization to transaction tolerance on Convenience Stores and Movie Theaters <ul style="list-style-type: none"> – Convenience Stores and Movie Theaters are exempt from a transaction amount tolerance if transaction is less than or equal to \$10.00 ▪ Limousines/Taxicabs and Fast Food are exempt from the transaction tolerance 	<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</p> <p>Enhanced: 1.90% + \$0.00</p> <p>World: 2.00% + \$0.00</p> <p>World Elite: 2.00% + \$0.00</p> <p>High Value: 2.00% + \$0.00</p>
T&E	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ Must be T&E MCC Code (excludes Airline MCCs for World Elite and High Value) ▪ Level III⁴ data is required 	<p>Card Types: U.S. Issued World MasterCard, World Elite, and High Value</p>	<p>World: 2.30% + \$0.10</p> <p>World Elite: 2.75% + \$0.10</p> <p>High Value: 2.75% + \$0.10</p>
T&E Large Ticket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ Must be T&E MCC Code ▪ Transaction must be greater than \$2500.00 ▪ Level III⁴ data is required 	<p>Card Types: U.S. Issued World Elite and World High Value</p>	2.00% + \$0.00 (all card types)

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Airline	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ MCC Code must be an Airline MCC: 3000-3299 and 4511 ▪ General ticket information and Itinerary Data in Settlement 	<p>Card Types: World Elite and World High Value</p> <p>Limited to: Airlines</p>	2.30% + \$0.10 (all card types)
Commercial Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	<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, and Purchasing</p>	<p>Business: 2.95% + \$0.10 Business Level 2: 3.11% + \$0.10 Business Level 3: 3.16% + \$0.10 Business Level 4: 3.26% + \$0.10</p> <p>Large Market: 2.95% + \$0.10</p>
Commercial Data Rate I	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ Fuel detail addendum data required for Fleet Cards at fuel locations ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ Non T&E MCC ▪ Card Acceptor Type and Tax ID must be provided 	<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, and Purchasing</p>	<p>Business: 2.65% + \$0.10 Business Level 2: 2.81% + \$0.10 Business Level 3: 2.86% + \$0.10 Business Level 4: 2.96% + \$0.10</p> <p>Large Market: 2.65% + \$0.10</p>
Commercial Face-to-Face	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization to transaction tolerance amount (25% Barbers/Beauty Salons) ▪ Bars, Fast Food and Limos/taxicabs are exempt from the transaction amount tolerance ▪ Non T&E MCC ▪ Level II³ Commercial Card Data required ▪ 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 <ul style="list-style-type: none"> ○ 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 	<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, and Purchasing</p> <p>Excluded: Fleet Cards at fuel locations</p>	<p>Business: 2.00% + \$0.10 Business Level 2: 2.16% + \$0.10 Business Level 3: 2.21% + \$0.10 Business Level 4: 2.31% + \$0.10</p> <p>Large Market: 2.50% + \$0.10</p>
Commercial Face-to-Face Petroleum	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization to transaction tolerance amount ▪ Level II³ Commercial Card Data required 	<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, and Purchasing</p> <p>Excluded: Fleet Cards at fuel locations</p>	<p>Business: 2.00% + \$0.10 Business Level 2: 2.16% + \$0.10 Business Level 3: 2.21% + \$0.10 Business Level 4: 2.31% + \$0.10</p> <p>Large Market: 2.05% + \$0.10</p>

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Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Commercial Data Rate II	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Magnetic card swipe must be passed in the authorization request for fleet at fuel ▪ Settlement within 2 days of transaction ▪ Level II³ Corporate Card data (All Commercial Cards except Fleet at fuel locations) ▪ Fuel detail addendum data required for Fleet Cards at fuel locations ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ Non T&E MCC ▪ Card Acceptor Type and Tax ID must be provided ▪ 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 <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</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, and Purchasing</p>	<p>Business: 2.00% + \$0.10 Business Level 2: 2.16% + \$0.10 Business Level 3: 2.21% + \$0.10 Business Level 4: 2.31% + \$0.10</p> <p>Large Market: 2.50% + \$0.10</p>
Commercial Data Rate II Petroleum	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Magnetic card swipe must be passed in the authorization request for fleet at fuel ▪ Settlement within 2 days of transaction ▪ Level II³ Corporate Card data (All Commercial Cards except Fleet at fuel locations) ▪ Fuel detail addendum data required for Fleet Cards at fuel locations ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ Card Acceptor Type and Tax ID must be provided 	<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, and Purchasing</p> <p>Limited to: Marinas, Service Stations, Automated Fuel Dispensers, Fuel Dealers and Truck Stop transactions</p>	<p>Business: 2.00% + \$0.10 Business Level 2: 2.16% + \$0.10 Business Level 3: 2.21% + \$0.10 Business Level 4: 2.31% + \$0.10</p> <p>Large Market: 2.05% + \$0.10</p>
Commercial Data Rate III	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ Level II³ & Level III⁴ Corporate Card data ▪ Non T&E MCC ▪ Card Acceptor Type and Tax ID must be provided 	<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, and Purchasing</p> <p>Excluded: Fleet Cards at fuel locations</p>	<p>Business: 1.75% + \$0.10 Business Level 2: 1.91% + \$0.10 Business Level 3: 1.96% + \$0.10 Business Level 4: 2.06% + \$0.10</p> <p>Large Market: 1.80% + \$0.10</p>
Commercial T&E Rate I	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 8 days of transaction for Airlines; 2 Days for all other MCCs ▪ T&E Merchants ▪ General ticket information required for airlines and passenger railways ▪ Card Acceptor Type and Tax ID must be provided 	<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, and Purchasing</p>	<p>Business: 2.50% + \$0.00 Business Level 2: 2.66% + \$0.00 Business Level 3: 2.71% + \$0.00 Business Level 4: 2.81% + \$0.10</p> <p>Large Market: 2.70% + \$0.00</p>

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Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Commercial T&E Rate II	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement ▪ Data Settlement within 8 days of transaction for Airlines; 2 Days for all other MCCs ▪ T&E Merchant (Restaurants not eligible) ▪ Industry Specific T&E II Addendum required ▪ Card Acceptor Type and Tax ID must be provided 	Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, and Purchasing	Business: 2.35% + \$0.10 Business Level 2: 2.51% + \$0.10 Business Level 3: 2.56% + \$0.10 Business Level 4: 2.66% + \$0.10 Large Market: 2.55% + \$0.10
Commercial T&E Rate III	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 8 days of transaction for Airlines; 2 Days for all other MCCs, ▪ T&E Merchant (Restaurants not eligible) ▪ Industry Specific T&E II and T&E III Addendum required ▪ Card Acceptor Type and Tax ID must be provided 	Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, and Purchasing	Business: 2.30% + \$0.10 Business Level 2: 2.42% + \$0.10 Business Level 3: 2.51% + \$0.10 Business Level 4: 2.61% + \$0.10 Large Market: 2.50% + \$0.10 Large Market (Airline): 2.43% + \$0.10
Commercial Large Ticket I	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations ▪ Settlement within 1 day of transaction ▪ 25% Authorization to transaction tolerance amount ▪ Bars, Fast Food , eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance ▪ Level II³ Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) ▪ Level III⁴ Purchasing Card Data ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ Fuel detail addendum data required for Fleet Cards at fuel locations ▪ The transaction amount must be between \$3000.00 - \$25,000.00 	Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, and Purchasing Limited: Non T&E MCC, excluding Lodging MCC's	Business: 1.25% + \$40.00 Business Lodging: 2.30% + \$0.10 Business Level 2: 1.36% + \$40.00 Business Level 3: 1.41% + \$40.00 Business Level 4: 1.51% + \$40.00 Business Lodging Debit: 2.30% + \$0.10 Large Market: 1.25% + \$40.00
Commercial Large Ticket II	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations ▪ Settlement within 1 day of transaction ▪ 25% Authorization to transaction tolerance amount ▪ Bars, Fast Food , eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance ▪ Level II³ Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) (Customer Code not required for Business or Corporate Cards) ▪ Level III⁴ Purchasing Card Data ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ The transaction amount must be between \$25,000.01 - \$100,000.00 	Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, and Purchasing Limited: Non T&E MCC, excluding Lodging MCC's	Business: 1.20% + \$40.00 Business Lodging: 2.30% + \$0.10 Business Level 2: 1.36% + \$40.00 Business Level 3: 1.41% + \$40.00 Business Level 4: 1.51% + \$40.00 Business Lodging Debit: 2.30% + \$0.10 Large Market: 1.20% + \$60.00

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Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Commercial Large Ticket III	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations ▪ Settlement within 1 day of transaction ▪ 25% Authorization to transaction tolerance amount ▪ Bars, Fast Food, eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance ▪ Level II³ Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) (Customer Code not required for Business or Corporate Cards) ▪ Level III⁴ Purchasing Card Data ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ Card Acceptor Type and Tax ID required for Fleet Cards at fuel locations ▪ The transaction amount must be greater than \$100,000.00 	<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, and Purchasing</p> <p>Limited: Non T&E MCC, excluding Lodging MCC's</p>	<p>Business: 1.20% + \$40.00 Business Lodging: 2.30% + \$0.10 Business Level 2: 1.36% + \$40.00 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: 1.15% + \$80.00</p>
Commercial Payments Account Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$7,255.00 - \$25,000.00 ▪ Transaction settled in 2 days ▪ Non-face-to-face (Mail Order or Ecommerce) ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date 	<p>Card Types: U.S. issued Commercial Credit and Debit (non-regulated)</p> <p>Excluded: Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p>	1.20% + \$0.00
Commercial Payments Account Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$25,000.01 - \$100,000.00 ▪ Transaction settled in 2 days ▪ Non-face-to-face (Mail Order or Ecommerce) ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date 	<p>Card Types: U.S. issued Commercial Credit and Debit (non-regulated)</p> <p>Excluded: Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p>	1.00% + \$0.00
Commercial Payments Account Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$100,000.01 - \$500,000.00 ▪ Transaction settled in 2 days ▪ Non-face-to-face (Mail Order or Ecommerce) ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date 	<p>Card Types: U.S. issued Commercial Credit and Debit (non-regulated)</p> <p>Excluded: Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p>	0.90% + \$0.00
Commercial Payments Account Tier 4	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$500,000.01 - \$1,000,000.00 ▪ Transaction settled in 2 days ▪ Non-face-to-face (Mail Order or Ecommerce) ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date 	<p>Card Types: U.S. issued Commercial Credit and Debit (non-regulated)</p> <p>Excluded: Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p>	0.80% + \$0.00
Commercial Payments Account Tier 5	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$1,000,000.01 and greater ▪ Transaction settled in 2 days ▪ Non-face-to-face (Mail Order or Ecommerce) ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date 	<p>Card Types: U.S. issued Commercial Credit and Debit (non-regulated)</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

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Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Commercial Supermarket	<ul style="list-style-type: none"> ▪ 2 day settlement ▪ Valid Authorization ▪ Card Present (Swiped, Contactless) ▪ Banknet Reference number in Settlement ▪ Banknet Authorization Date ▪ 10% Transaction Amount Tolerance ▪ Must be MCC 5411 	Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, and Purchasing	Business: 2.00% + \$0.10 Business Level 2: 2.16% + \$0.10 Business Level 3: 2.21% + \$0.10 Business Level 4: 2.31% + \$0.10 Business Debit: 2.20% + \$0.10 Large Market: 2.50% + \$0.10
Commercial Large Ticket I MPG Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$7,255.00 - \$25,000.00 ▪ Transaction settled in 2 days ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date ▪ Invoice Number ▪ Level II³ Corporate Card Data ▪ MPG Registration required, Large Ticket MPG MasterCard Assigned ID 	Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, & Public Sector Commercial Cards Limited: Non-T&E MCC; MasterCard Payment Gateway (MPG) transactions only	1.20% + \$0.00
Commercial Large Ticket I MPG Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$25,000.01 - \$100,000.00 ▪ Transaction settled in 2 days ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date ▪ Invoice Number ▪ Level II³ Corporate Card Data ▪ MPG Registration required, Large Ticket MPG MasterCard Assigned ID 	Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, & Public Sector Commercial Cards Limited: Non-T&E MCC; MasterCard Payment Gateway (MPG) transactions only	1.00% + \$0.00
Commercial Large Ticket I MPG Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$100,000.01 - \$500,000.00 ▪ Transaction settled in 2 days ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date ▪ Invoice Number ▪ Level II³ Corporate Card Data ▪ MPG Registration required, Large Ticket MPG MasterCard Assigned ID 	Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, & Public Sector Commercial Cards Limited: Non-T&E MCC; MasterCard Payment Gateway (MPG) transactions only	0.90% + \$0.00
Commercial Large Ticket I MPG Tier 4	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$500,000.01 - \$1,000,000.00 ▪ Transaction settled in 2 days ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date ▪ Invoice Number ▪ Level II³ Corporate Card Data ▪ MPG Registration required, Large Ticket MPG MasterCard Assigned ID 	Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, & Public Sector Commercial Cards Limited: Non-T&E MCC; MasterCard Payment Gateway (MPG) transactions only	0.80% + \$0.00
Commercial Large Ticket I MPG Tier 5	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$1,000,000.01 and greater ▪ Transaction settled in 2 days ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date ▪ Invoice Number ▪ Level II³ Corporate Card Data ▪ MPG Registration required, Large Ticket MPG MasterCard Assigned ID 	Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, & Public Sector Commercial Cards Limited: Non-T&E MCC; MasterCard Payment Gateway (MPG) transactions only	0.70% + \$0.00

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Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Interregional Consumer Standard (I.S.I)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	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"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction ▪ 10% Authorization amount transaction tolerance for transactions acquired in the U.S. region only 	Card Types: Non- U.S. Issued Consumer Credit, Premium, and Super Premium Card Excludes: Automated Fuel Dispenser and Direct Marketing MCCs	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"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction ▪ Must include a CAT level indicator of a 6 ▪ UCAF Status Indicator must = 2 ▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Non- U.S. Issued Consumer Credit, 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"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 5 days of transaction ▪ Must include a CAT level indicator of a 6 ▪ UCAF Status Indicator must = 1 ▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Non- U.S. Issued Consumer Credit, Premium, and Super Premium Card	Credit: 2.299% + \$0.00 Premium: 2.70% + \$0.00 Super Premium: 2.83% + \$0.00
Interregional Regulated POS Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	Card Types: U.S. Territory Regulated Consumer Debit Card	0.90% + \$0.21
Interregional Regulated POS Debit with Fraud Adjustment	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	Card Types: U.S. Territory Regulated Consumer Debit Card	0.90% + \$0.22
Interregional Commercial Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction ▪ Card Acceptor Type and Tax ID required for U.S. Merchant locations 	Card Types: Non- U.S. Issued Commercial and Super Premium Cards Excludes: Purchasing and Fleet cards for transactions acquired in the U.S. Region	2.85% + \$0.00
Interregional Purchasing Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ The sale must be deposited within 30 days of transaction date ▪ For transactions acquired in the U.S. region, Corporate Card Common Data Requirements are required 	Card Types: Non- U.S. Issued Purchasing Cards	2.85% + \$0.00
Interregional Purchasing Large Ticket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction ▪ Card Acceptor Tax ID ▪ Non T&E MCC 	Card Types: Non- U.S. Issued Purchasing/Fleet	Purchasing: 1.75% + \$30.00 Fleet: 1.75% + \$30.00

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Interregional Purchasing Data Rate II	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction ▪ Level II³ purchasing data required 	Card Types: Non- U.S. Issued Purchasing/Fleet Cards	2.55% + \$0.00
Interregional Commercial Electronic card	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ The transaction must be authorized, the authorization code must be included in the settlement record ▪ Magnetic card swipe or contactless information must be passed in the authorization request ▪ The sale must be deposited within 4 days of transaction date ▪ Must contain an MCC other than one of the following: 5542, 5960 : 5969 ▪ For Internet transactions: <ul style="list-style-type: none"> - UCAF Status Indicator must equal 2 - CAT Level Indicator must be a 6 	Card Types: Non- U.S. Issued Commercial Cards	2.85% + \$0.00
Interregional Commercial Regulated POS Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	Card Types: U.S. Territory Regulated Commercial Debit Card	0.90% + \$0.21
Interregional Commercial Regulated POS Debit with Fraud Adjustment	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	Card Types: U.S. Territory Regulated Commercial Debit Card	0.90% + \$0.22

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Consumer Credit Refund Group 1	<ul style="list-style-type: none"> ▪ Consumer card transactions with MCC's 3000-3299, 3351-3441, 3501-3999, 3874, 4112, 4411, 4511, 4722, 5812, 7011, 7512, 7513, 7519 (Only on WorldCard) 	Card Types: Credit	2.42%
Consumer Credit Refund Group 2 (U.S. Only)	<ul style="list-style-type: none"> ▪ Consumer card transactions with MCC's: ▪ 5960, 5964-5969 (MOTO) ▪ 4812, 4814, 4816, 4821, 4899, 4900, 5983 (Utilities) ▪ 4722 (Travel Agencies [excluding World MasterCard cards]) 	Card Types: Credit	2.09%
Consumer Credit Refund Group 3 (U.S. Only)	<ul style="list-style-type: none"> ▪ Consumer card transactions with MCCs ▪ 3000-3299 or 4511 (Airlines [excluding World/World Elite MasterCard cards]) ▪ 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222 (Professional Services) ▪ 5122, 5912 (Drug Stores) ▪ 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999 (Recreation) ▪ 8211, 8220, 8241, 8244, 8249, 8299 (Education) ▪ 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699 (Repair Shops) ▪ 5811-5814 (Restaurant/Bars{excluding World/World Elite Card cards submitted with MCC 5812}) ▪ 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296-7299, 7311, 7321, 7332, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, ▪ 9950 (Other services) 	Card Types: Credit	1.95%
Consumer Credit Refund Group 4 (U.S. Only)	<ul style="list-style-type: none"> ▪ Consumer card transactions with MCCs ▪ 3351-3441, 7512, 7513, 7519 (Automobile/Vehicle Rental [excluding MasterCard cards]) ▪ 0763, 5085, 5094, 5099, 5111, 5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, 5735, 5921, 5931, 5933, 5935, 5937, 5942-5944, 5946-5949, 5963, 5970-5973, 5977, 5978, 5992-5999, 7395 (Other Retail) ▪ 5541, 5542, 9752 (Gas Stations) ▪ 5065, 5072, 5198, 5211, 5231, 5251, 5261 (Hardware) ▪ 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099 (Health Care) ▪ 5940, 5941, 5945 (Sporting – Toy Stores) ▪ 5310 (Discount Stores) ▪ 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699 (Clothing Stores) ▪ 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523 (Other Transport [excluding World/World Elite MasterCard cards submitted with MCCs 4112 and 4411]) 	Card Types: Credit	1.82%

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Consumer Credit Refund Group 5 (U.S. Only)	<ul style="list-style-type: none"> ▪ Consumer card transactions with MCCs ▪ 3501-3999, 7011 (Hotel/Motel [excluding World MasterCard cards]) ▪ 5311 (Department Stores) ▪ 5722, 5732, 5733, 5734 (Electric-Appliance) ▪ 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950 (interior Furnishing) ▪ 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538 (Vehicles) ▪ 4829, 6012, 6050, 6051, 6529-6531, 6534, 7511, 7995 (Quasi Cash) ▪ 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751 (Food Stores – Warehouse) 	Card Types: Credit	1.73%
Consumer Debit Refund Group 1 (U.S. Only)	<ul style="list-style-type: none"> ▪ Debit card transactions with any MCCs other than the following: ▪ 3000-3299, 4511 (Airline) ▪ 4112 (Passenger Railway) 	Card Types: Debit	1.72%
Consumer Debit Refund Group 2 (U.S. Only)	<ul style="list-style-type: none"> ▪ Debit card transactions must have one of the following MCC^{cs}: ▪ 3000-3299, 4511 (Airline) ▪ 4112 (Passenger Railway) 	Card Types: Debit	1.68%
Consumer Debit Refund Group 3 (U.S. Only)	<ul style="list-style-type: none"> ▪ Debit card transactions with any MCCs other than the following: ▪ 5960, 5962, 5964-5969 (Mail Order/Telephone Order) ▪ 3000-3299, 4511 (Airline) ▪ 4112 (Passenger Railway) 	Card Types: Debit	1.40%
Commercial Credit Refund Group 1 (U.S. Only)	<ul style="list-style-type: none"> ▪ Corporate card transactions with MCCs ▪ 4829, 6012, 6050, 6051, 6529-6531, 6534, 7511, 7995 (Quasi Cash) ▪ 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523 (Other Transport) ▪ 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751 (Food – Warehouse) ▪ 5310 (Discount Stores) ▪ 5122, 5912 (Drug Stores) ▪ 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999 (Recreation) ▪ 5812-5814 (Restaurants) ▪ 4812, 4814, 4816, 4821, 4899, 4900, 5983 (Utilities) 	Card Type: Corporate	2.37%
Commercial Credit Refund Group 2 (U.S. Only)	<ul style="list-style-type: none"> ▪ Corporate card transactions with MCCs ▪ 3351-3441, 7512, 7513, 7519 (Automobile/Vehicle Rental) ▪ 3501-3999, 7011 (Hotel/Motel) ▪ 5940, 5941, 5945 (Sporting – Toy Stores) ▪ 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699 (Clothing Stores) ▪ 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538 (Vehicles) ▪ 8211, 8220, 8241, 8244, 8249, 8299 (Education) ▪ 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699 (Repair Shops) ▪ 4722 (Travel Agencies) 	Card Type: Corporate	2.30%

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Spring 2014 Rates
Commercial Credit Refund Group 3 (U.S. Only)	<ul style="list-style-type: none"> ▪ Corporate card transactions with MCCs ▪ 3000-3299, 4511 (Airline) ▪ 0763, 5085, 5094, 5099, 5111, 5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, 5735, 5921, 5931, 5933, 5935, 5937, 5942-5944, 5946-5949, 5963, 5970-5973, 5977, 5978, 5992-5999, 7395 (Other Retail) ▪ 5960, 5964-5969 (Mail Order/Telephone Order) ▪ 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099 (Health Care) ▪ 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222 (Professional Services) ▪ 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296-7299, 7311, 7321, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950 (Other Services) ▪ 5065, 5072, 5198, 5211, 5231, 5251, 5261 (Hardware) 	Card Type: Corporate	2.21%
Commercial Credit Refund Group 4 (U.S. Only)	<ul style="list-style-type: none"> ▪ Corporate card transactions with MCCs ▪ 5311 (Department Stores) ▪ 5722, 5732, 5733, 5734 (Electric–Appliances) ▪ 5541, 5542, 9752 (Gas Stations) ▪ 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950 (Interior Furnishings) 	Card Type: Corporate	2.16%

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

⁴ 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 **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 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 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.

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 2014 Rates
PSL Recurring Payments Core	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of authorization/transaction ▪ 10% Authorization to transaction amount tolerance ▪ Recurring Billing or Installment Payment Indicator 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Regulated Debit and , Prepaid</p> <p>Limited to: Child Care Services, Charitable/Social Service Organizations, Cable/Satellite Services, Utilities, Health and Beauty Spas, Memberships</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"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Magnetic card swipe /contactless/chip must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer 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: 1.02% + \$0.06 Prepaid: 1.10% + \$0.16</p>
PSL Emerging Markets	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 2 days of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer 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"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 2 days of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer 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 Debit: 0.90% + \$0.20 Prepaid: 0.90% + \$0.20</p>
PSL Express Services	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs) ▪ Restaurants and Fast Food Restaurants are exempt from the transaction amount tolerance ▪ Magnetic card swipe /contactless/chip must be passed in the authorization request ▪ For MCC 4121, transaction must be less than or equal to \$25.00 ▪ All other MCCs, transaction must be less than or equal to \$15.00 ▪ Settlement within 1 day of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer 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>

Discover Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries	Spring 2014 Rates
PSL Petroleum	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Magnetic card swipe /contactless/chip must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction 	Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Regulated Debit and , Prepaid Limited to: Automated Fuel Dispensers, Service Stations	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
PSL Retail	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Magnetic card swipe /contactless/chip must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction 	Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Regulated Debit and , Prepaid Excludes the following: Supermarkets/Warehouse Clubs, Petroleum, Restaurants, Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants	Core: 1.56% + \$0.10 Rewards: 1.71% + \$0.10 Premium: 1.71% + \$0.10 Premium Plus: 2.10% + \$0.10 Debit: 1.02% + \$0.16 Prepaid: 1.10% + \$0.16
PSL Restaurants	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Magnetic card swipe /contactless/chip must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction 	Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Regulated Debit and , Prepaid Limited to: Restaurants and Fast Food	Core: 1.56% + \$0.10 Rewards: 1.90% + \$0.10 Premium: 2.20% + \$0.10 Premium Plus: 2.30% + \$0.10 Debit: 1.19% + \$0.10 Prepaid: 1.10% + \$0.16
PSL Hotels/Car Rentals	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of authorization/transaction 	Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Regulated Debit and , Prepaid Limited to: Hotels/Car Rentals	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
PSL Passenger Transport	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 7 days of authorization/transaction 	Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid Limited to: Airlines, Passenger Railways	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
PSL Card Not Present/Ecommerce	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ AVS request in authorization ▪ Settlement within 1 day of authorization/transaction 	Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Regulated Debit and , Prepaid Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants	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

Discover Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries	Spring 2014 Rates
Key Entry	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Settlement within 1 day of authorization/transaction ▪ Key entered transaction, card present 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Regulated Debit and , Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants</p>	<p>Core: 1.87% + \$0.10 Rewards: 1.97% + \$0.10 Premium: 2.00% + \$0.10 Premium Plus: 2.15% + \$0.10 Debit: 1.62% + \$0.16 Prepaid: 1.75% + \$0.20</p>
PSL Utilities	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 1 day of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer 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>
PSL Real Estate	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer 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"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of authorization/transaction Card Present and Card Not Present transactions are eligible 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer 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>

Discover Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries	Spring 2014 Rates
Mid Submission Level	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Exempt from amount tolerance - 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 ▪ Settlement within 2 days of authorization/transaction 7 days for Passenger Transport merchants 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer 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>Core: 2.40% + \$0.10 Rewards: 2.40% + \$0.10 Premium: 2.40% + \$0.10 Premium Plus: 2.40% + \$0.10 Debit: 1.72% + \$0.20 Prepaid: 1.72% + \$0.20</p>
Base Submission Level	<ul style="list-style-type: none"> • U.S. Merchant • Settlement within 60 days of Authorization 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, 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>
Commercial Electronic	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Exempt from amount tolerance - 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 ▪ Acquirer Interchange Program Code must be included in Sales Data for the Card Sale ▪ AVS request in authorization when Card Not Present (Excludes Emerging Markets, Insurance, Public Services, Hotels/Car Rentals, Passenger Transport) ▪ Settlement within 7 days of authorization/transaction for Passenger Transport ▪ Settlement within 2 days of authorization/transaction for Emerging Markets and Public Services ▪ Settlement within 1 day of authorization/transaction for all other merchant types 	<p>Card Types: U.S. Issued Commercial Card, Debit, Regulated, Debit and Prepaid</p>	<p>2.30% + \$0.10</p>
Commercial Utilities	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 1 day of authorization/transaction 	<p>Card Types: U.S. Issued Commercial Card, Debit, Regulated, Debit and Prepaid</p> <p>Limited to: Utility merchants</p>	<p>0.00% + \$1.50</p>
Commercial Base	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of Authorization 	<p>Card Types: U.S. Issued Commercial Card, Debit, Regulated, Debit and Prepaid</p>	<p>2.95% + \$0.10</p>

Discover Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries	Spring 2014 Rates
US Commercial Large Ticket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Sale amount must be greater than \$5,000.00 ▪ Settlement within 2 days of the transaction date 	Card Types: U.S. Issued Commercial Card, Debit, Regulated, Debit and Prepaid Limited to specific business-to-business MCCs	0.90% + \$20.00
International Base	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be an International Card Sale 	Card Types: Non U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit cards	2.10% + \$0.10
International Electronic	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be an International Card Sale ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Must be magnetic swipe /contactless/chip read, Card Present environment ▪ Settlement within 4 day of authorization/transaction ▪ POS Entry Mode must be present ▪ CVV Data must be present ▪ Not Subject to Transaction Amount Validation 	Card Types: Non U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit cards Excludes: High Risk Direct Marketing Merchants	1.76% + \$0.00

American Express OnePoint Pricing

OnePoint Pricing Level	Requirements for OnePoint Pricing Level	Limitations on Card Types and Industries	Spring 2014 Rates
Retail	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail eligible MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: OnePoint Retail Eligible MCCs⁵</p>	<p>Credit: 2.89% + \$0.10</p> <p>Prepaid: 1.95% + \$0.20</p>
Retail Key Entered	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail eligible MCC ▪ Transaction is face to face, key entered 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: OnePoint Retail Eligible MCCs⁵</p>	<p>Credit: 3.19% + \$0.10</p> <p>Prepaid: 2.25% + \$0.20</p>
Retail Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail eligible MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ American Express OnePoint annual volume is greater than \$500,000.00 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: OnePoint Retail Eligible MCCs⁵</p>	<p>3.20% + \$0.00</p>
Retail Special Key Entered	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail eligible MCC ▪ Annual volume is greater than \$500K ▪ Transaction is face to face, key entered 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: OnePoint Retail Eligible MCCs⁵</p>	<p>3.50% + \$0.00</p>
Mail Order/Internet	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Mail Order/Internet MCC 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: DIRECT MARKETING -CATALOG MERCHANTS, DIRECT MKTG – NOT ELSEWHERE CLASSIFIED, DIRECT MARKETING CONTINUITY / SUBSCRIPTION MERCHANTS</p>	<p>Credit: 3.50% + \$0.00</p> <p>Prepaid: 2.25% + \$0.20</p>
Mail Order/Internet Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Mail Order/Internet MCC ▪ American Express OnePoint annual volume is greater than \$500,000.00 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: DIRECT MARKETING -CATALOG MERCHANTS, DIRECT MKTG – NOT ELSEWHERE CLASSIFIED, DIRECT MARKETING CONTINUITY / SUBSCRIPTION MERCHANTS</p>	<p>3.20% + \$0.00</p>
Restaurants	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: EATING PLACES & RESTAURANTS (Full Service Restaurants), CATERERS and DRINKING PLACES (Bars & Nightclubs)</p>	<p>Credit: 3.50% + \$0.05</p> <p>Prepaid: 2.15% + \$0.05</p>

American Express OnePoint Pricing

OnePoint Pricing Level	Requirements for OnePoint Pricing Level	Limitations on Card Types and Industries	Spring 2014 Rates
Restaurants Key Entered	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant MCC ▪ Transaction is face to face, key entered 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: EATING PLACES & RESTAURANTS (Full Service Restaurants), CATERERS and DRINKING PLACES (Bars & Nightclubs)</p>	3.80% + \$0.05
Restaurant Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant MCC ▪ American Express OnePoint annual volume is greater than \$500,000.00 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: EATING PLACES & RESTAURANTS (Full Service Restaurants), CATERERS and DRINKING PLACES (Bars & Nightclubs)</p>	Credit: 3.20% + \$0.00
Fast Food Restaurant	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have a Fast Food Restaurant MCC 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: FAST FOOD RESTAURANTS</p>	Credit: 3.50% + \$0.00 Prepaid: 2.15% + \$0.05
Fast Food Restaurant Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have a Fast Food Restaurant MCC ▪ American Express OnePoint annual volume is greater than \$500,000.00 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: FAST FOOD RESTAURANTS</p>	3.20% + \$0.00
Telecommunications	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have a Telephone Equipment and Telephone Sales MCC 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to : TELEPHONE EQUIPMENT & TELEPHONE SALES</p>	Credit: 3.50% + \$0.00 Prepaid: 1.95% + \$0.20
Telecommunications Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have a Telephone Equipment and Telephone Sales MCC ▪ American Express OnePoint annual volume is greater than \$500,000.00 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to : TELEPHONE EQUIPMENT & TELEPHONE SALES</p>	3.20% + \$0.00
Telecommunications–Cable/Computer Network	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have a Computer Network/Information Services and Cable & Other Pay Television Services MCC 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to : COMPUTER NETWORK/INFORMATION SERVICES AND CABLE & OTHER PAY TELEVISION SERVICES</p>	Credit: 3.90% + \$0.00 Prepaid: 1.95% + \$0.20
Telecommunications–Cable/Computer Network Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have a Computer Network/Information Services and Cable & Other Pay Television Services MCC ▪ American Express OnePoint annual volume is greater than \$500,000.00 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to : COMPUTER NETWORK/INFORMATION SERVICES AND CABLE & OTHER PAY TELEVISION SERVICES</p>	3.20% + \$0.00

American Express OnePoint Pricing

OnePoint Pricing Level	Requirements for OnePoint Pricing Level	Limitations on Card Types and Industries	Spring 2014 Rates
Supermarket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have a Grocery / Supermarket MCC 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: GROCERIES & SUPERMARKETS</p>	<p>Credit: 2.30% + \$0.00</p> <p>Prepaid: 0.45% + \$0.20</p>
Supermarket Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have a Grocery / Supermarket MCC ▪ American Express OnePoint annual volume is greater than \$500,000.00 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: GROCERIES & SUPERMARKETS</p>	<p>3.20% + \$0.00</p>
Other Transportation	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Transportation MCC 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: AIRPORT, FLYING FIELDS & AIRPORT TERMINALS, BUS LINES, TAXICABS/LIMOUSINES, and TRANSPORTATION SERVICES</p>	<p>Credit: 3.50% + \$0.00</p> <p>Prepaid: 1.95% + \$0.20</p>
Other Transportation Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Transportation MCC ▪ American Express OnePoint annual volume is greater than \$500,000.00 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: AIRPORT, FLYING FIELDS & AIRPORT TERMINALS, BUS LINES, TAXICABS/LIMOUSINES, and TRANSPORTATION SERVICES</p>	<p>3.20% + \$0.00</p>
Independent Gas Stations	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Gas Station MCC 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: SERVICE STATIONS and AUTOMATED FUEL DISPENSERS (Card Activated Terminals)</p>	<p>Credit: 3.25% + \$0.00</p> <p>Prepaid: 1.30% + \$0.12</p>
Independent Gas Stations Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Gas Station MCC ▪ American Express OnePoint annual volume is greater than \$500,000.00 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: SERVICE STATIONS and AUTOMATED FUEL DISPENSERS (Card Activated Terminals)</p>	<p>3.20% + \$0.00</p>
Office-Based Healthcare	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Office Based Healthcare MCC 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: DENTISTS & ORTHODONTISTS and DOCTORS & PHYSICIANS</p>	<p>Credit: 2.55% + \$0.00</p> <p>Prepaid: 1.95% + \$0.30</p>
Office-Based Healthcare Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Office Based Healthcare MCC ▪ American Express OnePoint annual volume is greater than \$500,000.00 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: DENTISTS & ORTHODONTISTS and DOCTORS & PHYSICIANS</p>	<p>3.20% + \$0.00</p>

American Express OnePoint Pricing

OnePoint Pricing Level	Requirements for OnePoint Pricing Level	Limitations on Card Types and Industries	Spring 2014 Rates
Education	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Education MCC 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: ELEMENTARY & SECONDARY SCHOOLS, CHILD CARE SERVICES, COLLEGES, UNIVERSITIES, PROFESSIONAL SCHOOLS, and SPORTING & RECREATION CAMPS</p>	<p>Credit: 2.50% + \$0.00</p> <p>Prepaid: 1.95% + \$0.00</p>
Education Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Education MCC ▪ American Express OnePoint annual volume is greater than \$500,000.00 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: ELEMENTARY & SECONDARY SCHOOLS, CHILD CARE SERVICES, COLLEGES, UNIVERSITIES, PROFESSIONAL SCHOOLS, and SPORTING & RECREATION CAMPS</p>	<p>3.20% + \$0.00</p>
Lodging	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Lodging MCC 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: LODGING and TRAILER PARKS & CAMPSITES</p>	<p>Credit: 3.50% + \$0.00</p> <p>Prepaid: 1.95% + \$0.05</p>
Lodging Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Lodging MCC ▪ American Express OnePoint annual volume is greater than \$500,000.00 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: LODGING and TRAILER PARKS & CAMPSITES</p>	<p>3.20% + \$0.00</p>
Travel Agencies and Tours	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Travel Agencies and Tour Operators MCC 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: TRAVEL AGENCIES AND TOUR OPERATORS</p>	<p>Credit: 2.89% + \$0.15</p> <p>Prepaid: 1.95% + \$0.20</p>
Travel Agencies and Tours Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Travel Agencies and Tour Operators MCC American Express OnePoint annual volume is greater than \$500,000.00 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: TRAVEL AGENCIES AND TOUR OPERATORS</p>	<p>3.20% + \$0.00</p>
Service, Wholesale & All Other	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have eligible MCC for Service, Wholesale & All Other 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: OnePoint Service, Wholesale & All Other Eligible MCCs⁶</p>	<p>Credit: 2.89% + \$0.15</p> <p>Prepaid: 1.95% + \$0.15</p>
Service, Wholesale & All Other Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have eligible MCC for Service, Wholesale & All Other ▪ American Express OnePoint annual volume is greater than \$500,000.00 	<p>Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial.</p> <p>Limited to: OnePoint Service, Wholesale & All Other Eligible MCCs⁶</p>	<p>3.20% + \$0.00</p>

American Express OnePoint Pricing

OnePoint Pricing Level	Requirements for OnePoint Pricing Level	Limitations on Card Types and Industries	Spring 2014 Rates
Business to Business	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have eligible MCC for Business to Business 	Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial. Limited to: OnePoint Business to Business Eligible MCCs ⁷	Credit: 2.89% + \$0.15 Prepaid: 1.95% + \$0.15
Business to Business Special	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have eligible MCC for Business to Business ▪ American Express OnePoint annual volume is greater than \$500,000.00 	Card Types: U.S. / Non U.S. Issued Consumer, Prepaid, and Commercial. Limited to: OnePoint Business to Business Eligible MCCs ⁷	3.20% + \$0.00

*Please refer to the American Express® Card Acceptance Agreement contained in Part II of the Program Guide for further information.

** An additional 40 basis points will be added to the credit rate shown when a non U.S. issued American Express card is accepted and processed.

*** An additional 30 basis point Card not Present downgrade fee will be added to the credit rate show.

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.

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE³	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
ACCEL	QSR (MCC 5814)	0.95% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	(NONE)	\$0.04	(NONE)
	SUPERMARKET (MCC 5411, 5300)	\$0.25	(NONE)	(NONE)	\$0.04	(NONE)
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.10	\$0.95	(NONE)	\$0.04	(NONE)
	RETAIL (ALL OTHER MCCs)	0.85% OF GROSS TRANS AMOUNT + \$0.10	(NONE)	(NONE)	\$0.04	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 ⁵	(NONE)	(NONE)	\$0.04	(NONE)
ACCEL ADVANTAGE	QSR (MCC 5814)	1.20% OF GROSS TRANS AMOUNT + \$0.185	(NONE)	(NONE)	\$0.04	(NONE)
	SUPERMARKET (MCC 5411, 5300)	\$0.355	(NONE)	(NONE)	\$0.04	(NONE)
	PETROLEUM (MCC 5541, 5542)	0.85% OF GROSS TRANS AMOUNT + \$0.175	(NONE)	(NONE)	\$0.04	(NONE)
	RETAIL (ALL OTHER MCCs)	0.90% OF GROSS TRANS AMOUNT + \$0.225	(NONE)	(NONE)	\$0.04	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 ⁵	(NONE)	(NONE)	\$0.04	(NONE)
AFFN	QSR (MCC 5814)	1.25% OF GROSS TRANS AMOUNT + \$0.125	\$0.45	(NONE)	\$0.035	(NONE)
	SUPERMARKET (MCC 5411, 5300) REGULATED AND UNREGULATED	\$0.20	(NONE)	(NONE)	\$0.035	(NONE)
	NATIONAL/MAJOR MERCHANTS (MCC 5331, 5541, 5912, 9399, 5310, 5499, 5542, 7511, 9402)	0.60% OF GROSS TRANS AMOUNT + \$0.10	\$0.50	(NONE)	\$0.035	(NONE)
	RETAIL (ALL OTHER MCCs)	0.75% OF GROSS TRANS AMOUNT + \$0.15	\$0.80	(NONE)	\$0.035	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 ⁵	(NONE)	(NONE)	\$0.035	(NONE)
ALASKA OPTION	SUPERMARKET (MCC 5411, 5300) (NO REGULATED CARD ISSUERS)	\$0.14	(NONE)	(NONE)	\$0.08	(NONE)
	PETROLEUM (MCC 5541, 5542, 5172, 7538) (NO REGULATED CARD ISSUERS)	\$0.23	(NONE)	(NONE)	\$0.08	(NONE)
	RETAIL (ALL OTHER MCCs) (NO REGULATED CARD ISSUERS)	\$0.23	(NONE)	(NONE)	\$0.08	(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 ⁵	(NONE)	(NONE)	\$0.03	(NONE)

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE ³	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
INTERLINK (INCLUDING PAVD)⁴	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 ⁵	(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)
INTERLINK PREPAID (INCLUDING PAVD)⁴	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 ⁵	(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)
JEANIE	QSR (MCC 5814)	1.55% OF GROSS TRANS AMOUNT + \$0.04 (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.035	\$6.00
	PETROLEUM (MCC 5541 & 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.10	\$0.95	(NONE)	\$0.055	\$6.00
	SUPERMARKET (MCC 5411, 5300)	\$0.26	(NONE)	(NONE)	\$0.055	\$6.00
	RETAIL (ALL OTHER MCCs)	0.75% OF GROSS TRANS AMOUNT + \$0.14 (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.055	\$6.00
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 ⁵ (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.055	\$6.00
JEANIE PREFERRED	QSR (MCC 5814)	1.55% OF GROSS TRANS AMOUNT + \$0.04 (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.035	\$6.00
	PETROLEUM (MCC 5541 & 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.10	\$0.95	(NONE)	\$0.055	\$6.00
	SUPERMARKET (MCC 5411, 5300)	\$0.36	(NONE)	(NONE)	\$0.055	\$6.00
	RETAIL (ALL OTHER MCCs)	0.80% OF GROSS TRANS AMOUNT + \$0.20 (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.055	\$6.00
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 ⁵ (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.055	\$6.00

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE ³	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
MAESTRO²	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 ⁷	0.65% (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.03	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 ⁵	(NONE)	(NONE)	\$0.025	(NONE)
NETS	QSR (MCC 5814)	1.00% OF GROSS TRANS AMOUNT + \$0.05	\$0.20	(NONE)	\$0.04	(NONE)
	SUPERMARKET (MCC 5411, 5300)	\$0.25	(NONE)	(NONE)	\$0.04	(NONE)
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.11	\$0.95	(NONE)	\$0.04	(NONE)
	RETAIL (ALL OTHER MCCs)	0.85% OF GROSS TRANS AMOUNT + \$0.13	(NONE)	(NONE)	\$0.04	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 ⁵	(NONE)	(NONE)	\$0.02	(NONE)
NYCE¹	QSR (MCC 5814)	1.30% OF GROSS TRANS AMT + \$0.03	(NONE)	\$0.005	\$0.0425	(NONE)
	SUPERMARKET (MCC 5411 & 5300)	\$0.24	(NONE)	\$0.005	\$0.0425	(NONE)
	PETROLEUM (MCC 5541, 5542)	0.70% OF GROSS TRANS AMT + \$0.12	\$0.85	\$0.005	\$0.0425	(NONE)
	SMALL TICKET (MCC 5310)	1.30% OF GROSS TRANS AMT + \$0.03	(NONE)	\$0.005	\$0.0425	(NONE)
	RETAIL (ALL OTHER MCCS)	0.75% OF GROSS TRANS AMT + \$0.12	(NONE)	\$0.005	\$0.0425	(NONE)
	REGULATED TRANSACTIONS < \$15.00	1.00% + \$0.025	(NONE)	\$0.005	\$0.0425	(NONE)
	REGULATED TRANSACTIONS > or = \$15.00	0.05% + \$0.21 + \$0.01 ⁵	(NONE)	\$0.005	\$0.0425	(NONE)
NYCE PREMIER ISSUER¹	QSR (MCC 5814)	1.30% OF GROSS TRANS AMT + \$0.03	(NONE)	\$0.005	\$0.0425	(NONE)
	SUPERMARKET (MCC 5411 & 5300)	\$0.29	(NONE)	\$0.005	\$0.0425	(NONE)
	PETROLEUM (MCC 5541, 5542)	0.75% OF GROSS TRANS AMT + \$0.15	\$0.90	\$0.005	\$0.0425	(NONE)
	RETAIL (ALL OTHER MCCS)	0.80% OF GROSS TRANS AMT + \$0.13	(NONE)	\$0.005	\$0.0425	(NONE)
	SMALL TICKET (MCC 5310)	1.30% OF GROSS TRANS AMT + \$0.03	(NONE)	\$0.005	\$0.0425	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 ⁵	(NONE)	\$0.005	\$0.0425	(NONE)
PULSE PAY	SUPERMARKET (MCC 5411)	\$0.30	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.15	\$0.95	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00
	RETAIL	0.80% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00
	SMALL TICKET	1.55% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 ⁵	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE ³	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
PULSE PAY CHOICE	SUPERMARKET (MCC 5411)	\$0.30	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.15	\$0.95	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00
	RETAIL	0.80% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00
	SMALL TICKET	1.55% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 ⁵	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00
PULSE PAY LIMITED	SUPERMARKET (MCC 5411)	1.15% OF GROSS TRANS AMT + \$0.15	\$0.35	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00
	PETROLUUM (MCC 5541, 5542)	1.15% OF GROSS TRANS AMT + \$0.15	\$0.95	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00
	RETAIL	1.15% OF GROSS TRANS AMT + \$0.15	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00
	SMALL TICKET	1.60% OF GROSS TRANS AMT + \$0.05	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 ⁵	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00
SHAZAM	QSR (MCC 5814)	1.25% OF GROSS TRANS AMOUNT + \$0.05	(NONE)	(NONE)	\$0.065	(NONE)
	SUPERMARKET (MCC 5411, 5300)	0.90% OF GROSS TRANS AMOUNT + \$0.16	\$0.35	(NONE)	\$0.065	(NONE)
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.13	(NONE)	(NONE)	\$0.065	(NONE)
	RETAIL (ALL OTHER MCCs)	0.85% OF GROSS TRANS AMOUNT + \$0.16	(NONE)	(NONE)	\$0.065	(NONE)
	SMALL TICKET (MCC 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499)	1.25% OF GROSS TRANS AMOUNT + \$0.05	(NONE)	(NONE)	\$0.065	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 ⁵	(NONE)	(NONE)	\$0.065	(NONE)

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE ³	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
STAR	QSR (MCC 5814)	1.15% OF GROSS TRANS AMOUNT + \$0.08 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$6.00
	SUPERMARKET (MCC 5411)	0.60% + \$0.22 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$6.00
	PETROLEUM (MCC 5541, 5442)	0.85% OF TRANS AMOUNT + \$0.17 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$6.00
	RETAIL (ALL OTHER MCCs)	0.90% OF GROSS TRANS AMOUNT + \$0.195 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$6.00
	SMALL TICKET (MCC 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499)	TRANS AMOUNT < or = \$10 1.25% + \$0.15 TRANS AMOUNT > \$10.01 0.80% OF GROSS TRANS AMOUNT + \$0.185	(NONE)	\$0.01	\$0.0325	\$6.00
	MEDICAL RETAILERS (MCC 8011, 8062, 8099, 5912)	TRANS AMOUNT < or = \$15 1.20% + \$0.20 TRANS AMOUNT > \$15.01 0.80% OF GROSS TRANS AMOUNT + \$0.185	(NONE)	\$0.01	\$0.0325	\$6.00
	HEALTHCARE ⁶	1.10% + \$0.14	(NONE)	\$0.01	\$0.0325	\$6.00
	ALL REGULATED TRANSACTIONS (Except FSA/HRA Cards)	0.05% + \$0.21 + \$0.01 ⁵	(NONE)	\$0.01	\$0.0325	\$6.00

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE ³	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
STAR PREFERRED	QSR (MCC 5814)	1.15% OF GROSS TRANS AMOUNT + \$0.105 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$6.00
	SUPERMARKET (MCC 5411)	0.60% + \$0.25 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$6.00
	PETROLEUM (MCC 5541, 5442)	0.85% OF TRANS AMOUNT + \$0.205 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$6.00
	RETAIL (ALL OTHER MCCs)	0.90% OF GROSS TRANS AMOUNT + \$0.25 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$6.00
	SMALL TICKET (MCC 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499)	TRANS AMOUNT < OR = \$10 1.25% OF TRANS AMOUNT + \$0.225 (INCLUDING CASH BACK) TRANS AMOUNT > \$10.01 0.80% OF GROSS TRANS AMOUNT + \$0.26	(NONE)	\$0.01	\$0.0325	\$6.00
	MEDICAL RETAILERS (MCC 8011, 8062, 8099, 5912)	TRANS AMOUNT < or = \$15 1.20% + \$0.20 TRANS AMOUNT > \$15.01 0.80% OF GROSS TRANS AMOUNT + \$0.185	(NONE)	\$0.01	\$0.0325	\$6.00
	HEALTHCARE ⁶	1.10% + \$0.14	(NONE)	\$0.01	\$0.0325	\$6.00
	ALL REGULATED TRANSACTIONS (Except FSA/HRA Cards)	0.05% + \$0.21 + \$0.01 ⁵	(NONE)	\$0.01	\$0.0325	\$6.00

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

²Maestro 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.

²Maestro Cross Border Assessment fee of 0.40% 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.

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

⁴Interlink International Service Assessment fee of 0.40% 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.

⁴Interlink 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.

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

⁶The 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.

⁷Maestro Cross Border Interchange applies to Unregulated U.S. Card Issuer - Non US Merchant and Non U.S. Card Issuer – US Merchant.

This summary is a compilation of documents received from Visa, MasterCard, Discover, American Express and Pin Debit. This summary is presented for the convenience of the reader and should not be used as a substitute for reference to the actual payment card brand releases, rules, and other official documents whenever necessary. FDMS shall not be responsible for any inaccurate or incomplete information.

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