



Interchange Summary

April 2017

21 April 2017

Interchange Summary

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Category	Rate & Per Item					Page Number
	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid	
Visa Consumer Card Rates						
CPS Account Funding	2.14% + \$0.10	1.75% + \$0.20	1.80% + \$0.20	0.05% + \$0.22	0.05% + \$0.22	13
CPS Automated Fuel Dispenser	1.15% + \$0.25	0.80% + \$0.15	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22	13
CPS Automated Fuel Dispenser Maximum	\$1.10	\$0.95	\$0.95	0.05% + \$0.22	0.05% + \$0.22	13
CPS Car Rental (and Travel Service)	1.54% + \$0.10	1.19% + \$0.10	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22	14
CPS Car Rental Card Not Present	1.54% + \$0.10	1.70% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22	14
CPS Card Not Present	1.80% + \$0.10	1.65% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22	14
CPS Charity	1.35% + \$0.05	n/a	n/a	n/a	n/a	15
CPS Debt Repayment	n/a	0.65% + \$0.15	0.65% + \$0.15	0.05% + \$0.22	0.05% + \$0.22	15
CPS Debt Repayment Maximum	n/a	n/a	n/a	\$2.00	\$2.00	15
CPS E-Commerce Basic	1.80% + \$0.10	1.65% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22	15
CPS E-Commerce Preferred	1.80% + \$0.10	1.60% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22	16
CPS E-Commerce Preferred: Car Rental	1.54% + \$0.10	1.70% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22	16
CPS E-Commerce Preferred: Hotel	1.54% + \$0.10	1.70% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22	17
CPS Hotel (and Travel Service)	1.54% + \$0.10	1.19% + \$0.10	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22	17
CPS Hotel - Card Not Present	1.54% + \$0.10	1.70% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22	17
CPS Recurring Bill Payment	1.43% + \$0.05	n/a	n/a	n/a	n/a	18
CPS Restaurant (and Travel Service)	1.54% + \$0.10	1.19% + \$0.10	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22	18
CPS Retail	1.51% + \$0.10	0.80% + \$0.15	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22	18
CPS Retail 2	1.43% + \$0.05	0.65% + \$0.15	0.65% + \$0.15	0.05% + \$0.22	0.05% + \$0.22	19
CPS Retail 2 Maximum	n/a	\$2.00	\$2.00	\$0.22	\$0.22	19
CPS Retail Key Entry	1.80% + \$0.10	1.65% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22	19
CPS Retail Service Station	1.15% + \$0.25	0.80% + \$0.15	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22	20
CPS Retail Service Station Maximum	\$1.10	\$0.95	\$0.95	0.05% + \$0.22	0.05% + \$0.22	20
CPS Small Ticket	1.65% + \$0.04	1.55% + \$0.04	1.60% + \$0.05	0.05% + \$0.22	0.05% + \$0.22	20
CPS Supermarket	1.22% + \$0.05	\$0.30	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22	21
CPS Supermarket Maximum	n/a	n/a	\$0.35	0.05% + \$0.22	0.05% + \$0.22	21
Electronic, EIRF	2.30% + \$0.10	1.75% + \$0.20	1.80% + \$0.20	0.05% + \$0.22	0.05% + \$0.22	21
Electronic, EIRF Fuel Maximum	\$1.10	\$0.95	\$0.95	0.05% + \$0.22	0.05% + \$0.22	22
Government	1.55% + \$0.10	0.65% + \$0.15	0.65% + \$0.15	0.05% + \$0.22	0.05% + \$0.22	22
Government Maximum	n/a	\$2.00	\$2.00	n/a	n/a	22
Standard	2.70% + \$0.10	1.90% + \$0.25	1.90% + \$0.25	0.05% + \$0.22	0.05% + \$0.22	22
Utility	0.00% + \$0.75	0.00% + \$0.65	0.00% + \$0.65	0.05% + \$0.22	0.05% + \$0.22	22
Traditional Rewards 1	1.65% + \$0.10	n/a	n/a	n/a	n/a	23
Traditional Rewards 2	1.95% + \$0.10	n/a	n/a	n/a	n/a	23
Signature Card Rewards 1	1.65% + \$0.10	n/a	n/a	n/a	n/a	23
Signature Card Rewards 2	1.95% + \$0.10	n/a	n/a	n/a	n/a	23
Signature Electronic (EIRF)	2.30% + \$0.10	n/a	n/a	n/a	n/a	24
Signature Preferred - Business to Business	2.10% + \$0.10	n/a	n/a	n/a	n/a	24
Signature Preferred - CNP	2.40% + \$0.10	n/a	n/a	n/a	n/a	24
Signature Preferred - Electronic	2.40% + \$0.10	n/a	n/a	n/a	n/a	24
Signature Preferred - Fuel	1.15% + \$0.25	n/a	n/a	n/a	n/a	25
Signature Preferred - Fuel Maximum	\$1.10	n/a	n/a	n/a	n/a	25
Signature Preferred - Retail	2.10% + \$0.10	n/a	n/a	n/a	n/a	25
Signature Preferred - Standard	2.95% + \$0.10	n/a	n/a	n/a	n/a	25
Signature Preferred - Standard, Fuel Maximum	\$1.10	n/a	n/a	n/a	n/a	25
Visa Infinite - Business to Business	2.10% + \$0.10	n/a	n/a	n/a	n/a	25
Visa Infinite - CNP	2.40% + \$0.10	n/a	n/a	n/a	n/a	25
Visa Infinite - Electronic	2.40% + \$0.10	n/a	n/a	n/a	n/a	26
Visa Infinite - Fuel	1.15% + \$0.25	n/a	n/a	n/a	n/a	26
Visa Infinite - Fuel Maximum	\$1.10	n/a	n/a	n/a	n/a	26
Visa Infinite - Retail	2.10% + \$0.10	n/a	n/a	n/a	n/a	26

Category	Rate & Per Item						Page Number	
	2.95% + \$0.10	n/a	n/a	n/a	n/a	n/a		
Visa Infinite - Standard	2.95% + \$0.10	n/a	n/a	n/a	n/a	n/a	26	
Visa Infinite - Standard, Fuel Maximum	\$1.10	n/a	n/a	n/a	n/a	n/a	26	
Visa Consumer Credit Voucher Rates	Credit	Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid			
Consumer MO/TO and E-Commerce	2.05% + \$0.00	1.87% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	0.00% + \$0.00		26	
Consumer Non-Passenger Transport	1.76% + \$0.00	1.31% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	0.00% + \$0.00		26	
Visa Commercial Card Rates	Corporate	Purchasing	Business Tier 1	Business Tier 2	Business Tier 3	Business Tier 4	Regulated Debit	Regulated Prepaid
Business Card Business to Business	n/a	n/a	2.10% + \$0.10	2.25% + \$0.10	2.40% + \$0.10	2.50% + \$0.10	n/a	n/a
Business Card Not Present	n/a	n/a	2.25% + \$0.10	2.45% + \$0.15	2.60% + \$0.20	2.70% + \$0.20	n/a	n/a
Business Electronic	n/a	n/a	2.40% + \$0.10	2.75% + \$0.15	2.85% + \$0.20	2.95% + \$0.20	n/a	n/a
Business Non-T&E Level 2 Data	n/a	n/a	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	2.20% + \$0.10	n/a	n/a
Business Retail	n/a	n/a	2.20% + \$0.10	2.30% + \$0.10	2.40% + \$0.10	2.50% + \$0.10	n/a	n/a
Business Standard	n/a	n/a	2.95% + \$0.20	2.95% + \$0.20	2.95% + \$0.20	2.95% + \$0.25	n/a	n/a
	Corporate	Purchasing	Business	Regulated Debit	Regulated Prepaid			
Commercial Business Utility	n/a	n/a	0.00% + \$1.50	n/a	n/a			27
Commercial Business Utility: Debit	n/a	n/a	0.00% + \$1.50	0.05% + \$0.22	n/a			27
Commercial Business Utility: Prepaid	n/a	n/a	0.00% + \$1.50	n/a	0.05% + \$0.22			28
Commercial Card Present	2.50% + \$0.10	2.50% + \$0.10	n/a	n/a	n/a			28
Commercial Card Not Present: Debit	n/a	n/a	2.45% + \$0.10	0.05% + \$0.22	n/a			28
Commercial Card Not Present: Prepaid	2.65% + \$0.10	2.65% + \$0.10	2.65% + \$0.10	n/a	0.05% + \$0.22			29
Commercial Electronic with Data	n/a	n/a	n/a	0.05% + \$0.22	0.05% + \$0.22			29
Commercial Non-T&E Level 3 Data	1.85% + \$0.10	1.85% + \$0.10	n/a	0.05% + \$0.22	0.05% + \$0.22			30
Commercial Product Large Ticket	n/a	1.45% + \$35.00	n/a	0.05% + \$0.22	n/a			30
Commercial Retail: Debit	n/a	n/a	1.70% + \$0.10	0.05% + \$0.22	n/a			30
Commercial Retail: Prepaid	2.15% + \$0.10	2.15% + \$0.10	2.15% + \$0.10	n/a	0.05% + \$0.22			30
Commercial Standard with Data	2.75% + \$0.10	2.75% + \$0.10	n/a	n/a	n/a			31
Commercial Standard: Debit	n/a	n/a	2.95% + \$0.10	0.05% + \$0.22	n/a			31
Commercial Standard: Prepaid	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10	n/a	0.05% + \$0.22			31
Commercial Travel Service	2.55% + \$0.10	2.55% + \$0.10	n/a	n/a	n/a			32
Global B2B Virtual Payment	2.00% + \$0.00	2.00% + \$0.00	n/a	n/a	n/a			32
Large Purchase Advantage Tier 1	n/a	0.70% + \$49.50	n/a	n/a	n/a			32
Large Purchase Advantage Tier 2	n/a	0.60% + \$52.50	n/a	n/a	n/a			32
Large Purchase Advantage Tier 3	n/a	0.50% + \$55.50	n/a	n/a	n/a			32
Large Purchase Advantage Tier 4	n/a	0.40% + \$58.50	n/a	n/a	n/a			32
Purchasing Card Fleet	n/a	2.50% + \$0.10	n/a	n/a	n/a			32
Purchasing Card Government-to-Government	n/a	1.65% + \$0.10	n/a	n/a	n/a			33
Purchasing GSA Large Ticket	n/a	1.20% + \$39.00	n/a	n/a	n/a			33
Purchasing Large Ticket: Prepaid	n/a	1.45% + \$35.00	n/a	n/a	0.05% + \$0.22			33
Straight Through Processing Tier 1	2.00% + \$0.10	2.00% + \$0.10	n/a	n/a	n/a			33
Straight Through Processing Tier 2	1.30% + \$35	1.30% + \$35	n/a	n/a	n/a			34
Straight Through Processing Tier 3	1.10% + \$35	1.10% + \$35	n/a	n/a	n/a			34
Straight Through Processing Tier 4	0.95% + \$35	0.95% + \$35	n/a	n/a	n/a			34
Straight Through Processing Tier 5	0.80% + \$35	0.80% + \$35	n/a	n/a	n/a			34

Category	Rate & Per Item					Page Number
	Corporate	Purchasing	Business	Regulated Debit	Non-Regulated Prepaid	
Visa Commercial Credit Voucher Rates						
Commercial Non-Passenger Transport	2.35% + \$0.00	n/a	2.35% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	35
Credit Voucher: Purchasing GSA Non-Passenger Transport 1	n/a	2.35% + \$0.00	n/a	n/a	n/a	35
Credit Voucher: Purchasing GSA Non-Passenger Transport 2	n/a	2.15% + \$0.00	n/a	n/a	n/a	35
Credit Voucher: Purchasing GSA Non-Passenger Transport 3	n/a	2.00% + \$0.00	n/a	n/a	n/a	35
Credit Voucher: Purchasing GSA Non-Passenger Transport 4	n/a	1.80% + \$0.00	n/a	n/a	n/a	35
Credit Voucher: Purchasing GSA Non-Passenger Transport 5	n/a	1.80% + \$0.00	n/a	n/a	n/a	35
Credit Voucher: Purchasing Non-Passenger Transport 1	n/a	2.40% + \$0.00	n/a	n/a	n/a	36
Credit Voucher: Purchasing Non-Passenger Transport 2	n/a	2.30% + \$0.00	n/a	n/a	n/a	36
Credit Voucher: Purchasing Non-Passenger Transport 3	n/a	2.20% + \$0.00	n/a	n/a	n/a	36
Credit Voucher: Purchasing Non-Passenger Transport 4	n/a	2.00% + \$0.00	n/a	n/a	n/a	36
Credit Voucher: Purchasing Non-Passenger Transport 5	n/a	1.80% + \$0.00	n/a	n/a	n/a	36
Visa Interregional						
Business and Signature Business Card Corporate Card	2.00% + \$0.00					41
Electronic	1.10% + \$0.00					41
Electronic Commerce Merchant	1.44% + \$0.00					41
Issuer Chip	1.20% + \$0.00					41
Premium Card	1.80% + \$0.00					42
Purchasing Card	2.00% + \$0.00					42
Regulated Debit	0.05% + \$0.22					42
Secure Electronic Commerce	1.44% + \$0.00					42
Standard	1.60% + \$0.00					42
Super Premium Card	1.97% + \$0.00					42
Visa Regional Programs						
Business and Signature Business Card	2.00% + \$0.00					43
Corporate Card	2.00% + \$0.00					43
Electronic	1.10% + \$0.00					43
Electronic Commerce Merchant	1.44% + \$0.00					43
Issuer Chip	1.20% + \$0.00					44
Premium Card - LAC	1.80% + \$0.00					44
Purchasing Card	2.00% + \$0.00					44
Regulated Debit - LAC	0.05% + \$0.22					45
Secure Electronic Commerce	1.44% + \$0.00					45
Standard	1.60% + \$0.00					45
Super Premium Card - LAC	1.97% + \$0.00					45
Puerto Rico						
	Credit	Debit	Commercial	Signature/Infinite		
Puerto Rico Domestic Electronic Emerging and Small Ticket	1.10% + \$0.00	1.05% + \$0.00	1.25% + \$0.00	1.28% + \$0.00		46
Puerto Rico Domestic Electronic Emerging and Small Ticket Utilities	1.10% + \$0.00	1.05% + \$0.00	1.25% + \$0.00	1.28% + \$0.00		46
Puerto Rico Domestic Electronic Retail Group 1	1.35% + \$0.00	1.30% + \$0.00	1.85% + \$0.00	2.00% + \$0.00		46
Puerto Rico Domestic Electronic Retail Group 2	1.30% + \$0.00	1.25% + \$0.00	1.80% + \$0.00	1.90% + \$0.00		47
Puerto Rico Domestic Standard	1.65% + \$0.00	1.65% + \$0.00	1.85% + \$0.00	2.00% + \$0.00		47
Puerto Rico Regulated	n/a	0.05% + \$0.22	n/a	n/a		47
Virgin Island DOMESTIC						
	Non-Electron	Electron				
Business and Signature Business Card	1.80% + \$0.00	n/a				48
Corporate Card	1.80% + \$0.00	n/a				48
Electronic	1.10% + \$0.00	1.10% + \$0.00				48
Electronic Commerce Merchant VI	1.44% + \$0.00	1.44% + \$0.00				48
Infinite Card	1.80% + \$0.00	n/a				49
Issuer Chip VI	1.20% + \$0.00	1.20% + \$0.00				49

Category	Rate & Per Item						Page Number	
	Virgin Island DOMESTIC (cont.)		Non-Electron	Electron				
Purchasing Card			1.80% + \$0.00	n/a				49
Regulated Debit			0.05% + \$0.22	0.05% + \$0.22				49
Secure Electronic Commerce			1.44% + \$0.00	1.44% + \$0.00				50
Signature Card			1.80% + \$0.00	n/a				50
Standard			1.60% + \$0.00	1.60% + \$0.00				50
Visa Private Label Programs	U.S. Domestic	Interregional	LAC	Virgin Islands	Puerto Rico			
Visa Private Label Basic	0.00% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	51		
Visa Private Label Enhanced	5.00% + \$0.00	5.00% + \$0.00	5.00% + \$0.00	5.00% + \$0.00	5.00% + \$0.00	51		
Visa Private Label Premium	20.00% + \$0.00	20.00% + \$0.00	20.00% + \$0.00	20.00% + \$0.00	20.00% + \$0.00	51		
Visa Private Label Specialized	25.00% + \$0.00	25.00% + \$0.00	25.00% + \$0.00	25.00% + \$0.00	25.00% + \$0.00	51		
Visa Private Label Standard	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20	51		
Visa Additional Fees								
Visa Authorization Verifications - Domestic	\$0.0250							52
Visa Authorization Verifications - International	\$0.0250							52
Visa Base II Tran Fee	\$0.0018							52
Visa Credit Voucher - Credit	\$0.0195							52
Visa Credit Voucher - Debit/Prepaid	\$0.0155							52
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present								
1 - 3 Locations	\$2.90							52
4 - 10 Locations	\$4.00							52
11 - 50 Locations	\$5.00							52
51 - 100 Locations	\$8.00							52
101 - 150 Locations	\$12.00							52
151 - 200 Locations	\$18.00							52
201 - 250 Locations	\$25.00							53
251 - 500 Locations	\$35.00							53
501 - 1,000 Locations	\$45.00							53
1,001 - 1,500 Locations	\$55.00							53
1,501 - 2,000 Locations	\$65.00							53
2,001 - 4,000 Locations	\$75.00							53
>4,000 Locations	\$85.00							53
Visa Fixed Acquirer Network Fee (FANF) Card Present								
1 - 3 Locations	\$2.00							53
4 - 10 Locations	\$2.90							54
11 - 50 Locations	\$4.00							54
51 - 100 Locations	\$6.00							54
101 - 150 Locations	\$8.00							54
151 - 200 Locations	\$10.00							54
201 - 250 Locations	\$14.00							54
251 - 500 Locations	\$24.00							54
501 - 1,000 Locations	\$32.00							54
1,001 - 1,500 Locations	\$40.00							55
1,501 - 2,000 Locations	\$50.00							55
2,001 - 4,000 Locations	\$60.00							55
>4,000 Locations	\$65.00							55

Visa Assessments 0.13% x Gross Sales Dollars. (Credit products)
 Visa Assessments 0.13% x Gross Sales Dollars. (Debit/Prepaid products)
 All rates are subject to change and include a % + per item where applicable.

Category	Rate & Per Item	Page Number
Visa Additional Fees (cont.)		
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurants		
\$200 - \$1,250 Gross Monthly Volume	0.15%	55
\$1,251 - \$3,999 Gross Monthly Volume	\$7.00	55
\$4,000 - \$7,999 Gross Monthly Volume	\$9.00	55
\$8,000 - \$39,999 Gross Monthly Volume	\$15.00	55
\$40,000 - \$199,999 Gross Monthly Volume	\$45.00	56
\$200,000 - \$799,999 Gross Monthly Volume	\$120.00	56
\$800,000 - \$1,999,999 Gross Monthly Volume	\$350.00	56
\$2,000,000 - \$3,999,999 Gross Monthly Volume	\$700.00	56
\$4,000,000 - \$7,999,999 Gross Monthly Volume	\$1,500.00	56
\$8,000,000 - \$19,999,999 Gross Monthly Volume	\$3,500.00	56
\$20,000,000 - \$39,999,999 Gross Monthly Volume	\$7,000.00	56
\$40,000,000 - \$79,999,999 Gross Monthly Volume	\$15,000.00	56
\$80,000,000 - \$399,999,999 Gross Monthly Volume	\$30,000.00	57
\$400,000,000+ Gross Monthly Volume	\$40,000.00	57
Visa International Acquirer Fee (IAF)	\$0.0045	57
Visa International Acquirer Fee (IAF) - High Risk	\$0.0090	57
Visa LAC International Acquirer Fee (IAF) - Local Currency	\$0.0065	57
Visa LAC International Acquirer Fee (IAF) - Non-Local Currency	\$0.0095	57
Visa International Service Assessment (ISA) Fee (U.S. currency)	\$0.0080	57
Visa International Service Assessment (ISA) Fee (non-U.S. currency)	\$0.0120	57
Visa International Service Assessment (ISA) Fee - Cash Advance	\$0.0040	57
Visa Misuse Fee	\$0.0900	57
Visa Network Acquirer Processing Fee (NAPF) - Variable Credit	\$0.0195	57
Visa Network Acquirer Processing Fee (NAPF) - Variable Debit	\$0.0155	57
Visa Partial Authorization Non-Participation Fee	\$0.0100	57
Visa Transaction Integrity Fee	\$0.1000	57
Visa Zero Floor Limit Fee	\$0.2000	57



Category	Rate & Per Item						Page Number
	Core Credit	Non-Regulated Debit	Non-Regulated Prepaid	Enhanced Credit	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment	
MasterCard Consumer Card Rates							
Charity	2.00% + \$0.10	1.45% + \$0.15	n/a	n/a	0.05% + \$0.21	0.05% + \$0.22	58
Convenience Purchase Base	1.90% + \$0.00	n/a	n/a	1.90% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	58
Emerging Market	n/a	0.80% + \$0.25	0.80% + \$0.25	n/a	0.05% + \$0.21	0.05% + \$0.22	58
Emerging Market Education and Government	n/a	0.65% + \$0.15	0.65% + \$0.15	n/a	0.05% + \$0.21	0.05% + \$0.22	59
Emerging Market Education and Government Maximum	n/a	\$2.00	\$2.00	n/a	0.05% + \$0.21	0.05% + \$0.22	59
Intraregional Humanitarian Standard	n/a	n/a	1.65% + \$0.00	n/a	n/a	n/a	59
Key-Entered	1.89% + \$0.10	1.60% + \$0.15	1.76% + \$0.20	2.04% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	59
Lodging & Auto Rental	1.58% + \$0.10	1.15% + \$0.15	1.15% + \$0.15	1.80% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	60
Merit 1 Base	1.89% + \$0.10	1.60% + \$0.15	1.76% + \$0.20	2.04% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	60
Merit 1 - Consumer Loans	n/a	0.80% + \$0.25	0.80% + \$0.25	n/a	0.05% + \$0.21	0.05% + \$0.22	61
Merit 1 - Consumer Loans Maximum	n/a	\$2.95	\$2.95	n/a	0.05% + \$0.21	0.05% + \$0.22	61
Merit 1 - Insurance	1.43% + \$0.05	n/a	n/a	1.43% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	61
Merit 1 - Real Estate	1.10% + \$0.00	1.10% + \$0.00	1.10% + \$0.00	1.10% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	61
Merit 3 Base	1.58% + \$0.10	1.05% + \$0.15	1.05% + \$0.15	1.73% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	62
Petroleum CAT/AFD	1.90% + \$0.00	0.70% + \$0.17	0.70% + \$0.17	1.90% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	62
Petroleum CAT/AFD Maximum	\$0.95	\$0.95	\$0.95	\$0.95	0.05% + \$0.21	0.05% + \$0.22	62
Petroleum Service Stations	n/a	0.70% + \$0.17	0.70% + \$0.17	n/a	0.05% + \$0.21	0.05% + \$0.22	63
Petroleum Service Stations Maximum	n/a	\$0.95	\$0.95	n/a	0.05% + \$0.21	0.05% + \$0.22	63
Public Sector	1.55% + \$0.10	n/a	n/a	1.55% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	63
Restaurant	n/a	1.19% + \$0.10	1.19% + \$0.10	n/a	0.05% + \$0.21	0.05% + \$0.22	63
Service Industries (SIIP)	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	64
Small Ticket Base	n/a	1.55% + \$0.04	1.55% + \$0.04	n/a	0.05% + \$0.21	0.05% + \$0.22	64
Standard	2.95% + \$0.10	1.90% + \$0.25	1.90% + \$0.25	2.95% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	64
Supermarket Base	1.48% + \$0.10	1.05% + \$0.15	1.05% + \$0.15	1.48% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	65
Supermarket Base Maximum	n/a	\$0.35	\$0.35	n/a	0.05% + \$0.21	0.05% + \$0.22	65
UCAF - Full	1.78% + \$0.10	1.25% + \$0.15	1.25% + \$0.15	1.93% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	65
UCAF - Merchant	1.68% + \$0.10	1.15% + \$0.15	1.15% + \$0.15	1.83% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	66
Utilities	0.00% + \$0.65	0.00% + \$0.45	0.00% + \$0.65	0.00% + \$0.65	0.05% + \$0.21	0.05% + \$0.22	66
MasterCard Consumer Refund Rates							
Consumer Refund Group 1	2.42% + \$0.00	1.72% + \$0.00	1.72% + \$0.00	2.42% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	67
Consumer Refund Group 2	2.09% + \$0.00	n/a	n/a	2.09% + \$0.00	n/a	n/a	67
Consumer Refund Group 3	1.95% + \$0.00	1.40% + \$0.00	1.40% + \$0.00	1.95% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	67
Consumer Refund Group 4	1.82% + \$0.00	n/a	n/a	1.82% + \$0.00	n/a	n/a	67
Consumer Refund Group 5	1.73% + \$0.00	n/a	n/a	1.73% + \$0.00	n/a	n/a	67
POS Debit Refund	n/a	n/a	n/a	n/a	0.00% + \$0.00	0.00% + \$0.00	67
POS Debit Small Ticket Refund	n/a	n/a	n/a	n/a	0.00% + \$0.00	0.00% + \$0.00	67
MasterCard Consumer World Card Rates							
World Card Convenience Purchase	2.00% + \$0.00	2.00% + \$0.00	2.00% + \$0.00	2.00% + \$0.00			68
World Card Key-Entered	2.05% + \$0.10	2.50% + \$0.10	2.50% + \$0.10	2.50% + \$0.10			68
World Card Merit 1 Base	2.05% + \$0.10	2.50% + \$0.10	2.50% + \$0.10	2.50% + \$0.10			68
World Card Merit 1- Insurance	1.43% + \$0.05	2.20% + \$0.10	2.20% + \$0.10	2.20% + \$0.10			69
World Card Merit 1- Real Estate	1.10% + \$0.00	2.20% + \$0.10	2.20% + \$0.10	2.20% + \$0.10			69
World Card Merit 3 Base	1.77% + \$0.10	2.20% + \$0.10	2.20% + \$0.10	2.20% + \$0.10			69
World Card Petroleum	2.00% + \$0.00	2.00% + \$0.00	2.00% + \$0.00	2.00% + \$0.00			70



Category	Rate & Per Item					Page Number
MasterCard Consumer World Card Rates (cont.)	World	World Elite	World High Value			
World Card Petroleum Maximum	\$0.95	\$0.95	\$0.95			70
World Card Public Sector	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10			70
World Card Restaurant	1.73% + \$0.10	2.20% + \$0.10	2.20% + \$0.10			71
World Card Service Industries (SIIP)	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05			71
World Card Standard	2.95% + \$0.10	3.25% + \$0.10	3.25% + \$0.10			71
World Card Supermarket Base	1.58% + \$0.10	1.90% + \$0.10	1.90% + \$0.10			71
World Card T&E	2.30% + \$0.10	2.75% + \$0.10	2.75% + \$0.10			72
World Card T&E Large Ticket	n/a	2.00% + \$0.00	2.00% + \$0.00			72
World Card UCAF - Full	1.97% + \$0.10	2.40% + \$0.10	2.40% + \$0.10			72
World Card UCAF - Merchant	1.87% + \$0.10	2.30% + \$0.10	2.30% + \$0.10			73
World Card Utilities	0.00% + \$0.65	0.00% + \$0.75	0.00% + \$0.75			73
MasterCard Consumer World Refund Rates	World	World Elite	World High Value			
Consumer Refund Group 1	2.42% + \$0.00	2.42% + \$0.00	2.42% + \$0.00			74
Consumer Refund Group 2	2.09% + \$0.00	2.09% + \$0.00	2.09% + \$0.00			74
Consumer Refund Group 3	1.95% + \$0.00	1.95% + \$0.00	1.95% + \$0.00			74
Consumer Refund Group 4	1.82% + \$0.00	1.82% + \$0.00	1.82% + \$0.00			74
Consumer Refund Group 5	1.73% + \$0.00	1.73% + \$0.00	1.73% + \$0.00			74
MasterCard Commercial Card Rates	Business Core	Business Debit	Commercial Large Market	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment	
Commercial Charity	2.00% + \$0.10	n/a	2.00% + \$0.10	n/a	n/a	75
Commercial Data Rate 1 Healthcare Debit	n/a	1.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22	75
Commercial Data Rate 1 Healthcare Debit Maximum	n/a	\$5.00	n/a	0.05% + \$0.21	0.05% + \$0.22	75
Commercial Data Rate 1 Healthcare Large Market	n/a	n/a	1.00% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	75
Commercial Data Rate 1 Healthcare Large Market Maximum	n/a	n/a	\$5.00	0.05% + \$0.21	0.05% + \$0.22	75
Commercial Data Rate 1	2.65% + \$0.10	2.65% + \$0.10	2.70% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	75
Commercial Data Rate 2	2.00% + \$0.10	2.20% + \$0.10	2.50% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	76
Commercial Data Rate 2 Petroleum	n/a	2.05% + \$0.10	2.20% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	76
Commercial Data Rate 3	1.75% + \$0.10	1.80% + \$0.10	1.90% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	77
Commercial Large Ticket I, II, III	1.20% + \$40.00	1.25% + \$40.00	I - 1.25% + \$40 II - 1.20% + \$60 III - 1.15% + \$80	0.05% + \$0.21	0.05% + \$0.22	77
Commercial Large Ticket Hotel I, II, III	n/a	n/a	2.60% + \$0.10	n/a	n/a	78
Commercial Payments Account Large Ticket 1	n/a	n/a	1.20% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	78
Commercial Payments Account Large Ticket 2	n/a	n/a	1.00% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	78
Commercial Payments Account Large Ticket 3	n/a	n/a	0.90% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	79
Commercial Payments Account Large Ticket 4	n/a	n/a	0.80% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	79
Commercial Payments Account Large Ticket 5	n/a	n/a	0.70% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	79
Commercial Standard	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	80
Commercial T&E 1	2.50% + \$0.00	2.50% + \$0.00	2.75% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	80
Commercial T&E 2	2.35% + \$0.10	2.35% + \$0.10	2.60% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	80
Commercial T&E 3	2.30% + \$0.10	2.30% + \$0.10	2.55% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	81
Commercial Utilities	0.00% + \$1.50	0.00% + \$1.50	n/a	0.05% + \$0.21	0.05% + \$0.22	81



Category	Rate & Per Item					Page Number
	Business Core	Business Debit	Commercial Large Market	Without Fraud Adjustment	Regulated Debit With Fraud Adjustment	
MasterCard Commercial Card Refund Rates						
Commercial Refund Group 1	2.37% + \$0.00	2.37% + \$0.00	2.37% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	82
Commercial Refund Group 2	2.30% + \$0.00	2.30% + \$0.00	2.30% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	82
Commercial Refund Group 3	2.21% + \$0.00	2.21% + \$0.00	2.21% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	82
Commercial Refund Group 4	2.16% + \$0.00	2.16% + \$0.00	2.16% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	82
MasterCard Commercial World Card Rates						
	World	World Elite	Level 4			
Commercial World Data Rate 1	2.81% + \$0.10	2.86% + \$0.10	2.96% + \$0.10			83
Commercial World Data Rate 2	2.16% + \$0.10	2.21% + \$0.10	2.31% + \$0.10			83
Commercial World Data Rate 3	1.91% + \$0.10	1.96% + \$0.10	2.06% + \$0.10			83
Commercial World Face-to-Face	2.16% + \$0.10	2.21% + \$0.10	2.31% + \$0.10			84
Commercial World Large Ticket 1, 2, 3	1.36% + \$40.00	1.41% + \$40.00	1.51% + \$40.00			84
Commercial World Standard	3.11% + \$0.10	3.16% + \$0.10	3.26% + \$0.10			84
Commercial World T&E 1	2.66% + \$0.00	2.71% + \$0.00	2.81% + \$0.00			85
Commercial World T&E 2	2.51% + \$0.10	2.56% + \$0.10	2.66% + \$0.10			85
Commercial World T&E 3	2.46% + \$0.10	2.51% + \$0.10	2.61% + \$0.10			85
Commercial World Utilities	0.00% + \$1.50	0.00% + \$1.50	0.00% + \$1.50			85
MasterCard International Rates						
	Non-Premium	Premium	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment		
International Commercial	2.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22		86
International Commercial Purchasing	2.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22		86
International Consumer Electronic	1.10% + \$0.00	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22		86
International Consumer Electronic UCAF - Full	1.54% + \$0.00	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22		87
International Consumer Electronic UCAF - Merchant	1.44% + \$0.00	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22		87
International Consumer Standard	1.60% + \$0.00	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22		88
International Purchasing Data Rate 2	1.70% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22		88
International Purchasing Large Ticket	0.90% + \$30.00	n/a	n/a	n/a		88
Interregional Commercial Electronic Card	1.85% + \$0.00	n/a	n/a	n/a		89
Interregional Commercial Premium Standard	n/a	2.00% + \$0.00	0.05% + \$0.21	0.05% + \$0.22		89
Interregional Humanitarian Standard	1.65% + \$0.00	n/a	n/a	n/a		89
Interregional Consumer Electronic Card	1.10% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22		89
Interregional Consumer Super Premium Electronic	n/a	1.98% + \$0.00	n/a	n/a		90
Interregional Consumer Super Premium Standard	n/a	1.98% + \$0.00	n/a	n/a		90
Interregional POS Debit Refund	n/a	n/a	0.00% + \$0.00	0.00% + \$0.00		91
Interregional POS Debit Small Ticket	n/a	n/a	0.00% + \$0.00	0.00% + \$0.00		91



Category	Rate & Per Item					Page Number
Interregional Consumer Super Premium UCAF - Full	n/a	1.98% + \$0.00	n/a	n/a		90
Interregional Consumer Super Premium UCAF - Merchant	n/a	1.98% + \$0.00	n/a	n/a		91
MasterCard LAC Consumer Rates	Non-Premium	Premium	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment		
Interregional Electronic Card Consumer	1.10% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22		92
Intracountry Charities	0.00% + \$0.00	n/a	0.00% + \$0.00	0.00% + \$0.00		92
Intracountry Emerging Market	1.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22		92
Intracountry Government	1.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22		92
Intracountry Rapid Payments	1.16% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22		93
Intracountry Standard	1.30% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22		93
Intracountry Utility	0.00% + \$0.95	n/a	0.05% + \$0.21	0.05% + \$0.22		93
Intraregional Humanitarian Standard	1.65% + \$0.00	n/a	n/a	n/a		94
Premium Electronic	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22		94
Premium Standard	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22		94
Premium UCAF - Full	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22		95
Premium UCAF - Merchant	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22		95
Super Premium Electronic	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22		96
Super Premium Standard	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22		96
Super Premium UCAF - Full	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22		96
Super Premium UCAF - Merchant	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22		97
MasterCard LAC Consumer Refund Rates	Non-Premium	Premium	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment		
POS Debit Refund	n/a	n/a	0.00% + \$0.00	0.00% + \$0.00		97
POS Debit Small Ticket Refund	n/a	n/a	0.00% + \$0.00	0.00% + \$0.00		97
MasterCard LAC Commercial Rates	Non-Premium	Premium	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment		
Interregional Commercial Premium	n/a	2.00% + \$0.00	n/a	n/a		98
Intracountry Purchasing Data Rate 2	1.85% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22		98
Intracountry Purchasing Large Ticket	1.85% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22		98
Intraregional Commercial	1.85% + \$0.10	n/a	0.05% + \$0.21	0.05% + \$0.22		99
Intraregional Commercial Purchasing	1.85% + \$0.10	n/a	n/a	n/a		99
Intraregional Purchasing Data Rate 2	1.55% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22		99
Intraregional Purchasing Large Ticket	0.75% + \$30.00	n/a	0.05% + \$0.21	0.05% + \$0.22		99
MasterCard Additional Fees						
MasterCard Additional Assessment Trans > \$1000	0.0200%					100
MasterCard Acquirer License Fee	0.0125%					100
MasterCard Annual Merchant Location Fee	\$15.00					100
MasterCard AVS Fee - Card Not Present	\$0.0100					100
MasterCard AVS Fee - Card Present	\$0.0100					100
MasterCard Cross-Border Non-U.S.	1.0000%					100
MasterCard Cross-Border U.S.	0.6000%					100
MasterCard CVC 2 Transaction Fee	\$0.0025					100
MasterCard Digital Enablement Fee	0.0100%					100
MasterCard FNS Chargeback Blocking Fee	\$3.00					100
MasterCard Interregional Account Status Inquiry	\$0.0300					100
MasterCard Intraregional Account Status Inquiry	\$0.0250					100
MasterCard Kilobyte Fee	\$0.0014					100
MasterCard NABU Fee	\$0.0195					100
MasterCard Processing Integrity Fee - Pre Auth	\$0.0450					100
MasterCard Processing Integrity Fee - Undefined Auth	\$0.0450					100



Category	Rate & Per Item								Page Number
	Credit	Non-Regulated Debit	Non-Regulated Prepaid (PP)	Regulated Debit/PP Without Fraud	Regulated Debit/PP With Fraud	Premium	Rewards	Premium Plus	
Discover									
Prime Card Not Present	1.87% + \$0.10	1.75% + \$0.20	1.75% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	2.00% + \$0.10	1.97% + \$0.10	2.35% + \$0.10	101
Prime E-Commerce	1.87% + \$0.10	1.75% + \$0.20	1.75% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	2.00% + \$0.10	1.97% + \$0.10	2.35% + \$0.10	101
Prime Emerging Markets	1.45% + \$0.05	0.90% + \$0.20	0.90% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	1.45% + \$0.05	1.45% + \$0.05	2.30% + \$0.10	102
Prime Express Services	1.95% + \$0.00	1.80% + \$0.00	1.80% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	1.95% + \$0.00	1.95% + \$0.00	2.05% + \$0.05	102
Prime Hotels/Car Rentals	1.58% + \$0.10	1.35% + \$0.16	1.35% + \$0.16	0.05% + \$0.21	0.05% + \$0.22	2.30% + \$0.10	1.90% + \$0.10	2.40% + \$0.10	103
Prime Insurance	1.43% + \$0.05	0.80% + \$0.25	0.80% + \$0.25	0.05% + \$0.21	0.05% + \$0.22	1.43% + \$0.05	1.43% + \$0.05	2.30% + \$0.05	103
Prime Petroleum	1.55% + \$0.05	0.76% + \$0.16	0.76% + \$0.16	0.05% + \$0.21	0.05% + \$0.22	1.80% + \$0.05	1.80% + \$0.05	1.80% + \$0.05	104
Prime Public Services	1.55% + \$0.10	0.90% + \$0.20	0.90% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	104
Prime Real Estate	1.10% + \$0.00	1.10% + \$0.00	1.10% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	1.10% + \$0.00	1.10% + \$0.00	2.30% + \$0.10	105
Prime Recurring Payments	1.35% + \$0.05	1.20% + \$0.05	1.20% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	1.35% + \$0.05	1.35% + \$0.05	1.80% + \$0.05	105
Prime Restaurants	1.56% + \$0.10	1.10% + \$0.16	1.10% + \$0.16	0.05% + \$0.21	0.05% + \$0.22	2.20% + \$0.10	1.90% + \$0.10	2.40% + \$0.10	106
Prime Retail	1.56% + \$0.10	1.10% + \$0.16	1.10% + \$0.16	0.05% + \$0.21	0.05% + \$0.22	1.71% + \$0.10	1.71% + \$0.10	2.15% + \$0.10	106
Prime Supermarkets	1.40% + \$0.05	1.10% + \$0.16	1.10% + \$0.16	0.05% + \$0.21	0.05% + \$0.22	1.65% + \$0.05	1.65% + \$0.05	1.90% + \$0.10	107
Prime Supermarkets Maximum	n/a	\$0.36	\$0.36	0.05% + \$0.21	0.05% + \$0.22	n/a	n/a	n/a	107
Prime Utilities	0.00% + \$0.75	0.00% + \$0.75	0.00% + \$0.75	0.05% + \$0.21	0.05% + \$0.22	0.00% + \$0.75	0.00% + \$0.75	0.00% + \$0.75	107
Key Entry	1.87% + \$0.10	1.75% + \$0.20	1.75% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	2.00% + \$0.10	1.97% + \$0.10	2.40% + \$0.10	108
Discover Mid									
Mid Submission Level	2.40% + \$0.10	1.80% + \$0.20	1.80% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10	109
Discover Base									
Base Submission Level	2.95% + \$0.10	1.89% + \$0.25	1.89% + \$0.25	0.05% + \$0.21	0.05% + \$0.22	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10	109
Discover Consumer Voucher									
Consumer Core Adjustment Voucher Program 1: Direct Marketing MCCs	2.07% + \$0.00	1.80% + \$0.00	1.80% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	2.07% + \$0.00	2.07% + \$0.00	2.07% + \$0.00	110
Consumer Core Adjustment Voucher Program 3: Non Direct Marketing/ Passenger Transport	1.75% + \$0.00	1.35% + \$0.00	1.35% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	1.75% + \$0.00	1.75% + \$0.00	1.75% + \$0.00	110
Discover Commercial & Commercial Executive									
Commercial & Commercial Executive Base	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10	0.05% + \$0.21	0.05% + \$0.22				111
Commercial & Commercial Executive Electronic	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10	0.05% + \$0.21	0.05% + \$0.22				111
Commercial Large Ticket	0.90% + \$20.00	0.90% + \$20.00	0.90% + \$20.00	0.05% + \$0.21	0.05% + \$0.22				112
Commercial & Commercial Executive Utilities	0.00% + \$1.50	0.00% + \$1.50	0.00% + \$1.50	0.05% + \$0.21	0.05% + \$0.22				112
Discover Commercial Voucher									
Commercial Adjustment Voucher Program	2.25% + \$0.00	2.25% + \$0.00	2.25% + \$0.00	0.00% + \$0.00	0.00% + \$0.00				113
Discover International									
International Base Program	1.70% + \$0.10								113
International Electronic Program	1.36% + \$0.00								113
Discover International Voucher									
International Adjustment Voucher Program	0.00% + \$0.00								113
Discover Additional Fees									
Discover Data Usage Fee	\$0.0195								114
Discover International Processing Fee	0.5000%								114
Discover International Service Fee	0.8000%								114
Discover Network Authorization Fee	\$0.0025								114

Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
<p>CPS Account Funding</p> <p>Credit: VS CPS Account Funding Credit</p> <p>Non-Regulated Debit: VS CPS Account Funding Debit</p> <p>Non-Regulated Prepaid: VS CPS Account Funding Prepaid</p> <p>Regulated Debit: VS Reg DB CPS Acct Fund</p> <p>Regulated Prepaid: VS Reg PP CPS Acct Fund</p>	<ul style="list-style-type: none"> • Card not present, secure E-commerce transaction • Used when cardholder is funding brokerage and escrow accounts • Processing code value for account funding must be present in authorization data • One electronic authorization per clearing transaction • AVS required in authorization, and optional in settlement • Meets enhanced clearing data requirements • Settlement within two days from transaction date (excluding Sundays and holidays), including: <ul style="list-style-type: none"> o Purchase date within one day of authorization date o Customer service telephone number, e-mail address or URL in the descriptor city field o Source amount equal to authorized amount o Mail/ Telephone order/ E-commerce indicator • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	2.14% + \$0.10	1.75% + \$0.20	1.80% + \$0.20	0.05% + \$0.22	0.05% + \$0.22
<p>CPS Automated Fuel Dispenser</p> <p>Credit: VS CPS AFD Credit</p> <p>Credit Max.: VS CPS AFD Credit Cap</p> <p>Non-Regulated Debit: VS CPS AFD Debit</p> <p>Non-Regulated Debit Max.: VS CPS AFD Debit Cap</p> <p>Non-Regulated Prepaid: VS CPS AFD PP</p> <p>Non-Regulated Prepaid Max.: VS CPS AFD PP Cap</p> <p>Regulated Debit: VS Reg DB CPS AFD VS Reg DB CPS AFD Cap</p> <p>Regulated Prepaid: VS Reg PP CPS AFD VS Reg PP CPS AFD Cap</p>	<ul style="list-style-type: none"> • Card present and no verifiable cardholder identification obtained • Single electronic authorization = \$1 status check • Entire magnetic stripe contents or unaltered chip data included in authorization request • Merchant name and location included in authorization • Transaction originates at a cardholder activated, self-service terminal connected to an AFD • Card activated terminal code (CAT) = 3 • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Clearing amount must be equal to or less than \$75 (debit) & equal to or less than \$125 (credit) • Meets enhanced clearing data requirements • Valid MCC: 5542 Automated Fuel Dispensers • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	1.15% + \$0.25 Max. \$1.10	0.80% + \$0.15 Max. \$0.95	1.15% + \$0.15 Max. \$0.95	0.05% + \$0.22	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
<p>CPS Car Rental (and Travel Service)</p> <p>Credit: VS CPS Car Rental Credit</p> <p>Non-Regulated Debit: VS CPS Car Rental Debit</p> <p>Non-Regulated Prepaid: VS CPS Car CP PP</p> <p>Regulated Debit: VS Reg DB CPS Car CP</p> <p>Regulated Prepaid: VS Reg PP CPS Car CP</p>	<ul style="list-style-type: none"> • Card present, signature obtained • Entire magnetic stripe contents or unaltered chip data included in authorization request • Multiple authorizations and one reversal allowed, clearing amount must be within 15% of total authorization amount(s). • Electronic authorizations must include the following: <ul style="list-style-type: none"> o Estimated length of car rental o Market-specific indicator • Settlement within two days from transaction date (excluding Sundays and holidays), including: <ul style="list-style-type: none"> o Car rental check-out date o Transaction date equal to the car rental return date o Market-specific authorization data indicator included from authorization o Rental Agreement number o Total authorized amount o Indicators for ancillary charges, if applicable <p>• Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa</p>	1.54% + \$0.10	1.19% + \$0.10	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22
<p>CPS Car Rental – Card Not Present</p> <p>Credit: VS CPS Car Rental CNP Credit</p> <p>Non-Regulated Debit: VS CPS Car Rental CNP Debit</p> <p>Non-Regulated Prepaid: VS CPS Car CNP PP</p> <p>Regulated Debit: VS Reg DB CPS Car CNP</p> <p>Regulated Prepaid: VS Reg PP CPS Car CNP</p>	<ul style="list-style-type: none"> • Card not present, signature not required • Applies to advance deposits, no-shows or other key-entered transactions in which the length of stay or rental is more than one day and a preferred customer indicator is provided • Key entry permitted • Multiple authorizations and one reversal allowed, clearing amount must be within 15% of total authorization amount(s) • Electronic authorization must include the following: <ul style="list-style-type: none"> o Estimated length of car rental o Market-specific indicator o Preferred customer indicator • Settlement within two days of transaction date (excluding Sundays and holidays), including: <ul style="list-style-type: none"> o Car rental check-out date o Transaction date equal to car rental return date o Market-specific authorization data indicator included from authorization o Rental Agreement number o Total authorized amount o Indicators for ancillary charges and/or no shows, if applicable <p>• Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa</p>	1.54% + \$0.10	1.70% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22
<p>CPS Card Not Present</p> <p>Credit: VS CPS CNP Credit</p> <p>Non-Regulated Debit: VS CPS CNP Debit</p> <p>Non-Regulated Prepaid: VS CPS CNP PP</p> <p>Regulated Debit: VS Reg DB CPS CNP</p> <p>Regulated Prepaid: VS Reg PP CPS CNP PPD</p>	<ul style="list-style-type: none"> • Card not present, mail or telephone order • AVS is required in authorization and settlement, except for: <ul style="list-style-type: none"> o Non-bill payment transactions for healthcare and select developing markets or utility MCCs o Bill payment transactions • One electronic authorization per clearing transaction – one reversal permitted to make the total authorized amount equal to the clearing amount • Purchase date (ship date/transaction date) must be within seven calendar days after the authorization date • Meets enhanced clearing data requirements • Settlement within two days from transaction date (excluding Sundays and holidays), including: <ul style="list-style-type: none"> o Purchase date, which is ship date up to seven days after authorization o Customer service telephone number, e-mail address or URL in the descriptor city field o Order number (purchase ID or invoice number) o Mail/Telephone Order E-commerce indicator • MCCs not eligible are 5962 Direct Marketing-Travel, 5966 Direct Marketing-Outbound or 5967 Direct Marketing-Inbound <p>• Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa</p>	1.80% + \$0.10	1.65% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
CPS Charity Credit: VS CPS Charity Regulated Debit: VS Reg CPS Charity	<ul style="list-style-type: none"> U.S. domestic transactions only MCC must be 8398 Must meet CPS requirements of CPS Card Not Present, CPS Electronic Commerce Basic, CPS Electronic Commerce Preferred, CPS Retail or CPS Retail Key Entry 	1.35% + \$0.05	n/a	n/a	n/a	n/a
CPS Debt Repayment Non-Regulated Debit: VS Debt Repayment Non-Regulated Prepaid: VS Debt Repayment Regulated Debit/PP: VS Reg DB CPS Debt Repayment Regulated Debit/PP Max.: VS CPS Debt Repayment Cap	<ul style="list-style-type: none"> Must meet CPS requirements of CPS Card Not Present, CPS Electronic Commerce Basic, CPS Electronic Commerce Preferred Retail Special condition indicator of existing debt must = y Market specific indicator is B Processing Code of 50, auth indicator of Y MVV code required (registration required) Settlement within two days from transaction date, excluding Sundays and holidays Only MCCs 6012 and 6051 are eligible Debit & Prepaid rates apply only to U.S. domestic card products Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	n/a	0.65% + \$0.15	0.65% + \$0.15	0.05% + \$0.22 Max. \$2.00	0.05% + \$0.22 Max. \$2.00
CPS E-Commerce Basic Credit: VS CPS eComm Basic Credit Non-Regulated Debit: VS CPS eComm Basic Debit Non-Regulated Prepaid: VS CPS eComm Basic PP Regulated Debit: VS Reg DB CPS eCom Bsc VS Reg DB CPS eCom Pd Regulated Prepaid: VS Reg PP CPS eCom Bsc	<ul style="list-style-type: none"> Card not present Identified as an e-commerce transaction processed in a secure environment One electronic authorization per clearing transaction – one reversal permitted to make the total authorization amount equal to the clearing amount AVS is required in authorization, and optional in settlement Meets enhanced clearing data requirements Purchase Date (ship date/transaction date) must be within seven calendar days after the authorization date Settlement within two days from transaction date (excluding Sundays and holidays), including: <ul style="list-style-type: none"> Purchase date, which is ship date up to seven days after authorization Customer service phone number, email address or URL in the descriptor city field Order number (purchase ID or invoice number) Mail/Telephone Order, E-commerce indicator MCCs not eligible are 5962 Direct Marketing-Travel, 5966 Direct Marketing-Outbound or 5967 Direct Marketing-Inbound Aggregated micro-payments up to \$15 must support partial authorization, must pass market-specific indicator of E and meet other requirements for participation including autho indicator of Y. Single, electronic auth up to \$15 aggregated purchases up to authorized amount allowed over three days; a single clearing transaction submitted. Debit & Prepaid rates apply only to U.S. domestic card products Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	1.80% + \$0.10	1.65% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
<p>CPS E-Commerce Preferred</p> <p>Credit: VS CPS eComm Pref Credit</p> <p>Non-Regulated Debit: VS CPS eComm Pref Debit</p> <p>Non-Regulated Prepaid: VS CPS eComm Pref PP</p> <p>Regulated Debit: VS Reg DB CPS eCom Pref</p> <p>Regulated Prepaid: VS Reg PP CPS eCom Pfd</p>	<ul style="list-style-type: none"> • Card not present • Identified as a secure e-commerce transaction utilizing "Verified by Visa" CAVV service • Must receive "authentication confirmed" or "attempt" response • One electronic authorization per clearing transaction – one reversal permitted to make the total authorization amount equal to the clearing amount • AVS is required in authorization and optional for settlement • Authorization must include the following: <ul style="list-style-type: none"> o 3D Secure fields (CAVV, ECI and XID/Transtain) • Meets enhanced clearing data requirements • Purchase Date (ship date/transaction date) must be within seven calendar days after the authorization date • Settlement within two days from transaction date (excluding Sundays and holidays), including: <ul style="list-style-type: none"> o Purchase date, which is ship date up to seven days after authorization o Customer service telephone number, e-mail address or URL in the descriptor city field o Order number (purchase ID or invoice number) o Total authorized amount o Mail/Telephone Order E-commerce indicator • MCCs not eligible are 5962 Direct Marketing-Travel, 5966 Direct Marketing-Outbound or 5967 Direct Marketing-Inbound <p>Please note: 3-D transactions are exempt from fraud-related chargebacks</p> <ul style="list-style-type: none"> • Aggregated micro-payments up to \$15 must support partial authorization, must pass market-specific indicator of E and meet other requirements for participation including autho indicator of Y. Single, electronic auth up to \$15 aggregated purchases up to authorized amount allowed over three days; a single clearing transaction submitted. • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	<p>1.80% + \$0.10</p>	<p>1.60% + \$0.15</p>	<p>1.75% + \$0.20</p>	<p>0.05% + \$0.22</p>	<p>0.05% + \$0.22</p>
<p>CPS E-Commerce Preferred: Car Rental</p> <p>Credit: VS CPS eComm Pref Car Rental Credit</p> <p>Non-Regulated Debit: VS CPS eComm Pref Car Rental Debit</p> <p>Non-Regulated Prepaid: VS CPS eComm Car PP</p> <p>Regulated Debit: VS Reg DB CPS eCom PD CR</p> <p>Regulated Prepaid: VS Reg DB CPS eCom PD Car</p>	<ul style="list-style-type: none"> • Card and cardholder are not present • Identified as a secure e-commerce transaction utilizing "Verified by Visa" CAVV Service • Must receive "authentication confirmed" or "attempt" response • Multiple authorizations and one reversal allowed to make the total amount authorized=clearing amount • Authorization must include the following: <ul style="list-style-type: none"> o Estimated length of car rental o Preferred customer indicator o 3D Secure fields (CAVV, Electronic Commerce Indicator (ECI), Electronic Commerce Transaction Identifier (XID/Transtain) • Settlement within two days from transaction date (excluding Sundays and holidays), including: <ul style="list-style-type: none"> o Identical car return date o Car check-out date o Market-Specific Authorization Data Indicator included from authorization o Rental Agreement number o Total authorized amount o Indicators for ancillary charges, if applicable o No show indicator, if applicable o Customer Service phone number, email address or URL in the descriptor city field • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	<p>1.54% + \$0.10</p>	<p>1.70% + \$0.15</p>	<p>1.75% + \$0.20</p>	<p>0.05% + \$0.22</p>	<p>0.05% + \$0.22</p>

Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
<p>CPS E-Commerce Preferred: Hotel</p> <p>Credit: VS CPS eComm Pref Hotel Credit</p> <p>Non-Regulated Debit: VS CPS eComm Pref Hotel Debit</p> <p>Non-Regulated Prepaid: VS CPS eComm Hotel PP</p> <p>Regulated Debit: VS Reg DB CPS eCom PD HT</p> <p>Regulated Prepaid: VS Reg PP CPS eCom Pfd HTI</p>	<ul style="list-style-type: none"> Card and cardholder are not present Identified as a secure e-commerce transaction utilizing "Verified by Visa" CAVV Service Must receive "authentication confirmed" or "attempt" response Multiple authorizations and one reversal allowed to make the total amount authorized=clearing amount Authorization must include the following: <ul style="list-style-type: none"> Estimated length of stay Preferred customer indicator 3D Secure fields (CAVV, Electronic Commerce Indicator (ECI), Electronic Commerce Transaction Identifier (XID/Transtain) Settlement within two days from transaction date (excluding Sundays and holidays), including: <ul style="list-style-type: none"> Identical hotel check-out Hotel check-in date Market-Specific Authorization Data Indicator included from authorization Folio number Total authorized amount Indicators for ancillary charges, if applicable No show indicator, if applicable Customer Service phone number, email address or URL in the descriptor city field <p>• Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa</p>	1.54% + \$0.10	1.70% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22
<p>CPS Hotel (and Travel Service)</p> <p>Credit: VS CPS Hotel Credit</p> <p>Non-Regulated Debit: VS CPS Hotel Debit</p> <p>Non-Regulated Prepaid: VS CPS Hotel CP PP</p> <p>Regulated Debit: VS Reg DB CPS Hotel CP</p> <p>Regulated Prepaid: VS Reg PP CPS Hti CP</p>	<ul style="list-style-type: none"> Card present, signature obtained Entire magnetic stripe contents or unaltered chip data included in authorization request Multiple authorizations and one reversal allowed, clearing amount must be within 15% of total authorization amount(s). Electronic authorizations must include the following: <ul style="list-style-type: none"> Estimated length of stay Market-specific indicator Settlement within two days from transaction date (excluding Sundays and holidays), including: <ul style="list-style-type: none"> Hotel check-in date Transaction date equal to the hotel check-out date Market-specific authorization data indicator included from authorization Folio number Total authorized amount Indicators for ancillary charges, if applicable <p>• Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa</p>	1.54% + \$0.10	1.19% + \$0.10	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22
<p>CPS Hotel – Card Not Present</p> <p>Credit: VS CPS Hotel CNP Credit</p> <p>Non-Regulated Debit: VS CPS Hotel CNP Debit</p> <p>Non-Regulated Prepaid: VS CPS Hotel CNP PP</p> <p>Regulated Debit: VS Reg DB CPS Hotel CNP</p> <p>Regulated Prepaid: VS Reg PP CPS Hti CNP</p>	<ul style="list-style-type: none"> Card not present, signature not required Applies to advance deposits, no-shows, or other key-entered transactions in which the length of stay or rental is more than one day and a preferred customer indicator is provided Key entry permitted Multiple authorizations and one reversal allowed, clearing amount must be within 15% of total authorization amount(s) Electronic authorization must include the following: <ul style="list-style-type: none"> Estimated length of stay Market-specific indicator Preferred customer indicator Settlement within two days of transaction date (excluding Sundays and holidays), including: <ul style="list-style-type: none"> Hotel check-in date Transaction date equal to the hotel check-out date Market-specific authorization data indicator included from authorization Folio number Total authorized amount Indicators for ancillary charges and/or no shows, if applicable <p>• Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa</p>	1.54% + \$0.10	1.70% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
<p>CPS Recurring Bill Payment</p> <p>Credit: VS CPS/Recurring Bill Paymnt</p>	<ul style="list-style-type: none"> • Card and cardholder are not present • One electronic authorization per clearing transaction • Authorized amount matches the transaction amount • Address verification is not required • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Valid MCCs: 4814 (Telecommunication Services) & 4899 (Cable Satellite and Other Pay Television and Radio Services) 	1.43% + \$0.05	n/a	n/a	n/a	n/a
<p>CPS Restaurant (and Travel Service)</p> <p>Credit: VS CPS Restaurant Credit</p> <p>Non-Regulated Debit: VS CPS Restaurant Debit</p> <p>Non-Regulated Prepaid: VS CPS Restaurant PP</p> <p>Regulated Debit: VS Reg DB CPS Restaurant</p> <p>Regulated Prepaid: VS Reg PP CPS Rst</p>	<ul style="list-style-type: none"> • Card present, signature required for transactions greater than \$25 • One electronic authorization per clearing transaction • Entire magnetic stripe contents or unaltered chip data included in authorization request • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Valid MCCs: 5812 Eating Places/Restaurants, 5814 Fast Food Restaurants <p>Add'l Debit Rate Requirements:</p> <ul style="list-style-type: none"> • Merchant name and location must be included in authorization request • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	1.54% + \$0.10	1.19% + \$0.10	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22
<p>CPS Retail</p> <p>Credit: VS CPS Retail Credit</p> <p>Non-Regulated Debit: VS CPS Retail Check Debit</p> <p>Non-Regulated Prepaid: VS CPS Retail PP</p> <p>Regulated Debit: VS Reg DB CPS Retail CK</p> <p>Regulated Prepaid: VS Reg PP CPS Rtl</p>	<ul style="list-style-type: none"> • Card present and signature obtained • One electronic authorization per clearing transaction • Entire magnetic stripe contents or unaltered chip data included in authorization request • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Ineligible MCCs for both credit & debit - 5411 Grocery Stores/Supermarkets, 5541, Service Stations, 5812 Eating Places/Restaurants, 5814 Fast Food Restaurants • Ineligible MCCs credit only - 5962 Direct Marketing-Travel, 5966 Direct Marketing-Outbound, 5967 Direct Marketing-Inbound • Ineligible MCCs debit and prepaid only - 3000-3299 Airlines & Air Carriers, 3351-3441 Car Rental Agencies, 3501-3999 Lodging-Hotels, Motels & Resorts, 4411 Steamship and Cruise Lines, 4511 Airlines and Air Carriers NEC, 4722 Travel Agencies & Tour Operators, 7011 Lodging-Hotels, Motels, Resorts, Central Reservation Services NEC and 7512 Automobile Rental Agency. • MCC's 4111, 4112, and 4131 are eligible on transactions greater than \$15. <p>Add'l Debit Rate Requirements:</p> <ul style="list-style-type: none"> • Authorization amount must match clearing amount exactly, unless merchant is one of the following MCCs: 4121 Taxis and Limos, 5813 Bars, 7230 Beauty and Barber Shops, 7298 Health and Beauty Spas • Merchant name and location must be included in authorization request • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	1.51% + \$0.10	0.80% + \$0.15	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
<p>CPS Retail 2</p> <p>Credit: VS CPS Retail 2 Credit</p> <p>Non-Regulated Debit: VS CPS Retail 2 Debit</p> <p>Non-Regulated Debit Max.: VS CPS Retail 2 Debit Cap</p> <p>Non-Regulated Prepaid: VS CPS Retail 2 PP</p> <p>Non-Regulated Prepaid Max.: VS CPS Retail 2 PP Cap</p> <p>Regulated Debit: VS Reg DB CPS Retail 2</p> <p>Regulated Debit Max.: VS Reg DB CPS Retail 2 Cap</p> <p>Regulated Prepaid: VS Reg PP CPS Rtl2</p> <p>Regulated Prepaid Max.: VS Reg PP CPS Rtl2 Cap</p>	<ul style="list-style-type: none"> • One electronic authorization per clearing transaction • Authorization obtained on the transaction date • Settlement within three days from transaction date, excluding Sundays and holidays for mail/telephone order and face-to-face. All others: settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Meets requirements for one of the five following CPS programs: Retail, Retail Key Entry, Card Not Present, E-Commerce Basic, or E-Commerce Preferred • Valid MCCs: 9211 Court Costs, 9222 Fines-Gov't, 9399 Gov't Services, 8211 Elementary/Secondary Schools, 8220 Colleges/Universities, 8299 Education Services, 5960 Direct Marketing-Insurance Services, 5968 Direct Marketing-Subscriptions, 5983 Fuel Dealers, 6300 Insurance Underwriting, 4899 Cable/Satellite-and other Pay TV & Radio (debit & prepaid only), 8351 Child Care, 8398 Charities (debit & prepaid only), 7800 Government Owned Lotteries. • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	<p>1.43% + \$0.05</p>	<p>0.65% + \$0.15</p> <p>Max. \$2.00</p>	<p>0.65% + \$0.15</p> <p>Max. \$2.00</p>	<p>0.05% + \$0.22</p> <p>Max. \$0.22</p>	<p>0.05% + \$0.22</p> <p>Max. \$0.22</p>
<p>CPS Retail Key Entry</p> <p>Credit: VS CPS Retail Keyed Credit</p> <p>Non-Regulated Debit: VS CPS Retail Keyed Debit</p> <p>Non-Regulated Prepaid: VS CPS Retail Key PP</p> <p>Regulated Debit: VS Reg DB CPS Retail Key</p> <p>Regulated Prepaid: VS Reg PP CPS Rtl Key</p>	<ul style="list-style-type: none"> • Cardholder present and signature obtained • Card present with key-entry due to failure in reading the magnetic stripe • Does not apply to mail/telephone order or e-commerce • One electronic authorization per clearing transaction • Meets enhanced clearing data requirements • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Address Verification Service (AVS) with Zip Code Match (the following codes will qualify): B, C, D, G, I, M, P, R, S, U, W, X, Y, Z • MCCs not eligible: 5542 Automated Fuel Dispensers, 5960 through 5969 Direct Marketing • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	<p>1.80% + \$0.10</p>	<p>1.65% + \$0.15</p>	<p>1.75% + \$0.20</p>	<p>0.05% + \$0.22</p>	<p>0.05% + \$0.22</p>



Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
<p>CPS Retail Service Station</p> <p>Credit: VS CPS Retail Service Station Credit</p> <p>Credit Max.: VS CPS Retail Service Station Credit Cap</p> <p>Non-Regulated Debit: VS CPS Retail Service Station Debit</p> <p>Non-Regulated Debit Max.: MC Petroleum Service Station Debit Cap</p> <p>Non-Regulated Prepaid: VS CPS Retail Service Station PP</p> <p>Non-Regulated Prepaid Max.: VS CPS Retail Service Station PP Cap</p> <p>Regulated Debit: VS Reg DB CPS Retail SrvSta VS Reg DB CPS Svc Stn Cap</p> <p>Regulated Prepaid - VS Reg PP CPS Serv Stn VS Reg PP CPS Serv Stn Cap</p>	<ul style="list-style-type: none"> • Card present, signature not required for transactions less than \$25 • One electronic authorization per clearing transaction • Entire magnetic stripe contents or unaltered chip data included in authorization request • Transaction date must be within one day of authorization date • Clearing amount must be equal to or less than \$125 • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Valid MCC: 5541 Service Stations <p>Add'l Debit Rate Requirements:</p> <ul style="list-style-type: none"> • Merchant name and location must be included in authorization request • Authorization amount must match clearing amount exactly • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	<p>1.15% + \$0.25</p> <p>Max. \$1.10</p>	<p>0.80% + \$0.15</p> <p>Max. \$0.95</p>	<p>1.15% + \$0.15</p> <p>Max. \$0.95</p>	<p>0.05% + \$0.22</p>	<p>0.05% + \$0.22</p>
<p>CPS Small Ticket</p> <p>Credit: VS CPS Small Ticket Credit</p> <p>Non-Regulated Debit: VS CPS Small Ticket Debit</p> <p>Non-Regulated Prepaid: VS CPS Small Ticket PP</p> <p>Regulated Debit: VS CPS Small Ticket Regulated VS Reg DB CPS Small Ticket</p> <p>Regulated Prepaid: VS CPS Small Ticket Regulated VS Reg PP CPS Small Ticket</p>	<ul style="list-style-type: none"> • Card present, cardholder signature is not required • One electronic authorization per clearing transaction • Transaction amount must be \$15 or less • Entire magnetic stripe contents or unaltered chip data included in authorization request including merchant name and location • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Cardholder ID method must not be equal to "4" • Bill payment transactions allowed; Restaurant (5812/5814) transactions submitted with a valid MVV for a Retail Performance Credit or Debit Threshold program where the transaction amount is less than \$15 are also permitted <p>• Debit & Prepaid rates apply only to U.S. domestic card products</p> <p>• Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa</p> <p>• Ineligible MCCs: 5542 Automated Fuel Dispensers, 4829, 5960 Direct Marketing - Insurance Services, 5962 Direct Marketing - Travel Related Arrangement Services, 5964 Direct Marketing - Catalog Merchants, 5965 Direct Marketing - Combination Catalog and Retail Merchants, 5966 Direct Marketing - Outbound Telemarketing Merchants, 5967 Direct Marketing - Inbound Telemarketing Merchants, 5968 Direct Marketing - Continuity/Subscription Merchants, 5969 Direct Marketing / Direct Marketers (not elsewhere classified), 6010 Financial Institution - Manual Cash Disbursements, 6011 Financial Institution - Automated Cash Disbursements, 6012 Financial Institution - Merchandise and Services, 7995 Betting, including Lottery Ticket, Casino Gaming Chips, Off-track Betting and Wagers at Race Tracks, 9405 Intra-Government Purchases - Government Only, 9700 International Automated Referral Service, 9701 Visa Credential Server, 9702 GCAS Emergency Services, 9950 Intra-Company Purchases</p> <p>• MCC 5541 Service Stations: Ineligible for Debit Rate; consumer credit transactions, excluding Visa Signature Preferred are eligible for Credit Rate</p> <p>• Additional ineligible MCCs (debit only): 5411 Grocery Stores, 5499 Convenience Stores</p>	<p>1.65% + \$0.04</p>	<p>1.55% + \$0.04</p>	<p>1.60% + \$0.05</p>	<p>0.05% + \$0.22</p>	<p>0.05% + \$0.22</p>

Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
<p>CPS Supermarket</p> <p>Credit: VS CPS Supermarket Credit</p> <p>Non-Regulated Debit: VS CPS Supermarket Check</p> <p>Non-Regulated Debit Max.: VS CPS Supermarket Debit Cap</p> <p>Non-Regulated Prepaid: VS CPS Supermarket PP</p> <p>Non-Regulated Prepaid Max.: VS CPS Supermarket PP Cap</p> <p>Regulated Debit: VS Reg DB CPS Supmkt</p> <p>Regulated Prepaid: VS Reg PP CPS Smkt VS Reg PP CPS Smkt Cap</p>	<ul style="list-style-type: none"> • Card present and signature obtained • One electronic authorization per clearing transaction • Entire magnetic stripe contents or unaltered chip data included in authorization request • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Valid Merchant Category Code (MCC): 5411 Grocery Stores/Supermarkets <p>Add'l Debit Rate Requirements:</p> <ul style="list-style-type: none"> • Merchant name and location must be included in authorization request • Authorization amount must match clearing amount exactly • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	1.22% + \$0.05	\$0.30	1.15% + \$0.15 Max. \$0.35	0.05% + \$0.22	0.05% + \$0.22
<p>Electronic, EIRF</p> <p>Credit: VS EIRF Credit</p> <p>Non-Regulated Debit: VS EIRF Debit</p> <p>Non-Regulated Prepaid: VS EIRF PP VS EIRF Fuel PP</p> <p>Regulated Debit: VS Reg DB EIRF</p> <p>Regulated Prepaid: VS Reg PP EIRF</p>	<ul style="list-style-type: none"> • One authorization per clearing transaction • Key entry permitted • Settlement within three days from transaction date, excluding Sundays and holidays • MCCs not eligible are 5962 Direct Marketing-Travel, 5966 Direct Marketing-Outbound or 5967 Direct Marketing-Inbound <ul style="list-style-type: none"> • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	2.30% + \$0.10	1.75% + \$0.20	1.80% + \$0.20	0.05% + \$0.22	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
Electronic, EIRF Debit Fuel - Maximum Credit Max.: VS Electronic Credit Fuel Cap Non-Regulated Debit Max.: VS Electronic Debit Cap Non-Regulated Prepaid Max.: VS EIRF Fuel PP Cap Regulated Debit: VS Reg DB EIRF Fuel Cap Regulated Prepaid: VS Reg PP EIRF Fuel Cap VS Reg PP EIRF Fuel	<ul style="list-style-type: none"> Electronic authorization Key-entry permitted Settlement within three days from transaction date, excluding Sundays and holidays MCCs 5962, 5966, 5967 are not eligible MCCs 5541 & 5542 Only <ul style="list-style-type: none"> Debit & Prepaid rates apply only to U.S. domestic card products Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	Max. \$1.10	Max. \$0.95	Max. \$0.95	0.05% + \$0.22	0.05% + \$0.22
Government Credit: VS Government Credit Debit: VS Government Debit VS Government Debit Cap Prepaid: VS Government Prepaid VS Government Prepaid Cap Regulated Debit: VS Regulated Government Debit	<ul style="list-style-type: none"> One electronic authorization per clearing transaction Authorization obtained on the transaction date AVS is not required when using the following CPS Programs - CPS Card Not Present, CPS E-Commerce Basic, and CPS E-Commerce Preferred-Retail. Meets enhanced clearing data requirements Meets requirements for existing CPS Program Valid MCCs: 7800, 9211, 9222, 9311, 9399 The Government Interchange Program replaces the CPS Debit Tax Program for MCC 9311. <ul style="list-style-type: none"> Debit & Prepaid rates apply only to U.S. domestic card products Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	1.55% + \$0.10	0.65% + \$0.15 Max. \$2.00	0.65% + \$0.15 Max. \$2.00	0.05% + \$0.22	0.05% + \$0.22
Standard Credit: VS Standard Credit Non-Regulated Debit: VS Standard Debit Non-Regulated Prepaid: VS Standard PP Regulated Debit: VS Reg DB Standard Regulated Prepaid: VS Reg PP US Std	<ul style="list-style-type: none"> Authorization required Settlement within 30 days of authorization Please note: This is the only rate available for non-secure electronic commerce transactions as well as MCCs 5962 Direct Marketing-Travel, 5966 Direct Marketing-Outbound, 5967 Direct Marketing-Inbound <ul style="list-style-type: none"> Debit & Prepaid rates apply only to U.S. domestic card products Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	2.70% + \$0.10	1.90% + \$0.25	1.90% + \$0.25	0.05% + \$0.22	0.05% + \$0.22
Utility Credit: VS CPS Utility Credit Non-Regulated Debit: VS CPS Utility Debit Non-Regulated Prepaid: VS CPS Utility Debit Regulated Debit/PP: VS Reg DB CPS Utility	<ul style="list-style-type: none"> Merchant Category Code must be 4900 Utilities Registered with Visa and assigned Merchant Verification Value (MVV) Credit transactions must meet requirements for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic, CPS E-Commerce Preferred, CPS Retail Key-Entry, CPS Retail Debit and Prepaid transactions must meet requirements for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic, CPS E-Commerce Preferred <ul style="list-style-type: none"> Debit & Prepaid rates apply only to U.S. domestic card products Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	0.00% + \$0.75	0.00% + \$0.65	0.00% + \$0.65	0.05% + \$0.22	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
Traditional Rewards 1 Credit: VS CPS Rewards 1 Regulated: VS Reg CPS Reward 1	<ul style="list-style-type: none"> • Must meet requirements for one of the following programs: CPS Automated Fuel Dispenser, CPS Retail Service Station Credit, CPS Retail Credit, CPS Supermarket Credit 	1.65% + \$0.10	n/a	n/a	0.05% + \$0.22	n/a
Traditional Rewards 2 Credit: VS CPS Rewards 2 VS CPS CNP Reward 2 VS CPS eComm Basic Reward 2 Regulated: VS Reg CPS Reward 2 VS Reg CPS Reward 2/CNP	<ul style="list-style-type: none"> • Must meet requirements for one of the following programs: CPS Restaurant Credit, CPS Card Not Present, CPS E-Commerce Basic Credit, CPS E-Commerce Preferred Hotel and Car Rental Credit, CPS Hotel and Car Rental Credit, CPS Retail Key Entry Credit <p>Note: Traditional Reward card transactions meeting Verified by Visa data submission requirements will qualify for CPS E-Commerce Preferred.</p>	1.95% + \$0.10	n/a	n/a	0.05% + \$0.22	n/a
Signature Card Rewards 1 Credit: VS CPS Rewards 1 Regulated: VS Reg CPS Reward 1	<ul style="list-style-type: none"> • Must meet requirements for one of the following programs: CPS Automated Fuel Dispenser, CPS Service Station, CPS Retail Thresholds 1-III, CPS Retail, CPS Supermarket Thresholds 1 – 3, CPS Supermarket 	1.65% + \$0.10	n/a	n/a	0.05% + \$0.22	n/a
Signature Card Rewards 2 Credit: VS CPS Rewards 2 VS CPS CNP Reward 2 VS CPS eComm Basic Reward 2 Regulated: VS Reg CPS Reward 2 VS Reg CPS Reward 2/CNP	<ul style="list-style-type: none"> • Must meet requirements for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic, CPS Retail Key Entry 	1.95% + \$0.10	n/a	n/a	0.05% + \$0.22	n/a



Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
Signature Electronic (EIRF) Credit: VS EIRF Credit	<ul style="list-style-type: none"> • Best rate for Visa Signature and Infinite card transactions from Travel Service Merchants • One authorization per clearing transaction • Key entry permitted • Settlement within three days from transaction date, excluding Sundays and holidays • MCCs not eligible are 5962 Direct Marketing-Travel, 5966 Direct Marketing-Outbound or 5967 Direct Marketing-Inbound 	2.30% + \$0.10	n/a	n/a	n/a	n/a
Signature Preferred - Business to Business Credit: VS Signature Preferred B2B	<ul style="list-style-type: none"> • Visa Signature Preferred card used at Business to Business Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified • Level 2 data requirements are not applicable to Signature cards • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCCs eligible: see list in commercial B2B 	2.10% + \$0.10	n/a	n/a	n/a	n/a
Signature Preferred - CNP Credit: VS Signature Preferred CNP	<ul style="list-style-type: none"> • Visa Signature Preferred card used at non-Travel Services Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic or Preferred, CPS Retail/2, or CPS Account Funding • Level 2 data requirements are not applicable to Signature cards • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCC must be non-travel service, excluding MCC 8398 - Charities 	2.40% + \$0.10	n/a	n/a	n/a	n/a
Signature Preferred - Electronic Credit: VS Signature Preferred Electronic Travel	<ul style="list-style-type: none"> • Visa Signature Preferred Card used at Travel Service Merchant • Transaction must be CPS qualified • Level 2 data requirements are not applicable to Signature cards • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements 	2.40% + \$0.10	n/a	n/a	n/a	n/a



Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
Signature Preferred - Fuel Credit: VS Signature Preferred Fuel Credit Max.: VS Signature Preferred Fuel Cap	<ul style="list-style-type: none"> • Card present, signature not required for transactions less than \$25 (MCC 5541 only) • One electronic authorization per clearing transaction • Entire magnetic stripe contents or unaltered chip data included in authorization request • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Valid MCC: 5541 Service Stations & 5542 AFDs 	1.15% + \$0.25 Max. \$1.10	n/a	n/a	n/a	n/a
Signature Preferred - Retail Credit: VS Signature Preferred Retail	<ul style="list-style-type: none"> • Visa Signature Preferred card used at non-Travel Services Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified for one of the following programs: CPS Retail, CPS Supermarket, CPS Retail Key Entry, CPS Small Ticket • Level 2 data requirements are not applicable to Signature cards • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCC must be non-travel service 	2.10% + \$0.10	n/a	n/a	n/a	n/a
Signature Preferred - Standard Credit: VS Signature Preferred Standard Non Travel VS Signature Preferred Standard Travel Credit Max. (fuel): VS Signature Preferred Standard Fuel Cap	<ul style="list-style-type: none"> • Visa Signature Preferred Card used at Travel Service Merchant • Authorization • Settle within 30 days of transaction date 	2.95% + \$0.10 Max. (fuel) \$1.10	n/a	n/a	n/a	n/a
Visa Infinite - Business to Business Credit: Visa Infinite B2B	<ul style="list-style-type: none"> • Visa Infinite card meeting spend qualification threshold used at Business to Business Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCCs eligible: see list in commercial B2B 	2.10% + \$0.10	n/a	n/a	n/a	n/a
Visa Infinite - CNP Credit: Visa Infinite CNP	<ul style="list-style-type: none"> • Visa Infinite card meeting spend qualification threshold used at non-Travel Services Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic or Preferred, CPS Retail/2, or CPS Account Funding • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCC must be non-travel service, excluding MCC 8398 - Charities 	2.40% + \$0.10	n/a	n/a	n/a	n/a

Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
Visa Infinite - Electronic Credit: Visa Infinite Electronic	<ul style="list-style-type: none"> • Visa Infinite card meeting spend qualification threshold used at Travel Services Merchant • Transaction must be CPS qualified • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements 	2.40% + \$0.10	n/a	n/a	n/a	n/a
Visa Infinite - Fuel Credit: Visa Infinite Fuel Credit Max.: Visa Infinite Fuel CAP	<ul style="list-style-type: none"> • Visa Infinite card meeting spend qualification threshold used at Fuel merchant • Card present, signature not required for transactions less than \$25 (MCC 5541 only) • One electronic authorization per clearing transaction • Entire magnetic stripe contents or unaltered chip data included in authorization request • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Valid MCC: 5541 Service Stations & 5542 AFDs 	1.15% + \$0.25 Max. \$1.10	n/a	n/a	n/a	n/a
Visa Infinite - Retail Credit: Visa Infinite Retail	<ul style="list-style-type: none"> • Visa Infinite card meeting spend qualification threshold used at non-Travel Services Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified for one of the following programs: CPS Retail, CPS Supermarket, CPS Retail Key Entry, CPS Small Ticket • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCC must be non-travel service 	2.10% + \$0.10	n/a	n/a	n/a	n/a
Visa Infinite - Standard Credit: Visa Infinite Standard Credit Max. (fuel): Visa Infinite Standard Fuel CAP	<ul style="list-style-type: none"> • Visa Infinite card meeting spend qualification threshold used at Travel Service Merchant • Authorization • Settle within 30 days of transaction date 	2.95% + \$0.10 Max. (fuel) \$1.10	n/a	n/a	n/a	n/a
Visa Consumer Credit Voucher Rates						
Consumer MO/TO and E-Commerce Credit: VS Credit Voucher MOTO Credit Non-Regulated Debit/PP: VS Credit Voucher DB Regulated Debit/PP: VS Credit Voucher DB	<ul style="list-style-type: none"> • Applies to cardholder returns on consumer cards • Excludes High Risk Direct Marketing MCCs 5962, 5966, 5967 • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	2.05% + \$0.00	1.87% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	0.00% + \$0.00
Consumer Non-Passenger Transport Credit: VS Credit Voucher Non PT Credit Non-Regulated Debit: VS Credit Voucher Non PT Debit Non-Regulated Prepaid: VS Credit Voucher DB Regulated Debit: VS Credit Voucher DB	<ul style="list-style-type: none"> • Applies to cardholder returns on consumer cards • Applies to all merchants except passenger transport (ie: railways, airlines) and MO/TO, E-Commerce • Applies to High Risk Direct Marketing MCCs 5962, 5966, 5967 • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	1.76% + \$0.00	1.31% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	0.00% + \$0.00

Interchange Program	Interchange Summary Description	Corporate Rate	Purchasing Rate	Business Tier 1	Business Tier 2	Business Tier 3	Business Tier 4	Regulated Debit	Regulated Prepaid
Commercial Business to Business Business Tier 1: VS Business B2B Tier 1 Business Tier 2: VS Business B2B Tier 2 Business Tier 3: VS Business B2B Tier 3 Business Tier 4: VS Business B2B Tier 4 Regulated Debit/PP: VS Reg Bus Enh B2B VS Reg Sig Bus B2B	Annual Spend: Tier 1: US \$19,999.99 or less, Tier 2: US \$20,000.00 to US \$39,999.99, Tier 3: US \$40,000.00 to US \$99,999.99, Tier 4: US \$100,000.00 or more. Eligible MCCs (NEC = Not elsewhere classified): 0780 Landscaping & Horticultural Svcs, 1799 Spcl Trade Contractors NEC, 2741 Misc Publishing & Printing, 2791 Typesetting, Plate Making & Related Svcs, 2842 Specialty Cleaning, Polishing & Sanitation Preps, 4214 Motor Freight Carriers & Trucking, 5021 Office & Comm Furniture, 5039 Construction Materials NEC, 5044 Photographic, Photocopy, Microfilm Equip & Software, 5046 Comm Equip NEC, 5047 Med, Dtl, Ophthalmic & Hospital Equip & Supplies, 5051 Metal Svc Ctrs & Offices, 5065 Electrical Parts & Equip, 5074 Plumbing & Hting Equip & Supplies, 5099 Durable Goods NEC, 5085 Intl Supplies NEC, 5131 Piece Goods, Notions, & Other Dry Goods, 5137 Mens, Womens & Childrens Uniforms & Comm Clothing, 5139 Comm Footwear, 5169 Chemicals & Allied Prods NEC, 5192 Books, Periodicals & Newspapers, 5193 Florist Supplies, Nursery Stock & Flowers, 5198 Paints, Varnishes & Supplies, 5199 Nondurable Goods NEC, 6300 Insurance Sales, Underwriting, and Premiums 7311 Adv Svcs, 7333 Comm Photography, Art, & Graphics, 7349 Cleaning, Maint, & Janitorial Svcs, 7361 Employment Agencies & Temp Help Svcs, 7372 Computer Programming, Data Proc, & Int Sys, Design Svcs, 7375 Info Retrieval Svcs, 7379 Computer Maint, Repair & Svcs NEC, 7392 Mgmt, Consulting, & PR Svcs, 7399 Bus Svcs NEC, 7829 Motion Picture & Video Tape Prod & Dist, 8734 Testing Labs (Non-Medical Testing), 8931 Actng, Auditing, & Bookkeeping Svcs, 8999 Prof Svcs NEC <ul style="list-style-type: none"> • Visa Business cards used at Business to Business Merchant • U.S. merchant and U.S. Acquirer • Tran must be CPS qualified • Level 2 data requirements are not met (either missing or failed edits) • Settle w/n two days from tran date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa • MCC 6300 Insurance Sales, Underwriting, and Premiums does not qualify for this interchange program if the card is Visa Signature Preferred, Visa Infinite, Visa Business, Visa Signature Business, Visa Business Enhanced, and Visa Infinite Business. 	n/a	n/a	2.10% + \$0.10	2.25% + \$0.10	2.40% + \$0.10	2.50% + \$0.10	0.05% + \$0.22	0.05% + \$0.22
Commercial Business Utility Business: VS Utility Business Card	<ul style="list-style-type: none"> • Merchant Category Code must be 4900 Utilities • Registered with Visa and assigned Merchant Verification Value (MVV) • Settle within two days from tran date, excluding Sundays and holidays • Business credit transactions must meet requirements for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic, CPS E-Commerce Preferred, CPS Retail Key-Entry, CPS Retail • If the transaction fails CPS and existing Level 2 requirements (See Visa Appendix A) are met the transaction will qualify for Visa Business electronic. • If the transaction fails CPS and existing Level 2 requirements are NOT met the transaction will qualify for Visa Business standard. 	n/a	n/a	0.00% + \$1.50	n/a	n/a	n/a	n/a	n/a
Commercial Business Utility: Debit Business: VS Utility Business Debit and Prepaid Regulated Debit: VS Reg Bus Utility DB	<ul style="list-style-type: none"> • Merchant Category Code must be 4900 Utilities • Registered with Visa and assigned Merchant Verification Value (MVV) • Settle within two days from tran date, excluding Sundays and holidays • Business debit transactions must meet requirements for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic, CPS E-Commerce Preferred • If the transaction fails CPS and existing Level 2 requirements (See Visa Appendix A) are met the transaction will qualify for Visa Business electronic. • If the transaction fails CPS and existing Level 2 requirements are NOT met the transaction will qualify for Visa Business standard. • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	n/a	n/a	0.00% + \$1.50	n/a	n/a	n/a	0.05% + \$0.22	n/a

Interchange Program	Interchange Summary Description	Corporate Rate	Purchasing Rate	Business Tier 1	Business Tier 2	Business Tier 3	Business Tier 4	Regulated Debit	Regulated Prepaid
Commercial Business Utility: Prepaid Business: VS Utility Business Debit and Prepaid Regulated Prepaid:	<ul style="list-style-type: none"> Merchant Category Code must be 4900 Utilities Registered with Visa and assigned Merchant Verification Value (MVV) Settle within two days from tran date, excluding Sundays and holidays Business Prepaid transactions must meet requirements for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic, CPS E-Commerce Preferred If the transaction fails CPS and existing Level 2 requirements (See Visa Appendix A) are met the transaction will qualify for Visa Business electronic. If the transaction fails CPS and existing Level 2 requirements are NOT met the transaction will qualify for Visa Business standard. Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	n/a	n/a	0.00% + \$1.50	n/a	n/a	n/a	n/a	0.05% + \$0.22
Commercial Card Present Corporate: VS US Corporate Card - Card Present Purchasing: VS US Purchasing Card - Card Present	<ul style="list-style-type: none"> Visa Corporate or Purchasing card used at non-Travel Services Merchant U.S. merchant and U.S. Acquirer Transaction must be CPS qualified for one of the following programs: CPS Retail, CPS Supermarket, CPS Retail Key Entry, CPS Small Ticket, CPS Automated Fuel, CPS Service Station Level 2 data requirements are not met (either missing or failed edits) Settlement within two days from transaction date, excluding Sundays and holidays Meets enhanced clearing data requirements MCC must be non-travel service 	2.50% + \$0.10	2.50% + \$0.10	n/a	n/a	n/a	n/a	n/a	n/a
Commercial Card Not Present Corporate: VS Corporate Card CNP Purchase: VS Purchasing Card CNP Business Tier 1: VS Business CNP Tier 1 Business Tier 2: VS Business CNP Tier 2 Business Tier 3: VS Business CNP Tier 3 Business Tier 4: VS Business CNP Tier 4 Regulated Debit/PP: VS Reg Corp-Card Not Present VS Reg Bus-Card Not Present VS Reg Pur-Card Not Present VS Reg Bus Enh CNP	Annual Spend: Tier 1: US \$19,999.99 or less, Tier 2: US \$20,000.00 to US \$39,999.99, Tier 3: US \$40,000.00 to US \$99,999.99, Tier 4: US \$100,000.00 or more. <ul style="list-style-type: none"> Visa Business, Corporate or Purchasing card used at non-Travel Services Merchant U.S. merchant and U.S. Acquirer Transaction must be CPS qualified for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic or Preferred, CPS Retail/2, or CPS Account Funding Level 2 data requirements are not met (either missing or failed edits) Settlement within three days from transaction date, excluding Sundays and holidays Meets enhanced clearing data requirements MCC must be non-travel service MCC must be non-travel service Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	2.65% + \$0.10	2.65% + \$0.10	2.25% + \$0.10	2.45% + \$0.15	2.60% + \$0.20	2.70% + \$0.20	0.05% + \$0.22	0.05% + \$0.22
Commercial Card Not Present: Debit Business: VS Business Card CNP Debit Regulated Debit: VS Reg Bus CNP DB	<ul style="list-style-type: none"> Visa Business Debit card used at non-Travel Services Merchant U.S. merchant and U.S. Acquirer Transaction must be CPS qualified for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic or Preferred, CPS Retail/2, or CPS Account Funding Level 2 data requirements are not met (either missing or failed edits) Settlement within three days from transaction date, excluding Sundays and holidays Meets enhanced clearing data requirements MCC must be non-travel service Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	n/a	n/a	2.45% + \$0.10	n/a	n/a	n/a	0.05% + \$0.22	n/a

Interchange Program	Interchange Summary Description	Corporate Rate	Purchasing Rate	Business Tier 1	Business Tier 2	Business Tier 3	Business Tier 4	Regulated Debit	Regulated Prepaid
Commercial Card Not Present: Prepaid VS Commercial Card Not Present Prepaid Regulated Prepaid: VS Reg Com CNP Prepaid	<ul style="list-style-type: none"> • Visa Business, Corporate or Purchasing Prepaid card used at non-Travel Services Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic or Preferred, CPS Retail/2, or CPS Account Funding • Level 2 data requirements are not met (either missing or failed edits) • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCC must be non-travel service • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	2.65% + \$0.10	2.65% + \$0.10	2.65% + \$0.10	n/a	n/a	n/a	n/a	0.05% + \$0.22
Commercial Electronic Business Tier 1: VS Business Elec T/E Tier 1 VS Business Electronic Non T/E Tier 1 Business Tier 2: VS Business Elec T/E Tier 2 VS Business Electronic Non T/E Tier 2 Business Tier 3: VS Business Elec T/E Tier 3 VS Business Electronic Non T/E Tier 3 Business Tier 4: VS Business Elec T/E Tier 4 VS Business Electronic Non T/E Tier 4 Regulated Debit/PP: VS Reg Corp Elec NTE VS Reg Bus Elec NTE VS Reg Bus Elec TE VS Reg Pur Elec Non-T&E VS Reg Bus Enh Elec Non T&E VS Reg Bus Enh Elec TE	Annual Spend: Tier 1: US \$19,999.99 or less, Tier 2: US \$20,000.00 to US \$39,999.99, Tier 3: US \$40,000.00 to US \$99,999.99, Tier 4: US \$100,000.00 or more. <ul style="list-style-type: none"> • Meets CPS requirements but no level 2 data provided, or meets level 2 and /or 3 requirements (See Visa Appendix A) but not CPS requirements. • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Lodging/car rental transactions require additional lodging/car rental data • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	n/a	n/a	2.40% + \$0.10	2.75% + \$0.15	2.85% + \$0.20	2.95% + \$0.20	0.05% + \$0.22	0.05% + \$0.22
Commercial Electronic with Data Regulated Debit/PP: VS Reg Corp Elec w/Dat VS Reg Pur Elec w/Data	<ul style="list-style-type: none"> • Non GSA Corporate or Purchasing card • Meets Level 3 data requirements (See Visa Appendix A) but not CPS requirements • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	n/a	n/a	n/a	n/a	n/a	n/a	0.05% + \$0.22	0.05% + \$0.22
Commercial Non T&E Level 2 Corporate: VS Corporate Non Travel Lvl 2 Purchase: VS Purchasing Non Travel Lvl 2 Business Tier 1: VS Business Non Trvl Lvl 2 Tier 1 Business Tier 2: VS US Bus Non Trvl Lvl 2 Tier 2 Business Tier 3: VS US Bus Non Trvl Lvl 2 Tier 3 Business Tier 4: VS US Bus Non Trvl Lvl 2 Tier 4 Regulated Debit/PP: VS Reg Bus Enh Non Trvl Lvl 2	Annual Spend: Tier 1: US \$19,999.99 or less, Tier 2: US \$20,000.00 to US \$39,999.99, Tier 3: US \$40,000.00 to US \$99,999.99, Tier 4: US \$100,000.00 or more. <ul style="list-style-type: none"> • U.S. merchant and U.S. Acquirer • Key entry permitted • One electronic auth per clearing tran • Tran must be CPS qualified • Enhanced clearing data must be provided: • Level 2 enhanced clearing data is required - See Visa Appendix A for details • Settle within three days from transaction date, excluding Sundays and holidays • MCC must be non-travel service • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	2.20% + \$0.10	0.05% + \$0.22	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Corporate Rate	Purchasing Rate	Business Tier 1	Business Tier 2	Business Tier 3	Business Tier 4	Regulated Debit	Regulated Prepaid
Commercial Non T&E Level 3 Corporate: VS US Corporate Non Travel Lvl 3 Purchase: VS Purchasing Non Travel Lvl 3 Regulated Debit/PP: VS Reg Corp Non-Trav L3	<ul style="list-style-type: none"> U.S. merchant and U.S. Acquirer Applies to Corporate, Purchasing or Fleet Cards only Key entry permitted One electronic authorization per clearing transaction Transaction must be CPS qualified (CPS Retail, Retail Key-Entry, Retail 2, Card Not Present, E-Commerce Basic or Preferred – Debit or Credit) Level 2 & Level 3 enhanced clearing data must be provided - See Visa Appendix A for details Settlement within three days from transaction date, excluding Sundays and holidays MCC must be non-travel service Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	1.85% + \$0.10	1.85% + \$0.10	n/a	n/a	n/a	n/a	0.05% + \$0.22	0.05% + \$0.22
Commercial Product Large Ticket Purchase: VS US Commercial Product Large Ticket Regulated Debit: VS Reg Pur Emg Mkt Lg Tkt	<ul style="list-style-type: none"> Non-GSA BIN Range Meet CPS qualifications Provide Level 2 data and Level 3 data - See Visa Appendix A for details Settlement within eight days from transaction date, excluding Sundays and holidays MCC must be non-travel service Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa Merchant Verification Value (MVV) must be present, valid and match the MVV registered with Visa for those businesses registered prior to April 13, 2012. 	n/a	1.45% + \$35	n/a	n/a	n/a	n/a	0.05% + \$0.22	n/a
Commercial Card Retail Business Tier 1: VS Business Card Retail Tier 1 Business Tier 2: VS US Business Retail Tier 2 Business Tier 3: VS US Business Retail Tier 3 Business Tier 4: VS US Business Retail Tier 4 Regulated Debit/PP: VS Reg Corp Card Retail VS Reg Bus Retail VS Reg Pur Retail VS Reg Bus Enh Rtl	Annual Spend: Tier 1: US \$19,999.99 or less, Tier 2: US \$20,000.00 to US \$39,999.99, Tier 3: US \$40,000.00 to US \$99,999.99, Tier 4: US \$100,000.00 or more. <ul style="list-style-type: none"> Visa Business card used at non-Travel Services Merchant U.S. merchant and U.S. Acquirer Transaction must be CPS qualified for one of the following programs: CPS Retail, CPS Supermarket, CPS Retail Key Entry, CPS Small Ticket, CPS Automated Fuel, CPS Service Station Level 2 data requirements are not met (either missing or failed edits) Settlement within two days from transaction date, excluding Sundays and holidays Meets enhanced clearing data requirements MCC must be non-travel service Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	na	na	2.20% + \$0.10	2.30% + \$0.10	2.40% + \$0.10	2.50% + \$0.10	0.05% + \$0.22	0.05% + \$0.22
Commercial Retail: Debit Business: VS Business Card CP Debit Regulated Debit: VS Reg Bus CP DB	<ul style="list-style-type: none"> Visa Business Debit card used at non-Travel Services Merchant U.S. merchant and U.S. Acquirer Transaction must be CPS qualified for one of the following programs: CPS Retail, CPS Supermarket, CPS Retail Key Entry, CPS Small Ticket, CPS Automated Fuel, CPS Service Station Level 2 data requirements are not met (either missing or failed edits) Settlement within two days from transaction date, excluding Sundays and holidays Meets enhanced clearing data requirements MCC must be non-travel service Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	n/a	n/a	1.70% + \$0.10	n/a	n/a	n/a	0.05% + \$0.22	n/a
Commercial Retail: Prepaid VS Commercial Retail Prepaid Regulated Prepaid: VS Reg Com Retail Prepaid	<ul style="list-style-type: none"> Visa Business, Corporate or Purchasing Prepaid card used at non-Travel Services Merchant U.S. merchant and U.S. Acquirer Transaction must be CPS qualified for one of the following programs: CPS Retail, CPS Supermarket, CPS Retail Key Entry, CPS Small Ticket, CPS Automated Fuel, CPS Service Station Level 2 data requirements are not met (either missing or failed edits) Settlement within two days from transaction date, excluding Sundays and holidays Meets enhanced clearing data requirements MCC must be non-travel service 	2.15% + \$0.10	2.15% + \$0.10	2.15% + \$0.10	n/a	n/a	n/a	n/a	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Corporate Rate	Purchasing Rate	Business Tier 1	Business Tier 2	Business Tier 3	Business Tier 4	Regulated Debit	Regulated Prepaid
Commercial Standard Corporate: VS Corporate Standard T/E VS Corporate Standard Non T/E Purchase: VS Purchasing Standard T/E VS Purchasing Standard Non T/E Business Tier 1: VS Business Standard T/E Tier 1 VS Business Standard Non T/E Tier 1 Business Tier 2: VS US Bus Standard T/E Tier 2 VS US Bus Standard Non T/E Tier 2 Business Tier 3: VS US Business Standard T/E Tier 3 VS US Business Standard Non T/E Tier 3 Business Tier 4: VS US Business Standard T/E Tier 4 VS US Business Standard Non T/E Tier 4 Regulated Debit: VS Reg Bus Enh Std Non T&E VS Reg Bus Enh Std T&E Regulated Prepaid: VS Reg Com Standard Prepaid	Annual Spend: Tier 1: US \$19,999.99 or less, Tier 2: US \$20,000.00 to US \$39,999.99, Tier 3: US \$40,000.00 to US \$99,999.99, Tier 4: US \$100,000.00 or more. <ul style="list-style-type: none"> • Authorization • Settle within 30 days of transaction date • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.20	2.95% + \$0.20	2.95% + \$0.20	2.95% + \$0.25	0.05% + \$0.22	0.05% + \$0.22
Commercial Standard with Data Corporate: VS US Corporate Standard w/Data Purchase: VS Purchasing Card Standard w/Data	<ul style="list-style-type: none"> • Non GSA Corporate or Purchasing card • Meets Level 3 data requirements (See Visa Appendix A) but not CPS requirements • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	2.75% + \$0.10	2.75% + \$0.10	n/a	n/a	n/a	n/a	n/a	n/a
Commercial Standard: Debit Business: VS Business Card Standard Debit Regulated Debit: VS Reg Bus Std DB	<ul style="list-style-type: none"> • Authorization • Settle within 30 days of transaction date • Business debit transactions only 	n/a	n/a	2.95% + \$0.10	n/a	n/a	n/a	0.05% + \$0.22	n/a
Commercial Standard: Prepaid VS Commercial Standard Prepaid	<ul style="list-style-type: none"> • Authorization • Settle within 30 days of transaction date • Business, Corporate or Purchasing prepaid transactions only 	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10	n/a	n/a	n/a	n/a	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Corporate Rate	Purchasing Rate	Business Tier 1	Business Tier 2	Business Tier 3	Business Tier 4	Regulated Debit	Regulated Prepaid
Commercial Travel Service Corporate: VS US Corporate Travel Service Purchase: VS US Purchase Travel Service Regulated Debit: VS Reg Corp Trvl Srvc	<ul style="list-style-type: none"> U.S. merchant and U.S. Acquirer CPS requirements met Eligible MCCs: 3000-3999 Airlines, Car Rental Companies & Hotels, 4112 Passenger Railways, 4411 Steamship & Cruise Lines, 4511 Airlines & Air Carriers, 4722 Travel Agencies & Tour Operators, 5812 Eating Places & Restaurants, 5814 Fast Food Restaurants, 7011 Lodging-Hotels, Motels & Resorts and 7512 Automobile Rental Agency. 	2.55% + \$0.10	2.55% + \$0.10	n/a	n/a	n/a	n/a	0.05% + \$0.22	n/a
Global B2B Virtual Payments Corporate: VS Global B2B Virtual Payments	<ul style="list-style-type: none"> POS Entry Mode is 01 (Manual Key Entry) Applicable to Purchase and Credit Voucher Transactions Product ID of X* (Visa B2B Virtual Payment) Maximum Transaction Amount of \$749,999.99 Eligible MCCs: 3000-3999 Airlines, Car Rental Companies & Hotels, 4112 Passenger Railways, 4131 Bus Lines, 4411 Steamship & Cruise Lines, 4511 Airlines & Air Carriers, 4582 Airports, 4722 Travel Agencies & Tour Operators, 5962 Direct Marketing - Travel Services, 6513 Real Estate Agents and Managers - Rentals, 7011 Lodging-Hotels, Motels & Resorts and 7512 Automobile Rental Agency, 7012 Timeshares, 7032 Sporting and Recreational Camps, 7033 Trailer Parks and Campgrounds, 7298 Health and Beauty Spas, 7512 Automobile Rental Agency, 7513 Truck and Utility Trailer Rental, 7519 Motor Home and Recreational Vehicle Rentals, 7991 Tourist Attractions and Exhibits, 7997 Membership Clubs, 7999 Recreation Services. 	2.00% + \$0.00	2.00% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a
Large Purchasing Advantage Tier 1 VS US Large Purchase Adv 1	<ul style="list-style-type: none"> U.S. merchant and U.S. Acquirer Large Purchase Advantage card product transactions only Transaction size: \$10,000.01 - \$25,000.00 	n/a	0.70% + \$49.50	n/a	n/a	n/a	n/a	n/a	n/a
Large Purchasing Advantage Tier 2 VS US Large Purchase Adv 2	<ul style="list-style-type: none"> U.S. merchant and U.S. Acquirer Large Purchase Advantage card product transactions only Transaction size: \$25,000.01 - \$100,000.00 	n/a	0.60% + \$52.50	n/a	n/a	n/a	n/a	n/a	n/a
Large Purchasing Advantage Tier 3 VS US Large Purchase Adv 3	<ul style="list-style-type: none"> U.S. merchant and U.S. Acquirer Large Purchase Advantage card product transactions only Transaction size: \$100,000.01 - \$500,000.00 	n/a	0.50% + \$55.50	n/a	n/a	n/a	n/a	n/a	n/a
Large Purchasing Advantage Tier 4 VS US Large Purchase Adv 4	<ul style="list-style-type: none"> U.S. merchant and U.S. Acquirer Large Purchase Advantage card product transactions only Transaction size: \$500,000.01+ 	n/a	0.40% + \$58.50	n/a	n/a	n/a	n/a	n/a	n/a
Purchasing Card Fleet VS US Purchasing Card Fleet	<ul style="list-style-type: none"> Visa Business card used at non-Travel Services Merchant U.S. merchant and U.S. Acquirer Transaction must be CPS qualified for one of the following programs: CPS Retail, CPS Supermarket, CPS Retail Key Entry, CPS Small Ticket, CPS Automated Fuel, CPS Service Station Level 2 data requirements are not met (either missing or failed edits) Fleet Cards at Fuel merchants: Must supply Level 2 data (See Visa Appendix A) and additional fuel data if not CPS qualified. Settlement within two days from transaction date, excluding Sundays and holidays Meets enhanced clearing data requirements MCC must be non-travel service Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	n/a	2.50% + \$0.10	n/a	n/a	n/a	n/a	n/a	n/a

Interchange Program	Interchange Summary Description	Corporate Rate	Purchasing Rate	Business Tier 1	Business Tier 2	Business Tier 3	Business Tier 4	Regulated Debit	Regulated Prepaid
Purchasing Card Government-to-Government Purchase: VS GSA G2G	<ul style="list-style-type: none"> • Visa GSA Purchase Card (BIN 471600-471699 and 448600-448699) • CPS requirements met • Settle within two days from tran date, excluding Sundays and holidays • MVV required • MCCs 9399 and 9402 only • US transactions only • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	n/a	1.65% + \$0.10	n/a	n/a	n/a	n/a	n/a	n/a
Purchasing Card GSA Large Ticket Purchase: VS GSA Purchasing Lg Tkt (Below Threshold)	<ul style="list-style-type: none"> • Government Services Agency (GSA) Purchasing Cards. (BIN Ranges 471600 to 471699 and 448600 to 448699) • Meet CPS qualifications • Settlement within eight days from transaction date, excluding Sundays and holidays • Provide Level 2 data and Level 3 data - See Visa Appendix A for details • MCC must be non-travel service • US Transactions Only • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	n/a	1.20% + \$39	n/a	n/a	n/a	n/a	n/a	n/a
Purchasing Large Ticket: Prepaid Purchase: VS Purchasing Large Ticket Prepaid Regulated Prepaid: VS Reg Pur Emg Mkt Lg Tkt	<ul style="list-style-type: none"> • Non-GSA BIN Range • Meet CPS qualifications • Provide Level 2 data and Level 3 data - See Visa Appendix A for details • Settlement within eight days from transaction date, excluding Sundays and holidays • MCC must be non-travel service • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa <p>• Merchant Verification Value (MVV) must be present, valid and match the MVV registered with Visa for those businesses registered prior to April 13, 2012.</p>	n/a	1.45% + \$35	n/a	n/a	n/a	n/a	n/a	0.05% + \$0.22
Straight Through Processing Tier 1 Corporate & Purchasing: VS US STP Tier 1	<ul style="list-style-type: none"> • Businesses must be registered with Visa in order to participate. • Transaction must be US Domestic. • The Market Specific Auth Data Indicator must equal 'J' (Valid B2B Invoice Payment). • Reimbursement Attribute must be 'A' - CPS • Transaction must be CPS Qualified for CPS - Card Not Present, CPS - Electronic Commerce - Basic, or CPS - Electronic Commerce Preferred - Retail • Transactions equal to and less than \$6,999.99 	2.00% + \$0.10	2.00% + \$0.10	n/a	n/a	n/a	n/a	n/a	n/a

Interchange Program	Interchange Summary Description	Corporate Rate	Purchasing Rate	Business Tier 1	Business Tier 2	Business Tier 3	Business Tier 4	Regulated Debit	Regulated Prepaid
Straight Through Processing Tier 2 Corporate & Purchasing: VS US STP Tier 2	<ul style="list-style-type: none"> Businesses must be registered with Visa in order to participate. Transaction must be US Domestic. The Market Specific Auth Data Indicator must equal 'J' (Valid B2B Invoice Payment). Reimbursement Attribute must be 'A' - CPS Transaction must be CPS Qualified for CPS - Card Not Present, CPS - Electronic Commerce - Basic, or CPS - Electronic Commerce Preferred - Retail Transactions \$7,000.00 - \$14,999.99 	1.30% + \$35	1.30% + \$35	n/a	n/a	n/a	n/a	n/a	n/a
Straight Through Processing Tier 3 Corporate & Purchasing: VS US STP Tier 3	<ul style="list-style-type: none"> Businesses must be registered with Visa in order to participate. Transaction must be US Domestic. The Market Specific Auth Data Indicator must equal 'J' (Valid B2B Invoice Payment). Reimbursement Attribute must be 'A' - CPS Transaction must be CPS Qualified for CPS - Card Not Present, CPS - Electronic Commerce - Basic, or CPS - Electronic Commerce Preferred - Retail Transactions \$15,000.00 - \$49,999.99 	1.10% + \$35	1.10% + \$35	n/a	n/a	n/a	n/a	n/a	n/a
Straight Through Processing Tier 4 Corporate & Purchasing: VS US STP Tier 4	<ul style="list-style-type: none"> Businesses must be registered with Visa in order to participate. Transaction must be US Domestic. The Market Specific Auth Data Indicator must equal 'J' (Valid B2B Invoice Payment). Reimbursement Attribute must be 'A' - CPS Transaction must be CPS Qualified for CPS - Card Not Present, CPS - Electronic Commerce - Basic, or CPS - Electronic Commerce Preferred - Retail Transactions \$50,000.00 - \$99,999.9 	0.95% + \$35	0.95% + \$35	n/a	n/a	n/a	n/a	n/a	n/a
Straight Through Processing Tier 5 Corporate & Purchasing: VS US STP Tier 5	<ul style="list-style-type: none"> Businesses must be registered with Visa in order to participate. Transaction must be US Domestic. The Market Specific Auth Data Indicator must equal 'J' (Valid B2B Invoice Payment). Reimbursement Attribute must be 'A' - CPS Transaction must be CPS Qualified for CPS - Card Not Present, CPS - Electronic Commerce - Basic, or CPS - Electronic Commerce Preferred - Retail Transactions equal to and greater than \$100,000 	0.80% + \$35	0.80% + \$35	n/a	n/a	n/a	n/a	n/a	n/a

Interchange Program	Interchange Summary Description	Corporate Rate	Purchasing Rate	Business Tier 1	Business Tier 2	Business Tier 3	Business Tier 4	Regulated Debit	Regulated Prepaid
Visa Commercial Credit Voucher Rates									
Commercial Non-Passenger Transport Non-Regulated: VS Credit Voucher Non PT Commercial VS Credit Voucher Non PT Commercial VS Credit Voucher Non PT Commercial Regulated: VS Credit Voucher DB VS Credit Voucher DB VS Credit Voucher DB VS Credit Voucher DB	<ul style="list-style-type: none"> • Applies to cardholder returns on commercial cards • MCC must be non-travel service • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa 	2.35% + \$0.00	n/a	2.35% + \$0.00	n/a	n/a	n/a	0.00% + \$0.00	0.00% + \$0.00
Purchasing GSA Non-Passenger Transport 1 VS Credit Voucher GSA Purchasing NPT 1	<ul style="list-style-type: none"> • Applies to cardholder returns on Government Services Agency (GSA) Purchasing Cards (BIN Ranges 471600 to 471699 and 448600 to 448699) • US transactions only • MCC must be non-travel service • Refund amount range - \$0.01 to \$10,000.00 	n/a	2.35% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a
Purchasing GSA Non-Passenger Transport 2 VS Credit Voucher GSA Purchasing NPT 2	<ul style="list-style-type: none"> • Applies to cardholder returns on Government Services Agency (GSA) Purchasing Cards (BIN Ranges 471600 to 471699 and 448600 to 448699) • US transactions only • MCC must be non-travel service • Refund amount range - \$10,000.01 to 25,000.00 	n/a	2.15% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a
Purchasing GSA Non-Passenger Transport 3 VS Credit Voucher GSA Purchasing NPT 3	<ul style="list-style-type: none"> • Applies to cardholder returns on Government Services Agency (GSA) Purchasing Cards (BIN Ranges 471600 to 471699 and 448600 to 448699) • US transactions only • MCC must be non-travel service • Refund amount range - \$25,000.01 to \$100,000.00 	n/a	2.00% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a
Purchasing GSA Non-Passenger Transport 4 VS Credit Voucher GSA Purchasing NPT 4	<ul style="list-style-type: none"> • Applies to cardholder returns on Government Services Agency (GSA) Purchasing Cards (BIN Ranges 471600 to 471699 and 448600 to 448699) • US transactions only • MCC must be non-travel service • Refund amount range - \$100,000.01 to \$500,000.00 	n/a	1.80% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a
Purchasing GSA Non-Passenger Transport 5 VS Credit Voucher GSA Purchasing NPT 5	<ul style="list-style-type: none"> • Applies to cardholder returns on Government Services Agency (GSA) Purchasing Cards (BIN Ranges 471600 to 471699 and 448600 to 448699) • US transactions only • MCC must be non-travel service • Refund amount range - \$500,000.01 and above 	n/a	1.80% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a

Interchange Program	Interchange Summary Description	Corporate Rate	Purchasing Rate	Business Tier 1	Business Tier 2	Business Tier 3	Business Tier 4	Regulated Debit	Regulated Prepaid
Purchasing Non-Passenger Transport 1 VS Credit Voucher Non-GSA Purchasing NPT 1	<ul style="list-style-type: none"> • Applies to cardholder returns on Purchasing Cards • US transactions only • MCC must be non-travel service • Refund amount range - \$0.01 to \$10,000.00 	n/a	2.40% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a
Purchasing Non-Passenger Transport 2 VS Credit Voucher Non-GSA Purchasing NPT 2	<ul style="list-style-type: none"> • Applies to cardholder returns on Purchasing Cards • US transactions only • MCC must be non-travel service • Refund amount range - \$10,000.01 to \$25,000.00 	n/a	2.30% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a
Purchasing Non-Passenger Transport 3 VS Credit Voucher Non-GSA Purchasing NPT 3	<ul style="list-style-type: none"> • Applies to cardholder returns on Purchasing Cards • US transactions only • MCC must be non-travel service • Refund amount range - \$25,000.01 to \$100,000.00 	n/a	2.20% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a
Purchasing Non-Passenger Transport 4 VS Credit Voucher Non-GSA Purchasing NPT 4	<ul style="list-style-type: none"> • Applies to cardholder returns on Purchasing Cards • US transactions only • MCC must be non-travel service • Refund amount range - \$100,000.01 to \$500,000.00 	n/a	2.00% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a
Purchasing Non-Passenger Transport 5 VS Credit Voucher Non-GSA Purchasing NPT 5	<ul style="list-style-type: none"> • Applies to cardholder returns on Purchasing Cards • US transactions only • MCC must be non-travel service • Refund amount range - \$500,000.00 and above 	n/a	1.80% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a

Level 2 and 3 Additional Data Requirements for Non-Travel Service Commercial Card Transactions			
Rate Requested	Level 2 Data		Level 3 Data
	Sales Tax	Customer Code	Message Identifier
Business Card Level 2	X	<input type="checkbox"/>	<input type="checkbox"/>
Corporate Card Level 2	X	<input type="checkbox"/>	<input type="checkbox"/>
Purchasing Card Level 2 (Fuel MCCs)	<input type="checkbox"/>	X	<input type="checkbox"/>
Purchasing Card Level 2 (All Other Non-Travel Service MCCs)	X	<input type="checkbox"/>	<input type="checkbox"/>
Purchasing Card Electronic with Data	<input type="checkbox"/>	<input type="checkbox"/>	X
Purchasing Card, Level 3	<input type="checkbox"/>	<input type="checkbox"/>	X
Commercial Card Level 2 and 3 Data Requirements			
Data Element	Value		
Local Tax	<ul style="list-style-type: none"> ▪ For fuel MCCs, the value must be an amount greater than zero. The sales tax amount tolerance edit does not apply. ▪ For non-fuel MCCs, the value must be an amount between 0.1% and 22% of the transaction amount. 		
Local Tax Included	<ul style="list-style-type: none"> ▪ 1 (state of provincial tax included) 		
Message Identifier	<ul style="list-style-type: none"> ▪ Cannot be all zeros, all spaces, two spaces followed by all zeros or all "T"s. ▪ For RTC transactions, Additional Data Indicator (ADI) must contain value of "Y" to qualify for level 3. 		
Customer Code	<ul style="list-style-type: none"> ▪ For fuel MCCs, the value must be present and valid. Cannot be blank. 		

Purchasing Card and GSA Purchasing Card ONLY Level 2 and 3 Data Requirements	
Data Element	Value
Local Tax Included	<ul style="list-style-type: none"> ▪ 1 or 2
Local Tax	<ul style="list-style-type: none"> ▪ If the Local Tax Included field equals 1, then value must be greater than zero and between 0.1% and 22% of transaction amount. ▪ If the Local Tax Included field equals 2, then value must be zero.
Customer Code	<ul style="list-style-type: none"> ▪ Cannot be blank
Message Identifier	<ul style="list-style-type: none"> ▪ Cannot be zeros, spaces or two spaces followed by all zeros or "T"s.
Visa Fleet Fuel Level 2 and 3 Additional Data	
Data Element	Value
Message Identifier	<ul style="list-style-type: none"> ▪ If submitted, then this field cannot be all zeros, all spaces two spaces followed by all zeros or all "T"s.
Customer Code	<ul style="list-style-type: none"> ▪ Must be present and valid. Cannot be blank.
Additional Visa Fleet Fuel Data Requirements	
Data Element	Value
Business Format Code	<ul style="list-style-type: none"> ▪ Must be FL
Type of Purchase	<ul style="list-style-type: none"> ▪ Must be 1 or 3
Fuel Type	<ul style="list-style-type: none"> ▪ Must be a valid value
Unit of Measure	<ul style="list-style-type: none"> ▪ Must be L, G, I, K or P
Quantity	<ul style="list-style-type: none"> ▪ Must be greater than zero. (Four decimal places are implied)
Gross Fuel Price	<ul style="list-style-type: none"> ▪ Must be greater than zero. (Four decimal places are implied)
Miscellaneous Fuel Tax Exemption Status	<ul style="list-style-type: none"> ▪ Must contain a space, 0 or 1

Minimum Data Requirements for Summary TC 50 Records	
Data Element	Value
Transaction Code	<ul style="list-style-type: none"> ▪ Must contain a 50
Transaction Code Qualifier	<ul style="list-style-type: none"> ▪ Must contain a zero
Transaction Component Sequence Number	<ul style="list-style-type: none"> ▪ Must contain a zero
Destination BIN	<ul style="list-style-type: none"> ▪ Must contain a valid BIN
Source BIN	<ul style="list-style-type: none"> ▪ Must contain a valid BIN
Service Identifier	<ul style="list-style-type: none"> ▪ Must contain PURCHA
Message Identifier	<ul style="list-style-type: none"> ▪ Must not be all spaces or zeros
Discount Amount	<ul style="list-style-type: none"> ▪ Last two digits are implied decimal places. ▪ Must not be all zeros if a discount amount exists. ▪ Must be all zeros if discount amount does not exist.
Freight/Shipping Amount	<ul style="list-style-type: none"> ▪ Last two digits are implied decimal places. ▪ Must not be all zeros if a freight/shipping amount exists. ▪ Must be all zeros if freight/shipping amount does not exist.
Duty Amount	<ul style="list-style-type: none"> ▪ Last two digits are implied decimal places ▪ Must not be all zeros if a duty amount exists. ▪ Must be all zeros if duty amount does not exist.
Account Number	<ul style="list-style-type: none"> ▪ Must be a valid 16-digit account number

Minimum Data Requirements for Line Item Detail TC 50 Records	
Data Element	Value
Transaction Code	<ul style="list-style-type: none"> ▪ Must contain a 50
Transaction Code Qualifier	<ul style="list-style-type: none"> ▪ Must contain a zero
Transaction Component Sequence Number	<ul style="list-style-type: none"> ▪ Must contain a zero
Destination BIN	<ul style="list-style-type: none"> ▪ Must contain a valid issuer BIN
Source BIN	<ul style="list-style-type: none"> ▪ Must contain a valid acquirer BIN
Service Identifier	<ul style="list-style-type: none"> ▪ Must contain PURCHL
Message Identifier	<ul style="list-style-type: none"> ▪ Must not be all spaces or all zeros
Item Sequence Number	<ul style="list-style-type: none"> ▪ Must be a number between 001 and 999
Item Commodity Code	<ul style="list-style-type: none"> ▪ Must not be all spaces or all zeros
Item Descriptor	<ul style="list-style-type: none"> ▪ Must not be all spaces or all zeros
Product Code	<ul style="list-style-type: none"> ▪ Must not be all spaces or all zeros
Quantity	<ul style="list-style-type: none"> ▪ Last four digits are implied decimal places. ▪ Must not be all spaces or all zeros
Unit of Measure	<ul style="list-style-type: none"> ▪ Must not be all spaces or all zeros
Unit Cost	<ul style="list-style-type: none"> ▪ Last four digits are implied decimal places. ▪ Must not be all spaces or all zeros
Discount Per Line Item	<ul style="list-style-type: none"> ▪ Last two digits are implied decimal places. ▪ Must not be all zeros if a discount exists. ▪ Must be all zeros if discount does not exist.
Line Item Total	<ul style="list-style-type: none"> ▪ Last two digits are implied decimal places. ▪ Must not be all spaces or all zeros.
Line Item Detail Indicator	<ul style="list-style-type: none"> ▪ Must be a zero (not the last record) or a 1 (is the last record)

Interchange Program	Interchange Summary Description PRODUCT SPECIFIC PROGRAM ONLY	Rate
Business and Signature Business Card Corporate Card VS InterReg Corporate VS InterReg Business	<ul style="list-style-type: none"> • Product Specific Commercial - must be card listed only • U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays 	2.00% + \$0.00
Electronic VS Electronic	<ul style="list-style-type: none"> • U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • NOTE: Merchant locations for LAC US territories is Puerto Rico and U.S. Virgin Islands • Card present • POS Entry Mode must be 05,07,90 or 91 • POS Terminal Capability Code must not = 5 • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	1.10% + \$0.00
Electronic Commerce Merchant VS InterReg Full Set eComm VS InterReg Acq Set eComm	<ul style="list-style-type: none"> • U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • NOTE: Merchant locations for LAC US territories is Puerto Rico and U.S. Virgin Islands • Card not present • POS Entry must be 01 • MOTO ECI indicator must be 6 • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	1.44% + \$0.00
Issuer Chip VS InterReg Issuer Chip	<ul style="list-style-type: none"> • U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • NOTE: Merchant locations for LAC US territories is Puerto Rico and U.S. Virgin Islands • Card present • POS Entry Mode must be 90 or 91 • POS Terminal Capability Code must not = 5 • Must qualify for Electronic Program to be eligible • Issuer must be identified on the ARDEF to receive this rate • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	1.20% + \$0.00

Interchange Program	Interchange Summary Description PRODUCT SPECIFIC PROGRAM ONLY	Rate
Premium Card Platinum: VS Premium Card Signature: VS Premium Card	<ul style="list-style-type: none"> • Visa Platinum Card issued in A.P., CEMEA, Visa Europe or LAC and card type = J • Visa Infinite Card issued in Canada and card type = D^ • Visa Signature Card issued in the U.S. • U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays 	1.80% + \$0.00
Purchasing Card VS InterReg Purchasing	<ul style="list-style-type: none"> • Product Specific Commercial - must be card listed only • U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays 	2.00% + \$0.00
Regulated Debit VS InterReg Regulated Debit VS Reg Intl Standard	<ul style="list-style-type: none"> • Regulated Debit rates apply only to those card ranges registered with Visa 	0.05% + \$0.22
Secure Electronic Commerce Non-Electron: VS InterReg Full Set eComm	<ul style="list-style-type: none"> • U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • NOTE: Merchant locations for LAC US territories is Puerto Rico and U.S. Virgin Islands • Card not present • POS Entry must be 01 • MOTO ECI indicator must be 5 • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	1.44% + \$0.00
Standard VS Intl Standard	<ul style="list-style-type: none"> • U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • NOTE: Merchant locations for LAC US territories is Puerto Rico and U.S. Virgin Islands • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	1.60% + \$0.00
Super Premium Card Infinite: VS InterReg Super Premium Signature: VS InterReg Super Premium Signature Preferred: VS InterReg Super Premium	<ul style="list-style-type: none"> • Visa Infinite or Visa Signature Card issued in A.P., CEMEA, Visa Europe or LAC and card type = H or K • Visa Signature Preferred Card issued in the U.S. & Product ID = D^ • U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays 	1.97% + \$0.00



Interchange Program	Interchange Summary Description	Rate
Business and Signature Business Card VS LAC Business	<ul style="list-style-type: none"> • Product Specific Commercial – must be listed card only • U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	2.00% + \$0.00
Corporate Card VS LAC Commercial Standard	<ul style="list-style-type: none"> • Product Specific Commercial – must be listed card only • U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	2.00% + \$0.00
Electronic Non-Electron: VS LAC Electronic	<ul style="list-style-type: none"> • U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • NOTE: Merchant location in U.S. territories – American Samoa, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, U.S. Minor Outlying Islands, U.S. Virgin Islands • Card present • POS Entry Mode must be 05,07,90 or 91 • POS Terminal Capability Code must not = 5 • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	1.10% + \$0.00
Electronic Commerce Merchant VS LAC eCommerce Merchant	<ul style="list-style-type: none"> • U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • NOTE: Merchant location in U.S. territories – American Samoa, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, U.S. Minor Outlying Islands, U.S. Virgin Islands • Card not present • POS Entry must be 01 • MOTO ECI indicator must be 5 • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	1.44% + \$0.00



Interchange Program	Interchange Summary Description	Rate
<p>Issuer Chip VS LAC Chip Iss</p>	<ul style="list-style-type: none"> • U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • NOTE: Merchant location in U.S. territories – American Samoa, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, U.S. Minor Outlying Islands, U.S. Virgin Islands • Card present • POS Entry Mode must be 90 or 91 • POS Terminal Capability Code must not = 5 • Must qualify for Electronic Program to be eligible • Issuer must be identified on the ARDEF to receive this rate • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	<p style="text-align: center;">1.20% + \$0.00</p>
<p>Premium Card - LAC VS LAC Premium Card</p>	<ul style="list-style-type: none"> • Product Specific Consumer – must be listed card only • Platinum Card and card type = J • U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location)= Regional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	<p style="text-align: center;">1.80% + \$0.00</p>
<p>Purchasing Card VS LAC Purchasing</p>	<ul style="list-style-type: none"> • Product Specific Commercial – must be listed card only • U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	<p style="text-align: center;">2.00% + \$0.00</p>



Interchange Program	Interchange Summary Description	Rate
<p>Regulated Debit - LAC VS LAC Regulated DB</p>	<ul style="list-style-type: none"> • Regulated Debit rates apply only to those card ranges registered with Visa 	<p>0.05% + \$0.22</p>
<p>Secure Electronic Commerce VS LAC Secure eCommerce</p>	<ul style="list-style-type: none"> • U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • NOTE: Merchant location in U.S. territories – American Samoa, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, U.S. Minor Outlying Islands, U.S. Virgin Islands • Card not present • POS Entry Mode must be 01 • MOTO ECI indicator must be 5 • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	<p>1.44% + \$0.00</p>
<p>Standard VS Intl Standard</p>	<ul style="list-style-type: none"> • U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • NOTE: Merchant location in U.S. territories – American Samoa, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, U.S. Minor Outlying Islands, U.S. Virgin Islands • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	<p>1.60% + \$0.00</p>
<p>Super Premium Card - LAC Infinite: VS LAC Super Premium Signature: VS LAC Super Premium</p>	<ul style="list-style-type: none"> • Visa Infinite or Signature card and card type = H or K • U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	<p>1.97% + \$0.00</p>



Interchange Program	Interchange Summary Description	Credit Rate	Debit Rate	Platinum / Commercial Rate	Signature / Infinite Rate
<p>Puerto Rico Domestic Electronic</p> <p>Market Segment: Emerging and Small Ticket MCCs: 4011, 4111, 4112, 4121, 4131, 4784, 4789, 5814, 5912, 5976, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7911, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099, 8211, 8220, 8241, 8244, 8249 8299, 9211, 9222, 9223, 9311, 9399</p> <p>Credit: VS Puerto Rico Small Tkt Cons Credit</p> <p>Debit: VS Puerto Rico Small Tkt Cons Debit</p> <p>Platinum/Commercial : VS Puerto Rico Small Tkt Commercial</p> <p>Signature/Infinite: VS Puerto Rico Small Tkt Signature</p>	<ul style="list-style-type: none"> • PR Merchant & PR Issuer = PR Domestic • Card present • POS Entry Mode must be 05,07,90 or 91 • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements <p>• Credit Rate Card Types: Classic, Gold</p> <p>• Debit Rate Card Types: Classic, Electron, Gold</p> <p>• Platinum/Commercial Card Types: Platinum, Commercial</p> <p>• Signature/Infinite Card Types: Signature, Infinite</p>	1.10% + \$0.00	1.05% + \$0.00	1.25% + \$0.00	1.28% + \$0.00
<p>Puerto Rico Domestic Electronic</p> <p>Market Segment: Emerging and Small Ticket Utility MCC: 4900</p> <p>Credit: VS Puerto Rico Small Tkt Util Cons Cr</p> <p>Debit: VS Puerto Rico Small Tkt Util Cons Db</p> <p>Platinum/Commercial: VS Puerto Rico Small Tkt Util Com</p> <p>Signature/Infinite: VS Puerto Rico Small Tkt Util Sign</p>	<ul style="list-style-type: none"> • PR Merchant & PR Issuer = PR Domestic • Card present • POS Entry Mode must be 05,07,90 or 91 • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements <p>• Credit Rate Card Types: Classic, Gold</p> <p>• Debit Rate Card Types: Classic, Electron, Gold</p> <p>• Platinum/Commercial Card Types: Platinum, Commercial</p> <p>• Signature/Infinite Card Types: Signature, Infinite</p>	1.10% + \$0.00	1.05% + \$0.00	1.25% + \$0.00	1.28% + \$0.00
<p>Puerto Rico Domestic Electronic</p> <p>Market Segment: Retail Group 1 MCCs 3351-3500, 3501 - 3999, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 5971, 7011, 7012, 7512, 7995</p> <p>Credit: VS Puerto Rico Retail I Cons Credit</p> <p>Debit: VS Puerto Rico Retail I Cons Debit</p> <p>Platinum/Commercial: VS Puerto Rico Retail I Comm</p> <p>Signature/Infinite: VS Puerto Rico Retail I Signature</p>	<ul style="list-style-type: none"> • PR Merchant & PR Issuer = PR Domestic • Card present • POS Entry Mode must be 05,07,90 or 91 • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements <p>• Credit Rate Card Types: Classic, Gold</p> <p>• Debit Rate Card Types: Classic, Electron, Gold</p> <p>• Platinum/Commercial Card Types: Platinum, Commercial</p> <p>• Signature/Infinite Card Types: Signature, Infinite</p>	1.35% + \$0.00	1.30% + \$0.00	1.85% + \$0.00	2.00% + \$0.00



Interchange Program	Interchange Summary Description	Credit Rate	Debit Rate	Platinum / Commercial Rate	Signature / Infinite Rate
<p>Puerto Rico Domestic Electronic</p> <p>Market Segment: Retail Group 2 All other MCCs</p> <p>Credit: VS Puerto Rico Retail II Cons Credit</p> <p>Debit: VS Puerto Rico Retail II Cons Debit</p> <p>Platinum/Commercial: VS Puerto Rico Retail II Comm</p> <p>Signature/Infinite: VS Puerto Rico Retail II Signature</p>	<ul style="list-style-type: none"> • PR Merchant & PR Issuer = PR Domestic • Card present • POS Entry Mode must be 05,07,90 or 91 • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements • Credit Rate Card Types: Classic, Gold • Debit Rate Card Types: Classic, Electron, Gold • Platinum/Commercial Card Types: Platinum, Commercial • Signature/Infinite Card Types: Signature, Infinite 	1.30% + \$0.00	1.25% + \$0.00	1.80% + \$0.00	1.90% + \$0.00
<p>Puerto Rico Domestic Standard</p> <p>All Market Segment</p> <p>Credit: VS Puerto Rico Credit</p> <p>Debit: VS Puerto Rico Debit</p> <p>Platinum/Commercial: VS Puerto Rico Commercial</p> <p>Signature/Infinite: VS Puerto Rico Signature</p>	<ul style="list-style-type: none"> • PR Merchant & PR Issuer = PR Domestic • Card present • POS Entry Mode must be 05,07,90 or 91 • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements • Credit Rate Card Types: Classic, Gold • Debit Rate Card Types: Classic, Electron, Gold • Platinum/Commercial Card Types: Platinum, Commercial • Signature/Infinite Card Types: Signature, Infinite 	1.65% + \$0.00	1.65% + \$0.00	1.85% + \$0.00	2.00% + \$0.00
<p>Puerto Rico Regulated</p> <p>VS Puerto Rico Regulated Debit</p>	<ul style="list-style-type: none"> • Regulated Debit rates apply only to those card ranges registered with Visa 	n/a	0.05% + \$0.22	n/a	n/a



Interchange Program	Interchange Summary Description	Non-Electron Rate
Business and Signature Business Card VS VI Business	<ul style="list-style-type: none"> • Product Specific Commercial – must be listed card only • VI Merchant & VI Issuer = VI Domestic • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	1.80% + \$0.00
Corporate Card VS VI Corporate	<ul style="list-style-type: none"> • Product Specific Commercial – must be listed card only • VI Merchant & VI Issuer = VI Domestic • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	1.80% + \$0.00
Electronic VS VI Electronic	<ul style="list-style-type: none"> • VI Merchant & VI Issuer = VI Domestic • Card not present • POS Entry Mode must be 01 • MOTO ECI indicator must be 5 • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction, excluding Sundays and holidays 	1.10% + \$0.00
Electronic Commerce Merchant VI VS VI Electronic Commerce Merchant	<ul style="list-style-type: none"> • VI Merchant & VI Issuer = VI Domestic • Card not present • POS Entry Mode must be 01 • MOTO ECI indicator must be 6 • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction, excluding Sundays and holidays 	1.44% + \$0.00



Interchange Program	Interchange Summary Description	Non-Electron Rate
Infinite Card VS VI Infinite	<ul style="list-style-type: none"> • Product Specific Consumer – must be listed card only • VI Merchant & VI Issuer = VI Domestic • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	1.80% + \$0.00
Issuer Chip VI VS VI Issuer Chip	<ul style="list-style-type: none"> • VI Merchant & VI Issuer = VI Domestic • Card present • POS Entry Mode must be 90 or 91 • POS Terminal Capability Code must not = 5 • Must qualify for Electronic Program to be eligible • Issuer must be identified on the ARDEF to receive this rate • Authorization • Settlement within three days from transaction, excluding Sundays and holidays 	1.20% + \$0.00
Purchasing Card VS VI Purchasing	<ul style="list-style-type: none"> • Product Specific Commercial – must be listed card only • VI Merchant & VI Issuer = VI Domestic • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	1.80% + \$0.00
Regulated Debit VS VI Regulated Debit	<ul style="list-style-type: none"> • Regulated Debit rates apply only to those card ranges registered with Visa 	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Non-Electron Rate
<p>Secure Electronic Commerce</p> <p>VS VI Secure Electronic Commerce</p>	<ul style="list-style-type: none"> • VI Merchant & VI Issuer = VI Domestic • Card not present • POS Entry Mode must be 01 • MOTO ECI indicator must be 5 • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction, excluding Sundays and holidays 	<p>1.44% + \$0.00</p>
<p>Signature Card</p> <p>VS VI Signature</p>	<ul style="list-style-type: none"> • Product Specific Consumer – must be listed card only • VI Merchant & VI Issuer = VI Domestic • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements 	<p>1.80% + \$0.00</p>
<p>Standard</p> <p>Credit: VS VI Standard</p> <p>Debit: VS VI Standard</p>	<ul style="list-style-type: none"> • VI Merchant & VI Issuer = VI Domestic • Card not present • POS Entry Mode must be 01 • MOTO ECI indicator must be 6 (non-electron); 5 (electron) • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction, excluding Sundays and holidays 	<p>1.60% + \$0.00</p>



Interchange Program	Interchange Summary Description	U.S. Domestic	Interregional	LAC	Virgin Islands	Puerto Rico
Visa Private Label Basic VS Private Label Basic	<ul style="list-style-type: none"> Private Label transaction Processing code not equal to 28 Product ID equal to Q2 	0.00% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	0.00% + \$0.00
Visa Private Label Enhanced VS Private Label Enhanced	<ul style="list-style-type: none"> Private Label transaction Processing code not equal to 28 Product ID equal to Q4 	5.00% + \$0.00	5.00% + \$0.00	5.00% + \$0.00	5.00% + \$0.00	5.00% + \$0.00
Visa Private Label Premium VS Private Label Premium	<ul style="list-style-type: none"> Private Label transaction Processing code not equal to 28 Product ID equal to Q6 	20.00% + \$0.00	20.00% + \$0.00	20.00% + \$0.00	20.00% + \$0.00	20.00% + \$0.00
Visa Private Label Specialized VS Private Label Specialized	<ul style="list-style-type: none"> Private Label transaction Processing code not equal to 28 Product ID equal to Q5 	25.00% + \$0.00	25.00% + \$0.00	25.00% + \$0.00	25.00% + \$0.00	25.00% + \$0.00
Visa Private Label Standard VS Private Label Standard	<ul style="list-style-type: none"> Private Label transaction Processing code not equal to 28 Product ID equal to Q3 	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20

Fee Category	Interchange Summary Description	Rate
Visa Authorization Verification Fee - Domestic	<ul style="list-style-type: none"> Fee applicable per each Account Verification performed on a card issued in the same country as the merchant's location. 	\$0.0250
Visa Authorization Verification Fee - International	<ul style="list-style-type: none"> Fee applicable per each Account Verification performed on a card not issued in the same country as the merchant's location. 	\$0.0250
Visa Base II Tran Fee VISA BASE II TRAN FEE	<ul style="list-style-type: none"> Fee applicable per each settled Visa transaction 	\$0.0018
Visa Credit Voucher - Credit	<ul style="list-style-type: none"> Fee applicable per each credit voucher transaction for credit transactions. 	\$0.0195
Visa Credit Voucher - Debit/Prepaid	<ul style="list-style-type: none"> Fee applicable per each credit voucher transaction for debit and prepaid transactions. 	\$0.0155
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 1-3 Locations Visa FANF 1A Tier 01 Visa FANF 1A Tier 02 Visa FANF 1A Tier 03	<ul style="list-style-type: none"> Fee applicable per month per each physical location for High-Volume Card Present businesses. Charitable and Social Service Organizations are excluded. 	\$2.90
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 4-10 Locations Visa FANF 1A Tier 04 Visa FANF 1A Tier 05 Visa FANF 1A Tier 06	<ul style="list-style-type: none"> Fee applicable per month per each physical location for High-Volume Card Present businesses. Charitable and Social Service Organizations are excluded. 	\$4.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 11-50 Locations Visa FANF 1A Tier 07 Visa FANF 1A Tier 08	<ul style="list-style-type: none"> Fee applicable per month per each physical location for High-Volume Card Present businesses. Charitable and Social Service Organizations are excluded. 	\$5.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 51-100 Locations Visa FANF 1A Tier 09	<ul style="list-style-type: none"> Fee applicable per month per each physical location for High-Volume Card Present businesses. Charitable and Social Service Organizations are excluded. 	\$8.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 101-150 Locations Visa FANF 1A Tier 10	<ul style="list-style-type: none"> Fee applicable per month per each physical location for High-Volume Card Present businesses. Charitable and Social Service Organizations are excluded. 	\$12.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 151-200 Locations Visa FANF 1A Tier 11	<ul style="list-style-type: none"> Fee applicable per month per each physical location for High-Volume Card Present businesses. Charitable and Social Service Organizations are excluded. 	\$18.00

Fee Category	Interchange Summary Description	Rate
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 201-250 Locations Visa FANF 1A Tier 12	<ul style="list-style-type: none"> • Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded. 	\$25.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 251-500 Locations Visa FANF 1A Tier 13	<ul style="list-style-type: none"> • Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded. 	\$35.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 501-1,000 Locations Visa FANF 1A Tier 14	<ul style="list-style-type: none"> • Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded. 	\$45.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 1,001-1,500 Locations Visa FANF 1A Tier 15	<ul style="list-style-type: none"> • Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded. 	\$55.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 1,501-2,000 Locations Visa FANF 1A Tier 16	<ul style="list-style-type: none"> • Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded. 	\$65.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 2,001-4,000 Locations Visa FANF 1A Tier 17	<ul style="list-style-type: none"> • Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded. 	\$75.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present >4,000 Locations Visa FANF 1A Tier 18	<ul style="list-style-type: none"> • Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded. 	\$85.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 1-3 Locations Visa FANF 1B Tier 01 Visa FANF 1B Tier 02 Visa FANF 1B Tier 03	<ul style="list-style-type: none"> • Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded. 	\$2.00



Fee Category	Interchange Summary Description	Rate
Visa Fixed Acquirer Network Fee (FANF) Card Present 4-10 Locations Visa FANF 1B Tier 04 Visa FANF 1B Tier 05 Visa FANF 1B Tier 06	<ul style="list-style-type: none">• Fee applicable per month per each physical location for Card Present businesses.• Charitable and Social Service Organizations are excluded.	\$2.90
Visa Fixed Acquirer Network Fee (FANF) Card Present 11-50 Locations Visa FANF 1B Tier 07 Visa FANF 1B Tier 08	<ul style="list-style-type: none">• Fee applicable per month per each physical location for Card Present businesses.• Charitable and Social Service Organizations are excluded.	\$4.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 51-100 Locations Visa FANF 1B Tier 09	<ul style="list-style-type: none">• Fee applicable per month per each physical location for Card Present businesses.• Charitable and Social Service Organizations are excluded.	\$6.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 101-150 Locations Visa FANF 1B Tier 10	<ul style="list-style-type: none">• Fee applicable per month per each physical location for Card Present businesses.• Charitable and Social Service Organizations are excluded.	\$8.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 151-200 Locations Visa FANF 1B Tier 11	<ul style="list-style-type: none">• Fee applicable per month per each physical location for Card Present businesses.• Charitable and Social Service Organizations are excluded.	\$10.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 201-250 Locations Visa FANF 1B Tier 12	<ul style="list-style-type: none">• Fee applicable per month per each physical location for Card Present businesses.• Charitable and Social Service Organizations are excluded.	\$14.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 251-500 Locations Visa FANF 1B Tier 13	<ul style="list-style-type: none">• Fee applicable per month per each physical location for Card Present businesses.• Charitable and Social Service Organizations are excluded.	\$24.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 501-1,000 Locations Visa FANF 1B Tier 14	<ul style="list-style-type: none">• Fee applicable per month per each physical location for Card Present businesses.• Charitable and Social Service Organizations are excluded.	\$32.00

Fee Category	Interchange Summary Description	Rate
Visa Fixed Acquirer Network Fee (FANF) Card Present 1,001-1,500 Locations Visa FANF 1B Tier 15	<ul style="list-style-type: none"> • Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded. 	\$40.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 1,501-2,000 Locations Visa FANF 1B Tier 16	<ul style="list-style-type: none"> • Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded. 	\$50.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 2,001-4,000 Locations Visa FANF 1B Tier 17	<ul style="list-style-type: none"> • Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded. 	\$60.00
Visa Fixed Acquirer Network Fee (FANF) Card Present >4,000 Locations Visa FANF 1B Tier 18	<ul style="list-style-type: none"> • Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded. 	\$65.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurants: \$200-\$1,250 Gross Monthly Volume Visa FANF 2 Tier 03	<ul style="list-style-type: none"> • Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded. 	0.15%
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurants: \$1,251-\$3,999 Gross Monthly Volume Visa FANF 2 Tier 04	<ul style="list-style-type: none"> • Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded. 	\$7.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurants: \$4,000-\$7,999 Gross Monthly Volume Visa FANF 2 Tier 05	<ul style="list-style-type: none"> • Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded. 	\$9.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurants: \$8,000-\$39,999 Gross Monthly Volume Visa FANF 2 Tier 06	<ul style="list-style-type: none"> • Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded. 	\$15.00

Fee Category	Interchange Summary Description	Rate
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurants: \$40,000-\$199,999 Gross Monthly Volume Visa FANF 2 Tier 07	<ul style="list-style-type: none"> • Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded. 	\$45.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$200,000-\$799,999 Gross Monthly Volume Visa FANF 2 Tier 08	<ul style="list-style-type: none"> • Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded. 	\$120.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$800,000-\$1,999,999 Gross Monthly Volume Visa FANF 2 Tier 09	<ul style="list-style-type: none"> • Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded. 	\$350.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurants: \$2,000,000-\$3,999,999 Gross Monthly Volume Visa FANF 2 Tier 10	<ul style="list-style-type: none"> • Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded. 	\$700.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurants: \$4,000,000-\$7,999,999 Gross Monthly Volume Visa FANF 2 Tier 11	<ul style="list-style-type: none"> • Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded. 	\$1,500.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurants: \$8,000,000-\$19,999,999 Gross Monthly Volume Visa FANF 2 Tier 12	<ul style="list-style-type: none"> • Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded. 	\$3,500.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurants: \$20,000,000-\$39,999,999 Gross Monthly Volume Visa FANF 2 Tier 13	<ul style="list-style-type: none"> • Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded. 	\$7,000.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurants: \$40,000,000-\$79,999,999 Gross Monthly Volume Visa FANF 2 Tier 14	<ul style="list-style-type: none"> • Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded. 	\$15,000.00

Fee Category	Interchange Summary Description	Rate
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurants: \$80,000,000-\$399,999,999 Gross Monthly Volume Visa FANF 2 Tier 15	<ul style="list-style-type: none"> • Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded. 	\$30,000.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurants: \$400,000,000+ Gross Monthly Volume Visa FANF 2 Tier 16	<ul style="list-style-type: none"> • Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Unattended Terminals (excluding AFD) & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded. 	\$40,000.00
Visa International Acquirer Fee (IAF) International Acquirer Fee	<ul style="list-style-type: none"> • Fee applicable per each dollar of transaction processed at a U.S. location on a non-U.S. issued card 	0.4500%
Visa International Acquirer Fee (IAF) - High Risk InternationalAcquirerFee-Hrisk	<ul style="list-style-type: none"> • Fee applicable per each dollar of transaction processed at a U.S. location on a non-U.S. issued card for customers processing under high-risk MCCs 5962, 5966 or 5967 	0.9000%
Visa LAC International Acquirer Fee (IAF) - Local Currency International Acquirer Fee	<ul style="list-style-type: none"> • Fee applicable per each dollar of transaction processed at a LAC location on a non-LAC issued card 	0.6500%
Visa LAC International Acquirer Fee (IAF) - Non-Local Currency International Acquirer Fee	<ul style="list-style-type: none"> • Fee applicable per each dollar of transaction processed at a LAC location, in a currency other than the official currency, on a non-LAC issued card 	0.9500%
Visa International Service Assessment (ISA) Fee Visa International Service Ass	<ul style="list-style-type: none"> • Fee applicable per each dollar of transaction processed at a U.S. location on a non-U.S. issued card (U.S. currency) 	0.8000%
Visa International Service Assessment (ISA) Fee (Non-US currency) Visa International Service Ass	<ul style="list-style-type: none"> • Fee applicable per each dollar of transaction processed at a U.S. location on a non-U.S. issued card (non-U.S. currency) 	1.2000%
Visa International Service Assessment (ISA) Fee-Cash Advance Visa Intnatl Serv Assmt-Cash A	<ul style="list-style-type: none"> • Fee applicable per each dollar of cash advance transaction processed at a business when the card was issued outside of the country that the transaction is accepted in 	0.4000%
Visa Misuse Fee Visa Misuse Fee	<ul style="list-style-type: none"> • Fee is applicable on each authorization that does not have a corresponding settled transaction or a corresponding authorization reversal 	\$0.0900
Visa Network Acquirer Processor Fee (NAPF) - Variable Credit Visa Acquirer Processing Fee	<ul style="list-style-type: none"> • Fee applicable per each U.S. Visa credit authorization, including MDEX authorizations, \$0 verification authorizations, \$1 SMS authorization requests, reversals or adjustments 	\$0.0195
Visa Network Acquirer Processor Fee (NAPF) - Variable Debit Acquirer Proc Fee DB/Prepaid	<ul style="list-style-type: none"> • Fee applicable per each U.S. Visa-branded debit and prepaid authorization, including MDEX authorizations, \$0 verification authorizations, \$1 SMS authorization requests, reversals or adjustments 	\$0.0155
Visa Partial Authorization Non-Participation Fee Visa Partial Autho Non-Partici	<ul style="list-style-type: none"> • Fee is applicable on each authorization submitted by AFD businesses that do not support partial authorization 	\$0.0100
Visa Transaction Integrity Fee Visa Transaction Integrity Fee	<ul style="list-style-type: none"> • Fee applicable per each U.S. domestic and Interregional Debit and Prepaid card purchase transaction that either fails or does not request CPS qualification 	\$0.1000
Visa Zero Floor Limit Fee Visa Zero Floor Limit	<ul style="list-style-type: none"> • Fee is applicable on each settled transaction that does not have a corresponding authorization 	\$0.2000



Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
Charity Core Credit: MC Charities Credit Core Debit: MC Charities Debit Regulated Debit w/o Fraud: MC Reg Debit Charities Override Regulated Debit w/Fraud: MC Reg Debit w/Fraud Charities Override	<ul style="list-style-type: none"> U.S. domestic transactions only MCC must be 8398 	2.00% + \$0.10	1.45% + \$0.15	n/a	n/a	0.05% + \$0.21	0.05% + \$0.22
Convenience Purchase Base Core Credit: MC Convenience Purchases Credit Enhanced Credit: MC Enhanced Convenience Purchases Regulated Debit w/o Fraud: MC Reg Conv Purch Dbt MC Reg US Enh Conv Pur Base Regulated Debit w/Fraud: MC RegF Conv Purch Dbt MC RegF US Enh Conv Pur Base	<ul style="list-style-type: none"> Card and cardholder present Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request Amount Tolerance between authorization and settlement is: 10% for MCCs 5499 Misc Food Stores-Convenience Stores and Specialty Markets and 7832 Motion Picture Theaters. Transactions submitted with MCCs 5541 Service Stations, 5814 Fast Food or 5542 Automated Fuel Dispensers are exempt from the amount tolerance test. Settlement within two business days from transaction date Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) Interchange compliance test (match between authorization and clearing file) Valid MCCs: 5814 Fast Food Restaurants, 7832 Motion Picture Theaters, 5499 Misc Food Stores-Convenience Stores and Specialty Markets, 4121 Taxis and Limos (for transaction amounts \$25 or less), 5331 Variety Stores Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.90% + \$0.00	n/a	n/a	1.90% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Emerging Market Core Debit/Prepaid: MC Emerging Markets Debit Regulated Debit/Prepaid w/o Fraud: MC Reg Emerging Mkts Db Regulated Debit/Prepaid w/Fraud: MC RegF Emerging Mkts Db	<ul style="list-style-type: none"> Electronic authorization Key entry permitted Settlement within three business days from transaction date Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) Interchange Compliance test (match between authorization and clearing file) Valid MCCs: 4111 Local Commuter Transportation, 4784 Bridge and Tolls, 4899 Cable/Satellite & Other Pay TV & Radio, 5960 Direct Marketing-Insurance Services, 6300 Insurance Underwriting/Premiums Regulated Debit rates apply only to those card ranges registered with MasterCard 	n/a	0.80% + \$0.25	0.80% + \$0.25	n/a	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
Emerging Market Education and Government Core Debit/Prepaid: MC Emerging Markets Education and Govt Debit Regulated Debit/Prepaid w/o Fraud: MC Reg DB Emerging Mkts Edu & Govt Regulated Debit/Prepaid w/Fraud: MC Reg W FRD DB Emerging Mkts Edu & Govt	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange Compliance test (match between authorization and clearing file) • Valid MCCs: 8211 Elementary/ Secondary Schools, 8220 Colleges/Universities, 8299 Schools & Educational Services not elsewhere classified, 9211 Court Costs Including Alimony and Child Support, 9222 Fines, 9223 Bail and Bond Payments, 9311 Tax Payments, 9399 Government Services not elsewhere classified, 9402 Postal Services - Government Only • Regulated Debit rates apply only to those card ranges registered with MasterCard • The maximum allowable convenience fee charged to the cardholder must be no more than \$4.95 per transaction or no more than 1.00% of the transaction amount in order to qualify for this interchange program. 	n/a	0.65% + \$0.15 Max - \$2.00	0.65% + \$0.15 Max - \$2.00	n/a	0.05% + \$0.21	0.05% + \$0.22
Intraregional Humanitarian Standard Prepaid: MC Intraregional Humanitarian Standard	<ul style="list-style-type: none"> • U.S. domestic transactions only • MCC must be one of the following: 3000-3299, 4511, 4411, 5812, 5813, 5814, 3501-3999, 7011, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 7230, 4112, 5411, 4813, 4814, 4829, 6050, 6051, 7995, 9754, 3351-3500, 7512, 7513, 7519, 5300 	n/a	n/a	1.65% + \$0.00	n/a	n/a	n/a
Key Entered Core Credit: MC Key Entered Credit Core Debit: MC Key Entered Debit Prepaid: MC Key Entered Prepaid Enhanced Credit: MC Enhanced Key Entered Regulated Debit w/o Fraud: MC Reg Key-Entered Dbt MC Reg Key-Entered Prepaid MC Reg Enhanced Key Entered Regulated Debit w/Fraud: MC RegF Key-Entered Dbt MC RegF Key-Entered Prepaid MC RegF Enhanced Key Entered	<ul style="list-style-type: none"> • Card and cardholder present, key entered • Amount tolerance between electronic authorization and settlement is 10%; Restaurant, Bars and Fast Food MCCs 5812, 5813, 5814 are exempt • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Industries not eligible: Mail/Telephone Order, Car Rental, Hotels, Transportation, Fuel, Travel Agents, Professional Services, Personal Services • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.89% + \$0.10	1.60% + \$0.15	1.76% + \$0.20	2.04% + \$0.10	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
<p>Lodging & Auto Rental</p> <p>Core Credit: MC Travel Industries Premier Service Credit</p> <p>Core Debit/Prepaid: MC Travel Industries Premier Service Debit</p> <p>Enhanced Credit: MC Enhanced Travel Industries</p> <p>Regulated Debit/Prepaid w/o Fraud: MC Reg Lodging & Auto Rental Db MC Reg Enh Lodging & Auto Rental</p> <p>Regulated Debit/Prepaid w/Fraud: MC RegF Lodg & Auto Rntl Db MC RegF Enh Lodg & Auto Rntl</p>	<ul style="list-style-type: none"> • Qualified travel merchant • Key entry permitted • Electronic authorization • Lodging/car rental data • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Settlement within two business days from transaction date • Valid MCCs: 3357, 3366, 3388, 3389, 3390, 3393, 3395, 3405, 3441 <p>Automobile/Vehicle Rental 3501, 3502, 3503, 3504, 3508, 3509, 3510, 3512, 3513, 3516, 3521, 3526, 3530, 3532, 3543, 3551, 3554, 3555, 3556, 3562, 3564, 3566, 3582, 3584, 3590, 3592, 3597, 3620, 3624, 3628, 3631, 3632, 3634, 3637, 3638, 3640, 3641, 3642, 3644, 3649, 3650, 3662, 3665, 3667, 3669, 3676, 3679, 3681, 3682, 3686, 3687, 3690, 3692, 3695, 3701, 3703, 3708, 3709, 3710, 3712, 3715, 3722, 3728, 3730, 3731, 3733, 3734, 3736, 3738, 3740, 3741, 3742, 3745, 3750, 3751, 3756, 3757, 3760, 3761, 3762, 3764, 3765, 3768, 3769, 3770, 3771, 3772, 3773, 3774, 3776, 3777, 3778, 3779, 3781, 3785, 3786, 3787, 3788, 3789, 3791, 3792, 3793, 3794, 3795, 3799 Hotel/Motel 4411 Cruise Line</p> <ul style="list-style-type: none"> • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.58% + \$0.10	1.15% + \$0.15	1.15% + \$0.15	1.80% + \$0.10	0.05% + \$0.22	0.05% + \$0.22
<p>Merit 1</p> <p>Core Credit: MC Merit I Credit</p> <p>Core Debit: MC Merit I Debit</p> <p>Prepaid: MC Merit I Prepaid</p> <p>Enhanced Credit: MC Enhanced Merit I</p> <p>Regulated Debit w/o Fraud: MC Reg Merit 1 Dbt MC Reg Merit 1 Prepaid MC Reg Enhanced Merit 1</p> <p>Regulated Debit w/Fraud: MC RegF Merit 1 Dbt MC RegF Merit 1 Prepaid MC RegF Enhanced Merit 1</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Amount Tolerance is 25% for Beauty/Barber Shop MCC 7230, Restaurant, Bars and Fast Food MCCs 5812, 5813, 5814 are exempt, 10% for all others • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.89% + \$0.10	1.60% + \$0.15	1.76% + \$0.20	2.04% + \$0.10	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
Merit 1 - Consumer Loans Core Debit/Prepaid: MC Merit 1 Consumer Loan MCC DB Core Debit/Prepaid Max.: MC Merit 1 Consumer Loan MCC DB MX Regulated Debit/Prepaid w/o Fraud: MC Reg Merit 1 Consumer Loan MCC DB MC Reg Merit 1 Consumer Loan MCC DB MX Regulated Debit/Prepaid w/Fraud: MC Reg Frd Merit 1 Consumer Loan MCC DB MC Reg Frd Merit 1 Consumer Loan MCC DB MX	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs: 6051, 6012 • Maximum convenience fee charged to cardholder for each transaction = \$4.95 • Registration & MasterCard Assigned ID required. • Regulated Debit rates apply only to those card ranges registered with MasterCard 	n/a	0.80% + \$0.25 Max. - \$2.95	0.80% + \$0.25 Max. - \$2.95	n/a	0.05% + \$0.21	0.05% + \$0.22
Merit 1 - Insurance Core Credit: MC Merit I Insurance Enhanced Credit: MC Enhanced Merit I Insurance Regulated Debit w/o Fraud: MC Reg Enhanced Merit 1-Ins Regulated Debit w/Fraud: MC RegF Enhanced Merit 1-Ins	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs 5960, 6300 • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.43% + \$0.05	n/a	n/a	1.43% + \$0.05	0.05% + \$0.21	0.05% + \$0.22
Merit 1 - Real Estate Core Credit: MC Merit I Real Estate Core Debit/Prepaid: MC Merit I Debit Real Estate Enhanced Credit: MC Enhanced Merit I Real Estate Regulated Debit/Prepaid w/o Fraud: MC Reg Merit 1 Dbt-RE MC Reg PPOOnline Bill Pay MC Reg Enhanced Merit 1 - RE Regulated Debit/Prepaid w/Fraud: MC RegF Merit 1 Dbt-RE MC RegF PPOOnline Bill Pay MC RegF Enhanced Merit 1-RE	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCC 6513 • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.10% + \$0.00	1.10% + \$0.00	1.10% + \$0.00	1.10% + \$0.00	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
Merit 3 Base Core Credit: MC Merit III Credit Core Debit/Prepaid: MC Merit III Debit Enhanced Credit: MC Enhanced Merit III Base Regulated Debit/Prepaid w/o Fraud: MC Reg Merit 3 Dbt MC Reg Enhanced Merit 3 Regulated Debit/Prepaid w/Fraud: MC RegF Merit 3 Dbt MC RegF Enhanced Merit 3	<ul style="list-style-type: none"> • Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Amount Tolerance between authorization and settlement is 25% for Beauty/Barber Shop MCC 7230, Restaurant, Bars and Fast Food MCCs 5812, 5813, 5814 are exempt, 10% for all others • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • MCCs not eligible: 4900 Utilities, 5542 Automated Fuel Dispensers, 5541 Service Stations, Auto Rental, Hotel & Cruise Lines • Add'l MCCs not eligible - debit only: 6300 Insurance, 6513 Real Estate • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.58% + \$0.10	1.05% + \$0.15	1.05% + \$0.15	1.73% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
Petroleum CAT/AFD Core Credit: MC Petroleum Base Core Credit Max.: MC Petroleum Base Cap Core Debit/Prepaid: MC Petroleum CAT/AFD Debit Core Debit/Prepaid Max.: MC Petroleum CAT/AFD Debit Cap Enhanced Credit: MC Enhanced Petroleum Base Enhanced Credit Max.: MC Enhanced Petroleum Base Cap Regulated Debit/Prepaid w/o Fraud: MC Reg Petro CAT/AFD Db MC Reg Petro CAT/AFD Cap MC Reg Enhanced Petroleum MC Reg Enhanced Petro Cap Regulated Debit/Prepaid w/Fraud: MC RegF Petro CAT/AFD Db MC RegF Petro CAT/AFD Cap MC RegF Enhanced Petroleum MC RegF Enhanced Petro Cap	<ul style="list-style-type: none"> • Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • For MCC 5542 Automated Fuel Dispensers, a CAT (Cardholder Activated Terminal) indicator of 2 (Self-Service Terminal) is required • Interchange compliance test (match between authorization and clearing file) • Valid MCC: 5542 Automated Fuel Dispensers • Add'l Valid MCC - credit only: 5541 Service Stations • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.90% + \$0.00 Max. - \$0.95	0.70% + \$0.17 Max. - \$0.95	0.70% + \$0.17 Max. - \$0.95	1.90% + \$0.00 Max. \$0.95	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
<p>Petroleum Service Stations</p> <p>Core Debit/Prepaid: MC Petroleum Service Station Debit</p> <p>Core Debit/Prepaid Max.: VS CPS Retail Service Station Debit Cap</p> <p>Regulated Debit/Prepaid w/o Fraud: MC Reg Petro Srvc Sta Db MC Reg Petro Srvc StaCap</p> <p>Regulated Debit/Prepaid w/Fraud: MC RegF Petro Srvc Sta Db MC RegF Petro Srvc StaCap</p>	<ul style="list-style-type: none"> • Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs: 5541 Service Stations • Regulated Debit rates apply only to those card ranges registered with MasterCard 	n/a	0.70% + \$0.17 Max. - \$0.95	0.70% + \$0.17 Max. - \$0.95	n/a	0.05% + \$0.21	0.05% + \$0.22
<p>Public Sector</p> <p>Core Credit: MC Public Sector Credit</p> <p>Enhanced Credit: MC Enhanced Public Sector</p> <p>Regulated Debit w/o Fraud: MC Reg Public Sector Dbt MC Reg Enhanced Public Sctr</p> <p>Regulated Debit w/Fraud: MC RegF Public Sector Dbt MC RegF Enhanced Public Sctr</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange Compliance test (match between authorization and clearing file) • Valid MCCs: 4111 Local Commuter Transportation, 4784 Bridge and Tolls, 9211 Courts, 9222 Fines, 9223 Bail Bonds, 9311 Taxes, 9399 Government Services Not Elsewhere Defined, 9402 Postal Services – Government Only • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.55% + \$0.10	n/a	n/a	1.55% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
<p>Restaurant</p> <p>Core Debit/Prepaid: MC Restaurant Debit</p> <p>Regulated Debit/Prepaid w/o Fraud: MC Reg Restaurant Db</p> <p>Regulated Debit/Prepaid w/Fraud: MC RegF Restaurant Db</p>	<ul style="list-style-type: none"> • Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Valid MCCs: 5812 Eating Places/Restaurants, 5814 Fast Food Restaurants • Interchange compliance test (match between authorization and clearing file) • Regulated Debit rates apply only to those card ranges registered with MasterCard 	n/a	1.19% + \$0.10	1.19% + \$0.10	n/a	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
<p>Service Industries (SIIP)</p> <p>Core Credit: MC Service Industries Credit</p> <p>Core Debit/Prepaid: MC Service Industries Debit</p> <p>Enhanced Credit: MC Enhanced Service Industries</p> <p>Regulated Debit/Prepaid w/o Fraud: MC Reg Service Industry Dbt MC Reg Enhanced Service Ind</p> <p>Regulated Debit/Prepaid w/Fraud: MC RegF Service Industry Db MC RegF Enhanced Service Ind</p>	<ul style="list-style-type: none"> • Qualified service industries merchant • Non-face-to-face recurring payments • Electronic authorization, the magnetic stripe must not be present • Recurring indicators must be passed in authorization and settlement • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs: 4814 Telecommunications Services, 4899 Cable/Satellite & Other Pay TV & Radio • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05	0.05% + \$0.21	0.05% + \$0.22
<p>Small Ticket Base</p> <p>Core Debit/Prepaid: MC Small Ticket Debit</p> <p>Regulated Debit/Prepaid w/o Fraud: MC Reg Small Ticket Db</p> <p>Regulated Debit/Prepaid w/Fraud: MC RegF Small Ticket Db MC US Regulated Debit Small Ticket MC US Regulated Debit Small Ticket w/Fraud</p>	<ul style="list-style-type: none"> • Card and cardholder present • Transaction amount can not be greater than US \$15 • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs: 4111 Commuter Transport/Ferries, 4121 Taxicabs/ Limousines, 4131 Bus Lines, 4784 Toll and Bridge fees, 5331 Variety Stores, 5499 Miscellaneous Food Stores-Convenience Stores and Specialty Markets, 5812 Eating Places/Restaurants, 5814 Fast Food, 5994 News Dealers and Newsstands, 7211 Laundries (Family and Commercial), 7216 Dry Cleaners, 7338 Quick Copy, Reproduction and Blueprint Services, 7523 Parking Lots/Garages, 7542 Car Washes, 7832 Motion Picture Theaters, 7841 Video Tape Rental Stores • Regulated Debit rates apply only to those card ranges registered with MasterCard 	n/a	1.55% + \$0.04	1.55% + \$0.04	n/a	0.05% + \$0.21	0.05% + \$0.22
<p>Standard</p> <p>Core Credit: MC Standard Domestic Fees Credit</p> <p>Core Debit/Prepaid: MC Standard Domestic Fees Debit</p> <p>Enhanced Credit: MC Enhanced Standard</p> <p>Regulated Debit/Prepaid w/o Fraud: MC Reg US Cons Std Dbt MC Reg Standard MC Reg Enhanced Standard</p> <p>Regulated Debit/Prepaid w/Fraud: MC RegF Standard MC RegF US Cons Std Dbt MC RegF Enhanced Standard</p>	<ul style="list-style-type: none"> • Transactions will fall to Standard if they fail Banknet date and reference number requirements, or fail interchange compliance tests. • Regulated Debit rates apply only to those card ranges registered with MasterCard 	2.95% + \$0.10	1.90% + \$0.25	1.90% + \$0.25	2.95% + \$0.10	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
<p>Supermarket Base</p> <p>Core Credit: MC Supermarket Credit</p> <p>Core Debit/Prepaid: MC Supermarket Debit</p> <p>Core Debit/Prepaid Max.: MC Supermarket Cap Debit</p> <p>Enhanced Credit: MC Enhanced Supermarket Base</p> <p>Regulated Debit/Prepaid w/o Fraud: MC Reg Supmkt Dbt MC Reg Supmkt Base Cap Db MC Reg Enhanced Supmkt</p> <p>Regulated Debit/Prepaid w/Fraud: MC RegF Supmkt Dbt MC RegF Supmkt Base Cap Db MC RegF Enhanced Supmkt</p>	<ul style="list-style-type: none"> • Qualified supermarket merchant • Card and cardholder present • Entire magnetic stripe or unaltered chip data contents included in electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCC: 5411 Grocery Stores/Supermarkets • Regulated Debit rates apply only to those card ranges registered with MasterCard 	<p>1.48% + \$0.10</p>	<p>1.05% + \$0.15</p> <p>Max. - \$0.35</p>	<p>1.05% + \$0.15</p> <p>Max. - \$0.35</p>	<p>1.48% + \$0.10</p>	<p>0.05% + \$0.21</p>	<p>0.05% + \$0.22</p>
<p>UCAF - Full</p> <p>Core Credit: MC Full UCAF</p> <p>Core Debit/Prepaid: MC Full UCAF Debit</p> <p>Enhanced Credit: MC Enhanced Full UCAF</p> <p>Regulated Debit/Prepaid w/o Fraud: MC Reg Full UCAF Cons Db MC Reg Enhanced Full UCAF</p> <p>Regulated Debit/Prepaid w/Fraud: MC RegF Full UCAF Cons Db MC RegF Enhanced Full UCAF</p>	<ul style="list-style-type: none"> • Internet Transaction • Electronic authorization • U.S. issued consumer card • Terminal Type must contain the value CT6 indicating e-commerce transaction (CAT Level 6) • The authorization log must contain the following: <ul style="list-style-type: none"> o POS Entry Mode/POS Terminal PAN Entry Mode with the value 81 o E-commerce Security Level Indicator/Security Protocol with the valid value 0-9 o E-commerce Security Level Indicator/Cardholder Authentication with the valid value 0-9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 1 (credit); 2 (debit) • POS Data/POS Cardholder Presence Indicator with the value 5, indicating electronic • POS Data/Cardholder-Activated Terminal Level Indicator with the value 6, indicating e-commerce (CAT6) • Settlement within two business days from transaction date • The merchant category code (MCC) in the clearing transaction must be identical to the MCC in the authorization log record • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Invalid Industries: Auto Rental, Hotel & Cruise Lines • Regulated Debit rates apply only to those card ranges registered with MasterCard 	<p>1.78% + \$0.10</p>	<p>1.25% + \$0.15</p>	<p>1.25% + \$0.15</p>	<p>1.93% + \$0.10</p>	<p>0.05% + \$0.21</p>	<p>0.05% + \$0.22</p>



Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
<p>UCAF - Merchant</p> <p>Core Credit: MC Merchant UCAF</p> <p>Core Debit/Prepaid: MC Merchant UCAF Debit</p> <p>Enhanced Credit: MC Enhanced Merchant UCAF</p> <p>Regulated Debit/Prepaid w/o Fraud: MC Reg Merchant UCAF Cons Db</p> <p>MC Reg Enhanced Merchant UCAF</p> <p>Regulated Debit/Prepaid w/Fraud: MC RegF Merch UCAF Cons Db</p> <p>MC RegF Enhanced Merch UCAF</p>	<ul style="list-style-type: none"> • Internet Transaction • Electronic authorization • U.S. issued card • Terminal Type must contain the value CT6 indicating e-commerce transaction (CAT Level 6) • The authorization log must contain the following: <ul style="list-style-type: none"> o POS Entry Mode/POS Terminal PAN Entry Mode with the value 81 o E-commerce Security Level Indicator/Security Protocol with the valid value 0-9 o E-commerce Security Level Indicator/Cardholder Authentication with the valid value 0-9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 2 (credit); 1 (debit) • POS Data/POS Cardholder Presence Indicator with the value 5, indicating electronic order • POS Data/Cardholder-Activated Terminal Level Indicator with the value 6, indicating e-commerce (CAT6) • Settlement within two business days from transaction date • The merchant category code (MCC) in the clearing transaction must be identical to the MCC in the authorization log record • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Invalid Industries: Auto Rental, Hotel & Cruise Lines • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.68% + \$0.10	1.15% + \$0.15	1.15% + \$0.15	1.83% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
<p>Utilities</p> <p>Core Credit: MC Consumer Credit Utilities</p> <p>Core Debit: MC Consumer Debit Utilities</p> <p>Prepaid: MC Utilities Prepaid</p> <p>Enhanced Credit: MC Enhanced Utilities</p> <p>Regulated Debit w/o Fraud: MC Reg Consumer Util Db</p> <p>MC Reg Utilities Prepaid</p> <p>MC Reg Enhanced Utilities</p> <p>Regulated Debit w/Fraud: MC RegF Consumer Util Db</p> <p>MC RegF Utilities Prepaid</p> <p>MC RegF Enhanced Utilities</p>	<ul style="list-style-type: none"> • Qualified Utility merchant • Electronic authorization • Key entry permitted • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange Compliance test (match between authorization and clearing file) • Valid MCC: 4900 only • Regulated Debit rates apply only to those card ranges registered with MasterCard 	0.00% + \$0.65	0.00% + \$0.45	0.00% + \$0.65	0.00% + \$0.65	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
MasterCard Consumer Refund Programs							
Consumer Refund Group 1 Core Debit/Prepaid: MC Consumer Debit Refund Group 1 Regulated Debit/Prepaid w/o Fraud: MC Reg Consumer Db Grp 1 Regulated Debit/Prepaid w/Fraud: MC RegF Consumer Db Grp 1	Debit Requirements: <ul style="list-style-type: none"> All except Airline, Passenger Railway (Non-face-to-face) Regulated Debit rates apply only to those card ranges registered with MasterCard 	2.42% + \$0.00	1.72% + \$0.00	1.72% + \$0.00	2.42% + \$0.00	0.00% + \$0.00	0.00% + \$0.00
Consumer Refund Group 2 Core Credit: MC Consumer Credit Refund Group 2	Credit Requirements: <ul style="list-style-type: none"> Mail Order, Travel Agencies (excluding World and World Elite MasterCard cards), Utilities 	2.09% + \$0.00	n/a	n/a	2.09% + \$0.00	n/a	n/a
Consumer Refund Group 3 Core Credit: MC Consumer Credit Refund Group 3 Core Debit/Prepaid: MC Consumer Debit Refund Group 3 Regulated Debit/Prepaid w/o Fraud: MC Reg Consumer Db Grp 3 Regulated Debit/Prepaid w/Fraud: MC RegF Consumer Db Grp 3	Credit Requirements: <ul style="list-style-type: none"> Airlines (excluding World and World Elite MasterCard cards), Drug Stores, Education, Professional Services, Recreation, Repair Shops, Restaurant/Bars (excluding World MasterCard cards with MCC 5812), Other Services Debit Requirements: <ul style="list-style-type: none"> All except Mail Order, Airline and Passenger Railway (Face-to-face) Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.95% + \$0.00	1.40% + \$0.00	1.40% + \$0.00	1.95% + \$0.00	0.00% + \$0.00	0.00% + \$0.00
Consumer Refund Group 4 Core Credit: MC Consumer Credit Refund Group 4	Credit Requirements: <ul style="list-style-type: none"> Auto Rental (excluding World and World Elite MasterCard cards), Clothing Stores, Discount Stores, Gas Stations, Hardware, Health Care, Other Retail, Other Transport (excluding World MasterCard cards with MCC 4112 and 4411), Sporting/Toy Stores 	1.82% + \$0.00	n/a	n/a	1.82% + \$0.00	n/a	n/a
Consumer Refund Group 5 Core Credit: MC Consumer Credit Refund Group5	Credit Requirements: <ul style="list-style-type: none"> Department Stores, Electronic/Appliance Stores, Food tores/Warehouse, Hotel/Motel (excluding World and World Elite MasterCard cards), Interior Furnishings, Vehicle, Quasi Cash 	1.73% + \$0.00	n/a	n/a	1.73% + \$0.00	n/a	n/a
POS Debit Refund MC US Reg POS Debit Refund MC US Reg POS Debit w/Fraud Refund	<ul style="list-style-type: none"> Regulated Debit rates apply only to those card ranges registered with MasterCard Must have a Transaction Type code of 20. 	n/a	n/a	n/a	n/a	0.00% + \$0.00	0.00% + \$0.00
POS Debit Small Ticket Refund MC US Reg POS Debit Small Ticket Refund MC US Reg POS Debit Small Ticket w/Fraud Refund	<ul style="list-style-type: none"> Regulated Debit rates apply only to those card ranges registered with MasterCard Must have a Transaction Type code of 20. 	n/a	n/a	n/a	n/a	0.00% + \$0.00	0.00% + \$0.00



Interchange Program	Interchange Summary Description	World Rate	World Elite Rate	World High Value Rate
<p>World Card Convenience Purchase</p> <p>World: MC World Convenience Purchases</p> <p>World Elite: MC World Elite Convenience Purchases</p> <p>World High Value: MC High Value Convenience Purchases</p>	<ul style="list-style-type: none"> • Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Amount Tolerance between authorization and settlement is: 10% for MCCs 5499 Misc Food Stores-Convenience Stores and Specialty Markets and 7832 Motion Picture Theaters. Transactions submitted with MCCs 5541 Service Stations, 5814 Fast Food or 5542 Automated Fuel Dispensers are exempt from the amount tolerance test. • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs: 5814 Fast Food Restaurants, 7832 Motion Picture Theaters, 5499 Misc Food Stores-Convenience Stores and Specialty Markets, 4121 Taxis and Limos (for transaction amounts \$25 or less) 	2.00% + \$0.00	2.00% + \$0.00	2.00% + \$0.00
<p>World Card Key-Entered</p> <p>World: MC World Key Entered</p> <p>World Elite: MC World Elite Key Entered</p> <p>World High Value: MC High Value Key Entered</p>	<ul style="list-style-type: none"> • Card and cardholder present, key entered • Amount tolerance between electronic authorization and settlement is 10%; Restaurant, Bars and Fast Food MCCs 5812, 5813, 5814 are exempt • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Industries not eligible: Mail/Telephone Order, Car Rental, Hotels, Transportation, Fuel, Travel Agents, Professional Services, Personal Services 	2.05% + \$0.10	2.50% + \$0.10	2.50% + \$0.10
<p>World Card Merit 1 Base</p> <p>World: MC World Merit I</p> <p>World Elite: MC World Elite Merit I</p> <p>World High Value: MC High Value Merit I</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Amount Tolerance is 25% for Beauty/Barber Shop MCC 7230, Restaurant, Bars and Fast Food MCCs 5812, 5813, 5814 are exempt, 10% for all others • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) 	2.05% + \$0.10	2.50% + \$0.10	2.50% + \$0.10



Interchange Program	Interchange Summary Description	World Rate	World Elite Rate	World High Value Rate
<p>World Card Merit 1 - Insurance</p> <p>World: MC World Merit I Insurance</p> <p>World Elite: MC World Elite Merit I Insurance</p> <p>World High Value: MC High Value Merit I Insurance</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs 5960, 6300 	1.43% + \$0.05	2.20% + \$0.10	2.20% + \$0.10
<p>World Card Merit 1 - Real Estate</p> <p>World: MC World Merit I Real Estate</p> <p>World Elite: MC World Elite Merit I Real Estate</p> <p>World High Value: MC High Value Merit I Real Estate</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCC 6513 	1.10% + \$0.00	2.20% + \$0.10	2.20% + \$0.10
<p>World Card Merit 3 Base</p> <p>World: MC World Merit III</p> <p>World Elite: MC World Elite Merit III</p> <p>World High Value: MC High Value Merit III Base</p>	<ul style="list-style-type: none"> • Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Amount Tolerance between authorization and settlement is 25% for Beauty/Barber Shop MCC 7230, Restaurant, Bars and Fast Food MCCs 5812, 5813, 5814 are exempt, 10% for all others • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • MCCs not eligible: 5542 Automated Fuel Dispensers, 5541 Service Stations, Auto Rental, Hotel & Cruise Lines 	1.77% + \$0.10	2.20% + \$0.10	2.20% + \$0.10



Interchange Program	Interchange Summary Description	World Rate	World Elite Rate	World High Value Rate
<p>World Card Petroleum</p> <p>World: MC World Petroleum Base</p> <p>World Max.: MC World Petroleum Base Cap</p> <p>World Elite: MC World Elite Petroleum Base</p> <p>World Elite Max.: MC World Elite Petroleum Base Cap</p> <p>World High Value: MC High Value Petroleum Base</p> <p>World High Value Max.: MC High Value Petro Cap</p>	<ul style="list-style-type: none"> • Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • For MCC 5542 Automated Fuel Dispensers, a CAT (Cardholder Activated Terminal) indicator of 2 (Self-Service Terminal) is required • Interchange compliance test (match between authorization and clearing file) • Valid MCCs: 5542 Automated Fuel Dispensers, 5541 Service Stations 	<p>2.00% + \$0.00</p> <p>Max. - \$0.95</p>	<p>2.00% + \$0.00</p> <p>Max. - \$0.95</p>	<p>2.00% + \$0.00</p> <p>Max. - \$0.95</p>
<p>World Card Public Sector</p> <p>World: MC World Public Sector</p> <p>World Elite: MC World Elite Public Sector</p> <p>World High Value: MC High Value Public Sector</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange Compliance test (match between authorization and clearing file) • Valid MCCs: 4111 Local Commuter Transportation, 4784 Bridge and Tolls, 9211 Courts, 9222 Fines, 9223 Bail Bonds, 9311 Taxes, 9399 Government Services Not Elsewhere Defined, 9402 Postal Services – Government Only 	<p>1.55% + \$0.10</p>	<p>1.55% + \$0.10</p>	<p>1.55% + \$0.10</p>



Interchange Program	Interchange Summary Description	World Rate	World Elite Rate	World High Value Rate
<p>World Card Restaurant</p> <p>World: MC World Restaurant</p> <p>World Elite: MC World Elite Restaurant</p> <p>World High Value: MC High Value Restaurant</p>	<ul style="list-style-type: none"> • Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Valid MCC: 5812 Eating Places/Restaurants • Interchange compliance test (match between authorization and clearing file) • Transactions must be \$60.00 or less • World card transactions at MCC 5812 that are greater than \$60 or that fail World Restaurant requirements will follow World T&E program 	1.73% + \$0.10	2.20% + \$0.10	2.20% + \$0.10
<p>World Card Service Industries (SIIP)</p> <p>World: MC World Service Industries</p> <p>World Elite: MC World Elite Service Industries</p> <p>World High Value: MC High Value Service Industries</p>	<ul style="list-style-type: none"> • Qualified service industries merchant • Non-face-to-face recurring payments • Electronic authorization, the magnetic stripe must not be present • Recurring indicators must be passed in authorization and settlement • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs: 4814 Telecommunications Services, 4899 Cable/Satellite & Other Pay TV & Radio 	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05
<p>World Card Standard</p> <p>World: MC World Standard</p> <p>World Elite: MC World Elite Standard</p> <p>World High Value: MC High Value Standard</p>	<ul style="list-style-type: none"> • Transactions will fall to Standard if they fail Banknet date and reference number requirements, or fail interchange compliance tests. 	2.95% + \$0.10	3.25% + \$0.10	3.25% + \$0.10
<p>World Card Supermarket Base</p> <p>World: MC World Supermarket</p> <p>World Elite: MC World Elite Supermarket Base</p> <p>World High Value: MC High Value Supermarket Base</p>	<ul style="list-style-type: none"> • Qualified supermarket merchant • Card and cardholder present • Entire magnetic stripe or unaltered chip data contents included in electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCC: 5411 Grocery Stores/Supermarkets 	1.58% + \$0.10	1.90% + \$0.10	1.90% + \$0.10



Interchange Program	Interchange Summary Description	World Rate	World Elite Rate	World High Value Rate
<p>World Card T&E</p> <p>World: MC World T/E</p> <p>World Elite: MC World Elite T/E</p> <p>World High Value: MC High Value T/E</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • World and World Elite MasterCard only • Settlement within three business days from transaction date • Clearing record must include industry specific data (including both Property Phone and Customer Service Phone numbers, as well as Folio data for Hotels and Rental Agreement data for Vehicle Rentals) • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Travel and Entertainment MCCs eligible for World T&E: 3000-3299 or 4511 Airline, 3351-3500, 7512, 7513, 7519 Automobile/Vehicle Rental, 3501-3999 or 7011 Hotel/Motel, 4112 Passenger Railway, 4411 Cruise Line/Steamship, 4722 Travel Agent, 5812 Eating Places/Restaurants • Transactions at MCC 5812 must be greater than \$60 or must have failed World Restaurant requirements. 	2.30% + \$0.10	2.75% + \$0.10	2.75% + \$0.10
<p>World Card T&E Large Ticket</p> <p>World Elite: MC World Elite T/E Large Ticket</p> <p>World High Value: MC High Value T/E Large Ticket</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • World Elite or World High Value MasterCard only • Transaction amount \$2,500 or greater • Settlement within three business days from transaction date • Clearing record must include industry specific data (including both Property Phone and Customer Service Phone numbers, as well as Folio data for Hotels and Rental Agreement data for Vehicle Rentals) • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Travel and Entertainment MCCs eligible for World T&E: 3000-3299 or 4511 Airline, 3351-3500, 7512, 7513, 7519 Automobile/Vehicle Rental, 3501-3999 or 7011 Hotel/Motel, 4112 Passenger Railway, 4411 Cruise Line/Steamship, 4722 Travel Agent 	n/a	2.00% + \$0.00	2.00% + \$0.00
<p>World Card UCAF - Full</p> <p>World: MC World Full UCAF</p> <p>World Elite: MC World Elite Full UCAF</p> <p>World High Value: MC High Value Full UCAF</p>	<ul style="list-style-type: none"> • Internet tran • Electronic auth • US issued card • Terminal Type contains value CT6 indicating e-comm tran (CAT Level 6) • Auth log must contain: <ul style="list-style-type: none"> o POS Entry Mode/POS Terminal PAN Entry Mode value 81 o E-commerce Security Level Indicator/Security Protocol value 0-9 o E-commerce Security Level Indicator/Cardholder Authentication value 0-9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 2 • POS Data/POS Cardholder Presence Indicator with the value 5, indicating electronic order • POS Data/Cardholder-Activated Terminal Level Indicator value 6, indicating electronic commerce (CAT6) • Settle within two business days from tran date • MCC in clearing tran must be identical to MCC in auth log record • Corporate Card Common Data in clearing record includes: merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number and Banknet date • Interchange compliance test • Invalid Industries: Auto Rental, Hotel & Cruise Lines 	1.97% + \$0.10	2.40% + \$0.10	2.40% + \$0.10



Interchange Program	Interchange Summary Description	World Rate	World Elite Rate	World High Value Rate
<p>World Card UCAF - Merchant</p> <p>World: MC World Merchant UCAF</p> <p>World Elite: MC World Elite Merchant UCAF</p> <p>World High Value: MC High Value Merchant UCAF</p>	<ul style="list-style-type: none"> • Internet Tran • Electronic auth • US issued card • Terminal Type contains CT6 indicating e-commerce tran (CAT Level 6) • Auth log contains: <ul style="list-style-type: none"> o POS Entry Mode/POS Terminal PAN Entry Mode 81 o E-commerce Security Level Indicator/Security Protocol 0–9 o E-commerce Security Level Indicator/Cardholder Authentication 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 1 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • POS Data/Cardholder-Activated Terminal Level Indicator 6, indicating e-commerce (CAT6) • Settle within two business days from tran date • MCC in clearing tran must be identical to MCC in auth log record • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced info required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test • Invalid Industries: Auto Rental, Hotel & Cruise Lines 	<p>1.87% + \$0.10</p>	<p>2.30% + \$0.10</p>	<p>2.30% + \$0.10</p>
<p>World Card Utilities</p> <p>World: MC World Utilities</p> <p>World Elite: MC World Elite Utilities</p> <p>World High Value: MC High Value Utilities</p>	<ul style="list-style-type: none"> • Qualified Utility merchant • Electronic authorization • Key entry permitted • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange Compliance test (match between authorization and clearing file) • Valid MCC: 4900 only 	<p>0.00% + \$0.65</p>	<p>0.00% + \$0.75</p>	<p>0.00% + \$0.75</p>



Interchange Program	Interchange Summary Description	World Rate	World Elite Rate	World High Value Rate
MasterCard World Refund Programs				
Consumer Credit Refund Group 1 MC Consumer Credit Refund Group 1	<ul style="list-style-type: none"> World MasterCard card transactions for Airline, Auto Rental, Cruise Line, Hotel/Motel, Passenger Railway, Restaurant, Travel Agencies 	2.42% + \$0.00	2.42% + \$0.00	2.42% + \$0.00
Consumer Credit Refund Group 2 MC Consumer Credit Refund Group 2	<ul style="list-style-type: none"> Mail Order, Travel Agencies (excluding World and World Elite MasterCard cards), Utilities 	2.09% + \$0.00	2.09% + \$0.00	2.09% + \$0.00
Consumer Credit Refund Group 3 MC Consumer Credit Refund Group 3	<ul style="list-style-type: none"> Airlines (excluding World and World Elite MasterCard cards), Drug Stores, Education, Professional Services, Recreation, Repair Shops, Restaurant/Bars (excluding World MasterCard cards with MCC 5812), Other Services 	1.95% + \$0.00	1.95% + \$0.00	1.95% + \$0.00
Consumer Credit Refund Group 4 MC Consumer Credit Refund Group 4	<ul style="list-style-type: none"> Auto Rental (excluding World and World Elite MasterCard cards), Clothing Stores, Discount Stores, Gas Stations, Hardware, Health Care, Other Retail, Other Transport (excluding World MasterCard cards with MCC 4112 and 4411), Sporting/Toy Stores 	1.82% + \$0.00	1.82% + \$0.00	1.82% + \$0.00
Consumer Credit Refund Group 5 MC Consumer Credit Refund Group 5	<ul style="list-style-type: none"> Department Stores, Electronic/Appliance Stores, Food Stores/Warehouse, Hotel/Motel (excluding World and World Elite MasterCard cards), Interior Furnishings, Vehicle, Quasi Cash 	1.73% + \$0.00	1.73% + \$0.00	1.73% + \$0.00



Interchange Program	Interchange Summary Description	Business Core Rate	Business Debit Rate	Commercial Large Market	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Commercial Charity MC Commercial Charities	<ul style="list-style-type: none"> • U.S. domestic transactions only • MCC must be 8398 	2.00% + \$0.10	n/a	2.00% + \$0.10	n/a	n/a
Commercial Data Rate 1 MC Corporate Data Rate 1 Regulated Debit w/o Fraud: MC Reg Corp Data 1 Regulated Debit w/Fraud: MC RegF Corp Data 1	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Clearing record must include the merchant name, address, location postal code, merchant state/province code, country code, valid merchant tax identification, merchant type code • Fleet Card transactions at fuel retail locations must contain additional industry-specific data in the clearing record • Interchange compliance test (match between authorization and clearing file) • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants (Fast Food is eligible), Vehicle Rentals • Regulated Debit rates apply only to those card ranges registered with MasterCard 	2.65% + \$0.10	2.65% + \$0.10	2.70% + 0.10	0.05% + \$0.21	0.05% + \$0.22
Commercial Data Rate 1 Healthcare Large Market: MC Commercial Data Rate 1 Healthcare Lrg Mkt Prepaid: Regulated Prepaid w/o Fraud: MC Com Data Rate 1 Healthcare Reg Prepaid Regulated Prepaid w/Fraud: MC Com Data Rate 1 Healthcare Reg Prepaid w/ Fraud	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Clearing record must include the merchant name, address, location postal code, merchant state/province code, country code, valid merchant tax identification, merchant type code • Interchange compliance test (match between authorization and clearing file) • MCC's eligible: 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099 	n/a	1.00% + \$0.00 Max. - \$5.00	1.00% + \$0.00 Max. - \$5.00	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Business Core Rate	Business Debit Rate	Commercial Large Market	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
<p>Commercial Data Rate 2</p> <p>Business Core: MC Commercial Data Rate II</p> <p>Commercial Large Market: MC Commercial Data Rate 2 MCO MC Commercial Data Rate 2 MCP MC Commercial Data Rate 2 MCF</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Regulated Debit rates apply only to those card ranges registered with MasterCard • Industries not eligible: MCC 3000–3299 or 4511 (Airline), MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental) • MCC 3501–3999 or 7011 (Hotel/Motel), MCC 4112 (Passenger Railway), MCC 5542 (Fuel Dispenser, Automated), MCC 5812 (Eating Places, Restaurants) MCC 5960, 5962, 5964–5969 (MailOrder/Telephone Order) • Fleet Card transactions at fuel retail locations (MCCs 4468, 5541, 5542, 5499, 5983, 7511 & 9752) must contain additional industry-specific data in the clearing record and must also contain matching ID number, Driver Number & Vehicle Number data in auth and clearing • Interchange compliance test (match between authorization and clearing file) <p>• Commercial Card Common Data requirements in clearing record must include merchant location postal code and merchant state/province code, country code, merchant tax identification, merchant type code, valid tax amount of 0.1% to 30% (tax amount can be equal to zero if MCC 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222s, 9311, 9399 or 9402), customer code and sales tax indicator</p>	2.00% + \$0.10	2.20% + \$0.10	2.50% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
<p>Commercial Data Rate 2 Petroleum</p> <p>Commercial Large Market: MC Commercial Data Rate 2 Petro MC Commercial Data Rate 2 Petro MC Commercial Data Rate 2 Petro</p>	<ul style="list-style-type: none"> • Electronic auth • Key entry permitted • Settle w/in three business days from tran date • Enhanced info required for settlement: Unique Banknet reference number & Banknet date • Commercial Card common data requirements in clearing record include: merchant location postal code & merchant state/province code, country code, merchant tax id, merchant type code & customer code • Fleet Card trans at fuel retail locations must contain additional industry-specific data in clearing record • Interchange compliance test • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants (Fast Food is eligible), Vehicle Rentals • MCCs must be: 4468 Marinas, Marine Services/Supplies, 5541 Service Stations [with or without Ancillary Services], 5542 Fuel Dispenser, Automated, 5499 Miscellaneous Food Stores-Convenience Stores and Specialty Markets—not elsewhere classified, 5983 Fuel Dealers—Coal, Fuel Oil, Liquefied Petroleum, Wood, 7511 Truck Stop Transactions, 9752 U.K. Petrol Stations, Electronic Hot File • Regulated Debit rates apply only to those card ranges registered with MasterCard 	n/a	2.05% + \$0.10	2.20% + \$0.10	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Business Core Rate	Business Debit Rate	Commercial Large Market	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
<p>Commercial Data Rate 3</p> <p>Business Core: MC Commercial Data Rate III</p> <p>Commercial Large Market: MC Commercial Data Rate 3 Corp MC Commercial Data Rate 3 Purc MC Commercial Data Rate 3 Purc</p> <p>Regulated Debit w/o Fraud - MC Reg Corp Data 3</p> <p>Regulated Debit w/Fraud - MC RegF Corp Data 3</p>	<ul style="list-style-type: none"> Electronic auth Key entry permitted Applies to Purchasing Cards or Fleet Cards at non-fuel retail locations only Settle w/in three business days from tran date Enhanced info required for settlement: Unique Banknet reference number & Banknet date Fleet Card tran at fuel retail locations must contain industry-specific data in clearing record Commercial Card Line Item Detail in clearing record must include: product code, item description, item quantity & exponent, unit of measure, extended item amount, debit/credit indicator. If tran contains a Shipping/Courier MCC of 4214 or 4215 a Shipping/Courier addenda containing all required fields may be submitted in place of the Corporate Line Item Detail addenda. Trans with a Temporary Services MCC of 7361 must submit a Temporary Services addendum including all required fields. Interchange compliance test Industries not eligible: Airlines, AFDs, Lodging, Passenger Railways, Restaurants, Vehicle Rentals Regulated Debit rates apply only to card ranges registered with MasterCard 	1.75% + \$0.10	1.80% + \$0.10	1.90% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
<p>Commercial Large Ticket 1</p> <p>Business Core: MC Corporate Large Ticket</p> <p>Commercial Large Market: MC Commercial Large Ticket I Corp MC Commercial Large Ticket I Purc MC Commercial Large Ticket I Purc</p> <p>Commercial Large Ticket 2</p> <p>Business Core: MC Commercial Large Ticket 2</p> <p>Commercial Large Market: MC Commercial Large Ticket II Corp MC Commercial Large Ticket II Purc MC Commercial Large Ticket II Purc MC Large Ticket II Fleet</p> <p>Commercial Large Ticket 3</p> <p>Business Core: MC Commercial Large Ticket 3</p> <p>Commercial Large Market: MC Commercial Large Ticket III Corp MC Commercial Large Ticket III Purc MC Commercial Large Ticket III Purc MC Large Ticket III Fleet</p> <p>Regulated Debit w/o Fraud: MC Reg Comm Large Ticket 1 MC Reg Comm Large Ticket 2 MC Reg Comm Large Ticket 3</p> <p>Regulated Debit w/Fraud: MC RegF Comm Large Ticket 1 MC RegF Comm Large Ticket 2 MC RegF Comm Large Ticket 3</p>	<ul style="list-style-type: none"> Electronic auth Key entry permitted Settle w/in two business days from tran date Enhanced info required for settlement: Unique Banknet reference number & Banknet date Based on tran amount, a tran meeting Large Ticket requirements may be submitted at a different Corporate Purchasing program when interchange requirements are met & fee calculates in favor of merchant Commercial Card Common Data in clearing record includes: merchant location postal code, merchant state/province code, country code, merchant tax id, merchant type code, tax amount, customer code & sales tax indicator Commercial Card Line Item Detail in clearing record includes: product code, item description, item quantity & exponent, unit of measure, extended item amount, debit/credit indicator. Shipping/Courier MCC of 4214 or 4215 a Shipping/Courier addenda containing all required fields may be submitted in place of the Corporate Line Item Detail addenda. Temporary Services MCC of 7361 must submit a Temporary Services addendum including all required fields. Fleet Card transactions at fuel retail locations (MCCs 4468, 5541, 5542, 5499, 5983, 7511 & 9752) must contain additional industry-specific data in the clearing record and must also contain matching ID number, Driver Number & Vehicle Number data in auth and clearing Interchange compliance test MCCs not eligible: 3000–3299, 4511, 3351–3500, 7512, 7513, 7519, 4112, 5812 MCCs not eligible for Commercial Large Market: 3501-3999, 7011 (please see interchange rate below for these MCC's. Regulated Debit rates apply only to those card ranges registered with MasterCard <p>Transaction Amount Requirements:</p> <ul style="list-style-type: none"> 1 - Transaction amount < \$25,000 2 - Transaction amount between \$25,000.01 and \$99,999.99 3 - Transaction amount \$100,000.00 or greater 	1.20% + \$40	1.25% + \$40	I - 1.25% + \$40 II - 1.20% + \$60 III - 1.15% + \$80	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Business Core Rate	Business Debit Rate	Commercial Large Market	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
<p>Commercial Hotel Large Ticket 1 Large Market: MC Comm Lrg Ticket 1 Lrg Market Hotel</p> <p>Commercial Hotel Large Ticket 2 Large Market: MC Comm Lrg Ticket 2 Lrg Market Hotel</p> <p>Commercial Hotel Large Ticket 3 Large Market: MC Comm Lrg Ticket 3 Lrg Market Hotel</p>	<ul style="list-style-type: none"> • Electronic auth • Key entry permitted • Settle w/in two business days from tran date • Enhanced info required for settlement: Unique Banknet reference number & Banknet date • Based on tran amount, a tran meeting Large Ticket requirements may be submitted at a different Corporate Purchasing program when interchange requirements are met & fee calculates in favor of merchant • Commercial Card Common Data in clearing record includes: merchant location postal code, merchant state/province code, country code, merchant tax id, merchant type code, tax amount, customer code & sales tax indicator • Commercial Card Line Item Detail in clearing record includes: product code, item description, item quantity & exponent, unit of measure, extended item amount, debit/credit indicator. • Eligible MCC's: 3501-3999, 7011 	n/a	n/a	2.60% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
<p>Commercial Payments Account Large Ticket 1</p> <p>Business Core: MC Commercial Payments Account Tier 1</p> <p>Regulated Debit w/o Fraud: MC REG COMM PMTS ACCT LT1</p> <p>Regulated w/Fraud: MC REGF COMM PMTS ACCT LT1</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date, except Non-face-to-face, properly processed eCommerce transactions & MCCs 4111 & 4131. • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Commercial Card Common Data in clearing record includes: merchant location postal code, merchant state/province code, country code, merchant tax id, merchant type code, total tax amount, customer code & sales tax indicator. Lodging (Hotel/Motel) MCCs require additional Lodging Summary data elements including: Customer Service Toll-Free [800] Number, Arrival Date, Departure Date, Folio Number & Property Phone Number. • Authorization amount must be within 25% of settled amount, except properly processed eCommerce transactions & MCCs 4111 & 4131 or otherwise exempt from amount tolerance testing. • Ineligible MCCs: 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 4112 & 5812. • Transaction amount \$7,255.01-\$25,000 	1.20% + \$0.00	n/a	n/a	0.05% + \$0.21	0.05% + \$0.22
<p>Commercial Payments Account Large Ticket 2</p> <p>Business Core: MC Commercial Payments Account Tier 2</p> <p>Regulated Debit w/o Fraud: MC REG COMM PMTS ACCT LT2</p> <p>Regulated w/Fraud: MC REGF COMM PMTS ACCT LT2</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date, except Non-face-to-face, properly processed eCommerce transactions & MCCs 4111 & 4131. • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Commercial Card Common Data in clearing record includes: merchant location postal code, merchant state/province code, country code, merchant tax id, merchant type code, total tax amount, customer code & sales tax indicator. Lodging (Hotel/Motel) MCCs require additional Lodging Summary data elements including: Customer Service Toll-Free [800] Number, Arrival Date, Departure Date, Folio Number & Property Phone Number. • Authorization amount must be within 25% of settled amount, except properly processed eCommerce transactions & MCCs 4111 & 4131 or otherwise exempt from amount tolerance testing. • Ineligible MCCs: 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 4112 & 5812. • Transaction amount \$25,000.01-\$100,000 	1.00% + \$0.00	n/a	n/a	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Business Core Rate	Business Debit Rate	Commercial Large Market	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
<p>Commercial Payments Account Large Ticket 3</p> <p>Business Core: MC Commercial Payments Account Tier 3</p> <p>Regulated Debit w/o Fraud: MC REG COMM PMTS ACCT LT3</p> <p>Regulated w/Fraud: MC REGF COMM PMTS ACCT LT3</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date, except Non-face-to-face, properly processed eCommerce transactions & MCCs 4111 & 4131. • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Commercial Card Common Data in clearing record includes: merchant location postal code, merchant state/province code, country code, merchant tax id, merchant type code, total tax amount, customer code & sales tax indicator. Lodging (Hotel/Motel) MCCs require additional Lodging Summary data elements including: Customer Service Toll-Free [800] Number, Arrival Date, Departure Date, Folio Number & Property Phone Number. • Authorization amount must be within 25% of settled amount, except properly processed eCommerce transactions & MCCs 4111 & 4131 or otherwise exempt from amount tolerance testing. • Ineligible MCCs: 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 4112 & 5812. • Transaction amount \$100,000.01-\$500,000 	0.90% + \$0.00	n/a	n/a	0.05% + \$0.21	0.05% + \$0.22
<p>Commercial Payments Account Large Ticket 4</p> <p>Business Core: MC Commercial Payments Account Tier 4</p> <p>Regulated Debit w/o Fraud: MC REG COMM PMTS ACCT LT4</p> <p>Regulated w/Fraud: MC REGF COMM PMTS ACCT LT4</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date, except Non-face-to-face, properly processed eCommerce transactions & MCCs 4111 & 4131. • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Commercial Card Common Data in clearing record includes: merchant location postal code, merchant state/province code, country code, merchant tax id, merchant type code, total tax amount, customer code & sales tax indicator. Lodging (Hotel/Motel) MCCs require additional Lodging Summary data elements including: Customer Service Toll-Free [800] Number, Arrival Date, Departure Date, Folio Number & Property Phone Number. • Authorization amount must be within 25% of settled amount, except properly processed eCommerce transactions & MCCs 4111 & 4131 or otherwise exempt from amount tolerance testing. • Ineligible MCCs: 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 4112 & 5812. • Transaction amount \$500,000.01-\$1,000,000 	0.80% + \$0.00	n/a	n/a	0.05% + \$0.21	0.05% + \$0.22
<p>Commercial Payments Account Large Ticket 5</p> <p>Business Core: MC Commercial Payments Account Tier 5</p> <p>Regulated Debit w/o Fraud: MC REG COMM PMTS ACCT LT5</p> <p>Regulated w/Fraud: MC REGF COMM PMTS ACCT LT5</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date, except Non-face-to-face, properly processed eCommerce transactions & MCCs 4111 & 4131. • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Commercial Card Common Data in clearing record includes: merchant location postal code, merchant state/province code, country code, merchant tax id, merchant type code, total tax amount, customer code & sales tax indicator. Lodging (Hotel/Motel) MCCs require additional Lodging Summary data elements including: Customer Service Toll-Free [800] Number, Arrival Date, Departure Date, Folio Number & Property Phone Number. • Authorization amount must be within 25% of settled amount, except properly processed eCommerce transactions & MCCs 4111 & 4131 or otherwise exempt from amount tolerance testing. • Ineligible MCCs: 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 4112 & 5812. • Transaction amount \$1,000,000+ 	0.70% + \$0.00	n/a	n/a	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Business Core Rate	Business Debit Rate	Commercial Large Market	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
<p>Commercial Standard MC Corporate Standard</p> <p>Regulated Debit w/o Fraud: MC Reg Corp Standard</p> <p>Regulated Debit w/Fraud: MC RegF Corp Standard</p>	<ul style="list-style-type: none"> • Transactions will fall to Commercial Standard if they fail Banknet date and reference number requirements, or fail Interchange compliance tests • Regulated Debit rates apply only to those card ranges registered with MasterCard 	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
<p>Commercial T&E 1</p> <p>Business Core: MC Commercial T/E Rate 1 MCB</p> <p>Commercial Large Market MC Commercial T/E 1 MCO MC Commercial T/E 1 MCP MC Commercial T/E 1 MCF</p> <p>Regulated Debit w/o Fraud: MC Reg Comm T/E 1 - MC RegB</p> <p>Regulated Debit w/Fraud: MC RegF Comm T/E 1 - MCB</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Optional: lodging and vehicle rental addendum record • Interchange compliance test (match between authorization and clearing file) • Valid Industries: Airlines, Passenger Railways, Vehicle Rentals, Lodging, Restaurants (excluding Fast Food) • Regulated Debit rates apply only to those card ranges registered with MasterCard 	2.50% + \$0.00	2.50% + \$0.00	2.75% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
<p>Commercial T&E 2</p> <p>Business Core: MC Commercial T/E Rate 2 MCB</p> <p>Commercial Large Market: MC Commercial T/E 2 MCO MC Commercial T/E 2 MCP MC Commercial T/E 2 MCF</p> <p>Regulated Debit w/o Fraud: MC Reg Comm T/E 2 - MC RegB</p> <p>Regulated Debit w/Fraud: MC RegF Comm T/E 2 -MGB</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Lodging Detail addenda must contain arrival date, departure date, folio number, property phone number, customer service toll-free number • Vehicle Rental Detail addenda must contain rental agreement number, renter name, rental return city, rental return state/province, rental return country, return location ID, rental return date, rental check-out date, customer service toll-free number • Interchange compliance test (match between authorization and clearing file) • Valid Industries: Airlines, Passenger Railways, Vehicle Rentals, Lodging • Regulated Debit rates apply only to those card ranges registered with MasterCard 	2.35% + \$0.10	2.35% + \$0.10	2.60% + \$0.10	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Business Core Rate	Business Debit Rate	Commercial Large Market	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
<p>Commercial T&E 3</p> <p>Business Core: MC Commercial T/E Rate 3 MCB</p> <p>Commercial Large Market: MC Commercial T/E 3 MCO MC Commercial T/E 3 MCP MC Commercial T/E 3 MCF</p> <p>Regulated Debit w/o Fraud: MC Reg Comm T/E 3 - MC RegB</p> <p>Regulated Debit w/Fraud: MC RegF Comm T/E 3 - MCB</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Lodging Detail addenda must contain arrival date, departure date, folio number, property phone number, customer service toll-free number, room rate, room tax, total room nights, fire safety act indicator • Vehicle Rental Detail addenda must contain rental agreement number, renter name, rental return city, rental return state/province, rental return country, return location ID, rental return date, rental check-out date, customer service toll-free number, rental rate in financial detail addendum also, rental location city, rental location state/province, rental location country, rental class ID, tax exempt indicator, days rented • Interchange compliance test (match between authorization and clearing file) • Valid Industries: Airlines, Passenger Railways, Lodging, Vehicle Rentals • Regulated Debit rates apply only to those card ranges registered with MasterCard 	2.30% + \$0.10	2.30% + \$0.10	2.55% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
<p>Commercial Utilities</p> <p>Business Core: MC Commercial Utilities</p>	<ul style="list-style-type: none"> • Qualified Utility merchant • Electronic authorization • Key entry permitted • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange Compliance test (match between authorization and clearing file) • Valid MCC: 4900 only • Product Types: World MasterCard for Business, MasterCard Business Card, World Elite MasterCard for Business • Regulated Debit rates apply only to those card ranges registered with MasterCard 	0.00% + \$1.50	0.00% + \$1.50	n/a	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Business Core Rate	Business Debit Rate	Commercial Large Market	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
MasterCard Commercial Card Refund Rates						
Commercial Refund Group 1 MC Corporate Refund Group 1 Regulated Debit w/o Fraud: MC Reg Corporate CR Grp 1 Regulated Debit w/Fraud: MC RegF Corporate CR Grp 1	<ul style="list-style-type: none"> Discount Stores, Drug Stores, Food Stores/Warehouse, Other Transport, Quasi Cash, Recreation, Restaurant/Bars, Utilities Regulated Debit rates apply only to those card ranges registered with MasterCard 	2.37% + \$0.00	2.37% + \$0.00	2.37% + \$0.00	0.00% + \$0.00	0.00% + \$0.00
Commercial Refund Group 2 MC Corporate Refund Group 2 Regulated Debit w/o Fraud: MC Reg Corporate CR Grp 2 Regulated Debit w/Fraud: MC RegF Corporate CR Grp 2	<ul style="list-style-type: none"> Auto Rental, Clothing Stores, Education, Hotel/Motel, Repair Shops, Sporting/Toy Stores, Travel Agencies, Vehicles Regulated Debit rates apply only to those card ranges registered with MasterCard 	2.30% + \$0.00	2.30% + \$0.00	2.30% + \$0.00	0.00% + \$0.00	0.00% + \$0.00
Commercial Refund Group 3 MC Corporate Refund Group 3 Business Debit: Regulated Debit w/o Fraud: MC Reg Corporate CR Grp 3 Regulated Debit w/Fraud: MC RegF Corporate CR Grp 3	<ul style="list-style-type: none"> Airlines, Hardware, Healthcare, Mail Order, Other Retail, Other Services, Professional Services Regulated Debit rates apply only to those card ranges registered with MasterCard 	2.21% + \$0.00	2.21% + \$0.00	2.21% + \$0.00	0.00% + \$0.00	0.00% + \$0.00
Commercial Refund Group 4 MC Corporate Refund Group 4 Regulated Debit w/o Fraud: MC Reg Corporate CR Grp 4 Regulated Debit w/Fraud: MC RegF Corporate CR Grp 4	<ul style="list-style-type: none"> Department Stores, Electronic/Appliance Stores, Gas Stations, Interior Furnishings Regulated Debit rates apply only to those card ranges registered with MasterCard 	2.16% + \$0.00	2.16% + \$0.00	2.16% + \$0.00	0.00% + \$0.00	0.00% + \$0.00



Interchange Program	Interchange Summary Description	Business World	Business World Elite	Business Level 4
<p>Commercial World Data Rate 1</p> <p>Business World: MC Commercial Data Rate 1 MWB MC Business Level 2 Data Rate I</p> <p>Business World Elite: MC Commercial Data Rate 1 MAB MC Business Level 3 Data Rate I</p> <p>Business Level 4: MC Business Level 4 Data Rate I</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Clearing record must include the merchant name, address, location postal code, merchant state/province code, country code, valid merchant tax identification, merchant type code • Fleet Card transactions at fuel retail locations must contain additional industry-specific data in the clearing record • Interchange compliance test (match between authorization and clearing file) • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants (Fast Food is eligible), Vehicle Rentals 	2.81% + \$0.10	2.86% + \$0.10	2.96% + \$0.10
<p>Commercial World Data Rate 2</p> <p>Business World: MC Commercial Data Rate 2 MWB MC Business Level 2 Data Rate II</p> <p>Business World Elite: MC Commercial Data Rate 2 MAB MC Business Level 3 Data Rate II</p> <p>Business Level 4: MC Business Level 2 Data Rate II</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Commercial Card Common Data requirements in clearing record must include merchant location postal code and merchant state/province code, country code, merchant tax identification, merchant type code, valid tax amount of 0.1% to 30%, customer code and sales tax indicator • Fleet Card transactions at fuel retail locations must contain additional industry-specific data in the clearing record • Interchange compliance test (match between authorization and clearing file) • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants (Fast Food is eligible), Vehicle Rentals 	2.16% + \$0.10	2.21% + \$0.10	2.31% + \$0.10
<p>Commercial World Data Rate 3</p> <p>Business World: MC Commercial Data Rate 3 MWB MC Business Level 2 Data Rate II</p> <p>Business World Elite: MC Commercial Data Rate 3 MAB MC Business Level 3 Data Rate III</p> <p>Business Level 4: MC Business Level 4 Data Rate III</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Applies to Purchasing Cards or Fleet Cards at non-fuel retail locations only • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Fleet Card transactions at fuel retail locations must contain additional industry-specific data in the clearing record • Commercial Card Line Item Detail in clearing record must include product code, item description, item quantity & exponent, unit of measure, extended item amount, debit/credit indicator. If transaction contains a Shipping/Courier MCC of 4214 or 4215 a Shipping/Courier addenda containing all required fields may be submitted in place of the Corporate Line Item Detail addenda. Transactions with a Temporary Services MCC of 7361 must submit a Temporary Services addendum including all required fields. • Interchange compliance test (match between authorization and clearing file) • Industries not eligible: Airlines, Automated Fuel Dispensers, Lodging, Passenger Railways, Restaurants, Vehicle Rentals 	1.91% + \$0.10	1.96% + \$0.10	2.06% + \$0.10



Interchange Program	Interchange Summary Description	Business World	Business World Elite	Business Level 4
<p>Commercial World Face to Face</p> <p>Business World: MC Commercial Face to Face MWB</p> <p>Business World Elite: MC Commercial Face to Face MAB MC Business Level 3 Face-to-Face</p> <p>Business Level 4: MC Business Level 2 Face-to-Face</p>	<ul style="list-style-type: none"> • Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Commercial Card Common Data in clearing record must include merchant location postal code and merchant state/province code, country code, merchant tax identification, merchant type code, valid tax amount of 0.1% to 30%, customer code and sales tax indicator • Fleet Cards at fuel locations are excluded from this rate • Interchange compliance test (match between authorization and clearing file) • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants, Vehicle Rentals 	2.16% + \$0.10	2.21% + \$0.10	2.31% + \$0.10
<p>Commercial World Large Ticket 1, 2, 3</p> <p>Business World: MC Commercial Large Ticket 1 MWB MC Commercial Large Ticket 2 MWB MC Commercial Large Ticket 3 MWB</p> <p>Business World Elite: MC Commercial Large Ticket 1 MAB MC Business Level 3 Large Ticket I MC Commercial Large Ticket 2 MAB MC Business Level 3 Large Ticket II MC Commercial Large Ticket 3 MAB MC Business Level 3 Large Ticket III</p> <p>Business Level 4: MC Business Level 2 Large Ticket I MC Business Level 2 Large Ticket II MC Business Level 2 Large Ticket III</p>	<ul style="list-style-type: none"> • Electronic auth • Key entry permitted • Settle w/in two business days from tran date • Enhanced info required for settlement: Unique Banknet reference number & Banknet date • Based on tran amount, a tran meeting Lge Tckt specs may be submitted at a different Corp Purchasing program when interchange requirements are met & fee calculates to be more favorable to the merchant • Commercial Card Common Data in clearing record includes: merchant location postal code, merchant state/province code, country code, merchant tax id, merchant type code, tax amount, customer code & sales tax indicator • Commercial Card Line Item Detail in clearing record must include product code, item description, item quantity & exponent, unit of measure, extended item amount, debit/credit indicator. If tran contains a Shipping/Courier MCC of 4214 or 4215 a Shipping/Courier addenda containing all required fields may be submitted in place of the Corporate Line Item Detail addenda. Trans with a Temporary Services MCC of 7361 must submit a Temporary Services addendum including all required fields. • Fleet Card trans at fuel retail locations must contain industry specific data in clearing record • Interchange compliance test • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants, Vehicle Rentals <p>Transaction Amount Requirements:</p> <ul style="list-style-type: none"> • 1 - Transaction amount < \$25,000 • 2 - Transaction amount between \$25,000.01 and \$99,999.99 • 3 - Transaction amount \$100,000.00 or greater 	1.36% + \$40	1.41% + \$40	1.51% + \$40
<p>Commercial World Standard</p> <p>Business World: MC Commercial Standard MWB</p> <p>Business World Elite: MC Commercial Standard MAB MC Business Level 3 Standard</p> <p>Business Level 4: MC Business Level 2 Standard</p>	<ul style="list-style-type: none"> • Transactions will fall to Commercial Standard if they fail Banknet date and reference number requirements, or fail Interchange compliance tests 	3.11% + \$0.10	3.16% + \$0.10	3.26% + \$0.10

Interchange Program	Interchange Summary Description	Business World	Business World Elite	Business Level 4
Commercial World T&E 1 Business World: MC Commercial T/E Rate 1 MWB Business World Elite: MC Commercial T/E Rate 1 MAB MC Business Level 3 T&E Rate I Business Level 4: MC Business Level 2 T7E Rate I	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Optional: lodging and vehicle rental addendum record • Interchange compliance test (match between authorization and clearing file) • Valid Industries: Airlines, Passenger Railways, Vehicle Rentals, Lodging, Restaurants (excluding Fast Food) 	2.66% + \$0.00	2.71% + \$0.00	2.81% + \$0.00
Commercial World T&E 2 Business World: MC Commercial T/E Rate 2 MWB Business World Elite: MC Commercial T/E Rate 2 MAB MC Business Level 3 T&E Rate II Business Level 4: MC Business Level 2 T&E Rate II	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Lodging Detail addenda must contain arrival date, departure date, folio number, property phone number, customer service toll-free number • Vehicle Rental Detail addenda must contain rental agreement number, renter name, rental return city, rental return state/province, rental return country, return location ID, rental return date, rental check-out date, customer service toll-free number • Interchange compliance test (match between authorization and clearing file) • Valid Industries: Airlines, Passenger Railways, Vehicle Rentals, Lodging 	2.51% + \$0.10	2.56% + \$0.10	2.66% + \$0.10
Commercial World T&E 3 Business World: MC Commercial T/E Rate 3 MWB Business World Elite: MC Commercial T/E Rate 3 MAB MC Business Level 3 T&E Rate III Business Level 4: MC Business Level 2 T&E Rate III	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Lodging Detail addenda must contain arrival date, departure date, folio number, property phone number, customer service toll-free number, room rate, room tax, total room nights, fire safety act indicator • Vehicle Rental Detail addenda must contain rental agreement number, renter name, rental return city, rental return state/province, rental return country, return location ID, rental return date, rental check-out date, customer service toll-free number, rental rate, rental location city, rental location state/province, rental location country, rental class ID, tax exempt indicator, days rented • Interchange compliance test (match between authorization and clearing file) • Valid Industries: Airlines, Passenger Railways, Lodging, Vehicle Rentals 	2.46% + \$0.10	2.51% + \$0.10	2.61% + \$0.10
Commercial World Utilities Business World: 1NA1 Business World Elite: MC Business Level 3 Utilities Business Level 4: MC Business Level 2 Utilities	<ul style="list-style-type: none"> • Qualified Utility merchant • Electronic authorization • Key entry permitted • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange Compliance test (match between authorization and clearing file) • Valid MCC: 4900 only 	0.00% + \$1.50	0.00% + \$1.50	0.00% + \$1.50

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
International Commercial MC Intl Corporate Standard Regulated Debit w/o Fraud: MC Reg Intl Corp Regulated Debit w/Fraud: MC RegF Intl Corp	<ul style="list-style-type: none"> • Non-merchant location country issued card • Key entry permitted • Applies to Business Card or Corporate Card only • Transactions fall to International Corporate if they fail to meet other International Corporate Card program requirements. • Regulated Debit rates apply only to those card ranges registered with MasterCard 	2.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
International Commercial Purchasing MC Intl Corporate Purchasing Standard Regulated Debit w/o Fraud: MC Reg Intl Corp Regulated Debit w/Fraud: MC RegF Intl Corp	<ul style="list-style-type: none"> • Non-merchant location country issued card • Key entry permitted • Applies to Purchasing Card or Fleet Card only • Transactions fall to International Purchasing if they fail to meet other International Purchasing program requirements • Regulated Debit rates apply only to those card ranges registered with MasterCard 	2.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
International Consumer Electronic (IEI) Non-Premium: MC Intl Electronic MC LAC Intra CN Electronic Premium: MC Interregional Consumer Premium Electronic Regulated Debit w/o Fraud: MC Reg Elec Cons Intl MC Reg Ireg Cns Prm Elec Regulated Debit w/Fraud: MC RegF Elec Cons Intl MC RegF Ireg Cns Prm Elec	<ul style="list-style-type: none"> • Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within five business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Non-U.S. issued World, World Elite, MasterCard Black, Platinum, Debit Platinum, Titanium MasterCard, MasterCard World cards are eligible for Premium Interchange category • All other Non-U.S. issued cards are eligible for Non-Premium Interchange category • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.10% + \$0.00	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
<p>International Consumer Electronic UCAF - Full</p> <p>Non-Premium: MC Intl Full UCAF MC LAC Intra CN Full UCAF</p> <p>Premium: MC Interregional Consumer Premium Full UCAF</p> <p>Regulated Debit w/o Fraud: MC Reg Intl Full UCAF Cons MC Reg Ireg Cns Prm Ful UCF</p> <p>Regulated Debit w/Fraud: MC RegF Intl Full UCAF Cons MC RegF Ireg Cns Prm Ful UCF</p>	<ul style="list-style-type: none"> • Internet transaction • Electronic authorization • E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 2 • Terminal Type contains CT6 indicating e-commerce Transaction (CAT Level 6) • Auth log must contain: <ul style="list-style-type: none"> o POS Entry Mode/POS Terminal PAN Entry Mode 81 o E-commerce Security Level Indicator/Security Protocol 0–9 o E-commerce Security Level Indicator/Cardholder Authentication 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 2 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • Settle within five business days from tran date • MCC in clearing tran identical to MCC in the auth log record • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number & Banknet date <ul style="list-style-type: none"> • Interchange compliance test • Non-US issued World, World Elite, MasterCard Black, Platinum, Debit Platinum, Titanium MasterCard MasterCard World cards are eligible for Premium Interchange category • All other Non-U.S. issued cards are eligible for Non-Premium Interchange category • Regulated Debit rates apply only to those card ranges registered with MasterCard 	<p>1.54% + \$0.00</p>	<p>1.85% + \$0.00</p>	<p>0.05% + \$0.21</p>	<p>0.05% + \$0.22</p>
<p>International Consumer Electronic UCAF - Merchant</p> <p>Non-Premium: MC Intl Merchant UCAF MC LAC Intra CN Merch UCAF</p> <p>Premium: MC Interregional Consumer Premium Merchant UCAF</p> <p>Regulated Debit w/o Fraud: MC Reg Intl Mrch UCAF Cons MC Reg Ireg Cns Prm Mrc ECF</p> <p>Regulated Debit w/Fraud: MC RegF Intl Mrch UCAF Cons MC RegF Ireg Cns Prm Mrc UCF</p>	<ul style="list-style-type: none"> • Internet Transaction • Electronic authorization • E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 1 • Terminal Type contains CT6 indicating e-commerce tran (CAT Level 6) • Auth log must contain: <ul style="list-style-type: none"> o POS Entry Mode/POS Terminal PAN Entry Mode 81 o E-commerce Security Level Indicator/Security Protocol 0–9 o E-commerce Security Level Indicator/Cardholder Authentication 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 1 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • POS Data/Cardholder-Activated Terminal Level Indicator 6, indicating e-commerce (CAT6) • Settle within five business days from tran date • MCC in clearing tran identical to MCC in auth log record • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test • Non-US issued World, World Elite, MasterCard Black, Platinum, Debit Platinum, Titanium MasterCard, MasterCard World cards are eligible for Premium Interchange category • All other Non-U.S. issued cards are eligible for Non-Premium Interchange category • Regulated Debit rates apply only to those card ranges registered with MasterCard 	<p>1.44% + \$0.00</p>	<p>1.85% + \$0.00</p>	<p>0.05% + \$0.21</p>	<p>0.05% + \$0.22</p>

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
<p>International Consumer Standard (ISI)</p> <p>Non-Premium: MC Intl Standard MC LAC Intra CN Standard</p> <p>Premium: MC Interregional Consumer Premium Standard</p> <p>Regulated Debit w/o Fraud: MC Reg International Std MC Reg Ireg Cns Prm Stand</p> <p>Regulated Debit w/Fraud: MC RegF International Std MC RegF Ireg Cns Prm Stand</p>	<ul style="list-style-type: none"> • Transactions will fall to International Standard if International Electronic criteria is not met • Non-U.S. issued World, World Elite, MasterCard Black, Platinum, Debit Platinum, Titanium MasterCard, MasterCard World cards are eligible for Premium Interchange category • All other Non-U.S. issued cards are eligible for Non-Premium Interchange category • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.60% + \$0.00	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
<p>International Purchasing Data Rate 2</p> <p>MC Intl Corporate Data Rate 2</p> <p>Regulated Debit w/o Fraud: MC Reg Intl Data 2</p> <p>Regulated Debit w/Fraud: MC RegF Intl Data 2</p>	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Non-merchant location country issued card • Applies to Purchasing Cards at eligible industries or Fleet Cards at non-fuel retail locations only • Settlement within five business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code, merchant tax identification, merchant type code, tax amount, customer code and sales tax indicator • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.70% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
<p>International Purchasing Large Ticket</p> <p>MC Intl Corporate Large Ticket</p>	<ul style="list-style-type: none"> • Non-merchant location country issued card • Electronic authorization • Key entry permitted • Settlement within thirty business days from transaction date • Applies to Purchasing Card or Fleet Card only • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Depending on the transaction amount, a transaction meeting the Large Ticket requirements may be submitted at a different Corporate Purchasing program when the interchange requirements are met and the fee calculates to be more favorable to the merchant • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants, Vehicle Rentals • Regulated Debit rates apply only to those card ranges registered with MasterCard 	0.90% + \$30	n/a	n/a	n/a



Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Interregional Commercial Electronic Card MC Intl Electronic Corporate	<ul style="list-style-type: none"> • MasterCard® Electronic Business Card & MasterCard® Electronic Commercial • Non-U.S. issued card • Magnetic stripe data required, except internet transactions • Approval code required • MCCs except: 5542, 5960, 5962, 5964 - 5969 • Card Acceptor Type & Tax ID required 	1.85% + \$0.00	n/a	n/a	n/a
Interregional Commercial Premium Standard MC Interregional Commercial Premium Standard Regulated Debit w/o Fraud: MC Reg Ireg Com Prem Std Regulated Debit w/Fraud: MC RegF Ireg Com Prem Std	<ul style="list-style-type: none"> • Acquired in the US • Key entry permitted • Card must be: World MasterCard for Business MasterCard Corporate World World Elite MasterCard Business or MasterCard Corporate World Elite 	n/a	2.00% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Interregional Humanitarian Standard Prepaid: MC Interregional Humanitarian Standard	<ul style="list-style-type: none"> • Non-U.S. issued card • MCC must be one of the following: 3000-3299, 4511, 4411, 5812, 5813, 5814, 3501-3999, 7011, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 7230, 4112, 5411, 4813, 4814, 4829, 6050, 6051, 7995, 9754, 3351-3500, 7512, 7513, 7519, 5300 	1.65% + \$0.00	n/a	n/a	n/a
Interregional Consumer Electronic Card MC Intl Electronic Consumer	<ul style="list-style-type: none"> • MasterCard® Electronic™ Card & Prepaid MasterCard Electronic Card • Non-U.S. issued card • Magnetic stripe data required • Settlement within 5 business days from transaction date • Approval code required • Banknet Reference number required • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.10% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
<p>Interregional Consumer Super Premium Electronic</p> <p>MC Interregional Super Prem Electronic</p> <p>Regulated Debit w/o Fraud: MC Reg Inter Sup Prem Elec</p> <p>Regulated Debit w/Fraud: MC RegF Inter Sup Prem Elec</p>	<ul style="list-style-type: none"> • Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within five business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Qualification for Super Premium category is based on issuer region & card product 	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
<p>Interregional Consumer Super Premium Standard</p> <p>MC Interregional Super Prem Standard</p> <p>Regulated Debit w/o Fraud: MC Reg Inter Sup Prem Std</p> <p>Regulated Debit w/Fraud: MC RegF Intr SupPrem Std</p>	<ul style="list-style-type: none"> • Transactions will fall to International Standard if International Electronic criteria is not met • Qualification for Super Premium category is based on issuer region & card product 	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
<p>Interregional Consumer Super Premium UCAF - Full</p> <p>MC Interregional Super Prem Full UCAF</p> <p>Regulated Debit w/o Fraud: MC Reg Intr Sup Prm FII UCAF</p> <p>Regulated Debit w/Fraud: MC RegF Intr SupPrm Ful UCAF</p>	<ul style="list-style-type: none"> • Internet transaction • Electronic authorization • E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 2 • Terminal Type contains CT6 indicating e-commerce Transaction (CAT Level 6) • Auth log must contain: <ul style="list-style-type: none"> o POS Entry Mode/POS Terminal PAN Entry Mode 81 o E-commerce Security Level Indicator/Security Protocol 0–9 o E-commerce Security Level Indicator/Cardholder Authentication 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 2 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • Settle within five business days from tran date • MCC in clearing tran identical to MCC in the auth log record • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test • Qualification for Super Premium category is based on issuer region & card product 	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
<p>Interregional Consumer Super Premium UCAF - Merchant</p> <p>MC Interregional Super Prem Merch UCAF</p> <p>Regulated Debit w/o Fraud: MC Reg Intr Sup Prm Mch UCAF</p> <p>Regulated Debit w/Fraud: MC RegF Intr SupPrm Mch UCAF</p>	<ul style="list-style-type: none"> • Internet Transaction • Electronic authorization • E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 1 • Terminal Type contains CT6 indicating e-commerce tran (CAT Level 6) • Auth log must contain: <ul style="list-style-type: none"> o POS Entry Mode/POS Terminal PAN Entry Mode 81 o E-commerce Security Level Indicator/Security Protocol 0–9 o E-commerce Security Level Indicator/Cardholder Authentication 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 1 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • POS Data/Cardholder-Activated Terminal Level Indicator 6, indicating e-commerce (CAT6) • Settle within five business days from tran date • MCC in clearing tran identical to MCC in auth log record <ul style="list-style-type: none"> • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test • Qualification for Super Premium category is based on issuer region & card product 	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
MasterCard Interregional Refund Rates					
<p>Interregional POS Debit Refund</p> <p>MC Interregional Cons Reg POS Debit Refund</p> <p>MC Interregional Cons Reg POS Debit w/ Frd Refund</p>	<ul style="list-style-type: none"> • Regulated Debit rates apply only to those card ranges registered with MasterCard • Must have a Transaction Type code of 20. 	n/a	n/a	0.00% + \$0.00	0.00% + \$0.00
<p>Interregional POS Small Ticket Debit Refund</p> <p>MC Interregional Reg POS Debit Small Ticket Refund</p> <p>MC Interregional Reg POS Debit SmTkt w/ Frd Refund</p>	<ul style="list-style-type: none"> • Regulated Debit rates apply only to those card ranges registered with MasterCard • Must have a Transaction Type code of 20. 	n/a	n/a	0.00% + \$0.00	0.00% + \$0.00



Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
MasterCard LAC Consumer Interchange Programs					
Interregional Electronic Card Consumer MC Intl Electronic Consumer Regulated Debit w/o Fraud: MC Reg Intl Electronic Regulated Debit w/Fraud: MC RegF Intl Electronic	<ul style="list-style-type: none"> • MasterCard® Electronic™ Card & Prepaid MasterCard Electronic Card • Non-U.S. issued card • Magnetic stripe data required • Settlement within thirty business days from transaction date • Approval code required • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.10% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
Intracountry Charities MC Puerto Rico Charities Credit MC Puerto Rico Charities Debit Regulated Debit w/o Fraud: MC PR Reg Dom Charities-Db Regulated Debit w/Fraud: MC PR RegF Dom Charities-Db	<ul style="list-style-type: none"> • Card issued & merchant location in Puerto Rico • Key entry permitted • Eligible MCCs: 8398, 8661 • Regulated Debit rates apply only to those card ranges registered with MasterCard 	0.00% + \$0.00	n/a	0.00% + \$0.00	0.00% + \$0.00
Intracountry Emerging Market MC Puerto Rico Emerging Markets Credit MC Puerto Rico Emerging Markets Debit Regulated Debit w/o Fraud: MC PR Reg Dom Emerg Mkts-Db Regulated Debit w/Fraud: MC PR RegF Dom Emerg Mkts-Db	<ul style="list-style-type: none"> • Card issued & merchant location in Puerto Rico • Key entry permitted • Eligible MCCs: 4111, 4131, 4784, 7523, 7832, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099, 8111, 8211, 8220, 8241, 8244, 8249, 8299, 8351, 8641, 8651, 8675, 8699, 8734, 8911, 8931, 8999 • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
Intracountry Government MC Puerto Rico Government Credit MC Puerto Rico Government Debit Regulated Debit w/o Fraud: MC PR Reg Dom Government-Db Regulated Debit w/Fraud: MC PR RegF Dom Government-Db	<ul style="list-style-type: none"> • Card issued & merchant location in Puerto Rico • Key entry permitted • Eligible MCCs: 9211, 9222, 9311, 9399 • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
<p>Intracountry Rapid Payments</p> <p>MC Puerto Rico Rapid Payments Credit MC Puerto Rico Rapid Payments Debit</p> <p>Regulated Debit w/o Fraud: MC PR Reg Dom Rapid Pay-Db</p> <p>Regulated Debit w/Fraud: MC PR RegF Dom Rapid Pay-Db</p>	<ul style="list-style-type: none"> • Card issued & merchant location in Puerto Rico • Key entry permitted • Eligible MCCs: 5499, 5735, 5814, 5912, 5942, 5994, 7216 • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.16% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
<p>Intracountry Standard</p> <p>MC Puerto Rico Consumer Standard Credit MC Puerto Rico Consumer Standard Debit</p> <p>Regulated Debit w/o Fraud: MC PR Reg Dom Consumer-Db</p> <p>Regulated Debit w/Fraud: MC PR RegF Dom Consumer-Db</p>	<ul style="list-style-type: none"> • Card issued & merchant location in Puerto Rico • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.30% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
<p>Intracountry Utility</p> <p>MC Puerto Rico Utilities Credit MC Puerto Rico Utilities Debit</p> <p>Regulated Debit w/o Fraud: MC PR Reg Dom Utilities-Db</p> <p>Regulated Debit w/Fraud: MC PR RegF Dom Utilities-Db</p>	<ul style="list-style-type: none"> • Card issued & merchant location in Puerto Rico • Key entry permitted • Eligible MCCs: 4813, 4814, 4816, 4821, 4899, 4900 • Regulated Debit rates apply only to those card ranges registered with MasterCard 	0.00% + \$0.95	n/a	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Intraregional Humanitarian Standard Prepaid: MC LAC Humanitarian Standard	<ul style="list-style-type: none"> • Card issued & merchant location in LAC Region • MCC must be one of the following: 3000-3299, 4511, 4411, 5812, 5813, 5814, 3501-3999, 7011, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 7230, 4112, 5411, 4813, 4814, 4829, 6050, 6051, 7995, 9754, 3351-3500, 7512, 7513, 7519, 5300 	1.65% + \$0.00	n/a	n/a	n/a
Premium Electronic MC Premium LAC Electronic Regulated Debit w/o Fraud: MC LAC Reg Intra Cn Elec MC LAC Reg Premium Elec Regulated Debit w/Fraud: MC LAC RegF Intra Cn Elec MC LAC RegF Prem Elec	<ul style="list-style-type: none"> • Card and cardholder present • Merchant located in the LAC region • World, World Elite, MasterCard Black, Platinu, Debit Patinum, Titanium MasterCard, MasterCard World cards are eligible • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within five business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) 	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Premium Standard MC Puerto Rico World MC Premium LAC Standard Regulated Debit w/o Fraud: MC LAC Reg Intra Cn Standard MC LAC Reg Premium Standard Regulated Debit w/Fraud: MC LAC RegF Cn Standard MC LAC RegF Premium Standard	<ul style="list-style-type: none"> • Merchant located in LAC region • World, World Elite, MasterCard Black, Platinu, Debit Patinum, Titanium MasterCard, MasterCard World cards are eligible • Transactions will fall to International Standard if International Electronic criteria is not met 	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
<p>Premium UCAF - Full</p> <p>MC Premium LAC Full UCAF</p> <p>Regulated Debit w/o Fraud: MC LAC Reg Intra Cn Full UCAF MC LAC Reg Premium Full UCAF</p> <p>Regulated Debit w/Fraud: MC LAC RegF Cn Full UCAF MC LAC RegF Prem Full UCAF</p>	<ul style="list-style-type: none"> • Internet tran • Electronic auth • Merchant located in the LAC region • World, World Elite, MasterCard Black, Platinum, Debit Platinum, Titanium MasterCard MasterCard World cards are eligible • E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 2 • Terminal Type contains CT6 indicating e-commerce Transaction (CAT Level 6) • Auth log must contain: <ul style="list-style-type: none"> o POS Entry Mode/POS Terminal PAN Entry Mode 81 o E-commerce Security Level Indicator/Security Protocol 0-9 o E-commerce Security Level Indicator/Cardholder Authentication 0-9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 2 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • Settle within five business days from tran date • MCC in clearing tran identical to MCC in the auth log record <ul style="list-style-type: none"> • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test 	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
<p>Premium UCAF - Merchant</p> <p>MC Premium LAC Merchant UCAF</p> <p>Regulated Debit w/o Fraud: MC LAC Reg Cn Mrch UCAF MC LAC Reg Prem Merch UCAF</p> <p>Regulated Debit w/Fraud: MC LAC RegF Cn Merch UCAF MC LAC RegF Prem Merch UCAF</p>	<ul style="list-style-type: none"> • Internet tran • Electronic auth • Merchant located in the LAC region • World, World Elite, MasterCard Black, Platinum, Debit Platinum, Titanium MasterCard MasterCard World cards are eligible • E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 1 • Terminal Type contains CT6 indicating e-commerce Transaction (CAT Level 6) • Auth log must contain: <ul style="list-style-type: none"> o POS Entry Mode/POS Terminal PAN Entry Mode 81 o E-commerce Security Level Indicator/Security Protocol 0-9 o E-commerce Security Level Indicator/Cardholder Authentication 0-9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 1 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • POS Data/POS Cardholder-Activated Terminal Level Indicator 6, indicating e-commerce (CAT6) <ul style="list-style-type: none"> • Settle within five business days from tran date • MCC in clearing tran identical to MCC in the auth log record • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test 	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
<p>Super Premium Electronic MC LAC Super Prem Elec Regulated Debit w/o Fraud: MC Reg LAC Super Prem Elec Regulated Debit w/Fraud: MC RegF LAC SupPrm Elec</p>	<ul style="list-style-type: none"> • Card and cardholder present • Merchant located in the LAC region • Qualification for Super Premium category is based on issuer region & card product • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within five business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) 	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
<p>Super Premium Standard MC LAC Super Prem Standard MC Puerto Rico Super Premium Regulated Debit w/o Fraud: MC Reg LAC SupPrem Std Regulated Debit w/Fraud: MC RegF LAC SupPrm Standard</p>	<ul style="list-style-type: none"> • Merchant located in LAC region • Qualification for Super Premium category is based on issuer region & card product • Transactions will fall to International Standard if Super Premium Electronic criteria is not met 	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
<p>Super Premium UCAF - Full MC LAC Super Prem Full UCAF Regulated Debit w/o Fraud: MC Reg LAC SupPrem Full UCAF Regulated Debit w/Fraud: MC RegF LAC SupPrm Full UCAF</p>	<ul style="list-style-type: none"> • Internet tran • Electronic auth • Merchant located in the LAC region • Qualification for Super Premium category is based on issuer region & card product • E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 2 • Terminal Type contains CT6 indicating e-commerce Transaction (CAT Level 6) • Auth log must contain: <ul style="list-style-type: none"> o POS Entry Mode/POS Terminal PAN Entry Mode 81 o E-commerce Security Level Indicator/Security Protocol 0-9 o E-commerce Security Level Indicator/Cardholder Authentication 0-9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 2 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • Settle within five business days from tran date • MCC in clearing tran identical to MCC in the auth log record • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test 	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
<p>Super Premium UCAF - Merchant MC LAC Super Prem Merch UCAF Regulated Debit w/o Fraud: MC Reg LAC SupPrem Mrch UCAF Regulated Debit w/Fraud: MC RegF LAC SupPrm Mrch UCAF</p>	<ul style="list-style-type: none"> • Internet tran • Electronic auth • Merchant located in the LAC region • Qualification for Super Premium category is based on issuer region & card product • E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 1 • Terminal Type contains CT6 indicating e-commerce Transaction (CAT Level 6) • Auth log must contain: <ul style="list-style-type: none"> o POS Entry Mode/POS Terminal PAN Entry Mode 81 o E-commerce Security Level Indicator/Security Protocol 0-9 o E-commerce Security Level Indicator/Cardholder Authentication 0-9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 1 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • POS Data/POS Cardholder-Activated Terminal Level Indicator 6, indicating e-commerce (CAT6) • Settle within five business days from tran date • MCC in clearing tran identical to MCC in the auth log record • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test 	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
MasterCard LAC Refund Rates					
<p>POS Debit Refund MC LAC Cons Reg POS DB Refund MC LAC Cons Reg POS DB Frd Refund MC Puerto Rico Cons Regulated Debit Refund MC Puerto Rico Cons Regulated Debit w/ Frd Refund</p>	<ul style="list-style-type: none"> • Regulated Debit rates apply only to those card ranges registered with MasterCard • Must have a Transaction Type code of 20. • Merchant located in the LAC region 	n/a	n/a	0.00% + \$0.00	0.00% + \$0.00
<p>POS Debit Small Ticket Refund MC LAC Reg POS Debit Small Ticket Refund MC LAC Reg POS Debit Small Ticket w/ Frd Refund MC Puerto Rico Reg POS Debit Small Ticket Refund MC Puerto Rico Reg POS DB Sm Tkt w/ Frd Refund</p>	<ul style="list-style-type: none"> • Regulated Debit rates apply only to those card ranges registered with MasterCard • Must have a Transaction Type code of 20. • Merchant located in the LAC region 	n/a	n/a	0.00% + \$0.00	0.00% + \$0.00



Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
MasterCard LAC Commercial Interchange Programs					
Interregional Commercial Premium MC Interregional Commercial Premium Standard	<ul style="list-style-type: none"> • Acquired in the LAC Region • Key entry permitted • Card has to be: World MasterCard for Business MasterCard Corporate World World Elite MasterCard Business or MasterCard Corporate World Elite 	n/a	2.00% + \$0.00	n/a	n/a
Intracountry Purchasing Data Rate 2	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Card issued in the same LAC country as the merchant location • Applies to Purchasing Cards at eligible industries or Fleet Cards at non-fuel retail locations only • Settlement within five business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code, merchant tax identification, merchant type code, tax amount, customer code and sales tax indicator • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.85% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
Intracountry Purchasing Large Ticket	<ul style="list-style-type: none"> • Card issued in the same LAC country as the merchant location • Electronic authorization • Key entry permitted • Settlement within thirty business days from transaction date • Applies to Purchasing Card or Fleet Card only • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Depending on the transaction amount, a transaction meeting the Large Ticket requirements may be submitted at a different Corporate Purchasing program when the interchange requirements are met and the fee calculates to be more favorable to the merchant • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants, Vehicle Rentals • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.85% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Intraregional Commercial	<ul style="list-style-type: none"> • Card issued in the LAC region, but in a different country from the merchant location • Key entry permitted • Applies to Business Card or Corporate Card only • Transactions fall to International Corporate if they fail to meet other International Corporate Card program requirements • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.85% + \$0.10	n/a	0.05% + \$0.21	0.05% + \$0.22
Intraregional Commercial Purchasing	<ul style="list-style-type: none"> • Card issued in the LAC region, but in a different country from the merchant location • Key entry permitted • Applies to Purchasing Card or Fleet Card only • Transactions fall to International Purchasing if they fail to meet other International Purchasing program requirements 	1.85% + \$0.10	n/a	n/a	n/a
Intraregional Purchasing Data Rate 2	<ul style="list-style-type: none"> • Electronic authorization • Key entry permitted • Card issued in the LAC region, but in a different country from the merchant location • Applies to Purchasing Cards at eligible industries or Fleet Cards at non-fuel retail locations only • Settlement within five business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code, merchant tax identification, merchant type code, tax amount, customer code and sales tax indicator • Regulated Debit rates apply only to those card ranges registered with MasterCard 	1.55% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
Intraregional Purchasing Large Ticket	<ul style="list-style-type: none"> • Card issued in the LAC region, but in a different country from the merchant location • Electronic authorization • Key entry permitted • Settlement within thirty business days from transaction date • Applies to Purchasing Card or Fleet Card only • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Depending on the transaction amount, a transaction meeting the Large Ticket requirements may be submitted at a different Corporate Purchasing program when the interchange requirements are met and the fee calculates to be more favorable to the merchant • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants, Vehicle Rentals • Regulated Debit rates apply only to those card ranges registered with MasterCard 	0.75% + \$30	n/a	0.05% + \$0.21	0.05% + \$0.22



Fee Category	Interchange Summary Description	Rate
MasterCard Additional Assessment Trans > \$1000 MC Additional Assess Trans-\$10	<ul style="list-style-type: none"> • Fee applicable per each dollar of a \$1,000 or greater transaction processed on MasterCard credit & commercial cards 	0.0200%
MasterCard Acquirer License Fee MC Acquirers License Fee	<ul style="list-style-type: none"> • Fee applicable on gross MasterCard sales dollar volume 	0.0125%
MasterCard Annual Merchant Location Fee	<ul style="list-style-type: none"> • Fee applicable per each Merchant location per year 	\$15.00
MasterCard AVS Fee - Card Not Present MC AVS - Card NOT Present	<ul style="list-style-type: none"> • Fee applicable on all transactions processed at Card Not Present merchant locations where AVS was performed 	\$0.0100
MasterCard AVS Fee - Card Present MC AVS - Card Present	<ul style="list-style-type: none"> • Fee applicable on all transactions processed at Card Present merchant locations where AVS was performed 	\$0.0100
MasterCard Cross-Border Non-U.S. Mastercard Cross Border Non-US	<ul style="list-style-type: none"> • Fee applicable per each dollar of transaction processed in foreign currency at a non-U.S. location on a U.S. issued card OR • Fee applicable per each dollar of transaction processed in foreign currency at a non-Puerto Rico location on a Puerto Rico issued card 	1.0000%
MasterCard Cross-Border U.S. Mastercard Cross Border US	<ul style="list-style-type: none"> • Fee applicable per each dollar of transaction processed at a U.S. location on a non-U.S. issued card OR • Fee applicable per each dollar of transaction processed at a Puerto Rico location on a non-Puerto Rico issued card 	0.6000%
MasterCard CVC 2 Transaction Fee	<ul style="list-style-type: none"> • Fee applicable per each transaction that receives a CVC 2 response value of "M" (match) or "N" (no match) 	\$0.0025
MasterCard Digital Enablement Fee	<ul style="list-style-type: none"> • Fee applicable on all Cardholder Not Present transactions originating from consumer credit, commercial and signature debit card products. 	0.0100%
MasterCard FNS Chargeback Blocking Fee	<ul style="list-style-type: none"> • Fee applicable per each fraud-related chargeback MasterCard blocks on behalf of the Merchant using the Fraud Notification Service (FNS) criteria. 	\$3.00
MasterCard Interregional Account Status Inquiry	<ul style="list-style-type: none"> • Fee applicable per each \$0 Account Status Inquiry performed on a card not issued in the same country as the merchant's location 	\$0.0300
MasterCard Intraregional Account Status Inquiry	<ul style="list-style-type: none"> • Fee applicable per each \$0 Account Status Inquiry performed on a card issued in the same country as the merchant's location 	\$0.0250
MasterCard Kilobyte Fee MasterCard Kb Tran Fee	<ul style="list-style-type: none"> • Fee applicable per each settled MasterCard transaction 	\$0.0014
MasterCard NABU Fee MC NABU Fee	<ul style="list-style-type: none"> • Fee applicable per each authorized MasterCard transaction (except collection and refund transactions which will be assessed this fee upon settlement.) 	\$0.0195
MasterCard Processing Integrity Fee - Pre Auth	<ul style="list-style-type: none"> • Fee assessed per each authorized transaction coded as a Preauthorization, but not cleared or reversed within 30 days of the original authorization. 	\$0.0450
MasterCard Processing Integrity Fee - Undefined Auth	<ul style="list-style-type: none"> • Fee assessed per each authorized transaction coded as an Undefined Authorization, but not cleared or reversed within 7 days of the original authorization. 	\$0.0450
MasterCard Processing Integrity Fee - Final Auth	<ul style="list-style-type: none"> • Fee assessed per each authorized transaction coded as a Final Authorization, but not cleared within 7 days of the original authorization or not reversed within 24 hours of the original authorization if the transaction is cancelled or is settled for an amount lower than original authorization amount. 	\$0.04 (0.25% min)



Interchange Program Discover	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Prime Card Not Present Credit: DS CNP Core Debit: DS PSL CNP Db Prepaid: DS PSL- CNP Prepaid Premium: DS PSL CNP PR Rewards: DS PSL CNP Rewards Premium Plus: DS CNP (Premium Plus) Regulated w/o Fraud: DS RegF CNP Db DS Reg CNP Ppd Regulated w/Fraud: DS Reg CNP Db DS RegF CNP Ppd	<ul style="list-style-type: none"> • Approved authorization response received • POS entry mode equal to manual or electronic commerce • Card presence indicator equal to card not present • AVS request submitted in authorization • Deposit date within two days of transaction date • Hotels/Car Rentals, Public Services, Utilities, Emerging Markets, Quasi Cash, Real Estate, Insurance and High Risk MCCs are not eligible • MCCs 5812 Restaurants & 5814 Fast Food Restaurants are not eligible for this program on Premium and Premium Plus card transactions only. • Cannot be an International Card Sale • Transaction not subject to amount tolerance • Regulated Debit rates apply only to those card ranges registered with Discover 	1.87% + \$0.10	1.75% + \$0.20	1.75% + \$0.20	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	2.00% + \$0.10	1.97% + \$0.10	2.35% + \$0.10
Prime eCommerce Credit: DS eCommerce Core Debit: DS PSL eCommerce Db Prepaid: DS PSL- eCommerce Prepaid Premium: DS PSL eCommerce PR Rewards: DS PSL eCommerce Rewards Premium Plus: DS eCommerce (Premium Plus) Regulated w/o Fraud: DS RegF eCommerce Db DS Reg eCommerce Ppd Regulated w/Fraud: DS Reg eCommerce Db DS RegF eCommerce Ppd	<ul style="list-style-type: none"> • Approved authorization response received • POS entry mode equal to manual or electronic commerce • Card presence indicator equal to card not present • AVS request submitted in authorization • Deposit date within two days of transaction date • Hotels/Car Rentals, Public Services, Utilities, Emerging Markets, Quasi Cash, Real Estate, Insurance and High Risk MCCs are not eligible • MCCs 5812 Restaurants & 5814 Fast Food Restaurants are not eligible for this program on Premium and Premium Plus card transactions only. • Cannot be an International Card Sale • Transaction not subject to amount tolerance • Regulated Debit rates apply only to those card ranges registered with Discover 	1.87% + \$0.10	1.75% + \$0.20	1.75% + \$0.20	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	2.00% + \$0.10	1.97% + \$0.10	2.35% + \$0.10



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
<p>Prime Emerging Markets</p> <p>Credit: DS Emerging Markets Core</p> <p>Debit: DS PSL Emerging Markets Db</p> <p>Prepaid: DS PSL - Emerging Markets Prepaid</p> <p>Premium: DS PSL Emerging Markets PR</p> <p>Rewards: DS PSL Emerging Markets Rewards</p> <p>Premium Plus: DS Emerging Markets (Premium Plus)</p> <p>Regulated w/o Fraud: DS Reg Emrging Markets Db DS Reg Emerging Markets Ppd</p> <p>Regulated w/Fraud: DS RegF Emrging Markets Db DS RegF Emerging Markets Ppd</p>	<ul style="list-style-type: none"> Approved authorization response received Deposit date within three days of transaction date Only MCCs 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398 are eligible Cannot be an International Card Sale Transaction subject to amount tolerance of +/- 10% Regulated Debit rates apply only to those card ranges registered with Discover 	1.45% + \$0.05	0.90% + \$0.20	0.90% + \$0.20	<p>w/o Fraud - 0.05% + \$0.21</p> <p>w/Fraud - 0.05% + \$0.22</p>	1.45% + \$0.05	1.45% + \$0.05	2.30% + \$0.10
<p>Prime Express Services</p> <p>Credit: DS Express Services Core</p> <p>Debit: DS PSL Express Services Db</p> <p>Prepaid: DS PSL - Express Services Prepaid</p> <p>Premium: DS PSL Express Services PR</p> <p>Rewards: DS PSL Express Services Rewards</p> <p>Premium Plus: DS Express Services (Premium Plus)</p> <p>Regulated w/o Fraud: DS Reg Exp Srv Db DS Reg Express Services Ppd</p> <p>Regulated w/Fraud: DS RegF Exp Srv Db DS RegF Express Services Ppd</p>	<ul style="list-style-type: none"> Approved authorization response received POS entry mode equal to magnetic stripe, radio frequency identification indicator - chip, chip fallback, mobile commerce or biometrics CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce Transaction amount less than or equal to \$15.00 (\$25.00 for MCC 4121) Deposit date within two days of transaction date Only MCCs 4111, 4121, 4131, 4784, 5499, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841 are eligible Cannot be an International Card Sale Amount Tolerance: <ul style="list-style-type: none"> MCC 4121: +/- 20% MCCs 5812 & 5814: No Amount Tolerance All Other MCCs: +/- 10% Regulated Debit rates apply only to those card ranges registered with Discover 	1.95% + \$0.00	1.80% + \$0.00	1.80% + \$0.00	<p>w/o Fraud - 0.05% + \$0.21</p> <p>w/Fraud - 0.05% + \$0.22</p>	1.95% + \$0.00	1.95% + \$0.00	2.05% + \$0.05



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Prime Hotels / Car Rentals Credit: DS Hotels/Car Rentals Core Debit: DS PSL Hotels/Car Rentals Db Prepaid: DS PSL - Hotels/Car Rentals Prepaid Premium: DS PSL Hotels/Car Rentals PR Rewards: DS PSL Hotels/Car Rentals Rewards Premium Plus: DS Hotels/Car Rentals (Premium Plus) Regulated w/o Fraud: DS Reg Hotel/Car Rental Db DS Reg Hotels/Car Rntl Ppd Regulated w/Fraud: DS RegF Hotel/Car Rental Db DS RegF Hotel/Car Rntl Ppd	<ul style="list-style-type: none"> • Approved authorization response received • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce • Deposit date within two days of transaction date • Only MCCs 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519 are eligible • Cannot be an International Card Sale • Transaction not subject to amount tolerance • Regulated Debit rates apply only to those card ranges registered with Discover 	1.58% + \$0.10	1.35% + \$0.16	1.35% + \$0.16	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	2.30% + \$0.10	1.90% + \$0.10	2.40% + \$0.10
Prime Insurance Credit: DS Insurance Core Debit: DS Insurance Debit Prepaid: DS PSL - Insurance Prepaid Premium: DS Insurance Premium Rewards: DS Insurance Rewards Premium Plus: DS Insurance (Premium Plus) Regulated w/o Fraud: DS Reg Insurance Debit DS Reg Insurance Ppd Regulated w/Fraud: DS RegF Insurance Debit DS RegF Insurance Ppd	<ul style="list-style-type: none"> • Approved authorization response received • Deposit date within three days of transaction date • Only MCCs 5960 or 6300 are eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover 	1.43% + \$0.05	0.80% + \$0.25	0.80% + \$0.25	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.43% + \$0.05	1.43% + \$0.05	2.30% + \$0.05



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Prime Petroleum Credit: DS Petroleum Core Debit: DS PSL Petroleum Db Prepaid: DS PSL - Petroleum Prepaid Premium: DS PSL Petroleum PR Rewards: DS PSL Petroleum Rewards Premium Plus: DS Petroleum (Premium Plus) Regulated w/o Fraud: DS Reg Petroleum Db DS Reg Petroleum Ppd Regulated w/Fraud: DS RegF Petroleum Db DS RegF Petroleum Ppd	<ul style="list-style-type: none"> • Approved authorization response received • POS entry mode equal to magnetic stripe, radio frequency identification indicator - chip, chip fallback, mobile commerce or biometrics • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce • Deposit date within two days of transaction date • Only MCCs 5541 or 5542 are eligible • Cannot be an International Card Sale • Transaction not subject to amount tolerance • Regulated Debit rates apply only to those card ranges registered with Discover 	1.55% + \$0.05	0.76% + \$0.16	0.76% + \$0.16	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.80% + \$0.05	1.80% + \$0.05	1.80% + \$0.05
Prime Public Services Credit: DS Public Services Core Debit: DS PSL Public Services Db Prepaid: DS PSL - Public Services Prepaid Premium: DS PSL Public Services PR Rewards: DS PSL Public Services Rewards Premium Plus: DS Public Services (Premium Plus) Regulated w/o Fraud: DS Reg Public Services Db DS Reg Public Services Ppd Regulated w/Fraud: DS RegF Public Services Db DS RegF Public Services Ppd	<ul style="list-style-type: none"> • Approved authorization response received • Deposit date within three days of transaction date • Only MCCs 4784, 9211, 9222, 9223, 9311, 9399 are eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover 	1.55% + \$0.10	0.90% + \$0.20	0.90% + \$0.20	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Prime Real Estate Credit: DS Real Estate Core Debit: DS Real Estate Debit Prepaid: DS PSL - Real Estate Prepaid Premium: DS Real Estate Premium Rewards: DS Real Estate Rewards Premium Plus: DS Real Estate (Premium Plus) Regulated w/o Fraud: DS Reg Real Estate Debit DS Reg Real Estate Ppd Regulated w/Fraud: DS RegF Real Estate Debit DS RegF Real Estate Ppd	<ul style="list-style-type: none"> • Approved authorization response received • Deposit date within three days of transaction date • Only MCC 6513 is eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover 	1.10% + \$0.00	1.10% + \$0.00	1.10% + \$0.00	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.10% + \$0.00	1.10% + \$0.00	2.30% + \$0.10
Prime Recurring Payments Credit: DS Recurring Payments Core Debit: DS PSL Recurring Payments Db Prepaid: DS PSL - Recurring Payments Prepaid Premium: DS PSL Recurring Payments PR Rewards: DS PSL Recurring Payments Rewards Premium Plus: DS Recurring Payments (Premium Plus) Regulated w/o Fraud: DS Reg Recur Pay Db DS Reg Recurring Paymnt Ppd Regulated w/Fraud: DS RegF Recur Pay Db DS RegF Recurring Paymnt Ppd	<ul style="list-style-type: none"> • Approved authorization response received • Processing code included and equal to address verification with authorization for recurring billing, installment payment or subscription • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator - chip, chip fallback, or mobile commerce • Deposit date within two days of transaction date • Only MCCs 4814 (debit & prepaid only), 4899 (debit & prepaid only), 5968, 7997, 8351 & 8398 are eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover 	1.35% + \$0.05	1.20% + \$0.05	1.20% + \$0.05	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.35% + \$0.05	1.35% + \$0.05	1.80% + \$0.05



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Prime Restaurants Credit: DS Restaurants Core Debit: DS PSL Restaurants Db Prepaid: DS PSL - Restaurants Prepaid Premium: DS PSL Restaurants PR Rewards: DS PSL Restaurants Rewards Premium Plus: DS Restaurants (Premium Plus) Regulated w/o Fraud: DS Reg Restaurants Db DS Reg Restaurants Ppd Regulated w/Fraud: DS RegF Restaurants Db DS RegF Restaurants Ppd	<ul style="list-style-type: none"> • Approved authorization response received • POS entry mode equal to magnetic stripe, radio frequency identification indicator - chip, chip fallback, mobile commerce or biometrics • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce • Deposit date within two days of transaction date • Only MCCs 5812 or 5814 are eligible • Cannot be an International Card Sale • Transaction not subject to amount tolerance • Regulated Debit rates apply only to those card ranges registered with Discover 	1.56% + \$0.10	1.10% + \$0.16	1.10% + \$0.16	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	2.20% + \$0.10	1.90% + \$0.10	2.40% + \$0.10
Prime Retail Credit: DS Retail Core Debit: DS PSL Retail Db Prepaid: DS PSL - Retail Prepaid Premium: DS PSL Retail PR Rewards: DS PSL Retail Rewards Premium Plus: DS Retail (Premium Plus) Regulated w/o Fraud: DS Reg Retail Db DS Reg Retail Ppd Regulated w/Fraud: DS RegF Retail Db DS RegF Retail Ppd	<ul style="list-style-type: none"> • Approved authorization response received • POS entry mode equal to magnetic stripe, radio frequency identification indicator - chip, chip fallback, mobile commerce or biometrics • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce • Deposit date within two days of transaction date • Supermarkets/Warehouse Clubs, Petroleum, Restaurants, Hotels/Car Rentals, Public Services, Utilities, Emerging Markets, Quasi Cash, Real Estate, Insurance and High Risk MCCs are not eligible • Cannot be an International Card Sale <p>• Amount Tolerance:</p> <ul style="list-style-type: none"> o MCCs 4121 & 7230: +/- 20% o All other MCCs: +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover	1.56% + \$0.10	1.10% + \$0.16	1.10% + \$0.16	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.71% + \$0.10	1.71% + \$0.10	2.15% + \$0.10



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
<p>Prime Supermarkets</p> <p>Credit: DS Supermarkets/WH Core</p> <p>Debit: DS PSL Supermarkets/WH Clubs Db Debit Max.: DS Supermarket/Warehouse Debit Cap</p> <p>Prepaid: DS PSL - Supermarkets / Warehouse Clubs Prepaid Prepaid Max.: DS Supmkt/Wrhse Ppd Cap</p> <p>Premium: DS PSL Supermarkets/WH Clubs PR</p> <p>Rewards: DS PSL Supermarkets/WH Clubs Rewards Premium Plus: DS Supermarkets/Warehouse Clubs (Prem Plus)</p> <p>Regulated w/o Fraud: DS Reg Supmkt/Wrhse Db DS Reg Spmk/Warehouse Db Cp DS Reg Supermarket Whse Ppd</p> <p>Regulated w/Fraud - DS RegF Supmkt/Wrhse Db DS RegF Spmk/Warehouse Db Cp DS RegF Supermarket Whse Ppd</p>	<ul style="list-style-type: none"> • Approved authorization response received • POS entry mode equal to magnetic stripe, radio frequency identification indicator - chip, chip fallback, mobile commerce or biometrics • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce • Deposit date within two days of transaction date • Only MCCs 5300 or 5411 are eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover 	1.40% + \$0.05	1.10% + \$0.16 Max. - \$0.36	1.10% + \$0.16 Max. - \$0.36	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.65% + \$0.05	1.65% + \$0.05	1.90% + \$0.10
<p>Prime Utilities</p> <p>Credit: DS Utilities Core</p> <p>Debit: DS PSL Utilities Db</p> <p>Prepaid: DS PSL - Utilities Prepaid</p> <p>Premium: DS PSL Utilities PR</p> <p>Rewards: DS PSL Utilities Rewards</p> <p>Premium Plus: DS Utilities (Premium Plus)</p> <p>Regulated w/o Fraud: DS Reg Utilities Db DS Reg Utilities Ppd</p> <p>Regulated w/Fraud: DS RegF Utilities Db DS RegF Utilities Ppd</p>	<ul style="list-style-type: none"> • Approved authorization response received • Deposit date within two days of transaction date • Only MCC 4900 is eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover 	0.00% + \$0.75	0.00% + \$0.75	0.00% + \$0.75	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	0.00% + \$0.75	0.00% + \$0.75	0.00% + \$0.75



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
<p>Key Entry</p> <p>Credit: DS Key Entry Core</p> <p>Debit: DS PSL Key Entry Db</p> <p>Prepaid: DS Key Entry Prepaid</p> <p>Premium: DS PSL Key Entry PR</p> <p>Rewards: DS PSL Key Entry Rewards</p> <p>Premium Plus: DS Key Entry (Premium Plus)</p> <p>Regulated w/o Fraud: DS Reg Key Entry Db DS Reg Key Entry Ppd</p> <p>Regulated w/Fraud: DS RegF Key Entry Db DS RegF Key Entry Ppd</p>	<ul style="list-style-type: none"> • Approved authorization response received • POS entry mode equal to manual • Card presence indicator equal to card present • Deposit date within two days of transaction date • Hotels/Car Rentals, Public Services, Utilities, Emerging Markets, Quasi Cash, Real Estate, Insurance and High Risk MCCs are not eligible • MCCs 5812 Restaurants & 5814 Fast Food Restaurants are not eligible for this program on Premium and Premium Plus card transactions only. • Cannot be an International Card Sale • Amount Tolerance: <ul style="list-style-type: none"> o MCCs 4121 & 7230: +/- 20% o MCCs 4411, 5541, 5542, 5812, 5813 & 5814: Not subject to amount tolerance o All Other MCCs: +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover 	<p>1.87% + \$0.10</p>	<p>1.75% + \$0.20</p>	<p>1.75% + \$0.20</p>	<p>w/o Fraud - 0.05% + \$0.21</p> <p>w/Fraud - 0.05% + \$0.22</p>	<p>2.00% + \$0.10</p>	<p>1.97% + \$0.10</p>	<p>2.40% + \$0.10</p>



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Discover Mid								
<p>Mid Submission Level</p> <p>Credit: DS Mid Submission Level Core</p> <p>Debit: DS Mid Submission Level Db</p> <p>Prepaid: DS Mid Submission Level Prepaid</p> <p>Premium: DS Mid Submission Level PR</p> <p>Rewards: DS Mid Submission Level Rewards</p> <p>Premium Plus: DS Mid Submission Level (Premium Plus)</p> <p>Regulated w/o Fraud: DS Reg Mid Submission Db DS Reg Mid Submission Lvl Ppd</p> <p>Regulated w/Fraud: DS RegF Mid Submission Db DS RegF Mid Submissn Lvl Ppd</p>	<ul style="list-style-type: none"> Approved authorization response received Deposit date within three days of transaction date High Risk MCCs are not eligible Hotel & Car Rental MCCs are not eligible for Premium & Premium Plus categories Cannot be an International Card Sale Amount Tolerance: <ul style="list-style-type: none"> o MCCs 4121 & 7230: +/- 20% o MCCs 3351-3441, 7512, 7513, 7519, 3501-3999, 7011, 7012, 4112, 4411, 5541, 5542, 5812, 5813 & 5814: Not subject to amount tolerance o All Other MCCs: +/- 10% Regulated Debit rates apply only to those card ranges registered with Discover 	2.40% + \$0.10	1.80% + \$0.20	1.80% + \$0.20	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10
Discover Base								
<p>Base Submission Level</p> <p>Credit: DS Base Submission Level Core</p> <p>Debit: DS Base Submission Level Db</p> <p>Prepaid: DS Base Submission Level Prepaid</p> <p>Premium: DS Base Submission Level PR</p> <p>Rewards: DS Base Submission Level Rewards</p> <p>Premium Plus: DS Base Submission Level (Premium Plus)</p> <p>Regulated w/o Fraud: DS Reg Base Submission Db DS Reg Base Submissn Lvl Ppd</p> <p>Regulated w/Fraud: DS RegF Base Submission Db DS RegF Base Submissn Lvl Ppd</p>	<ul style="list-style-type: none"> Deposit date within 60 days of transaction date Cannot be an International Card Sale Transaction not subject to amount tolerance Regulated Debit rates apply only to those card ranges registered with Discover 	2.95% + \$0.10	1.89% + \$0.25	1.89% + \$0.25	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Discover Consumer Voucher								
Consumer Core Adjustment Voucher Program 1: Direct Marketing MCCs Credit: DS Consumer Adjustment Voucher Pgm 1 Core Debit: DS Consumer Adjustment Voucher Pgm 1 Db Prepaid: DS Consumer Adjustment Voucher Program 1 Prepaid Premium: DS Consumer Adjustment Voucher Pgm 1 PR Rewards: DS Consumer Adjustment Voucher Pgm 1 RW Premium Plus: DS Consmr Adjstmnt Voucher Pgm 1 (Prem Plus) Regulated w/o Fraud: DS Reg Cons Adj Vouch1 Db DS Reg Cons Adj Vouch1 Ppd Regulated w/Fraud: DS RegF Cons Adj Vouch1 Db DS RegF Cons Adj Vouch1 Ppd	<ul style="list-style-type: none"> Adjustment Voucher Programs are Acquirer Interchange Programs for Credits. Credits are assigned to an Adjustment Voucher Program based on the type of Card product and Merchant Category Code involved in the underlying Card Sale. Valid MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969 Regulated Debit rates apply only to those card ranges registered with Discover 	2.07% + \$0.00	1.80% + \$0.00	1.80% + \$0.00	w/o Fraud - 0.00% + \$0.00 w/Fraud - 0.00% + \$0.00	2.07% + \$0.00	2.07% + \$0.00	2.07% + \$0.00
Consumer Core Adjustment Voucher Program 3: Non Direct Marketing / Passenger Transport Credit: DS Consumer Adjustment Voucher Pgm 3 Core Debit: DS Consumer Adjustment Voucher Pgm 3 Db Prepaid: DS Consumer Adjustment Voucher Program 3 Prepaid Premium: DS Consumer Adjustment Voucher Pgm 3 PR Rewards: DS Consumer Adjustment Voucher Pgm 3 RW Premium Plus: DS Consmr Adjstmnt Voucher Pgm 3 (Prem Plus) Regulated w/o Fraud: DS Reg Cons Adj Vouch3 Db DS Reg Cons Adj Vouch3 Ppd Regulated w/Fraud: DS RegF Cons Adj Vouch3 Db DS RegF Cons Adj Vouch3 Ppd	<ul style="list-style-type: none"> Adjustment Voucher Programs are Acquirer Interchange Programs for Credits. Credits are assigned to an Adjustment Voucher Program based on the type of Card product and Merchant Category Code involved in the underlying Card Sale. All MCCs except 5960, 5962, 5964, 5965, 5966, 5967, 5968 & 5969 Regulated Debit rates apply only to those card ranges registered with Discover 	1.75% + \$0.00	1.35% + \$0.00	1.35% + \$0.00	w/o Fraud - 0.00% + \$0.00 w/Fraud - 0.00% + \$0.00	1.75% + \$0.00	1.75% + \$0.00	1.75% + \$0.00



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Discover Commercial & Commercial Executive								
Commercial Base Credit: DS Commercial Base Submission Level Debit: DS Commer Base Submssn Db Prepaid: DS Commercial Base Submission Level Prepaid Regulated w/o Fraud: DS Reg Commer Base Submssn DS Reg Comm Base Sub Ppd Regulated w/Fraud: DS RegF Commer Base Submssn DS RegF Comm Base Sub Ppd	<ul style="list-style-type: none"> • Deposit date within 60 days of transaction date • Cannot be an International Card Sale • Transaction not subject to amount tolerance 	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	n/a	n/a	n/a
Commercial Electronic Credit: DS Commercial Electronic Submission Level Debit: DS Commer Elec Db Prepaid: DS Commercial Electronic Prepaid Regulated w/o Fraud: DS Reg Commer Elec DS Reg Comm Electronic Ppd Regulated w/Fraud: DS RegF Commer Elec DS RegF Comm Electronic Ppd	<ul style="list-style-type: none"> • Approved authorization response received • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce • AVS request submitted in authorization for card not present transactions except for High Risk MCCs (5962, 5966, 5967) • Deposit date within three days of transaction date for Emerging Markets and Public Services MCCs and within two days of transaction date for all other MCCs • Cannot be an International Card Sale • Amount Tolerance: <ul style="list-style-type: none"> o MCCs 4121 & 7230: +/- 20% o MCCs 3351-3441, 7512, 7513, 7519, 3501-3999, 7011, 7012, 4112, 4411, 5541, 5542, 5812, 5813 & 5814: Not subject to amount tolerance o All Other MCCs: +/- 10% 	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	n/a	n/a	n/a



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
<p>Commercial Large Ticket</p> <p>Credit: DS Commercial Large Ticket</p> <p>Debit: DS Comm Lrg Tkt Db</p> <p>Prepaid: DS Commercial Large Ticket Prepaid</p> <p>Regulated w/o Fraud: DS Reg Comm Lrg Tkt DS Reg Comm Lrg Tkt Ppd</p> <p>Regulated w/Fraud: DS RegF Comm Lrg Tkt DS RegF Comm Lrg Tkt Ppd</p>	<ul style="list-style-type: none"> • POS Entry Mode = Any • Card Present or Card Not Present • Deposit date within 2 days of transaction • Transaction amount greater than or equal to \$5,000 • Cannot be an International Card Sale <ul style="list-style-type: none"> • Eligible MCCs: 2741 Publishing-Printing, 2791 Typesetting Services, 2842 Specialty Cleaning, Polishing & Sanitation, 5013 Motor Vehicle Supplies & New Parts, 5021 Office Furniture, 5039 Construction Materials NEC, 5044 Photographic, Photocopy, Microfilm Equipment, 5045 Computers & Computer Peripheral Equipment, 5046 Commercial Equipment, 5047 Medical, Dental, Ophthalmic & Hospital Equipment, 5051 Metal Service Centers & Offices, 5065 Electrical Parts & Equipment, 5072 Hardware Equipment & Supplies, 5074 Plumbing & Heating Equipment & Supplies, 5085 Industrial Supplies NEC, 5094 Precious Stones & Metals, Watches & Jewelry [wholesale], 5099 Durable Goods NEC, 5199 Non-Durable Goods NEC, 5111 Stationary, Office Supplies, Printing & Writing, 5122 Drugs, Drug Proprietors & Druggist Sundries [wholesale], 5131 Piece Goods, Notions & Other Dry Goods, 5137 Men's, Women's & Children's Uniforms, 5139 Commercial Footwear, 5169 Chemicals & Allied Products NEC, 5172 Petroleum Products, 5192 Books, Periodicals & Newspapers, 5193 Florist Supplies, Nursery Stock & Flowers, 5198 Paint, Varnishes & Supplies 	0.90% + \$20.00	0.90% + \$20.00	0.90% + \$20.00	<p>w/o Fraud - 0.05% + \$0.21</p> <p>w/Fraud - 0.05% + \$0.22</p>	n/a	n/a	n/a
<p>Commercial Utilities</p> <p>Credit: DS Commercial Utilities</p> <p>Debit: DS Commercial Utilities Db</p> <p>Prepaid: DS Commercial Utilities Prepaid</p> <p>Regulated w/o Fraud: DS Reg Commercial Utilities DS Reg Comm Utilities Ppd</p> <p>Regulated w/Fraud: DS RegF Commercial Utilities DS RegF Comm Utilities Ppd</p>	<ul style="list-style-type: none"> • Approved authorization response received • Deposit date within two days of transaction date • Only MCC 4900 is eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10% 	0.00% + \$1.50	0.00% + \$1.50	0.00% + \$1.50	<p>w/o Fraud - 0.05% + \$0.21</p> <p>w/Fraud - 0.05% + \$0.22</p>	n/a	n/a	n/a



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Discover Commercial Voucher								
Commercial Adjustment Voucher Program Credit: DS Commercial Adjustment Voucher Program 1 Debit: DS Comm Adj Vouch1 Db Prepaid: DS U.S.Comm Adjustment Voucher Program 1 Prepaid Regulated w/o Fraud: DS Reg Comm Adj Vouch1 DS Reg Comm Adj Vouch1 Ppd Regulated w/Fraud: DS RegF Comm Adj Vouch1 DS RegF Comm Adj Vouch1 Ppd	<ul style="list-style-type: none"> Adjustment Voucher Programs are Acquirer Interchange Programs for Credits. Credits are assigned to an Adjustment Voucher Program based on the type of Card product of Commercial Cards. 	2.25% + \$0.00	2.25% + \$0.00	2.25% + \$0.00	w/o Fraud - 0.00% + \$0.00 w/Fraud - 0.00% + \$0.00	n/a	n/a	n/a
Discover International								
International Base Program DS International Base Submission Level	<ul style="list-style-type: none"> Diners International, JCB & China Union Pay (CUP) cards only Deposit date within 60 days of transaction date Must be an International Card Sale Transaction not subject to amount tolerance 	1.70% + \$0.10	n/a	n/a	n/a	n/a	n/a	n/a
International Electronic Program DS International Electronic	<ul style="list-style-type: none"> Diners International, JCB & China Union Pay (CUP) cards only Approved authorization response received POS entry mode equal to magnetic stripe, radio frequency identification indicator - chip, chip fallback, mobile commerce or biometrics CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce Deposit date within 5 days of transaction; all except high risk Card must be an International Card Sale Transaction not subject to amount tolerance 	1.36% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a
Discover International Voucher								
International Adjustment Voucher Program DS International Adjustment Voucher DS US Intl Adjustment Voucher Program Prepaid	<ul style="list-style-type: none"> Adjustment Voucher Programs are Acquirer Interchange Programs for Credits. Credits are assigned to an Adjustment Voucher Program based on the type of Card product of International cards. 	0.00% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a



Fee Category	Interchange Summary Description	Rate
Discover Data Usage Fee Discover Data Usage Fee	<ul style="list-style-type: none">• Fee applicable per each settled Discover transaction	\$0.0195
Discover International Processing Fee Discover Intrntl Processing Fe	<ul style="list-style-type: none">• Fee applicable per each dollar of settled Diners International, JCB and China Union Pay (CUP) transactions, including cash advances, when the location of the business where the transaction occurred is different from the country where the card was issued.	0.5000%
Discover International Service Fee Discover Intrntl Service Fee	<ul style="list-style-type: none">• Fee applicable per each dollar of settled Diners International, JCB and China Union Pay (CUP) transactions accepted at U.S. locations when the card is issued outside the U.S.	0.8000%
Discover Network Authorization Fee	<ul style="list-style-type: none">• Fee applicable per each authorization request submitted over the Discover network.	\$0.0025

ATM/Debit Network Fees			
Network	Fee	Fee Item	
Interlink Network			
Non-Regulated Consumer			
Interlink Business Debit	1.70% + \$0.10	Interlink - Business Debit	(no max)
Interlink Standard	0.80% + \$0.15	Interlink	(no max)
Interlink Qualified Supermarket	\$0.30	Interlink - Qualified Supermarket	(\$0.30 max)
Interlink Fuel	0.80% + \$0.15	Interlink - Fuel	(\$0.95 max)
Interlink Fuel Maximum	\$0.95	Interlink - Fuel	(\$0.95 max)
Interlink Prepaid Standard	1.15% + \$0.15	Interlink - Fuel - Prepaid	(no max)
Interlink Prepaid Qualified Supermarket	1.15% + \$0.15	Interlink - Qualified Supermarket - Prepaid	(\$0.35 max)
Interlink Prepaid Supermarket Maximum	\$0.35	Interlink - Qualified Supermarket - Prepaid	(\$0.35 max)
Interlink Prepaid Fuel	1.15% + \$0.15	Interlink - Fuel - Prepaid	(\$0.95 max)
Interlink Prepaid Fuel Maximum	\$0.95	Interlink - Fuel - Prepaid	(\$0.95 max)
Interlink Prepaid Travel Service	1.15% + \$0.15	Interlink - Prepaid Travel Service	(no max)
Interlink Travel Service	1.19% + \$0.10	Interlink - Travel Service	(no max)
Interlink Interregional - Interlink Standard	0.80% + \$0.15	Interlink - Interregional Standard	(no max)
Non-Regulated Commercial			
Interlink Commercial: Prepaid	2.15% + \$0.10	Interlink Commercial - Prepaid	(no max)
Regulated			
Interlink Regulated without Fraud Adjustment	0.05% + \$0.21	Interlink - Regulated without Fraud	(no max)
Interlink Regulated with Fraud Adjustment	0.05% + \$0.22	Interlink - Regulated with Fraud	(no max)
Switch Fees			
Interlink Network Switch Fee	\$0.035		
Maestro Network			
Non-Regulated			
Maestro	0.90% + \$0.15	Maestro	(no max)
Maestro Supermarket/Warehouse	1.05% + \$0.15	Maestro - Supermarket/Warehouse	(\$0.35 max)
Maestro Supermarket/Warehouse Maximum	\$0.35	Maestro - Supermarket/Warehouse	(\$0.35 max)
Maestro Convenience Stores	0.75% + \$0.17	Maestro - Convenience Stores	(\$0.95 max)
Maestro Convenience Stores Maximum	\$0.95	Maestro - Convenience Stores	(\$0.95 max)
Regulated			
Maestro Regulated without Fraud Adjustment	0.05% + \$0.21	Maestro - Regulated without Fraud	(no max)
Maestro Regulated with Fraud Adjustment	0.05% + \$0.22	Maestro - Regulated with Fraud	(no max)
Switch Fees			
Maestro Network Switch Fee	\$0.025		

ATM/Debit Network Fees			
Network	Fee	Fee Item	
Accel Network			
Non-Regulated			
ACCEL	0.80% + \$0.14	Accel	(No max)
ACCEL Grocery	\$0.28	Accel - Grocery	
ACCEL Petroleum	0.80% + \$0.10	Accel - Petroleum	(\$0.95 max)
ACCEL Petroleum Maximum	\$0.95	Accel - Petroleum	(\$0.95 max)
ACCEL QSR	0.95% + \$0.15	Accel - QSR	(No max)
ACCEL Small Ticket	1.00% + \$0.08	Accel Sm Tkt Combined Standard Accel Sm Tkt Standard	(No max)
ACCEL Advantage	0.90% + \$0.225	Accel Advantage	(No max)
ACCEL Advantage Grocery	\$0.355	Accel Advantage - Grocery	
ACCEL Advantage Petroleum	0.85% + \$0.175	Accel Advantage - Petroleum	(No max)
ACCEL Advantage QSR	1.20% + \$0.185	Accel Advantage - QSR	(No max)
ACCEL Advantage Small Ticket	1.00% + \$0.04	Accel Advantage Sm Tkt Accel Advantage Sm Tkt Combined	(No max)
ACCEL Assurance	0.07% + \$0.18	Accel Assurance Standard	(\$0.45 max)
ACCEL Assurance Maximum	\$0.95	Accel Assurance Standard Max	(\$0.95 max)
ACCEL Assurance Grocery	\$0.20	Accel Assurance Grocery Tier 4	
ACCEL Assurance Petroleum	0.07% + \$0.18	Accel Assurance Petro	(No max)
ACCEL Assurance QSR	0.09% + \$0.13	ACCEL Assurance QSR	(No max)
ACCEL Assurance Small Ticket	1.00% + \$0.06	Accel Assurance Combined Sm Tkt Accel Assurance Sm Tkt	(No max)
Regulated			
ACCEL Regulated without Fraud Adjustment	0.05% + \$0.21	Accel - Regulated without Fraud	(No max)
ACCEL Regulated with Fraud Adjustment	0.05% + \$0.22	Accel - Regulated with Fraud	(No max)
Switch Fees			
ACCEL Network Switch Fee	\$0.04		
Additional Fees			
ACCEL Network Annual Merchant Participation Fee	\$8.00	ACCEL Network Annual Participation Fee	(assessed annually per merchant ID)
AFFN Network			
Non-Regulated			
AFFN	0.75% + \$0.12	AFFN	(\$0.80 max)
AFFN Maximum	\$0.90	AFFN	(\$0.80 max)
AFFN Major Merchants (Greater or Equal to \$15)	0.60% + \$0.10	AFFN - Major Merchants	(\$0.50 max)
AFFN Major Merchants Maximum (Greater or Equal to \$15)	\$0.50	AFFN - Major Merchants	(\$0.50 max)
AFFN Major Merchants Small Ticket (Less than \$15)	1.20% + \$0.02	AFFN - Major Merchants	(\$0.50 max)
AFFN QSR (MCC 5814)	1.15% + \$0.02	AFFN - QSR	(\$0.45 max)
AFFN Supermarket	\$0.23	AFFN - Supermarket	
AFFN Petroleum (Greater or Equal to \$15)	\$0.10	AFFN - Petrol	(\$0.50 max)
AFFN Petroleum Maximum (Greater or Equal to \$15)	\$0.50	AFFN - Petrol	(\$0.50 max)
AFFN Petroleum (Less than \$15)	1.20% + \$0.02	AFFN - Petrol	(\$0.50 max)
Regulated			
AFFN Supermarket Regulated without Fraud Adjustment	\$0.22	AFFN - Supermarket Regulated without Fraud	(No max)
AFFN Supermarket Regulated with Fraud Adjustment	\$0.22	AFFN - Supermarket Regulated with Fraud	(No max)
AFFN Regulated without Fraud Adjustment	0.05% + \$0.21	AFFN - Regulated without Fraud	(No max)
AFFN Regulated with Fraud Adjustment	0.05% + \$0.22	AFFN - Regulated with Fraud	(No max)
Switch Fees			
AFFN Network Switch Fee	\$0.035		

ATM/Debit Network Fees			
Network	Fee	Fee Item	
NetWorks (NETS)			
Non-Regulated			
NetWorks All Other	0.80% + \$0.15	NetWorks	(no max)
NetWorks Grocery	\$0.30	NetWorks - Grocery	
NetWorks Petroleum	0.80% + \$0.15	NetWorks - Petroleum	(\$0.95 max)
NetWorks Petroleum Maximum	\$0.95	NetWorks - Petroleum	(\$0.95 max)
NetWorks QSR	1.55% + \$0.04	NetWorks - QSR	(\$0.20 max)
Regulated			
NetWorks Regulated without Fraud Adjustment	0.05% + \$0.21	NetWorks - Regulated without Fraud	(no max)
NetWorks Regulated with Fraud Adjustment	0.05% + \$0.22	NetWorks - Regulated with Fraud	(no max)
Switch Fees			
NetWorks Switch Fee	\$0.04		
NYCE Network			
Non-Regulated			
NYCE	0.75% + \$0.12	NYCE	(No min or max)
NYCE Grocery	\$0.24	NYCE - Grocery	(No min or max)
NYCE Petroleum	0.70% + \$0.12	NYCE - Petroleum	(\$0.85 max)
NYCE Petroleum Maximum	\$0.85	NYCE - Petroleum	(\$0.85 max)
NYCE QSR	1.30% + \$0.03	NYCE - QSR	(No min or max)
NYCE Premier	0.80% + \$0.13	NYCE Premier	(No min or max)
NYCE Premier Grocery	\$0.29	NYCE Premier - Grocery	(No min or max)
NYCE Premier Petroleum	0.75% + \$0.15	NYCE Premier - Petroleum	(\$0.90 max)
NYCE Premier Petroleum Maximum	\$0.90	NYCE Premier - Petroleum	(\$0.90 max)
NYCE Premier QSR	1.30% + \$0.03	NYCE Premier - QSR	(No min or max)
Regulated			
NYCE Regulated without Fraud Adjustment	0.05% + \$0.21	NYCE - Regulated without Fraud	(no max)
NYCE Regulated with Fraud Adjustment	0.05% + \$0.22	NYCE - Regulated with Fraud	(no max)
NYCE Regulated without Fraud Adjustment - Small Ticket (Under \$15)	1.00% + \$0.025	NYCE Regulated without Fraud - Small Ticket	(no max)
NYCE Regulated with Fraud Adjustment - Small Ticket (Under \$15)	1.00% + \$0.025	NYCE Regulated with Fraud - Small Ticket	(no max)
Switch Fees			
NYCE Network Switch Fee	\$0.0425		
Additional Fees			
NYCE Network Merchant Location Participation Fee	\$12.00	NYCE Network Annual Participation Fee	(assessed annually per merchant ID)

ATM/Debit Network Fees			
Network	Fee	Fee Item	
PIN-Authenticated Visa Debit			
Non-Regulated			
Business Debit - All Markets	1.70% + \$0.10	Interlink - PIN Authenticated Visa Debit Non-Regulated - Business Debit All Markets	(No max)
Commercial Prepaid	2.15% + \$0.10	Interlink - PIN Authenticated Commercial Non-Regulated - Prepaid	(No max)
Consumer Debit Fuel	0.80% + \$0.15	Interlink - PIN Authenticated Visa Debit Non-Regulated - Consumer Debit Fuel	(\$0.95 max)
Consumer Debit Fuel Maximum	\$0.95	Interlink - PIN Authenticated Visa Debit Non-Regulated - Consumer Debit Fuel	(\$0.95 max)
Consumer Debit Retail	0.80% + \$0.15	Interlink - PIN Authenticated Visa Debit Non-Regulated - Consumer Debit Retail	(No max)
Consumer Debit Small Ticket	1.55% + \$0.04	Interlink - PIN Authenticated Visa Debit Non-Regulated - Consumer Debit Small Ticket	(No max)
Consumer Debit Supermarket	\$0.30	Interlink - PIN Authenticated Visa Debit Non-Regulated - Consumer Debit Supermarket	
Consumer Debit Travel Service	1.19% + \$0.10	Interlink - PIN Authenticated Visa Debit Non-Regulated - Consumer Debit Travel Service	(No max)
Consumer Prepaid Fuel	1.15% + \$0.15	Interlink - PIN Authenticated Visa Debit Non-Regulated - Prepaid Fuel	(\$0.95 max)
Consumer Prepaid Fuel Maximum	\$0.95	Interlink - PIN Authenticated Visa Debit Non-Regulated - Prepaid Fuel	(\$0.95 max)
Consumer Prepaid Retail	1.15% + \$0.15	Interlink - PIN Authenticated Visa Debit Non-Regulated - Prepaid Retail	(No max)
Consumer Prepaid Small Ticket	1.60% + \$0.05	Interlink - PIN Authenticated Visa Debit Non-Regulated - Prepaid Small Ticket	(No max)
Consumer Prepaid Supermarket	1.15% + \$0.15	Interlink - PIN Authenticated Visa Debit Non-Regulated - Prepaid Supermarket	(\$0.35 max)
Consumer Prepaid Supermarket Maximum	\$0.35	Interlink - PIN Authenticated Visa Debit Non-Regulated - Prepaid Supermarket	(\$0.35 max)
Consumer Prepaid Travel Service	1.15% + \$0.15	Interlink - PIN Authenticated Visa Debit Non-Regulated - Prepaid Travel Service	(No max)
Credit Voucher/Merchandise Return: PIN-Authenticated Visa Debit	0.00% + \$0.00	Interlink - Credit Voucher - PIN Authenticated Visa Debit	
Regulated			
PIN-Authenticated Visa Debit - Regulated	0.05% + \$0.22	Interlink - PIN Authenticated Visa Debit Regulated	(No max)
Switch Fees			
PIN Authenticated Visa Debit Switch Fee	\$0.035		
Pulse Network			
Non-Regulated			
Pulse Retail	0.80% + \$0.15	Pulse	(no max)
Pulse Retail Prepaid	1.15% + \$0.15	Pulse - Retail Prepaid	(no max)
Pulse Grocery	\$0.30	Pulse - Grocery	
Pulse Grocery Prepaid	1.15% + \$0.15	Pulse - Grocery Prepaid	(\$0.35 max)
Pulse Petroleum	0.80% + \$0.15	Pulse - Petroleum	(\$0.95 max)
Pulse Petroleum Prepaid	1.15% + \$0.15	Pulse - Petroleum Prepaid	(\$0.95 max)
Pulse Small-Ticket Prepaid	1.60% + \$0.05	Pulse - Small-Ticket Prepaid	(no max)
Pulse PayChoice	0.80% + \$0.15	Pulse ChoicePay	(no max)
Pulse PayChoice Grocery	\$0.30	Pulse ChoicePay - Grocery	
Pulse PayChoice Petroleum	0.80% + \$0.15	Pulse ChoicePay - Petroleum	(\$0.95 max)
Pulse PayChoice Petroleum Maximum	\$0.95	Pulse ChoicePay - Petroleum	(\$0.95 max)
Pulse PAY Limited Retail	1.15% + \$0.15	Pulse Pay Limited	(no max)
Pulse PAY Limited Grocery	1.15% + \$0.15	Pulse Pay Limited - Grocery	(\$0.35 max)
Pulse PAY Limited Grocery Maximum	\$0.03	Pulse Pay Limited - Grocery	(\$0.35 max)
Pulse PAY Limited Petroleum	1.15% + \$0.15	Pulse Pay Limited - Petroleum	(\$0.95 max)
Pulse PAY Limited Petroleum Maximum	\$0.95	Pulse Pay Limited - Petroleum	(\$0.95 max)
Regulated			
Pulse Regulated without Fraud Adjustment	0.05% + \$0.21	Pulse - Regulated without Fraud	
Pulse Regulated with Fraud Adjustment	0.05% + \$0.22	Pulse - Regulated with Fraud	
Switch Fees			
Pulse Network Switch Fee	\$0.075		
Additional Fees			
Pulse Network Annual Merchant Fee	\$12.00	PULSE Network Annual MID Fee	(assessed annually per merchant ID)

ATM/Debit Network Fees			
Network	Fee	Fee Item	
Shazam Network			
Non-Regulated			
Shazam Retail	0.85% + \$0.16	Shazam	(no max)
Shazam Grocery	0.90% + \$0.16	Shazam - Grocery	(\$0.35 max)
Shazam Grocery Maximum	\$0.35	Shazam - Grocery	(\$0.35 max)
Shazam Petroleum	0.80% + \$0.13	Shazam - Petroleum	(no max)
Shazam QSR	1.25% + \$0.05	Shazam - QSR	(no max)
Shazam Small Ticket	1.25% + \$0.05	Shazam - Small Ticket	(no max)
Regulated			
Shazam Regulated without Fraud Adjustment	0.05% + \$0.21	Shazam - Regulated without Fraud	(no max)
Shazam Regulated with Fraud Adjustment	0.05% + \$0.22	Shazam - Regulated with Fraud	(no max)
Switch Fees			
Shazam Switch Fee	\$0.06		
Star Network			
Non-Regulated			
Star	0.90% + \$0.205	Star	(no max)
Star Grocery	0.60% + \$0.23	Star - Grocery	(\$0.34 max)
Star Grocery Maximum	\$0.34	STAR GROCERY MAX	(\$0.34 max)
Star Medical-transaction < \$15.00	1.20% + \$0.21	Star - Medical Retailers	(no max)
Star Small Ticket Retail < \$10.00	1.25% + \$0.16	Star - Small Ticket	(no max)
Star QSR	1.15% + \$0.09	Star - QSR	(no max)
Star Petroleum	0.85% + \$0.18	Star - Petroleum	(no max)
All-Star	0.90% + \$0.26	All-Star	(no max)
All-Star Grocery	0.60% + \$0.26	All-Star - Grocery	(\$0.41 max)
All-Star Grocery Maximum	\$0.41	ALL STAR GROCERY MAX	(\$0.41 max)
All-Star QSR	1.15% + \$0.115	All-Star - QSR	(no max)
All-Star Petroleum	0.85% + \$0.215	All-Star - Petroleum	(no max)
All-Star Medical-transaction < \$15.00	1.20% + \$0.285	All-Star - Medical Retailers	(no max)
All-Star Small Ticket Retail < \$10.00	1.25% + \$0.235	All-Star - Small Ticket	(no max)
Regulated			
Star Regulated without Fraud Adjustment	0.05% + \$0.21	Star - Regulated without Fraud	(no max)
Star Regulated with Fraud Adjustment	0.05% + \$0.22	Star - Regulated with Fraud	(no max)
Switch Fees			
Star Network Switch Fee	\$0.0625		
Additional Fees			
Star Network Annual Merchant Fee	\$12.00	STAR Network Annual MID Fee	(assessed annually per merchant ID)