

INTERCHANGE RATE SCHEDULE

(Effective April, 2012)

This Interchange Rate Schedule contains a summary of the primary qualification criteria established by Visa®, MasterCard®, and Discover® Network (sometimes referred to as Discover) for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify. For a complete list, call the number on your merchant statement. Please note that Discover Network fees apply only to Discover transactions acquired by Bank of America Merchant Services. The primary qualification criteria and clearing requirements listed here for the various interchange levels supersedes any similar information provided on the Interchange Qualification Matrix. For more information regarding your Rates and fees, please call Customer Service.

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
VISA			
CPS / Retail Credit	1.51%	\$0.10	Consumer Traditional Cards. Card Present / Magnetic-Stripe Read / Signature Obtained / Authorized. Purchase date must be within 1 day of auth date. For Hotel and Car Rental merchants: Folio / Rental Agreement number and check-in / check-out dates required. For Passenger Transport merchants: full itinerary required, including ticket number, passenger name, and trip leg data. Authorization and settlement amount on click card transactions do not need to match for certain merchant segments (Taxis and Limousines - 4121, Bars and Taverns - 5813, Beauty and Barber Shops - 7230, Health and Beauty Spas - 7298), Supermarkets (5411), Service Stations (5541), Restaurants (5812, 5814), and High Risk (5962, 5966, 5967) not eligible for this program. Consumer debit and prepaid transactions at Hotels (3501-3999, 7011), Car Rental (3351-3441, 7512), Passenger Transport (3000-3299, 4511, 4112), Cruise Lines / Steamships (4411), Travel Agencies & Tour Operators (4722) not eligible for this program. Maximum 2 days to deposit & settle.
CPS / Retail Debit	0.80%	\$0.15	
CPS / Retail Prepaid	1.15%	\$0.15	
US Regulated CPS Consumer Debit	0.05%	\$0.22	
US Regulated MQ Consumer Debit	0.05%	\$0.22	Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Authorization required. CPS requirements recommended but not required. Regulated Consumer Debit and Prepaid transactions that meet qualifications for the CPS/Small Ticket Regulated Debit program are not eligible for this program. Maximum 30 days to deposit & settle.
US Regulated Non-CPS Cons Debit	0.05%	\$0.22	
US Regulated CPS Comm Debit	0.05%	\$0.22	
US Regulated Non-CPS Comm Debit	0.05%	\$0.22	
CPS / Restaurant Credit	1.54%	\$0.10	
CPS / Restaurant Debit	1.19%	\$0.10	
CPS / Restaurant Prepaid	1.15%	\$0.15	Consumer Traditional Cards. Same requirements as CPS/Retail. Authorized amount does not have to match transaction amount. Authorization and magnetic stripe required. Eligible merchants: Restaurants (5812) and Fast Food Restaurants (5814). Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date.
CPS / Rewards 1	1.65%	\$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Service Station, or CPS/Automated Fuel Dispenser. Visa Signature and Infinite cards at non-T&E merchants. Visa Signature cards at merchants that participate in the Retail or Supermarket Performance Threshold (Tier) MVV interchange programs. Maximum 2 days to deposit & settle.
CPS / Rewards 2	1.95%	\$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Card Not Present, CPS/Retail Key Entry, or CPS/E-Commerce Basic. CPS/E-Commerce: Hotel / Car Rental, & Passenger Transport, CPS/Hotel & Car Rental: Card Present / Card Not Present, and CPS/Passenger Transport and CPS/Restaurant. Signature and Infinite cards that meet existing CPS/Card Not Present, CPS/Retail Key Entry, and CPS/E-Commerce Basic by non-T&E merchants. Maximum 2 days to deposit & settle.
CPS / Small Ticket Credit	1.65%	\$0.04	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Regulated Consumer Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange are eligible for the CPS/Small Ticket Regulated Debit rate. Card present / magnetic stripe read and authorized. Signature not required. Bill payment transactions must include bill payment indicators. Eligible merchants include all merchants with the exception of: Money Transfer (4829), Automated Fuel Dispensers (5542), Direct Marketing - Insurance - Marketing - Inbound Telemarketing (5967), Direct Marketing - Continuity / Subscription (5968), Direct Marketing - Other (5969), Manual Cash (6010), Automated Cash (6011), Financial Institutions - Merchandise & Services (6012), Betting / Casinos / Race Tracks (7995), Intra-Government Purchases (9405), UK Supermarkets (9751), UK Petrol Stations (9752), and Intra-Company Purchases (9950). Transaction amount must be less than or equal to \$15.00. Small Ticket transactions from merchants that participate in Retail or Supermarket Performance Threshold (Tier) MVV interchange programs are eligible for this program. Small Ticket Credit eligible transactions will qualify for the following MVV interchange programs: Utilities, Debt Repayment, and Debit Tax Payment. Maximum 2 days to deposit & settle.
CPS / Small Ticket Debit	1.55%	\$0.04	
CPS / Small Ticket Prepaid	1.60%	\$0.05	
CPS / Small Ticket Debit Regulated	0.05%	\$0.22	
CPS / Card Not Present Credit	1.80%	\$0.10	
CPS / Card Not Present Debit	1.65%	\$0.15	
CPS / Card Not Present Prepaid	1.75%	\$0.20	Consumer Traditional Cards. Card Not Present / Signature Not Obtained / Mail or Phone Order, Address Verification required. Customer Service phone number and invoice number required. Must be authorized. Authorization amount must equal transaction amount. Maximum 2 days to deposit & settle.
CPS / E-Commerce Basic Credit	1.80%	\$0.10	
CPS / E-Commerce Basic Debit	1.65%	\$0.15	Consumer Traditional Cards. Same requirements as CPS/Card Not Present. E-Commerce requires additional data fields in authorization and settlement. Authorization required. Maximum 2 days to deposit & settle.
CPS / E-Commerce Basic Prepaid	1.75%	\$0.20	
CPS / E-Commerce Pref Credit	1.80%	\$0.10	
CPS / E-Commerce Pref Debit	1.60%	\$0.15	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as E-Commerce Basic, except require Cardholder Authentication Value (CAVV) and Address Verification. Authorization required. Requires Verified by Visa. Maximum 2 days to deposit & settle.
CPS / E-Comm Pref Prepaid	1.75%	\$0.20	
CPS / Retail Key Entered Credit	1.80%	\$0.10	
CPS / Retail Key Entered Debit	1.65%	\$0.15	Consumer Traditional Cards. Key-entered due to inability to read magnetic stripe. All requirements of CPS/Retail except magnetic stripe read. Address Verification Required with a positive match on Zip Code or full address. Automated Fuel (5542), Direct Marketing (5960, 5962, 5964-5969), Cardholder Activated Terminal merchants are not eligible for this program. Credit transactions at Quasi-Cash (6051) merchants not eligible for this program. Authorization required. Maximum 2 days to deposit & settle. Industry specific date required for hotel and car rental.
CPS / Retail Key Entered Prepaid	1.75%	\$0.20	
CPS / Supermarket Credit	1.22%	\$0.05	
CPS / Supermarket Debit	0.00%	\$0.30	Consumer Traditional Cards. Merchant is certified with Visa. Same requirements as CPS/Retail. No signature required if transactions \$25.00 or less. Authorization and magnetic stripe required. Cap of \$0.35 for consumer prepaid transactions only. Purchase date must be within 1 day of auth date. Eligible Merchants: Supermarkets (5411). Maximum 2 days to deposit & settle.
CPS / Supermarket Prepaid	1.15%	\$0.15	
CPS / Hotel / Car: CP Credit	1.54%	\$0.10	
CPS / Hotel / Car: CP Debit	1.19%	\$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant, Authorized. Card is present, Magnetic stripe read and signature obtained. Estimated length of stay required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. Authorization date is more than one (1) day apart from transaction date. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: CP Prepaid	1.15%	\$0.15	

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Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
CPS / Hotel / Car: CNP Credit	1.54%	\$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant, Authorized. Card not present. Estimated length of stay required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. Authorization date is more than one (1) day apart from transaction date. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: CNP Debit	1.70%	\$0.15	
CPS / Hotel / Car: CNP Prepaid	1.75%	\$0.20	
CPS / Hotel / Car: E-Commerce Preferred Credit	1.54%	\$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant, Authorized. Card not present. Estimated length of stay required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. Authorization date is more than one (1) day apart from transaction date. E-Commerce requires additional data fields in authorization and settlement. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: E-Commerce Preferred Debit	1.70%	\$0.15	
CPS / Hotel / Car: E-Commerce Preferred Prepaid	1.75%	\$0.20	
CPS / Retail 2 Credit	1.43%	\$0.05	Traditional, Traditional Rewards, Signature and Infinite consumer cards that meet the existing requirements of CPS/Retail. CPS/Retail Key Entry, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Consumer debit and prepaid transactions that meet CPS/Retail or CPS/Retail Key Entry are not eligible for this program. Eligible merchants: Court Costs (9211), Fines (9222), Government Services (9399), Colleges / Universities / Professional Schools (8220), Elementary & Secondary Schools (8211), Schools - Other (8299), Insurance (5960, 6300), Cable and Other TV Services (4899), Subscriptions (5968), Fuel Dealers (5983), Child Care Services (8351), consumer debit and prepaid transactions only at Charitable & Social Service Organizations (8398), Telecommunication Services (4814), and Real Estate Agents & Managers - Rentals (6513). Authorization required. Cap of \$2.00 on consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
CPS / Retail 2 Debit	0.65%	\$0.15	
CPS / Retail 2 Prepaid	0.65%	\$0.15	
CPS / Charity Credit	1.35%	\$0.05	Traditional, Traditional Rewards, Signature, and Signature Preferred consumer credit cards that meet existing requirements for CPS/Retail. CPS/Card Not Present, CPS/Retail Key Entry, CPS/E-Commerce Basic. Eligible Merchants: Charitable & Social Service Organizations (8398). Maximum 2 days to deposit & settle.
CPS / Auto Fuel Dispenser Credit	1.15%	\$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Fuel Dispensing merchant who is certified with Visa. Same requirements as CPS/Retail except signature obtained. Must be less than or equal to \$125.00 (or \$500.00 for transactions submitted via Real Time Clearing). May be authorized for full amount or for \$1.00. Magnetic stripe required. Cardholder Activated Terminal (CAT) indicator must be present. Eligible Merchants: Automated Fuel Dispensers (5542). Cap of \$0.95 per transaction for consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
CPS / Auto Fuel Dispenser Debit	0.80%	\$0.15	
CPS / Auto Fuel Dispenser Prepaid	1.15%	\$0.15	
CPS / Retail Service Station Credit	1.15%	\$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as CPS/Retail. Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date. MCC must be 5541 (Service Stations). Cap of \$0.95 on consumer debit and prepaid transactions.
CPS / Retail Service Station Debit	0.80%	\$0.15	
CPS / Retail Service Station Prepaid	1.15%	\$0.15	
CPS / Passenger Transport Card Present Credit	1.70%	\$0.10	Consumer Traditional Cards. Airline (3000-3299, 4511) or Passenger Railway (4112) merchant. Authorized. Card Present / Magnetic Stripe Read. Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. Maximum 8 days to deposit & settle.
CPS / Passenger Transport Card Present Debit	1.19%	\$0.10	
CPS / Passenger Transport Card Present Prepaid	1.15%	\$0.15	
CPS / Passenger Transport Card Not Present Credit	1.70%	\$0.10	Consumer Traditional Cards. Airline (3000-3299, 4511) or Passenger Railway (4112) merchant. Authorized. Card Not Present / Not Magnetic Stripe Read. Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. Maximum 8 days to deposit & settle.
CPS / Passenger Transport Card Not Present Debit	1.70%	\$0.15	
CPS / Passenger Transport Card Not Present Prepaid	1.75%	\$0.20	
CPS / Passenger Transport E-Commerce Preferred Credit	1.70%	\$0.10	Consumer Traditional Cards. Airline or Passenger Railway merchant. Authorized. Does not have to be magnetic stripe read. Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. E-Commerce requires additional data fields in authorization and settlement. Maximum 8 days to deposit & settle.
CPS / Passenger Transport E-Commerce Preferred Debit	1.70%	\$0.15	
CPS / Passenger Transport E-Commerce Preferred Prepaid	1.75%	\$0.20	
CPS / Utilities Consumer	0.00%	\$0.75	Traditional, Traditional Rewards, Signature and Infinite Consumer card and Business, Signature Business, and Business Financed card transactions that meet the existing requirements for as CPS/Retail. CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Consumer debit and prepaid transactions that meet CPS/Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. Eligible Merchants: Utilities (4900). Requires registration with Visa and MCV must be present. Maximum 2 days to deposit & settle.
CPS / Utilities Business	0.00%	\$1.50	
CPS / Utilities Debit	0.00%	\$0.65	
CPS / Account Funding Credit	2.14%	\$0.10	Consumer Traditional Cards identified as E-Commerce transactions. Card is not present. Full Address Verification Service (zip code and full address) required. One (1) or more clearing records for a single authorization. E-Commerce requires additional data fields such as the merchant order number, valid E-Commerce indicator, and the Customer Service phone number, URL, or email address in authorization and settlement. Authorization and settlement amounts must match. Maximum 2 days to deposit & settle.
CPS / Account Funding Debit	1.75%	\$0.20	
CPS / Account Funding Prepaid	1.80%	\$0.20	
Electronic (EIRF) Credit and Signature Electronic	2.30%	\$0.10	Key-Entered due to unreadable magnetic stripe and did not meet CPS/Retail Key-Entered requirements. Authorized. Mail or phone order and did not meet CPS/Card Not Present requirements. Did not meet other CPS market specific requirements. Authorization is Referral / Voice-Authorized transaction. Transaction date is three (3) days old. Signature or Infinite card transactions. CPS qualified at Travel Services Merchants including, Airlines (3000-3299, 4511), Passenger-Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). Cap of \$0.95 per transaction for consumer debit and prepaid transactions in MCC 5541 (Service Stations) or 5542 (Automated Fuel Dispensers). Maximum 3 days to deposit & settle.
Electronic (EIRF) Debit	1.75%	\$0.20	
Electronic (EIRF) Prepaid	1.80%	\$0.20	

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	Fee Per Sales \$	Per Item	
Debit Tax Payment	0.65%	\$0.15	Consumer Debit and Prepaid cards that meet the existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Consumer debit and prepaid transactions that meet CPS/Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. Eligible Merchants: Tax Payments (9311). Requires registration with Visa and MVV must be present. Purchase date must be within 1 day of auth date. Merchant can charge a convenience fee up to \$3.95, which must be submitted as a separate transaction. Cap of \$2.00 on consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
Debit Repayment	0.65%	\$0.15	Consumer Debit and Prepaid cards CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Consumer debit and prepaid transactions that meet CPS/Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. Debt repayment indicator must be present. Eligible Merchants: Financial Services-Merchandise and Services (6012), Foreign Currency, Money Orders - Not Wire Transfer, Stored Value Card / Load, and Travelers Checks (6051). Card Present and Card Not Present transactions. Cap of \$2.00 on consumer debit and prepaid transactions. Requires registration and MVV must be present.
Signature Preferred Electronic	2.40%	\$0.10	Signature Preferred card that meets existing requirements for EIRF. Maximum 2 days to deposit & settle.
Signature Preferred Retail	2.10%	\$0.10	Signature Preferred card that meets existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, & CPS/Small Ticket at non Travel Services (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512) merchants. Maximum 2 days to deposit & settle.
Signature Preferred Card Not Present	2.40%	\$0.10	Signature Preferred card that meets existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, CPS/Account Funding at non Travel Services (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512) merchants. Charitable & Social Service Organizations (8398) not eligible for this program. Maximum 2 days to deposit & settle.
Signature Preferred Business to Business	2.10%	\$0.10	Signature Preferred card that meets existing requirements for any CPS program. Eligible Merchants: Business-to-Business MCCs 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Maximum 2 days to deposit & settle.
Signature Preferred Fuel	1.15%	\$0.25	Signature Preferred card that meets existing requirements for CPS Retail. Eligible Merchants: Service Stations (5541) or Automated Fuel Dispensers (5542). Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
Signature Preferred Standard	2.95%	\$0.10	Signature Preferred card. Transaction date is more than two (2) days old. Not CPS qualified. Authorization required. Maximum 30 days to deposit & settle.
Standard Credit and Signature Standard	2.70%	\$0.10	
Signature Standard Non-CPS Debit & Prepaid	2.70%	\$0.10	Transaction date is more than three (3) days old. Authorization required. Signature or Infinite cards NOT CPS qualified at a Travel Services Merchant, including Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). Maximum 30 days to deposit & settle.
Standard Debit	1.90%	\$0.25	
Standard Prepaid	1.90%	\$0.25	
Commercial			
Business Card Present Debit	1.70%	\$0.10	Business Debit cards that meet existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Supermarket, CPS/Restaurant, CPS/Service Station, CPS/Automated Fuel Dispenser, CPS/Hotel & Car Rental Card Present, or CPS/Passenger Transport Card Present. Business prepaid cards are not eligible for this program. Maximum 2 days to deposit & settle.
Business Card Not Present Debit	2.45%	\$0.10	Business Debit cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, CPS/Hotel & Car Rental Card Not Present, CPS/Passenger Transport Card Not Present, or CPS/Account Funding. Business Debit transactions at Utilities (4900) merchants can continue to qualify for the Utilities program. Business prepaid cards are not eligible for this program. Maximum 2 days to deposit & settle.
Business Card Level 2	2.05%	\$0.10	
Business Enhanced Level 2	2.05%	\$0.10	
Signature Business Level 2	2.05%	\$0.10	
Corporate Card Level 2	2.05%	\$0.10	
Purchasing Card Level 2	2.05%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, Purchasing, and GSA Purchasing Cards. CPS requirements met. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 2 data required, which is Sales Tax (sales tax must be between 0.1% and 22% of the sales amount - tax exempt transactions do not qualify) and Customer Code (only required for Purchasing card transactions at fuel merchants). Maximum 2 days to deposit & settle.
Purchasing Card Level 3	1.95%	\$0.10	Purchasing, GSA Purchasing, and Corporate cards. CPS requirements met. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 3 data required, which includes Summary Record - Discount Amount, Freight / Shipping Amount, Duty Amount and Account Number and Line Item Detail Record - Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator. Maximum 2 days to deposit & settle.
Corporate Card Level 3	1.95%	\$0.10	
GSA Government to Government	1.65%	\$0.10	GSA Purchasing Cards. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Eligible Merchants: Government Services (9399), Postal Services - Government (9402). Federal government merchants only. Requires registration with Visa and MVV must be present. Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
Business Electronic	2.40%	\$0.10	
Business Enhanced Electronic	2.75%	\$0.15	
Signature Business Electronic	2.85%	\$0.20	
Corporate Electronic	2.75%	\$0.10	Business, Signature Business, Business Enhanced cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, CPS/Auto Fuel Dispenser, CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, or CPS/Account Funding for Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Corporate and Purchasing cards that meet Level 2 data requirements (Sales Tax and Customer Code) but do not meet CPS requirements for Non-Travel Services transactions. Direct Marketing - Travel-Related Arrangement Services (5962), Direct Marketing - Outbound Telemarketing Merchants (5966), and Direct Marketing - Inbound Telemarketing Merchants (5967) and non-secure E-Commerce transactions are not eligible for this program. Maximum 2 days to deposit & settle.
Corporate Electronic Non-CPS Debit & Prepaid	2.75%	\$0.10	
Purchasing Electronic	2.75%	\$0.10	
Purch Electronic Non-CPS Debit & Prepaid	2.75%	\$0.10	

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	Fee Per Sales \$	Per Item	
Business Retail	2.20%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, and Purchasing cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, or CPS/Auto Fuel Dispenser. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Business Enhanced Retail	2.30%	\$0.10	
Signature Business Retail	2.40%	\$0.10	
Corporate Retail	2.10%	\$0.10	
Purchasing Retail	2.40%	\$0.10	
Business Card Not Present	2.25%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, and Purchasing cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, or CPS/Account Funding. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Business, Signature Business, and Business Enhanced cards require AVS. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Business Enhanced Card Not Present	2.45%	\$0.15	
Signature Business Card Not Present	2.60%	\$0.20	
Corporate Card Not Present	2.20%	\$0.10	
Purchasing Card Not Present	2.65%	\$0.10	
Business Bus to Business	2.10%	\$0.10	Business, Signature Business, Enhanced Business, Corporate, and Purchasing cards that meet existing requirements for any CPS program by non-Travel Services merchants. Eligible merchants: Business to Business MCCs 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Business Enhanced Bus to Business	2.25%	\$0.10	
Signature Business Bus to Business	2.40%	\$0.10	
Corporate Business to Business	2.10%	\$0.10	
Purchasing Business to Business	2.40%	\$0.10	
Corporate Card Travel Service	2.55%	\$0.10	Corporate and Purchasing cards that meet existing requirements for any CPS program at Travel Services merchants (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Maximum 2 days to deposit & settle.
Purchasing Card Travel Service	2.45%	\$0.10	
Purchasing Electronic with Data	2.75%	\$0.10	Non-GSA Purchasing and Corporate cards. Level 3 data requirements met but CPS requirements not met for Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 3 data requirements include Summary Record - Discount Amount, Freight / Shipping Amount, Duty Amount and Account Number and Line Item Detail Record - Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator. Maximum 2 days to deposit & settle.
Purchasing Electronic with Data Non-CPS Debit & Prepaid	2.75%	\$0.10	
Corporate Card Electronic with Data	2.75%	\$0.10	
Corporate Electronic with Data Non-CPS Debit & Prepaid	2.75%	\$0.10	
Business Standard	2.95%	\$0.20	Business, Signature Business, Business Enhanced, Corporate, and Purchasing Cards. Transaction date is more than 2 days old. Not CPS qualified. Authorization required. Maximum 30 days to deposit & settle.
Business Standard Non-CPS Debit	2.95%	\$0.10	
Business Standard Non-CPS Prepaid	2.95%	\$0.20	
Business Enhanced Standard	2.95%	\$0.20	
Signature Business Standard	2.95%	\$0.20	
Corporate Standard	2.95%	\$0.10	
Corporate Standard Non-CPS Debit & Prepaid	2.95%	\$0.10	
Purchasing Standard	2.95%	\$0.10	
Purchasing Standard Non-CPS Debit & Prepaid	2.95%	\$0.10	
Large Ticket			
GSA Purchasing Card Large Ticket	1.20%	\$39.00	GSA Purchasing cards. Level 2 and 3 data is required and must be CPS qualified. Not applicable to Travel Services (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512). Authorization required. Maximum 2 days to deposit & settle.
Purchasing Card Large Ticket	1.45%	\$35.00	Non-GSA Purchasing cards. Level 2 and 3 data is required and must be CPS qualified. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512). Authorization required. Maximum 2 days to deposit & settle.
Large Purchase Advantage 1	0.70%	\$49.50	Visa Large Purchase Advantage (VLPAs) cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred for non-Travel Services merchants (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Transaction amount must be greater than \$10,000 (Rate 1 - \$10,000 and ≤ \$25,000; Rate 2 - \$25,000 and ≤ \$100,000; Rate 3 - \$100,000 and ≤ \$500,000; Rate 4 > \$500,000). Maximum 8 days to deposit & settle.
Large Purchase Advantage 2	0.60%	\$52.50	
Large Purchase Advantage 3	0.50%	\$55.50	
Large Purchase Advantage 4	0.40%	\$58.50	
Interregional			
Interregional Standard	2.05%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Standard Electron	2.05%	\$0.00	
Interregional Electronic	1.55%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Maximum 3 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Electronic Electron	1.55%	\$0.00	
Interregional Regulated Debit	0.50%	\$0.22	Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, and U.S. Minor Outlying Islands in the AP region and Puerto Rico and U.S. Virgin Islands in the LAC region. Authorization required. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.

INTERCHANGE RATE SCHEDULE

(Effective April, 2012)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Interregional Business	2.45%	\$0.00	Business, Signature Business, Corporate, and Purchasing cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Corporate	2.45%	\$0.00	
Interregional Purchasing	2.45%	\$0.00	
Interregional Consumer Premium	2.25%	\$0.00	Platinum cards issued in the LAC, Asia Pacific, CEMEA, and Visa Europe regions and Infinite cards issued in Canada at a U.S. merchant location and Signature cards issued in the U.S. region at a non-U.S. or U.S. Territory merchant location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Consumer Super Premium	2.42%	\$0.00	Infinite and Signature cards issued in the Asia Pacific, CEMEA, Visa Europe, and LAC regions at a U.S. merchant location and Signature Preferred cards issued in the U.S. region at a non-U.S. merchant location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional E-Commerce Merchant	1.89%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Verified by Visa. Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements. Rate includes the Visa International Acquirer Fee.
Interregional E-Commerce Merchant Electron	1.89%	\$0.00	
Interregional Secure E-Commerce	1.89%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Verified by Visa. Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements. Rate includes the Visa International Acquirer Fee.
Interregional Securo E-Commerce Electron	1.89%	\$0.00	
Interregional Issuer Chip	1.65%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read (not Chip Read) / Signature Obtained / Authorized. Card issuer must be chip qualified. Maximum 3 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Issuer Chip Electron	1.65%	\$0.00	
Interregional Airline	1.55%	\$0.00	Consumer and Electron cards. Non-U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Eligible Merchants: Airline merchants (3000-3299 or 4511). Maximum 15 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Airline Electron	1.55%	\$0.00	
Visa Assessments	0.11%	\$0.00	Fee assessed on the gross dollar amount of all Visa transactions.
Authorization System Misuse Fee	0.00%	\$0.045	Fee assessed on all Visa authorized transactions which are not followed by a matching Visa clearing transaction (or not reversed in the case of a cancelled transaction). Billed on a one month lag.
Zero Floor Limit Fee	0.00%	\$0.10	Fee assessed on all Visa clearing transactions that are not authorized. Billed on a one month lag.
Debit Transaction Integrity Fee	0.00%	\$0.10	Fee charged on each signature debit transaction (including Visa Consumer and Business debit cards and Visa Consumer and Commercial Prepaid cards) that does not meet the qualification criteria defined under the Visa U.S. Custom Payment Service (CPS) program.
VISA CREDIT VOUCHERS*			
Consumer Credit			
US CRDT VCR-MOTO	2.05%	\$0.00	Consumer Traditional Credit card transactions: Mail / Telephone Order and e-Commerce.
US CRDT VCR-Consumer	1.76%	\$0.00	Consumer Traditional Credit card transactions: All Industries, except Airlines, Passenger Railway, Mail / Telephone Order, and e-Commerce.
Debit			
US CRDT VCR-Debit	0.00%	\$0.00	All Debit and Prepaid card transactions, including Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange.
Passenger Transport			
US CRDT VCR-Pass Transport	2.33%	\$0.00	Consumer Traditional Credit and Commercial Credit card transactions: Airlines and Passenger Railway.
Commercial Credit			
US CRDT VCR-COMM Credit	2.35%	\$0.00	Business, Corporate, Purchasing, or Signature Business credit transactions. All Industries, except Airline and Passenger Railway. Sales returns on Visa Large Purchase Advantage transactions for more than \$3,000 will be applied back against the interchange program for which the purchase transaction originally qualified; otherwise, the Commercial Card Credit Voucher rate will apply.
*Credit (or return transactions) for interregional transactions are applied back against the interchange program for which the purchase transaction originally qualified.			
MASTERCARD			
Merit III	1.58%	\$0.10	Consumer, Enhanced, World, and World Elite cards. Face-to-Face / Magnetic Stripe Read / Signature Obtained / Electronically Authorized. Eligible merchants include Retail and Restaurant (5812). Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to \$25). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), and Limousines & Taxis (4121). Key-entered transactions, Service Stations (5541), Automated Fuel Dispenser (5542), Real Estate Agents and Managers - Rentals (6513), Direct Marketing Insurance Services (5960), Insurance Sales / Underwriting / Premiums (6300), Utilities (4900), Travel Agencies (4722), Vehicle Rental (3351-3441, 7512, 7513, 7519), Lodging (3501-3999, 7011), and Cruise Lines (4411) are not eligible for this program. Maximum 2 days to deposit & settle.
Merit III Enhanced	1.73%	\$0.10	
World Merit III	1.77%	\$0.10	
High Value Merit III	2.20%	\$0.10	
World Elite Merit III	2.20%	\$0.10	
Merit III Debit	1.05%	\$0.15	
Reg Incentive Cons POS Debit - US	0.05%	\$0.21	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has NOT certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of B (Base). Authorization required. Maximum 30 days to deposit & settle.
Regulated MQ Cons POS Debit - US	0.05%	\$0.21	
Regulated Non-Incentive Consumer POS Debit - US	0.05%	\$0.21	
Regulated Comm POS Debit - US	0.05%	\$0.21	

INTERCHANGE RATE SCHEDULE

(Effective April, 2012)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Regulated Incentive Consumer POS Debit with Fraud Adjustment - US	0.05%	\$0.22	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of 1 (Base plus Fraud Adjustment). Authorization required. Maximum 30 days to deposit & settle.
Regulated MQ Consumer POS Debit Fraud Adjustment - US	0.05%	\$0.22	
Regulated Non-Incentive Consumer POS Debit Fraud Adjustment - US	0.05%	\$0.22	
Regulated Commercial POS Debit with Fraud Adjustment - US	0.05%	\$0.22	
Key Entered	1.89%	\$0.10	Consumer, Enhanced, World, and World Elite cards at a non-T&E Merchant. Face-to-Face / Signature Obtained / Electronically Authorized. Eligible merchants include Retail and Restaurant, except World & World Elite transactions at Restaurants (5812) are not eligible. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to \$25). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999 or 7011), Car Rental (3351-3441, 7512, 7513, 7519), Cruise Line / Steamship (4411), and Limousines & Taxis (4121). Service Stations (5541), Automated Fuel Dispenser (5542), Real Estate Agents and Managers - Rentals (6513), and Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (6300), Utilities (4900), Travel Agencies (4722) not eligible for this program. Maximum 2 days to deposit & settle.
Key Entered Enhanced	2.04%	\$0.10	
World Key Entered	2.05%	\$0.10	
High Value Key Entered	2.50%	\$0.10	
World Elite Key Entered	2.50%	\$0.10	
Key Entered Debit	1.64%	\$0.16	
Merit I	1.89%	\$0.10	Consumer, Enhanced, World, and World Elite cards. Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered or Lodging & Auto Rental requirements. E-Commerce, Mail or Phone order. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to \$25). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999 or 7011), Car Rental (3351-3441, 7512, 7513, 7519), Cruise Line / Steamship (4411), Limousines & Taxis (4121), non face-to-face transactions (mail order and phone order), and E-Commerce transactions. Utilities (4900) and Insurance Sales, Underwriting, and Premiums (6300) not eligible for this program. World and World Elite transactions at Restaurants (5812), Airlines (3000-3299, 4511), Passenger Railways (4112), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512, 7513, 7519), Cruise Lines / Steamships (4411), Travel Agencies & Tour Operators (4722) not eligible for this program. Maximum 3 days to deposit & settle (9 days for Airlines).
Merit I Enhanced	2.04%	\$0.10	
World Merit I	2.05%	\$0.10	
High Value Merit I	2.50%	\$0.10	
World Elite Merit I	2.50%	\$0.10	
Merit I Debit	1.64%	\$0.16	
Small Ticket Debit	1.55%	\$0.04	Consumer Debit cards. Transaction amount \$15.00 or less / Magnetic stripe read unless initiated via transponder / Electronically Authorized. Eligible Merchants: Commuter Transport (4111), Limousines & Taxis (4121), Bus Lines (4131), Bridge and Road Fees & Tolls (4784), Variety Stores (5331), Miscellaneous Food Stores (5499), Restaurants (5812), Fast Food (5814), News Dealers / Newsstands (5994), Laundry Services - Family & Commercial (7211), Dry Cleaners (7216), Quick Copy - Reproduction & Blueprinting Services (7338), Parking Lots and Garages (7523), Car Washes (7542), Motion Picture Theatres (7832), Videotape Rental Stores (7841), and Postal Services - Government (9402). Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), and Limousines & Taxis (4121). Maximum 2 days to deposit & settle.
Regulated Consumer POS Debit Small Ticket	0.05%	\$0.22	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Rate Indicator value identified by Issuers and Card Organizations of 5 (Regulated Small Ticket Base). Transaction amount \$10.00 or less / Card Present / Electronically Authorized. Eligible Merchants: Fast Food Restaurants (5814) and Videotape Rental Stores (7841). Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle.
Regulated Commercial POS Debit Small Ticket	0.05%	\$0.22	
Convenience Purchase	1.90%	\$0.00	Consumer, Enhanced, World, and World Elite cards. Magnetic Stripe read unless initiated via transponder / Electronically Authorized. Eligible Merchants: Fast Food (5814), Miscellaneous Food Stores (5499), Movie Theaters (7832), Limousines and Taxis (4121), and Variety Stores (5331). Transaction amount \$25.00 or less for Limousines and Taxis. Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Fast Food (5814) and Limousines & Taxis (4121). Service Stations (5541) and Automated Fuel Dispenser (5542) not eligible for this program. Maximum 2 days to deposit & settle.
Convenience Purchase Enhanced	1.90%	\$0.00	
World Convenience Purchase	2.00%	\$0.00	
High Value Convenience Purchase	2.00%	\$0.00	
World Elite Convenience Purchase	2.00%	\$0.00	
Restaurant Debit	1.19%	\$0.10	Consumer Debit cards. Magnetic Stripe read unless initiated via transponder / Electronically Authorized. Eligible Merchants: Fast Food (5814) and Restaurant (5812). Maximum 2 days to deposit & settle.
World Restaurant	1.73%	\$0.10	World and World Elite cards. Magnetic Stripe read / Electronically Authorized / Transactions amount \$60.00 or less. Eligible Merchants: Restaurant (5812). Maximum 2 days to deposit & settle.
High Value Restaurant	2.20%	\$0.10	
World Elite Restaurant	2.20%	\$0.10	
Emerging Markets Debit	0.80%	\$0.25	Consumer Debit cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Transportation (4111), Cable / Satellite / Other Pay Television / Radio Stations (4899), Utilities (4900), Court Costs (9211), Fines (9222), Bail / Bond Payments (9223), Tax Payments (9311), Government Services (9399), Schools - Elementary & Secondary (8211), Colleges / Universities / Professional Schools / Junior Colleges (8220), Schools and Educational Services not elsewhere classified (8299), Direct Marketing Insurance Services (5960), Insurance Sales, Underwriting and Premiums (6300), Bridges & Road Fees, Toll (4784), Postal Services - Government (9402), and Passenger Railways (4112). Maximum 3 days to deposit & settle.
Merit I - Real Estate	1.10%	\$0.00	Consumer, Enhanced, World, and World Elite cards at a non-T&E Merchant. Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered or Lodging & Auto Rental requirements. E-Commerce, Mail or Phone order. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Real Estate Agents and Managers - Rentals (6513). Maximum 3 days to deposit & settle.
Merit I Enhanced - Real Estate	1.10%	\$0.00	
World Merit I - Real Estate	1.10%	\$0.00	
High Value Merit I - Real Estate	2.20%	\$0.10	
World Elite Merit I - Real Estate	2.20%	\$0.10	
Merit I - Real Estate Debit	1.10%	\$0.00	
Merit I - Insurance	1.43%	\$0.05	Consumer, Enhanced, World, and World Elite cards at a non-T&E Merchant. Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered or Lodging & Auto Rental requirements. E-Commerce, Mail or Phone order. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (6300). Maximum 3 days to deposit & settle.
Merit I Enhanced - Insurance	1.43%	\$0.05	
World Merit I - Insurance	1.43%	\$0.05	
High Value Merit I - Insurance	2.20%	\$0.10	
World Elite Merit I - Insurance	2.20%	\$0.10	

INTERCHANGE RATE SCHEDULE

(Effective April, 2012)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Supermarket	1.48%	\$0.10	Consumer, Enhanced, World, and World Elite cards. Face-to-Face / Magnetic Stripe Read / Signature Obtained / Authorized. Authorization and settlement amounts can differ up to 10%. Cap of \$0.35 on consumer debit transactions only. Eligible merchants: Supermarket (5411). Maximum 2 days to deposit & settle.
Supermarket Enhanced	1.48%	\$0.10	
World Supermarket	1.58%	\$0.10	
High Value Supermarket	1.90%	\$0.10	
World Elite Supermarket	1.90%	\$0.10	
Supermarket Debit	1.05%	\$0.15	
Public Sector	1.55%	\$0.10	Consumer, Enhanced, World and World Elite cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Court Costs & Alimony and Child Support (9211), Fines (9222), Bail and Bond Payments (9223), Tax Payments (9311), Government Services (9399), Transportation - Suburban & Local Commuter (4111), Bridges & Road Fees, Tolls (4784), Postal Services - Government (9402), and Passenger Railways (4112). Maximum 3 days to deposit & settle.
Public Sector Enhanced	1.55%	\$0.10	
World Public Sector	1.55%	\$0.10	
High Value Public Sector	1.55%	\$0.10	
World Elite Public Sector	1.55%	\$0.10	
Standard	2.95%	\$0.10	Consumer, Enhanced, World, and World Elite cards. Authorization required. Maximum 30 days to deposit & settle.
Standard Enhanced	2.95%	\$0.10	
World Standard	2.95%	\$0.10	
High Value Standard	3.25%	\$0.10	
World Elite Standard	3.25%	\$0.10	
Standard Debit	1.90%	\$0.25	
World T&E	2.30%	\$0.10	World and World Elite cards. Magnetic Swipe not required / Electronically Authorized. Eligible Merchants: Airline (3000-3299, 4511), Car Rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999 or 7011), Travel Agent (4722), Cruise Line / Steamship (4411) and Restaurant (5812). Airline, vehicle rental, and lodging transactions must be accompanied by a Passenger Transport, Vehicle Rental, or Lodging addendum record, respectively. Maximum 3 days to deposit & settle.
High Value T&E	2.75%	\$0.10	
World Elite T&E	2.75%	\$0.10	
High Value T&E Large Ticket	2.00%	\$0.00	High Value World and World Elite cards. Eligible Merchants: Airline (3000-3299 or 4511), Automobile / Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999 or 7011), Passenger Railway (4112), Cruise Line / Steamship (4411), Travel Agent (4722), Eating Places, Restaurants (5812). Magnetic Swipe read not required / Electronically Authorized. Transaction amount greater than \$2,500. Additional addendum data required. Maximum of 3 days to deposit and settle.
World Elite T&E Large Ticket	2.00%	\$0.00	
Petroleum CAT / AFD Debit	0.70%	\$0.17	Consumer Debit cards. Transaction at Cardholder Activated Terminal or Automated Fuel Dispenser. Electronically Authorized. Magnetic Stripe read unless initiated via transponder or completion authorization advice with the total amount spent by the cardholder is submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants. CAT level indicator of 1 or 2 must be present. Cap of \$0.95. Eligible Merchants: Automated Fuel Dispenser (5542). Maximum 2 days to deposit & settle.
Petroleum Service Station Debit	0.70%	\$0.17	Consumer Debit cards. Magnetic Stripe read unless initiated via transponder / Electronically Authorized. Cap of \$0.95. Eligible Merchants: Service Station (5541). Maximum 2 days to deposit & settle.
Petroleum	1.90%	\$0.00	Consumer, Enhanced, World, and World Elite cards. Eligible Merchants: Service Stations (5541) and Automated Fuel Dispenser (5542). Electronically Authorized. Magnetic Stripe read unless initiated via transponder or completion authorization advice with the total amount spent by the cardholder is submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants. Maximum 2 days to deposit & settle. Maximum charge \$0.95.
Petroleum Enhanced	1.90%	\$0.00	
World Petroleum	2.00%	\$0.00	
High Value Petroleum	2.00%	\$0.00	
World Elite Petroleum	2.00%	\$0.00	
Passenger Transport	1.75%	\$0.10	Consumer and Enhanced cards. Eligible merchants: Airline (3000-3299, 4511). Magnetic Swipe read not required / Electronically Authorized. Additional addendum data required, including Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in Settlement. Maximum 9 days to deposit & settle.
Passenger Transport Enhanced	1.90%	\$0.10	
Passenger Transport Debit	1.60%	\$0.15	
High Value Airline	2.30%	\$0.10	High Value World and World Elite cards. Eligible Merchants: Airlines (3000-3299, 4511). Magnetic swipe read not required / Authorized except Airlines / Passenger transport detail - General Ticket data (passenger name, ticket number, and issuing carrier), Trip Log data (Travel date, carrier code, service class code, City of origin / Airport code; City of destination / Airport code). Maximum 3 days to deposit & settle.
World Elite Airline	2.30%	\$0.10	
Full UCAF	1.68%	\$0.10	Consumer, Enhanced, World, and World Elite cards and Online Checkout Service transactions. Magnetic swipe not required / Electronically Authorized. Merchant must support SecureCode software. Terminal type must indicate Electronic Commerce Transactions and merchant and issuer's participation in MasterCard UCAF. UCAF indicator of 2 must be present. Must have valid Security level indicator / Security protocol and Cardholder Authentication in authorization. T&E merchants require addendum data. Vehicle Rental (3351-3441, 7512, 7513, 7519), Lodging (3501-3999, 7011), and Cruise Lines (4411) not eligible for this program. If all electronic commerce identifiers are present, exempt from timeliness edits. Maximum 2 days to deposit & settle.
Full UCAF Enhanced	1.83%	\$0.10	
World Full UCAF	1.87%	\$0.10	
High Value Full UCAF	2.30%	\$0.10	
World Elite Full UCAF	2.30%	\$0.10	
Full UCAF Debit	1.15%	\$0.15	
Merchant UCAF	1.58%	\$0.10	Consumer, Enhanced, World, and World Elite cards and Online Checkout Service transactions. Magnetic swipe not required / Electronically Authorized. Merchant must use SecureCode software. Terminal type must indicate Electronic Commerce Transactions and merchant's participation in MasterCard UCAF. UCAF indicator of 1 must be present. Must have valid Security level indicator / Security protocol and Cardholder Authentication in authorization. T&E merchants require addendum data. Vehicle Rental (3351-3441, 7512, 7513, 7519), Lodging (3501-3999, 7011), and Cruise Lines (4411) not eligible for this program. If all electronic commerce identifiers are present, exempt from timeliness edits. Maximum 2 days to deposit & settle.
Merchant UCAF Enhanced	1.73%	\$0.10	
World Merchant UCAF	1.77%	\$0.10	
High Value Merchant UCAF	2.20%	\$0.10	
World Elite Merchant UCAF	2.20%	\$0.10	
Merchant UCAF Debit	1.05%	\$0.15	
Lodging & Auto Rental	1.58%	\$0.10	Consumer and Enhanced cards. Magnetic swipe not required / Electronically Authorized. Requires enriched data fields in authorization and settlement. Transactions must include mandatory fields of Vehicle Rental or Lodging Addendum record. Eligible merchants: Vehicle Rental (3351-3441, 7512, 7513, 7519), Lodging (3501-3999, 7011), and Cruise Lines (4411). Maximum 2 days to deposit & settle.
Lodging & Auto Rental Enhanced	1.80%	\$0.10	
Lodging & Auto Rental Debit	1.15%	\$0.15	

INTERCHANGE RATE SCHEDULE

(Effective April, 2012)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Service Industries	1.15%	\$0.05	Consumer, Enhanced, World, and World Elite cards. Requires a recurring payment transaction. Cardholder must not be present and authorization request must have value of 4 in Point of Sale data. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible merchants: Phone Service (4814) and Cable TV (4899). Maximum 2 days to deposit & settle.
Service Industries Enhanced	1.15%	\$0.05	
World Service Industries	1.15%	\$0.05	
High-Value Service Industries	1.15%	\$0.05	
World Elite Service Industries	1.15%	\$0.05	
Services Industries Debit	1.15%	\$0.05	
Warehouse Club	0.90%	\$0.00	Consumer, Enhanced, World, and World Elite cards. Also applies to MasterCard Business, Corporate, Purchase and Fleet cards. ID Number, Driver Number, and Vehicle Number must match in authorization and clearing for Fleet card transactions. Magnetic swipe required on debit transactions only / Electronically Authorized. Eligible merchants: Wholesale Clubs (5300), Service Stations (5541) and Automated Fuel Dispenser (5542). Merchants in MCC 5300 must have: 1) at least \$1 billion in annual MasterCard volume and 2) a club membership program that allows merchant customers who enroll special access to the retail facilities or discounted pricing on products. Authorization and clearing amounts can differ up to 10% for Wholesale Clubs (5300). Authorization and settlement amounts do not have to match for Service Stations (5541) and Automated Fuel Dispensers (5542). Cap of \$0.35 for debit transactions. Maximum 2 days to deposit & settle.
Warehouse Club Enhanced	0.90%	\$0.00	
World Warehouse Club	0.90%	\$0.00	
High Value Warehouse Club	0.90%	\$0.00	
World Elite Warehouse Club	0.90%	\$0.00	
Warehouse Club Debit	1.05%	\$0.15	
Utilities	0.00%	\$0.65	Consumer, Enhanced, World, World Elite, Business, Business World, and Business World Elite cards. Registration not required. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible merchant: Utility Merchants only - Electric, Gas, Heating Oil, Sanitation, Water (MCC 4900). Cable, Satellite, TV and Radio (4899) and Telecommunications (4812) merchants are not eligible for this program. Maximum 2 days to deposit & settle.
Utilities Enhanced	0.00%	\$0.65	
Utilities World	0.00%	\$0.65	
Utilities High Value	0.00%	\$0.75	
Utilities World Elite	0.00%	\$0.75	
Utilities Debit	0.00%	\$0.45	
Utilities Business	0.00%	\$1.50	
Utilities Business Enhanced	0.00%	\$1.50	
Utilities Business World	0.00%	\$1.50	
Utilities Business World Elite	0.00%	\$1.50	
Payment	0.19%	\$0.53	Consumer cards. Magnetic Stripe Read not required. Eligible merchants: Payment Service Provider - Member Financial Institution (6532) and Payment Service Provider - Merchant (6533).
Payment Debit	0.19%	\$0.53	
Corporate Payment	0.19%	\$0.53	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Stripe Read / Electronically Authorized. Eligible merchants: Payment Service Provider - Member Financial Institution (6532) and Payment Service Provider - Merchant (6533). Maximum 3 days to deposit and settle.
Corporate World Payment	0.19%	\$0.53	
Corporate World Elite Payment	0.19%	\$0.53	
Business World Payment	0.19%	\$0.53	
Business World Elite Payment	0.19%	\$0.53	
Electronic Payment Account	0.19%	\$0.53	Electronic Payment Account. Magnetic swipe not required / Authorization required. Maximum 30 days to deposit & settle.
Corporate Large Ticket 1	1.35%	\$40.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe read not required / Electronically Authorized. Transaction amount greater than \$7,255 and less than \$25,000. Provide tax amount, customer code (when provided by customer), corporate line item transaction detail (Product code, item description, item quantity, item unit of measure, extended item amount, debit or credit indicator). Fleet card transactions (at fuel locations) for fuel and non-fuel purchases must provide transaction information addendum. ID Number, Driver Number, and Vehicle Number must match in authorization and clearing for Fleet card transactions. Authorization and settlement amounts can differ up to 25%. Airline, Car Vehicle Rental, Hotel, Motel, Passenger Railway, and Restaurant merchants are not eligible for this program. Maximum 2 days to deposit & settle.
Corporate World Large Ticket 1	1.35%	\$40.00	
Corp World Elite Large Ticket 1	1.35%	\$40.00	
Business Large Ticket 1	1.25%	\$40.00	
Purchasing Large Ticket 1	1.35%	\$40.00	
Fleet Large Ticket 1	1.25%	\$40.00	
Business Enhanced Large Ticket 1	1.37%	\$40.00	
Business World Large Ticket 1	1.42%	\$40.00	
Business World Elite Large Ticket 1	1.47%	\$40.00	
Corporate Large Ticket 2	1.35%	\$40.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe read not required / Electronically Authorized. Transaction amount greater than \$25,000 and less than \$100,000. Provide tax amount, customer code (when provided by customer), corporate line item transaction detail (product code, item description, item quantity, item unit of measure; extended item amount, debit or credit indicator). Fleet card transactions (at fuel locations) for fuel and non-fuel purchases must provide transaction information addendum. ID Number, Driver Number, and Vehicle Number must match in authorization and clearing for Fleet card transactions. Authorization and settlement amounts can differ up to 25%. Airline, Car Vehicle Rental, Hotel, Motel, Passenger Railway, and Restaurant merchants are not eligible for this program. Maximum 2 days to deposit & settle.
Corporate World Large Ticket 2	1.35%	\$40.00	
Corp World Elite Large Ticket 2	1.35%	\$40.00	
Business Large Ticket 2	1.25%	\$40.00	
Purchasing Large Ticket 2	1.35%	\$40.00	
Fleet Large Ticket 2	1.25%	\$40.00	
Business Enhanced Large Ticket 2	1.37%	\$40.00	
Business World Large Ticket 2	1.42%	\$40.00	
Business World Elite Large Ticket 2	1.47%	\$40.00	

INTERCHANGE RATE SCHEDULE

(Effective April, 2012)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Corporate Large Ticket 3	1.35%	\$40.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe read not required / Electronically Authorized. Transaction amount greater than \$100,000. Provide tax amount, customer code (when provided by customer), corporate line item transaction detail (product code, item description, item quantity, item unit of measure, extended item amount, debit or credit indicator). Fleet card transactions (at fuel locations) for fuel and non-fuel purchases must provide transaction information addendum: ID Number, Driver Number, and Vehicle Number must match in authorization and clearing for Fleet card transactions. Authorization and settlement amounts can differ up to 25%. Airline, Car / Vehicle Rental, Hotel / Motel, Passenger Railway, and Restaurant merchants are not eligible for this program. Maximum 2 days to deposit & settle.
Corporate World Large Ticket 3	1.35%	\$40.00	
Corp World Elite Large Ticket 3	1.35%	\$40.00	
Business Large Ticket 3	1.25%	\$40.00	
Purchasing Large Ticket 3	1.35%	\$40.00	
Fleet Large Ticket 3	1.25%	\$40.00	
Business Enhanced Large Ticket 3	1.37%	\$40.00	
Business World Large Ticket 3	1.42%	\$40.00	
Business World Elite Large Ticket 3	1.47%	\$40.00	
Corporate Face to Face	2.10%	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Face to Face / Magnetic Stripe Read / Signature Obtained / Electronically Authorized. Business & Corporate card transactions provide tax amount. Purchase & Fleet card transactions provide tax amount & customer code (when provided by customer). Tax amount must be between 0.1% to 30% of the sales amount, except for Transportation - Suburban & Local Commuter Passenger (4111), Bus Lines (4131), Courier Services (4215), Marinas (4468), Bridge & Road Toll Fees (4784), Service Stations (5541), Automated Fuel Dispensers (5542), Convenience Stores (5499), Fuel Dealers (5983), Truck Stops (7511), Schools (8211), Colleges / Universities / Professional Schools (8220), Charitable Organizations (8398), Religious Organizations (8661), Court Costs / Alimony / Child Support (9211); Fines (9222), Tax Payments (9311), Government Services (9399), Postal Services - Government (9402), and UK Petrol Stations (9752). Authorization and settlement amounts can differ up to 10%. Airline (3000-3299, 4511), Car / Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999, 7011), Passenger Railway (4112), Automated Fuel Dispenser (5542), Restaurant (5812), and Mail/Phone Order merchants are not eligible for this program. MasterCard Corporate Fleet card at fuel locations are not eligible for this program. Maximum 2 days to deposit & settle.
Corporate World Face to Face	2.10%	\$0.10	
Corp World Elite Face to Face	2.10%	\$0.10	
Business Face to Face	2.20%	\$0.10	
Purchasing Face to Face	2.10%	\$0.10	
Fleet Face to Face	2.50%	\$0.10	
Business Enhanced Face to Face	2.32%	\$0.10	
Business World Face to Face	2.37%	\$0.10	
Business World Elite Face to Face	2.42%	\$0.10	
Corp Face to Face Petroleum	2.05%	\$0.10	Corporate, Corporate World, Corporate World Elite, Business, Business World, Business World Elite, Purchasing, and Fleet cards. Face to Face / Magnetic Stripe Read / Signature Obtained / Electronically Authorized. Business & Corporate card transactions provide tax amount. Eligible merchants: Marinas (4468), Service Stations (5541), Automated Fuel Dispenser (5542), Misc. Convenience Stores (5499), Fuel Dealers (5983), Truck Stop (7511), U.K. Petro (9752). Maximum 2 days to deposit & settle.
Bus Enhanced F2F Petroleum	2.17%	\$0.10	
Bus World Face to Face Petroleum	2.22%	\$0.10	
Bus World Elite F2F Petroleum	2.27%	\$0.10	
Corporate Data Rate I	2.65%	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic Swipe not required / Electronically Authorized. Corporate Fleet card (at fuel locations) for fuel and non-fuel purchases provide transaction information addendum. Airline (3000-3299, 4511), Car / Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999, 7011), Passenger Railway (4112), and Restaurant (5812) merchants are not eligible for this program. Maximum 3 days to deposit & settle.
Corporate World Data Rate I	2.65%	\$0.10	
Corporate World Elite Data Rate I	2.65%	\$0.10	
Business Enhanced Data Rate I	2.77%	\$0.10	
Business World Data Rate I	2.82%	\$0.10	
Business World Elite Data Rate I	2.87%	\$0.10	
Corporate Data Rate II	2.10%	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic Swipe not required / Electronically Authorized. Provide tax amount, customer code (when provided by customer). Tax amount must be between 0.1% to 30% of the sales amount, except for Transportation - Suburban & Local Commuter Passenger (4111), Bus Lines (4131), Courier Services (4215), Marinas (4468), Bridge & Road Toll Fees (4784), Service Stations (5541), Automated Fuel Dispensers (5542), Convenience Stores (5499), Fuel Dealers (5983), Truck Stops (7511), Schools (8211), Colleges / Universities / Professional Schools (8220), Charitable Organizations (8398), Religious Organizations (8661), Court Costs / Alimony / Child Support (9211), Fines (9222), Tax Payments (9311), Government Services (9399), Postal Services - Government (9402), and UK Petrol Stations (9752). Corporate Fleet card (at fuel locations) for fuel and non-fuel purchases provide transaction information addendum. Airline (3000-3299, 4511), Car / Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999, 7011), Passenger Railway (4112), and Restaurant (5812) merchants are not eligible for this program. Maximum 3 days to deposit & settle.
Corporate World Data Rate II	2.10%	\$0.10	
Corp World Elite Data Rate II	2.10%	\$0.10	
Business Data Rate II	2.20%	\$0.10	
Purchasing Data Rate II	2.10%	\$0.10	
Fleet Data Rate II	2.50%	\$0.10	
Business Enhanced Data Rate II	2.32%	\$0.10	
Business World Data Rate II	2.37%	\$0.10	
Business World Elite Data Rate II	2.42%	\$0.10	
Commercial Data Rate II Petroleum	2.05%	\$0.10	Corporate, Corporate World, Corporate World Elite, Business, Business World, Business World Elite, Purchasing, and Fleet cards. Magnetic Swipe required / Electronically Authorized. Provide tax amount, customer code (when provided by customer). Eligible merchants: Marinas (4468), Service Stations (5541), Automated Fuel Dispenser (5542), Misc. Convenience Stores (5499), Fuel Dealers (5983), Truck Stop (7511), U.K. Petro (9752). Maximum 3 days to deposit & settle.
Bus Enhanced DR II Petroleum	2.17%	\$0.10	
Business World DR II Petroleum	2.22%	\$0.10	
Bus World Elite DR II Petroleum	2.27%	\$0.10	
Corporate Data Rate III	1.90%	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required / Electronically Authorized. Provide tax amount, customer code (when provided by customer), corporate line item transaction detail (Product code, item description, item quantity, item unit of measure, extended item amount, debit or credit indicator). MasterCard Corporate Fleet card at fuel locations are not eligible for this program. Airline (3000-3299, 4511), Car / Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999, 7011), Passenger Railway (4112), and Restaurant (5812) merchants are not eligible for this program. Maximum 3 days to deposit & settle.
Corporate World Data Rate III	1.90%	\$0.10	
Corp World Elite Data Rate III	1.90%	\$0.10	
Business Data Rate III	1.80%	\$0.10	
Purchasing Data Rate III	1.90%	\$0.10	
Fleet Data Rate III	1.80%	\$0.10	
Business Enhanced Data Rate III	1.92%	\$0.10	
Business World Data Rate III	1.97%	\$0.10	
Business World Elite Data Rate III	2.02%	\$0.10	

INTERCHANGE RATE SCHEDULE

(Effective April, 2012)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Corporate T&E I	2.50%	\$0.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required / Electronically Authorized. Eligible Merchants: Airline (3000-3299, 4511), Auto / Vehicle rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999, 7011), Passenger Railway (4112), Restaurants (5812), Airline & Passenger Railway require additional General ticket data. Hotel may require additional addendum if lodging summary message is submitted. Maximum days to deposit & settle 3 days and 9 days for Airlines.
Corporate World T&E I	2.50%	\$0.00	
Corporate World Elite T&E I	2.50%	\$0.00	
Business T&E I	2.50%	\$0.00	
Purchasing T&E I	2.65%	\$0.00	
Fleet T&E I	2.70%	\$0.00	
Business Enhanced T&E I	2.62%	\$0.00	
Business World T&E I	2.67%	\$0.00	
Business World Elite T&E I	2.72%	\$0.00	
Corporate T&E II	2.35%	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required / Electronically Authorized. Eligible Merchants: Airline (3000-3299, 4511), Auto / Vehicle rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999, 7011), Passenger Railway (4112), Airline & Passenger Railway require additional General ticket, trip leg, or rail data. Auto / Vehicle rental require rental detail data. Hotel / Motel requires lodging detail and may require additional addendum data if lodging summary message is submitted. Maximum days to deposit & settle 3 days and 9 days for Airlines.
Corporate World T&E II	2.35%	\$0.10	
Corporate World Elite T&E II	2.35%	\$0.10	
Business T&E II	2.35%	\$0.10	
Purchasing T&E II	2.50%	\$0.10	
Fleet T&E II	2.55%	\$0.10	
Business Enhanced T&E II	2.47%	\$0.10	
Business World T&E II	2.52%	\$0.10	
Business World Elite T&E II	2.57%	\$0.10	
Corporate T&E III	2.30%	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required / Electronically Authorized. Eligible Merchants: Airline (3000-3299, 4511), Auto / Vehicle rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999, 7011), Passenger Railway (4112). In addition to Corporate T&E II requirements: Airline & Passenger Railway require additional General ticket, trip leg, or rail data, Auto / Vehicle rental require rental detail data. Hotel / Motel requires lodging detail and may require additional addendum data if lodging summary message is submitted. Maximum days to deposit & settle 3 days and 9 days for Airlines.
Corporate World T&E III	2.30%	\$0.10	
Corporate World Elite T&E III	2.30%	\$0.10	
Business T&E III	2.30%	\$0.10	
Purchasing T&E III	2.45%	\$0.10	
Fleet T&E III	2.50%	\$0.10	
Business Enhanced T&E III	2.42%	\$0.10	
Business World T&E III	2.47%	\$0.10	
Business World Elite T&E III	2.52%	\$0.10	
Corporate World Warehouse	0.90%	\$0.00	Consumer, Enhanced, World, and World Elite cards. Also applies to MasterCard Business, Corporate, Purchase and Fleet cards. ID Number, Driver Number, and Vehicle Number must match in authorization and clearing for Fleet card transactions. Magnetic swipe required on debit transactions only / Electronically Authorized. Eligible merchants: Wholesale Clubs (5300), Service Stations (5541) and Automated Fuel Dispenser (5542). Merchants in MCC.5300 must have: 1) at least \$1 billion in annual MasterCard volume and 2) a club membership program that allows merchant customers who enroll special access to the retail facilities or discounted pricing on products. Authorization and clearing amounts can differ up to 10% for Wholesale Clubs (5300). Authorization and settlement amounts do not have to match for Service Stations (5541) and Automated Fuel Dispensers (5542). Cap of \$0.35 for debit transactions. Maximum 2 days to deposit & settle.
Corporate World Elite Warehouse	0.90%	\$0.00	
Business Enhanced Warehouse	0.90%	\$0.00	
Business World Warehouse	0.90%	\$0.00	
Business World Elite Warehouse	0.90%	\$0.00	
Corporate Standard	2.95%	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic swipe not required / Authorization required. Maximum 30 days to deposit & settle.
Corporate World Standard	2.95%	\$0.10	
Corporate World Elite Standard	2.95%	\$0.10	
Business Enhanced Standard	3.07%	\$0.10	
Business World Standard	3.12%	\$0.10	
Business World Elite Standard	3.17%	\$0.10	
Interregional Electronic	1.65%	\$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific, SAMEA, and LAC regions, Platinum cards issued in Europe, World Elite cards issued in Canada, and World cards issued in the U.S.), and Super Premium (World and Black cards issued in the Asia Pacific, Europe, LAC, and SAMEA regions, World Black Edition cards issued in Europe, and World Elite cards issued in the U.S., Asia Pacific, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Face-to-Face / Magnetic Stripe Read / Signature Obtained / Electronically Authorized. Key-entered transactions not eligible for this program. For Consumer cards only, authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to \$25). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999 or 7011), Car Rental (3351-3441, 7512, 7513, 7519), Airlines (3000-3299, 4511), Cruise Line / Steamship (4411), Commuter Railways, (4111), and Limousines & Taxis (4121). Authorization and settlement amounts do not have to match for this program. Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Premium Electronic	2.40%	\$0.00	
Interregional Super Premium Electronic	2.53%	\$0.00	
Interregional Standard	2.15%	\$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific, SAMEA, and LAC regions, Platinum cards issued in Europe, World Elite cards issued in Canada, and World cards issued in the U.S.), and Super Premium (World and Black cards issued in the Asia Pacific, Europe, LAC, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Transaction date more than five (5) days old. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Premium Standard	2.40%	\$0.00	
I/R Super Premium Standard	2.53%	\$0.00	
Interregional Electronic Consumer	1.65%	\$0.00	Electronic Consumer Cards. Face-to-Face / Magnetic Stripe Read / Signature Obtained / Electronically Authorized. Key-entered transactions not eligible for this program. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to \$25). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999 or 7011), Car Rental (3351-3441, 7512, 7513, 7519), Airlines (3000-3299, 4511), Cruise Line / Steamship (4411), Commuter Railways, (4111), Limousines & Taxis (4121), and Automated Fuel Dispensers (5542). Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.

INTERCHANGE RATE SCHEDULE

(Effective April, 2012)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Interregional Electronic Corporate	2.40%	\$0.00	Electronic Corporate Cards. Face-to-Face / Magnetic Stripe Read / Signature Obtained / Electronically Authorized. Key-entered transactions not eligible for this program. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Regulated Consumer POS Debit - US Territory	0.60%	\$0.21	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands. Issuer has NOT certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of B (Base). Authorization required. Maximum 30 days to deposit & settle. Rate includes MasterCard Acquirer Program Support Fee.
Regulated Commercial POS Debit - US Territory	0.60%	\$0.21	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands. Issuer has NOT certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of B (Base). Authorization required. Maximum 30 days to deposit & settle. Rate includes MasterCard Acquirer Program Support Fee.
Regulated Consumer POS Debit Fraud Adjustment - US Territory	0.60%	\$0.22	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands. Issuer has certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of 1 (Base plus Fraud Adjustment). Authorization required. Maximum 30 days to deposit & settle. Rate includes MasterCard Acquirer Program Support Fee.
Regulated Commercial POS Debit Fraud Adjustment - US Territory	0.60%	\$0.22	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands. Issuer has certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of 1 (Base plus Fraud Adjustment). Authorization required. Maximum 30 days to deposit & settle. Rate includes MasterCard Acquirer Program Support Fee.
Regulated Consumer POS Debit Small Ticket - US Territory	0.60%	\$0.22	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands. Rate Indicator value identified by Issuers and Card Organizations of S (Regulated Small Ticket Base). Transaction amount \$10.00 or less / Card Present / Electronically Authorized. Eligible Merchants: Fast Food Restaurants (5814) and Videotape Rental Stores (7841). Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle. Rate includes MasterCard Acquirer Program Support Fee.
Regulated Commercial POS Debit Small Ticket - US Territory	0.60%	\$0.22	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands. Rate Indicator value identified by Issuers and Card Organizations of S (Regulated Small Ticket Base). Transaction amount \$10.00 or less / Card Present / Electronically Authorized. Eligible Merchants: Fast Food Restaurants (5814) and Videotape Rental Stores (7841). Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle. Rate includes MasterCard Acquirer Program Support Fee.
Interregional Purchasing Data Rate II	2.25%	\$0.00	Purchasing or Fleet Cards, and Electronic Payment Accounts (at non-fuel locations) issued in a foreign country. Authorized / Provide sales tax amount/customer code (when provided by the customer). Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Purchasing Large Ticket	1.45%	\$30.00	Purchasing or Fleet Cards, and Electronic Payment Accounts issued in a foreign country. Merchants NOT eligible for this program: Airline (3000-3299, 4511), Auto / Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999, 7011), Passenger Railway (4112), Restaurants (5812). Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Purchasing	2.55%	\$0.00	Purchasing or Fleet Cards, and Electronic Payment Accounts issued in a foreign country. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Corporate	2.55%	\$0.00	Business, Corporate, and Premium Commercial (Platinum, World, World Elite, and Black) cards issued in a foreign country. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Premium Commercial	2.55%	\$0.00	Business, Corporate, and Premium Commercial (Platinum, World, World Elite, and Black) cards issued in a foreign country. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional UCAF - Full	2.09%	\$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific, SAMEA, and LAC regions, Platinum cards issued in Europe, World Elite cards issued in Canada, and issued in the U.S., Asia Pacific, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Terminal type must indicate Electronic Commerce Transactions and merchant and issuer's participation in MasterCard UCAF. UCAF indicator of 2 must be present. Magnetic swipe not required / Electronically Authorized. Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Premium UCAF - Full	2.40%	\$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific, SAMEA, and LAC regions, Platinum cards issued in Europe, World Elite cards issued in Canada, and issued in the U.S., Asia Pacific, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Terminal type must indicate Electronic Commerce Transactions and merchant and issuer's participation in MasterCard UCAF. UCAF indicator of 2 must be present. Magnetic swipe not required / Electronically Authorized. Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
I/R Super Premium UCAF - Full	2.53%	\$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific, SAMEA, and LAC regions, Platinum cards issued in Europe, World Elite cards issued in Canada, and issued in the U.S., Asia Pacific, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Terminal type must indicate Electronic Commerce Transactions and merchant and issuer's participation in MasterCard UCAF. UCAF indicator of 2 must be present. Magnetic swipe not required / Electronically Authorized. Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional UCAF - Merchant	1.99%	\$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific, SAMEA, and LAC regions, Platinum cards issued in Europe, World Elite cards issued in Canada, and issued in the U.S., Asia Pacific, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Terminal type must indicate Electronic Commerce Transactions and merchant and issuer's participation in MasterCard UCAF. UCAF indicator of 1 must be present. Magnetic swipe not required / Electronically Authorized. Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Premium UCAF - Merchant	2.40%	\$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific, SAMEA, and LAC regions, Platinum cards issued in Europe, World Elite cards issued in Canada, and issued in the U.S., Asia Pacific, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Terminal type must indicate Electronic Commerce Transactions and merchant and issuer's participation in MasterCard UCAF. UCAF indicator of 1 must be present. Magnetic swipe not required / Electronically Authorized. Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Super Premium UCAF - Merchant	2.53%	\$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific, SAMEA, and LAC regions, Platinum cards issued in Europe, World Elite cards issued in Canada, and issued in the U.S., Asia Pacific, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Terminal type must indicate Electronic Commerce Transactions and merchant and issuer's participation in MasterCard UCAF. UCAF indicator of 1 must be present. Magnetic swipe not required / Electronically Authorized. Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Payment	0.74%	\$0.53	Consumer and Corporate cards only. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Magnetic Stripe Read not required. Eligible merchants: Payment Service Provider - Member Financial Institution (6532) and Payment Service Provider - Merchant (6533). Rate includes the MasterCard Acquirer Program Support Fee.
I/R Corporate Payment	0.74%	\$0.53	Consumer and Corporate cards only. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Magnetic Stripe Read not required. Eligible merchants: Payment Service Provider - Member Financial Institution (6532) and Payment Service Provider - Merchant (6533). Rate includes the MasterCard Acquirer Program Support Fee.
Assessments	0.11%	\$0.00	Fee assessed on the gross dollar amount of all MasterCard transactions.
Assessments (>=\$1,000)	0.02%	\$0.00	Fee assessed on the gross dollar amount of MasterCard Consumer and Commercial credit transactions that are \$1,000 or greater.
Account Status Inquiry Fee - Intraregional	0.00%	\$0.025	Fee assessed on all Account Status Inquiry Service messages where the country code of the merchant is the same as the country code of the cardholder. Account Status Inquiry Service transactions must be submitted for \$0 and are used to validate cardholder account numbers and other elements, such as CVC2 and AVS, prior to obtaining an actual authorization.
Account Status Inquiry Fee - Interregional	0.00%	\$0.03	Fee assessed on all Account Status Inquiry Service messages where the country code of the merchant is different from the country code of the cardholder. Account Status Inquiry Service transactions must be submitted for \$0 and are used to validate cardholder account numbers and other elements, such as CVC2 and AVS, prior to obtaining an actual authorization.
Processing Integrity Fee	0.00%	\$0.055	Fee assessed on all MasterCard authorized transactions which are not followed by a matching MasterCard clearing transaction (or not reversed in the case of a cancelled transaction). Car Rental (3351-3441, 7512), Hotel / Motel (3501-3999, 7011), and Cruise Line / Steamship (4411) will not be subject to this fee until October 12, 2012. Rate includes additional \$0.01 reporting cost from MasterCard for each transaction. Billed on a one month lag.
MASTERCARD CREDIT VOUCHERS**			
Consumer Credit			
CONS CR RF 1	2.42%	\$0.00	World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions at T&E merchants: Airlines (3000-3299, 4511), Car Rental (3351-3500, 7512, 7513, 7519), Cruise Lines / Steamship (4411), Hotel / Motel (3501-3999, 7011), Passenger Railway (4112), Restaurants (5812), and Travel Agencies (4722).
CONS CR RF 2	2.09%	\$0.00	Mail Order (5960, 5962, 5964-5969) and Telecommunications (4812, 4814, 4816, 4821), Cable & Satellite TV (4899), Travel Agencies (4722), Utilities (4900), Fuel Dealers (5983), excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions.

INTERCHANGE RATE SCHEDULE

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
CONS CR RF 3	1.95%	\$0.00	Drug Stores, Education, Professional Services, Recreation, Repair Shops, Restaurant / Bars (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions at Restaurants - 5812), and Other Services and Airlines (3000-3299, 4511), excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions.
CONS CR RF 4	1.82%	\$0.00	Clothing Stores, Discount Stores, Gas Stations, Hardware, Healthcare, Sporting Goods & Toy Stores, and Other Retail and Other Transport (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard cards at Passenger Railways - 4112 and Cruise Lines - 4411).
CONS CR RF 5	1.73%	\$0.00	Department Stores, Electronic / Appliance Stores, Food Stores / Warehouse, Interior Furnishings, Vehicles, and Quasi Cash and Hotel / Motel, excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions.
Consumer Debit			
CONS DB RF 1	1.72%	\$0.00	All industries, except Airlines (3000-3299, 4511) and Passenger Railways (4112). Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate.
CONS DB RF 2	1.68%	\$0.00	Airlines (3000-3299, 4511) and Passenger Railways (4112). Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate.
CONS DB RF 3	1.40%	\$0.00	All industries except Mail Order (5960, 5962, 5964-5969), Airlines (3000-3299, 4511), and Passenger Railways (4112). Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate.
Commercial Credit			
CORP CR RF 1	2.37%	\$0.00	Discount Stores, Drug Stores, Food Stores / Warehouse, Quasi Cash, Recreation, Restaurant / Bars, Utilities, and Other Transport.
CORP CR RF 2	2.30%	\$0.00	Car Rental, Clothing Stores, Education, Hotel / Motel, Repair Shops, Sporting Goods & Toy Stores, Travel Agencies, and Vehicles.
CORP CR RF 3	2.21%	\$0.00	Airlines, Hardware, Healthcare, Mail Order, Other Retail, Other Services, and Professional Services.
CORP CR RF 4	2.16%	\$0.00	Department Stores, Electronic / Appliance Stores, Gas Stations, and Interior Furnishings.
**Credit (or return transactions) for regulated signature debit and interregional transactions are applied back against the interchange program for which the purchase transaction originally qualified. Regulated Consumer and Commercial Debit and Prepaid transactions identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange.			
DISCOVER NETWORK			
Retail Core	1.56%	\$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card Present / Magnetic Stripe Read / Signature Obtained / Electronically Authorized. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis & Limousines - 4121 and Beauty / Barber Shops - 7230). Authorization and settlement amounts do not have to match for Bars (5813) and Cruise Line / Steamship (4411), Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Supermarkets / Warehouse Clubs (5300, 5411), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (9211, 9222, 9223, 9311, 9399, 9405), Petroleum (5541, 5542), Restaurants (5812, 5814), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3299, 4112, 4511), Quasi Cash (4829, 6050, 6051, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Maximum 2 days to deposit & settle.
Retail Debit	1.02%	\$0.16	
Retail Rewards	1.71%	\$0.10	
Retail Premium	1.71%	\$0.10	
Retail Premium Plus	2.10%	\$0.10	
PSL Regulated Incentive Cons Debit	0.05%	\$0.21	Non-exempt (regulated) Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has NOT certified its fraud prevention procedures. Authorization required. Maximum 30 days to deposit & settle.
PSL MQ Regulated Incentive Consumer Debit	0.05%	\$0.21	
Regulated Non-Incentive Cons Debit	0.05%	\$0.21	
Regulated Incentive Commi Debit	0.05%	\$0.21	
Regulated Non-Incentive Commercial Debit	0.05%	\$0.21	
PSL Regulated Incentive Consumer Debit with Fraud Adjustment	0.05%	\$0.22	Non-exempt (regulated) Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has certified its fraud prevention procedures. Authorization required. Maximum 30 days to deposit & settle.
PSL MQ Regulated Incentive Cons Debit with Fraud Adjustment	0.05%	\$0.22	
Regulated Non-Incentive Consumer Debit with Fraud Adjustment	0.05%	\$0.22	
Regulated Incentive Commercial Debit with Fraud Adjustment	0.05%	\$0.22	
Regulated Non-Incentive Commi Debit with Fraud Adjustment	0.05%	\$0.22	
Restaurants Core	1.56%	\$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Same requirements as Retail. Authorization and magnetic stripe required. Authorization and settlement amounts do not have to match. Eligible merchants include: Restaurants (5812) and (5814) Fast Food Restaurants. Maximum 2 days to deposit & settle.
Restaurants Debit	1.19%	\$0.10	
Restaurants Rewards	1.90%	\$0.10	
Restaurants Premium	2.20%	\$0.10	
Restaurants Premium Plus	2.30%	\$0.10	