Debit Network Fees

(Effective April, 2010)

Debit Network	Industry	Interchange Fee[1]	Switch Fee[2]	Network Security Fee
ACCEL (includes TX, Mpact, Instant Teller)	Retail	0.75% + $0.15 (no cap)	$0.03	$0.00
	Supermarket (MCC 5411, 5300)	$0.25	$0.03	$0.00
	QSR (MCC 5814)	1.25% + $0.03 (cap of $0.45)	$0.03	$0.00
AFFN	Retail	0.65% + $0.12 (cap of $0.50)	$0.035	$0.00
	National / Major Merchants (MCCs 5310, 5499, 5541, 5542, 5912, 7511, 9311, 9402)	0.50% + $0.065 (cap of $0.40)	$0.035	$0.00
	Supermarket (MCC 5411, 5300)	$0.17	$0.035	$0.00
ALASKA OPTION	All	$0.10	$0.07	$0.00
CU24	Retail	0.75% + $0.15 (cap of $0.80)	$0.028	$0.00
	Supermarket (MCC 5411, 5300)	$0.23	$0.028	$0.00
	Petroleum (MCC 5541, 5542, 7511)	0.75% + $0.14 (cap of $0.70)	$0.028	$0.00
	QSR (MCC 5812, 5814)	1.25% + $0.03 (cap of $0.45)	$0.028	$0.00
JEANIE	Retail	0.80% + $0.15 (cap of $0.75)	$0.05	$0.00
	Supermarket (MCC 5411, 5300)	$0.30	$0.05	$0.00
	QSR (MCC 5814)	1.25% + $0.03 (cap of $0.50)	$0.04	$0.00
INTERLINK	Retail	0.95% + $0.20 (no cap)	$0.035	$0.00
	Supermarket (MCC 5411)	0.95% + $0.20 (cap of $0.35)	$0.035	$0.00
	Petroleum (MCC 5541, 5542)	0.75% + $0.17 (cap of $0.95)	$0.035	$0.00
	Quasi Cash (MCC 4829, 6051, 7995)	2.30% + $0.10 (no cap)	$0.035	$0.00
MAESTRO	Retail	0.90% + $0.15 (no cap)	$0.025	$0.00
	Supermarket (MCC 5411, 5300)	1.05% + $0.15 (cap of $0.35)	$0.025	$0.00
	Convenience (MCC 5499, 5541, 5542, 5814, 7832)	0.75% + $0.17 (cap of $0.95)	$0.025	$0.00
	All	Cross Border = 0.65%(no cap) / Foreign Fee = 0.95% (no cap)	$0.025	$0.00
NYCE	Standard Retail	0.75% + $0.17 with $0.26 minimum (no cap)	$0.0425	$0.00
	Premier Retail	0.75% + $0.181 with $0.26 minimum (no cap)	$0.0425	$0.00
	Standard Supermarket (MCC 5411)	$0.26	$0.0425	$0.00
	Premier Supermarket (MCC 5411)	$0.271	$0.0425	$0.00
	Standard Petroleum (MCC 5541, 5542)	0.85% + $0.15 with $0.26 minimum (no cap)	$0.0625	$0.00
	Premier Petroleum (MCC 5541, 5542)	0.85% + $0.161 with $0.26 minimum (no cap)	$0.0625	$0.00
	Standard QSR (MCC 5814)	0.60% + $0.065 with $0.185 minimum (cap of $0.50)	$0.0425	$0.00
	Premier QSR (5814)	0.60% + $0.076 with $0.185 minimum (cap of $0.50)	$0.0425	$0.00
SHAZAM	Retail	0.75% + $0.15 (no cap)	$0.04	$0.00
	Supermarket (MCC 5411, 5300)	$0.21	$0.04	$0.00
	Petroleum (MCC 5541, 5542)	0.75% + $0.13 (no cap)	$0.04	$0.00
	QSR (MCC 5814)	1.25% + $0.05 (no cap)	$0.04	$0.00
	Small Ticket (MCC 4111, 5499, 5814, 5994, 7211, 7338, 7523, 7542, 7832, 7841)	1.25% + $0.05 (no cap)	$0.04	$0.00
STAR NETWORK (includes MAC)	Standard Retail	0.80% + $0.17 (no cap)	$0.0425	$0.00
	All Star Retail	0.80% + $0.195 (no cap)	$0.0425	$0.00
	Standard Supermarket (MCC 5411, 5300)	$0.26	$0.0425	$0.00
	All Star Supermarket (MCC 5411, 5300)	$0.285	$0.0425	$0.00
	Standard Petroleum (MCC 5541, 5542)	0.80% + $0.13 (no cap)	$0.0425	$0.00
	All Star Petroleum (MCC 5541, 5542)	0.80% + $0.155 (no cap)	$0.0425	$0.00
	Standard QSR (MCC 5814)	1.25% + $0.15 (no cap)	$0.0425	$0.00
	All Star QSR (MCC 5814)	1.25% + $0.175 (no cap)	$0.0425	$0.00
	Standard Medical (MCC 5912, 8011, 8062, 8099)	[Trans <= $15.00]: 1.20% + $0.20 (no cap); [Trans > $15.00]: 0.80% + $0.17 (no cap)	$0.0425	$0.00
	All Star Medical (MCC 5912, 8011, 8062, 8099)	[Trans <= $15.00]: 1.20% + $0.225 (no cap); [Trans > $15.00]: 0.80% + $0.195 (no cap)	$0.0425	$0.00
	Standard Small Ticket (MCC 4111, 5499, 5994, 7211, 7338, 7523, 7542, 7832, 7841)	[Trans <= $10.00]: 1.25% + $0.15 (no cap); [Trans > $10.00]: 0.80% + $0.17 (no cap)	$0.0425	$0.00
	All Star Small Ticket (MCC 4111, 5499, 5994, 7211, 7338, 7523, 7542, 7832, 7841)	[Trans <= $10.00]: 1.25% + $0.175 (no cap); [Trans > $10.00]: 0.80% + $0.195 (no cap)	$0.0425	$0.00
PULSE (includes Tyme, Money Station)	Retail	0.74% + $0.10 (no cap)	$0.08	0.01%
	Supermarket (MCC 5411)	$0.215	$0.08	$0.005
	Petroleum (MCC 5541, 5542)	0.74% + $0.10 (no cap)	$0.08	0.01%
	Small Ticket (MCC 3581, 4111, 4121, 4131, 4784, 5814, 5994, 7211, 7216, 7334, 7523, 7542, 7832, 7841)	1.55% (no cap) - registration required	$0.03	0.01%

[1] Interchange fee assessed on approved transactions only

[2] Switch fee assessed on all transactions

NOTES:

- Above fees in addition to contracted transaction, authorization, capture, and gateway fees.
- Fees subject to change at anytime.

Discover® Network Adjustment Voucher Schedule

(Effective April, 2010)

This Interchange Rate Schedule contains a summary of the primary qualification criteria established by Discover Network (sometimes referred to as Discover) for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify. The most common interchange programs for this pricing type are listed in this document.

Program Rate Category	Rates		Transaction Qualification Information
	Per Sales $	Per Item	
Direct Marketing			
CONS ADJ VCR PROGRAM 1 - Core	2.07%	$0.00	Consumer Discover Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards at Direct Marketing MCCs. Eligible merchants include: Insurance Services (5960), Travel-Related Arrangement Services (5962), Catalog (5964), Combination Catalog & Retail (5965), Outbound Telemarketing (5966), Inbound Telemarketing (5967), Subcription (5968), and Other Direct Marketers (5969).
CONS ADJ VCR PROGRAM 1 - Debit	1.80%	$0.00	
CONS ADJ VCR PROGRAM 1 - Rewards	2.07%	$0.00	
CONS ADJ VCR PROGRAM 1 - Premium	2.07%	$0.00	
Passenger Transport			
CONS ADJ VCR PROGRAM 2 - Core	2.02%	$0.00	Consumer Discover Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards at Passenger Transport MCCs. Eligible merchants include: Airlines (3000-3299, 4511) and Passenger Railways (4112).
CONS ADJ VCR PROGRAM 2 - Debit	1.69%	$0.00	
CONS ADJ VCR PROGRAM 2 - Rewards	2.02%	$0.00	
CONS ADJ VCR PROGRAM 2 - Premium	2.02%	$0.00	
All Other			
CONS ADJ VCR PROGRAM 3 - Core	1.75%	$0.00	Consumer Discover Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards at all other MCCs.
CONS ADJ VCR PROGRAM 3 - Debit	1.35%	$0.00	
CONS ADJ VCR PROGRAM 3 - Rewards	1.75%	$0.00	
CONS ADJ VCR PROGRAM 3 - Premium	1.75%	$0.00	
Commercial			
COMMERCIAL ADJ VOUCHER	2.25%	$0.00	Commercial Discover cards at all MCCs.
International			
INTERNATIONAL ADJ VOUCHER	0.00%	$0.00	Discover and Diners Club International cards issued in a foreign country at all MCCs.

MasterCard® Interchange Programs

(Effective April, 2010)

This Interchange Rate Schedule contains a summary of the primary qualification criteria established by MasterCard for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify. The most common interchange programs for this pricing type are listed in this document.

Program Rate Category	Rates		MasterCard Transaction Qualification Information
	Fee Per Sales $	Per Item	
Merit III	1.58%	$0.10	Consumer, Enhanced, World, and World Elite cards. Face-to-Face/Magnetic Stripe Read/Signature Obtained/Electronically Authorized. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to $25). Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999 or 7011), Car Rental (3351-3500, 7512, 7513, 7519), Cruise Line / Steamship (4411), and Limousines & Taxis (4121) exempt from transaction amount tolerance test. Key-entered transactions, Service Stations (5541), Automated Fuel Dispenser (5542), Real Estate Agents and Managers – Rentals (6513), and Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (6300), Utilities (4900), Travel Agencies (4722) not eligible for this rate. Maximum 2 days to deposit & settle.
Merit III Enhanced	1.73%	$0.10	
World Merit III	1.73%	$0.10	
High Value Merit III	2.20%	$0.10	
World Elite Merit III	2.20%	$0.10	
Merit III Debit	1.05%	$0.15	
Key Entered	1.89%	$0.10	Consumer, Enhanced, World, and World Elite cards at a non-T&E Merchant. Face-to-Face/Signature Obtained/Electronically Authorized. Eligible merchants include Retail and Restaurant, except World & World Elite transactions at Restaurants (5812) are not eligible. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to $25). Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999 or 7011), Car Rental (3351-3500, 7512, 7513, 7519), Cruise Line / Steamship (4411), and Limousines & Taxis (4121) exempt from transaction amount tolerance test. Service Stations (5541), Automated Fuel Dispenser (5542), Real Estate Agents and Managers – Rentals (6513), and Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (6300), Utilities (4900), Travel Agencies (4722) not eligible for this rate. Maximum 2 days to deposit & settle.
Key Entered Enhanced	2.04%	$0.10	
World Key Entered	2.05%	$0.10	
High Value Key Entered	2.50%	$0.10	
World Elite Key Entered	2.50%	$0.10	
Key Entered Debit	1.64%	$0.16	
Merit I	1.89%	$0.10	Consumer, Enhanced, World, and World Elite cards. Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered or Travel Industries Premier Service requirements. E-Commerce, Mail or Phone order. Effective April 16, 2010, the authorization and settlement amounts are exempt from the amount tolerance test for all merchants. Utilities (4900) and Insurance Sales, Underwriting, and Premiums (6300) not eligible for this rate. Maximum 3 days to deposit & settle (9 days for Airlines). Effective November 9, 2010, completion advice with the total amount spent by the cardholder must be submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants.
Merit I Enhanced	2.04%	$0.10	
World Merit I	2.05%	$0.10	
High Value Merit I	2.50%	$0.10	
World Elite Merit I	2.50%	$0.10	
Merit I Debit	1.64%	$0.16	
Small Ticket Debit	1.55%	$0.04	Consumer Debit cards. Transaction amount $15.00 or less/Magnetic stripe read unless initiated via transponder/Electronically Authorized. Eligible Merchants: Commuter Transport (4111), Limousines & Taxis (4121), Miscellaneous Food (5499), Restaurants (5812), Fast Food (5814), Parking Lots and Garages (7523), Motion Picture Theatres (7832), Videotape Rental (7841), Bus Lines (4131), Bridge and Road fees; Tolls (4784), News Dealers/Newsstands (5994), Laundry Services; Family & Commercial (7211), Dry Cleaners (7216), Quick Copy: Reproduction & Blueprinting Services (7338), Car Washes (7542), and Postal Services - Government (9402). Authorization and settlement amounts can differ up to 10%. Restaurants (5812), Bars (5813), Fast Food (5814), and Limousines & Taxis (4121) exempt from transaction amount tolerance test. Maximum 2 days to deposit & settle.
Convenience Purchase	1.90%	$0.00	Consumer, Enhanced, World, and World Elite cards. Magnetic Stripe read unless initiated via transponder/Electronically Authorized. Eligible Merchants: Fast Food (5814), Misc. Food Store (5499), Movie Theater (7832) merchants. Limousines and Taxis (4121) merchants will also qualify for sales under $25.00. Authorization and settlement amounts can differ up to 10%. Fast Food (5814) and Limousines & Taxis (4121) exempt from transaction amount tolerance test. Service Stations (5541) and Automated Fuel Dispenser (5542) not eligible for this rate. Maximum 2 days to deposit & settle.
Conv Purchase Enhanced	1.90%	$0.00	
World Convenience Purchase	2.00%	$0.00	
High Value Conv Purchase	2.00%	$0.00	
World Elite Conv Purchase	2.00%	$0.00	
Restaurant Debit	1.19%	$0.10	Consumer Debit cards. Magnetic Stripe read unless initiated via transponder/Electronically Authorized. Eligible Merchants: Fast Food (5814) and Restaurant (5812). Maximum 2 days to deposit & settle.
World Restaurant	1.73%	$0.10	World and World Elite cards. Magnetic Stripe read/Electronically Authorized/Transactions amount $60.00 or less. Eligible Merchants: Restaurant (5812). Maximum 2 days to deposit & settle.
High Value Restaurant	2.20%	$0.10	
World Elite Restaurant	2.20%	$0.10	
Emerging Markets Debit	0.80%	$0.25	Consumer Debit cards. Magnetic Swipe not required/Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Transportation (4111), Cable/Satellite/other Pay Television /Radio Stations (4899), Utilities (4900), Court Costs (9211), Fines (9222), Bail/Bond Payments (9223), Tax payments (9311), Government Services (9399), Schools/elementary/secondary (8211), Colleges/Universities/Professional Schools/Junior Colleges (8220), Schools and Educational Services not elsewhere classified (8299), Direct Marketing Insurance Services (5960), Insurance Sales, underwriting and premiums (6300), Bridges & Road Fees, Toll (4784), Postal Services-Government (9402), and Passenger Railways (4112). Maximum 3 days to deposit & settle.
Merit I – Real Estate	1.10%	$0.00	Consumer, Enhanced, World, and World Elite cards at a non-T&E Merchant. Magnetic swipe not required/Electronically Authorized /does not meet Key-Entered or Travel Industries Premier Service requirements. E-Commerce, Mail or Phone order. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Real Estate Agents and Managers – Rentals (6513). Maximum 3 days to deposit & settle.
Merit I Enhanced – Real Estate	1.10%	$0.00	
World Merit I – Real Estate	1.10%	$0.00	
High Value Merit I – Real Est	2.20%	$0.10	
World Elite Merit I – Real Est	2.20%	$0.10	
Merit I – Real Estate Debit	1.10%	$0.00	
Merit I – Insurance	1.43%	$0.05	Consumer, Enhanced, World, and World Elite cards at a non-T&E Merchant. Magnetic swipe not required/Electronically Authorized /does not meet Key-Entered or Travel Industries Premier Service requirements. E-Commerce, Mail or Phone order. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (6300). Maximum 3 days to deposit & settle.
Merit I Enhanced – Insurance	1.43%	$0.05	
World Merit I – Insurance	1.43%	$0.05	
High Value Merit I – Insurance	2.20%	$0.10	
World Elite Merit I – Insurance	2.20%	$0.10	

MasterCard® Interchange Programs

(Effective April, 2010)

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	MasterCard Transaction Qualification Information
Supermarket	1.48%	$0.05	Consumer, Enhanced, World, and World Elite cards. Merchant is certified with MasterCard. Face-to-Face/Magnetic Stripe Read/Signature Obtained/Authorized. Authorization and settlement amounts can differ up to 10%. Cap of $0.35 on consumer debit transactions only. Eligible merchants: Supermarket (5411). Maximum 2 days to deposit & settle.
Supermarket Enhanced	1.48%	$0.05	
World Supermarket	1.58%	$0.05	
High Value Supermarket	1.90%	$0.05	
World Elite Supermarket	1.90%	$0.05	
Supermarket Debit	1.05%	$0.15	
Public Sector	1.55%	$0.10	Consumer, Enhanced, World and World Elite cards. Magnetic Swipe not required/Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Court Costs & Alimony and Child Support (9211), Fines (9222), Bail and Bond Payments (9223), Tax Payments (9311), Government Services (9399), Transportation-Suburban & Local Commuter (4111), Bridges & Road Fees, Tolls (4784), Postal Services - Government (9402), and Passenger Railways (4112). Maximum 3 days to deposit & settle.
Public Sector Enhanced	1.55%	$0.10	
World Public Sector	1.55%	$0.10	
High Value Public Sector	1.55%	$0.10	
World Elite Public Sector	1.55%	$0.10	
Standard	2.95%	$0.10	Consumer, Enhanced, World, and World Elite cards. Authorization or not. Maximum 30 days to deposit & settle.
Standard Enhanced	2.95%	$0.10	
World Standard	2.95%	$0.10	
High Value Standard	3.25%	$0.10	
World Elite Standard	3.25%	$0.10	
Standard Debit	1.90%	$0.25	
World T&E	2.30%	$0.10	World and World Elite cards. Magnetic Swipe not required/Electronically Authorized. Eligible Merchants: Airline (3000-3299, 4511), Car Rental (3351-3500, 7512, 7513, 7519), Hotel / Motel (3501-3999 or 7011), Travel Agent (4722), Cruise Line / Steamship (4411) and Restaurant (5812). Airline, vehicle rental, and lodging transactions must be accompanied by a Passenger Transport, Vehicle Rental, or Lodging addendum record, respectively. Maximum 3 days to deposit & settle.
High Value T&E	2.75%	$0.10	
World Elite T&E	2.75%	$0.10	
High Value T&E Large Ticket	2.00%	$0.00	High Value World and World Elite cards. Eligible Merchants: Airline (3000-3299 or 4511), Automobile/Vehicle Rental (3351-3500, 7512, 7513, 7519), Hotel/Motel (3501-3999 or 7011), Passenger Railway (4112), Cruise Line/Steamship (4411), Travel Agent (4722), Eating Places, Restaurants (5812). Magnetic Swipe read not required/Electronically Authorized. Transaction amount greater than $2,500. Additional addendum data required. Maximum of 3 days to deposit and settle.
World Elite T&E Large Ticket	2.00%	$0.00	
Petroleum CAT/AFD Debit	0.70%	$0.17	Consumer Debit cards. Transaction at Cardholder Activated Terminal or Automated Fuel Dispenser. Magnetic Stripe read/ Electronically Authorized. CAT level indicator of 1 or 2 must be present. Cap of $0.95. Eligible Merchants: Automated Fuel Dispenser (5542). Maximum 2 days to deposit & settle. Effective November 9, 2010, completion advice with the total amount spent by the cardholder must be submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants.
Petroleum Service Station Debit	0.70%	$0.17	Consumer Debit cards. Magnetic Stripe read unless initiated via transponder/Electronically Authorized. Cap of $0.95. Eligible Merchants: Service Station (5541). Maximum 2 days to deposit & settle.
Petroleum	1.90%	$0.00	Consumer, Enhanced, World, and World Elite cards. Eligible Merchants: Service Stations (5541) and Automated Fuel Dispenser (5542). Magnetic Stripe read unless initiated via transponder / Electronically Authorize. Maximum 2 days to deposit & settle. Maximum charge $0.95. Effective November 9, 2010, completion advice with the total amount spent by the cardholder must be submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants.
Petroleum Enhanced	1.90%	$0.00	
World Petroleum	2.00%	$0.00	
High Value Petroleum	2.00%	$0.00	
World Elite Petroleum	2.00%	$0.00	
Passenger Transport	1.75%	$0.10	Consumer and Enhanced cards. Eligible merchants: Airline (3000-3299, 4511) and Passenger Railways (4112) until October 2010. Magnetic Swipe read not required/Electronically Authorized. Additional addendum data required, including Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in Settlement. Maximum 9 days to deposit & settle.
Pass Transport Enhanced	1.90%	$0.10	
Passenger Transport Debit	1.60%	$0.15	
High Value Airline	2.30%	$0.10	High Value World and World Elite cards. Eligible Merchants: Airlines (3000-3299, 4511). Magnetic swipe read not required/Authorized except Airlines/Passenger transport detail – General Ticket data (passenger name, ticket number, and issuing carrier), Trip Leg data (Travel date, carrier code, service class code, City of origin/Airport code, City of destination/Airport code). Maximum 3 days to deposit & settle.
World Elite Airline	2.30%	$0.10	
Full UCAF	1.68%	$0.10	Consumer, Enhanced, World, and World Elite cards and Online Checkout Service transactions. Magnetic swipe not required/Electronically Authorized. Merchant must support SecureCode software. Terminal type must indicate Electronic Commerce Transactions and merchant and issuer's participation in MasterCard UCAF. UCAF indicator of 2 must be present. Must have valid Security level indicator / Security protocol and Cardholder Authentication in authorization. T&E merchants require addendum data. If all electronic commerce identifiers are present, exempt from timeliness edits. Maximum 2 days to deposit & settle.
Full UCAF Enhanced	1.83%	$0.10	
World Full UCAF	1.83%	$0.10	
High Value Full UCAF	2.30%	$0.10	
World Elite Full UCAF	2.30%	$0.10	
Full UCAF Debit	1.15%	$0.15	
Merchant UCAF	1.58%	$0.10	Consumer, Enhanced, World, and World Elite cards and Online Checkout Service transactions. Magnetic swipe not required/Electronically Authorized. Merchant must use SecureCode software. Terminal type must indicate Electronic Commerce Transactions and merchant's participation in MasterCard UCAF. UCAF indicator of 1 must be present. Must have valid Security level indicator / Security protocol and Cardholder Authentication in authorization. T&E merchants require addendum data. If all electronic commerce identifiers are present, exempt from timeliness edits. Maximum 2 days to deposit & settle.
Merchant UCAF Enhanced	1.73%	$0.10	
World Merchant UCAF	1.73%	$0.10	
High Value Merchant UCAF	2.20%	$0.10	
World Elite Merchant UCAF	2.20%	$0.10	
Merchant UCAF Debit	1.05%	$0.15	
Premier	1.58%	$0.10	Consumer and Enhanced cards. Magnetic swipe not required/Electronically Authorized. Requires enriched data fields in authorization and settlement. Premier transactions must include mandatory fields of Vehicle Rental or Lodging Addendum record. Authorization request message must contain a premier indicator of "P" in additional data. Eligible merchants: Vehicle Rental (3351-3441, 7512, 7513, 7519), Lodging (3501-3799, 7011), and Cruise Lines (4411). Certification by MasterCard must be obtained prior to submitting transactions into interchange. Maximum 2 days to deposit & settle.
Premier Enhanced	1.90%	$0.10	
Premier Debit	1.36%	$0.15	

MasterCard® Interchange Programs

(Effective April, 2010)

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	MasterCard Transaction Qualification Information
Service Industries	1.15%	$0.05	Consumer, Enhanced, World, and World Elite cards. Registered with MasterCard. Requires a recurring transaction. Cardholder must not be present and authorization request must have value of 4 in Point of Sale data. Magnetic swipe not required/Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible merchants: Phone Service (4814) and Cable TV (4899). Maximum 2 days to deposit & settle.
Service Industries Enhanced	1.15%	$0.05	
World Service Industries	1.15%	$0.05	
High Value Service Industries	1.15%	$0.05	
World Elite Service Industries	1.15%	$0.05	
Services Industries Debit	1.15%	$0.05	
Warehouse Club	1.10%	$0.00	Consumer, Enhanced, World, and World Elite cards. Also applies to MasterCard Business, Corporate, Purchase and Fleet cards. MasterCard Corporate Fleet card at fuel locations are not eligible for this rate. Merchant must register with MasterCard. Magnetic swipe required on debit transactions only/Electronically Authorized. Eligible merchants: Wholesale Clubs (5300), Service Stations (5541) and Automated Fuel Dispenser (5542). Authorization and clearing amounts can differ up to 10% for Wholesale Clubs (5300). Service Stations (5541) and Automated Fuel Dispensers (5542) exempt from amount tolerance test. Cap of $0.35 for debit transactions. Maximum 2 days to deposit & settle.
Warehouse Club Enhanced	1.10%	$0.00	
World Warehouse Club	1.10%	$0.00	
High Value Warehouse Club	1.10%	$0.00	
World Elite Warehouse Club	1.10%	$0.00	
Warehouse Club Debit	1.05%	$0.15	
Utilities	0.00%	$0.65	Consumer, Enhanced, World, World Elite, Business, Business World, and Business World Elite cards. Registration not required. Magnetic swipe not required/Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible merchant: Utility Merchants only - Electric, Gas, Heating Oil, Sanitation, Water (MCC 4900). Cable, Satellite, TV and Radio (4899) and Telecommunications (4812) merchants are not eligible for this program. Maximum 2 days to deposit & settle.
Utilities Enhanced	0.00%	$0.65	
Utilities World	0.00%	$0.65	
Utilities High Value	0.00%	$0.75	
Utilities World Elite	0.00%	$0.75	
Utilities Debit	0.00%	$0.45	
Utilities Business	0.00%	$1.50	
Utilities Business Enhanced	0.00%	$1.50	
Utilities Business World	0.00%	$1.50	
Utilities Business World Elite	0.00%	$1.50	
Payment	0.19%	$0.53	Consumer cards. Magnetic Stripe Read not required / Authorization not required. Eligible merchants: Payment Service Provider - Member Financial Institution (6532) and Payment Service Provider - Merchant (6533).
Payment Debit	0.19%	$0.53	
Corporate Payment	0.19%	$0.53	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Stripe Read/Electronically Authorized. Eligible merchants: Payment Service Provider - Member Financial Institution (6532) and Payment Service Provider - Merchant (6533). Maximum 3 days to deposit and settle.
Corporate World Payment	0.19%	$0.53	
Corp World Elite Payment	0.19%	$0.53	
Business World Payment	0.19%	$0.53	
Business World Elite Payment	0.19%	$0.53	
Electronic Payment Account	0.19%	$0.53	Electronic Payment Account. Magnetic swipe not required/Authorized or not. Maximum 30 days to deposit & settle.
Pay with Rewards	0.90%	$0.00	Pay with Rewards cards. Magnetic swipe not required/Electronically Authorized. Maximum 30 days to deposit & Settle.
Commercial Large Ticket 1	1.25%	$40.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe read not required/Electronically Authorized. Transaction amount greater than $7,255 and less than $25,000. Provide tax amount, customer code (when provided by customer), corporate line item transaction detail (Product code, item description, item qty., item unit of measure, extended item amount, debit or credit indicator). Corporate Fleet card (at fuel locations) must provide transaction information addendum. Authorization and settlement amounts can differ up to 25%. Airline, Car/Vehicle Rental, Hotel/Motel, Passenger Railway, and Restaurant merchants are not eligible for this rate. Maximum 2 days to deposit & settle. Effective November 9, 2010, completion advice with the total amount spent by the cardholder must be submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants.
Corp World Large Ticket 1	1.25%	$40.00	
Corp World Elite Large Ticket 1	1.25%	$40.00	
Bus Enhanced Large Ticket 1	1.37%	$40.00	
Business World Large Ticket 1	1.42%	$40.00	
Bus World Elite Large Ticket 1	1.47%	$40.00	
Commercial Large Ticket 2	1.25%	$40.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe read not required / Electronically Authorized. Transaction amount greater than $25,000 and less than $100,000. Provide tax amount, customer code (when provided by customer), corporate line item transaction detail (product code, item description, item qty., item unit of measure, extended item amount, debit or credit indicator). Corporate Fleet card (at fuel locations) must provide transaction information addendum. Authorization and settlement amounts can differ up to 25%. Airline, Car/Vehicle Rental, Hotel/Motel, Passenger Railway, and Restaurant merchants are not eligible for this rate. Maximum 2 days to deposit & settle. Effective November 9, 2010, completion advice with the total amount spent by the cardholder must be submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants.
Corp World Large Ticket 2	1.25%	$40.00	
Corp World Elite Large Ticket 2	1.25%	$40.00	
Bus Enhanced Large Ticket 2	1.37%	$40.00	
Business World Large Ticket 2	1.42%	$40.00	
Bus World Elite Large Ticket 2	1.47%	$40.00	
Commercial Large Ticket 3	1.25%	$40.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe read not required / Electronically Authorized. Transaction amount greater than $100,000. Provide tax amount, customer code (when provided by customer), corporate line item transaction detail (product code, item description, item qty., item unit of measure, extended item amount, debit or credit indicator). Corporate Fleet card (at fuel locations) must provide transaction information addendum. Authorization and settlement amounts can differ up to 25%. Airline, Car/Vehicle Rental, Hotel/Motel, Passenger Railway, and Restaurant merchants are not eligible for this rate. Maximum 2 days to deposit & settle. Effective November 9, 2010, completion advice with the total amount spent by the cardholder must be submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants.
Corp World Large Ticket 3	1.25%	$40.00	
Corp World Elite Large Ticket 3	1.25%	$40.00	
Bus Enhanced Large Ticket 3	1.37%	$40.00	
Business World Large Ticket 3	1.42%	$40.00	
Bus World Elite Large Ticket 3	1.47%	$40.00	

MasterCard® Interchange Programs

(Effective April, 2010)

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	MasterCard Transaction Qualification Information
Corporate Face to Face	2.15%	$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Face to Face/Magnetic Stripe Read/Signature Obtained/Electronically Authorized. Business & Corporate card transactions provide tax amount. Purchase & Fleet card transactions provide tax amount & customer code (when provided by customer). Tax amount must be between 0.1% to 30% of the sales amount. Authorization and settlement amounts can differ up to 10%. Airline (3000-3299, 4511), Car/Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel/Motel (3501-3999, 7011), Passenger Railway (4112), Automated Fuel Dispenser (5542), Restaurant (5812), and Mail/Phone Order merchants are not eligible for this rate. MasterCard Corporate Fleet card at fuel locations are not eligible for this rate. Maximum 2 days to deposit & settle.
Corporate World Face to Face	2.15%	$0.10	
Corp World Elite Face to Face	2.15%	$0.10	
Business Face to Face	2.20%	$0.10	
Purchasing Face to Face	2.40%	$0.10	
Fleet Face to Face	2.50%	$0.10	
Bus Enhanced Face to Face	2.32%	$0.10	
Business World Face to Face	2.37%	$0.10	
Bus World Elite Face to Face	2.42%	$0.10	
Corp Face to Face Petro	2.05%	$0.10	Corporate, Corporate World, Corporate World Elite, Business, Business World, Business World Elite, Purchasing, and Fleet cards. Face to Face/Magnetic Stripe Read/Signature Obtained/Electronically Authorized. Business & Corporate card transactions provide tax amount. Tax amount must be between 0.1% to 30% of the sales amount. Eligible merchants: Marinas (4468), Service Stations (5541), Automated Fuel Dispenser (5542), Misc. Auto, Aircraft and Farm Equip (5499), Fuel Dealers (5983), Truck Stop (7511), U.K. Petro (9752). Maximum 2 days to deposit & settle.
Bus Enhanced F2F Petroleum	2.17%	$0.10	
Bus World F2F Petroleum	2.22%	$0.10	
Bus World Elite F2F Petro	2.27%	$0.10	
Corporate Data Rate I	2.65%	$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic Swipe not required/ Electronically Authorized. Corporate Fleet card (at fuel locations) provide transaction information addendum. Airline (3000-3299, 4511), Car/Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel/Motel (3501-3999, 7011), Passenger Railway (4112), and Restaurant (5812) merchants are not eligible for this rate. Maximum 3 days to deposit & settle. Effective November 9, 2010, completion advice with the total amount spent by the cardholder must be submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants.
Corporate World Data Rate I	2.65%	$0.10	
Corp World Elite Data Rate I	2.65%	$0.10	
Bus Enhanced Data Rate I	2.77%	$0.10	
Business World Data Rate I	2.82%	$0.10	
Bus World Elite Data Rate I	2.87%	$0.10	
Corporate Data Rate II	2.15%	$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic Swipe not required/ Electronically Authorized. Provide tax amount, customer code (when provided by customer). Tax amount must be between 0.1% to 30% of the sales amount. Corporate Fleet card (at fuel locations) provide transaction information addendum. Airline (3000-3299, 4511), Car/Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel/Motel (3501-3999, 7011), Passenger Railway (4112), and Restaurant (5812) merchants are not eligible for this rate. Maximum 3 days to deposit & settle. Effective November 9, 2010, completion advice with the total amount spent by the cardholder must be submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants.
Corporate World Data Rate II	2.15%	$0.10	
Corp World Elite Data Rate II	2.15%	$0.10	
Business Data Rate II	2.20%	$0.10	
Purchasing Data Rate II	2.40%	$0.10	
Fleet Data Rate II	2.50%	$0.10	
Bus Enhanced Data Rate II	2.32%	$0.10	
Business World Data Rate II	2.37%	$0.10	
Bus World Elite Data Rate II	2.42%	$0.10	
Comm Data Rate II Petroleum	2.05%	$0.10	Corporate, Corporate World, Corporate World Elite, Business, Business World, Business World Elite, Purchasing, and Fleet cards. Magnetic Swipe required/ Electronically Authorized. Provide tax amount, customer code (when provided by customer). Tax amount must be between 0.1% to 30% of the sales amount. Eligible merchants: Marinas (4468), Service Stations (5541), Automated Fuel Dispenser (5542), Misc. Auto, Aircraft and Farm Equip (5499), Fuel Dealers (5983), Truck Stop (7511), U.K. Petro (9752). Maximum 3 days to deposit & settle. Effective November 9, 2010, completion advice with the total amount spent by the cardholder must be submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants.
Bus Enhanced DR II Petro	2.17%	$0.10	
Bus World DR II Petroleum	2.22%	$0.10	
Bus World Elite DR II Petro	2.27%	$0.10	
Corporate Data Rate III	1.80%	$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required/ Electronically Authorized. Provide tax amount, customer code (when provided by customer), corporate line item transaction detail (Product code, item description, item quantity, item unit of measure, extended item amount, debit or credit indicator). MasterCard Corporate Fleet card at fuel locations are not eligible for this rate. Airline (3000-3299, 4511), Car/Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel/Motel (3501-3999, 7011), Passenger Railway (4112), and Restaurant (5812) merchants are not eligible for this rate. Maximum 3 days to deposit & settle. Effective November 9, 2010, completion advice with the total amount spent by the cardholder must be submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants.
Corporate World Data Rate III	1.80%	$0.10	
Corp World Elite Data Rate III	1.80%	$0.10	
Bus Enhanced Data Rate III	1.92%	$0.10	
Business World Data Rate III	1.97%	$0.10	
Bus World Elite Data Rate III	2.02%	$0.10	
Corporate T&E I	2.40%	$0.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required/ Electronically Authorized. Eligible Merchants: Airline (3000-3299, 4511), Auto/Vehicle rental (3351-3500, 7512, 7513, 7519), Hotel/Motel (3501-3999, 7011), Passenger Railway (4112), Restaurants (5812). Airline & Passenger Railway require additional General ticket data. Hotel may require additional addendum if lodging summary message is submitted. Maximum days to deposit & settle 3 days and 9 days for Airlines.
Corporate World T&E I	2.40%	$0.00	
Corporate World Elite T&E I	2.40%	$0.00	
Business T&E I	2.50%	$0.00	
Purchasing T&E I	2.70%	$0.00	
Fleet T&E I	2.70%	$0.00	
Business Enhanced T&E I	2.62%	$0.10	
Business World T&E I	2.67%	$0.00	
Business World Elite T&E I	2.72%	$0.00	
Corporate T&E II	2.25%	$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required/ Electronically Authorized. Eligible Merchants: Airline (3000-3299, 4511), Auto/Vehicle rental (3351-3500, 7512, 7513, 7519), Hotel/Motel (3501-3999, 7011), Passenger Railway (4112). Airline & Passenger Railway require additional General ticket, trip leg, or rail data. Auto/Vehicle rental require rental detail data, Hotel/Motel requires lodging detail and may require additional addendum data if lodging summary message is submitted. Maximum days to deposit & settle 3 days and 9 days for Airlines.
Corporate World T&E II	2.25%	$0.10	
Corporate World Elite T&E II	2.25%	$0.10	
Business T&E II	2.35%	$0.10	
Purchasing T&E II	2.55%	$0.10	
Fleet T&E II	2.55%	$0.10	
Business Enhanced T&E II	2.47%	$0.10	
Business World T&E II	2.52%	$0.10	
Business World Elite T&E II	2.57%	$0.10	

MasterCard® Interchange Programs

(Effective April, 2010)

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	MasterCard Transaction Qualification Information
Corporate T&E III	2.20%	$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required/ Electronically Authorized. Eligible Merchants: Airline (3000-3299, 4511), Auto/Vehicle rental (3351-3500, 7512, 7513, 7519), Hotel/Motel (3501-3999, 7011), Passenger Railway (4112). In addition to Corporate T&E II requirements: Airline & Passenger Railway require additional General ticket, trip leg, or rail data, Auto/Vehicle rental require rental detail data, Hotel/Motel requires lodging detail and may require additional addendum data if lodging summary message is submitted. Maximum days to deposit & settle 3 days and 9 days for Airlines.
Corporate World T&E III	2.20%	$0.10	
Corporate World Elite T&E III	2.20%	$0.10	
Business T&E III	2.30%	$0.10	
Purchasing T&E III	2.50%	$0.10	
Fleet T&E III	2.50%	$0.10	
Business Enhanced T&E III	2.42%	$0.10	
Business World T&E III	2.47%	$0.10	
Business World Elite T&E III	2.52%	$0.10	
Corporate World Warehouse	1.10%	$0.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, and Business World Elite cards. Merchant registered at MasterCard. Magnetic Stripe Read not required/Electronically Authorized. Eligible merchants: Wholesale Clubs (5300), Service Stations (5541) and Automated Fuel Dispenser (5542). Authorization and settlement amounts can differ up to 10% for Wholesale Clubs (5300). Service Stations (5541) and Automated Fuel Dispensers (5542) exempt from amount tolerance test. Cap of $0.35 for debit transactions. Maximum 2 days to deposit & settle.
Corp World Elite Warehouse	1.10%	$0.00	
Bus Enhanced Warehouse	1.10%	$0.00	
Business World Warehouse	1.10%	$0.00	
Bus World Elite Warehouse	1.10%	$0.00	
Corporate Standard	2.95%	$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic swipe not required/Authorized or not. Maximum 30 days to deposit & settle.
Corporate World Standard	2.95%	$0.10	
Corp World Elite Standard	2.95%	$0.10	
Business Enhanced Standard	3.07%	$0.10	
Business World Standard	3.12%	$0.10	
Business World Elite Standard	3.17%	$0.10	
International Electronic	1.65%	$0.00	Consumer and Premium (Platinum, World, World Elite, and Black) cards issued in a foreign country. Face-to-Face/Magnetic Stripe Read/Signature Obtained/Electronically Authorized. Key-entered transactions not eligible for this rate. For Consumer cards only, authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to $25). Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999 or 7011), Car Rental (3351-3500, 7512, 7513, 7519), Airlines (3000-3299, 4511), Cruise Line / Steamship (4411), Commuter Railways, (4111), and Limousines & Taxis (4121) exempt from transaction amount tolerance test. Platinum, World, World Elite, and Black transactions exempt from amount tolerance test for all merchants. Automated Fuel Dispenser (5542) and Direct Marketing (5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969) merchants not eligible for this rate. Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
International Premium Electronic	2.40%	$0.00	
International Standard	2.15%	$0.00	Consumer, Electronic, and Premium (Platinum, World, World Elite, and Black) cards issued in a foreign country. Transaction date more than five (5) days old. Authorization not required. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
International Premium Standard	2.40%	$0.00	
International Electronic Cons	1.65%	$0.00	Electronic Consumer Cards. Face-to-Face/Magnetic Stripe Read/Signature Obtained/Electronically Authorized. Key-entered transactions not eligible for this rate. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to $25). Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999 or 7011), Car Rental (3351-3500, 7512, 7513, 7519), Airlines (3000-3299, 4511), Cruise Line / Steamship (4411), Commuter Railways, (4111), Limousines & Taxis (4121), and Automated Fuel Dispensers (5542) exempt from transaction amount tolerance test. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
International Electronic Corp	2.40%	$0.00	Electronic Corporate Cards. Face-to-Face/Magnetic Stripe Read/Signature Obtained/Electronically Authorized. Key-entered transactions not eligible for this rate. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
International Purchasing Data Rate II	2.25%	$0.00	Purchasing or Fleet Cards, and Electronic Payment Accounts (at non-fuel locations) issued in a foreign country. Authorized/Provide sales tax amount/customer code (when provided by the customer). Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
International Purchasing Large Ticket	1.45%	$30.00	Purchasing or Fleet Cards, and Electronic Payment Accounts issued in a foreign country. Merchants NOT eligible for this rate: Airline (3000-3299, 4511), Auto/Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel/Motel (3501-3999, 7011), Passenger Railway (4112), Restaurants (5812). Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
International Purchasing	2.55%	$0.00	Purchasing or Fleet Cards, and Electronic Payment Accounts issued in a foreign country. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
International Corporate	2.55%	$0.00	Business, Corporate, and Premium Commercial (Platinum, World, World Elite, and Black) cards issued in a foreign country. Authorization not required. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
International Premium Commercial	2.55%	$0.00	
International UCAF – Full	2.09%	$0.00	Consumer and Premium (Platinum, World, World Elite, and Black) cards issued in a foreign country. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Terminal type must indicate Electronic Commerce Transactions and merchant and issuer's participation in MasterCard UCAF. Magnetic swipe not required/Electronically Authorized. Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
International Premium UCAF - Full	2.40%	$0.00	
International UCAF – Merchant	1.99%	$0.00	Consumer and Premium (Platinum, World, World Elite, and Black) cards issued in a foreign country. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Terminal type must indicate Electronic Commerce Transactions and merchant's participation in MasterCard UCAF. Magnetic swipe not required/Electronically Authorized. Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Intl Premium UCAF - Merchant	2.40%	$0.00	
International Payment	0.74%	$0.53	Consumer cards only. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Magnetic Stripe Read not required / Authorization not required. Eligible merchants: Payment Service Provider - Member Financial Institution (6532) and Payment Service Provider - Merchant (6533). Rate includes the MasterCard Acquirer Program Support Fee.
Intl Corporate Payment	0.74%	$0.53	
Assessments	0.11%	$0.00	Fee assessed on the gross dollar amount of all MasterCard transactions.
Cross Border - U.S.	0.40%	$0.00	Fee assessed on the total dollar amount of all MasterCard Consumer Credit, Consumer Debit, and Commercial transaction records and credit records that are processed with the country code of the merchant different from the country code of the cardholder. Any combination of merchant location and issuer in U.S., Puerto Rico, Virgin Islands, Guam, Marshall Islands and Northern Marianna Islands will be exempt from the Cross Border fee.
Cross Border - Asia/Pacific	0.40%	$0.00	
Cross Border - LAC	0.40%	$0.00	

Visa® and MasterCard® Credit Voucher Schedule

(Effective April, 2010)

This Interchange Rate Schedule contains a summary of the primary qualification criteria established by Visa and MasterCard for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to associations) will determine the interchange programs at which your transactions qualify. The most common interchange programs for this pricing type are listed in this document.

Program Rate Category	Rates		Transaction Qualification Information
	Per Sales $	Per Item	
VISA			
Passenger Transport			
US CRDT VCR-PT - All Card Types	2.07%	$0.00	All Card Types for credit and debit transactions: Airlines and Passenger Railway.
Mail Order / Telephone Order			
US CRDT VCR-MOTO Credit	2.05%	$0.00	Consumer Traditional Card for credit and debit transactions: Mail / Telephone Order and e-Commerce.
US CRDT VCR-MOTO Debit	1.87%	$0.00	
Consumer			
US CRDT VCR-CNSR Credit	1.76%	$0.00	Consumer Traditional Card for credit and debit transactions: All Industries, except Airlines, Passenger Railway, Mail / Telephone Order, and e-Commerce
US CRDT VCR-CNSR Debit	1.31%	$0.00	
Commercial			
US CRDT VCR-COMM Credit	2.24%	$0.00	Visa Business, Corporate, Purchasing, or Signature Business credit transactions. All Industries, except Airline and Passenger Railway.
MASTERCARD			
Consumer Credit			
CONS CR RF 1	2.42%	$0.00	World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions when used in the following categories: Airlines, Auto Rental, Cruise Lines, Hotel / Motel, Passenger Railway, Restaurant, and Travel Agencies.
CONS CR RF 2	2.09%	$0.00	Mail Order, Travel Agencies (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions), and Utilities.
CONS CR RF 3	1.95%	$0.00	Airlines (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions), Drug Stores, Education, Professional Services, Recreation, Repair Shops, Restaurant / Bars (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard cards with MCC 5812), and Other Services.
CONS CR RF 4	1.82%	$0.00	Auto Rental (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions), Clothing Stores, Discount Stores, Gas Stations, Hardware, Health Care, Other Retail, Other Transport (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard cards with MCCs 4112 and 4411), and Sporting Goods / Toy Stores.
CONS CR RF 5	1.73%	$0.00	Department Stores, Electronic / Appliance Stores, Food Stores / Warehouse, Hotel / Motel (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions), Interior Furnishings, Vehicle, and Quasi Cash.
Consumer Debit			
CONS DB RF 1	1.72%	$0.00	All industries, except Airlines and Passenger Railway (Non Face-to-Face).
CONS DB RF 2	1.68%	$0.00	Airlines and Passenger Railway.
CONS DB RF 3	1.40%	$0.00	All industries except Mail Order, Airlines, and Passenger Railway (Face-to-Face).
Commercial Credit			
CORP CR RF 1	2.37%	$0.00	Discount Store, Drug Stores, Food Stores / Warehouse, Other Transport, Quasi-Cash, Recreation, Restaurant / Bars, and Utilities.
CORP CR RF 2	2.30%	$0.00	Auto Rental, Clothing Stores, Education, Hotel / Motel, Repair Shops, Sporting Goods / Toy Stores, and Travel Agencies, and Vehicles.
CORP CR RF 3	2.21%	$0.00	Airlines, Hardware, Health Care, Mail Order, Other Retail, Other Services, and Professional Services.
CORP CR RF 4	2.16%	$0.00	Department Stores, Electronic / Appliance Stores, Gas Stations, and Interior Furnishings.

Discover® Network Interchange Programs

(Effective April, 2010)

This Interchange Rate Schedule contains a summary of the primary qualification criteria established by Discover Network (sometimes referred to as Discover) for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify. The most common interchange programs for this pricing type are listed in this document.

Program Rate Category	Rates		Discover Network Transaction Qualification Information
	Fee Per Sales $	Per Item	
Retail Core	1.56%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards. Card Present/Magnetic Stripe Read/Signature Obtained/Electronically Authorized. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty/Barber Shops - 7230). Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999, 7011, 7012), Car Rental (3351-3500, 7512, 7513, 7519), and Cruise Line / Steamship (4411) exempt from transaction amount tolerance test. Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 6983, 8211, 8220, 8299, 8398), Public Services (9211, 9222, 9223, 9311, 9399), Hotels/Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3299, 4112, 4511), Quasi Cash (4829, 6050, 6051, 7995), High Risk (5962, 5966, 5967) merchants not eligible for this rate. Maximum 2 days to deposit & settle.
Retail Debit	1.02%	$0.16	
Retail Rewards	1.71%	$0.10	
Retail Premium	1.71%	$0.10	
Restaurants Core	1.56%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards. Same requirements as Retail. Authorized amount does not have to match transaction amount. Authorization and magnetic stripe required. Eligible merchants include: Restaurants (5812) and (5814) Fast Food Restaurants. Maximum 2 days to deposit & settle.
Restaurants Debit	1.19%	$0.10	
Restaurants Rewards	1.90%	$0.10	
Restaurants Premium	2.20%	$0.10	
Supermarket / Whse Core	1.40%	$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards. Same requirements as Retail. Authorization and magnetic stripe required. Authorization and settlement amounts can differ up to 10%. Cap of $0.36 for debit / prepaid transactions only. Eligible merchants: Supermarket (5411) or Warehouse Club (5300). Maximum 2 days to deposit & settle.
Supermarket / Whse Debit	1.02%	$0.16	
Supermarket / Whse Rewards	1.65%	$0.05	
Supermarket / Whse Premium	1.65%	$0.05	
Recurring Payments Core	1.20%	$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards. Magnetic Stripe read not required/Electronically Authorized. Recurring Billing or Installment indicator must be present. Authorization and settlement amounts can differ up to 10%. Eligible merchants: Phone Service/Equip Non-Utility (4812), Phone Service/Equip Utility (4814), Cable TV Services (4899), Utilities (4900), Direct Mkt Insurance (5960), Subscription (5968), Insurance Sales (6300), Health/Beauty Spas (7298), Member Clubs/Sport (7997), Auto Assoc (8675), and Member Organizations (8699). Maximum 2 days to deposit & settle.
Recurring Payments Debit	1.20%	$0.05	
Recurring Payments Rewards	1.20%	$0.05	
Recurring Payments Premium	1.20%	$0.05	
Real Estate Core	1.10%	$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards. Magnetic swipe not required/Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Real Estate Agents and Managers–Rentals (6513). Maximum 3 days to deposit & settle.
Real Estate Debit	1.10%	$0.00	
Real Estate Rewards	1.10%	$0.00	
Real Estate Premium	1.10%	$0.00	
Public Services Core	1.50%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards. Magnetic Stripe read not required/Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible merchants: Court Cost/Alimony/Support (9211), Fines (9222), Bail and Bond Payments (9223), Tax Payments (9311), and Government Services (9399). Maximum 3 days to deposit & settle.
Public Services Debit	0.90%	$0.20	
Public Services Rewards	1.50%	$0.10	
Public Services Premium	1.50%	$0.10	
Petroleum Core	1.55%	$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards. Card must be present and Magnetic Stripe read unless initiated via transponder/Electronically Authorize. Eligible Merchants: Service Stations (5541) and Automated Fuel Dispenser (5542). Maximum 2 days to deposit & settle.
Petroleum Debit	0.76%	$0.16	
Petroleum Rewards	1.73%	$0.05	
Petroleum Premium	1.73%	$0.05	
Passenger Transport Core	1.75%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards. Magnetic Swipe read not required/Electronically Authorized. Eligible merchants: Airline (3000-3299) or Passenger Railway (4112). Maximum 8 days to deposit & settle.
Passenger Transport Debit	1.59%	$0.16	
Passenger Transport Rewards	1.90%	$0.10	
Passenger Transport Premium	2.30%	$0.10	
Key Entry Core	1.87%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards. Face-to-Face/Signature Obtained/Electronically Authorized. Eligible merchants include Retail and Restaurant accounts. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty/Barber Shops - 7230). Restaurants (5812), Bars (5813), Fast Food (5814), and Cruise Line / Steamship (4411) exempt from transaction amount tolerance test. Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 6983, 8211, 8220, 8299, 8398), Public Services (9211, 9222, 9223, 9311, 9399), Hotels/Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3299, 4112, 4511), Quasi Cash (4829, 6050, 6051, 7995), High Risk (5962, 5966, 5967) merchants not eligible for this rate. Maximum 2 days to deposit & settle.
Key Entry Debit	1.62%	$0.16	
Key Entry Rewards	1.97%	$0.10	
Key Entry Premium	2.00%	$0.10	
Card Not Pres / Ecomm Core	1.87%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards. Card Not Present/ Signature Not Obtained/ Mail or Phone Order, Address Verification required. Customer Service phone number and invoice number required. Must be authorized. Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 6983, 8211, 8220, 8299, 8398), Public Services (9211, 9222, 9223, 9311, 9399), Hotels/Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3299, 4112, 4511), Quasi Cash (4829, 6050, 6051, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this rate. Maximum 2 days to deposit & settle.
Card Not Pres / Ecomm Debit	1.62%	$0.16	
CNP / Ecommerce Rewards	1.97%	$0.10	
CNP / Ecommerce Premium	2.00%	$0.10	
Hotels / Car Rentals Core	1.58%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards. Magnetic Stripe read not required/Electronically Authorized. Eligible merchants: Car Rentals (3351-3441, 7512, 7513, 7519) and Hotels (3501-3999, 7011, 7012). Maximum 2 days to deposit & settle.
Hotels / Car Rentals Debit	1.35%	$0.16	
Hotels / Car Rentals Rewards	1.90%	$0.10	
Hotels / Car Rentals Premium	2.30%	$0.10	

Discover® Network Interchange Programs

(Effective April, 2010)

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Discover Network Transaction Qualification Information
Express Services Core	1.70%	$0.03	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards. Magnetic Stripe read unless initiated via transponder/Electronically Authorized. Eligible Merchants: Local Commuter (4111), Limousines and Taxis (4121), Bus Lines/Charter/Tour (4131), Toll/Bridges Fee (4784), Restaurants (5812), Fast Food (5814), News Dealers/Newstands (5994), Laundries (7211), Dry Cleaners (7216), Quick Copy/Repro Services (7338), Auto Parking Lots/Garages (7523), Car Washes (7542) Movie Theater (7832), and Video Tape Rentals (7841). Card sale amount must be less than or equal to $15.00 for all merchants except for Limousines and Taxis (4121), which is $25.00. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121). Restaurants (5812) and Fast Food (5814) exempt from the amount tolerance test. Maximum 2 days to deposit & Settle.
Express Services Debit	1.55%	$0.04	
Express Services Rewards	1.70%	$0.03	
Express Services Premium	1.70%	$0.03	
Insurance Core	1.43%	$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards. Magnetic swipe not required/Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (6300). Maximum 3 days to deposit & settle.
Insurance Debit	0.80%	$0.25	
Insurance Rewards	1.43%	$0.05	
Insurance Premium	1.43%	$0.05	
Emerging Markets Core	1.45%	$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards. Magnetic Swipe not required/Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Cable/Satellite/Other Pay Television /Radio Stations (4899), Subscription (5968), Fuel Dealers (5983), Schools/elementary/secondary (8211), Colleges/Universities/Professional Schools/Junior Colleges (8220), Schools and Educational Services not elsewhere classified (8299), Child Care Services (8351), and Charitable/Social Services (8398). Maximum 3 days to deposit & settle.
Emerging Markets Debit	0.90%	$0.20	
Emerging Markets Rewards	1.45%	$0.05	
Emerging Markets Premium	1.45%	$0.05	
Utilities Core	0.00%	$0.75	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards and Commercial cards. Magnetic swipe not required/Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible merchants: Electric, Gas, Heating Oil, Sanitation, Water (MCC 4900). Cable, Satellite (TV and radio), and Telecommunications merchants are not eligible for this program. Maximum 2 days to deposit & Settle.
Utilities Debit	0.00%	$0.75	
Utilities Rewards	0.00%	$0.75	
Utilities Premium	0.00%	$0.75	
Commercial Utilities	0.00%	$1.50	
Mid Submission Level Core	2.40%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards that do not meet the requirements for any Prime Submission Level Program. Magnetic Stripe read not required/Electronically Authorized. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty/Barber Shops - 7230). Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999, 7011, 7012), Car Rental (3351-3500, 7512, 7513, 7519), Cruise Line / Steamship (4411), Airlines (3000-3299, 4511), Passenger Railways (4112), Service Stations (5541), Automated Fuel Dispensers (5542) exempt from transaction amount tolerance test. Maximum 3 days to deposit & settle.
Mid Submission Level Debit	1.72%	$0.20	
Mid Submission Lvl Rewards	2.40%	$0.10	
Mid Submission Lvl Premium	2.40%	$0.10	
Base Submission Level Core	2.95%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, JCB, and China Unionpay cards that do not meet the requirements for Mid Submission Level Programs or have been submitted with an invalid or missing Acquirer Interchange Program Code. Validation not required for Magnetic stripe read, Authorization, MCC, or Settlement time.
Base Submission Level Debit	1.89%	$0.25	
Base Submission Lvl Rewards	2.95%	$0.10	
Base Submission Lvl Premium	2.95%	$0.10	
Commercial Electronic	2.30%	$0.10	Commercial cards. Magnetic swipe not required/Electronically Authorized. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty/Barber Shops - 7230). Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999, 7011, 7012), Car Rental (3351-3500, 7512, 7513, 7519), Cruise Line / Steamship (4411), Airlines (3000-3299, 4511), Passenger Railways (4112), Service Stations (5541), Automated Fuel Dispensers (5542) exempt from transaction amount tolerance test. Address Verification required for Card Not Present for all merchants except for Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 8211, 8220, 8299, 8351, 8398), Public Services (9211, 9222, 9223, 9311, 9399), Hotels/Car Rentals (3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519), and Passenger Transport (3000–3299, 4112, 4511). Utilities (4900) and High Risk (5962, 5966, 5967) are not eligible for this program. Maximum days to settle is 8 days for Passenger Transport, 3 days for Emerging Markets and Public Services, 2 days for all other merchants.
Commercial Base Submission	2.95%	$0.10	Commercial cards that do not meet the requirements for the Commercial Electronic Level Program. Validation not required for Magnetic stripe read, Authorization, MCC, or Settlement time.
International Electronic	1.16%	$0.00	Discover and Diners Club International cards issued in a foreign country. Face-to-Face/Magnetic Stripe Read/Signature Obtained/Electronically Authorized/Maximum 5 days to deposit & Settle. Key-entered transactions not eligible for this rate.
International Base Submission Level	1.70%	$0.10	Discover and Diners Club International cards issued in a foreign country. Transaction date more than five (5) days old. Maximum 30 days to deposit & Settle.
Discover Assessments	0.0925%	$0.00	Fee assessed on the gross dollar amount of all Discover, JCB, China UnionPay, and Diners Club International transactions.
International Processing Fee	0.30%	$0.00	Fee assessed on all Discover and Diners Club International transactions where the country code of the merchant is different from the country code of the card issuer.
International Service Fee	0.45%	$0.00	Fee assessed on all Discover and Diners Club International transactions at a U.S. merchant location with a non-U.S. issued card.

Visa® Interchange Programs

(Effective April, 2010)

This Interchange Rate Schedule contains a summary of the primary qualification criteria established by Visa for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify. The most common interchange programs for this pricing type are listed in this document.

Program Rate Category	Rates		Visa Transaction Qualification Information
	Fee Per Sales $	Per Item	
CPS / Retail Credit	1.54%	$0.10	Consumer Traditional Cards. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. For Hotel and Car Rental merchants: Folio / Rental Agreement number and check-in / check-out dates required. For Passenger Transport merchants: full itinerary required, including ticket number, passenger name, and trip leg data. Authorization and settlement amount on check card transactions do not need to match for certain merchant segments (Taxis and Limousines - 4121, Bars and Taverns - 5813, Beauty and Barber Shops - 7230, Health and Beauty Spas - 7298). Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date.
CPS / Retail Debit	0.95%	$0.20	
CPS / Restaurant Credit	1.54%	$0.10	Consumer Traditional Cards. Same requirements as CPS/Retail. Authorized amount does not have to match transaction amount. Authorization and magnetic stripe required. Eligible merchants: Restaurants (5812) and Fast Food Restaurants (5814). Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date.
CPS / Restaurant Debit	1.19%	$0.10	
CPS / Rewards 1	1.65%	$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Service Station, and CPS/Automated Fuel Dispenser. Transactions processed from Visa Signature or Infinite cards by NON-T&E merchants. Maximum 2 days to deposit & settle.
CPS / Rewards 2	1.95%	$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Card Not Present, CPS/Retail Key Entry, and CPS/E-Commerce Basic. CPS/E-Commerce: Hotel/Car Rental, & Passenger Transport, CPS/ Hotel/Car Rental: Card Present/Card Not Present, and CPS/Passenger Transport and CPS/Restaurant. Signature and Infinite cards that meet existing CPS/Card Not Present, CPS/Retail Key Entry, and CPS/E-Commerce Basic by NON-T&E merchants. Maximum 2 days to deposit & settle.
CPS / Small Ticket Credit	1.65%	$0.04	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Card present / magnetic stripe read and authorized. Signature not required. Eligible Merchants: Local Commuter Transport (4111), Taxi Cabs and Limousines (4121), Service Stations (5541) for credit transactions only, Restaurants (5812), Fast Food Restaurants (5814), Parking Lots and Garages (7523), Motion Picture Theaters (7832), Videotape Rental Stores (7841), Bus Lines (4131), Tolls & Bridges Fees (4784), News Dealers & Newsstands (5994), Laundries-Family & Commercial (7211), Dry Cleaners (7216), Quick Copy, Reproduction, Blue Print (7338), and Car Washes (7542). Transaction amount must be less than or equal to $15.00. Maximum 2 days to deposit & settle. Effective October 16, 2010, all merchants will be eligible for this program, with the exception of: Money Transfer (4829), Supermarkets (5411), Convenience Stores (5499), Service Stations (5541) for debit transactions only, Automated Fuel Dispensers (5542), Direct Marketing - Insurance (5960), Direct Marketing - Travel Arrangement (5962), Direct Marketing - Catalog (5964), Direct Marketing - Combination Catalog & Retail (5965), Direct Marketing - Outbound Telemarketing (5966), Direct Marketing - Inbound Telemarketing (5967), Direct Marketing - Continuity / Subscription (5968), Direct Marketing - Other (5969), Manual Cash (6010), Automated Cash (6011), Betting / Casinos / Race Tracks (7995), Intra-Government Purchases (9405), UK Supermarkets (9751), UK Petrol Stations (9752), and Intra-Company Purchases (9950).
CPS / Small Ticket Debit	1.55%	$0.04	
CPS / Card Not Present Credit	1.80%	$0.10	Consumer Traditional Cards. Card Not Present / Signature Not Obtained / Mail or Phone Order, Address Verification required. Customer Service phone number and invoice number required. Must be authorized. Authorization amount must equal transaction amount. Maximum 2 days to deposit & settle.
CPS / Card Not Present Debit	1.60%	$0.15	
CPS / E-Comm Basic Credit	1.80%	$0.10	Consumer Traditional Cards. Same requirements as CPS / Card Not Present. E-commerce requires additional data fields in authorization and settlement. Authorization required. Maximum 2 days to deposit & settle.
CPS / E-Comm Basic Debit	1.60%	$0.15	
CPS / E-Comm Pref Credit	1.80%	$0.10	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as E-commerce Basic, except require Cardholder Authentication Value (CAVV) and Address Verification. Authorization required. Requires Verified by Visa. Maximum 2 days to deposit & settle.
CPS / E-Comm Pref Debit	1.55%	$0.15	
CPS / Retail Key Entered Credit	1.80%	$0.10	Consumer Traditional Cards. Key-entered due to inability to read magnetic stripe. All requirements of CPS/ Retail except magnetic stripe read. Address Verification Required with a positive match on Zip Code or full address. Automated Fuel, Direct Marketing, Quasi-Cash, and Cardholder Activated Terminal merchants are not eligible for this rate. Authorization required. Maximum 2 days to deposit & settle. Industry specific date required for hotel and car rental.
CPS / Retail Key Entered Debit	1.60%	$0.15	
CPS / Hotel / Car: CNP Ecommerce Preferred Credit	1.54%	$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant, Authorized. Card not present. Estimated length of stay required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount. Authorization date is more than one (1) day apart from transaction date. E-commerce requires additional data fields in authorization and settlement. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: CNP Ecommerce Preferred Debit	1.36%	$0.15	
CPS / Hotel / Car Rental CP Credit	1.54%	$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant, Authorized. Card is present. Magnetic stripe read and signature obtained. Estimated length of stay required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount. Authorization date is more than one (1) day apart from transaction date. Maximum 2 days to deposit & settle.
CPS / Hotel / Car Rental CP Debit	1.36%	$0.15	
CPS / Retail 2 Credit	1.43%	$0.05	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Eligible merchants: Government Services (9399), Schools (8211), Insurance (5960, 6300), Cable and Other TV Services (4899), Subscriptions (5968), Fuel Dealers (5983), Child Care Services (8351), and Charitable Organizations (8398). Same requirements as CPS Card Not Present, CPS Retail Key-Entered or E-Commerce Preferred and Basic. Authorization required. Maximum 2 days to deposit & settle.
CPS / Retail 2 Debit	0.80%	$0.25	
CPS / Supermarket Credit	1.24%	$0.05	Consumer Traditional Cards. Merchant is certified with Visa. Same requirements as CPS/ Retail. No signature required if transactions $25.00 or less. Authorization and magnetic stripe required. Cap of $0.35 for consumer debit transactions only. Purchase date must be within 1 day of auth date. Eligible Merchants: Supermarkets (5411). Maximum 2 days to deposit & settle.
CPS / Supermarket Debit	0.95%	$0.20	
CPS / Auto Fuel Dispenser Credit	1.15%	$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Fuel Dispensing merchant who is certified with Visa. Same requirements as CPS/ Retail except signature obtained. Must be less than or equal to $75.00 (or $500.00 for transactions submitted via Real Time Clearing). May be authorized for full amount or for $1.00. Magnetic stripe required. Cardholder Activated Terminal (CAT) indicator must be present. MCC must be 5542. Cap of $0.95 per transaction for Debit transactions. Maximum 2 days to deposit & settle.
CPS / Auto Fuel Dispenser Debit	0.75%	$0.17	
CPS / Rtl Service Station Credit	1.15%	$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as CPS/Retail. Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date. MCC must be 5541 (Service Stations). Cap of $0.95 per transaction for Debit transactions.
CPS / Rtl Service Station Debit	0.75%	$0.17	
CPS Passenger Transport Credit	1.70%	$0.10	Consumer Traditional Cards. Airline or Passenger Railway merchant. Authorized. Does not have to be magnetic stripe read. Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. Maximum 8 days to deposit & settle.
CPS Passenger Transport Debit	1.60%	$0.15	

Visa® Interchange Programs

(Effective April, 2010)

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Visa Transaction Qualification Information
CPS / Passenger Transport Ecommerce Preferred Credit	1.70%	$0.10	Consumer Traditional Cards. Airline or Passenger Railway merchant. Authorized. Does not have to be magnetic stripe read. Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. E-commerce requires additional data fields in authorization and settlement. Maximum 8 days to deposit & settle.
CPS / Passenger Transport Ecommerce Preferred Debit	1.60%	$0.15	
Utilities Consumer	0.00%	$0.75	Consumer Credit and Debit, Business, and Signature Business card transactions including Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as CPS/CNP, CPS/E-Commerce Basic or Preferred, CPS/Retail, and CPS/Retail Key-Entered. Eligible Merchants: Utilities (4900). Requires registration with Visa and MVV must be present. Maximum 2 days to deposit & settle.
Utilities Business	0.00%	$1.50	
Utilities Debit	0.00%	$0.75	
Electronic (EIRF) Credit and Signature Electronic	2.30%	$0.10	Key-Entered due to unreadable magnetic stripe and did not meet CPS/Retail Key-Entered requirements. Authorized. Mail or phone order and did not meet CPS/Card Not Present requirements. Did not meet other CPS market specific requirements. Authorization is Referral / Voice-Authorized transaction. Transaction date is three (3) days old. Signature or Infinite card transactions, CPS qualified at a T&E Merchants including, Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3500, 7512, 7513, 7519), Restaurants (5812), Fast Food (5814), and Bars and Taverns (5813). Cap of $0.95 per transaction for Debit transactions in MCC 5541 (Service Stations) or 5542 (Automated Fuel Dispensers). Maximum 3 days to deposit & settle.
Electronic (EIRF) Debit	1.75%	$0.20	
Account Funding Credit	2.14%	$0.10	Consumer Traditional Cards identified as e-commerce transactions. Card is not present. Full Address Verification or preferred. One (1) or more clearing records for a single authorization. E-commerce requires additional data fields such as the merchant order number and the Customer Service phone number in authorization and settlement. Maximum 2 days to deposit & settle.
Account Funding Debit	1.75%	$0.20	
Debit Tax Payment	0.00%	$2.50	Consumer Debit cards. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Eligible Merchants: Tax Payments (9311). Requires registration with Visa and MVV must be present. Purchase date must be within 1 day of auth date. Merchant can charge a convenience fee up to $3.95, which must be submitted as a separate transaction and will be assessed a zero interchange rate. Maximum 2 days to deposit & settle.
Debt Repayment	0.35%	$0.50	Consumer Debit cards. Debt repayment indicator must be present. Eligible Merchants: Financial Services-Merchandise and Services (6012), Non-Financial Institutions – Merchandise and Services (6051). Card Present and Card Not Present transactions. Requires registration and MVV must be present.
Signature Preferred Electronic	2.40%	$0.10	Visa Signature Preferred card that meets existing requirements for EIRF. Maximum 2 days to deposit & settle.
Signature Preferred Retail	2.10%	$0.10	Visa Signature Preferred card that meets existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, & CPS/Small Ticket by non T&E merchants. Maximum 2 days to deposit & settle.
Signature Preferred Card Not Present	2.40%	$0.10	Visa Signature Preferred card that meets existing requirements for CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, CPS/Acct Funding by non T&E merchants. Maximum 2 days to deposit & settle.
Signature Preferred Business to Business	2.10%	$0.10	Visa Signature Preferred card that meets existing requirements for any CPS program by non T&E merchants. Eligible Merchants: Business-to-Business MCCs 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Maximum 2 days to deposit & settle.
Signature Preferred Fuel	1.15%	$0.25	Visa Signature Preferred card that meets existing requirements for CPS Retail. Eligible Merchants: Service Stations (5541) or Automated Fuel Dispensers (5542). Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
Signature Preferred Standard	2.95%	$0.10	Visa Signature Preferred card. Transaction date is more than two (2) days old. Not CPS qualified, Not authorized. Maximum 30 days to deposit & settle.
Standard Credit and Signature Standard	2.70%	$0.10	Transaction date is more than three (3) days old, Not authorized. Signature or Infinite cards NOT CPS qualified at a T&E Merchant, including Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3500, 7512, 7513, 7519), Restaurants (5812), Fast Food (5814), and Bar and Taverns (5813). Maximum 30 days to deposit & settle.
Standard Debit	1.90%	$0.25	
Commercial			
Business Card Level 2	2.05%	$0.10	Visa Corporate, Business, Signature Business, Purchasing, and GSA Purchasing Cards. CPS requirements met, Non-Travel Services transactions. Level 2 data required, which is Sales Tax (sales tax must be between 0.1% and 22% of the sales amount - tax exempt transactions do not qualify) and Customer Code (only required for Purchasing card transactions at fuel merchants). Maximum 2 days to deposit & settle.
Corporate Card Level 2	2.05%	$0.10	
Purchasing Card Level 2	2.05%	$0.10	
Purchasing Card Level 3	1.80%	$0.10	Purchasing and GSA Purchasing cards. CPS requirements met, Non-Travel Services transactions. Level 3 data required, which includes 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. Maximum 2 days to deposit & settle.
GSA Government to Government	1.65%	$0.10	GSA Purchasing Cards. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Eligible Merchants: Government Services (9399), Postal Services - Government (9402). Federal government merchants only. Requires registration with Visa and MVV must be present. Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
Business Electronic	2.40%	$0.10	Visa Business, Signature Business, Corporate, or Purchasing Cards. Same requirements as EIRF. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Corporate Electronic	2.25%	$0.10	
Purchasing Electronic	2.65%	$0.10	
Business Retail	2.20%	$0.10	Visa Business, Signature Business, Corporate, Purchasing cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, & CPS/Small Ticket by non T&E merchants. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Corporate Retail	2.10%	$0.10	
Purchasing Retail	2.30%	$0.10	
Business Card Not Present	2.25%	$0.10	Visa Business, Signature Business, Corporate, Purchasing cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, CPS/Acct Funding by non T&E merchants. Business and Signature Business cards require AVS. Maximum 2 days to deposit & settle.
Corporate Card Not Present	2.20%	$0.10	
Purchasing Card Not Present	2.55%	$0.10	

Visa® Interchange Programs

(Effective April, 2010)

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Visa Transaction Qualification Information
Business Bus to Business Corporate Bus to Business Purchasing Bus to Business	2.10% 2.10% 2.10%	$0.10 $0.10 $0.10	Visa Business, Signature Business, Corporate, Purchasing cards that meet existing requirements for any CPS program by non T&E merchants. Eligible merchants: Business to Business MCC's 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Purchasing Electronic w/Data	2.65%	$0.10	Non-GSA purchasing cards. Not CPS qualified, Non-Travel Services transactions. Level 3 data required, which includes 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. Maximum 2 days to deposit & settle.
Business Standard Corporate Standard Purchasing Standard	2.95% 2.95% 2.95%	$0.10 $0.10 $0.10	Visa Business, Signature Business, Corporate, or Purchasing Cards. Transaction date is more than two (2) days old. Not CPS qualified, Not authorized. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 30 days to deposit & settle.
Large Ticket			
GSA Purchasing Card Large Ticket	1.20%	$39.00	GSA Purchasing cards. Level 2 and 3 data is required and must be CPS qualified. Not applicable to Travel Services (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512). Authorization required. Maximum 2 days to deposit & settle.
US Purchasing Emerging Market Large Ticket	0.95%	$35.00	Non-GSA Purchasing cards. Must be registered with Visa and MVV must be present. Level 2 and 3 data is required and must be CPS qualified. Not applicable to Travel Services (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512). Authorization required. Maximum 2 days to deposit & settle.
Interregional			
International Standard International Standard - Electron	2.05% 2.05%	$0.00 $0.00	Visa Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
International Electronic International Electronic - Electron	1.55% 1.55%	$0.00 $0.00	Visa Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present/ Magnetic Stripe Read/ Signature Obtained/ Authorized. Maximum 3 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
International Business International Corporate International Purchasing	2.25% 2.25% 2.25%	$0.00 $0.00 $0.00	Visa Business, Signature Business, Corporate, and Purchasing cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present/ Magnetic Stripe Read/ Signature Obtained/Authorized. Maximum 5 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
International Infinite	2.25%	$0.00	Visa Infinite cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
International Signature	2.25%	$0.00	Visa Signature credit and debit cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present/ Magnetic Stripe Read/ Signature Obtained/ Authorized. Enriched transaction data must be included in both settlement and authorization records. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Signature Preferred Interregional	1.80%	$0.00	U.S. issued Visa Signature Preferred card transactions conducted at a merchant in a U.S. territory.
International E-Comm Merchant International E-Comm Merchant - Electron	1.89% 1.89%	$0.00 $0.00	Visa Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Verified by Visa. Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements. Rate includes Visa International Acquirer Fee.
International Secure Elec Comm International Secure Elec Comm - Electron	1.89% 1.89%	$0.00 $0.00	Visa Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Verified by Visa. Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements. Rate includes the International Acquirer Fee.
International Issuer Chip International Issuer Chip - Electron	1.65% 1.65%	$0.00 $0.00	Visa Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present/ Magnetic Stripe Read (not Chip Read) / Signature Obtained/ Authorized. Card issuer must be chip qualified. Maximum 3 days to deposit & settle. Rate includes the International Acquirer Fee.
International Airline International Airline - Electron	1.55% 1.55%	$0.00 $0.00	Visa Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Eligible Merchants: Airline merchants (3000-3299 or 4511). Maximum 15 days to deposit & settle. Rate includes the International Acquirer Fee.
Visa Assessments	0.0925%	$0.00	Fee assessed on the gross dollar amount of all Visa transactions.
International Service Assessment (ISA)	0.40%	$0.00	Applies to all transactions where the merchant is in the U.S. and the issuer country is non-U.S. Fee is assessed on international purchases.
International Acquirer Fee (IAF) - High Risk	0.45%	$0.00	Fee assessed on all transactions at a U.S. merchant location with a non-U.S. issued card for High Risk merchants in Direct Marketing – Travel-Related Arrangement Services (5962), Direct Marketing – Outbound Telemarketing Merchants (5966), and Direct Marketing – Inbound Telemarketing Merchants (5967).