

# Interchange Reference Guide (IRG)

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Includes: Visa®, MasterCard®, and Discover® Interchange Programs, 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](http://www.visa.com) and [www.mastercard.com](http://www.mastercard.com).

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
CPS/Retail	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Authorization and Settlement amounts must match for debit cards (beauty salons, barber shops, spas, bars and taxis/limos excluded)</li> </ul>	<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"> <li>▪ U.S. Merchant</li> <li>▪ Key Entered transaction, card present</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ AVS response with Full Zip Match (Y,X,Z,W), Retry response (R), Unavailable (U,S) or International AVS responses (B,C,D,G,I,M,P)</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Excludes: Automated Fuel Dispensers, E-commerce, and Direct Marketing</p>	<p>Credit: 1.80% + \$0.10 Debit: 1.65% + \$0.15 Prepaid: 1.75% + \$0.20</p>
CPS/Small Ticket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Transaction amount less than or equal to \$15.00</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, Regulated Debit, Prepaid, High Net Worth, Rewards, and Signature</p> <p>Excludes: Wire Transfers Money Orders, Automated Fuel Dispensers, Volume Tier Participants, Direct Marketing, Financial Institutions-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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Must qualify for one of the below Interchange Programs:</li> <li>▪ Must qualify for one of the following Interchange Programs:                             <ul style="list-style-type: none"> <li>- CPS/Card Not Present</li> <li>- CPS/Ecommerce Basic</li> <li>- CPS/Ecommerce Preferred</li> <li>- CPS/Retail Key-Entry</li> </ul> </li> <li>▪ Direct Marketing Insurance and Subscription merchant must meet criteria for CPS/Card Not Present or CPS/E-Commerce programs</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, Rewards and Signature</p> <p>Limited to: Government, Schools, Insurance, Direct Marketing Subscriptions, Fuel Dealers, and Child Care and Government owned lotteries</p> <p>Limited to debit cards only: Telecommunication Services, Cable, Satellite or other Pay Television/Radio Services, Charitable Organizations and Real Estate Agents/Rentals.</p> <p>Excludes: Card Present identified sales meeting CPS/Retail and CPS/Retail Key Entry program qualification for Debit/Prepaid card types</p>	<p>Credit: 1.43% + \$0.05 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	Fall 2015 Rates
CPS/Charity Credit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Must qualify for one of the following Interchange Programs:                             <ul style="list-style-type: none"> <li>- CPS/Card Not Present</li> <li>- CPS/Ecommerce Basic</li> <li>- CPS/Ecommerce Preferred</li> <li>- CPS/Retail Key-Entry</li> </ul> </li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, High Net Worth, Rewards, Signature, and Signature Preferred</p> <p>Limited to: Charitable Organizations</p>	<p>Credit: 1.35% + \$0.05</p>
CPS/Hotel and Car Rental Card Not Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of check-out/return date</li> <li>▪ 15% Authorization to transaction amount tolerance</li> <li>▪ Preferred Customer Indicator in Authorization and Settlement</li> <li>▪ Hotel/Car Rental Indicator in Authorization and Settlement</li> <li>▪ Folio # /Agreement # &amp; Check-in/pick-up date</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>	<p>Credit: 1.54% + \$0.10 Debit: 1.70% + \$0.15 Prepaid: 1.75% + \$0.20</p>
CPS/Hotel and Car Rental Card Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of check-out/return date</li> <li>▪ 15% Authorization to transaction amount tolerance</li> <li>▪ Hotel/Car Rental Indicator in Authorization and Settlement</li> <li>▪ Folio # /Agreement # &amp; Check-in/pick-up date</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>	<p>Credit: 1.54% + \$0.10 Debit: 1.19% + \$0.10 Prepaid: 1.15% + \$0.15</p>
Utility	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be registered with Visa and have a valid MVV</li> <li>▪ Must qualify for one of the below Interchange Programs                             <ul style="list-style-type: none"> <li>▪ CPS/Card Not Present</li> <li>▪ CPS/Electronic Commerce Basic</li> <li>▪ CPS/Electronic Commerce Preferred Retail</li> <li>▪ CPS/Retail Key Entry</li> <li>▪ CPS/Retail</li> </ul> </li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, High Net Worth, Rewards and Signature Cards and U.S. Issued Commercial Business including Debit and Prepaid Commercial Business Cards</p> <p>Limited to Utility merchants</p> <p>Excludes: Card Present identified sales meeting CPS/Retail and CPS/Retail Key Entry program qualification for Debit/Prepaid card types</p>	<p>Credit: 0.00% + \$0.75 Debit: 0.00% + \$0.65 Prepaid: 0.00% + \$0.65 Business: 0.00% + \$1.50</p>

**Visa Transactions**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Fall 2015 Rates</b>
CPS/Recurring Bill Payment	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Card Not Present Indicator</li> <li>▪ Must be a Bill Payment transaction</li> <li>▪ Recurring Payment and Bill Payment indicators in Authorization and Settlement</li> <li>▪ Authorization and Settlement amounts must match (1 authorization reversal permitted)</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Rewards and Signature</p> <p>Limited to: Cable, Satellite or other Pay Television/Radio Services and Telecommunication Services</p>	Credit: 1.43% + \$0.05
CPS/Electronic Commerce Preferred – Hotel and Car Rental	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of check-out/return date</li> <li>▪ 15% Authorization to transaction amount tolerance</li> <li>▪ Preferred Customer Indicator</li> <li>▪ Hotel/Car Rental Indicator in Authorization and Settlement</li> <li>▪ Folio # /Agreement # &amp; Check-in/pick-up date</li> <li>▪ Valid E-Commerce Indicator</li> <li>▪ CAVV (Cardholder Authentication Verification Value)</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>	<p>Credit: 1.54% + \$0.10</p> <p>Debit: 1.70% + \$0.15</p> <p>Prepaid: 1.75% + \$0.20</p>
CPS/Card Not Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Transaction date must be within 7 days of the Authorization date</li> <li>▪ Authorization &amp; Settlement amounts must match (1authorization reversal permitted)</li> <li>▪ AVS request in authorization (healthcare, select developing market, and utility excluded when the ACI = R)</li> <li>▪ Merchant Order # in Settlement</li> <li>▪ Card Not Present Indicator</li> <li>▪ Customer Service Phone # in Settlement</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p>	<p>Credit: 1.80% + \$0.10</p> <p>Debit: 1.65% + \$0.15</p> <p>Prepaid: 1.75% + \$0.20</p>
CPS/Restaurant	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Restaurants and Fast Food</p>	<p>Credit: 1.54% + \$0.10</p> <p>Debit: 1.19% + \$0.10</p> <p>Prepaid: 1.15% + \$0.15</p>
CPS/Retail Service Station	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> </ul>	<p>Card Type: U.S. Issued Consumer Credit, Debit, Prepaid, High Net Worth, Rewards and Signature</p> <p>Limited to Service Station merchants</p>	<p>Credit: 1.15% + \$0.25</p> <p>Debit: 0.80% + \$0.15</p> <p>Prepaid: 1.15% + \$0.15 (cap \$0.95)</p>

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
CPS/E-Commerce Basic	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Transaction date must be within 7 days of the Authorization date</li> <li>▪ AVS request in authorization (healthcare, select developing markets, and utility excluded)</li> <li>▪ Authorization &amp; Settlement amount must match (1 authorization reversal permitted)</li> <li>▪ Valid E-Commerce Indicator</li> <li>▪ Merchant Order # in Settlement</li> <li>▪ Customer Service Phone #, URL or Email Address in Settlement</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to Internet merchants</p>	<p>Credit: 1.80% + \$0.10 Debit: 1.65% + \$0.15 Prepaid: 1.75% + \$0.20</p>
CPS/E-Commerce Preferred	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Transaction date must be within 7 days of the Authorization date</li> <li>▪ AVS request in authorization (healthcare, select developing markets, and utility excluded)</li> <li>▪ Authorization &amp; Settlement amount must match (1 authorization reversal permitted)</li> <li>▪ Valid E-Commerce Indicator</li> <li>▪ Merchant Order # in Settlement</li> <li>▪ CAVV (C/H Authentication Verification Value)</li> <li>▪ Customer Service Phone #, URL or Email Address in Settlement</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, High Net Worth, Rewards and Signature</p> <p>Limited to Verified by Visa (VbV) Enabled Internet merchants</p>	<p>Credit: 1.80% + \$0.10 Debit: 1.60% + \$0.15 Prepaid: 1.75% + \$0.20</p>
CPS/Account Funding	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ AVS response (Zip and Full Address match required)</li> <li>▪ Authorization &amp; Settlement amounts must match</li> <li>▪ Valid E-Commerce Indicator</li> <li>▪ Customer Service Phone #, URL or Email Address in Settlement</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, High Net Worth, Rewards and Signature</p>	<p>Credit: 2.14% + \$0.10 Debit: 1.75% + \$0.20 Prepaid: 1.80% + \$0.20</p>

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
CPS/Automated Fuel Dispenser	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Authorization must be \$1</li> <li>▪ CAT Indicator</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Transaction date must be within 1 day of the Authorization date</li> <li>▪ \$75.00 Transaction Maximum</li> <li>▪ Must contain CAT level indicator of a “3” for Fuel Dispenser</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, High Net Worth, Rewards and Signature</p> <p>Limited to Automated Fuel Dispensers</p>	<p>Credit: 1.15% + \$0.25                      Debit: 0.80% + \$0.15 (cap \$0.95)                      Prepaid: 1.15% + \$0.15 (cap \$0.95)</p>
CPS/Supermarket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Authorization &amp; Settlement amounts must match for Visa Debit Cards</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to Supermarkets that meet eligibility requirements</p>	<p>Credit: 1.22% + \$0.05                      Debit: 0.00% + \$0.30                      Prepaid: 1.15% + \$0.15 (cap \$0.35)</p>
CPS/Passenger Transport – Card Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Card Present Characteristics Transaction Identifiers</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 7 days of transaction</li> <li>▪ Transaction date must be within 1 day of the Authorization date</li> <li>▪ Ticket #, Sequence # and Count</li> <li>▪ Itinerary Information</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Airlines and Railways</p>	<p>Credit: 1.70% + \$0.10                      Debit: 1.19% + \$0.10                      Prepaid: 1.15% + \$0.15</p>
CPS/Passenger Transport – Card Not Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Card Not Present Transaction Identifiers</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 7 days of transaction</li> <li>▪ Transaction date must be within 1 day of the Authorization date</li> <li>▪ Ticket #, Sequence # and Count</li> <li>▪ Itinerary Information</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Airlines and Railways</p>	<p>Credit: 1.70% + \$0.10                      Debit: 1.70% + \$0.15                      Prepaid: 1.75% + \$0.20</p>

**Visa Transactions**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Fall 2015 Rates</b>
CPS/Electronic Commerce Preferred – Passenger Transport	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 7 days of transaction</li> <li>▪ Transaction date can only be 1 day from the Authorization date</li> <li>▪ Ticket #, Sequence # and Count</li> <li>▪ Itinerary Information</li> <li>▪ Valid E-Commerce Indicator</li> <li>▪ CAVV (Cardholder Authentication Verification Value)</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Airlines and Railways</p>	<p>Credit: 1.70% + \$0.10 Debit: 1.70% + \$0.15 Prepaid: 1.75% + \$0.20</p>
CPS/Rewards 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction must qualify for one of the below Interchange Programs                             <ul style="list-style-type: none"> <li>▪ CPS/Retail (Rewards and Signature)</li> <li>▪ CPS/Supermarket (Rewards and Signature)</li> <li>▪ CPS/Retail Credit Thresholds 1–3 (Signature only)</li> <li>▪ CPS/Supermarket Credit Thresholds 1–3 (Signature only)</li> </ul> </li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, High Net Worth, Rewards and Signature Cards included</p> <p>Excluded: Signature cards at Travel and Entertainment merchants</p>	<p>1.65% + \$0.10</p>
CPS/Rewards 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction must qualify for one of the below Interchange Programs :                             <ul style="list-style-type: none"> <li>▪ CPS/Card Not Present Credit (Rewards and Signature)</li> <li>▪ CPS/Retail Key Entry (Rewards and Signature)</li> <li>▪ CPS/Electronic Commerce-Basic Credit (Rewards and Signature)</li> <li>▪ CPS/Electronic Commerce Preferred Hotel and Car Rental Credit (Rewards only)</li> <li>▪ CPS/Electronic Commerce Preferred Passenger Transport Credit (Rewards only)</li> <li>▪ CPS/Hotel and Car Rental Card Present (Rewards only)</li> <li>▪ CPS/Hotel and Car Rental Card Not Present (Rewards only)</li> <li>▪ CPS/Passenger Transport Card Present (Rewards only)</li> <li>▪ CPS/Passenger Transport Card Not Present (Rewards only)</li> <li>▪ CPS Restaurant (Rewards only)</li> </ul> </li> </ul>	<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"> <li>▪ Regulated U.S. Card Issuer</li> <li>▪ U.S. Merchant</li> </ul>	<p>Card Types: Regulated U.S. Issued Debit, Prepaid, Small Business Debit and Commercial Debit/Prepaid</p>	<p>Regulated: 0.05% + \$0.21 Regulated with Fraud Adj: 0.05% + \$0.22</p>
EIRF	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Does not meet CPS Qualifications</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Authorization Response Code</li> </ul>	<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**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Fall 2015 Rates</b>
Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Does not meet CPS Qualifications</li> <li>▪ Settlement after 2 days of the transaction</li> </ul>	Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid Only level available for high-risk merchants and non-secure E-Commerce transactions	Credit: 2.70% + \$0.10 Debit: 1.90% + \$0.25 Prepaid: 1.90% + \$0.25
CPS/Debt Repayment Fee Program	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be registered with Visa and have a valid MVV</li> <li>▪ Must qualify for one of the following Interchange Programs:                             <ul style="list-style-type: none"> <li>- CPS/Card Not Present</li> <li>- CPS/Ecommerce Basic</li> </ul> </li> <li>▪ CPS/Ecommerce Preferred</li> </ul>	Card Types: U.S. Issued Consumer Debit and Prepaid  Limited to: Card Not Present Financial and Non-financial Institutions (merchants selling negotiable instruments and accepting loan payments)	Debit: 0.65% + \$0.15 (cap \$2.00) Prepaid: 0.65% + \$0.15 (cap \$2.00)
CPS/Tax Payment Fee	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be registered with Visa and have a valid MVV</li> <li>▪ Must qualify for one of the following Interchange Programs:                             <ul style="list-style-type: none"> <li>- CPS/Card Not Present</li> <li>- CPS/Ecommerce Basic</li> </ul> </li> <li>▪ CPS/Ecommerce Preferred</li> </ul>	Card Types: U.S. Issued Consumer Debit and Prepaid  Limited to: Card Not Present Tax Payments	Debit: 0.65% + \$0.15 (cap \$2.00) Prepaid: 0.65% + \$0.15 (cap \$2.00)
Signature Electronic	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ T&amp;E Merchant</li> </ul>	Card Type: U.S. Issued Signature Card  Limited to: T&E Merchants	2.30% + \$0.10
Signature Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ T&amp;E Merchant</li> <li>▪ Does not meet CPS Qualifications</li> </ul>	Card Type: U.S. Issued Signature Card  Limited to: T&E Merchants	2.70% + \$0.10
Signature Preferred Electronic	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ T&amp;E Merchant</li> </ul>	Card Type: U.S. Issued Signature Preferred Card  Limited to: T&E Merchants	2.40% + \$0.10
Signature Preferred Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Does not meet CPS Qualifications</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	Card Type: U.S. Issued Signature Preferred Card	2.95% + \$0.10
Commercial Card Standard with Data Electronic Non T&E	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Level III data: requirements are not met</li> <li>▪ <del>Level II data: Non fuel transactions only require sales tax<sup>1</sup></del></li> <li>▪ Does not meet CPS Qualifications</li> <li>▪ Non-T&amp;E Merchant</li> </ul>	Card Type: U.S. Issued Corporate and Purchasing Cards	Corporate: 2.95% + \$0.10 Purchasing: 2.95% + \$0.10
Commercial Card Electronic T&E	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ T&amp;E Merchant</li> </ul>	Card Type: U.S. Issued Business, Business Enhanced, Signature Business, Corporate and Purchasing Cards	Business: 2.40% + \$0.10 Purchasing: 2.55% + \$0.10 Corporate: 2.55% + \$0.10 Business Enhanced: 2.75% + \$0.15 Signature Business: 2.85% + \$0.20

**Visa Transactions**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Fall 2015 Rates</b>
Commercial Card Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Does not meet CPS Qualifications</li> <li>▪ Does not meet Level II data Requirements</li> </ul>	Card Type: U.S. Issued Business, Business Enhanced, Signature Business, exempt Business Debit, Corporate, and Purchasing Cards	Business: 2.95% + \$0.20 Business Enhanced: 2.95% + \$0.20 Signature Business: 2.95% + \$0.20 Business Debit: 2.95% + \$0.10 Corporate: 2.95% + \$0.10 Purchase: 2.95% + \$0.10
GSA G2G (Government 2 Government)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be registered with Visa and have a valid MVV</li> <li>▪ CPS qualification</li> </ul>	Card Types: US. Issued GSA Purchasing Card  Limited to: Federal Government Services and U.S. Postal Service	1.65% + \$0.10
GSA Purchasing Card Large Ticket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Purchasing Card Level II: sales tax<sup>1</sup> and customer code</li> <li>▪ Purchasing Card Level III: Level III<sup>2</sup> data includes Level II data and line item detail</li> </ul>	Card Type: US. Issued GSA Purchasing Card	1.20% + \$39.00
Commercial Product <del>Purchasing Card</del> Large Ticket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Settlement within 7 days of transaction</li> <li>▪ Purchasing Card Level II: sales tax<sup>1</sup> and customer code. If the local tax included field equals 2 (tax exempt) then value must be zero</li> <li>▪ Purchasing Card Level III: Level III<sup>2</sup> data includes Level II data and line item detail</li> </ul>	Card Type: U.S. Issued Non-GSA Purchasing Card including Prepaid Cards, and Corporate Card	1.45% + \$35.00
Purchasing Large Purchase Advantage Ticket 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant (Non T&amp;E)</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount between \$10,000.01 and \$25,000.00</li> <li>▪ CPS qualified with card not present transaction characteristics</li> <li>▪ Meets 8 day clearing timeliness</li> </ul>	Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card	0.70% + \$49.50
Purchasing Large Purchase Advantage Ticket 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant (Non T&amp;E)</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount between \$25,000.01 and \$100,000.00</li> <li>▪ CPS qualified with card not present transaction characteristics</li> <li>▪ Meets 8 day clearing timeliness</li> </ul>	Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card	0.60% + \$52.50

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
Purchasing Large Purchase Advantage Ticket 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant (Non T&amp;E)</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount between \$100,000.01 and \$500,000.00</li> <li>▪ CPS qualified with card not present transaction characteristics</li> <li>▪ Meets 8 day clearing timeliness</li> </ul>	Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card	0.50% + \$55.50
Purchasing Large Purchase Advantage Ticket 4	<ul style="list-style-type: none"> <li>▪ U.S. Merchant (Non T&amp;E)</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount \$500,000.01 and greater</li> <li>▪ CPS qualified with card not present transaction characteristics</li> <li>▪ Meets 8 day clearing timeliness</li> </ul>	Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card	0.40% + \$58.50
U.S. Straight Through Processing 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Buyer-initiated transactions</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount equal to and less than \$6,999.99</li> <li>▪ CPS qualified with card not present transaction characteristics</li> <li>▪ Meets 8 day clearing timelines</li> </ul>	Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards	2.00% + \$0.10
U.S. Straight Through Processing 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Buyer-initiated transactions</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount between \$7,000.00 to \$14,999.99</li> <li>▪ CPS qualified with card not present</li> <li>▪ Meets 8 day clearing timelines</li> </ul>	Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards	1.30% + \$35.00

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
U.S. Straight Through Processing 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Buyer-initiated transactions</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount between \$15,000.00 to \$49,999.99</li> <li>▪ CPS qualified with card not present</li> <li>▪ Meets 8 day clearing timelines</li> </ul>	Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards	1.10% + \$35.00
U.S. Straight Through Processing 4	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Buyer-initiated transactions</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount between \$50,000.00 to \$99,999.99</li> <li>▪ CPS qualified with card not present</li> <li>▪ Meets 8 day clearing timelines</li> </ul>	Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards	0.95% + \$35.00
U.S. Straight Through Processing 5	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Buyer-initiated transactions</li> <li>▪ Must be card not present</li> <li>▪ Transaction amount greater \$100,000.00</li> <li>▪ CPS qualified with card not present</li> <li>▪ Meets 8 day clearing timelines</li> </ul>	Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards	0.80% + \$35.00
Electronic with Data	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level III<sup>2</sup> data requirements are met</li> <li>▪ Does not meet requirements for any CPS program</li> </ul>	Card Type: U.S. Issued Corporate and Purchasing Cards	2.95% + \$0.10 (all card types)
Commercial Card Level II	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level II data: Non fuel transactions only require sales tax<sup>1</sup></li> <li>▪ Level II data: Purchasing Card fuel transactions require customer code</li> </ul>	Card Type: U.S. Issued Business, 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

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
Commercial Level III	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ CPS Qualification</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level III<sup>2</sup> data required</li> </ul>	<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>	<p>1.85% + \$0.10</p>
Commercial – Card Not Present <b>CNP</b>	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level II data requirements not met</li> <li>▪ Transaction must qualify for one of the below Interchange programs                             <ul style="list-style-type: none"> <li>▪ CPS/Card Not Present</li> <li>▪ CPS/Electronic Commerce Preferred</li> <li>▪ CPS/Electronic Commerce Basic</li> <li>▪ CPS/Retail 2</li> <li>▪ CPS/Account Funding</li> </ul> </li> </ul>	<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: 2.65% + \$0.10                      Purchase: 2.65% + \$0.10                      Signature Preferred CNP: 2.40% + \$0.10</p>
Commercial Business Retail	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level II data requirements not met</li> <li>▪ Transaction must qualify for one of the below Interchange programs:                             <ul style="list-style-type: none"> <li>▪ CPS/Retail</li> <li>▪ CPS/Supermarket</li> <li>▪ CPS/Retail Key Entry</li> <li>▪ CPS/Small Ticket</li> <li>▪ CPS/Automated Fuel Dispenser</li> <li>▪ CPS/Retail Service Station</li> </ul> </li> </ul>	<p>Card Type: U.S. Issued Business, Business Enhanced, or Signature Business.</p>	<p>Business: 2.20% + \$0.10                      Business Enhanced: 2.30% + \$0.10                      Signature Business: 2.40% + \$0.10                      Corporate: 2.50% + \$0.10                      Purchase: 2.50% + \$0.10                      Signature Preferred Retail: 2.10% + \$0.10</p>
Commercial Card– Card Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level II data requirements not met</li> <li>▪ Transaction must qualify for one of the below Interchange programs:                             <ul style="list-style-type: none"> <li>▪ CPS/Retail</li> <li>▪ CPS/Supermarket</li> <li>▪ CPS/Retail Key Entry</li> <li>▪ CPS/Small Ticket</li> <li>▪ CPS/Automated Fuel Dispenser</li> <li>▪ CPS/Retail Service Station</li> </ul> </li> </ul>	<p>Card Type: U.S. Issued Corporate and Purchasing Cards</p>	<p>Corporate: 2.50% + \$0.10                      Purchase: 2.50% + \$0.10</p>
Commercial – Business-to-Business	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Non-T&amp;E Merchant</li> <li>▪ Level II data requirements are not met</li> <li>▪ Qualified for any CPS program</li> </ul>	<p>Card Type: U.S. Issued Business, Business Enhanced, Signature Business,</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: 2.55% + \$0.10                      Purchase: 2.55% + \$0.10                      Signature Preferred: 2.10% + \$0.10</p>

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
Purchasing Card – <del>Retail</del> Fleet	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Fuel transaction</li> <li>▪ Level II and fuel data requirements met, CPS qualifications not met</li> <li align="center">or</li> <li>▪ Level II and/or fuel data requirements not met, CPS qualified</li> </ul>	Card Type: U.S. Issued Fleet Purchasing Card or GSA Fleet Purchasing Card	2.50% + \$0.10
Business Debit – Card Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be card present</li> <li>▪ Must qualify for one of the below Interchange Programs:                             <ul style="list-style-type: none"> <li>○ CPS/Retail</li> <li>○ CPS/Retail Key Entry</li> <li>○ CPS/Small Ticket</li> <li>○ CPS/Supermarket</li> <li>○ CPS/Restaurant</li> <li>○ CPS/Retail Service Station</li> <li>○ CPS/Automated Fuel Dispenser</li> <li>○ CPS/Hotel and Car Rental Card Present</li> <li>○ CPS/Passenger Transport Card Present</li> </ul> </li> </ul>	Card Type: U.S. Issued Business Debit Card	1.70% + \$0.10
Business Debit – Card Not Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be card not present</li> <li>▪ Must qualify for one of the below Interchange Programs:                             <ul style="list-style-type: none"> <li>▪ CPS/Card Not Present</li> <li>▪ CPS/Electronic Commerce – Basic</li> <li>▪ CPS/Electronic Commerce – Preferred Retail</li> <li>▪ CPS/Hotel and Car Rental Card Not Present</li> <li>▪ CPS/Passenger Transport Card Not Present</li> <li>▪ CPS/Electronic Commerce Preferred Hotel and Car Rental</li> <li>▪ CPS/Electronic Commerce Preferred Passenger Transport</li> <li>▪ CPS/Account Funding</li> </ul> </li> </ul>	Card Type: U.S. Issued Business Debit Card	2.45% + \$0.10
Commercial Retail – Prepaid	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be card present</li> <li>▪ Must qualify for one of the below Interchange Programs:                             <ul style="list-style-type: none"> <li>○ CPS/Retail</li> <li>○ CPS/Retail Key Entry</li> <li>○ CPS/Small Ticket</li> <li>○ CPS/Supermarket</li> <li>○ CPS/Restaurant</li> <li>○ CPS/Retail Service Station</li> <li>○ CPS/Automated Fuel Dispenser</li> <li>○ CPS/Hotel and Car Rental Card Present</li> <li>○ CPS/Passenger Transport Card Present</li> </ul> </li> <li>▪ Level 2 and 3 data is not required</li> </ul>	Card Type: U.S. Issued Business, Purchasing, and Corporate Prepaid Card	2.15% + \$0.10

**Visa Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
Commercial Card Not Present – Prepaid	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be card not present</li> <li>▪ Must qualify for one of the below Interchange Programs:                             <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Electronic Commerce – Basic</li> <li>○ CPS/Electronic Commerce – Preferred Retail</li> <li>○ CPS/Hotel and Car Rental Card Not Present</li> <li>○ CPS/Passenger Transport Card Not Present</li> <li>○ CPS/Electronic Commerce Preferred Hotel and Car Rental</li> <li>○ CPS/Electronic Commerce Preferred Passenger Transport</li> <li>○ CPS/Account Funding</li> </ul> </li> <li>▪ Level 2 and 3 data is not required</li> </ul>	Card Type: U.S. Issued Business, Purchasing, and Corporate Prepaid Card	2.65% + \$0.10
Commercial Standard – Prepaid	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction is not CPS qualified</li> <li>▪ Level 2 and 3 data is not required</li> </ul>	Card Type: U.S. Issued Business, Purchasing, and Corporate Prepaid Card	2.95% + \$0.10
T&E Commercial Card	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be T&amp;E Merchant</li> <li>▪ Qualified at any CPS Program</li> </ul>	Card Type: U.S. Issued Corporate and Purchasing Card	Corporate: 2.55% + \$0.10 Purchase: 2.55% + \$0.10
Consumer Credit–Retail	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Meets CPS Qualification Requirements for any of the following programs:                             <ul style="list-style-type: none"> <li>○ CPS/Retail</li> <li>○ CPS/Supermarket</li> <li>○ CPS/Small Ticket</li> <li>○ CPS/Retail Key Entry</li> </ul> </li> <li>▪ Spend Qualified Indicator = Q (cardholder spend requirements met)</li> </ul>	Card Type: U.S. Consumer High Net Worth Credit card  Limited: Non T&E Merchant Category; Select developing market MCCs will be eligible if CPS/Retail or CPS/Retail Key Entry qualified.	2.10% + \$0.10
Consumer Credit–Card Not Present	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Meets CPS Qualification Requirements for any of the following programs:                             <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Account Funding</li> <li>○ CPS/Electronic Commerce–Basic</li> <li>○ CPS/Electronic Commerce Preferred–Retail</li> </ul> </li> <li>▪ Spend Qualified Indicator = Q (cardholder spend requirements met)</li> </ul>	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**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Fall 2015 Rates</b>
Consumer Credit–B2B	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Meets CPS Qualification requirements for any CPS rate program</li> <li>▪ Spend Qualified Indicator = Q (cardholder spend requirements met)</li> </ul>	<p>Card Type: U.S. Consumer High Net Worth Credit card</p> <p>Limited: Non Travel Service business to business (B2B) MCCs</p>	2.10% + \$0.10
Consumer Credit–Fuel	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Meets CPS Qualification Requirements for any of the following programs:                             <ul style="list-style-type: none"> <li>○ CPS/Automated Fuel Dispenser</li> <li>○ CPS/Retail Service Station</li> </ul> </li> <li>▪ Spend Qualified Indicator = Q (cardholder spend requirements met)</li> </ul>	<p>Card Type: U.S. Consumer High Net Worth Credit card</p> <p>Limited: Automated Fuel Dispenser and Service Stations</p>	1.15% + \$0.25 (Capped at \$1.10)
Consumer Credit–Electronic	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ T&amp;E Merchant</li> <li>▪ CPS Qualification requirements met</li> <li>▪ Spend Qualified Indicator = Q (cardholder spend requirements met)</li> </ul>	<p>Card Type: U.S. Consumer High Net Worth Credit card</p> <p>Limited to: Airline, Hotel, Lodging, Travel Agencies, Restaurant, and Fast Food</p>	2.40% + \$0.10
Consumer Credit–Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Does not meet CPS Qualification</li> <li>▪ Spend Qualified Indicator = Q (cardholder spend requirements met)</li> </ul>	<p>Card Type: U.S. Consumer High Net Worth Credit card</p>	2.95% + \$0.10 (Capped at \$1.10 for Fuel)
Private Label	<ul style="list-style-type: none"> <li>▪ Private Label card program authorized and settled through the Visa Network</li> <li>▪ Jurisdiction: Domestic Regional and Interregional jurisdiction</li> <li>▪ Applies to sale and credit refund transactions</li> </ul>	<p>Card Type: Private Label Basic, Enhanced, Standard, Specialized, and Premium Card</p> <p>Excludes: ReadyLink and Load Service Transactions</p>	<p>Basic: 0.00% + \$0.00</p> <p>Enhanced: 5.00% + \$0.00</p> <p>Standard: 1.75% + \$0.20</p> <p>Specialized: 25.00% + \$0.00</p> <p>Premium: 30.00% + \$0.00</p>
Interregional Commercial (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	<p>Card Type: Non-U.S. issued Business, Signature Business, Platinum Business Corporate, Purchasing, Transport/Cargo, Infinite Privilege Business and Distribution card</p>	2.45% + \$0.00 (all card types)
Interregional Signature/Infinite (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	<p>Card Type: Non-U.S. issued Signature and Infinite</p>	<p>Signature: 2.25% + \$0.00</p> <p>Infinite: 2.42% + \$0.00</p>
Interregional Electronic (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code</li> <li>▪ Settlement within 2 days of transaction</li> </ul>	<p>Card Type: Non-U.S. issued Consumer and Electron</p>	1.55% + \$0.00



Visa Transactions			
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
Interregional Issuer Chip (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Issuer is chip-qualified</li> </ul>	Card Type: Non-U.S. issued Consumer and Electron	1.65% + \$0.00
Interregional Airline (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Ticket Number</li> <li>▪ Valid Approval Code</li> <li>▪ Settlement within 14 days of transaction</li> </ul>	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"> <li>▪ U.S. Merchant</li> <li>▪ Key Entered transaction</li> <li>▪ Valid Approval Code</li> <li>▪ Valid E-commerce Indicator (Authenticated)</li> <li>▪ Verified By Visa participation</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	Card Type: Non-U.S. issued Consumer and Electron	1.89% + \$0.00
Interregional Electronic Commerce Merchant (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Key Entered transaction</li> <li>▪ Valid Approval Code</li> <li>▪ Valid E-commerce Indicator (Authentication attempted)</li> <li>▪ Verified By Visa participation</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	Card Type: Non-U.S. issued Consumer and Electron	1.89% + \$0.00
Interregional Standard (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	Card Type: Non-U.S. issued Consumer and Electron	2.05% + \$0.00
Interregional Premium (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	Card Type: Non-U.S. issued Premium Card including the Select Card	2.25% + \$0.00
Interregional Super Premium (US)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	Card Type: Non-U.S. issued Super Premium Card including Infinite Privilege	2.42% + \$0.00
Interregional Regulated Debit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	Card Types: Regulated U.S. Territory Issued Debit, Prepaid, and Commercial Debit	Regulated: 0.05% + \$0.22 Regulated with Fraud Adj: 0.05% + \$0.21
Credit Voucher Interchange	<ul style="list-style-type: none"> <li>▪ All card types with Passenger transport MCC's</li> <li>▪ MOTO / E-Commerce Credits</li> <li>▪ Consumer card transaction with MCC's other than passenger transport MCC's</li> <li>▪ Commercial card transactions with MCC's other than passenger transport MCC's</li> </ul>	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"> <li>▪ All card types with Passenger transport MCC's: 2.33%</li> <li>▪ MOTO / E-Commerce Credits: 2.05%</li> <li>▪ Consumer card transaction with MCC's other than passenger transport MCC's: 1.76%</li> <li>▪ Commercial card transactions with MCC's other than passenger transport MCC's: 2.35%</li> </ul>

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

<sup>2</sup> ~~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	Fall 2015 Rates
Merit III	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons)                             <ul style="list-style-type: none"> <li>○ Restaurants/Bars, Fast Food, and Limousine/Taxicabs are exempt from the transaction amount tolerance</li> </ul> </li> <li>▪ Airline and Railways require itinerary data in settlement</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value</p> <p>Excludes: Automated Fuel Dispensers, Direct Marketing merchants, Insurance (Debit cards only), Real Estate (Debit cards only) Service Stations, AFD, Utilities, Hotels, Car Rentals, and Cruise Lines</p> <p>World, World Elite and High Value Excludes: Restaurants, Travel Agents, MOTO and T&amp;E merchants</p>	<p>Credit: 1.58% + \$0.10 Debit: 1.05% + \$0.15 Enhanced: 1.73% + \$0.10 World: 1.77% + \$0.10 World Elite: 2.20% + \$0.10 High Value: 2.20 + \$0.10</p>
Merit I	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 2 days of transaction, 8 days for Airlines</li> <li>▪ General ticket information required in settlement</li> <li>▪ 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons)</li> <li>▪ Mail Order/Telephone Order/ eCommerce transactions are exempt from the transaction amount tolerance</li> </ul>		<p>Credit: 1.89% + \$0.10 Debit: 1.60% + \$0.15 Prepaid: 1.76% + \$0.20 Enhanced: 2.04% + \$0.10 World: 2.05% + \$0.10 World Elite: 2.50% + \$0.10 High Value: 2.50% + \$0.10</p>
Merit I Consumer Loan	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ General ticket information required in settlement</li> <li>▪ 10% authorization transaction amount tolerance</li> <li>▪ Maximum convenience fee charged to cardholder of \$4.95 per transaction</li> <li>▪ MasterCard Assigned ID (MAID)</li> </ul>	<p>Card Types: U.S. Issued Consumer Signature Debit and Prepaid</p> <p>Limited to: Quasi Cash Merchants (MCC 6051) &amp; Merchandise and Services— Customer Financial Institution (MCC 6012)</p>	<p>Debit: 0.80% + \$0.25 (\$2.95 cap) Prepaid: 0.80% + \$0.25 (\$2.95 cap)</p>
Utilities	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 10% Authorization transaction amount tolerance</li> <li>▪ Card Acceptor Type and Tax ID must be provided for Commercial cards</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value.</p> <p>Card Types: U.S. Issued Commercial Business (including Business Level 2, Level 3, and Level 4)</p>	<p>Credit: 0.00% + \$0.65 Debit: 0.00% + \$0.45 Prepaid: 0.00% + \$0.65 Enhanced: 0.00% + \$0.65 World: 0.00% + \$0.65 World Elite: 0.00% + \$0.75 High Value: 0.00% + \$0.75 Business: 0.00% + \$1.50 World Business: 0.00% + \$1.50 World Business Elite: 0.00% + \$1.50 Business Level 2: 0.00% + \$1.50 Business Level 3: 0.00% + \$1.50 Business Level 4: 0.00% + \$1.50</p>
Regulated POS Debit	<ul style="list-style-type: none"> <li>▪ Regulated U.S. Card Issuer (including U.S. Territories)</li> <li>▪ U.S. Merchant or U.S. Territory</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	<p>Card Types: Regulated U.S. Issued Debit, Prepaid, and Commercial Debit</p>	<p>0.05% + \$0.21</p>

**MasterCard Transactions**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Fall 2015 Rates</b>
Regulated POS Debit with Fraud Adjustment	<ul style="list-style-type: none"> <li>▪ Regulated U.S. Card Issuer (including U.S. Territories) – Certified Fraud-Prevention Standards</li> <li>▪ U.S. Merchant or U.S. Territory</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	Card Types: Regulated U.S. (including U.S. Territories) Issued Debit, Prepaid, and Commercial Debit	0.05% + \$0.22
Charity	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Charitable/Social Service Org MCC 8398</li> <li>▪ Settlement within 2 days</li> <li>▪ Applicable Electronic Authorization Data must be included and match to settlement data</li> <li>▪ Transaction may be keyed or swiped</li> </ul>	Card Types: U.S. Issued Consumer Credit, Debit, Prepaid Commercial Payments Account, and Commercial Card	Credit: 2.00% + \$0.10 Commercial Credit: 2.00% + \$0.10 Commercial Debit: 2.00% + \$0.10 Debit: 1.45% + \$0.15
Key Entered	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Card and cardholder must be present at time of authorization</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 10% Authorization transaction amount tolerance except restaurants, bars and fast food</li> </ul>	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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ 10% Authorization transaction amount tolerance</li> </ul>	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"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions)</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> </ul>	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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Banknet data and date must be present</li> <li>▪ 10% Authorization transaction amount tolerance</li> </ul>	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	Fall 2015 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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ UCAF Status Indicator must = 2</li> <li>▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization</li> </ul>	Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value  Excludes: Insurance Debit, AFD, Hotels, Car Rentals, and Cruise Lines  World, World Elite and High Value excludes: Restaurants, Utilities, Travel Agents and T&E merchants	Credit: 1.78% + \$0.10 Debit: 1.25% + \$ 0.15 Enhanced: 1.93% + \$0.10 World: 1.97% + \$0.10 World Elite: 2.40% + \$0.10 High Value: 2.40% + \$0.10
U.S. Merchant UCAF	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ UCAF Status Indicator must = 1</li> <li>▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization</li> </ul>	Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value  Excludes: AFD, Insurance Debit , Real Estate Debit, Hotels, Car Rentals, and Cruise Lines  World, World Elite and High Value excludes: Restaurants, Utilities, Travel Agents, and T&E merchants	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
Supermarket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 10% Authorization transaction amount tolerance</li> </ul>	Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value cards  Limited to: Supermarkets that meet eligibility requirements	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
Restaurant	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request except transponder transactions</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> </ul>	Card Types: U.S. Issued Consumer Debit, Prepaid, World, World Elite, and High Value  Limited to: Restaurant and Fast Food	Debit: 1.19% + \$0.10 World: 1.73% + \$0.10 World Elite: 2.20% + \$0.10 High Value: 2.20% + \$0.10

**MasterCard Transactions**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Fall 2015 Rates</b>
Small Ticket Debit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request except transponder transactions</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 10% Authorization transaction amount tolerance</li> <li>▪ Transaction amount limit \$15.00</li> <li>▪ Restaurants/Fast food are exempt from the transaction amount tolerance</li> </ul>	<p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Postal Services : Government only, Transportation, Convenience Stores, Restaurants/Fast Food, Parking Lots/Garages, Movie Theaters and Video Rental Stores</p>	<p>Debit: 1.55% + \$0.04</p> <p>Prepaid: 1.55% + \$0.04</p>
Regulated POS Small Ticket Base	<ul style="list-style-type: none"> <li>▪ U.S. Merchant or U.S. Territory</li> <li>▪ Regulated U.S. Card Issuer (including U.S. Territories)</li> <li>▪ Settlement within 30 days of transaction</li> <li>▪ Transaction amount limit \$10</li> </ul>	<p>Card Types: U.S. Issued Regulated Consumer Debit/Prepaid</p> <p>Limited to: Fast Food and Video Rental Stores</p>	<p>Debit: 0.05% + \$0.21</p> <p>Prepaid: 0.05% + \$0.21</p>
Regulated POS Small Ticket with Fraud Adjustment	<ul style="list-style-type: none"> <li>▪ Regulated U.S. Card Issuer (including U.S. Territories) – Certified Fraud Prevention Standards</li> <li>▪ U.S. Merchant or U.S. Territory</li> <li>▪ Settlement within 30 days of transaction</li> <li>▪ Transaction amount limit \$10</li> </ul>	<p>Card Types: U.S. Issued Regulated Consumer Debit / Prepaid</p> <p>Limited to: Fast Food and Video Rental Stores</p>	<p>Debit: 0.05% + \$0.22</p> <p>Prepaid: 0.05% + \$0.22</p>
Emerging Market Debit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ 10% Authorization transaction amount tolerance</li> </ul>	<p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Schools, Colleges, Insurance Agencies, Cable, Passenger Railways, Transportation : Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees, and Tolls,</p>	<p>Debit: 0.80% + \$0.25</p> <p>Prepaid: 0.80% + \$0.25</p>
Emerging Market Gov/Edu Debit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ 10% Authorization transaction amount tolerance</li> </ul>	<p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Government, Schools and Colleges</p>	<p>Debit: 0.65% + \$0.15</p>
Petroleum - CAT/AFD Debit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request except transponder transactions</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ CAT Level indicator of 1 or 2 must be present</li> </ul>	<p>Card Types: Consumer Debit / Prepaid</p> <p>Limited to: Automated Fuel Dispensers</p>	<p>Debit: 0.70% + \$0.17</p> <p>Prepaid: 0.70% + \$0.17</p>
Petroleum - Service Station Debit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request except transponder transactions</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> </ul>	<p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Service Stations</p>	<p>Debit: 0.70% + \$0.17</p> <p>Prepaid: 0.70% + \$0.17</p>

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<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Fall 2015 Rates</b>
Service Industries Incentive Program (SIIP)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 10% Authorization transaction amount tolerance</li> <li>▪ Recurring Payment indicator in Authorization and Settlement</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Cable and Telecommunication Services merchants</p>	1.15% + \$0.05 (all card types)
Lodging /Auto Rental (Formerly TIPS )	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Settlement Detail Addendum Data</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, World, Enhanced, Prepaid and Debit</p> <p>Limited to Hotel, Car Rental and Cruise Line</p>	Credit: 1.58% + \$0.10 World: 2.30% + \$0.10 Enhanced: 1.80% + \$0.10 Debit: 1.15% + \$0.15 Prepaid: 1.15% + \$0.15
Passenger Transport	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 8 days of transaction</li> <li>▪ Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in Settlement</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid and Enhanced cards</p> <p>Limited to: Airline and Passenger Railway merchants</p>	Credit: 1.75% + \$0.10 Debit: 1.60% + \$0.15 Prepaid: 1.60% + \$0.15 Enhanced: 1.90% + \$0.10
Convenience Purchase Base	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions)</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ Limousines/Taxicabs must be \$25.00 or less</li> <li>▪ 10% Authorization to transaction tolerance on Convenience Stores and Movie Theaters               <ul style="list-style-type: none"> <li>- Convenience Stores and Movie Theaters are exempt from a transaction amount tolerance if transaction is less than or equal to \$10.00</li> </ul> </li> <li>▪ Limousines/Taxicabs and Fast Food are exempt from the transaction tolerance</li> </ul>	<p>Card Types: U.S. Issued Consumer Credit including Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Variety Stores, Fast Food, Convenience Stores, Limousines/Taxicabs and Movie Theaters</p>	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
T&E	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Must be T&amp;E MCC Code (excludes Airline MCCs for World Elite and High Value)</li> <li>▪ Level III<sup>4</sup> data is required</li> </ul>	<p>Card Types: U.S. Issued World MasterCard, World Elite, and High Value</p>	World: 2.30% + \$0.10 World Elite: 2.75% + \$0.10 High Value: 2.75% + \$0.10
T&E Large Ticket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Must be T&amp;E MCC Code</li> <li>▪ Transaction must be greater than \$2500.00</li> <li>▪ Level III<sup>4</sup> data is required</li> </ul>	<p>Card Types: U.S. Issued World Elite and World High Value</p>	2.00% + \$0.00 (all card types)

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
Airline	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ MCC Code must be an Airline MCC: 3000-3299 and 4511</li> <li>▪ General ticket information and Itinerary Data in Settlement</li> </ul>	<p>Card Types: World Elite and World High Value</p> <p>Limited to: Airlines</p>	<p>2.30% + \$0.10 (all card types)</p>
Commercial Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, and Purchasing</p>	<p>Business: 2.95% + \$0.10                      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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Fuel detail addendum data required for Fleet Cards at fuel locations</li> <li>▪ Level III<sup>4</sup> data is required for fleet, non-fuel purchases</li> <li>▪ Non T&amp;E MCC</li> <li>▪ Card Acceptor Type and Tax ID must be provided</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, 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"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 10% Authorization to transaction tolerance amount (25% Barbers/Beauty Salons)</li> <li>▪ Bars, Fast Food and Limos/taxicabs are exempt from the transaction amount tolerance</li> <li>▪ Non T&amp;E MCC</li> <li>▪ Level II<sup>3</sup> Commercial Card Data required</li> <li>▪ A valid tax amount is required, the amount must be greater than \$0.00, but no less than 0.1% - 30 % of the transaction amount                             <ul style="list-style-type: none"> <li>○ 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</li> </ul> </li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, 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"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 10% Authorization to transaction tolerance amount</li> <li>▪ Level II<sup>3</sup> Commercial Card Data required</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, 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>

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
Commercial Data Rate II	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Magnetic card swipe must be passed in the authorization request for fleet at fuel</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Level II<sup>3</sup> Corporate Card data (All Commercial Cards except Fleet at fuel locations)</li> <li>▪ Fuel detail addendum data required for Fleet Cards at fuel locations</li> <li>▪ Level III<sup>4</sup> data is required for fleet, non-fuel purchases</li> <li>▪ Non T&amp;E MCC</li> <li>▪ Card Acceptor Type and Tax ID must be provided</li> <li>▪ A valid tax amount is required, the amount must be greater than \$0.00, but no less than 0.1% - 30 % of the transaction amount</li> </ul> <p>Note: Tax amount not required for: Transportation, Bus Lines, Courier Services, Bridge and Toll Fees, Schools and Universities, Charitable/Social Service Organizations, Religious Organizations, Court Costs, Fines, Tax Payments, Government Services and Government Postal Services, Fuel</p>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, 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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Magnetic card swipe must be passed in the authorization request for fleet at fuel</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Level II<sup>3</sup> Corporate Card data (All Commercial Cards except Fleet at fuel locations)</li> <li>▪ Fuel detail addendum data required for Fleet Cards at fuel locations</li> <li>▪ Level III<sup>4</sup> data is required for fleet, non-fuel purchases</li> <li>▪ Card Acceptor Type and Tax ID must be provided</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, 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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 2 days of transaction</li> <li>▪ Level II<sup>3</sup> &amp; Level III<sup>4</sup> Corporate Card data</li> <li>▪ Non T&amp;E MCC</li> <li>▪ Card Acceptor Type and Tax ID must be provided</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, 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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 8 days of transaction for Airlines; 2 Days for all other MCCs</li> <li>▪ T&amp;E Merchants</li> <li>▪ General ticket information required for airlines and passenger railways</li> <li>▪ Card Acceptor Type and Tax ID must be provided</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, 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>



**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
Commercial T&E Rate II	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement</li> <li>▪ Data Settlement within 8 days of transaction for Airlines; 2 Days for all other MCCs</li> <li>▪ T&amp;E Merchant (Restaurants not eligible)</li> <li>▪ Industry Specific T&amp;E II Addendum required</li> <li>▪ Card Acceptor Type and Tax ID must be provided</li> </ul>	Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, and Purchasing	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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 8 days of transaction for Airlines; 2 Days for all other MCCs,</li> <li>▪ T&amp;E Merchant (Restaurants not eligible)</li> <li>▪ Industry Specific T&amp;E II and T&amp;E III Addendum required</li> <li>▪ Card Acceptor Type and Tax ID must be provided</li> </ul>	Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, Prepaid Commercial Payments Account, and Purchasing	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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 25% Authorization to transaction tolerance amount</li> <li>▪ Bars, Fast Food , eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance</li> <li>▪ Level II<sup>3</sup> Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations)</li> <li>▪ Level III<sup>4</sup> Purchasing Card Data</li> <li>▪ Level III<sup>4</sup> data is required for fleet, non-fuel purchases</li> <li>▪ Fuel detail addendum data required for Fleet Cards at fuel locations</li> <li>▪ The transaction amount must be between \$7,255.00 -\$25,000.00</li> </ul>	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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 25% Authorization to transaction tolerance amount</li> <li>▪ Bars, Fast Food , eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance</li> <li>▪ Level II<sup>3</sup> Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) (Customer Code not required for Business or Corporate Cards)</li> <li>▪ Level III<sup>4</sup> Purchasing Card Data</li> <li>▪ Level III<sup>4</sup> data is required for fleet, non-fuel purchases</li> <li>▪ The transaction amount must be between \$25,000.01 - \$100,000.00</li> </ul>	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: .41% + \$40.00 Business Level 4: 1.51% + \$40.00 Business Lodging Debit: 2.30% + \$0.10  Large Market: 1.20% + \$60.00

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
Commercial Large Ticket III	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations</li> <li>▪ Settlement within 1 day of transaction</li> <li>▪ 25% Authorization to transaction tolerance amount</li> <li>▪ Bars, Fast Food, eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance</li> <li>▪ Level II<sup>3</sup> Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) (Customer Code not required for Business or Corporate Cards)</li> <li>▪ Level III<sup>4</sup> Purchasing Card Data</li> <li>▪ Level III<sup>4</sup> data is required for fleet, non-fuel purchases</li> <li>▪ Card Acceptor Type and Tax ID required for Fleet Cards at fuel locations</li> <li>▪ The transaction amount must be greater than \$100,000.00</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, and Purchasing</p> <p>Limited: Non T&amp;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: .41% + \$40.00                      Business Level 4: 1.51% + \$40.00                      Business Lodging Debit: 2.30% + \$0.10</p> <p>Large Market: 1.15% + \$80.00</p>
Commercial Payments Account Tier 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$7,255.00 - \$25,000.00</li> <li>▪ Transaction settled in 2 days</li> <li>▪ Non-face-to-face (Mail Order or Ecommerce)</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> </ul>	<p>Card Types: U.S. issued Commercial Credit and Debit (non-regulated), Prepaid Commercial Payments Account</p> <p>Excluded: Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p>	<p>1.20% + \$0.00 (all card types)</p>
Commercial Payments Account Tier 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$25,000.01 - \$100,000.00</li> <li>▪ Transaction settled in 2 days</li> <li>▪ Non-face-to-face (Mail Order or Ecommerce)</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> </ul>	<p>Card Types: U.S. issued Commercial Credit and Debit (non-regulated), Prepaid Commercial Payments Account</p> <p>Excluded: Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p>	<p>1.00% + \$0.00 (all card types)</p>
Commercial Payments Account Tier 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$100,000.01 - \$500,000.00</li> <li>▪ Transaction settled in 2 days</li> <li>▪ Non-face-to-face (Mail Order or Ecommerce)</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> </ul>	<p>Card Types: U.S. issued Commercial Credit and Debit (non-regulated), Prepaid Commercial Payments Account</p> <p>Excluded: Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p>	<p>0.90% + \$0.00 (all card types)</p>
Commercial Payments Account Tier 4	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$500,000.01 - \$1,000,000.00</li> <li>▪ Transaction settled in 2 days</li> <li>▪ Non-face-to-face (Mail Order or Ecommerce)</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> </ul>	<p>Card Types: U.S. issued Commercial Credit and Debit (non-regulated), Prepaid Commercial Payments Account</p> <p>Excluded: Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p>	<p>0.80% + \$0.00 (all card types)</p>

**MasterCard Transactions**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Fall 2015 Rates</b>
Commercial Payments Account Tier 5	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$1,000,000.01 and greater</li> <li>▪ Transaction settled in 2 days</li> <li>▪ Non-face-to-face (Mail Order or Ecommerce)</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> </ul>	<p>Card Types: U.S. issued Commercial Credit and Debit (non-regulated), Prepaid Commercial Payments Account</p> <p>Excluded: Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p>	0.70% + \$0.00 (all card types)
Commercial Supermarket	<ul style="list-style-type: none"> <li>▪ 2 day settlement</li> <li>▪ Valid Authorization</li> <li>▪ Card Present (Swiped, Contactless)</li> <li>▪ Banknet Reference number in Settlement</li> <li>▪ Banknet Authorization Date</li> <li>▪ 10% Transaction Amount Tolerance</li> <li>▪ Must be MCC 5411</li> </ul>	<p>Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, and Level 4), Corporate including Corporate World and Corporate World Elite, 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                      Business Debit: 2.20% + \$0.10</p> <p>Large Market: 2.50% + \$0.10</p>
Commercial Large Ticket I MPG Tier 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$7,255.00 - \$25,000.00</li> <li>▪ Transaction settled in 2 days</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> <li>▪ Invoice Number</li> <li>▪ Level II<sup>3</sup> Corporate Card Data</li> <li>▪ MPG Registration required, Large Ticket MPG MasterCard Assigned ID</li> </ul>	<p>Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, &amp; Public Sector Commercial Cards</p> <p>Limited: Non-T&amp;E MCC; MasterCard Payment Gateway (MPG) transactions only</p>	1.20% + \$0.00 (all card types)
Commercial Large Ticket I MPG Tier 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$25,000.01 - \$100,000.00</li> <li>▪ Transaction settled in 2 days</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> <li>▪ Invoice Number</li> <li>▪ Level II<sup>3</sup> Corporate Card Data</li> <li>▪ MPG Registration required, Large Ticket MPG MasterCard Assigned ID</li> </ul>	<p>Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, &amp; Public Sector Commercial Cards</p> <p>Limited: Non-T&amp;E MCC; MasterCard Payment Gateway (MPG) transactions only</p>	1.00% + \$0.00 (all card types)
Commercial Large Ticket I MPG Tier 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$100,000.01 - \$500,000.00</li> <li>▪ Transaction settled in 2 days</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> <li>▪ Invoice Number</li> <li>▪ Level II<sup>3</sup> Corporate Card Data</li> <li>▪ MPG Registration required, Large Ticket MPG MasterCard Assigned ID</li> </ul>	<p>Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, &amp; Public Sector Commercial Cards</p> <p>Limited: Non-T&amp;E MCC; MasterCard Payment Gateway (MPG) transactions only</p>	0.90% + \$0.00 (all card types)
Commercial Large Ticket I MPG Tier 4	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$500,000.01 - \$1,000,000.00</li> <li>▪ Transaction settled in 2 days</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> <li>▪ Invoice Number</li> <li>▪ Level II<sup>3</sup> Corporate Card Data</li> <li>▪ MPG Registration required, Large Ticket MPG MasterCard Assigned ID</li> </ul>	<p>Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, &amp; Public Sector Commercial Cards</p> <p>Limited: Non-T&amp;E MCC; MasterCard Payment Gateway (MPG) transactions only</p>	0.80% + \$0.00 (all card types)

**MasterCard Transactions**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Fall 2015 Rates</b>
Commercial Large Ticket I MPG Tier 5	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction amount: \$1,000,000.01 and greater</li> <li>▪ Transaction settled in 2 days</li> <li>▪ Valid electronic approval code</li> <li>▪ Banknet reference number / Banknet Date</li> <li>▪ Invoice Number</li> <li>▪ Level II<sup>3</sup> Corporate Card Data</li> <li>▪ MPG Registration required, Large Ticket MPG MasterCard Assigned ID</li> </ul>	<p>Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, &amp; Public Sector Commercial Cards</p> <p>Limited: Non-T&amp;E MCC; MasterCard Payment Gateway (MPG) transactions only</p>	0.70% + \$0.00 (all card types)
Interregional Consumer Standard (I.S.I)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	Card Types: Non- U.S. Issued Consumer Credit, Premium and Super Premium Card	Credit: 2.45% + \$0.00 Diners: 2.45% + \$0.00 Premium: 2.70% + \$0.00 Super Premium: 2.83% + \$0.00
Interregional Consumer Electronic (IEI)	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe must be passed in the authorization request</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 4 days of transaction</li> <li>▪ 10% Authorization amount transaction tolerance for transactions acquired in the U.S. region only</li> </ul>	<p>Card Types: Non- U.S. Issued Consumer Credit, Premium, and Super Premium Card</p> <p>Excludes: Automated Fuel Dispenser and Direct Marketing MCCs</p>	Credit: 1.95% + \$0.00 Diners: 1.95% + \$0.00 Premium: 2.70% + \$0.00 Super Premium: 2.83% + \$0.00
Interregional Full UCAF	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 4 days of transaction</li> <li>▪ Must include a CAT level indicator of a 6</li> <li>▪ UCAF Status Indicator must = 2</li> <li>▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization</li> </ul>	Card Types: Non- U.S. Issued Consumer Credit, Premium and Super Premium Card	Credit: 2.49% + \$0.00 Premium: 2.80% + \$0.00 Super Premium: 2.93% + \$0.00
Interregional Merchant UCAF	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 5 days of transaction</li> <li>▪ Must include a CAT level indicator of a 6</li> <li>▪ UCAF Status Indicator must = 1</li> <li>▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization</li> </ul>	Card Types: Non- U.S. Issued Consumer Credit, Premium, and Super Premium Card	Credit: 2.399% + \$0.00 Premium: 2.80% + \$0.00 Super Premium: 2.93% + \$0.00
Interregional Regulated POS Debit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	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"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	Card Types: U.S. Territory Regulated Consumer Debit Card	0.90% + \$0.22
Interregional Commercial Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of transaction</li> <li>▪ Card Acceptor Type and Tax ID required for U.S. Merchant locations</li> </ul>	<p>Card Types: Non- U.S. Issued Commercial and Super Premium Cards</p> <p>Excludes: Purchasing and Fleet cards for transactions acquired in the U.S. Region</p>	2.85% + \$0.00
Interregional Purchasing Standard	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ The sale must be deposited within 30 days of transaction date</li> <li>▪ For transactions acquired in the U.S. region, Corporate Card Common Data Requirements are required</li> </ul>	Card Types: Non- U.S. Issued Purchasing Cards	2.85% + \$0.00

**MasterCard Transactions**

<b>Interchange Level</b>	<b>Requirements for Interchange Level</b>	<b>Limitations on Card Types and Industries</b>	<b>Fall 2015 Rates</b>
Interregional Purchasing Large Ticket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of transaction</li> <li>▪ Card Acceptor Tax ID</li> <li>▪ Non T&amp;E MCC</li> </ul>	Card Types: Non- U.S. Issued Purchasing/Fleet	Purchasing: 1.75% + \$30.00 Fleet: 1.75% + \$30.00
Interregional Purchasing Data Rate II	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included and match Settlement Data</li> <li>▪ Settlement within 4 days of transaction</li> <li>▪ Level II<sup>3</sup> purchasing data required</li> </ul>	Card Types: Non- U.S. Issued Purchasing/Fleet Cards	2.55% + \$0.00
Interregional Commercial Electronic card	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ The transaction must be authorized, the authorization code must be included in the settlement record</li> <li>▪ Magnetic card swipe or contactless information must be passed in the authorization request</li> <li>▪ The sale must be deposited within 4 days of transaction date</li> <li>▪ Must contain an MCC other than one of the following: 5542, 5960 : 5969</li> <li>▪ For Internet transactions:                             <ul style="list-style-type: none"> <li>- UCAF Status Indicator must equal 2</li> <li>- CAT Level Indicator must be a 6</li> </ul> </li> </ul>	Card Types: Non- U.S. Issued Commercial Cards	2.85% + \$0.00
Interregional Commercial Regulated POS Debit	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	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"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of transaction</li> </ul>	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	Fall 2015 Rates
Consumer Credit Refund Group 1	<ul style="list-style-type: none"> <li>▪ 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)</li> </ul>	Card Types: Credit	2.42%
Consumer Credit Refund Group 2 (U.S. Only)	<ul style="list-style-type: none"> <li>▪ Consumer card transactions with MCC's:</li> <li>▪ 5960, 5964-5969 (MOTO)</li> <li>▪ 4812, 4814, 4816, 4821, 4899, 4900, 5983 (Utilities)</li> <li>▪ 4722 (Travel Agencies [excluding World MasterCard cards])</li> </ul>	Card Types: Credit	2.09%
Consumer Credit Refund Group 3 (U.S. Only)	<ul style="list-style-type: none"> <li>▪ Consumer card transactions with MCCs</li> <li>▪ 3000-3299 or 4511 (Airlines [excluding World/World Elite MasterCard cards])</li> <li>▪ 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222 (Professional Services)</li> <li>▪ 5122, 5912 (Drug Stores)</li> <li>▪ 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999 (Recreation)</li> <li>▪ 8211, 8220, 8241, 8244, 8249, 8299 (Education)</li> <li>▪ 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699 (Repair Shops)</li> <li>▪ 5811-5814 (Restaurant/Bars{excluding World/World Elite Card cards submitted with MCC 5812})</li> <li>▪ 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,</li> <li>▪ 9950 (Other services)</li> </ul>	Card Types: Credit	1.95%
Consumer Credit Refund Group 4 (U.S. Only)	<ul style="list-style-type: none"> <li>▪ Consumer card transactions with MCCs</li> <li>▪ 3351-3441, 7512, 7513, 7519 (Automobile/Vehicle Rental [excluding MasterCard cards])</li> <li>▪ 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)</li> <li>▪ 5541, 5542, 9752 (Gas Stations)</li> <li>▪ 5065, 5072, 5198, 5211, 5231, 5251, 5261 (Hardware)</li> <li>▪ 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099 (Health Care)</li> <li>▪ 5940, 5941, 5945 (Sporting – Toy Stores)</li> <li>▪ 5310 (Discount Stores)</li> <li>▪ 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699 (Clothing Stores)</li> <li>▪ 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523 (Other Transport [excluding World/World Elite MasterCard cards submitted with MCCs 4112 and 4411])</li> </ul>	Card Types: Credit	1.82%

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
Consumer Credit Refund Group 5 (U.S. Only)	<ul style="list-style-type: none"> <li>▪ Consumer card transactions with MCCs</li> <li>▪ 3501-3999, 7011 (Hotel/Motel [excluding World MasterCard cards])</li> <li>▪ 5311 (Department Stores)</li> <li>▪ 5722, 5732, 5733, 5734 (Electric-Appliance)</li> <li>▪ 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950 (interior Furnishing)</li> <li>▪ 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538 (Vehicles)</li> <li>▪ 4829, 6012, 6050, 6051, 6529-6531, 6534, 7511, 7995 (Quasi Cash)</li> <li>▪ 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751 (Food Stores – Warehouse)</li> </ul>	Card Types: Credit	1.73%
Consumer Debit Refund Group 1 (U.S. Only)	<ul style="list-style-type: none"> <li>▪ Debit card transactions with any MCCs other than the following:</li> <li>▪ 3000-3299, 4511 (Airline)</li> <li>▪ 4112 (Passenger Railway)</li> </ul>	Card Types: Debit	1.72%
Consumer Debit Refund Group 2 (U.S. Only)	<ul style="list-style-type: none"> <li>▪ Debit card transactions must have one of the following MCC<sup>s</sup>:</li> <li>▪ 3000-3299, 4511 (Airline)</li> <li>▪ 4112 (Passenger Railway)</li> </ul>	Card Types: Debit	1.68%
Consumer Debit Refund Group 3 (U.S. Only)	<ul style="list-style-type: none"> <li>▪ Debit card transactions with any MCCs other than the following:</li> <li>▪ 5960, 5962, 5964-5969 (Mail Order/Telephone Order)</li> <li>▪ 3000-3299, 4511 (Airline)</li> <li>▪ 4112 (Passenger Railway)</li> </ul>	Card Types: Debit	1.40%
Commercial Credit Refund Group 1 (U.S. Only)	<ul style="list-style-type: none"> <li>▪ Corporate card transactions with MCCs</li> <li>▪ 4829, 6012, 6050, 6051, 6529-6531, 6534, 7511, 7995 (Quasi Cash)</li> <li>▪ 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523 (Other Transport)</li> <li>▪ 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751 (Food – Warehouse)</li> <li>▪ 5310 (Discount Stores)</li> <li>▪ 5122, 5912 (Drug Stores)</li> <li>▪ 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999 (Recreation)</li> <li>▪ 5812-5814 (Restaurants)</li> <li>▪ 4812, 4814, 4816, 4821, 4899, 4900, 5983 (Utilities)</li> </ul>	Card Type: Corporate	2.37%
Commercial Credit Refund Group 2 (U.S. Only)	<ul style="list-style-type: none"> <li>▪ Corporate card transactions with MCCs</li> <li>▪ 3351-3441, 7512, 7513, 7519 (Automobile/Vehicle Rental)</li> <li>▪ 3501-3999, 7011 (Hotel/Motel)</li> <li>▪ 5940, 5941, 5945 (Sporting – Toy Stores)</li> <li>▪ 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699 (Clothing Stores)</li> <li>▪ 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538 (Vehicles)</li> <li>▪ 8211, 8220, 8241, 8244, 8249, 8299 (Education)</li> <li>▪ 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699 (Repair Shops)</li> <li>▪ 4722 (Travel Agencies)</li> </ul>	Card Type: Corporate	2.30%

**MasterCard Transactions**

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries	Fall 2015 Rates
Commercial Credit Refund Group 3 (U.S. Only)	<ul style="list-style-type: none"> <li>▪ Corporate card transactions with MCCs</li> <li>▪ 3000-3299, 4511 (Airline)</li> <li>▪ 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)</li> <li>▪ 5960, 5964-5969 (Mail Order/Telephone Order)</li> <li>▪ 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099 (Health Care)</li> <li>▪ 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222 (Professional Services)</li> <li>▪ 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)</li> <li>▪ 5065, 5072, 5198, 5211, 5231, 5251, 5261 (Hardware)</li> </ul>	Card Type: Corporate	2.21%
Commercial Credit Refund Group 4 (U.S. Only)	<ul style="list-style-type: none"> <li>▪ Corporate card transactions with MCCs</li> <li>▪ 5311 (Department Stores)</li> <li>▪ 5722, 5732, 5733, 5734 (Electric–Appliances)</li> <li>▪ 5541, 5542, 9752 (Gas Stations)</li> <li>▪ 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950 (Interior Furnishings)</li> </ul>	Card Type: Corporate	2.16%

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

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



## DISCOVER® NETWORK PREFACE

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

As a result, a portion of the rate that we charge you will depend on the type of transaction and the Interchange level at which the transaction is processed. In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by Discover® Network. This **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.
    - o Acquirer should include Acquirer Interchange Program Code in Sales Data.
    - o 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
  - o The number of Banking Days transpiring between the Card Sale date and the Processing Date
  - o Processing date begins at 06:01am ET and ends at 06:00am ET the next day.
- Presence and contents of Track Data
  - o The presence of CVV Data in the Track Data included in the Authorization Request
- MCC on Sales Data matches MCC on Authorization Request
  - o 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
  - o Sales Data amount compared to the Authorization Approved amount must match.
  - o Tolerance requirement of 10% for all MCCs
  - o 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 2015 Rates
PSL Recurring Payments Core	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of authorization/transaction</li> <li>▪ 10% Authorization to transaction amount tolerance</li> <li>▪ Recurring Billing or Installment Payment Indicator</li> </ul>	<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, Memberships, Direct Marketing Subscription Sales</p> <p>Limited to debit and prepaid cards only: Cable/Satellite Services and Telecommunication Services</p>	<p>Core: 1.20% + \$0.05 Rewards: 1.20% + \$0.05 Premium: 1.20% + \$0.05 Premium Plus: 1.80% + \$0.05 Debit: 1.20% + \$0.05 Prepaid: 1.20% + \$0.05</p>
PSL Supermarkets/Warehouse Clubs	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance</li> <li>▪ Magnetic card swipe /contactless/chip must be passed in the authorization request</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul>	<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: 1.10% + \$0.16 Prepaid: 1.10% + \$0.16</p>
PSL Emerging Markets	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance</li> <li>▪ Settlement within 2 days of authorization/transaction</li> </ul>	<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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance</li> <li>▪ Settlement within 2 days of authorization/transaction</li> </ul>	<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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs)</li> <li>▪ Restaurants and Fast Food Restaurants are exempt from the transaction amount tolerance</li> <li>▪ Magnetic card swipe /contactless/chip must be passed in the authorization request</li> <li>▪ For MCC 4121, transaction must be less than or equal to \$25.00</li> <li>▪ All other MCCs, transaction must be less than or equal to \$15.00</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul>	<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 2015 Rates
PSL Petroleum	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Magnetic card swipe /contactless/chip must be passed in the authorization request</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul>	<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: Automated Fuel Dispensers, Service Stations</p>	<p>Core: 1.55% + \$0.05                      Rewards: 1.73% + \$0.05                      Premium: 1.73% + \$0.05                      Premium Plus: 1.73% + \$0.05                      Debit: 0.76% + \$0.16                      Prepaid: 0.76% + \$0.16</p>
PSL Retail	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops)</li> <li>▪ Magnetic card swipe /contactless/chip must be passed in the authorization request</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul>	<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: Supermarkets/Warehouse Clubs, Petroleum, Restaurants, Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants</p>	<p>Core: 1.56% + \$0.10                      Rewards: 1.71% + \$0.10                      Premium: 1.71% + \$0.10                      Premium Plus: 2.10% + \$0.10                      Debit: 1.10% + \$0.16                      Prepaid: 1.10% + \$0.16</p>
PSL Restaurants	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Magnetic card swipe /contactless/chip must be passed in the authorization request</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul>	<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: Restaurants and Fast Food</p>	<p>Core: 1.56% + \$0.10                      Rewards: 1.90% + \$0.10                      Premium: 2.20% + \$0.10                      Premium Plus: 2.30% + \$0.10                      Debit: 1.10% + \$0.16                      Prepaid: 1.10% + \$0.16</p>
PSL Hotels/Car Rentals	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul>	<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: Hotels/Car Rentals</p>	<p>Core: 1.58% + \$0.10                      Rewards: 1.90% + \$0.10                      Premium: 2.30% + \$0.10                      Premium Plus: 2.30% + \$0.10                      Debit: 1.35% + \$0.16                      Prepaid: 1.35% + \$0.16</p>
PSL Passenger Transport	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 7 days of authorization/transaction</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Limited to: Airlines, Passenger Railways</p>	<p>Core: 1.75% + \$0.10                      Rewards: 1.90% + \$0.10                      Premium: 2.30% + \$0.10                      Premium Plus: 2.30% + \$0.10                      Debit: 1.59% + \$0.16                      Prepaid: 1.59% + \$0.16</p>
PSL Card Not Present/Ecommerce	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ AVS request in authorization</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and , Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Government Owned Gaming/Lottery, Real Estate and Insurance Merchants</p>	<p>Core: 1.87% + \$0.10                      Rewards: 1.97% + \$0.10                      Premium: 2.00% + \$0.10                      Premium Plus: 2.35% + \$0.10                      Debit: 1.75% + \$0.20                      Prepaid: 1.75% + \$0.20</p>

Discover Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries	Spring 2015 Rates
Key Entry	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops)</li> <li>▪ Settlement within 1 day of authorization/transaction</li> <li>▪ Key entered transaction, card present</li> </ul>	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and , Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Government Owned Gaming/Lottery, Real Estate and Insurance Merchants</p>	<p>Core: 1.87% + \$0.10                      Rewards: 1.97% + \$0.10                      Premium: 2.00% + \$0.10                      Premium Plus: 2.15% + \$0.10                      Debit: 1.75% + \$0.20                      Prepaid: 1.75% + \$0.20</p>
PSL Utilities	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul>	<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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 2 days of authorization/transaction</li> </ul>	<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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Settlement within 2 days of authorization/transaction Card Present and Card Not Present transactions are eligible</li> </ul>	<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 2015 Rates
Mid Submission Level	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops)</li> <li>▪ 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</li> <li>▪ Settlement within 2 days of authorization/transaction 7 days for Passenger Transport merchants</li> </ul>	<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>Note: Best rate program available for registered U.S. government owned lotteries, online casinos, and horse/dog racing transactions</p>	<p>Core: 2.40% + \$0.10                      Rewards: 2.40% + \$0.10                      Premium: 2.40% + \$0.10                      Premium Plus: 2.40% + \$0.10                      Debit: 1.80% + \$0.20                      Prepaid: 1.75% + \$0.20</p>
Base Submission Level	<ul style="list-style-type: none"> <li>• U.S. Merchant</li> <li>• Settlement within 60 days of Authorization</li> </ul>	<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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops)</li> <li>▪ 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</li> <li>▪ Acquirer Interchange Program Code must be included in Sales Data for the Card Sale</li> <li>▪ AVS request in authorization when Card Not Present (Excludes Emerging Markets, Insurance, Public Services, Hotels/Car Rentals, Passenger Transport)</li> <li>▪ Settlement within 7 days of authorization/transaction for Passenger Transport</li> <li>▪ Settlement within 2 days of authorization/transaction for Emerging Markets and Public Services</li> <li>▪ Settlement within 1 day of authorization/transaction for all other merchant types</li> </ul>	<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"> <li>▪ U.S. Merchant</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ 10% Authorization to transaction amount tolerance</li> <li>▪ Settlement within 1 day of authorization/transaction</li> </ul>	<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"> <li>▪ U.S. Merchant</li> <li>▪ Settlement within 30 days of Authorization</li> </ul>	<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 2015 Rates
US Commercial Large Ticket	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Sale amount must be greater than \$5,000.00</li> <li>▪ Settlement within 2 days of the transaction date</li> </ul>	Card Types: U.S. Issued Commercial Card, Debit, Regulated, Debit and Prepaid Limited to specific business-to-business MCCs	0.90% + \$20.00 (all card types)
International Base	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be an International Card Sale</li> </ul>	Card Types: Non U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit cards	2.10% + \$0.10 (all card types)
International Electronic	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must be an International Card Sale</li> <li>▪ Applicable Electronic Authorization Data must be included within Settlement Record</li> <li>▪ Must be magnetic swipe /contactless/chip read, Card Present environment</li> <li>▪ Settlement within 4 day of authorization/transaction</li> <li>▪ POS Entry Mode must be present</li> <li>▪ CVV Data must be present</li> <li>▪ Not Subject to Transaction Amount Validation</li> </ul>	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 (all card types)

## AMERICAN EXPRESS PROGRAM PRICING PREFACE

A significant amount of the fees that we charge to you for processing your Credit Card transactions represents charges that we must pay to the Issuing banks or that are otherwise charged to us by American Express under American Express rules. This pricing varies based upon a series of pricing levels that may apply to the transaction depending upon several factors – such as the type of card presented, the transaction amount, 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 pricing level at which the transaction is processed. In order to qualify for a specific pricing level, you must satisfy certain qualification criteria established by American Express. This IRG identifies the primary qualification criteria for the various pricing levels. In reviewing the IRG, please note the following:

- The IRG is only a summary of the primary qualification criteria established by American Express for each pricing level – it is not all inclusive. In the event of any ambiguity or conflict, the requirements established by American Express will determine the pricing level at which your transactions qualify.
- Some pricing levels require that you transmit certain indicators reflecting the nature of your transactions (such as a “swiped or keyed indicator”).
- Pricing levels are based on industry levels that correspond to Merchant Category Codes (“MCC”) groups.
- In addition, pricing levels are based on the transaction amount of the sale transaction. Each industry category has three pricing levels.
- In some cases, transactions may be processed at a more costly pricing level solely as a result of not being swiped or the country of issuance of the card that is presented.
- In some cases, transactions may be processed at a less costly pricing level solely as a result of the type of card that is presented. For example, Prepaid cards.
- 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 pricing levels.



**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Retail Tier 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Retail MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$75.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial	1.60% + \$0.10
Retail Tier 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Retail MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$75.01 – 1,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: Retail MCCs**	1.95% + \$0.10
Retail Tier 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Retail MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: Retail MCCs**	2.40% + \$0.10
Retail Tier 1 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Retail MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$75.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: Retail MCCs**	2.00% + \$0.10
Retail Tier 2 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Retail MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$75.01 – 1,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: Retail MCCs**	2.35% + \$0.10
Retail Tier 3 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Retail MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: Retail MCCs**	2.80% + \$0.10
Retail Tier 1 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Retail MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$75.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: Retail MCCs**	1.90% + \$0.10
Retail Tier 2 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Retail MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$75.01 – 1,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: Retail MCCs**	2.25% + \$0.10
Retail Tier 3 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Retail MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: Retail MCCs**	2.70% + \$0.10

**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Retail Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Retail MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$75.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial	2.30% + \$0.10
Retail Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Retail MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$75.01 – 1,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: Retail MCCs**	2.65% + \$0.10
Retail Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Retail MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: Retail MCCs**	3.10% + \$0.10
Restaurant Tier 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Restaurant/Fast Food MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$25.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)	1.85% + \$0.10
Restaurant Tier 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Restaurant/Fast Food MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$25.01 - \$150.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)	2.45% + \$0.10
Restaurant Tier 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Restaurant/Fast Food MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$150.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)	2.75% + \$0.10
Restaurant Tier 1 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Restaurant/Fast Food MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$25.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)	2.25% + \$0.10
Restaurant Tier 2 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Restaurant/Fast Food MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$25.01 - \$150.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)	2.85% + \$0.10
Restaurant Tier 3 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Restaurant/Fast Food MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$150.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)	3.15% + \$0.10

**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Restaurant Tier 1 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Restaurant/Fast Food MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$25.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial	2.15% + \$0.10
Restaurant Tier 2 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Restaurant/Fast Food MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$25.01 - \$150.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)	2.75% + \$0.10
Restaurant Tier 3 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Restaurant/Fast Food MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$150.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)	3.05% + \$0.10
Restaurant Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Restaurant/Fast Food MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$25.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)	2.55% + \$0.10
Restaurant Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Restaurant/Fast Food MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$25.01 - \$150.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)	3.15% + \$0.10
Restaurant Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Restaurant/Fast Food MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$150.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)	3.45% + \$0.10
Caterers & Drinking Places Tier 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Caterers &amp; Drinking Places MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$25.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)	1.85% + \$0.10
Caterers & Drinking Places Tier 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Caterers &amp; Drinking Places MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$25.01 - \$150.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)	2.45% + \$0.10
Caterers & Drinking Places Tier 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Caterers &amp; Drinking Places MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$150.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)	2.75% + \$0.10

**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Caterers & Drinking Places Tier 1 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Caterers &amp; Drinking Places MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$25.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)	2.25% + \$0.10
Caterers & Drinking Places Tier 2 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Caterers &amp; Drinking Places MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$25.01 - \$150.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)	2.85% + \$0.10
Caterers & Drinking Places Tier 3 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Caterers &amp; Drinking Places MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$150.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)	3.15% + \$0.10
Caterers & Drinking Places Tier 1 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Caterers &amp; Drinking Places MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$25.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)	2.15% + \$0.10
Caterers & Drinking Places Tier 2 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Caterers &amp; Drinking Places MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$25.01 - \$150.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)	2.75% + \$0.10
Caterers & Drinking Places Tier 3 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Caterers &amp; Drinking Places MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$150.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)	3.05% + \$0.10
Caterers & Drinking Places Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Caterers &amp; Drinking Places MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$25.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)	2.55% + \$0.10
Caterers & Drinking Places Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Caterers &amp; Drinking Places MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$25.01 - \$150.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)	3.15% + \$0.10
Caterers & Drinking Places Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Caterers &amp; Drinking Places MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$150.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)	3.45% + \$0.10

**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Healthcare Tier 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Healthcare MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$150.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial	1.55% + \$0.10
Healthcare Tier 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Healthcare MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$150.01 - \$2,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)	1.85% + \$0.10
Healthcare Tier 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Healthcare MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$2,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)	2.30% + \$0.10
Healthcare Tier 1 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Healthcare MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$150.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)	1.95% + \$0.10
Healthcare Tier 2 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Healthcare MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$150.01 - \$2,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)	2.25% + \$0.10
Healthcare Tier 3 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Healthcare MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$2,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)	2.70% + \$0.10

**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Healthcare Tier 1 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Healthcare MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$150.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial	1.85% + \$0.10
Healthcare Tier 2 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Healthcare MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$150.01 - \$2,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)	2.25% + \$0.10
Healthcare Tier 3 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Healthcare MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$2,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)	2.60% + \$0.10
Healthcare Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Healthcare MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$150.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)	2.25% + \$0.10
Healthcare Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Healthcare MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$150.01 - \$2,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)	2.55% + \$0.10
Healthcare Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Healthcare MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$2,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)	3.00% + \$0.10

**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Mail Order & Internet Tier 1 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Mail Order &amp; Internet MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$150.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial	2.00% + \$0.10
Mail Order & Internet Tier 2 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Mail Order &amp; Internet MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$150.01 - \$3,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: CATALOG MERCHANDISE (5964), SUBSCRIPTIONS (5968) & DIRECT MARKETING MISC. (5969)	2.35% + \$0.10
Mail Order & Internet Tier 3 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Mail Order &amp; Internet MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$3,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: CATALOG MERCHANDISE (5964), SUBSCRIPTIONS (5968) & DIRECT MARKETING MISC. (5969)	2.80% + \$0.10
Mail Order & Internet Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Mail Order &amp; Internet MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$150.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: CATALOG MERCHANDISE (5964), SUBSCRIPTIONS (5968) & DIRECT MARKETING MISC. (5969)	2.40% + \$0.10
Mail Order & Internet Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Mail Order &amp; Internet MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$150.01 - \$3,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: CATALOG MERCHANDISE (5964), SUBSCRIPTIONS (5968) & DIRECT MARKETING MISC. (5969)	2.75% + \$0.10
Mail Order & Internet Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Mail Order &amp; Internet MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$3,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: CATALOG MERCHANDISE (5964), SUBSCRIPTIONS (5968) & DIRECT MARKETING MISC. (5969)	3.20% + \$0.10
Lodging Tier 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Lodging MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$100.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: LODGING (7011)	2.25% + \$0.10
Lodging Tier 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Lodging MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$100.01 - \$1,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: LODGING (7011)	2.60% + \$0.10

**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Lodging Tier 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Lodging MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial	3.00% + \$0.10
Lodging Tier 1 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Lodging MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$100.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: LODGING (7011)	2.65% + \$0.10
Lodging Tier 2 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Lodging MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$100.01 - \$1,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: LODGING (7011)	3.00% + \$0.10
Lodging Tier 3 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Lodging MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: LODGING (7011)	3.40% + \$0.10
Lodging Tier 1 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Lodging MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$100.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial Limited to: LODGING (7011)	2.55% + \$0.10
Lodging Tier 2 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Lodging MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$100.01 - \$1,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial Limited to: LODGING (7011)	2.90% + \$0.10
Lodging Tier 3 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Lodging MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial Limited to: LODGING (7011)	3.30% + \$0.10
Lodging Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Lodging MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$100.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: LODGING (7011)	2.95% + \$0.10
Lodging Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Lodging MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$100.01 - \$1,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: LODGING (7011)	3.30% + \$0.10



**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Lodging Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Lodging MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial	3.70% + \$0.10
Travel & Entertainment Tier 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Travel &amp; Entertainment MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$100.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)	2.25% + \$0.10
Travel & Entertainment Tier 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Travel &amp; Entertainment MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$100.01 - \$1,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)	2.60% + \$0.10
Travel & Entertainment Tier 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Travel &amp; Entertainment MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)	3.00% + \$0.10
Travel & Entertainment Tier 1 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Travel &amp; Entertainment MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$100.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)	2.65% + \$0.10
Travel & Entertainment Tier 2 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Travel &amp; Entertainment MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$100.01 - \$1,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)	3.00% + \$0.10
Travel & Entertainment Tier 3 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Travel &amp; Entertainment MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)	3.40% + \$0.10
Travel & Entertainment Tier 1 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Travel &amp; Entertainment MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$100.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)	2.55% + \$0.10

**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Travel & Entertainment Tier 2 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Travel &amp; Entertainment MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$100.01 - \$1,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial	2.90% + \$0.10
Travel & Entertainment Tier 3 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Travel &amp; Entertainment MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)	3.30% + \$0.10
Travel & Entertainment Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Travel &amp; Entertainment MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$100.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)	2.95% + \$0.10
Travel & Entertainment Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Travel &amp; Entertainment MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$100.01 - \$1,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)	3.30% + \$0.10
Travel & Entertainment Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Travel &amp; Entertainment MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)	3.70% + \$0.10
Business to Business / Wholesale Tier 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Business to Business / Wholesale MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$400.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: Business to Business / Wholesale Eligible MCCs ****	1.55% + \$0.10
Business to Business / Wholesale Tier 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Business to Business / Wholesale MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$400.01 - \$7,500.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: Business to Business / Wholesale Eligible MCCs ****	1.80% + \$0.10
Business to Business / Wholesale Tier 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Business to Business / Wholesale MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$7,500.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: Business to Business / Wholesale Eligible MCCs ****	2.25% + \$0.10

**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Business to Business / Wholesale Tier 1 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Business to Business / Wholesale MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$400.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial	1.95% + \$0.10
Business to Business / Wholesale Tier 2 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Business to Business / Wholesale MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$400.01 - \$7,500.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: Business to Business / Wholesale Eligible MCCs ****	2.20% + \$0.10
Business to Business / Wholesale Tier 3 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Business to Business / Wholesale MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$7,500.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: Business to Business / Wholesale Eligible MCCs ****	2.65% + \$0.10
Business to Business / Wholesale Tier 1 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Business to Business / Wholesale MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$400.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: Business to Business / Wholesale Eligible MCCs ****	1.85% + \$0.10
Business to Business / Wholesale Tier 2 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Business to Business / Wholesale MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$400.01 - \$7,500.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: Business to Business / Wholesale Eligible MCCs ****	2.10% + \$0.10
Business to Business / Wholesale Tier 3 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Business to Business / Wholesale MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$7,500.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: Business to Business / Wholesale Eligible MCCs ****	2.55% + \$0.10
Business to Business / Wholesale Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Business to Business / Wholesale MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$400.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: Business to Business / Wholesale Eligible MCCs ****	2.25% + \$0.10
Business to Business / Wholesale Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Business to Business / Wholesale MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$400.01 - \$7,500.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: Business to Business / Wholesale Eligible MCCs ****	2.50% + \$0.10
Business to Business / Wholesale Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Business to Business / Wholesale MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$7,500.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: Business to Business / Wholesale Eligible MCCs ****	2.95% + \$0.10

**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Services & Professional Services Tier 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Services &amp; Professional Services MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$400.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial	1.60% + \$0.10
Services & Professional Services Tier 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Services &amp; Professional Services MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$400.01 - \$3,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs <sup>***</sup>	1.95% + \$0.10
Services & Professional Services Tier 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Services &amp; Professional Services MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$3,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs <sup>***</sup>	2.40% + \$0.10
Services & Professional Services Tier 1 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Services &amp; Professional Services MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$400.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs <sup>***</sup>	2.00% + \$0.10
Services & Professional Services Tier 2 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Services &amp; Professional Services MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$400.01 - \$3,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs <sup>***</sup>	2.35% + \$0.10
Services & Professional Services Tier 3 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Services &amp; Professional Services MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$3,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs <sup>***</sup>	2.80% + \$0.10
Services & Professional Services Tier 1 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Services &amp; Professional Services MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$400.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs <sup>***</sup>	1.90% + \$0.10
Services & Professional Services Tier 2 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Services &amp; Professional Services MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$400.01 - \$3,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs <sup>***</sup>	2.25% + \$0.10
Services & Professional Services Tier 3 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Services &amp; Professional Services MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$3,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs <sup>***</sup>	2.70% + \$0.10

**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Services & Professional Services Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Services &amp; Professional Services MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$400.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial	2.30% + \$0.10
Services & Professional Services Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Services &amp; Professional Services MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$400.01 - \$3,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs <sup>***</sup>	2.65% + \$0.10
Services & Professional Services Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have a Services &amp; Professional Services MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$3,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs <sup>***</sup>	3.10% + \$0.10
Other Tier 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Other MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$100.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs <sup>*****</sup>	1.50% + \$0.10
Other Tier 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Other MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$100.01 - \$3,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs <sup>*****</sup>	1.85% + \$0.10
Other Tier 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Other MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$3,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs <sup>*****</sup>	2.30% + \$0.10
Other Tier 1 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Other MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$100.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs <sup>*****</sup>	1.90% + \$0.10
Other Tier 2 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Other MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$100.01 - \$3,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs <sup>*****</sup>	2.25% + \$0.10
Other Tier 3 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Other MCC</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$3,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs <sup>*****</sup>	2.70% + \$0.10

**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Other Tier 1 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Other MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$100.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: Other Eligible MCCs*****	1.80% + \$0.10
Other Tier 2 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Other MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$100.01 - \$3,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: Other Eligible MCCs*****	2.15% + \$0.10
Other Tier 3 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Other MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$3,000.00</li> </ul>	Card Types: U.S. Issued Consumer and Commercial  Limited to: Other Eligible MCCs*****	2.60% + \$0.10
Other Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Other MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$100.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: Other Eligible MCCs*****	2.20% + \$0.10
Other Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Other MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$100.01 - \$3,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: Other Eligible MCCs*****	2.55% + \$0.10
Other Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Must have an eligible Other MCC</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$3,000.00</li> </ul>	Card Types: Non-U.S. Issued Consumer and Commercial  Limited to: Other Eligible MCCs*****	3.00% + \$0.10
Prepaid Tier 1	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$75.00</li> </ul>	Card Types: U.S. Issued Prepaid card.  Limited to: All Merchant Category Codes	1.35% + \$0.10
Prepaid Tier 2	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$75.01 - \$1,000.00</li> </ul>	Card Types: U.S. Issued Prepaid card.  Limited to: All Merchant Category Codes	1.70% + \$0.10
Prepaid Tier 3	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: U.S. Issued Prepaid card.  Limited to: All Merchant Category Codes	2.15% + \$0.10

**American Express Program Pricing**

<b>Program Pricing Level</b>	<b>Requirements for Program Pricing</b>		
Prepaid Tier 1 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be equal to or less than \$75.00</li> </ul>	Card Types: Non-U.S. Issued Prepaid card.  Limited to: All Merchant Category Codes	1.75% + \$0.10
Prepaid Tier 2 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be \$75.01 - \$1,000.00</li> </ul>	Card Types: Non-U.S. Issued Prepaid card.  Limited to: All Merchant Category Codes	2.10% + \$0.10
Prepaid Tier 3 Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: Non-U.S. Issued Prepaid card.  Limited to: All Merchant Category Codes	2.55% + \$0.10
Prepaid Tier 1 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$75.00</li> </ul>	Card Types: U.S. Issued Prepaid card.  Limited to: All Merchant Category Codes	1.65% + \$0.10
Prepaid Tier 2 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$75.01 - \$1,000.00</li> </ul>	Card Types: U.S. Issued Prepaid card.  Limited to: All Merchant Category Codes	2.00% + \$0.10
Prepaid Tier 3 Non-Swipe	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: U.S. Issued Prepaid card.  Limited to: All Merchant Category Codes	2.45% + \$0.10
Prepaid Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be equal to or less than \$75.00</li> </ul>	Card Types: Non-U.S. Issued Prepaid card.  Limited to: All Merchant Category Codes	2.05% + \$0.10
Prepaid Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be \$75.01 - \$1,000.00</li> </ul>	Card Types: Non-U.S. Issued Prepaid card.  Limited to: All Merchant Category Codes	2.40% + \$0.10
Prepaid Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> <li>▪ U.S. Merchant</li> <li>▪ Transaction is key entered</li> <li>▪ Settled transaction amount must be greater than \$1,000.00</li> </ul>	Card Types: Non-U.S. Issued Prepaid card.  Limited to: All Merchant Category Codes	2.85% + \$0.10

**AMERICAN EXPRESS PROGRAM PRICING RETAIL ELIGIBLE MCCS\*\***

<b>MCC</b>	<b>MCC Descriptor</b>				
5013	AUTO SUPPLIES PARTS				
5021	OFFICE FURNITURE	5641	CHILDREN'S CLOTHING	5943	OFFICE SUPPLY STORE
5044	OFFICE EQUIPMENT	5651	FAMILY CLOTHING	5944	JEWELRY WATCH SILVRWR
5072	HARDWARE EQUIPMENT	5655	SPORTS CLOTHING	5945	HOBBY TOY GAME
5192	BOOKS NEWSPAPERS	5661	SHOE STORES	5946	CAMERA PHOTO SUPPLY
5200	HOME SUPPLY WAREHOUSE	5681	FURRIER AND FUR SHOP	5947	CARD SOUVENIR STORE
5211	LUMBER BUILDING	5691	MEN'S WOMEN'S CLOTHNG	5948	LUGGAGE LEATHER GOODS
5231	GLASS PAINT WALLPAPER	5698	WIG AND TOUPEE STORE	5949	SEWING FABRIC STORE
5251	HARDWARE STORE	5699	MISC APPAREL STORE	5950	GLASSWARE CRYSTAL
5261	LAWN GARDEN SUPPLIES	5712	FURNITURE HOME STORE	5965	CATALOG SHOWROOM
5309	DUTY-FREE STORE	5713	FLOOR COVERING STORE	5970	ARTIST SUPPLY CRAFT
5310	DISCOUNT STORE	5714	DRAPERY UPHOLSTERY	5971	ART DEALER GALLERY
5311	DEPARTMENT STORE	5715	WHOLESALE ALCOHOL	5972	STAMP COIN STORE
5331	VARIETY STORE	5718	FIREPLACE ACCESSORIES	5973	RELIGIOUS GOODS STORE
5399	GENERAL MERCHANDISE	5719	MISC HOME FURNISHINGS	5977	COSMETIC STORE
5411	GROCERY STORE	5722	HOUSEHOLD APPLIANCES	5978	TYPEWRITER STORE
5422	FREEZER LOCKER MEAT	5732	ELECTRONICS STORE	5992	FLORIST
5441	CANDY CONFECTIONERY	5733	MUSIC STORES	5993	CIGAR STORE STAND
5451	DAIRY PRODUCTS STORE	5734	COMPUTER STORES	5994	NEWS DEALER NEWSSTAND
5462	BAKERY	5735	RECORD STORES	5995	PET SHOP FOOD SUPPLY
5499	MISC FOOD STORE	5912	DRUG STORE PHARMACY	5996	SWIMMING POOLS
5531	AUTO HOME SUPPLY	5921	LIQUOR STORES	5997	ELECTRIC RAZOR STORE
5532	AUTOMOTIVE TIRE STORE	5931	USED MERCHANDISE	5998	TENT AND AWNING STORE
5533	AUTO PARTS ACCESSORY	5932	ANTIQUE SHOP	5999	MISC SPECIALTY RETAIL
5551	BOAT DEALER	5937	ANTIQUE REPRODUCTION	7296	CLOTHING RENTAL
5611	MEN'S CLOTHING	5940	BICYCLE SHOP	7631	WATCH JEWELRY REPAIR
5621	WOMEN'S CLOTHING	5941	SPORTING GOODS STORE	7841	VIDEO RENTAL STORE



**AMERICAN EXPRESS PROGRAM PRICING SERVICES & PROFESSIONAL SERVICES INDUSTRY ELIGIBLE MCCS\*\*\***

<b>MCC</b>	<b>MCC Descriptor</b>				
0742	VETERINARY SERVICE	5599	MISC VEHICLE DEALER		
0743	WINE PRODUCER	5697	TAILOR SEAMSTRESS	7531	AUTO BODY REPAIR
0744	CHAMPAGNE PRODUCER	5933	PAWN SHOP	7534	TIRE REPAIR
0763	AGRICULTURAL CO-OP	5935	WRECKING SALVAGE	7535	AUTO PAINT SHOP
1520	GENERAL CONTRACTOR	5975	HEARING AIDS	7538	AUTO SERVICE
1711	HEATING PLUMBING AC	5976	ORTHOPEDIC PROSTHETIC	7542	CAR WASH
1731	ELECTRICAL CONTRACTOR	5983	FUEL DEALER	7549	TOWING SERVICE
1740	MASONRY TILE INSULATE	7210	CLEANING GARMENT	7623	AC REFRIG REPAIR
1750	CARPENTRY CONTRACTOR	7211	LAUNDRY SERVICE	7629	APPLIANCE REPAIR
1761	ROOFING SIDING	7216	DRY CLEANER	7641	FURNITURE REPAIR
1771	CONCRETE WORK	7217	CARPET CLEANING	7699	MISC REPAIR SHOP
2741	PUBLISHING PRINTING	7221	PHOTOGRAPHIC STUDIO	7832	MOVIE THEATER
2842	MISC CLEANING PRODUCT	7230	BEAUTY BARBER SHOP	7911	DANCE HALL SCHOOL
4119	AMBULANCE SERVICE	7251	SHOE REPAIR SHINE	7922	TICKET AGENCY
4214	FREIGHT MOVING	7261	FUNERAL SERVICE	7929	MISC ENTERTAINER
4225	WAREHOUSING STORAGE	7276	TAX PREPARATION	7932	BILLIARD POOL
4457	BOAT RENTAL	7277	COUNSELING SERVICE	7933	BOWLING ALLEY
4468	MARINE SERVICE SUPPLY	7278	BUYING SHOPPING CLUBS	7991	TOURIST ATTRACTION
4821	TELEGRAPH SERVICE	7297	MASSAGE PARLORS	7992	PUBLIC GOLF COURSE
4900	PUBLIC UTILITY	7298	HEALTH BEAUTY SPA	7993	VIDEO GAME SUPPLY
5074	PLUMBING HEATING	7299	MISC PERSONAL SERVICE	7994	VIDEO GAME ARCADE
5271	MOBILE HOME DEALER	7321	CREDIT REPORTING	7997	MEMBERSHIP CLUB
5300	WHOLESALE CLUB	7342	EXTERMINATE DISINFECT	7998	AQUARIUM
5511	AUTO DEALER NEW USED	7372	COMPUTER PROGRAMMING	8111	LEGAL SERVICE
5521	AUTO DEALER USED	7375	INFORMATION RETRIEVAL	8641	CIVIC SOCIAL ASSOC
5561	CAMPER TRAILER DEALER	7379	COMPUTER MAINTENANCE	8651	POLITICAL ORG
5571	MOTORCYCLE DEALER	7393	SECURITY SERVICE	8675	AUTOMOBILE ASSOC
5592	MOTOR HOME DEALER	7395	PHOTO FINISHING	8699	MEMBERSHIP ORGS

<b>AMERICAN EXPRESS PROGRAM PRICING BUSINESS TO BUSINESS/WHOLESALE ELIGIBLE MCCS****</b>					
<b>MCC</b>	<b>MCC Descriptor</b>				
0780	LANDSCAPE HORTICULTURE				
1799	MISC CONTRACTOR	5131	FABRICS	7392	MGMT CONSULTING PR
2791	TYPESETTING SERVICE	5137	COMMERCIAL CLOTHING	7394	EQUIPMENT RENTALS
4215	COURIER SERVICE	5139	COMMERCIAL FOOTWEAR	7399	BUSINESS SERVICES
5039	CONSTRUCTION MATERIAL	5169	CHEMICALS	7622	ELECTRONICS REPAIR
5045	COMPUTERS EQUIPMENT	5193	FLORISTS' SUPPLIES	7692	WELDING SERVICES
5046	COMMERICAL EQUIPMENT	5198	PAINTS VARNISHES	7829	VIDEO PRODUCTION
5047	MEDICAL EQUIPMENT	5199	NON-DURABLE GOODS	7941	COMMERCIAL SPORTS
5051	METAL SERVICE CENTER	6300	INSURANCE SALES	8734	TESTING LABORATORY
5065	ELECTRICAL EQUIPMENT	7311	ADVERTISING SERVICE	8911	ARCHITECT ENGINEER
5085	INDUSTRIAL SUPPLY	7333	COMMERCIAL PHOTO ART	8931	ACCOUNTING AUDITING
5094	JEWELRY WATCHES	7338	COPY REPRODUCTION	8999	PROFESSIONAL SERVICES
5099	DURABLE GOODS	7339	SECRETARIAL SUPPORT	5099	DURABLE GOODS
5111	OFFICE SUPPLIES	7349	CLEANING JANITORIAL	5111	OFFICE SUPPLIES

<b>AMERICAN EXPRESS PROGRAM PRICING OTHER ELIGIBLE MCCS*****</b>					
<b>MCC</b>	<b>MCC Descriptor</b>				
4121	TAXICAB LIMOUSINE				
4131	BUS LINE	5542	AUTO FUEL DISPENSER	8351	CHILD CARE SERVICES
4582	AIRPORT TERMINAL	7032	RECREATION CAMP	8398	CHARITABLE ORG
4784	TOLL BRIDGE FEE	8211	SCHOOL	8661	RELIGIOUS ORG
4789	MISC TRANSPORTATION	8220	COLLEGE UNIVERSITY	9211	COURT COSTS
4812	TELECOM EQUIPMENT	8241	CORRESPONDENCE SCHOOL	9222	FINES
4816	COMPUTER NETWORK INFO	8244	SECRETARIAL SCHOOL	9311	TAX PAYMENTS
4899	CABLE PAY TV	8249	TRADE VOCATION SCHOOL	9399	GOVERNMENT SERVICES

**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 FEE <sup>3</sup>	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
ACCEL	QSR (MCC 5814) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	(NONE)	\$0.04	\$8.00
	QSR (MCC 5814) TRANS \$15.01 OR >	0.95% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	(NONE)	\$0.04	\$8.00
	SUPERMARKET/GROCERY (MCC 5411, 5300) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	(NONE)	\$0.04	\$8.00
	SUPERMARKET/GROCERY (MCC 5411, 5300) TRANS \$15.01 OR >	\$0.25	(NONE)	(NONE)	\$0.04	\$8.00
	PETROLEUM (MCC 5541, 5542) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	(NONE)	\$0.04	\$8.00
	PETROLEUM (MCC 5541, 5542) TRANS \$15.01 OR >	0.80% OF GROSS TRANS AMOUNT + \$0.10	\$0.95	(NONE)	\$0.04	\$8.00
	RETAIL (ALL OTHER MCCs) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	(NONE)	\$0.04	\$8.00
	RETAIL (ALL OTHER MCCs) TRANS \$15.01 OR >	0.85% OF GROSS TRANS AMOUNT + \$0.10	(NONE)	(NONE)	\$0.04	\$8.00
	BILL PAYMENT – UTILITY	\$0.54 <sup>8</sup>	(NONE)	(NONE)	\$0.04	\$8.00
	BILL PAYMENT – TELECOM	0.65% OF GROSS TRANS AMOUNT + \$0.12 <sup>8</sup>	\$1.75	(NONE)	\$0.04	\$8.00
	BILL PAYMENT OTHER	0.60% OF GROSS TRANS AMOUNT + \$0.12 <sup>8</sup>	\$1.50	(NONE)	\$0.04	\$8.00
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	\$0.04	\$8.00
ACCEL ADVANTAGE	QSR (MCC 5814) TRANS \$15 OR <	1.00% OF GROSS TRANS AMOUNT + \$0.08	(NONE)	(NONE)	\$0.04	\$8.00
	QSR (MCC 5814) TRANS \$15.01 OR >	1.20% OF GROSS TRANS AMOUNT + \$0.185	(NONE)	(NONE)	\$0.04	\$8.00
	SUPERMARKET/GROCERY (MCC 5411, 5300) TRANS \$15 OR <	\$0.355	(NONE)	(NONE)	\$0.04	\$8.00
	SUPERMARKET/GROCERY (MCC 5411, 5300) TRANS \$15.01 OR >	1.00% OF GROSS TRANS AMOUNT + \$0.08	(NONE)	(NONE)	\$0.04	\$8.00
	PETROLEUM (MCC 5541, 5542) TRANS \$15 OR <	0.85% OF GROSS TRANS AMOUNT + \$0.175	(NONE)	(NONE)	\$0.04	\$8.00
	PETROLEUM (MCC 5541, 5542) TRANS \$15.01 OR >	1.00% OF GROSS TRANS AMOUNT + \$0.08	(NONE)	(NONE)	\$0.04	\$8.00
	RETAIL (ALL OTHER MCCs) TRANS \$15 OR <	0.90% OF GROSS TRANS AMOUNT + \$0.225	(NONE)	(NONE)	\$0.04	\$8.00
	RETAIL (ALL OTHER MCCs) TRANS \$15.01 OR >	1.00% OF GROSS TRANS AMOUNT + \$0.08	(NONE)	(NONE)	\$0.04	\$8.00
	BILL PAYMENT – UTILITY	\$0.64 <sup>8</sup>	(NONE)	(NONE)	\$0.04	\$8.00
	BILL PAYMENT – TELECOM	0.65% OF GROSS TRANS AMOUNT + \$0.13 <sup>8</sup>	\$2.00	(NONE)	\$0.04	\$8.00
	BILL PAYMENT OTHER	0.65% OF GROSS TRANS AMOUNT + \$0.14 <sup>8</sup>	\$2.00	(NONE)	\$0.04	\$8.00
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	\$0.04	\$8.00

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

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

	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE <sup>3</sup>	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
<b>MAESTRO<sup>2</sup></b>	QSR (MCC 5499, 5541, 5542, 5814, 7832)	0.75% OF GROSS TRANS AMOUNT + \$0.17	\$0.95	(NONE)	\$0.025	(NONE)
	SUPERMARKET/WAREHOUSE (MCC 5411, 5300)	1.05% OF GROSS TRANS AMOUNT + \$0.15	\$0.35	(NONE)	\$0.025	(NONE)
	RETAIL (ALL OTHER MCCs)	0.90% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	(NONE)	\$0.025	(NONE)
	CROSS BORDER <sup>7</sup>	0.60% (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.025	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	\$0.025	(NONE)
<b>NETS</b>	QSR (MCC 5814)	1.55% OF GROSS TRANS AMOUNT + \$0.04	(NONE)	(NONE)	\$0.04	(NONE)
	SUPERMARKET (MCC 5411, 5300)	\$0.30	(NONE)	(NONE)	\$0.04	(NONE)
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.15	\$0.95	(NONE)	\$0.04	(NONE)
	RETAIL (ALL OTHER MCCs)	0.80% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	(NONE)	\$0.04	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	\$0.02	(NONE)
<b>NYCE<sup>1</sup></b>	QSR (MCC 5814)	1.30% OF GROSS TRANS AMOUNT + \$0.03	(NONE)	\$0.005	\$0.0425	\$7.00 <sup>-</sup>
	SUPERMARKET (MCC 5411 & 5300)	\$0.24	(NONE)	\$0.005	\$0.0425	\$7.00 <sup>-</sup>
	PETROLEUM (MCC 5541, 5542)	0.70% OF GROSS TRANS AMOUNT + \$0.12	\$0.85	\$0.005	\$0.0425	\$7.00 <sup>-</sup>
	SMALL TICKET (MCC 5310)	1.30% OF GROSS TRANS AMOUNT + \$0.03	(NONE)	\$0.005	\$0.0425	\$7.00 <sup>-</sup>
	RETAIL (ALL OTHER MCCS)	0.75% OF GROSS TRANS AMOUNT + \$0.12	(NONE)	\$0.005	\$0.0425	\$7.00 <sup>-</sup>
	REGULATED TRANSACTIONS < \$15.00	1.00% + \$0.025	(NONE)	\$0.005	\$0.0425	\$7.00 <sup>-</sup>
	REGULATED TRANSACTIONS > or = \$15.00	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	\$0.005	\$0.0425	\$7.00 <sup>-</sup>
<b>NYCE PREMIER ISSUER<sup>1</sup></b>	QSR (MCC 5814)	1.30% OF GROSS TRANS AMOUNT + \$0.03	(NONE)	\$0.005	\$0.0425	\$7.00 <sup>-</sup>
	SUPERMARKET (MCC 5411 & 5300)	\$0.29	(NONE)	\$0.005	\$0.0425	\$7.00 <sup>-</sup>
	PETROLEUM (MCC 5541, 5542)	0.75% OF GROSS TRANS AMOUNT + \$0.15	\$0.90	\$0.005	\$0.0425	\$7.00 <sup>-</sup>
	RETAIL (ALL OTHER MCCS)	0.80% OF GROSS TRANS AMOUNT + \$0.13	(NONE)	\$0.005	\$0.0425	\$7.00 <sup>-</sup>
	SMALL TICKET (MCC 5310)	1.30% OF GROSS TRANS AMOUNT + \$0.03	(NONE)	\$0.005	\$0.0425	\$7.00 <sup>-</sup>
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	\$0.005	\$0.0425	\$7.00 <sup>-</sup>
<b>PULSE PAY</b>	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±

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE <sup>3</sup>	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
<b>PULSE PAY</b>	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 <sup>5</sup>	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
	PINLESS BILL PAY - CATEGORY 1 (UTILITIES INCLUDING ELECTRICITY, GAS, WASTE COLLECTION AND WATER UTILITIES)	\$0.60	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
	PINLESS BILL PAY - CATEGORY 2 (CHARITABLE AND RELIGIOUS ORGANIZATIONS, COMPUTER NETWORK/INFORMATION SERVICES, HEALTHCARE AND MAIL-ORDER PHARMACY, PHYSICAL FITNESS SERVICES, RESIDENTIAL SERVICES AND TRANSPORTATION)	1.59% OF GROSS TRANS AMOUNT + \$0.12	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
	PINLESS BILL PAY - CATEGORY 3 (CABLE/SATELLITE TV AND RADIO, EDUCATION, FINANCIAL INSTITUTIONS, GOVERNMENT, INSURANCE, LENDERS, REAL ESTATE AND TELECOMMUNICATIONS)	0.65% OF GROSS TRANS AMOUNT + \$0.13	\$2.00	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
<b>PULSE PAY CHOICE</b>	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±
	PINLESS BILL PAY - CATEGORY 1 (UTILITIES INCLUDING ELECTRICITY, GAS, WASTE COLLECTION AND WATER UTILITIES)	\$0.60	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
	PINLESS BILL PAY - CATEGORY 2 (CHARITABLE AND RELIGIOUS ORGANIZATIONS, COMPUTER NETWORK/INFORMATION SERVICES, HEALTHCARE AND MAIL-ORDER PHARMACY, PHYSICAL FITNESS SERVICES, RESIDENTIAL SERVICES AND TRANSPORTATION)	1.59% OF GROSS TRANS AMOUNT + \$0.12	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
	PINLESS BILL PAY - CATEGORY 3 (CABLE/SATELLITE TV AND RADIO, EDUCATION, FINANCIAL INSTITUTIONS, GOVERNMENT, INSURANCE, LENDERS, REAL ESTATE AND TELECOMMUNICATIONS)	0.65% OF GROSS TRANS AMOUNT + \$0.13	\$2.00	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
<b>PULSE PAY LIMITED</b>	SUPERMARKET (MCC 5411)	1.15% OF GROSS TRANS AMOUNT + \$0.15	\$0.35	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
	PETROLUUM (MCC 5541, 5542)	1.15% OF GROSS TRANS AMOUNT + \$0.15	\$0.95	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
	RETAIL	1.15% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
	SMALL TICKET	1.60% OF GROSS TRANS AMOUNT + \$0.05	(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 <sup>3</sup>	SWITCH FEE	ANNUAL MERCHANT LOCATION FEE
<b>PULSE PAY LIMITED</b>	PINLESS BILL PAY - CATEGORY 1 (UTILITIES INCLUDING ELECTRICITY, GAS, WASTE COLLECTION AND WATER UTILITIES)	\$0.60	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
	PINLESS BILL PAY - CATEGORY 2 (CHARITABLE AND RELIGIOUS ORGANIZATIONS, COMPUTER NETWORK/INFORMATION SERVICES, HEALTHCARE AND MAIL-ORDER PHARMACY, PHYSICAL FITNESS SERVICES, RESIDENTIAL SERVICES AND TRANSPORTATION)	1.59% OF GROSS TRANS AMOUNT + \$0.12	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
	PINLESS BILL PAY - CATEGORY 3 (CABLE/SATELLITE TV AND RADIO, EDUCATION, FINANCIAL INSTITUTIONS, GOVERNMENT, INSURANCE, LENDERS, REAL ESTATE AND TELECOMMUNICATIONS)	0.65% OF GROSS TRANS AMOUNT + \$0.13	\$2.00	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	\$0.005	0.08% + \$0.0575 CAP \$0.07	\$9.00±
<b>SHAZAM</b>	QSR (MCC 5814)	1.25% OF GROSS TRANS AMOUNT + \$0.05	(NONE)	(NONE)	\$0.060	(NONE)
	SUPERMARKET (MCC 5411, 5300)	0.90% OF GROSS TRANS AMOUNT + \$0.16	\$0.35	(NONE)	\$0.060	(NONE)
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMOUNT + \$0.13	(NONE)	(NONE)	\$0.060	(NONE)
	RETAIL (ALL OTHER MCCs)	0.85% OF GROSS TRANS AMOUNT + \$0.16	(NONE)	(NONE)	\$0.060	(NONE)
	SMALL TICKET (MCC 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499)	1.25% OF GROSS TRANS AMOUNT + \$0.05	(NONE)	(NONE)	\$0.060	(NONE)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01 <sup>5</sup>	(NONE)	(NONE)	\$0.060	(NONE)
<b>STAR</b>	RESTAURANTS (MCCs 5812, 5814)	1.15% OF GROSS TRANS AMOUNT + \$0.08 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	SUPERMARKET (MCC 5411)	0.60% + \$0.22 (INCLUDING CASH BACK)	\$0.33	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	PETROLEUM (MCC 5541, 5442)	0.85% OF TRANS AMOUNT + \$0.17 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	RETAIL (ALL OTHER MCCs)	0.90% OF GROSS TRANS AMOUNT + \$0.195 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	SMALL TICKET (MCC 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499)	TRANS AMOUNT < or = \$15 1.55% OF GROSS TRANS AMOUNT + \$0.04  TRANS AMOUNT > \$15 0.80% OF GROSS TRANS AMOUNT + \$0.185	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	UTILITIES BILL PAYMENT (MCC 4900)	\$0.52	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	STANDARD BILL PAY (MCC 4457, 4814, 4816, 4899, 5271, 5511, 5521, 5551, 5561, 5571, 5592, 5598, 5960, 6010, 6011, 6012, 6162, 6300, 6311, 6321, 6331, 6351, 6361, 6411, 7012, 8211, 8220, 8240, 8241, 8244, 8249, 8299, 9211, 9222, 9311, 9399)	\$0.55 OF GROSS TRANS AMOUNT + \$0.08	\$1.25	\$0.01	\$0.0325	\$12.00 <sup>^</sup>
	MEDICAL RETAILERS (MCC 8011, 8062, 8099, 5912)	0.80% OF GROSS TRANS AMOUNT + \$0.15	(NONE)	\$0.01	\$0.0325	\$12.00 <sup>^</sup>



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

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

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

<sup>2</sup>Maestro Cross Border Assessment fee of 0.40% 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.

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

<sup>4</sup>Interlink International Service Assessment fee of 0.40% 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.

<sup>4</sup>Interlink International Acquirer Fee of 0.45% applies to non-high risk transactions processed by a U.S. Merchant against a card issued outside of the U.S. Region. A fee of 0.90% applies to high risk transactions with an MCC of 5962, 5966, and 5967. The fee is applied to the gross transaction amount including cash back.

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

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

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

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

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

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

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

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

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

Tier	Monthly Gross Sales Volume	Fee per Month
1	< \$199.99	\$0.00
2	\$200 - \$1249.99	0.15%
3	\$1250 - \$3,999.99	\$5.00
4	\$4,000 - \$7,999	\$9.00
5	\$8,000 - \$39,999	\$15.00
6	\$40,000 - \$199,999	\$45.00
7	\$200,000 - \$799,999	\$120.00
8	\$800,000 - \$1,999,999	\$350.00
9	\$2,000,000 - \$3,999,999	\$700.00
10	\$4,000,000 - \$7,999,999	\$1,500.00
11	\$8,000,000 - \$19,999,999	\$3,500.00
12	\$20,000,000 - \$39,999,999	\$7,000.00
13	\$40,000,000 - \$79,999,999	\$15,000.00
14	\$80,000,000 - \$399,999,999	\$30,000.00
15	≥ \$400,000,000	\$40,000.00

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

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

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

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

**Card Brand Pass Through Fees**

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

Confidential and Proprietary to First Data. The above referenced billing tables are provided as a courtesy. Information is subject to change.

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