

Interchange Summary

April 2013

19 April 2013



Interchange Summary

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



Category	Rate & Per Item					Page Number
Visa Consumer Card Rates (cont.)	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid	
Signature Preferred - Fuel	1.15% + \$0.25	n/a	n/a	n/a	n/a	23
Signature Preferred - Fuel Maximum	\$1.10	n/a	n/a	n/a	n/a	23
Signature Preferred - Retail	2.10% + \$0.10	n/a	n/a	n/a	n/a	23
Signature Preferred - Standard	2.95% + \$0.10	n/a	n/a	n/a	n/a	23
Signature Preferred - Standard, Fuel Maximum	\$1.10	n/a	n/a	n/a	n/a	23
Visa Consumer Credit Voucher Rates	Credit	Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid	
Consumer MO/TO and E-Commerce	2.05% + \$0.00	1.87% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	23
Consumer Non-Passenger Transport	1.76% + \$0.00	1.31% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	23
Visa Commercial Card Rates	Corporate	Business	Purchasing	Regulated Debit	Regulated Prepaid	
Business Enhanced Business to Business	n/a	2.25% + \$0.10	n/a	n/a	n/a	24
Business Enhanced Card Not Present	n/a	2.45% + \$0.15	n/a	n/a	n/a	25
Business Enhanced Electronic	n/a	2.75% + \$0.15	n/a	n/a	n/a	26
Business Enhanced Non-T&E Level 2 Data	n/a	2.05% + \$0.10	n/a	n/a	n/a	27
Business Enhanced Retail	n/a	2.30% + \$0.10	n/a	n/a	n/a	27
Business Enhanced Standard	n/a	2.95% + \$0.20	n/a	n/a	n/a	28
Commercial Business to Business	2.10% + \$0.10	2.10% + \$0.10	2.40% + \$0.10	0.05% + \$0.22	0.05% + \$0.22	24
Commercial Business Utility	n/a	0.00% + \$1.50	n/a	n/a	n/a	24
Commercial Business Utility: Debit	n/a	0.00% + \$1.50	n/a	0.05% + \$0.22	n/a	24
Commercial Business Utility: Prepaid	n/a	0.00% + \$1.50	n/a	n/a	0.05% + \$0.22	25
Commercial Card Not Present	2.20% + \$0.10	2.25% + \$0.10	2.65% + \$0.10	0.05% + \$0.22	0.05% + \$0.22	25
Commercial Card Not Present: Debit	n/a	2.45% + \$0.10	n/a	0.05% + \$0.22	n/a	25
Commercial Card Not Present: Prepaid	2.65% + \$0.10	2.65% + \$0.10	2.65% + \$0.10	n/a	0.05% + \$0.22	26
Commercial Electronic	2.75% + \$0.10	2.40% + \$0.10	2.75% + \$0.10	0.05% + \$0.22	0.05% + \$0.22	26
Commercial Electronic with Data	2.75% + \$0.10	n/a	2.75% + \$0.10	0.05% + \$0.22	0.05% + \$0.22	26
Commercial Non-T&E Level 2 Data	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	0.05% + \$0.22	0.05% + \$0.22	27
Commercial Non-T&E Level 3 Data	1.95% + \$0.10	n/a	1.95% + \$0.10	0.05% + \$0.22	0.05% + \$0.22	27
Commercial Retail	2.10% + \$0.10	2.20% + \$0.10	2.40% + \$0.10	0.05% + \$0.22	0.05% + \$0.22	27
Commercial Retail: Debit	n/a	1.70% + \$0.10	n/a	0.05% + \$0.22	n/a	28
Commercial Retail: Prepaid	2.15% + \$0.10	2.15% + \$0.10	2.15% + \$0.10	n/a	0.05% + \$0.22	28
Commercial Standard	2.95% + \$0.10	2.95% + \$0.20	2.95% + \$0.10	0.05% + \$0.22	0.05% + \$0.22	28
Commercial Standard: Debit	n/a	2.95% + \$0.10	n/a	0.05% + \$0.22	n/a	28
Commercial Standard: Prepaid	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10	n/a	0.05% + \$0.22	29
Commercial Travel Service	2.55% + \$0.10	n/a	2.45% + \$0.10	n/a	n/a	29
Large Purchase Advantage Tier 1	n/a	n/a	0.70% + \$49.50	n/a	n/a	29
Large Purchase Advantage Tier 2	n/a	n/a	0.60% + \$52.50	n/a	n/a	29
Large Purchase Advantage Tier 3	n/a	n/a	0.50% + \$55.50	n/a	n/a	29
Large Purchase Advantage Tier 4	n/a	n/a	0.40% + \$58.50	n/a	n/a	29
Purchasing Card Government-to-Government	n/a	n/a	1.65% + \$0.10	0.05% + \$0.22	0.05% + \$0.22	30



Category	Rate & Per Item					Page Number
Visa Commercial Card Rates (cont.)	Corporate	Business	Purchasing	Regulated Debit	Regulated Prepaid	
Purchasing GSA Large Ticket	n/a	n/a	1.20% + \$39.00	0.05% + \$0.22	0.05% + \$0.22	30
Purchasing Large Ticket	n/a	n/a	1.45% + \$35.00	0.05% + \$0.22	n/a	30
Purchasing Large Ticket: Prepaid	n/a	n/a	1.45% + \$35.00	n/a	0.05% + \$0.22	30
Signature Business Business to Business	n/a	2.40% + \$0.10	n/a	n/a	n/a	24
Signature Business Card Not Present	n/a	2.60% + \$0.20	n/a	n/a	n/a	25
Signature Business Electronic	n/a	2.85% + \$0.20	n/a	n/a	n/a	26
Signature Business Level 2	n/a	2.05% + \$0.10	n/a	n/a	n/a	27
Signature Business Retail	n/a	2.40% + \$0.10	n/a	n/a	n/a	27
Signature Business Standard	n/a	2.95% + \$0.20	n/a	n/a	n/a	28
Visa Commercial Credit Voucher Rates	Corporate	Business	Purchasing	Regulated Debit	Non-Regulated Prepaid	
Commercial Non-Passenger Transport	2.35% + \$0.00	2.35% + \$0.00	n/a	0.00% + \$0.00	0.00% + \$0.00	30
Credit Voucher: Purchasing GSA Non-Passenger Transport 1	n/a	n/a	2.35% + \$0.00	n/a	n/a	31
Credit Voucher: Purchasing GSA Non-Passenger Transport 2	n/a	n/a	2.15% + \$0.00	n/a	n/a	31
Credit Voucher: Purchasing GSA Non-Passenger Transport 3	n/a	n/a	2.00% + \$0.00	n/a	n/a	31
Credit Voucher: Purchasing GSA Non-Passenger Transport 4	n/a	n/a	1.80% + \$0.00	n/a	n/a	31
Credit Voucher: Purchasing GSA Non-Passenger Transport 5	n/a	n/a	1.80% + \$0.00	n/a	n/a	31
Credit Voucher: Purchasing Non-Passenger Transport 1	n/a	n/a	2.40% + \$0.00	n/a	n/a	32
Credit Voucher: Purchasing Non-Passenger Transport 2	n/a	n/a	2.30% + \$0.00	n/a	n/a	32
Credit Voucher: Purchasing Non-Passenger Transport 3	n/a	n/a	2.20% + \$0.00	n/a	n/a	32
Credit Voucher: Purchasing Non-Passenger Transport 4	n/a	n/a	2.00% + \$0.00	n/a	n/a	32
Credit Voucher: Purchasing Non-Passenger Transport 5	n/a	n/a	1.80% + \$0.00	n/a	n/a	32
Visa Interregional	Non-Electron	Electron				
Business and Signature Business Card Corporate Card	2.00% + \$0.00	n/a				36
Electronic	1.10% + \$0.00	1.10% + \$0.00				36
Electronic Commerce Merchant	1.44% + \$0.00	1.44% + \$0.00				36
Issuer Chip	1.20% + \$0.00	1.20% + \$0.00				36
Premium Card	1.80% + \$0.00	n/a				36
Purchasing Card	2.00% + \$0.00	n/a				36
Regulated Debit	0.05% + \$0.22	0.05% + \$0.22				37
Secure Electronic Commerce	1.44% + \$0.00	1.44% + \$0.00				37
Standard	1.60% + \$0.00	1.60% + \$0.00				37
Super Premium Card	1.97% + \$0.00	n/a				37
Visa Regional Programs	Non-Electron	Electron				
Business and Signature Business Card	2.00% + \$0.00	n/a				38
Corporate Card	2.00% + \$0.00	n/a				38
Electronic	1.10% + \$0.00	1.10% + \$0.00				38
Electronic Commerce Merchant	1.44% + \$0.00	1.44% + \$0.00				38
Issuer Chip	1.20% + \$0.00	1.20% + \$0.00				38
Premium Card - LAC	1.80% + \$0.00	n/a				39



Category	Rate & Per Item				Page Number
Visa Regional Programs (cont.)	Non-Electron	Electron			
Purchasing Card	2.00% + \$0.00	n/a			39
Regulated Debit - LAC	0.05% + \$0.22	0.05% + \$0.22			39
Secure Electronic Commerce	1.44% + \$0.00	1.44% + \$0.00			39
Standard	1.60% + \$0.00	1.60% + \$0.00			39
Super Premium Card - LAC	1.97% + \$0.00	n/a			39
Puerto Rico	Credit	Debit	Commercial	Signature/Infinite	
Puerto Rico Domestic Electronic Emerging and Small Ticket	1.10% + \$0.00	1.05% + \$0.00	1.25% + \$0.00	1.28% + \$0.00	40
Puerto Rico Domestic Electronic Emerging and Small Ticket Utilities	1.10% + \$0.00	1.05% + \$0.00	1.25% + \$0.00	1.28% + \$0.00	40
Puerto Rico Domestic Electronic Retail Group 1	1.35% + \$0.00	1.30% + \$0.00	1.85% + \$0.00	2.00% + \$0.00	40
Puerto Rico Domestic Electronic Retail Group 2	1.30% + \$0.00	1.25% + \$0.00	1.80% + \$0.00	1.90% + \$0.00	41
Puerto Rico Domestic Standard	1.65% + \$0.00	1.65% + \$0.00	1.85% + \$0.00	2.00% + \$0.00	41
Puerto Rico Regulated	n/a	0.05% + \$0.22	n/a	n/a	41
Virgin Island DOMESTIC	Non-Electron	Electron			
Business and Signature Business Card	1.80% + \$0.00	n/a			42
Corporate Card	1.80% + \$0.00	n/a			42
Electronic	1.10% + \$0.00	1.10% + \$0.00			42
Electronic Commerce Merchant VI	1.44% + \$0.00	1.44% + \$0.00			42
Infinite Card	1.80% + \$0.00	n/a			42
Issuer Chip VI	1.20% + \$0.00	1.20% + \$0.00			42
Purchasing Card	1.80% + \$0.00	n/a			43
Regulated Debit	0.05% + \$0.22	0.05% + \$0.22			43
Secure Electronic Commerce	1.44% + \$0.00	1.44% + \$0.00			43
Signature Card	1.80% + \$0.00	n/a			43
Standard	1.60% + \$0.00	1.60% + \$0.00			43
Visa Additional Fees					
Visa Base II Tran Fee	\$0.0023				44
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present					44
1 - 3 Locations	\$2.90				44
4 - 10 Locations	\$4.00				44
11 - 50 Locations	\$5.00				44
51 - 100 Locations	\$8.00				44
101 - 150 Locations	\$12.00				44
151 - 200 Locations	\$18.00				44
201 - 250 Locations	\$25.00				44
251 - 500 Locations	\$35.00				44
501 - 1,000 Locations	\$45.00				44
1,001 - 1,500 Locations	\$55.00				44
1,501 - 2,000 Locations	\$65.00				45
2,001 - 4,000 Locations	\$75.00				45
>4,000 Locations	\$85.00				45



Category	Rate & Per Item		Page Number
Visa Additional Fees (cont.)			
Visa Fixed Acquirer Network Fee (FANF) Card Present			45
1 - 3 Locations	\$2.00		45
4 - 10 Locations	\$2.90		45
11 - 50 Locations	\$4.00		45
51 - 100 Locations	\$6.00		45
101 - 150 Locations	\$8.00		45
151 - 200 Locations	\$10.00		45
201 - 250 Locations	\$14.00		45
251 - 500 Locations	\$24.00		46
501 - 1,000 Locations	\$32.00		46
1,001 - 1,500 Locations	\$40.00		46
1,501 - 2,000 Locations	\$50.00		46
2,001 - 4,000 Locations	\$60.00		46
>4,000 Locations	\$65.00		46
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants			
<\$50 Gross Monthly Volume	\$2.00		46
\$50 - \$199 Gross Monthly Volume	\$2.90		46
\$200 - \$999 Gross Monthly Volume	\$5.00		46
\$1,000 - \$3,999 Gross Monthly Volume	\$7.00		46
\$4,000 - \$7,999 Gross Monthly Volume	\$9.00		47
\$8,000 - \$39,999 Gross Monthly Volume	\$15.00		47
\$40,000 - \$199,999 Gross Monthly Volume	\$45.00		47
\$200,000 - \$799,999 Gross Monthly Volume	\$120.00		47
\$800,000 - \$1,999,999 Gross Monthly Volume	\$350.00		47
\$2,000,000 - \$3,999,999 Gross Monthly Volume	\$700.00		47
\$4,000,000 - \$7,999,999 Gross Monthly Volume	\$1,500.00		47
\$8,000,000 - \$19,999,999 Gross Monthly Volume	\$3,500.00		47
\$20,000,000 - \$39,999,999 Gross Monthly Volume	\$7,000.00		47
\$40,000,000 - \$79,999,999 Gross Monthly Volume	\$15,000.00		47
\$80,000,000 - \$399,999,999 Gross Monthly Volume	\$30,000.00		47
\$400,000,000+ Gross Monthly Volume	\$40,000.00		48
Visa International Acquirer Fee (IAF)	\$0.0045		48
Visa International Acquirer Fee (IAF) - High Risk	\$0.0090		48
Visa International Service Assessment (ISA) Fee	\$0.0040		48
Visa International Service Assessment (ISA) Fee - Cash Advance	\$0.0040		48
Visa Misuse Fee	\$0.0450		48
Visa Network Acquirer Processing Fee (NAPF) - Variable Credit (mDEX)	\$0.0195		48
Visa Network Acquirer Processing Fee (NAPF) - Variable Debit (mDEX)	\$0.0155		48
Visa Network Acquirer Processor Fee (NAPF) - Variable Credit Non-mDEX	\$0.0195		48



Category	Rate & Per Item		Page Number
Visa Additional Fees (cont.)			
Visa Network Acquirer Processor Fee (NAPF) - Variable Debit (Non-mDEX)	\$0.0155		48
Visa Partial Authorization Non-Participation Fee	\$0.0100		48
Visa Transaction Integrity Fee	\$0.1000		48
Visa Zero Floor Limit Fee	\$0.1039		48



Category	Rate & Per Item					Page Number	
					Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment	
MasterCard Consumer Card Rates	Core Credit	Non-Regulated Debit	Non-Regulated Prepaid	Enhanced Credit			
Convenience Purchase Base	1.90% + \$0.00	n/a	n/a	1.90% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	49
Emerging Market	n/a	0.80% + \$0.25	0.80% + \$0.25	n/a	0.05% + \$0.21	0.05% + \$0.22	49
Key-Entered	1.89% + \$0.10	1.60% + \$0.15	1.76% + \$0.20	2.04% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	49
Lodging & Auto Rental	1.58% + \$0.10	1.15% + \$0.15	1.15% + \$0.15	1.80% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	50
Merit 1 Base	1.89% + \$0.10	1.60% + \$0.15	1.76% + \$0.20	2.04% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	50
Merit 1 - Insurance	1.43% + \$0.05	n/a	n/a	1.43% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	50
Merit 1 - Real Estate	1.10% + \$0.00	1.10% + \$0.00	1.10% + \$0.00	1.10% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	51
Merit 3 Base	1.58% + \$0.10	1.05% + \$0.15	1.05% + \$0.15	1.73% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	51
Merit 3 Tier 3	1.55% + \$0.10	0.95% + \$0.15	0.95% + \$0.15	1.55% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	51
Petroleum CAT/AFD	1.90% + \$0.00	0.70% + \$0.17	0.70% + \$0.17	1.90% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	52
Petroleum CAT/AFD Maximum	\$0.95	\$0.95	\$0.95	\$0.95	0.05% + \$0.21	0.05% + \$0.22	52
Petroleum Service Stations	n/a	0.70% + \$0.17	0.70% + \$0.17	n/a	0.05% + \$0.21	0.05% + \$0.22	52
Petroleum Service Stations Maximum	n/a	\$0.95	\$0.95	n/a	0.05% + \$0.21	0.05% + \$0.22	52
Public Sector	1.55% + \$0.10	n/a	n/a	1.55% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	52
Restaurant	n/a	1.19% + \$0.10	1.19% + \$0.10	n/a	0.05% + \$0.21	0.05% + \$0.22	53
Service Industries (SIIP)	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	53
Small Ticket Base	n/a	1.55% + \$0.04	1.55% + \$0.04	n/a	0.05% + \$0.21	0.05% + \$0.22	53
Standard	2.95% + \$0.10	1.90% + \$0.25	1.90% + \$0.25	2.95% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	54
Supermarket Base	1.48% + \$0.10	1.05% + \$0.15	1.05% + \$0.15	1.48% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	54
Supermarket Base Maximum	n/a	\$0.35	\$0.35	n/a	0.05% + \$0.21	0.05% + \$0.22	54
UCAF - Full	1.68% + \$0.10	1.15% + \$0.15	1.15% + \$0.15	1.83% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	54
UCAF - Merchant	1.58% + \$0.10	1.05% + \$0.15	1.05% + \$0.15	1.73% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	55
Utilities	0.00% + \$0.65	0.00% + \$0.45	0.00% + \$0.65	0.00% + \$0.65	0.05% + \$0.21	0.05% + \$0.22	55
MasterCard Consumer Refund Rates	Core Credit	Core Debit	Non-Regulated Prepaid	Enhanced Credit	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment	
Consumer Refund Group 1	2.42% + \$0.00	1.72% + \$0.00	1.72% + \$0.00	2.42% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	56
Consumer Refund Group 2	2.09% + \$0.00	n/a	n/a	2.09% + \$0.00	n/a	n/a	56
Consumer Refund Group 3	1.95% + \$0.00	1.40% + \$0.00	1.40% + \$0.00	1.95% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	56
Consumer Refund Group 4	1.82% + \$0.00	n/a	n/a	1.82% + \$0.00	n/a	n/a	56
Consumer Refund Group 5	1.73% + \$0.00	n/a	n/a	1.73% + \$0.00	n/a	n/a	56
MasterCard Consumer World Card Rates	World	World Elite	World High Value				
World Card Convenience Purchase	2.00% + \$0.00	2.00% + \$0.00	2.00% + \$0.00				57
World Card Key-Entered	2.05% + \$0.10	2.50% + \$0.10	2.50% + \$0.10				57
World Card Merit 1 Base	2.05% + \$0.10	2.50% + \$0.10	2.50% + \$0.10				57
World Card Merit 1- Insurance	1.43% + \$0.05	2.20% + \$0.10	2.20% + \$0.10				57
World Card Merit 1- Real Estate	1.10% + \$0.00	2.20% + \$0.10	2.20% + \$0.10				57
World Card Merit 3 Base	1.77% + \$0.10	2.20% + \$0.10	2.20% + \$0.10				58



Category	Rate & Per Item				Page Number		
MasterCard Consumer World Card Rates (contt.)	World	World Elite	World High Value				
World Card Merit 3 Tier 3	1.65% + \$0.10	2.15% + \$0.10	2.15% + \$0.10		58		
World Card Petroleum	2.00% + \$0.00	2.00% + \$0.00	2.00% + \$0.00		58		
World Card Petroleum Maximum	\$0.95	\$0.95	\$0.95		58		
World Card Public Sector	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10		58		
World Card Restaurant	1.73% + \$0.10	2.20% + \$0.10	2.20% + \$0.10		58		
World Card Service Industries (SIIP)	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05		59		
World Card Standard	2.95% + \$0.10	3.25% + \$0.10	3.25% + \$0.10		59		
World Card Supermarket Base	1.58% + \$0.10	1.90% + \$0.10	1.90% + \$0.10		59		
World Card T&E	2.30% + \$0.10	2.75% + \$0.10	2.75% + \$0.10		59		
World Card T&E Large Ticket	n/a	2.00% + \$0.00	2.00% + \$0.00		59		
World Card UCAF - Full	1.87% + \$0.10	2.30% + \$0.10	2.30% + \$0.10		60		
World Card UCAF - Merchant	1.77% + \$0.10	2.20% + \$0.10	2.20% + \$0.10		60		
World Card Utilities	0.00% + \$0.65	0.00% + \$0.75	0.00% + \$0.75		60		
MasterCard Consumer World Refund Rates	World	World Elite	World High Value				
Consumer Refund Group 1	2.42% + \$0.00	2.42% + \$0.00	2.42% + \$0.00		61		
Consumer Refund Group 2	2.09% + \$0.00	2.09% + \$0.00	2.09% + \$0.00		61		
Consumer Refund Group 3	1.95% + \$0.00	1.95% + \$0.00	1.95% + \$0.00		61		
Consumer Refund Group 4	1.82% + \$0.00	1.82% + \$0.00	1.82% + \$0.00		61		
Consumer Refund Group 5	1.73% + \$0.00	1.73% + \$0.00	1.73% + \$0.00		61		
MasterCard Commercial Card Rates	Corporate	Business	Purchase	Fleet	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment	
Commercial Data Rate 1	2.65% + \$0.10	2.65% + \$0.10	2.65% + \$0.10	2.65% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	62
Commercial Data Rate 2	2.10% + \$0.10	2.20% + \$0.10	2.10% + \$0.10	2.50% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	62
Commercial Data Rate 2 Petroleum	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	63
Commercial Data Rate 3	1.90% + \$0.10	1.80% + \$0.10	1.90% + \$0.10	1.80% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	63
Commercial Face to Face	2.10% + \$0.10	2.20% + \$0.10	2.10% + \$0.10	2.50% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	64
Commercial Face-to-Face Petroleum	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	n/a	0.05% + \$0.21	0.05% + \$0.22	64
Commercial Large Ticket 1, 2, 3	1.35% + \$40.00	1.25% + \$40.00	1.35% + \$40.00	1.25% + \$40.00	0.05% + \$0.21	0.05% + \$0.22	65
Commercial Standard	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	65
Commercial T&E 1	2.50% + \$0.00	2.50% + \$0.00	2.65% + \$0.00	2.70% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	66
Commercial T&E 2	2.35% + \$0.10	2.35% + \$0.10	2.50% + \$0.10	2.55% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	66
Commercial T&E 3	2.30% + \$0.10	2.30% + \$0.10	2.45% + \$0.10	2.50% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	66
Commercial Utilities	n/a	0.00% + \$1.50	n/a	n/a	0.05% + \$0.21	0.05% + \$0.22	67
MasterCard Commercial Card Refund Rates	Corporate	Business	Purchase	Fleet	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment	
Commercial Refund Group 1	2.37% + \$0.00	2.37% + \$0.00	2.37% + \$0.00	2.37% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	67
Commercial Refund Group 2	2.30% + \$0.00	2.30% + \$0.00	2.30% + \$0.00	2.30% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	67



Category	Rate & Per Item						Page Number
MasterCard Commercial World Card Rates	Corporate World & World Elite	Business Enhanced	Business World	Business World Elite	Regulated Business Enhanced Without Fraud Adjustment	Regulated Business Enhanced With Fraud Adjustment	
Commercial Refund Group 3	2.21% + \$0.00	2.21% + \$0.00	2.21% + \$0.00	2.21% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	67
Commercial Refund Group 4	2.16% + \$0.00	2.16% + \$0.00	2.16% + \$0.00	2.16% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	67
Commercial World Data Rate 1	2.65% + \$0.10	2.77% + \$0.10	2.82% + \$0.10	2.87% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	68
Commercial World Data Rate 2	2.15% + \$0.10	2.32% + \$0.10	2.37% + \$0.10	2.42% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	68
Commercial World Data Rate 2 Petroleum	2.05% + \$0.10	2.17% + \$0.10	2.22% + \$0.10	2.27% + \$0.10	n/a	n/a	69
Commercial World Data Rate 3	1.80% + \$0.10	1.92% + \$0.10	1.97% + \$0.10	2.02% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	69
Commercial World Face-to-Face	2.15% + \$0.10	2.32% + \$0.10	2.37% + \$0.10	2.42% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	70
Commercial World Face-to-Face Petroleum	2.05% + \$0.10	2.17% + \$0.10	2.22% + \$0.10	2.27% + \$0.10	n/a	n/a	70
Commercial World Large Ticket 1, 2, 3	1.25% + \$40.00	1.37% + \$40.00	1.42% + \$40.00	1.47% + \$40.00	0.05% + \$0.21	0.05% + \$0.22	71
Commercial World Standard	2.95% + \$0.10	3.07% + \$0.10	3.12% + \$0.10	3.17% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	71
Commercial World T&E 1	2.40% + \$0.00	2.62% + \$0.00	2.67% + \$0.00	2.72% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	72
Commercial World T&E 2	2.25% + \$0.10	2.47% + \$0.10	2.52% + \$0.10	2.57% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	72
Commercial World T&E 3	2.20% + \$0.10	2.42% + \$0.10	2.47% + \$0.10	2.52% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	72
Commercial World Utilities	n/a	0.00% + \$1.50	n/a	n/a	0.05% + \$0.21	0.05% + \$0.22	73
MasterCard International Rates	Non-Premium	Premium	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment			
International Commercial	2.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22			74
International Commercial Purchasing	2.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22			74
International Consumer Electronic	1.10% + \$0.00	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22			74
International Consumer Electronic UCAF - Full	1.54% + \$0.00	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22			74
International Consumer Electronic UCAF - Merchant	1.44% + \$0.00	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22			75
International Consumer Standard	1.60% + \$0.00	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22			75
International Purchasing Data Rate 2	1.70% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22			76
International Purchasing Large Ticket	0.90% + \$30.00	n/a	0.05% + \$0.21	0.05% + \$0.22			76
Interregional Commercial Electronic Card	1.85% + \$0.00	n/a	n/a	n/a			76
Interregional Commercial Premium Standard	n/a	2.00% + \$0.00	0.05% + \$0.21	0.05% + \$0.22			76
Interregional Consumer Electronic Card	1.10% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22			76
Interregional Consumer Super Premium Electronic	n/a	1.98% + \$0.00	n/a	n/a			77
Interregional Consumer Super Premium Standard	n/a	1.98% + \$0.00	n/a	n/a			77
Interregional Consumer Super Premium UCAF - Full	n/a	1.98% + \$0.00	n/a	n/a			77
Interregional Consumer Super Premium UCAF - Merchant	n/a	1.98% + \$0.00	n/a	n/a			78
MasterCard LAC Consumer Rates	Non-Premium	Premium	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment			
Interregional Electronic Card Consumer	1.10% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22			79
Intracountry Charities	0.00% + \$0.00	n/a	0.00% + \$0.00	0.00% + \$0.00			79
Intracountry Emerging Market	1.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22			79
Intracountry Government	1.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22			79



Category	Rate & Per Item				Page Number
MasterCard LAC Consumer Rates (cont.)	Non-Premium	Premium	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment	
Intracountry Rapid Payments	1.16% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22	79
Intracountry Standard	1.30% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22	79
Intracountry Utility	0.00% + \$0.95	n/a	0.05% + \$0.21	0.05% + \$0.22	80
Premium Electronic	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	80
Premium Standard	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	80
Premium UCAF - Full	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	80
Premium UCAF - Merchant	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	81
Super Premium Electronic	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	81
Super Premium Standard	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	81
Super Premium UCAF - Full	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	82
Super Premium UCAF - Merchant	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	82
Interregional Commercial Premium	n/a	2.00% + \$0.00	n/a	n/a	83
Intracountry Purchasing Data Rate 2	1.85% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22	83
Intracountry Purchasing Large Ticket	1.85% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22	83
Intraregional Commercial	1.85% + \$0.10	n/a	0.05% + \$0.21	0.05% + \$0.22	83
Intraregional Commercial Purchasing	1.85% + \$0.10	n/a	n/a	n/a	84
Intraregional Purchasing Data Rate 2	1.55% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22	84
Intraregional Purchasing Large Ticket	0.75% + \$30.00	n/a	0.05% + \$0.21	0.05% + \$0.22	84
MasterCard Additional Fees					
MasterCard Additional Assessment Trans > \$1000	\$0.0002				85
MasterCard AVS Fee - Card Not Present	\$0.0075				85
MasterCard AVS Fee - Card Present	\$0.0050				85
MasterCard Cross-Border Non-U.S.	\$0.0080				85
MasterCard Cross-Border Non-U.S.-PR	\$0.0080				85
MasterCard Cross-Border U.S.	\$0.0040				85
MasterCard Cross-Border U.S.-PR	\$0.0040				85
MasterCard Interregional Account Status Inquiry	\$0.0300				85
MasterCard Intraregional Account Status Inquiry	\$0.0250				85
MasterCard Kilobyte Fee	\$0.0014				85
MasterCard NABU Fee	\$0.0185				85
MasterCard Processing Integrity Fee - Card Not Present	\$0.0450				85
MasterCard Processing Integrity Fee - Card Present	\$0.0450				85
MasterCard Processing Integrity Fee - T&E	\$0.0045				85
MasterCard Processing Integrity Fee > 120 Days	\$0.0450				85



Category	Rate & Per Item								Page Number
Discover	Credit	Non-Regulated Debit	Non-Regulated Prepaid (PP)	Regulated Debit/PP Without Fraud	Regulated Debit/PP With Fraud	Premium	Rewards	Premium Plus	
Prime Card Not Present/E-Commerce	1.87% + \$0.10	1.62% + \$0.16	1.62% + \$0.16	0.05% + \$0.21	0.05% + \$0.22	2.00% + \$0.10	1.97% + \$0.10	2.35% + \$0.10	86
Prime Emerging Markets	1.45% + \$0.05	0.90% + \$0.20	0.90% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	1.45% + \$0.05	1.45% + \$0.05	2.30% + \$0.10	86
Prime Express Services	1.95% + \$0.00	1.80% + \$0.00	1.80% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	1.95% + \$0.00	1.95% + \$0.00	2.05% + \$0.00	86
Prime Hotels/Car Rentals	1.58% + \$0.10	1.35% + \$0.16	1.35% + \$0.16	0.05% + \$0.21	0.05% + \$0.22	2.30% + \$0.10	1.90% + \$0.10	2.30% + \$0.10	87
Prime Insurance	1.43% + \$0.05	0.80% + \$0.25	0.80% + \$0.25	0.05% + \$0.21	0.05% + \$0.22	1.43% + \$0.05	1.43% + \$0.05	2.30% + \$0.05	87
Prime Petroleum	1.55% + \$0.05	0.76% + \$0.16	0.76% + \$0.16	0.05% + \$0.21	0.05% + \$0.22	1.73% + \$0.05	1.73% + \$0.05	1.73% + \$0.05	87
Prime Public Services	1.55% + \$0.10	0.90% + \$0.20	0.90% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	88
Prime Real Estate	1.10% + \$0.00	1.10% + \$0.00	1.10% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	1.10% + \$0.00	1.10% + \$0.00	2.30% + \$0.10	88
Prime Recurring Payments	1.20% + \$0.05	1.20% + \$0.05	1.20% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	1.20% + \$0.05	1.20% + \$0.05	1.80% + \$0.05	88
Prime Restaurants	1.56% + \$0.10	1.19% + \$0.10	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	2.20% + \$0.10	1.90% + \$0.10	2.30% + \$0.10	89
Prime Retail	1.56% + \$0.10	1.02% + \$0.16	1.02% + \$0.16	0.05% + \$0.21	0.05% + \$0.22	1.71% + \$0.10	1.71% + \$0.10	2.10% + \$0.10	89
Prime Supermarkets	1.40% + \$0.05	1.02% + \$0.16	1.02% + \$0.16	0.05% + \$0.21	0.05% + \$0.22	1.65% + \$0.05	1.65% + \$0.05	1.90% + \$0.10	89
Prime Supermarkets Maximum	n/a	\$0.36	\$0.36	0.05% + \$0.21	0.05% + \$0.22	n/a	n/a	n/a	89
Prime Utilities	0.00% + \$0.75	0.00% + \$0.75	0.00% + \$0.75	0.05% + \$0.21	0.05% + \$0.22	0.00% + \$0.75	0.00% + \$0.75	0.00% + \$0.75	90
Key Entry	1.87% + \$0.10	1.62% + \$0.16	1.62% + \$0.16	0.05% + \$0.21	0.05% + \$0.22	2.00% + \$0.10	1.97% + \$0.10	2.15% + \$0.10	90
Discover Mid									
Mid Submission Level	2.40% + \$0.10	1.72% + \$0.20	1.72% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10	90
Discover Base									
Base Submission Level	2.95% + \$0.10	1.89% + \$0.25	1.89% + \$0.25	0.05% + \$0.21	0.05% + \$0.22	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10	91
Discover Consumer Voucher									
Consumer Core Adjustment Voucher Program 1: Direct Marketing MCCs	2.07% + \$0.00	1.80% + \$0.00	1.80% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	2.07% + \$0.00	2.07% + \$0.00	2.07% + \$0.00	91
Consumer Core Adjustment Voucher Program 3: Non Direct Marketing/ Passenger Transport	1.75% + \$0.00	1.35% + \$0.00	1.35% + \$0.00	0.05% + \$0.21	0.05% + \$0.22	1.75% + \$0.00	1.75% + \$0.00	1.75% + \$0.00	92
Discover Commercial & Commercial Executive									
	Credit	Non-Regulated Prepaid	Regulated Prepaid Without Fraud	Regulated Prepaid With Fraud					
Commercial & Commercial Executive Base	2.95% + \$0.10	2.95% + \$0.10	0.05% + \$0.21	0.05% + \$0.22					92
Commercial & Commercial Executive Electronic	2.30% + \$0.10	2.30% + \$0.10	0.05% + \$0.21	0.05% + \$0.22					92
Commercial Large Ticket	0.90% + \$20.00	0.90% + \$20.00	0.05% + \$0.21	0.05% + \$0.22					93
Commercial & Commercial Executive Utilities	0.00% + \$1.50	0.00% + \$1.50	0.05% + \$0.21	0.05% + \$0.22					93
Discover Commercial Voucher									
	Credit	Non-Regulated Prepaid	Regulated Prepaid Without Fraud	Regulated Prepaid With Fraud					
Commercial Adjustment Voucher Program	2.25% + \$0.00	2.25% + \$0.00	0.05% + \$0.21	0.05% + \$0.22					93
Discover International									
International Base Program	1.70% + \$0.10								94
International Electronic Program	1.36% + \$0.00								94
Discover International Voucher									
International Adjustment Voucher Program	0.00% + \$0.00								94
Discover Additional Fees									
Discover Data Usage Fee	\$0.0185								95
Discover International Processing Fee	\$0.0040								95
Discover International Service Fee	\$0.0055								95



Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
CPS Account Funding Credit - 1214, 1215, 1216, 1516, 1517 Non-Regulated Debit - 1514, 1515 Non-Regulated Prepaid - 102P, 102Q Regulated Debit - 102M, 102N Regulated Prepaid - 109M, 109N	• Card not present, secure E-commerce transaction • Used when cardholder is funding brokerage and escrow accounts • Processing code value for account funding must be present in authorization data • One electronic authorization per clearing transaction • AVS required in authorization, and optional in settlement • Meets enhanced clearing data requirements • Settlement within two days from transaction date (excluding Sundays and holidays), including: - o Purchase date within one day of authorization date - o Customer service telephone number, e-mail address or URL in the descriptor city field - o Source amount equal to authorized amount - o Mail/ Telephone order/ E-commerce indicator • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	2.14% + \$0.10	1.75% + \$0.20	1.80% + \$0.20	0.05% + \$0.22	0.05% + \$0.22
CPS Automated Fuel Dispenser Credit - 1294, 1295, 1296, 1596 Credit Max. - 129P, 129Q Non-Regulated Debit - 1594, 1595 Non-Regulated Debit Max. - 1597, 1598 Non-Regulated Prepaid - 106P, 106Q Non-Regulated Prepaid Max. - 106V, 106W Regulated Debit - 106M, 106N, 106S, 106T Regulated Prepaid - 158D, 158E, 158G, 158H	• Card present and no verifiable cardholder identification obtained • Single electronic authorization = \$1 status check • Entire magnetic stripe contents or unaltered chip data included in authorization request • Merchant name and location included in authorization • Transaction originates at a cardholder activated, self-service terminal connected to an AFD • Card activated terminal code (CAT) = 3 • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Clearing amount must be equal to or less than \$75 (debit) & equal to or less than \$125 (credit) • Meets enhanced clearing data requirements • Valid MCC: 5542 Automated Fuel Dispensers • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.15% + \$0.25 Max. \$1.10	0.80% + \$0.15 Max. \$0.95	1.15% + \$0.15 Max. \$0.95	0.05% + \$0.22	0.05% + \$0.22
CPS Car Rental (and Travel Service) Credit - 1280, 1281, 1282, 1582, 1583 Non-Regulated Debit - 1580, 1581 Non-Regulated Prepaid - 15E0, 15E1 Regulated Debit - 105S, 105T Regulated Prepaid - 157S, 157T	• Card present, signature obtained • Entire magnetic stripe contents or unaltered chip data included in authorization request • Multiple authorizations and one reversal allowed, clearing amount must be within 15% of total authorization amount(s). • Electronic authorizations must include the following: - o Estimated length of car rental - o Market-specific indicator • Settlement within two days from transaction date (excluding Sundays and holidays), including: - o Car rental check-out date - o Transaction date equal to the car rental return date - o Market-specific authorization data indicator included from authorization - o Rental Agreement number - o Total authorized amount - o Indicators for ancillary charges, if applicable • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.54% + \$0.10	1.19% + \$0.10	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
CPS Car Rental – Card Not Present Credit - 1280, 1281, 1282, 1582, 1583 Non-Regulated Debit - 15C0, 15C1 Non-Regulated Prepaid - 105V, 105W Regulated Debit - 105S, 105T Regulated Prepaid - 157S, 157T	• Card not present, signature not required • Applies to advance deposits, no-shows or other key-entered transactions in which the length of stay or rental is more than one day and a preferred customer indicator is provided • Key entry permitted • Multiple authorizations and one reversal allowed, clearing amount must be within 15% of total authorization amount(s) • Electronic authorization must include the following: - o Estimated length of car rental - o Market-specific indicator - o Preferred customer indicator • Settlement within two days of transaction date (excluding Sundays and holidays), including: - o Car rental check-out date - o Transaction date equal to car rental return date - o Market-specific authorization data indicator included from authorization - o Rental Agreement number - o Total authorized amount - o Indicators for ancillary charges and/or no shows, if applicable • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.54% + \$0.10	1.70% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22
CPS Card Not Present Credit - 1290, 1291, 1292, 1592, 1593 Non-Regulated Debit - 1590, 1591 Non-Regulated Prepaid - 106J, 106K Regulated Debit - 106G, 106H Regulated Prepaid - 158A, 158B	• Card not present, mail or telephone order • AVS is required in authorization and settlement, except for: - o Non-bill payment transactions for healthcare and select developing markets or utility MCCs - o Bill payment transactions • One electronic authorization per clearing transaction – one reversal permitted to make the total authorized amount equal to the clearing amount • Purchase date (ship date/transaction date) must be within seven calendar days after the authorization date • Meets enhanced clearing data requirements • Settlement within two days from transaction date (excluding Sundays and holidays), including: - o Purchase date, which is ship date up to seven days after authorization - o Customer service telephone number, e-mail address or URL in the descriptor city field - o Order number (purchase ID or invoice number) - o Mail/Telephone Order E-commerce indicator • MCCs not eligible are 5962 Direct Marketing-Travel, 5966 Direct Marketing-Outbound or 5967 Direct Marketing-Inbound • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.80% + \$0.10	1.65% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22
CPS Charity Credit - 1U00, 1U01	• U.S. domestic transactions only • MCC must be 8398 • Must meet CPS requirements of CPS Card Not Present, CPS Electronic Commerce Basic, CPS Electronic Commerce Preferred, CPS Retail or CPS Retail Key Entry	1.35% + \$0.05	n/a	n/a	n/a	n/a
CPS Debit Tax Payment 1 Non-Regulated Debit - 1034, 1035 Non-Regulated Prepaid - 158S, 158T Regulated Debit - 100S, 100T Regulated Debit Max. - 107G, 107H Regulated Prepaid - 108P, 108Q	• Only MCC 9311 is eligible • One electronic authorization per clearing transaction • Entire magnetic stripe contents or unaltered chip data included in authorization request if card is present • Authorization amount must match clearing amount exactly. • Merchant name and location must be included in authorization request • Transaction date must be within one day of authorization date • Merchant registration (M/V) code included • Transaction amount \$4.00 or greater • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Additional fields required in merchant name fields for settlement • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	n/a	0.65% + \$0.15	0.65% + \$0.15	0.05% + \$0.22 Max. \$2.00	0.05% + \$0.22 Max. \$2.00



Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
CPS Debit Tax Payment 2 Non-Regulated Debit - 1037, 1038 Non-Regulated Prepaid - 158V, 158W Regulated Debit - 101A, 101B Regulated Prepaid - 108S, 108T	• Only MCC 9311 is eligible • One electronic authorization per clearing transaction • Entire magnetic stripe contents or unaltered chip data included in authorization request if card is present • Authorization amount must match clearing amount exactly. • Merchant name and location must be included in authorization request • Transaction date must be within one day of authorization date • Merchant registration (MVV) code included • Convenience Fees < \$4.00 (\$3.95 Visa limit) • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Additional fields required in merchant name fields for settlement • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	n/a	0.65% + \$0.15	0.65% + \$0.15	0.05% + \$0.22	0.05% + \$0.22
CPS Debt Repayment Non-Regulated Debit - 1024, 1025 Non-Regulated Prepaid - 158M, 158N Regulated Debit - 100A, 100B Regulated Debit Max. - 107D, 107E Regulated Prepaid - 108G, 108H	• Must meet CPS requirements of CPS Card Not Present, CPS Electronic Commerce Basic, CPS Electronic Commerce Preferred Retail • Special condition indicator of existing debt must = y • Market specific indicator is B • Processing Code of 50, auth indicator of Y • MVV code required (registration required) • Settlement within two days from transaction date, excluding Sundays and holidays • Only MCCs 6012 and 6051 are eligible • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	n/a	0.65% + \$0.15	0.65% + \$0.15	0.05% + \$0.22 Max. \$2.00	0.05% + \$0.22 Max. \$2.00
CPS E-Commerce Basic Credit - 1284, 1285, 1286, 1586, 1587 Non-Regulated Debit - 1584, 1585 Non-Regulated Prepaid - 106D, 106E Regulated Debit - 106A, 106B Regulated Prepaid - 157V, 157W	• Card not present • Identified as an e-commerce transaction processed in a secure environment • One electronic authorization per clearing transaction – one reversal permitted to make the total authorization amount equal to the clearing amount • AVS is required in authorization, and optional in settlement • Meets enhanced clearing data requirements • Purchase Date (ship date/transaction date) must be within seven calendar days after the authorization date • Settlement within two days from transaction date (excluding Sundays and holidays), including: - o Purchase date, which is ship date up to seven days after authorization - o Customer service phone number, email address or URL in the descriptor city field - o Order number (purchase ID or invoice number) - o Mail/Telephone Order, E-commerce indicator • MCCs not eligible are 5962 Direct Marketing-Travel, 5966 Direct Marketing-Outbound or 5967 Direct Marketing-Inbound • Aggregated micro-payments up to \$15 must support partial authorization, must pass market-specific indicator of E and meet other requirements for participation including autho indicator of Y. Single, electronic auth up to \$15 aggregated purchases up to authorized amount allowed over three days; a single clearing transaction submitted. • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.80% + \$0.10	1.65% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
CPS E-Commerce Preferred Credit - 1056, 1254, 1255, 1256 Non-Regulated Debit - 1054, 1055 Non-Regulated Prepaid - 101J, 101K Regulated Debit - 101G, 101H Regulated Prepaid - 108V, 108W	• Card not present • Identified as a secure e-commerce transaction utilizing "Verified by Visa" CAVV service • Must receive "authentication confirmed" or "attempt" response • One electronic authorization per clearing transaction – one reversal permitted to make the total authorization amount equal to the clearing amount • AVS is required in authorization and optional for settlement • Authorization must include the following: - o 3D Secure fields (CAVV, ECI and XID/Transtain) • Meets enhanced clearing data requirements • Purchase Date (ship date/transaction date) must be within seven calendar days after the authorization date • Settlement within two days from transaction date (excluding Sundays and holidays), including: - o Purchase date, which is ship date up to seven days after authorization - o Customer service telephone number, e-mail address or URL in the descriptor city field - o Order number (purchase ID or invoice number) - o Total authorized amount - o Mail/Telephone Order E-commerce indicator • MCCs not eligible are 5962 Direct Marketing-Travel, 5966 Direct Marketing-Outbound or 5967 Direct Marketing-Inbound Please note: 3-D transactions are exempt from fraud-related chargebacks • Aggregated micro-payments up to \$15 must support partial authorization, must pass market-specific indicator of E and meet other requirements for participation including autho indicator of Y. Single, electronic auth up to \$15 aggregated purchases up to authorized amount allowed over three days; a single clearing transaction submitted. • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.80% + \$0.10	1.60% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22
CPS E-Commerce Preferred: Car Rental Credit - 1380, 1381, 1382, 1082 Non-Regulated Debit - 1080, 1081 Non-Regulated Prepaid - 101P, 101Q Regulated Debit - 101M, 101N Regulated Prepaid - 109A, 109B	• Card and cardholder are not present • Identified as a secure e-commerce transaction utilizing "Verified by Visa" CAVV Service • Must receive "authentication confirmed" or "attempt" response • Multiple authorizations and one reversal allowed to make the total amount authorized=clearing amount • Authorization must include the following: - o Estimated length of car rental - o Preferred customer indicator - o 3D Secure fields (CAVV, Electronic Commerce Indicator (ECI), Electronic Commerce Transaction Identifier (XID/Transtain) • Settlement within two days from transaction date (excluding Sundays and holidays), including: - o Identical car return date - o Car check-out date - o Market-Specific Authorization Data Indicator included from authorization - o Rental Agreement number - o Total authorized amount - o Indicators for ancillary charges, if applicable - o No show indicator, if applicable - o Customer Service phone number, email address or URL in the descriptor city field • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.54% + \$0.10	1.70% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
CPS E-Commerce Preferred: Hotel Credit - 1380, 1381, 1382, 1082 Non-Regulated Debit - 1080, 1081 Non-Regulated Prepaid - 101P, 101Q Regulated Debit - 101M, 101N Regulated Prepaid - 109A, 109B	• Card and cardholder are not present • Identified as a secure e-commerce transaction utilizing "Verified by Visa" CAVV Service • Must receive "authentication confirmed" or "attempt" response • Multiple authorizations and one reversal allowed to make the total amount authorized=clearing amount • Authorization must include the following: - o Estimated length of stay - o Preferred customer indicator - o 3D Secure fields (CAVV, Electronic Commerce Indicator (ECI), Electronic Commerce Transaction Identifier (XID/Transtain) • Settlement within two days from transaction date (excluding Sundays and holidays), including: - o Identical hotel check-out - o Hotel check-in date - o Market-Specific Authorization Data Indicator included from authorization - o Folio number - o Total authorized amount - o Indicators for ancillary charges, if applicable - o No show indicator, if applicable - o Customer Service phone number, email address or URL in the descriptor city field • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.54% + \$0.10	1.70% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22
CPS Hotel (and Travel Service) Credit - 1270, 1271, 1272, 1572, 1573 Non-Regulated Debit - 1570, 1571 Non-Regulated Prepaid - 15D0, 15D1 Regulated Debit - 105A, 105B Regulated Prepaid - 157M, 157N	• Card present, signature obtained • Entire magnetic stripe contents or unaltered chip data included in authorization request • Multiple authorizations and one reversal allowed, clearing amount must be within 15% of total authorization amount(s). • Electronic authorizations must include the following: - o Estimated length of stay - o Market-specific indicator • Settlement within two days from transaction date (excluding Sundays and holidays), including: - o Hotel check-in date - o Transaction date equal to the hotel check-out date - o Market-specific authorization data indicator included from authorization - o Folio number - o Total authorized amount - o Indicators for ancillary charges, if applicable • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.54% + \$0.10	1.19% + \$0.10	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22
CPS Hotel – Card Not Present Credit - 1270, 1271, 1272, 1572, 1573 Non-Regulated Debit - 15B0, 15B1 Non-Regulated Prepaid - 105D, 105E Regulated Debit - 105A, 105B Regulated Prepaid - 157M, 157N	• Card not present, signature not required • Applies to advance deposits, no-shows, or other key-entered transactions in which the length of stay or rental is more than one day and a preferred customer indicator is provided • Key entry permitted • Multiple authorizations and one reversal allowed, clearing amount must be within 15% of total authorization amount(s) • Electronic authorization must include the following: - o Estimated length of stay - o Market-specific indicator - o Preferred customer indicator • Settlement within two days of transaction date (excluding Sundays and holidays), including: - o Hotel check-in date - o Transaction date equal to the hotel check-out date - o Market-specific authorization data indicator included from authorization - o Folio number - o Total authorized amount - o Indicators for ancillary charges and/or no shows, if applicable • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.54% + \$0.10	1.70% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
CPS Restaurant (and Travel Service) Credit - 1247, 1248, 1249, 1549 Non-Regulated Debit - 1547, 1548 Non-Regulated Prepaid - 103V, 103W Regulated Debit - 103S, 103T Regulated Prepaid - 109V, 109W	• Card present, signature required for transactions greater than \$25 • One electronic authorization per clearing transaction • Entire magnetic stripe contents or unaltered chip data included in authorization request • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Valid MCCs: 5812 Eating Places/Restaurants, 5814 Fast Food Restaurants Add'l Debit Rate Requirements: • Merchant name and location must be included in authorization request • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.54% + \$0.10	1.19% + \$0.10	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22
CPS Retail Credit - 1260, 1261, 1262, 1562, 1563 Non-Regulated Debit - 1560, 1561 Non-Regulated Prepaid - 104P, 104Q Regulated Debit - 104M, 104N Regulated Prepaid - 157G, 157H	• Card present and signature obtained • One electronic authorization per clearing transaction • Entire magnetic stripe contents or unaltered chip data included in authorization request • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Ineligible MCCs for both credit & debit - 5411 Grocery Stores/Supermarkets, 5541, Service Stations, 5812 Eating Places/Restaurants, 5814 Fast Food Restaurants • Ineligible MCCs credit only - 5962 Direct Marketing-Travel, 5966 Direct Marketing-Outbound, 5967 Direct Marketing-Inbound • Ineligible MCCs debit and prepaid only - 3000-3299 Airlines & Air Carriers, 3351-3441 Car Rental Agencies, 3501-3999 Lodging-Hotels, Motels & Resorts, 4112 Passenger Railways, 4411 Steamship and Cruise Lines, 4511 Airlines and Air Carriers NEC, 4722 Travel Agencies & Tour Operators, 7011 Lodging-Hotels, Motels, Resorts, Central Reservation Services NEC and 7512 Automobile Rental Agency. Add'l Debit Rate Requirements: • Authorization amount must match clearing amount exactly, unless merchant is one of the following MCCs: 4121 Taxis and Limos, 5813 Bars, 7230 Beauty and Barber Shops, 7298 Health and Beauty Spas • Merchant name and location must be included in authorization request • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.51% + \$0.10	0.80% + \$0.15	1.15% + \$0.15	0.05% + \$0.22	0.05% + \$0.22
CPS Retail 2 Credit - 1230, 1231, 1232, 1532, 1533 Non-Regulated Debit - 1530, 1531 Non-Regulated Debit Max. - 107J, 107K Non-Regulated Prepaid - 103P, 103Q Non-Regulated Prepaid Max. - 107P, 107Q Regulated Debit - 103M, 103N Regulated Debit Max. - 107M, 107N Regulated Prepaid - 109S, 109T Regulated Prepaid Max. - 158J, 158K	• One electronic authorization per clearing transaction • Authorization obtained on the transaction date • Settlement within three days from transaction date, excluding Sundays and holidays for mail/telephone order and face-to-face. All others: settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Meets requirements for one of the five following CPS programs: Retail, Retail Key Entry, Card Not Present, E-Commerce Basic, or E-Commerce Preferred • Valid MCCs: 9211 Court Costs, 9222 Fines-Gov't, 9399 Gov't Services, 8211 Elementary/Secondary Schools, 8220 Colleges/Universities, 8299 Education Services, 5960 Direct Marketing-Insurance Services, 5968 Direct Marketing-Subscriptions, 5983 Fuel Dealers, 6300 Insurance Underwriting, 4899 Cable/Satellite-and other Pay TV & Radio, 8351 Child Care, 8398 Charities (debit & prepaid only) • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.43% + \$0.05	0.65% + \$0.15 Max. \$2.00	0.65% + \$0.15 Max. \$2.00	0.05% + \$0.22 Max. \$0.22	0.05% + \$0.22 Max. \$0.22



Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
CPS Retail Key Entry Credit - 1210, 1211, 1212, 1512, 1513 Non-Regulated Debit - 1510, 1511 Non-Regulated Prepaid - 102J, 102K Regulated Debit - 102G, 102H Regulated Prepaid - 109J, 109K	• Cardholder present and signature obtained • Card present with key-entry due to failure in reading the magnetic stripe • Does not apply to mail/telephone order or e-commerce • One electronic authorization per clearing transaction • Meets enhanced clearing data requirements • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Address Verification Service (AVS) with Zip Code Match (the following codes will qualify): B, C, D, G, I, M, P, R, S, U, W, X, Y, Z • MCCs not eligible: 5542 Automated Fuel Dispensers, 5960 through 5969 Direct Marketing • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.80% + \$0.10	1.65% + \$0.15	1.75% + \$0.20	0.05% + \$0.22	0.05% + \$0.22
CPS Retail Service Station Credit - 1257, 1258, 1259, 1559 Credit Max. - 125A, 125B Non-Regulated Debit - 1557, 1558 Non-Regulated Debit Max. - 1507, 1508 Non-Regulated Prepaid - 104J, 104K Non-Regulated Prepaid Max. - 102D, 102E Regulated Debit - 104G, 104H, 102A, 102B Regulated Prepaid - 157D, 157E, 109G, 109H	• Card present, signature not required for transactions less than \$25 • One electronic authorization per clearing transaction • Entire magnetic stripe contents or unaltered chip data included in authorization request • Transaction date must be within one day of authorization date • Clearing amount must be equal to or less than \$125 • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Valid MCC: 5541 Service Stations Add'l Debit Rate Requirements: • Merchant name and location must be included in authorization request • Authorization amount must match clearing amount exactly • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.15% + \$0.25 Max. \$1.10	0.80% + \$0.15 Max. \$0.95	1.15% + \$0.15 Max. \$0.95	0.05% + \$0.22	0.05% + \$0.22
CPS Small Ticket Credit - 1227, 1228, 1229, 1529 Non-Regulated Debit - 1527, 1528 Non-Regulated Prepaid - 103J, 103K Regulated Debit - 103G, 103H Regulated Prepaid - 108A, 108B	• Card present, cardholder signature is not required • One electronic authorization per clearing transaction • Transaction amount must be \$15 or less • Entire magnetic stripe contents or unaltered chip data included in authorization request including merchant name and location • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Cardholder ID method must not be equal to "4" • Bill payment transactions allowed; Restaurant (5812/5814) transactions submitted with a valid MVV for a Retail Performance Credit or Debit Threshold program where the transaction amount is less than \$15 are also permitted • Ineligible MCCs: 5542 Automated Fuel Dispensers, 4829, 5960 Direct Marketing - Insurance Services, 5962 Direct Marketing - Travel Related Arrangement Services, 5964 Direct Marketing - Catalog Merchants, 5965 Direct Marketing - Combination Catalog and Retail Merchants, 5966 Direct Marketing - Outbound Telemarketing Merchants, 5967 Direct Marketing - Inbound Telemarketing Merchants, 5968 Direct Marketing - Continuity/Subscription Merchants, 5969 Direct Marketing / Direct Marketers (not elsewhere classified), 6010 Financial Institution - Manual Cash Disbursements, 6011 Financial Institution - Automated Cash Disbursements, 6012 Financial Institution - Merchandise and Services, 7995 Betting, including Lottery Ticket, Casino Gaming Chips, Off-track Betting and Wagers at Race Tracks, 9405 Intra-Government Purchases - Government Only, 9700 International Automated Referral Service, 9701 Visa Credential Server, 9702 GCAS Emergency Services, 9950 Intra-Company Purchases • MCC 5541 Service Stations: Ineligible for Debit Rate; consumer credit transactions, excluding Visa Signature Preferred are eligible for Credit Rate • Additional ineligible MCCs (debit only): 5411 Grocery Stores, 5499 Convenience Stores • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.65% + \$0.04	1.55% + \$0.04	1.60% + \$0.05	0.05% + \$0.22	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
CPS Supermarket Credit - 1250, 1251, 1252, 1552, 1553 Non-Regulated Debit - 1550, 1551 Non-Regulated Debit Max. - 1567, 1568 Non-Regulated Prepaid - 104D, 104E Non-Regulated Prepaid Max. - 104V, 104W Regulated Debit - 104A, 104B, 104S, 104T Regulated Prepaid - 157A, 157B, 157J, 157K	• Card present and signature obtained • One electronic authorization per clearing transaction • Entire magnetic stripe contents or unaltered chip data included in authorization request • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Valid Merchant Category Code (MCC): 5411 Grocery Stores/Supermarkets Add'l Debit Rate Requirements: • Merchant name and location must be included in authorization request • Authorization amount must match clearing amount exactly • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.22% + \$0.05	\$0.30	1.15% + \$0.15 Max. \$0.35	0.05% + \$0.22	0.05% + \$0.22
Electronic, EIRF Credit - 1220, 1221, 1222, 1522, 1523 Non-Regulated Debit - 1520, 1521 Non-Regulated Prepaid - 102V, 102W Regulated Debit - 102S, 102T Regulated Prepaid - 109P, 109Q	• One authorization per clearing transaction • Key entry permitted • Settlement within three days from transaction date, excluding Sundays and holidays • MCCs not eligible are 5962 Direct Marketing-Travel, 5966 Direct Marketing-Outbound or 5967 Direct Marketing-Inbound • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	2.30% + \$0.10	1.75% + \$0.20	1.80% + \$0.20	0.05% + \$0.22	0.05% + \$0.22
Electronic, EIRF Debit Fuel - Maximum Credit Max. - 122A, 122B Non-Regulated Debit Max. - 1027, 1028 Non-Regulated Prepaid Max. - 100J, 100K Regulated Debit - 100G, 100H Regulated Prepaid - 108J, 108K	• Electronic authorization • Key-entry permitted • Settlement within three days from transaction date, excluding Sundays and holidays • MCCs 5962, 5966, 5967 are not eligible • MCCs 5541 & 5542 Only • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	Max. \$1.10	Max. \$0.95	Max. \$0.95	0.05% + \$0.22	0.05% + \$0.22
Standard Credit - 1200, 1201, 1202, 1302, 1502, 1503 Non-Regulated Debit - 1500, 1501 Non-Regulated Prepaid - 101V, 101W Regulated Debit - 101S, 101T Regulated Prepaid - 109D, 109E	• Authorization required • Settlement within 30 days of authorization • Please note: This is the only rate available for non-secure electronic commerce transactions as well as MCCs 5962 Direct Marketing-Travel, 5966 Direct Marketing-Outbound, 5967 Direct Marketing-Inbound • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	2.70% + \$0.10	1.90% + \$0.25	1.90% + \$0.25	0.05% + \$0.22	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
Utility Credit - 1032, 1330, 1331, 1332 Non-Regulated Debit - 1030, 1031 Non-Regulated Prepaid - 158P, 158Q Regulated Debit - 100M, 100N Regulated Prepaid - 108M, 108N	• Merchant Category Code must be 4900 Utilities • Registered with Visa and assigned Merchant Verification Value (MVV) • Credit transactions must meet requirements for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic, CPS E-Commerce Preferred, CPS Retail Key-Entry, CPS Retail • Debit and Prepaid transactions must meet requirements for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic, CPS E-Commerce Preferred • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	0.00% + \$0.75	0.00% + \$0.65	0.00% + \$0.65	0.05% + \$0.22	0.05% + \$0.22
Traditional Rewards 1 Credit - 1300, 1301	• Must meet requirements for one of the following programs: CPS Automated Fuel Dispenser, CPS Retail Service Station Credit, CPS Retail Credit, CPS Supermarket Credit	1.65% + \$0.10	n/a	n/a	n/a	n/a
Traditional Rewards 2 Credit - 1304, 1305	• Must meet requirements for one of the following programs: CPS Restaurant Credit, CPS Card Not Present, CPS E-Commerce Basic Credit, CPS E-Commerce Preferred Hotel and Car Rental Credit, CPS Hotel and Car Rental Credit, CPS Retail Key Entry Credit	1.95% + \$0.10	n/a	n/a	n/a	n/a
Signature Card Rewards 1 Credit - 1340, 1341	• Must meet requirements for one of the following programs: CPS Automated Fuel Dispenser, CPS Service Station, CPS Retail Thresholds 1-III, CPS Retail, CPS Supermarket Thresholds 1 – 3, CPS Supermarket	1.65% + \$0.10	n/a	n/a	n/a	n/a
Signature Card Rewards 2 Credit - 1344, 1345	• Must meet requirements for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic, CPS Retail Key Entry	1.95% + \$0.10	n/a	n/a	n/a	n/a
Signature Electronic (EIRF) Credit - 1T20, 1T21, 1T22	• Best rate for Visa Signature and Infinite card transactions from Travel Service Merchants • One authorization per clearing transaction • Key entry permitted • Settlement within three days from transaction date, excluding Sundays and holidays • MCCs not eligible are 5962 Direct Marketing-Travel, 5966 Direct Marketing-Outbound or 5967 Direct Marketing-Inbound	2.30% + \$0.10	n/a	n/a	n/a	n/a
Signature Preferred - Business to Business Credit - 1Y57, 1Y58, 1Y59	• Visa Signature Preferred card used at Business to Business Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified • Level 2 data requirements are not applicable to Signature cards • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCCs eligible: see list in commercial B2B	2.10% + \$0.10	n/a	n/a	n/a	n/a
Signature Preferred - CNP Credit - 1Y50, 1Y51, 1Y52	• Visa Signature Preferred card used at non-Travel Services Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic or Preferred, CPS Retail/2, or CPS Account Funding • Level 2 data requirements are not applicable to Signature cards • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCC must be non-travel service, excluding MCC 8398 - Charities	2.40% + \$0.10	n/a	n/a	n/a	n/a



Interchange Program	Interchange Summary Description	Credit	Non-Regulated Debit	Non-Regulated Prepaid	Regulated Debit	Regulated Prepaid
Signature Preferred - Electronic Credit - 1Y40, 1Y41, 1Y42	• Visa Signature Preferred Card used at Travel Service Merchant • Transaction must be CPS qualified • Level 2 data requirements are not applicable to Signature cards • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements	2.40% + \$0.10	n/a	n/a	n/a	n/a
Signature Preferred - Fuel Credit - 1Y30, 1Y31 Credit Max. - 1Y3A, 1Y3B	• Card present, signature not required for transactions less than \$25 (MCC 5541 only) • One electronic authorization per clearing transaction • Entire magnetic stripe contents or unaltered chip data included in authorization request • Transaction date must be within one day of authorization date • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Valid MCC: 5541 Service Stations & 5542 AFDs	1.15% + \$0.25 Max. \$1.10	n/a	n/a	n/a	n/a
Signature Preferred - Retail Credit - 1Y54, 1Y55, 1Y56	• Visa Signature Preferred card used at non-Travel Services Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified for one of the following programs: CPS Retail, CPS Supermarket, CPS Retail Key Entry, CPS Small Ticket • Level 2 data requirements are not applicable to Signature cards • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCC must be non-travel service	2.10% + \$0.10	n/a	n/a	n/a	n/a
Signature Preferred - Standard Credit - 1Y00, 1Y01, 1Y02 Credit Max. (fuel) - 1Y0A, 1Y0B	• Visa Signature Preferred Card used at Travel Service Merchant • Authorization • Settle within 30 days of transaction date	2.95% + \$0.10 Max. (fuel) \$1.10	n/a	n/a	n/a	n/a
Visa Consumer Credit Voucher Rates						
Consumer MO/TO and E-Commerce Credit - 1274, 1275, 1276, 1576 Non-Regulated Debit - 1574, 1575 Non-Regulated Prepaid - 105J, 105K Regulated Debit - 105G, 105H	• Applies to cardholder returns on consumer cards • Excludes High Risk Direct Marketing MCCs 5962, 5966, 5967 • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	2.05% + \$0.00	1.87% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	0.00% + \$0.00
Consumer Non-Passenger Transport Credit - 1224, 1225, 1226, 1526 Non-Regulated Debit - 1524, 1525 Non-Regulated Prepaid - 103D, 103E Regulated Debit - 103A, 103B	• Applies to cardholder returns on consumer cards • Applies to all merchants except passenger transport (ie: railways, airlines) and MO/TO, E-Commerce • Applies to High Risk Direct Marketing MCCs 5962, 5966, 5967 • Debit & Prepaid rates apply only to U.S. domestic card products • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.76% + \$0.00	1.31% + \$0.00	0.00% + \$0.00	0.00% + \$0.00	0.00% + \$0.00



Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchasing Rate	Business Enhanced Rate	Signature Business Rate	Regulated Debit	Regulated Prepaid
Commercial Business to Business Corporate - 1X57, 1X58, 1X59 Business - 1V57, 1V58, 1V59 Purchase - 1W57, 1W58, 1W59 Business Enhanced - 1SB0, 1SB1 Signature Business - 1B10, 1B11 Regulated Debit - 1X1G, 1X1H, 1X1I, 1V1G, 1V1H, 1V1I, 1W1G, 1W1H, 1W1I Regulated Prepaid - 1X2G, 1X2H, 1X2I, 1V2G, 1V2H, 1V2I, 1W2G, 1W2H, 1W2I	Eligible MCCs (NEC = Not elsewhere classified): 0780 Landscaping & Horticultural Svcs, 1799 Spcl Trade Contractors NEC, 2741 Misc Publishing & Printing, 2791 Typesetting, Plate Making & Related Svcs, 2842 Specialty Cleaning, Polishing & Sanitation Preps, 4214 Motor Freight Carriers & Trucking, 5021 Office & Comm Furniture, 5039 Construction Materials NEC, 5044 Photographic, Photocopy, Microfilm Equip & Software, 5046 Comm Equip NEC, 5047 Med, Dtl, Ophthalmic & Hospital Equip & Supplies, 5051 Metal Svc Ctrs & Offices, 5065 Electrical Parts & Equip, 5074 Plumbing & Hting Equip & Supplies, 5099 Durable Goods NEC, 5085 Indl Supplies NEC, 5131 Piece Goods, Notions, & Other Dry Goods, 5137 Mens, Womens & Childrens Uniforms & Comm Clothing, 5139 Comm Footwear, 5169 Chemicals & Allied Prods NEC, 5192 Books, Periodicals & Newspapers, 5193 Florist Supplies, Nursery Stock & Flowers, 5198 Paints, Varnishes & Supplies, 5199 Nondurable Goods NEC, 6300 Ins Sales, Underwriting, & Premiums, 7311 Adv Svcs, 7333 Comm Photography, Art, & Graphics, 7349 Cleaning, Maint, & Janitorial Svcs, 7361 Employment Agencies & Temp Help Svcs, 7372 Computer Programming, Data Proc, & Int Sys, Design Svcs, 7375 Info Retrieval Svcs, 7379 Computer Maint, Repair & Svcs NEC, 7392 Mgmnt, Consulting, & PR Svcs, 7399 Bus Svcs NEC, 7829 Motion Picture & Video Tape Prod & Dist, 8734 Testing Labs (Non-Medical Testing), 8931 Acctng, Auditing, & Bookkeeping Svcs, 8999 Prof Svcs NEC • Visa Business, Corporate or Purchasing card used at Business to Business Merchant • U.S. merchant and U.S. Acquirer • Tran must be CPS qualified • Level 2 data requirements are not met (either missing or failed edits) • Settle w/n two days from tran date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	2.10% + \$0.10	2.10% + \$0.10	2.40% + \$0.10	2.25% + \$0.10	2.40% + \$0.10	0.05% + \$0.22	0.05% + \$0.22
Commercial Business Utility Business - 1637, 1638, 1639	• Merchant Category Code must be 4900 Utilities • Registered with Visa and assigned Merchant Verification Value (MVV) • Settle within two days from tran date, excluding Sundays and holidays • Business credit transactions must meet requirements for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic, CPS E-Commerce Preferred, CPS Retail Key-Entry, CPS Retail • If the transaction fails CPS and existing Level 2 requirements (See Visa Appendix A) are met the transaction will qualify for Visa Business electronic. • If the transaction fails CPS and existing Level 2 requirements are NOT met the transaction will qualify for Visa Business standard.	n/a	0.00% + \$1.50	n/a	n/a	n/a	n/a	n/a
Commercial Business Utility: Debit Business - 16B0, 16B1 Regulated Debit - 165A, 165B	• Merchant Category Code must be 4900 Utilities • Registered with Visa and assigned Merchant Verification Value (MVV) • Settle within two days from tran date, excluding Sundays and holidays • Business debit transactions must meet requirements for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic, CPS E-Commerce Preferred • If the transaction fails CPS and existing Level 2 requirements (See Visa Appendix A) are met the transaction will qualify for Visa Business electronic. • If the transaction fails CPS and existing Level 2 requirements are NOT met the transaction will qualify for Visa Business standard. • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	n/a	0.00% + \$1.50	n/a	n/a	n/a	0.05% + \$0.22	n/a



Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchasing Rate	Business Enhanced Rate	Signature Business Rate	Regulated Debit	Regulated Prepaid
Commercial Business Utility: Prepaid Business - 16B4, 16B5 Regulated Prepaid -	• Merchant Category Code must be 4900 Utilities • Registered with Visa and assigned Merchant Verification Value (MVV) • Settle within two days from tran date, excluding Sundays and holidays • Business Prepaid transactions must meet requirements for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic, CPS E-Commerce Preferred • If the transaction fails CPS and existing Level 2 requirements (See Visa Appendix A) are met the transaction will qualify for Visa Business electronic. • If the transaction fails CPS and existing Level 2 requirements are NOT met the transaction will qualify for Visa Business standard. • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	n/a	0.00% + \$1.50	n/a	n/a	n/a	n/a	0.05% + \$0.22
Commercial Card Not Present Corporate - 1X50, 1X51, 1X52 Business - 1V50, 1V51, 1V52 Purchase - 1W50, 1W51, 1W52 Business Enhanced - 1SA4, 1SA5 Signature Business - 1B14, 1B15 Regulated Debit - 1X1A, 1X1B, 1X1C, 1V1A, 1V1B, 1V1C, 1W1A, 1W1B, 1W1C Regulated Prepaid - 1X2A, 1X2B, 1X2C, 1V2A, 1V2B, 1V2C, 1W2A, 1W2B, 1W2C	• Visa Business, Corporate or Purchasing card used at non-Travel Services Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic or Preferred, CPS Retail/2, or CPS Account Funding • Level 2 data requirements are not met (either missing or failed edits) • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCC must be non-travel service • MCC must be non-travel service • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	2.20% + \$0.10	2.25% + \$0.10	2.65% + \$0.10	2.45% + \$0.15	2.60% + \$0.20	0.05% + \$0.22	0.05% + \$0.22
Commercial Card Not Present: Debit Business - 1V10, 1V11	• Visa Business Debit card used at non-Travel Services Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic or Preferred, CPS Retail/2, or CPS Account Funding • Level 2 data requirements are not met (either missing or failed edits) • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCC must be non-travel service • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	n/a	2.45% + \$0.10	n/a	n/a	n/a	n/a	n/a



Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchasing Rate	Business Enhanced Rate	Signature Business Rate	Regulated Debit	Regulated Prepaid
Commercial Card Not Present: Prepaid 16A4, 16A5	• Visa Business, Corporate or Purchasing Prepaid card used at non-Travel Services Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified for one of the following programs: CPS Card Not Present, CPS E-Commerce Basic or Preferred, CPS Retail/2, or CPS Account Funding • Level 2 data requirements are not met (either missing or failed edits) • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCC must be non-travel service • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	2.65% + \$0.10	2.65% + \$0.10	2.65% + \$0.10	n/a	n/a	n/a	n/a
Commercial Electronic Corporate - 1641, 1642 Business - 1647, 1648, 1649 Purchase - 1740, 1741, 1742 Business Enhanced - 1SB4, 1SB5 Signature Business - 1B04, 1B05 Regulated Debit - 161K, 161L, 161M, 161N, 161O, 174M, 174N, 174O Regulated Prepaid - 162K, 162L, 162M, 162N, 162O, 175S, 175T, 175U	• Meets CPS requirements but no level 2 data provided, or meets level 2 and /or 3 requirements (See Visa Appendix A) but not CPS requirements. • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Lodging/car rental transactions require additional lodging/car rental data • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	2.75% + \$0.10	2.40% + \$0.10	2.75% + \$0.10	2.75% + \$0.15	2.85% + \$0.20	0.05% + \$0.22	0.05% + \$0.22
Commercial Electronic with Data Corporate - 1X10, 1X11 Purchase - 1747, 1748, 1749 Regulated Debit - 174P, 174Q, 174R Regulated Prepaid - 175V, 175W, 175X	• Non GSA Corporate or Purchasing card • Meets Level 3 data requirements (See Visa Appendix A) but not CPS requirements • Settlement within three days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	2.75% + \$0.10	n/a	2.75% + \$0.10	n/a	n/a	0.05% + \$0.22	0.05% + \$0.22



Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchasing Rate	Business Enhanced Rate	Signature Business Rate	Regulated Debit	Regulated Prepaid
Commercial Non T&E Level 2 Corporate - 1694, 1695, 1696 Business - 1624, 1625, 1626 Purchase - 1724, 1725, 1726 Business Enhanced - 1SA0, 1SA1 Signature Business - 1B07, 1B08 Regulated Debit - 161V, 161W, 161X, 161G, 161H, 161I, 174D, 174E, 174F Regulated Prepaid - 162V, 162W, 162X, 162G, 162H, 162I, 175J, 175K, 175L	• U.S. merchant and U.S. Acquirer • Key entry permitted • One electronic auth per clearing tran • Tran must be CPS qualified • Enhanced clearing data must be provided: • Level 2 enhanced clearing data is required - See Visa Appendix A for details • Settle within three days from transaction date, excluding Sundays and holidays • MCC must be non-travel service • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	0.05% + \$0.22	0.05% + \$0.22
Commercial Non T&E Level 3 Corporate - 1X14, 1X15 Purchase - 1794, 1795, 1796 Regulated Debit - 175D, 175E, 175F Regulated Prepaid - 176G, 176H, 176I	• U.S. merchant and U.S. Acquirer • Applies to Corporate, Purchasing or Fleet Cards only • Key entry permitted • One electronic authorization per clearing transaction • Transaction must be CPS qualified (CPS Retail, Retail Key-Entry, Retail 2, Card Not Present, E-Commerce Basic or Preferred – Debit or Credit) • Level 2 & Level 3 enhanced clearing data must be provided - See Visa Appendix A for details • Settlement within three days from transaction date, excluding Sundays and holidays • MCC must be non-travel service • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	1.95% + \$0.10	n/a	1.95% + \$0.10	n/a	n/a	0.05% + \$0.22	0.05% + \$0.22
Commercial Retail Corporate - 1X54, 1X55, 1X56 Business - 1V54, 1V55, 1V56 Purchase - 1W54, 1W55, 1W56 Business Enhanced - 1SA7, 1SA8 Signature Business - 1B17, 1B18 Regulated Debit - 1X1D, 1X1E, 1X1F, 1V1D, 1V1E, 1V1F, 1W1D, 1W1E, 1W1F Regulated Prepaid - 1X2D, 1X2E, 1X2F, 1V2D, 1V2E, 1V2F, 1W2D, 1W2E, 1W2F	• Visa Business, Corporate or Purchasing card used at non-Travel Services Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified for one of the following programs: CPS Retail, CPS Supermarket, CPS Retail Key Entry, CPS Small Ticket, CPS Automated Fuel, CPS Service Station • Level 2 data requirements are not met (either missing or failed edits) • Fleet Cards at Fuel merchants: Must supply Level 2 data (See Visa Appendix A) and additional fuel data if not CPS qualified. • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCC must be non-travel service • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	2.10% + \$0.10	2.20% + \$0.10	2.40% + \$0.10	2.30% + \$0.10	2.40% + \$0.10	0.05% + \$0.22	0.05% + \$0.22



Visa Qualification Criteria
Commercial Programs

Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchasing Rate	Business Enhanced Rate	Signature Business Rate	Regulated Debit	Regulated Prepaid
Commercial Retail: Debit Business - 1V00, 1V01	• Visa Business Debit card used at non-Travel Services Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified for one of the following programs: CPS Retail, CPS Supermarket, CPS Retail Key Entry, CPS Small Ticket, CPS Automated Fuel, CPS Service Station • Level 2 data requirements are not met (either missing or failed edits) • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCC must be non-travel service • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	n/a	1.70% + \$0.10	n/a	n/a	n/a	n/a	n/a
Commercial Retail: Prepaid 16A0, 16A1	• Visa Business, Corporate or Purchasing Prepaid card used at non-Travel Services Merchant • U.S. merchant and U.S. Acquirer • Transaction must be CPS qualified for one of the following programs: CPS Retail, CPS Supermarket, CPS Retail Key Entry, CPS Small Ticket, CPS Automated Fuel, CPS Service Station • Level 2 data requirements are not met (either missing or failed edits) • Settlement within two days from transaction date, excluding Sundays and holidays • Meets enhanced clearing data requirements • MCC must be non-travel service	2.15% + \$0.10	2.15% + \$0.10	2.15% + \$0.10	n/a	n/a	n/a	n/a
Commercial Standard Corporate - 1601, 1602 Business - 1607, 1608, 1609 Purchase - 1707, 1708, 1709 Business Enhanced - 1SB7, 1SB8 Signature Business - 1B00, 1B01 Regulated Debit - 161B, 161C, 161D, 161E, 161F, 174A, 174B, 174C Regulated Prepaid - 162B, 162C, 162D, 162E, 162F, 175G, 175H, 175I	• Authorization • Settle within 30 days of transaction date • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	2.95% + \$0.10	2.95% + \$0.20	2.95% + \$0.10	2.95% + \$0.20	2.95 % + \$0.20	0.05% + \$0.22	0.05% + \$0.22
Commercial Standard: Debit Business - 1V14, 1V15	• Authorization • Settle within 30 days of transaction date • Business debit transactions only	n/a	2.95% + \$0.10	n/a	n/a	n/a	n/a	n/a



Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchasing Rate	Business Enhanced Rate	Signature Business Rate	Regulated Debit	Regulated Prepaid
Commercial Standard: Prepaid 16A7, 16A8	• Authorization • Settle within 30 days of transaction date • Business, Corporate or Purchasing prepaid transactions only	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10	n/a	n/a	n/a	n/a
Commercial Travel Service Corporate - 1X00, 1X01 Purchase - 1W00, 1W01	• U.S. merchant and U.S. Acquirer • CPS requirements met • Eligible MCCs: 3000-3999 Airlines, Car Rental Companies & Hotels, 4112 Passenger Railways, 4411 Steamship & Cruise Lines, 4511 Airlines & Air Carriers, 4722 Travel Agencies & Tour Operators, 5812 Eating Places & Restaurants, 5814 Fast Food Restaurants, 7011 Lodging-Hotels, Motels & Resorts and 7512 Automobile Rental Agency.	2.55% + \$0.10	n/a	2.45% + \$0.10	n/a	n/a	n/a	n/a
Large Purchasing Advantage Tier 1 1W10, 1W11	• U.S. merchant and U.S. Acquirer • Large Purchase Advantage card product transactions only • Transaction size: \$10,000.01 - \$25,000.00	n/a	n/a	0.70% + \$49.50	n/a	n/a	n/a	n/a
Large Purchasing Advantage Tier 2 1W14, 1W15	• U.S. merchant and U.S. Acquirer • Large Purchase Advantage card product transactions only • Transaction size: \$25,000.01 - \$100,000.00	n/a	n/a	0.60% + \$52.50	n/a	n/a	n/a	n/a
Large Purchasing Advantage Tier 3 1W17, 1W18	• U.S. merchant and U.S. Acquirer • Large Purchase Advantage card product transactions only • Transaction size: \$100,000.01 - \$500,000.00	n/a	n/a	0.50% + \$55.50	n/a	n/a	n/a	n/a
Large Purchasing Advantage Tier 4 1W20, 1W21	• U.S. merchant and U.S. Acquirer • Large Purchase Advantage card product transactions only • Transaction size: \$500,000.01+	n/a	n/a	0.40% + \$58.50	n/a	n/a	n/a	n/a



Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchasing Rate	Business Enhanced Rate	Signature Business Rate	Regulated Debit	Regulated Prepaid
Purchasing Card Government-to-Government Purchase - 1738 Regulated Debit - 174K Regulated Prepaid - 175Q	• Visa GSA Purchase Card (BIN 471600-471699 and 448600-448699) • CPS requirements met • Settle within two days from tran date, excluding Sundays and holidays • MVV required • MCCs 9399 and 9402 only • US transactions only • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	n/a	n/a	1.65% + \$0.10	n/a	n/a	0.05% + \$0.22	0.05% + \$0.22
Purchasing Card GSA Large Ticket Purchase - 1771 Regulated Debit - 175B Regulated Prepaid - 176E	• Government Services Agency (GSA) Purchasing Cards. (BIN Ranges 471600 to 471699 and 448600 to 448699) • Meet CPS qualifications • Settlement within eight days from transaction date, excluding Sundays and holidays • Provide Level 2 data and Level 3 data - See Visa Appendix A for details • MCC must be non-travel service • US Transactions Only • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	n/a	n/a	1.20% + \$39	n/a	n/a	0.05% + \$0.22	0.05% + \$0.22
Purchasing Large Ticket Purchase - 1731 Regulated Debit - 174H	• Non-GSA BIN Range • Meet CPS qualifications • Provide Level 2 data and Level 3 data - See Visa Appendix A for details • Settlement within eight days from transaction date, excluding Sundays and holidays • MCC must be non-travel service • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa • Merchant Verification Value (MVV) must be present, valid and match the MVV registered with Visa for those businesses registered prior to April 13, 2012.	n/a	n/a	1.45% + \$35	n/a	n/a	0.05% + \$0.22	n/a
Purchasing Large Ticket: Prepaid Purchase - 17A0, 17A1 Regulated Prepaid - 175N	• Non-GSA BIN Range • Meet CPS qualifications • Provide Level 2 data and Level 3 data - See Visa Appendix A for details • Settlement within eight days from transaction date, excluding Sundays and holidays • MCC must be non-travel service • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa • Merchant Verification Value (MVV) must be present, valid and match the MVV registered with Visa for those businesses registered prior to April 13, 2012.	n/a	n/a	1.45% + \$35	n/a	n/a	n/a	0.05% + \$0.22
Visa Commercial Credit Voucher Rates								
Commercial Non-Passenger Transport Non-Regulated - 1664, 1665, 1666, 1764, 1765, 1766, 1Y64, 1Y65, 1Y66 Regulated - 161P, 161Q, 161R, 161S, 161T, 161U, 174S, 174T, 174U, 174V, 174W, 174X	• Applies to cardholder returns on commercial cards • MCC must be non-travel service • Regulated Debit & Prepaid rates apply only to those card ranges registered with Visa	2.35% + \$0.00	2.35% + \$0.00	n/a	n/a	n/a	0.00% + \$0.00	0.00% + \$0.00



Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchasing Rate	Business Enhanced Rate	Signature Business Rate	Regulated Debit	Regulated Prepaid
Purchasing GSA Non-Passenger Transport 1 17A4, 17A5	• Applies to cardholder returns on Government Services Agency (GSA) Purchasing Cards (BIN Ranges 471600 to 471699 and 448600 to 448699) • US transactions only • MCC must be non-travel service • Refund amount range - \$0.01 to \$10,000.00	n/a	n/a	2.35% + \$0.00	n/a	n/a	n/a	n/a
Purchasing GSA Non-Passenger Transport 2 17A7, 17A8	• Applies to cardholder returns on Government Services Agency (GSA) Purchasing Cards (BIN Ranges 471600 to 471699 and 448600 to 448699) • US transactions only • MCC must be non-travel service • Refund amount range - \$10,000.01 to 25,000.00	n/a	n/a	2.15% + \$0.00	n/a	n/a	n/a	n/a
Purchasing GSA Non-Passenger Transport 3 17B0, 17B1	• Applies to cardholder returns on Government Services Agency (GSA) Purchasing Cards (BIN Ranges 471600 to 471699 and 448600 to 448699) • US transactions only • MCC must be non-travel service • Refund amount range - \$25,000.01 to \$100,000.00	n/a	n/a	2.00% + \$0.00	n/a	n/a	n/a	n/a
Purchasing GSA Non-Passenger Transport 4 17B4, 17B5	• Applies to cardholder returns on Government Services Agency (GSA) Purchasing Cards (BIN Ranges 471600 to 471699 and 448600 to 448699) • US transactions only • MCC must be non-travel service • Refund amount range - \$100,000.01 to \$500,000.00	n/a	n/a	1.80% + \$0.00	n/a	n/a	n/a	n/a
Purchasing GSA Non-Passenger Transport 5 17B7, 17B8	• Applies to cardholder returns on Government Services Agency (GSA) Purchasing Cards (BIN Ranges 471600 to 471699 and 448600 to 448699) • US transactions only • MCC must be non-travel service • Refund amount range - \$500,000.01 and above	n/a	n/a	1.80% + \$0.00	n/a	n/a	n/a	n/a



Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchasing Rate	Business Enhanced Rate	Signature Business Rate	Regulated Debit	Regulated Prepaid
Purchasing Non-Passenger Transport 1 17C0, 17C1	• Applies to cardholder returns on Purchasing Cards • US transactions only • MCC must be non-travel service • Refund amount range - \$0.01 to \$10,000.00	n/a	n/a	2.40% + \$0.00	n/a	n/a	n/a	n/a
Purchasing Non-Passenger Transport 17C4, 17C5	• Applies to cardholder returns on Purchasing Cards • US transactions only • MCC must be non-travel service • Refund amount range - \$10,000.01 to \$25,000.00	n/a	n/a	2.30% + \$0.00	n/a	n/a	n/a	n/a
Purchasing Non-Passenger Transport 3 17C7, 17C8	• Applies to cardholder returns on Purchasing Cards • US transactions only • MCC must be non-travel service • Refund amount range - \$25,000.01 to \$100,000.00	n/a	n/a	2.20% + \$0.00	n/a	n/a	n/a	n/a
Purchasing Non-Passenger Transport 4 17D0, 17D1	• Applies to cardholder returns on Purchasing Cards • US transactions only • MCC must be non-travel service • Refund amount range - \$100,000.01 to \$500,000.00	n/a	n/a	2.00% + \$0.00	n/a	n/a	n/a	n/a
Purchasing Non-Passenger Transport 5 17D4, 17D5	• Applies to cardholder returns on Purchasing Cards • US transactions only • MCC must be non-travel service • Refund amount range - \$500,000.00 and above	n/a	n/a	1.80% + \$0.00	n/a	n/a	n/a	n/a

Level 2 and 3 Additional Data Requirements for Non-Travel Service Commercial Card Transactions			
Rate Requested	Level 2 Data		Level 3 Data
	Sales Tax	Customer Code	Message Identifier
Business Card Level 2	X	—	—
Corporate Card Level 2	X	—	—
Purchasing Card Level 2 (Fuel MCCs)	—	X	—
Purchasing Card Level 2 (All Other Non-Travel Service MCCs)	X	—	—
Purchasing Card Electronic with Data	—	—	X
Purchasing Card, Level 3	—	—	X
Commercial Card Level 2 and 3 Data Requirements			
Data Element	Value		
Local Tax	▪ For fuel MCCs, the value must be an amount greater than zero. The sales tax amount tolerance edit does not apply.		
	▪ For non-fuel MCCs, the value must be an amount between 0.1% and 22% of the transaction amount.		
Local Tax Included	▪ 1 (state of provincial tax included)		
Message Identifier	▪ Cannot be all zeros, all spaces, two spaces followed by all "T"s.		
	▪ For RTC transactions, Additional Data Indicator (ADI) must contain value of "Y" to qualify for level 3.		
Customer Code	▪ For fuel MCCs, the value must be present and valid. Cannot be blank.		
Purchasing Card and GSA Purchasing Card ONLY Level 2 and 3 Data Requirements			
Data Element	Value		
Local Tax Included	▪ 1 or 2		
Local Tax	▪ If the Local Tax Included field equals 1, then value must be greater than zero and between 0.1% and 22% of transaction amount.		
	▪ If the Local Tax Included field equals 2, then value must be zero.		
Customer Code	▪ Cannot be blank		
Message Identifier	▪ Cannot be zeros, spaces or two spaces followed by all zeros or "T"s.		

Visa Fleet Fuel Level 2 and 3 Additional Data	
Data Element	Value
Message Identifier	▪ If submitted, then this field cannot be all zeros, all spaces two spaces followed by all zeros or all "T"s.
Customer Code	▪ Must be present and valid. Cannot be blank.
Additional Visa Fleet Fuel Data Requirements	
Data Element	Value
Business Format Code	▪ Must be FL
Type of Purchase	▪ Must be 1 or 3
Fuel Type	▪ Must be a valid value
Unit of Measure	▪ Must be L, G, I, K or P
Quantity	▪ Must be greater than zero. (Four decimal places are implied)
Gross Fuel Price	▪ Must be greater than zero. (Four decimal places are implied)
Miscellaneous Fuel Tax Exemption Status	▪ Must contain a space, 0 or 1
Minimum Data Requirements for Summary TC 50 Records	
Data Element	Value
Transaction Code	▪ Must contain a 50
Transaction Code Qualifier	▪ Must contain a zero
Transaction Component Sequence Number	▪ Must contain a zero
Destination BIN	▪ Must contain a valid BIN
Source BIN	▪ Must contain a valid BIN
Service Identifier	▪ Must contain PURCHA
Message Identifier	▪ Must not be all spaces or zeros
Discount Amount	▪ Last two digits are implied decimal places. ▪ Must not be all zeros if a discount amount exists. ▪ Must be all zeros if discount amount does not exist.

Freight/Shipping Amount	▪ Last two digits are implied decimal places. ▪ Must not be all zeros if a freight/shipping amount exists. ▪ Must be all zeros if freight/shipping amount does not exist.
Duty Amount	▪ Last two digits are implied decimal places ▪ Must not be all zeros if a duty amount exists. ▪ Must be all zeros if duty amount does not exist.
Account Number	▪ Must be a valid 16-digit account number
Minimum Data Requirements for Line Item Detail TC 50 Records	
Data Element	Value
Transaction Code	▪ Must contain a 50
Transaction Code Qualifier	▪ Must contain a zero
Transaction Component Sequence Number	▪ Must contain a zero
Destination BIN	▪ Must contain a valid issuer BIN
Source BIN	▪ Must contain a valid acquirer BIN
Service Identifier	▪ Must contain PURCHL
Message Identifier	▪ Must not be all spaces or all zeros
Item Sequence Number	▪ Must be a number between 001 and 999
Item Commodity Code	▪ Must not be all spaces or all zeros
Item Descriptor	▪ Must not be all spaces or all zeros
Product Code	▪ Must not be all spaces or all zeros
Quantity	▪ Last four digits are implied decimal places. ▪ Must not be all spaces or all zeros
Unit of Measure	▪ Must not be all spaces or all zeros
Unit Cost	▪ Last four digits are implied decimal places. ▪ Must not be all spaces or all zeros
Discount Per Line Item	▪ Last two digits are implied decimal places. ▪ Must not be all zeros if a discount exists. ▪ Must be all zeros if discount does not exist.
Line Item Total	▪ Last two digits are implied decimal places. ▪ Must not be all spaces or all zeros.
Line Item Detail Indicator	▪ Must be a zero (not the last record) or a 1 (is the last record)



Interchange Program	Interchange Summary Description	Non-Electron Rate	Electron Rate
	PRODUCT SPECIFIC PROGRAM ONLY		
Business and Signature Business Card Corporate Card 1604, 1605	• Product Specific Commercial - must be card listed only • U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays	2.00% + \$0.00	n/a
Electronic Non-Electron - 1236 Electron - 1536	• U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • NOTE: Merchant locations for LAC US territories is Puerto Rico and U.S. Virgin Islands • Card present • POS Entry Mode must be 05,07,90 or 91 • POS Terminal Capability Code must not = 5 • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.10% + \$0.00	1.10% + \$0.00
Electronic Commerce Merchant Non-Electron - 1U66, 1U76, 1066, 1076 Electron - 1077	• U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • NOTE: Merchant locations for LAC US territories is Puerto Rico and U.S. Virgin Islands • Card not present • POS Entry must be 01 • MOTO ECI indicator must be 6 • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.44% + \$0.00	1.44% + \$0.00
Issuer Chip Non-Electron - 1U36 Electron - 1U37	• U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • NOTE: Merchant locations for LAC US territories is Puerto Rico and U.S. Virgin Islands • Card present • POS Entry Mode must be 90 or 91 • POS Terminal Capability Code must not = 5 • Must qualify for Electronic Program to be eligible • Issuer must be identified on the ARDEF to receive this rate • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.20% + \$0.00	1.20% + \$0.00
Premium Card Platinum - 1Y22 Signature - 1Y29	• Visa Platinum Card issued in A.P., CEMEA, Visa Europe or LAC and card type = J • Visa Infinite Card issued in Canada and card type = D^ • Visa Signature Card issued in the U.S. • U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays	1.80% + \$0.00	n/a
Purchasing Card 1704, 1705	• Product Specific Commercial - must be card listed only • U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays	2.00% + \$0.00	n/a



Interchange Program	Interchange Summary Description	Non-Electron Rate	Electron Rate
Regulated Debit 100C	PRODUCT SPECIFIC PROGRAM ONLY • Regulated Debit rates apply only to those card ranges registered with Visa	0.05% + \$0.22	0.05% + \$0.22
Secure Electronic Commerce Non-Electron - 1U66, 1066 Electron - 1067	• U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • NOTE: Merchant locations for LAC US territories is Puerto Rico and U.S. Virgin Islands • Card not present • POS Entry must be 01 • MOTO ECI indicator must be 5 • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.44% + \$0.00	1.44% + \$0.00
Standard Non-Electron - 1206, 1506 Electron - 1537	• U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • NOTE: Merchant locations for LAC US territories is Puerto Rico and U.S. Virgin Islands • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.60% + \$0.00	1.60% + \$0.00
Super Premium Card Infinite - 1Y36 Signature - 1Y39 Signature Preferred - 1Y32	• Visa Infinite or Visa Signature Card issued in A.P., CEMEA, Visa Europe or LAC and card type = H or K • Visa Signature Preferred Card issued in the U.S. & Product ID = D^ • U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays	1.97% + \$0.00	n/a



Interchange Program	Interchange Summary Description	Non-Electron Rate	Electron Rate
Business and Signature Business Card 1V02	• Product Specific Commercial – must be listed card only • U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	2.00% + \$0.00	n/a
Corporate Card 1X02	• Product Specific Commercial – must be listed card only • U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	2.00% + \$0.00	n/a
Electronic Non-Electron - 1U42 Electron - 1U43	• U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • NOTE: Merchant location in U.S. territories – American Samoa, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, U.S. Minor Outlying Islands, U.S. Virgin Islands • Card present • POS Entry Mode must be 05,07,90 or 91 • POS Terminal Capability Code must not = 5 • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.10% + \$0.00	1.10% + \$0.00
Electronic Commerce Merchant Non-Electron - 1U06 Electron - 1077	• U.S. Merchant & Non U.S. Issuer = Interregional • U.S. Territory Merchant & Issuer is other than LAC = Interregional • NOTE: Merchant location in U.S. territories – American Samoa, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, U.S. Minor Outlying Islands, U.S. Virgin Islands • Card not present • POS Entry must be 01 • MOTO ECI indicator must be 5 • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.44% + \$0.00	1.44% + \$0.00
Issuer Chip Non-Electron - 1U32 Electron - 1U37	• U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • NOTE: Merchant location in U.S. territories – American Samoa, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, U.S. Minor Outlying Islands, U.S. Virgin Islands • Card present • POS Entry Mode must be 90 or 91 • POS Terminal Capability Code must not = 5 • Must qualify for Electronic Program to be eligible • Issuer must be identified on the ARDEF to receive this rate • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.20% + \$0.00	1.20% + \$0.00



Visa Qualification Criteria
Regional Programs

Interchange Program	Interchange Summary Description	Non-Electron Rate	Electron Rate
Premium Card - LAC 1Y26	• Product Specific Consumer – must be listed card only • Platinum Card and card type = J • U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location)= Regional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.80% + \$0.00	n/a
Purchasing Card 1W02	• Product Specific Commercial – must be listed card only • U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	2.00% + \$0.00	n/a
Regulated Debit - LAC 100L	• Regulated Debit rates apply only to those card ranges registered with Visa	0.05% + \$0.22	0.05% + \$0.22
Secure Electronic Commerce Non-Electron - 1U02 Electron - 1067	• U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • NOTE: Merchant location in U.S. territories – American Samoa, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, U.S. Minor Outlying Islands, U.S. Virgin Islands • Card not present • POS Entry Mode must be 01 • MOTO ECI indicator must be 5 • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.44% + \$0.00	1.44% + \$0.00
Standard Non-Electron - 1206, 1506 Electron - 1537	• U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • NOTE: Merchant location in U.S. territories – American Samoa, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, U.S. Minor Outlying Islands, U.S. Virgin Islands • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.60% + \$0.00	1.60% + \$0.00
Super Premium Card - LAC Infinite - 1Y46 Signature - 1Y49	• Visa Infinite or Signature card and card type = H or K • U.S. Territory Merchant & Non U.S. Issuer (in LAC Region but not merchant location) = Regional • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.97% + \$0.00	n/a



Interchange Program	Interchange Summary Description	Credit Rate	Debit Rate	Platinum / Commercial Rate	Signature / Infinite Rate
Puerto Rico Domestic Electronic Market Segment: Emerging and Small Ticket MCCs: 4011, 4111, 4112, 4121, 4131, 4784, 4789, 5814, 5912, 5976, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7911, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099, 8211, 8220, 8241, 8244, 8249 8299, 9211, 9222, 9223, 9311, 9399 Credit - 1U09 Debit - 1026 Platinum/Commercial - 1X06 Signature/Infinite - 1T06	• PR Merchant & PR Issuer = PR Domestic • Card present • POS Entry Mode must be 05,07,90 or 91 • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements • Credit Rate Card Types: Classic, Gold • Debit Rate Card Types: Classic, Electron, Gold • Platinum/Commercial Card Types: Platinum, Commercial • Signature/Infinite Card Types: Signature, Infinite	1.10% + \$0.00	1.05% + \$0.00	1.25% + \$0.00	1.28% + \$0.00
Puerto Rico Domestic Electronic Market Segment: Emerging and Small Ticket Utility MCC: 4900 Credit - 1U12 Debit - 1036 Platinum/Commercial - 1X09 Signature/Infinite - 1T09	• PR Merchant & PR Issuer = PR Domestic • Card present • POS Entry Mode must be 05,07,90 or 91 • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements • Credit Rate Card Types: Classic, Gold • Debit Rate Card Types: Classic, Electron, Gold • Platinum/Commercial Card Types: Platinum, Commercial • Signature/Infinite Card Types: Signature, Infinite	1.10% + \$0.00	1.05% + \$0.00	1.25% + \$0.00	1.28% + \$0.00
Puerto Rico Domestic Electronic Market Segment: Retail Group 1 MCCs 3351-3500, 3501 - 3999, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 5971, 7011, 7012, 7512, 7995 Credit - 1U16 Debit - 1039 Platinum/Commercial - 1X12 Signature/Infinite - 1T12	• PR Merchant & PR Issuer = PR Domestic • Card present • POS Entry Mode must be 05,07,90 or 91 • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements • Credit Rate Card Types: Classic, Gold • Debit Rate Card Types: Classic, Electron, Gold • Platinum/Commercial Card Types: Platinum, Commercial • Signature/Infinite Card Types: Signature, Infinite	1.35% + \$0.00	1.30% + \$0.00	1.85% + \$0.00	2.00% + \$0.00



Interchange Program	Interchange Summary Description	Credit Rate	Debit Rate	Platinum / Commercial Rate	Signature / Infinite Rate
Puerto Rico Domestic Electronic Market Segment: Retail Group 2 All other MCCs Credit - 1U19 Debit - 1042 Platinum/Commercial - 1X16 Signature/Infinite - 1T16	• PR Merchant & PR Issuer = PR Domestic • Card present • POS Entry Mode must be 05,07,90 or 91 • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements • Credit Rate Card Types: Classic, Gold • Debit Rate Card Types: Classic, Electron, Gold • Platinum/Commercial Card Types: Platinum, Commercial • Signature/Infinite Card Types: Signature, Infinite	1.30% + \$0.00	1.25% + \$0.00	1.80% + \$0.00	1.90% + \$0.00
Puerto Rico Domestic Standard All Market Segment Credit - 1U22 Debit - 1052 Platinum/Commercial - 1X19 Signature/Infinite - 1T19	• PR Merchant & PR Issuer = PR Domestic • Card present • POS Entry Mode must be 05,07,90 or 91 • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements • Credit Rate Card Types: Classic, Gold • Debit Rate Card Types: Classic, Electron, Gold • Platinum/Commercial Card Types: Platinum, Commercial • Signature/Infinite Card Types: Signature, Infinite	1.65% + \$0.00	1.65% + \$0.00	1.85% + \$0.00	2.00% + \$0.00
Puerto Rico Regulated 100F	• Regulated Debit rates apply only to those card ranges registered with Visa	n/a	0.05% + \$0.22	n/a	n/a



Interchange Program	Interchange Summary Description	Non-Electron Rate	Electron Rate
Business and Signature Business Card 1V03	• Product Specific Commercial – must be listed card only • VI Merchant & VI Issuer = VI Domestic • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.80% + \$0.00	n/a
Corporate Card 1X03	• Product Specific Commercial – must be listed card only • VI Merchant & VI Issuer = VI Domestic • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.80% + \$0.00	n/a
Electronic Non-Electron - 1U56 Electron - 15A2	• VI Merchant & VI Issuer = VI Domestic • Card not present • POS Entry Mode must be 01 • MOTO ECI indicator must be 5 • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction, excluding Sundays and holidays	1.10% + \$0.00	1.10% + \$0.00
Electronic Commerce Merchant VI Non-Electron - 1U29 Electron - 1079	• VI Merchant & VI Issuer = VI Domestic • Card not present • POS Entry Mode must be 01 • MOTO ECI indicator must be 6 • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction, excluding Sundays and holidays	1.44% + \$0.00	1.44% + \$0.00
Infinite Card 1313	• Product Specific Consumer – must be listed card only • VI Merchant & VI Issuer = VI Domestic • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.80% + \$0.00	n/a
Issuer Chip VI Non-Electron - 1U33, 1U46 Electron - 1U49	• VI Merchant & VI Issuer = VI Domestic • Card present • POS Entry Mode must be 90 or 91 • POS Terminal Capability Code must not = 5 • Must qualify for Electronic Program to be eligible • Issuer must be identified on the ARDEF to receive this rate • Authorization • Settlement within three days from transaction, excluding Sundays and holidays	1.20% + \$0.00	1.20% + \$0.00



Interchange Program	Interchange Summary Description	Non-Electron Rate	Electron Rate
Purchasing Card 1W03	• Product Specific Commercial – must be listed card only • VI Merchant & VI Issuer = VI Domestic • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.80% + \$0.00	n/a
Regulated Debit 100I	• Regulated Debit rates apply only to those card ranges registered with Visa	0.05% + \$0.22	0.05% + \$0.22
Secure Electronic Commerce Non-Electron - 1U03 Electron - 1063	• VI Merchant & VI Issuer = VI Domestic • Card not present • POS Entry Mode must be 01 • MOTO ECI indicator must be 5 • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction, excluding Sundays and holidays	1.44% + \$0.00	1.44% + \$0.00
Signature Card 1T03	• Product Specific Consumer – must be listed card only • VI Merchant & VI Issuer = VI Domestic • Card present • Authorization • Settlement within three days from transaction date, excluding Sundays and holidays • Meets normal authorization data requirements • Meets normal clearing data requirements	1.80% + \$0.00	n/a
Standard Non-Electron Credit - 1U26 Non-Electron Debit - 15A6 Electron - 15A9	• VI Merchant & VI Issuer = VI Domestic • Card not present • POS Entry Mode must be 01 • MOTO ECI indicator must be 6 (non-electron); 5 (electron) • Must be secure e-commerce utilizing Verified by Visa • Must have valid CAVV response • Authorization • Settlement within three days from transaction, excluding Sundays and holidays	1.60% + \$0.00	1.60% + \$0.00



Visa Qualification Criteria
Additional Fee Programs

Fee Category	Interchange Summary Description	Rate
Visa Base II Tran Fee 6951	• Fee applicable per each settled Visa transaction	\$0.0023
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 1-3 Locations 601A, 602A, 603A	• Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$2.90
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 4-10 Locations 604A, 605A, 606A	• Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$4.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 11-50 Locations 607A, 608A	• Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$5.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 51-100 Locations 609A	• Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$8.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 101-150 Locations 610A	• Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$12.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 151-200 Locations 611A	• Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$18.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 201-250 Locations 612A	• Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$25.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 251-500 Locations 613A	• Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$35.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 501-1,000 Locations 614A	• Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$45.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 1,001-1,500 Locations 615A	• Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$55.00



Visa Qualification Criteria
Additional Fee Programs

Fee Category	Interchange Summary Description	Rate
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 1,501-2,000 Locations 616A	• Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$65.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present 2,001-4,000 Locations 617A	• Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$75.00
Visa Fixed Acquirer Network Fee (FANF) High-Volume Card Present >4,000 Locations 618A	• Fee applicable per month per each physical location for High-Volume Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$85.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 1-3 Locations 601B, 602B, 603B	• Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$2.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 4-10 Locations 604B, 605B, 606B	• Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$2.90
Visa Fixed Acquirer Network Fee (FANF) Card Present 11-50 Locations 607B, 608B	• Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$4.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 51-100 Locations 609B	• Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$6.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 101-150 Locations 610B	• Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$8.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 151-200 Locations 611B	• Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$10.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 201-250 Locations 612B	• Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$14.00



Visa Qualification Criteria
Additional Fee Programs

Fee Category	Interchange Summary Description	Rate
Visa Fixed Acquirer Network Fee (FANF) Card Present 251-500 Locations 613B	• Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$24.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 501-1,000 Locations 614B	• Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$32.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 1,001-1,500 Locations 615B	• Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$40.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 1,501-2,000 Locations 616B	• Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$50.00
Visa Fixed Acquirer Network Fee (FANF) Card Present 2,001-4,000 Locations 617B	• Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$60.00
Visa Fixed Acquirer Network Fee (FANF) Card Present >4,000 Locations 618B	• Fee applicable per month per each physical location for Card Present businesses. • Charitable and Social Service Organizations are excluded.	\$65.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: <\$50 Gross Monthly Volume 62T1	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$2.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$50-\$199 Gross Monthly Volume 62T2	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$2.90
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$200-\$999 Gross Monthly Volume 62T3	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$5.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$1,000-\$3,999 Gross Monthly Volume 62T4	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$7.00



Visa Qualification Criteria
Additional Fee Programs

Fee Category	Interchange Summary Description	Rate
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$4,000-\$7,999 Gross Monthly Volume 62T5	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$9.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$8,000-\$39,999 Gross Monthly Volume 62T6	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$15.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$40,000-\$199,999 Gross Monthly Volume 62T7	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$45.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$200,000-\$799,999 Gross Monthly Volume 62T8	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$120.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$800,000-\$1,999,999 Gross Monthly Volume 62T9	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$350.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$2,000,000-\$3,999,999 Gross Monthly Volume 6T10	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$700.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$4,000,000-\$7,999,999 Gross Monthly Volume 6T11	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$1,500.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$8,000,000-\$19,999,999 Gross Monthly Volume 6T12	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$3,500.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$20,000,000-\$39,999,999 Gross Monthly Volume 6T13	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$7,000.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$40,000,000-\$79,999,999 Gross Monthly Volume 6T14	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$15,000.00
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$80,000,000-\$399,999,999 Gross Monthly Volume 6T15	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$30,000.00



Visa Qualification Criteria
Additional Fee Programs

Fee Category	Interchange Summary Description	Rate
Visa Fixed Acquirer Network Fee (FANF) Card Not Present, Aggregators & Fast Food Restaurants: \$400,000,000+ Gross Monthly Volume 6T16	• Fee applicable per month based upon monthly Visa gross sales volume for Card Not Present, Aggregator & Fast Food Restaurant businesses. • Charitable and Social Service Organizations are excluded.	\$40,000.00
Visa International Acquirer Fee (IAF) 69J3	• Fee applicable per each dollar of transaction processed at a U.S. location on a non-U.S. issued card	\$0.0045
Visa International Acquirer Fee (IAF) - High Risk 69J4	• Fee applicable per each dollar of transaction processed at a U.S. location on a non-U.S. issued card for customers processing under high-risk MCCs 5962, 5966 or 5967	\$0.0090
Visa International Service Assessment (ISA) Fee 6922	• Fee applicable per each dollar of transaction processed at a U.S. location on a non-U.S. issued card	\$0.0040
Visa International Service Assessment (ISA) Fee-Cash Advance 6923	• Fee applicable per each dollar of cash advance transaction processed at a business when the card was issued outside of the country that the transaction is accepted in	\$0.0040
Visa Misuse Fee 69G6	• Fee is applicable on each authorization that does not have a corresponding settled transaction or a corresponding authorization reversal	\$0.0450
Visa Network Acquirer Processing Fee (NAPF) - Variable Credit (mDEX) 69U3	• Fee applicable per each U.S. Visa mDEX credit authorization, excluding \$0 verification authorizations, \$1 SMS authorization requests, reversals or adjustments	\$0.0195
Visa Network Acquirer Processing Fee (NAPF) - Variable Debit (mDEX) 69U4	• Fee applicable per each U.S. Visa-branded debit and prepaid mDEX authorization, excluding \$0 verification authorizations, \$1 SMS authorization requests, reversals or adjustments	\$0.0155
Visa Network Acquirer Processor Fee (NAPF) - Variable Credit (Non-mDEX) 69G4	• Fee applicable per each U.S. Visa credit authorization, excluding MDEX authorizations, \$0 verification authorizations, \$1 SMS authorization requests, reversals or adjustments	\$0.0195
Visa Network Acquirer Processor Fee (NAPF) - Variable Debit (Non-mDEX) 69U2	• Fee applicable per each U.S. Visa-branded debit and prepaid authorization, excluding MDEX authorizations, \$0 verification authorizations, \$1 SMS authorization requests, reversals or adjustments	\$0.0155
Visa Partial Authorization Non-Participation Fee 6924	• Fee is applicable on each authorization submitted by AFD businesses that do not support partial authorization	\$0.0100
Visa Transaction Integrity Fee 69U1	• Fee applicable per each U.S. domestic and Interregional Debit and Prepaid card purchase transaction that either fails or does not request CPS qualification	\$0.1000
Visa Zero Floor Limit Fee 69G7	• Fee is applicable on each settled transaction that does not have a corresponding authorization	\$0.1039

Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
Convenience Purchase Base Core Credit - 1294, 1295 Enhanced Credit - 1P94, 1P95 Regulated Debit w/o Fraud - 120G, 120H, 1P3S, 1P3T Regulated Debit w/Fraud - 120J, 120K, 1P3V, 1P3W	• Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Amount Tolerance between authorization and settlement is: 10% for MCCs 5499 Misc Food Stores-Convenience Stores and Specialty Markets and 7832 Motion Picture Theaters. Transactions submitted with MCCs 5541 Service Stations, 5814 Fast Food or 5542 Automated Fuel Dispensers are exempt from the amount tolerance test. • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs: 5814 Fast Food Restaurants, 7832 Motion Picture Theaters, 5499 Misc Food Stores-Convenience Stores and Specialty Markets, 4121 Taxis and Limos (for transaction amounts \$25 or less), 5331 Variety Stores • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.90% + \$0.00	n/a	n/a	1.90% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Emerging Market Core Debit/Prepaid - 1561 Regulated Debit/Prepaid w/o Fraud - 155B Regulated Debit/Prepaid w/Fraud - 155E	• Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange Compliance test (match between authorization and clearing file) • Valid MCCs: 4111 Local Commuter Transportation, 4784 Bridge and Tolls, 4899 Cable/Satellite & Other Pay TV & Radio, 9211 Courts, 9222 Fines, 9223 Bail Bonds, 9311 Taxes, 9399 Government Services Not Elsewhere Defined, 8211 Elementary/ Secondary Schools, 8220 Colleges/Universities, 5960 Direct Marketing-Insurance Services, 6300 Insurance Underwriting/Premiums, 8299 Schools & Educational Services not elsewhere classified, 9402 Postal Services – Government Only • Regulated Debit rates apply only to those card ranges registered with MasterCard	n/a	0.80% + \$0.25	0.80% + \$0.25	n/a	0.05% + \$0.21	0.05% + \$0.22
Key Entered Core Credit - 1220, 1221 Core Debit - 1521 Prepaid - 152N Enhanced Credit - 1P20, 1P21 Regulated Debit w/o Fraud - 152B, 1P0S, 1P0T Regulated Debit w/Fraud - 152E, 1P0V, 1P0W	• Card and cardholder present, key entered • Amount tolerance between electronic authorization and settlement is 10%; Restaurant, Bars and Fast Food MCCs 5812, 5813, 5814 are exempt • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Industries not eligible: Mail/Telephone Order, Car Rental, Hotels, Transportation, Fuel, Travel Agents, Professional Services, Personal Services • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.89% + \$0.10	1.60% + \$0.15	1.76% + \$0.20	2.04% + \$0.10	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
Lodging & Auto Rental Core Credit - 1237, 1238 Core Debit/Prepaid - 1538 Enhanced Credit - 1P37, 1P38 Regulated Debit/Prepaid w/o Fraud - 153T, 1P1S, 1P1T Regulated Debit/Prepaid w/Fraud - 153W, 1P1V, 1P1W	• Qualified travel merchant • Key entry permitted • Electronic authorization • Lodging/car rental data • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Settlement within two business days from transaction date • Valid MCCs: 3357, 3366, 3388, 3389, 3390, 3393, 3395, 3405, 3441 Automobile/Vehicle Rental 3501, 3502, 3503, 3504, 3508, 3509, 3510, 3512, 3513, 3516, 3521, 3526, 3530, 3532, 3543, 3551, 3554, 3555, 3556, 3562, 3564, 3566, 3582, 3584, 3590, 3592, 3597, 3620, 3624, 3628, 3631, 3632, 3634, 3637, 3638, 3640, 3641, 3642, 3644, 3649, 3650, 3662, 3665, 3667, 3669, 3676, 3679, 3681, 3682, 3686, 3687, 3690, 3692, 3695, 3701, 3703, 3708, 3709, 3710, 3712, 3715, 3722, 3728, 3730, 3731, 3733, 3734, 3736, 3738, 3740, 3741, 3742, 3745, 3750, 3751, 3756, 3757, 3760, 3761, 3762, 3764, 3765, 3768, 3769, 3770, 3771, 3772, 3773, 3774, 3776, 3777, 3778, 3779, 3781, 3785, 3786, 3787, 3788, 3789, 3791, 3792, 3793, 3794, 3795, 3799 Hotel/Motel 4411 Cruise Line • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.58% + \$0.10	1.15% + \$0.15	1.15% + \$0.15	1.80% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
Merit 1 Core Credit - 1210, 1211 Core Debit - 1511 Prepaid - 151T Enhanced Credit - 1P10, 1P11 Regulated Debit w/o Fraud - 151H, 1P0G, 1P0H Regulated Debit w/Fraud - 151K, 1P0J, 1P0K	• Electronic authorization • Key entry permitted • Amount Tolerance is 25% for Beauty/Barber Shop MCC 7230. Restaurant, Bars and Fast Food MCCs 5812, 5813, 5814 are exempt, 10% for all others • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.89% + \$0.10	1.60% + \$0.15	1.76% + \$0.20	2.04% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
Merit 1 - Insurance Core Credit - 1J27, 1J28 Enhanced Credit - 1P27, 1P28 Regulated Debit w/o Fraud - 1P1G, 1P1H Regulated Debit w/Fraud - 1P1J, 1P1K	• Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs 5960, 6300 • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.43% + \$0.05	n/a	n/a	1.43% + \$0.05	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
Merit 1 - Real Estate Core Credit - 1267, 1268 Core Debit/Prepaid - 1068 Enhanced Credit - 1P67, 1P68 Regulated Debit/Prepaid w/o Fraud - 150B, 1P3A, 1P3B Regulated Debit/Prepaid w/Fraud - 150E, 1P3D, 1P3E	• Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCC 6513 • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.10% + \$0.00	1.10% + \$0.00	1.10% + \$0.00	1.10% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Merit 3 Base Core Credit - 1230, 1231 Core Debit/Prepaid - 1531 Enhanced Credit - 1P30, 1P31 Regulated Debit/Prepaid w/o Fraud - 153B, 1P1M, 1P1N Regulated Debit/Prepaid w/Fraud - 153E, 1P1P, 1P1Q	• Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Amount Tolerance between authorization and settlement is 25% for Beauty/Barber Shop MCC 7230, Restaurant, Bars and Fast Food MCCs 5812, 5813, 5814 are exempt, 10% for all others • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • MCCs not eligible: 4900 Utilities, 5542 Automated Fuel Dispensers, 5541 Service Stations, Auto Rental, Hotel & Cruise Lines • Add'l MCCs not eligible - debit only: 6300 Insurance, 6513 Real Estate • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.58% + \$0.10	1.05% + \$0.15	1.05% + \$0.15	1.73% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
Merit 3 Tier 3 Core Credit - 1277, 1278 Core Debit/Prepaid - 1577 Enhanced Credit - 1P77, 1P78 Regulated Debit/Prepaid w/o Fraud - 155N, 1P3G, 1P3H Regulated Debit/Prepaid w/Fraud - 155Q, 1P3J, 1P3K	• Performance-based minimum requirements (for each interchange category): - o Tier 3 credit annual minimum: \$750 million USD volume - o Tier 3 debit/prepaid annual minimums: \$125 million USD volume, 0.018% chargeback max, 0.022% max fraud rate • Meet All Merit 3 Requirements • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.55% + \$0.10	0.95% + \$0.15	0.95% + \$0.15	1.55% + \$0.10	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
Petroleum CAT/AFD Core Credit - 1264, 1265 Core Credit Max. - 1297, 1298 Core Debit/Prepaid - 1595 Core Debit/Prepaid Max. - 1598 Enhanced Credit - 1P64, 1P65 Enhanced Credit Max. - 1P97, 1P98 Regulated Debit/Prepaid w/o Fraud - 156B, 156H, 1P2S, 1P2T, 1P4A, 1P4B Regulated Debit/Prepaid w/Fraud - 156E, 156K, 1P2V, 1P2W, 1P4D, 1P4E	• Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • For MCC 5542 Automated Fuel Dispensers, a CAT (Cardholder Activated Terminal) indicator of 2 (Self-Service Terminal) is required • Interchange compliance test (match between authorization and clearing file) • Valid MCC: 5542 Automated Fuel Dispensers • Add'l Valid MCC - credit only: 5541 Service Stations • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.90% + \$0.00 Max. - \$0.95	0.70% + \$0.17 Max. - \$0.95	0.70% + \$0.17 Max. - \$0.95	1.90% + \$0.00 Max. \$0.95	0.05% + \$0.21	0.05% + \$0.22
Petroleum Service Stations Core Debit/Prepaid - 1558 Core Debit/Prepaid Max. - 1508 Regulated Debit/Prepaid w/o Fraud - 154T, 151B Regulated Debit/Prepaid w/Fraud - 154W, 151E	• Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs: 5541 Service Stations • Regulated Debit rates apply only to those card ranges registered with MasterCard	n/a	0.70% + \$0.17 Max. - \$0.95	0.70% + \$0.17 Max. - \$0.95	n/a	0.05% + \$0.21	0.05% + \$0.22
Public Sector Core Credit - 1260, 1261 Enhanced Credit - 1P60, 1P61 Regulated Debit w/o Fraud - 120A, 120B, 1P2M, 1P2N Regulated Debit w/Fraud - 120D, 120E, 1P2P, 1P2Q	• Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange Compliance test (match between authorization and clearing file) • Valid MCCs: 4111 Local Commuter Transportation, 4784 Bridge and Tolls, 9211 Courts, 9222 Fines, 9223 Bail Bonds, 9311 Taxes, 9399 Government Services Not Elsewhere Defined, 9402 Postal Services – Government Only • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.55% + \$0.10	n/a	n/a	1.55% + \$0.10	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
Restaurant Core Debit/Prepaid - 1548 Regulated Debit/Prepaid w/o Fraud - 154H Regulated Debit/Prepaid w/Fraud - 154K	• Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Valid MCCs: 5812 Eating Places/Restaurants, 5814 Fast Food Restaurants • Interchange compliance test (match between authorization and clearing file) • Regulated Debit rates apply only to those card ranges registered with MasterCard	n/a	1.19% + \$0.10	1.19% + \$0.10	n/a	0.05% + \$0.21	0.05% + \$0.22
Service Industries (SIIP) Core Credit - 1240, 1241 Core Debit/Prepaid - 1541 Enhanced Credit - 1P40, 1P41 Regulated Debit/Prepaid w/o Fraud - 154B, 1P2A, 1P2B Regulated Debit/Prepaid w/Fraud - 154E, 1P2D, 1P2E	• Qualified service industries merchant • Non-face-to-face recurring payments • Electronic authorization, the magnetic stripe must not be present • Recurring indicators must be passed in authorization and settlement • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs: 4814 Telecommunications Services, 4899 Cable/Satellite & Other Pay TV & Radio • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05	0.05% + \$0.21	0.05% + \$0.22
Small Ticket Base Core Debit/Prepaid - 1528 Regulated Debit/Prepaid w/o Fraud - 152T Regulated Debit/Prepaid w/Fraud - 152W, 156N, 156Q	• Card and cardholder present • Transaction amount can not be greater than US \$15 • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs: 4111 Commuter Transport/Ferries, 4121 Taxicabs/Limousines, 4131 Bus Lines, 4784 Toll and Bridge fees, 5331 Variety Stores, 5499 Miscellaneous Food Stores-Convenience Stores and Specialty Markets, 5812 Eating Places/Restaurants, 5814 Fast Food, 5994 News Dealers and Newsstands, 7211 Laundries (Family and Commercial), 7216 Dry Cleaners, 7338 Quick Copy, Reproduction and Blueprint Services, 7523 Parking Lots/Garages, 7542 Car Washes, 7832 Motion Picture Theaters, 7841 Video Tape Rental Stores • Regulated Debit rates apply only to those card ranges registered with MasterCard	n/a	1.55% + \$0.04	1.55% + \$0.04	n/a	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
Standard Core Credit - 1200, 1201 Core Debit/Prepaid - 1501 Enhanced Credit - 1P00, 1P01 Regulated Debit/Prepaid w/o Fraud - 150H, 1P0A, 1P0B Regulated Debit/Prepaid w/Fraud - 150K, 1P0D, 1P0E	• Transactions will fail to Standard if they fail Banknet date and reference number requirements, or fail interchange compliance tests. • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.95% + \$0.10	1.90% + \$0.25	1.90% + \$0.25	2.95% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
Supermarket Base Core Credit - 1250, 1251 Core Debit/Prepaid - 1551 Core Debit/Prepaid Max. - 1568 Enhanced Credit - 1P50, 1P51 Regulated Debit/Prepaid w/o Fraud - 154N, 155H, 1P2G, 1P2H Regulated Debit/Prepaid w/Fraud - 154Q, 155K, 1P2J, 1P2K	• Qualified supermarket merchant • Card and cardholder present • Entire magnetic stripe or unaltered chip data contents included in electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCC: 5411 Grocery Stores/Supermarkets • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.48% + \$0.10	1.05% + \$0.15 Max. - \$0.35	1.05% + \$0.15 Max. - \$0.35	1.48% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
UCAF - Full Core Credit - 1224, 1225 Core Debit/Prepaid - 1525 Enhanced Credit - 1P24, 1P25 Regulated Debit/Prepaid w/o Fraud - 152H, 1P1A, 1P1B Regulated Debit/Prepaid w/Fraud - 152K, 1P1D, 1P1E	• Internet Transaction • Electronic authorization • U.S. issued consumer card • Terminal Type must contain the value CT6 indicating e-commerce transaction (CAT Level 6) • The authorization log must contain the following: - o POS Entry Mode/POS Terminal PAN Entry Mode with the value 81 - o E-commerce Security Level Indicator/Security Protocol with the valid value 0–9 - o E-commerce Security Level Indicator/Cardholder Authentication with the valid value 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 1 (credit); 2 (debit) • POS Data/POS Cardholder Presence Indicator with the value 5, indicating electronic order • POS Data/Cardholder-Activated Terminal Level Indicator with the value 6, indicating e-commerce (CAT6) • Settlement within two business days from transaction date • The merchant category code (MCC) in the clearing transaction must be identical to the MCC in the authorization log record • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Invalid Industries: Auto Rental, Hotel & Cruise Lines • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.68% + \$0.10	1.15% + \$0.15	1.15% + \$0.15	1.83% + \$0.10	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
UCAF - Merchant Core Credit - 1214, 1215 Core Debit/Prepaid - 1515 Enhanced Credit - 1P14, 1P15 Regulated Debit/Prepaid w/o Fraud - 151N, 1P0M, 1P0N Regulated Debit/Prepaid w/Fraud - 151Q, 1P0P, 1P0Q	• Internet Transaction • Electronic authorization • U.S. issued card • Terminal Type must contain the value CT6 indicating e-commerce transaction (CAT Level 6) • The authorization log must contain the following: - o POS Entry Mode/POS Terminal PAN Entry Mode with the value 81 - o E-commerce Security Level Indicator/Security Protocol with the valid value 0–9 - o E-commerce Security Level Indicator/Cardholder Authentication with the valid value 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 2 (credit); 1 (debit) • POS Data/POS Cardholder Presence Indicator with the value 5, indicating electronic order • POS Data/Cardholder-Activated Terminal Level Indicator with the value 6, indicating e-commerce (CAT6) • Settlement within two business days from transaction date • The merchant category code (MCC) in the clearing transaction must be identical to the MCC in the authorization log record • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Invalid Industries: Auto Rental, Hotel & Cruise Lines • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.58% + \$0.10	1.05% + \$0.15	1.05% + \$0.15	1.73% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
Utilities Core Credit - 1287, 1288 Core Debit - 1588 Prepaid - 151W Enhanced Credit - 1P87, 1P88 Regulated Debit w/o Fraud - 155T, 1P3M, 1P3N Regulated Debit w/Fraud - 155W, 1P3P, 1P3Q	• Qualified Utility merchant • Electronic authorization • Key entry permitted • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange Compliance test (match between authorization and clearing file) • Valid MCC: 4900 only • Regulated Debit rates apply only to those card ranges registered with MasterCard	0.00% + \$0.65	0.00% + \$0.45	0.00% + \$0.65	0.00% + \$0.65	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Core Credit Value	Non-Regulated Debit Value	Non-Regulated Prepaid Value	Enhanced Credit Value	Regulated Debit/Prepaid Without Fraud Adjustment	Regulated Debit/Prepaid With Fraud Adjustment
MasterCard Consumer Refund Programs							
Consumer Refund Group 1 Core Debit/Prepaid - 1505 Regulated Debit/Prepaid w/o Fraud - 150T Regulated Debit/Prepaid w/Fraud - 150W	Debit Requirements: • All except Airline, Passenger Railway (Non-face-to-face) • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.42% + \$0.00	1.72% + \$0.00	1.72% + \$0.00	2.42% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Consumer Refund Group 2 Core Credit - 1204, 1205	Credit Requirements: • Mail Order, Travel Agencies (excluding World and World Elite MasterCard cards), Utilities	2.09% + \$0.00	n/a	n/a	2.09% + \$0.00	n/a	n/a
Consumer Refund Group 3 Core Credit - 1234, 1235 Core Debit/Prepaid - 1535 Regulated Debit/Prepaid w/o Fraud - 153N Regulated Debit/Prepaid w/Fraud - 153Q	Credit Requirements: • Airlines (excluding World and World Elite MasterCard cards), Drug Stores, Education, Professional Services, Recreation, Repair Shops, Restaurant/Bars (excluding World MasterCard cards with MCC 5812), Other Services Debit Requirements: • All except Mail Order, Airline and Passenger Railway (Face-to-face) • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.95% + \$0.00	1.40% + \$0.00	1.40% + \$0.00	1.95% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Consumer Refund Group 4 Core Credit - 1244, 1245	Credit Requirements: • Auto Rental (excluding World and World Elite MasterCard cards), Clothing Stores, Discount Stores, Gas Stations, Hardware, Health Care, Other Retail, Other Transport (excluding World MasterCard cards with MCC 4112 and 4411), Sporting/Toy Stores	1.82% + \$0.00	n/a	n/a	1.82% + \$0.00	n/a	n/a
Consumer Refund Group 5 Core Credit - 1254, 1255	Credit Requirements: • Department Stores, Electronic/Appliance Stores, Food stores/Warehouse, Hotel/Motel (excluding World and World Elite MasterCard cards), Interior Furnishings, Vehicle, Quasi Cash	1.73% + \$0.00	n/a	n/a	1.73% + \$0.00	n/a	n/a



MasterCard Worldwide Qualification Criteria
Consumer World Programs

Interchange Program	Interchange Summary Description	World Rate	World Elite Rate	World High Value Rate
World Card Convenience Purchase World - 1395 World Elite - 1L95 World High Value - 1I95	• Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Amount Tolerance between authorization and settlement is: 10% for MCCs 5499 Misc Food Stores-Convenience Stores and Specialty Markets and 7832 Motion Picture Theaters. Transactions submitted with MCCs 5541 Service Stations, 5814 Fast Food or 5542 Automated Fuel Dispensers are exempt from the amount tolerance test. • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs: 5814 Fast Food Restaurants, 7832 Motion Picture Theaters, 5499 Misc Food Stores-Convenience Stores and Specialty Markets, 4121 Taxis and Limos (for transaction amounts \$25 or less)	2.00% + \$0.00	2.00% + \$0.00	2.00% + \$0.00
World Card Key-Entered World - 1320, 1321 World Elite - 1L21 World High Value - 1I21	• Card and cardholder present, key entered • Amount tolerance between electronic authorization and settlement is 10%; Restaurant, Bars and Fast Food MCCs 5812, 5813, 5814 are exempt • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Industries not eligible: Mail/Telephone Order, Car Rental, Hotels, Transportation, Fuel, Travel Agents, Professional Services, Personal Services	2.05% + \$0.10	2.50% + \$0.10	2.50% + \$0.10
World Card Merit 1 Base World - 1310, 1311 World Elite - 1L11 World High Value - 1I10, 1I11	• Electronic authorization • Key entry permitted • Amount Tolerance is 25% for Beauty/Barber Shop MCC 7230, Restaurant, Bars and Fast Food MCCs 5812, 5813, 5814 are exempt, 10% for all others • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file)	2.05% + \$0.10	2.50% + \$0.10	2.50% + \$0.10
World Card Merit 1 - Insurance World - 1328 World Elite - 1L28 World High Value - 1I28	• Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs 5960, 6300	1.43% + \$0.05	2.20% + \$0.10	2.20% + \$0.10
World Card Merit 1 - Real Estate World - 1368 World Elite - 1L68 World High Value - 1I68	• Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCC 6513	1.10% + \$0.00	2.20% + \$0.10	2.20% + \$0.10



MasterCard Worldwide Qualification Criteria
Consumer World Programs

Interchange Program	Interchange Summary Description	World Rate	World Elite Rate	World High Value Rate
World Card Merit 3 Base World - 1330, 1331 World Elite - 1L31 World High Value - 1I30, 1I31	• Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Amount Tolerance between authorization and settlement is 25% for Beauty/Barber Shop MCC 7230, Restaurant, Bars and Fast Food MCCs 5812, 5813, 5814 are exempt, 10% for all others • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • MCCs not eligible: 5542 Automated Fuel Dispensers, 5541 Service Stations, Auto Rental, Hotel & Cruise Lines	1.77% + \$0.10	2.20% + \$0.10	2.20% + \$0.10
World Card Merit 3 Tier 3 World - 1378 World Elite - 1L78 World High Value - 1I78	• Performance-based minimum requirements (for each interchange category): - o Tier 3 credit annual minimum: \$750 million USD volume • Meet All Merit 3 World Credit Requirements	1.65% + \$0.10	2.15% + \$0.10	2.15% + \$0.10
World Card Petroleum World - 1365 World Max - 1398 World Elite - 1L65 World Elite Max - 1L98 World High Value - 1I65 World High Value Max - 1I98	• Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • For MCC 5542 Automated Fuel Dispensers, a CAT (Cardholder Activated Terminal) indicator of 2 (Self-Service Terminal) is required • Interchange compliance test (match between authorization and clearing file) • Valid MCCs: 5542 Automated Fuel Dispensers, 5541 Service Stations	2.00% + \$0.00 Max. - \$0.95	2.00% + \$0.00 Max. - \$0.95	2.00% + \$0.00 Max. - \$0.95
World Card Public Sector World - 1371 World Elite - 1L71 World High Value - 1I71	• Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange Compliance test (match between authorization and clearing file) • Valid MCCs: 4111 Local Commuter Transportation, 4784 Bridge and Tolls, 9211 Courts, 9222 Fines, 9223 Bail Bonds, 9311 Taxes, 9399 Government Services Not Elsewhere Defined, 9402 Postal Services – Government Only	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10
World Card Restaurant World - 1348 World Elite - 1L48 World High Value - 1I48	• Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Valid MCC: 5812 Eating Places/Restaurants • Interchange compliance test (match between authorization and clearing file) • Transactions must be \$60.00 or less • World card transactions at MCC 5812 that are greater than \$60 or that fail World Restaurant requirements will follow World T&E program	1.73% + \$0.10	2.20% + \$0.10	2.20% + \$0.10



MasterCard Worldwide Qualification Criteria
Consumer World Programs

Interchange Program	Interchange Summary Description	World Rate	World Elite Rate	World High Value Rate
World Card Service Industries (SIIP) World - 1341 World Elite - 1L41 World High Value - 1I41	• Qualified service industries merchant • Non-face-to-face recurring payments • Electronic authorization, the magnetic stripe must not be present • Recurring indicators must be passed in authorization and settlement • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCCs: 4814 Telecommunications Services, 4899 Cable/Satellite & Other Pay TV & Radio	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05
World Card Standard World - 1308 World Elite - 1L08 World High Value - 1I08	• Transactions will fall to Standard if they fail Banknet date and reference number requirements, or fail interchange compliance tests.	2.95% + \$0.10	3.25% + \$0.10	3.25% + \$0.10
World Card Supermarket Base World - 1350, 1351 World Elite - 1L51 World High Value - 1I50, 1I51	• Qualified supermarket merchant • Card and cardholder present • Entire magnetic stripe or unaltered chip data contents included in electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Valid MCC: 5411 Grocery Stores/Supermarkets	1.58% + \$0.10	1.90% + \$0.10	1.90% + \$0.10
World Card T&E World - 1300, 1301 World Elite - 1L01 World High Value - 1I01	• Electronic authorization • Key entry permitted • World and World Elite MasterCard only • Settlement within three business days from transaction date • Clearing record must include industry specific data (including both Property Phone and Customer Service Phone numbers, as well as Folio data for Hotels and Rental Agreement data for Vehicle Rentals) • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Travel and Entertainment MCCs eligible for World T&E: 3000-3299 or 4511 Airline, 3351-3500, 7512, 7513, 7519 Automobile/Vehicle Rental, 3501-3999 or 7011 Hotel/Motel, 4112 Passenger Railway, 4411 Cruise Line/Steamship, 4722 Travel Agent, 5812 Eating Places/Restaurants • Transactions at MCC 5812 must be greater than \$60 or must have failed World Restaurant requirements.	2.30% + \$0.10	2.75% + \$0.10	2.75% + \$0.10
World Card T&E Large Ticket World Elite - 1L75 World High Value - 1I75	• Electronic authorization • Key entry permitted • World Elite or World High Value MasterCard only • Transaction amount \$2,500 or greater • Settlement within three business days from transaction date • Clearing record must include industry specific data (including both Property Phone and Customer Service Phone numbers, as well as Folio data for Hotels and Rental Agreement data for Vehicle Rentals) • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Travel and Entertainment MCCs eligible for World T&E: 3000-3299 or 4511 Airline, 3351-3500, 7512, 7513, 7519 Automobile/Vehicle Rental, 3501-3999 or 7011 Hotel/Motel, 4112 Passenger Railway, 4411 Cruise Line/Steamship, 4722 Travel Agent	n/a	2.00% + \$0.00	2.00% + \$0.00



MasterCard Worldwide Qualification Criteria
Consumer World Programs

Interchange Program	Interchange Summary Description	World Rate	World Elite Rate	World High Value Rate
World Card UCAF - Full World - 1325 World Elite - 1L25 World High Value - 1I25	• Internet tran • Electronic auth • US issued card • Terminal Type contains value CT6 indicating e-comm tran (CAT Level 6) • Auth log must contain: - o POS Entry Mode/POS Terminal PAN Entry Mode value 81 - o E-commerce Security Level Indicator/Security Protocol value 0–9 - o E-commerce Security Level Indicator/Cardholder Authentication value 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 2 • POS Data/POS Cardholder Presence Indicator with the value 5, indicating electronic order • POS Data/Cardholder-Activated Terminal Level Indicator value 6, indicating electronic commerce (CAT6) • Settle within two business days from tran date • MCC in clearing tran must be identical to MCC in auth log record • Corporate Card Common Data in clearing record includes: merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number and Banknet date • Interchange compliance test • Invalid Industries: Auto Rental, Hotel & Cruise Lines	1.87% + \$0.10	2.30% + \$0.10	2.30% + \$0.10
World Card UCAF - Merchant World - 1315 World Elite - 1L15 World High Value - 1I15	• Internet Tran • Electronic auth • US issued card • Terminal Type contains CT6 indicating e-commerce tran (CAT Level 6) • Auth log contains: - o POS Entry Mode/POS Terminal PAN Entry Mode 81 - o E-commerce Security Level Indicator/Security Protocol 0–9 - o E-commerce Security Level Indicator/Cardholder Authentication 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 1 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • POS Data/Cardholder-Activated Terminal Level Indicator 6, indicating e-commerce (CAT6) • Settle within two business days from tran date • MCC in clearing tran must be identical to MCC in auth log record • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced info required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test • Invalid Industries: Auto Rental, Hotel & Cruise Lines	1.77% + \$0.10	2.20% + \$0.10	2.20% + \$0.10
World Card Utilities World - 1388 World Elite - 1L88 World High Value - 1I88	• Qualified Utility merchant • Electronic authorization • Key entry permitted • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange Compliance test (match between authorization and clearing file) • Valid MCC: 4900 only	0.00% + \$0.65	0.00% + \$0.75	0.00% + \$0.75



MasterCard Worldwide Qualification Criteria
Consumer World Programs

Interchange Program	Interchange Summary Description	World Rate	World Elite Rate	World High Value Rate
MasterCard World Refund Programs				
Consumer Credit Refund Group 1 1305	• World MasterCard card transactions for Airline, Auto Rental, Cruise Line, Hotel/Motel, Passenger Railway, Restaurant, Travel Agencies	2.42% + \$0.00	2.42% + \$0.00	2.42% + \$0.00
Consumer Credit Refund Group 2 1204, 1205	• Mail Order, Travel Agencies (excluding World and World Elite MasterCard cards), Utilities	2.09% + \$0.00	2.09% + \$0.00	2.09% + \$0.00
Consumer Credit Refund Group 3 1234, 1235	• Airlines (excluding World and World Elite MasterCard cards), Drug Stores, Education, Professional Services, Recreation, Repair Shops, Restaurant/Bars (excluding World MasterCard cards with MCC 5812), Other Services	1.95% + \$0.00	1.95% + \$0.00	1.95% + \$0.00
Consumer Credit Refund Group 4 1244, 1245	• Auto Rental (excluding World and World Elite MasterCard cards), Clothing Stores, Discount Stores, Gas Stations, Hardware, Health Care, Other Retail, Other Transport (excluding World MasterCard cards with MCC 4112 and 4411), Sporting/Toy Stores	1.82% + \$0.00	1.82% + \$0.00	1.82% + \$0.00
Consumer Credit Refund Group 5 1254, 1255	• Department Stores, Electronic/Appliance Stores, Food Stores/Warehouse, Hotel/Motel (excluding World and World Elite MasterCard cards), Interior Furnishings, Vehicle, Quasi Cash	1.73% + \$0.00	1.73% + \$0.00	1.73% + \$0.00



MasterCard Worldwide Qualification Criteria
Commercial Programs

Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchase Rate	Fleet Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Commercial Data Rate 1 1610, 1611, 1710, 1711 Regulated Debit w/o Fraud - 170M, 170N Regulated Debit w/Fraud - 170P, 170Q	• Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Clearing record must include the merchant name, address, location postal code, merchant state/province code, country code, valid merchant tax identification, merchant type code • Fleet Card transactions at fuel retail locations must contain additional industry-specific data in the clearing record • Interchange compliance test (match between authorization and clearing file) • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants (Fast Food is eligible), Vehicle Rentals • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.65% + \$0.10	2.65% + \$0.10	2.65% + \$0.10	2.65% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
Commercial Data Rate 2 Corporate - 1K20, 1K21 Business - 1620, 1621 Purchase - 1720, 1721 Fleet - 1M20, 1M21 Regulated Debit w/o Fraud - 163G, 163H, 1M0A, 1M0B Regulated Debit w/Fraud - 163J, 163K, 1M0D, 1M0E	• Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Regulated Debit rates apply only to those card ranges registered with MasterCard • Industries not eligible: MCC 3000–3299 or 4511 (Airline), MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental) MCC 3501–3999 or 7011 (Hotel/Motel), MCC 4112 (Passenger Railway), MCC 5542 (Fuel Dispenser, Automated), MCC 5812 (Eating Places, Restaurants) MCC 5960, 5962, 5964–5969 (MailOrder/Telephone Order) • Fleet Card transactions at fuel retail locations (MCCs 4468, 5541, 5542, 5499, 5983, 7511 & 9752) must contain additional industry-specific data in the clearing record and must also contain matching ID number, Driver Number & Vehicle Number data in auth and clearing • Interchange compliance test (match between authorization and clearing file) • Commercial Card Common Data requirements in clearing record must include merchant location postal code and merchant state/province code, country code, merchant tax identification, merchant type code, valid tax amount of 0.1% to 30% (tax amount can be equal to zero if MCC 4111 Transportation - Suburban and Local Commuter Passenger, including Ferries, 4131 Bus Lines, 4215 Courier Services - Air and Ground, Freight Forwarders, 4784 Bridge and Road Fees, Tolls, 8211 Schools, Elementary and Secondary, 8220 Colleges, Universities, Professional Schools and Junior Colleges, 8398 Organizations, Charitable and Social Service, 8661 Organizations, Religious, 9211 Court Costs including Alimony and Child Support, 9222 Fines, 9311 Tax Payments, 9399 Government Services - Not Elsewhere Classified or 9402 Postal Services - Government Only), customer code and sales tax indicator	2.10% + \$0.10	2.20% + \$0.10	2.10% + \$0.10	2.50% + \$0.10	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchase Rate	Fleet Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Commercial Data Rate 2 Petroleum Corporate - 1K17, 1K18 Business - 1617, 1618 Purchase - 1717, 1718 Fleet - 1M17, 1M18 Regulated Debit w/o Fraud - 163A, 163B Regulated Debit w/Fraud - 163D, 163E	- Electronic auth - Key entry permitted - Settle w/in three business days from tran date - Enhanced info required for settlement: Unique Banknet reference number & Banknet date - Commercial Card common data requirements in clearing record include: merchant location postal code & merchant state/province code, country code, merchant tax id, merchant type code & customer code - Fleet Card trans at fuel retail locations must contain additional industry-specific data in clearing record - Interchange compliance test - Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants (Fast Food is eligible), Vehicle Rentals - MCCs must be: 4468 Marinas, Marine Services/Supplies, 5541 Service Stations [with or without Ancillary Services], 5542 Fuel Dispenser, Automated, 5499 Miscellaneous Food Stores-Convenience Stores and Specialty Markets—not elsewhere classified, 5983 Fuel Dealers—Coal, Fuel Oil, Liquefied Petroleum, Wood, 7511 Truck Stop Transactions, 9752 U.K. Petrol Stations, Electronic Hot File - Regulated Debit rates apply only to those card ranges registered with MasterCard	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
Commercial Data Rate 3 Corporate - 1K60, 1K61 Business - 1660, 1661 Purchase - 1760, 1761 Fleet - 1M60, 1M61 Regulated Debit w/o Fraud - 172G, 172H Regulated Debit w/Fraud - 172J, 172K	- Electronic auth - Key entry permitted - Applies to Purchasing Cards or Fleet Cards at non-fuel retail locations only - Settle w/in three business days from tran date - Enhanced info required for settlement: Unique Banknet reference number & Banknet date - Fleet Card tran at fuel retail locations must contain industry-specific data in clearing record - Commercial Card Line Item Detail in clearing record must include: product code, item description, item quantity & exponent, unit of measure, extended item amount, debit/credit indicator. If tran contains a Shipping/Courier MCC of 4214 or 4215 a Shipping/Courier addenda containing all required fields may be submitted in place of the Corporate Line Item Detail addenda. Trans with a Temporary Services MCC of 7361 must submit a Temporary Services addendum including all required fields. - Interchange compliance test - Industries not eligible: Airlines, Automated Fuel Dispensers, Lodging, Passenger Railways, Restaurants, Vehicle Rentals - Regulated Debit rates apply only to those card ranges registered with MasterCard	1.90% + \$0.10	1.80% + \$0.10	1.90% + \$0.10	1.80% + \$0.10	0.05% + \$0.21	0.05% + \$0.22



MasterCard Worldwide Qualification Criteria
Commercial Programs

Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchase Rate	Fleet Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Commercial Face to Face Corporate - 1K30, 1K31 Business - 1630, 1631 Purchase - 1730, 1731 Fleet - 1M30, 1M31 Regulated Debit w/o Fraud - 163S, 163T, 171G, 171H, 1M0G, 1M0H Regulated Debit w/Fraud - 163V, 163W, 171J, 171K, 1M0J, 1M0K	• Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Commercial Card Common Data requirements in clearing record must include merchant location postal code and merchant state/province code, country code, merchant tax identification, merchant type code, valid tax amount of 0.1% to 30% (tax amount can be equal to zero if MCC 4111 Transportation - Suburban and Local Commuter Passenger, including Ferries, 4131 Bus Lines, 4215 Courier Services - Air and Ground, Freight Forwarders, 4784 Bridge and Road Fees, Tolls, 8211 Schools, Elementary and Secondary, 8220 Colleges, Universities, Professional Schools and Junior Colleges, 8398 Organizations, Charitable and Social Service, 8661 Organizations, Religious, 9211 Court Costs including Alimony and Child Support, 9222 Fines, 9311 Tax Payments, 9399 Government Services - Not Elsewhere Classified or 9402 Postal Services - Government Only), customer code and sales tax indicator • Fleet Cards at fuel locations are excluded from this rate • Interchange compliance test (match between authorization and clearing file) • Industries not eligible: Airlines, Automated Fuel Dispensers, Lodging, Passenger Railways, Restaurants, Vehicle Rentals • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.10% + \$0.10	2.20% + \$0.10	2.10% + \$0.10	2.50% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
Commercial Face to Face Petroleum Corporate - 1K27, 1K28 Business - 1627, 1628 Purchase - 1727, 1728 Regulated Debit w/o Fraud - 163M, 163N Regulated Debit w/Fraud - 163P, 163Q	• Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Commercial Card Common Data in clearing record must include merchant location postal code and merchant state/province code, country code, merchant tax identification, merchant type code & customer code • Fleet Cards at fuel locations are excluded from this rate • Interchange compliance test (match between authorization and clearing file) • Regulated Debit rates apply only to those card ranges registered with MasterCard • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants (Fast Food is eligible), Vehicle Rentals • Must process under one of the following MCCs: 4468 Marinas, Marine Services/Supplies, 5541 Service Stations [with or without Ancillary Services], 5542 Fuel Dispenser-Automated, 5499 Miscellaneous Food Stores-Convenience Stores and Specialty Markets-not elsewhere classified, 5983 Fuel Dealers—Coal, Fuel Oil, Liquefied Petroleum, Wood, 7511 Truck Stop Transactions, 9752 U.K. Petrol Stations, Electronic Hot File	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	n/a	0.05% + \$0.21	0.05% + \$0.22



MasterCard Worldwide Qualification Criteria
Commercial Programs

Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchase Rate	Fleet Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Commercial Large Ticket 1 Corporate - 1K70, 1K71 Business - 1670, 1671 Purchase - 1770, 1771 Fleet - 1M70, 1M71 Commercial Large Ticket 2 Corporate - 1K74, 1K75 Business - 1674, 1675 Purchase - 1774, 1775 Fleet - 1M74, 1M75 Commercial Large Ticket 3 Corporate - 1K77, 1K78 Business - 1677, 1678 Purchase - 1777, 1778 Fleet - 1M77, 1M78 Regulated Debit w/o Fraud - 172M, 172N, 172S, 172T, 173A, 173B Regulated Debit w/Fraud - 172P, 172Q, 172V, 172W, 173D, 173E	• Electronic auth • Key entry permitted • Settle w/in two business days from tran date • Enhanced info required for settlement: Unique Banknet reference number & Banknet date • Based on tran amount, a tran meeting Large Ticket requirements may be submitted at a different Corporate Purchasing program when interchange requirements are met & fee calculates in favor of merchant • Commercial Card Common Data in clearing record includes: merchant location postal code, merchant state/province code, country code, merchant tax id, merchant type code, tax amount, customer code & sales tax indicator • Commercial Card Line Item Detail in clearing record includes: product code, item description, item quantity & exponent, unit of measure, extended item amount, debit/credit indicator. Shipping/Courier MCC of 4214 or 4215 a Shipping/Courier addenda containing all required fields may be submitted in place of the Corporate Line Item Detail addenda. Temporary Services MCC of 7361 must submit a Temporary Services addendum including all required fields. • Fleet Card transactions at fuel retail locations (MCCs 4468, 5541, 5542, 5499, 5983, 7511 & 9752) must contain additional industry-specific data in the clearing record and must also contain matching ID number, Driver Number & Vehicle Number data in auth and clearing • Interchange compliance test • MCCs not eligible: 3000–3299, 4511, 3351–3500, 7512, 7513, 7519, 3501–3999, 7011, 4112, 5812 • Regulated Debit rates apply only to those card ranges registered with MasterCard Transaction Amount Requirements: • 1 - Transaction amount < \$25,000 • 2 - Transaction amount between \$25,000.01 and \$99,999.99 • 3 - Transaction amount \$100,000.00 or greater	1.35% + \$40	1.25% + \$40	1.35% + \$40	1.25% + \$40	0.05% + \$0.21	0.05% + \$0.22
Commercial Standard 1600, 1601, 1700, 1701 Regulated Debit w/o Fraud - 170A, 170B Regulated Debit w/Fraud - 170D, 170E	• Transactions will fall to Commercial Standard if they fail Banknet date and reference number requirements, or fail Interchange compliance tests • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchase Rate	Fleet Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Commercial T&E 1 Corporate - 1K40, 1K41 Business - 1640, 1641 Purchase - 1740, 1741 Fleet - 1M40, 1M41 Regulated Debit w/o Fraud - 164A, 164B, 171S, 171T Regulated Debit w/Fraud - 164D, 164E, 171V, 171W	- Electronic authorization - Key entry permitted - Settlement within three business days from transaction date - Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) - Optional: lodging and vehicle rental addendum record - Interchange compliance test (match between authorization and clearing file) - Valid Industries: Airlines, Passenger Railways, Vehicle Rentals, Lodging, Restaurants (excluding Fast Food) - Regulated Debit rates apply only to those card ranges registered with MasterCard	2.50% + \$0.00	2.50% + \$0.00	2.65% + \$0.00	2.70% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Commercial T&E 2 Corporate - 1K80, 1K81 Business - 1680, 1681 Purchase - 1780, 1781 Fleet - 1M80, 1M81 Regulated Debit w/o Fraud - 164M, 164N, 173G, 173H Regulated Debit w/Fraud - 164P, 164Q, 173J, 173K	- Electronic authorization - Key entry permitted - Settlement within three business days from transaction date - Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) - Lodging Detail addenda must contain arrival date, departure date, folio number, property phone number, customer service toll-free number - Vehicle Rental Detail addenda must contain rental agreement number, renter name, rental return city, rental return state/province, rental return country, return location ID, rental return date, rental check-out date, customer service toll-free number - Interchange compliance test (match between authorization and clearing file) - Valid Industries: Airlines, Passenger Railways, Vehicle Rentals, Lodging - Regulated Debit rates apply only to those card ranges registered with MasterCard	2.35% + \$0.10	2.35% + \$0.10	2.50% + \$0.10	2.55% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
Commercial T&E 3 Corporate - 1K50, 1K51 Business - 1650, 1651 Purchase - 1750, 1751 Fleet - 1M50, 1M51 Regulated Debit w/o Fraud - 164G, 164H, 172A, 172B Regulated Debit w/Fraud - 164J, 164K, 172D, 172E	- Electronic authorization - Key entry permitted - Settlement within three business days from transaction date - Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) - Lodging Detail addenda must contain arrival date, departure date, folio number, property phone number, customer service toll-free number, room rate, room tax, total room nights, fire safety act indicator - Vehicle Rental Detail addenda must contain rental agreement number, renter name, rental return city, rental return state/province, rental return country, return location ID, rental return date, rental check-out date, customer service toll-free number, rental rate in financial detail addendum also, rental location city, rental location state/province, rental location country, rental class ID, tax exempt indicator, days rented - Interchange compliance test (match between authorization and clearing file) - Valid Industries: Airlines, Passenger Railways, Lodging, Vehicle Rentals - Regulated Debit rates apply only to those card ranges registered with MasterCard	2.30% + \$0.10	2.30% + \$0.10	2.45% + \$0.10	2.50% + \$0.10	0.05% + \$0.21	0.05% + \$0.22



MasterCard Worldwide Qualification Criteria
Commercial Programs

Interchange Program	Interchange Summary Description	Corporate Rate	Business Rate	Purchase Rate	Fleet Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Commercial Utilities Business - 1654, 1655 Regulated Debit w/o Fraud - 160A, 160B Regulated Debit w/Fraud - 160D, 160E	• Qualified Utility merchant • Electronic authorization • Key entry permitted • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange Compliance test (match between authorization and clearing file) • Valid MCC: 4900 only • Product Types: World MasterCard for Business, MasterCard Business Card, World Elite MasterCard for Business • Regulated Debit rates apply only to those card ranges registered with MasterCard	n/a	0.00% + \$1.50	n/a	n/a	0.05% + \$0.21	0.05% + \$0.22
MasterCard Commercial Card Refund Rates							
Commercial Refund Group 1 1604, 1605, 1704, 1705 Regulated Debit w/o Fraud - 170G, 170H Regulated Debit w/Fraud - 170J, 170K	• Discount Stores, Drug Stores, Food Stores/Warehouse, Other Transport, Quasi Cash, Recreation, Restaurant/Bars, Utilities • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.37% + \$0.00	2.37% + \$0.00	2.37% + \$0.00	2.37% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Commercial Refund Group 2 1614, 1615, 1714, 1715 Regulated Debit w/o Fraud - 170S, 170T Regulated Debit w/Fraud - 170V, 170W	• Auto Rental, Clothing Stores, Education, Hotel/Motel, Repair Shops, Sporting/Toy Stores, Travel Agencies, Vehicles • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.30% + \$0.00	2.30% + \$0.00	2.30% + \$0.00	2.30% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Commercial Refund Group 3 1624, 1625, 1724, 1725 Regulated Debit w/o Fraud - 171A, 171B Regulated Debit w/Fraud - 171D, 171E	• Airlines, Hardware, Healthcare, Mail Order, Other Retail, Other Services, Professional Services • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.21% + \$0.00	2.21% + \$0.00	2.21% + \$0.00	2.21% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Commercial Refund Group 4 1634, 1635, 1734, 1735 Regulated Debit w/o Fraud - 171M, 171N Regulated Debit w/Fraud - 171P, 171Q	• Department Stores, Electronic/Appliance Stores, Gas Stations, Interior Furnishings • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.16% + \$0.00	2.16% + \$0.00	2.16% + \$0.00	2.16% + \$0.00	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Corporate World & World Elite	Business Enhanced	Business World	Business World Elite	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Commercial World Data Rate 1 Corporate World - 1Q11 Corporate World Elite - 1R11 Business Enhanced - 1S10, 1S11 Business World - 1N11 Business World Elite - 1O11 Regulated Debit w/o Fraud - 1S0G, 1S0H Regulated Debit w/Fraud - 1S0J, 1S0K	- Electronic authorization - Key entry permitted - Settlement within three business days from transaction date - Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) - Clearing record must include the merchant name, address, location postal code, merchant state/province code, country code, valid merchant tax identification, merchant type code - Fleet Card transactions at fuel retail locations must contain additional industry-specific data in the clearing record - Interchange compliance test (match between authorization and clearing file) - Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants (Fast Food is eligible), Vehicle Rentals - Regulated Debit rates apply only to those card ranges registered with MasterCard	2.65% + \$0.10	2.77% + \$0.10	2.82% + \$0.10	2.87% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
Commercial World Data Rate 2 Corporate World - 1Q21 Corporate World Elite - 1R21 Business Enhanced - 1S20, 1S21 Business World - 1N21 Business World Elite - 1O21 Regulated Debit w/o Fraud - 1S0M, 1S0N Regulated Debit w/Fraud - 1S0P, 1S0Q	- Electronic authorization - Key entry permitted - Settlement within three business days from transaction date - Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) - Commercial Card Common Data requirements in clearing record must include merchant location postal code and merchant state/province code, country code, merchant tax identification, merchant type code, valid tax amount of 0.1% to 30%, customer code and sales tax indicator - Fleet Card transactions at fuel retail locations must contain additional industry-specific data in the clearing record - Interchange compliance test (match between authorization and clearing file) - Industries not eligible: Airlines, Automated Fuel Dispensers, Lodging, Passenger Railways, Restaurants (Fast Food is eligible), Vehicle Rentals - Regulated Debit rates apply only to those card ranges registered with MasterCard	2.15% + \$0.10	2.32% + \$0.10	2.37% + \$0.10	2.42% + \$0.10	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Corporate World & World Elite	Business Enhanced	Business World	Business World Elite	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Commercial World Data Rate 2 Petroleum Corporate World - 1Q18 Corporate World Elite - 1R18 Business Enhanced - 1S17, 1S18 Business World - 1N18 Business World Elite - 1O18	- Electronic auth - Key entry permitted - Settle w/in three business days from tran date - Enhanced info required for settlement: Unique Banknet reference number & Banknet date - Commercial Card Common Data requirements in clearing record include: merchant location postal code & merchant state/province code, country code, merchant tax id, merchant type code, tax amount & customer code - Fleet Card trans at fuel retail locations must contain additional industry-specific data in clearing record - Fleet Card trans at fuel retail locations must contain valid data for the fields below in Financial Detail Addendum ☐ Motor Fuel Product Code ☐ Motor Fuel Unit Price ☐ Motor Fuel Unit of Measure ☐ Motor Fuel Quantity ☐ Motor Fuel Sale Amount ☐ Driver Number/ID Number ☐ Product Code - Interchange compliance test (match between auth & clearing file) - Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants (Fast Food is eligible), Vehicle Rentals - MCCs Eligible: 4468 Marinas, Marine Services/Supplies, 5541 Service Stations [with or without Ancillary Services], 5542 Fuel Dispenser, Automated, 5499 Miscellaneous Food Stores-Convenience Stores and Specialty Markets-not elsewhere classified, 5983 Fuel Dealers—Coal, Fuel Oil, Liquefied Petroleum, Wood, 7511 Truck Stop, Transactions, 9752 U.K. Petrol Stations, Electronic Hot File	2.05% + \$0.10	2.17% + \$0.10	2.22% + \$0.10	2.27% + \$0.10	n/a	n/a
Commercial World Data Rate 3 Corporate World - 1Q61 Corporate World Elite - 1R61 Business Enhanced - 1S60, 1S61 Business World - 1N61 Business World Elite - 1O61 Regulated Debit w/o Fraud - 1S1S, 1S1T Regulated Debit w/Fraud - 1S1V, 1S1W	- Electronic authorization - Key entry permitted - Applies to Purchasing Cards or Fleet Cards at non-fuel retail locations only - Settlement within three business days from transaction date - Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) - Fleet Card transactions at fuel retail locations must contain additional industry-specific data in the clearing record - Commercial Card Line Item Detail in clearing record must include product code, item description, item quantity & exponent, unit of measure, extended item amount, debit/credit indicator. If transaction contains a Shipping/Courier MCC of 4214 or 4215 a Shipping/Courier addenda containing all required fields may be submitted in place of the Corporate Line Item Detail addenda. Transactions with a Temporary Services MCC of 7361 must submit a Temporary Services addendum including all required fields. - Interchange compliance test (match between authorization and clearing file) - Industries not eligible: Airlines, Automated Fuel Dispensers, Lodging, Passenger Railways, Restaurants, Vehicle Rentals - Regulated Debit rates apply only to those card ranges registered with MasterCard	1.80% + \$0.10	1.92% + \$0.10	1.97% + \$0.10	2.02% + \$0.10	0.05% + \$0.21	0.05% + \$0.22



MasterCard Worldwide Qualification Criteria
Commercial World Programs

Interchange Program	Interchange Summary Description	Corporate World & World Elite	Business Enhanced	Business World	Business World Elite	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Commercial World Face to Face Corporate World - 1Q31 Corporate World Elite - 1R31 Business Enhanced - 1S30, 1S31 Business World - 1N31 Business World Elite - 1O31 Regulated Debit w/o Fraud - 1S0S, 1S0T Regulated Debit w/Fraud - 1S0V, 1S0W	• Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Commercial Card Common Data in clearing record must include merchant location postal code and merchant state/province code, country code, merchant tax identification, merchant type code, valid tax amount of 0.1% to 30%, customer code and sales tax indicator • Fleet Cards at fuel locations are excluded from this rate • Interchange compliance test (match between authorization and clearing file) • Industries not eligible: Airlines, Automated Fuel Dispensers, Lodging, Passenger Railways, Restaurants, Vehicle Rentals • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.15% + \$0.10	2.32% + \$0.10	2.37% + \$0.10	2.42% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
Commercial World Face to Face Petroleum Corporate World - 1Q28 Corporate World Elite - 1R28 Business Enhanced - 1S27, 1S28 Business World - 1N28 Business World Elite - 1O28	• Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Commercial Card Common Data in clearing record must include merchant location postal code and merchant state/province code, country code, merchant tax identification, merchant type code & customer code • Fleet Cards at fuel locations are excluded from this rate • Interchange compliance test (match between authorization and clearing file) • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants, Vehicle Rentals • MCCs Eligible: 4468 Marinas, Marine Services/Supplies, 5541 Service Stations [with or without Ancillary Services], 5542 Fuel Dispenser, Automated, 5499 Miscellaneous Food Stores-Convenience Stores and Specialty Markets-not elsewhere classified, 5983 Fuel Dealers—Coal, Fuel Oil, Liquefied Petroleum, Wood, 7511 Truck Stop Transactions, 9752 U.K. Petrol Stations, Electronic Hot File	2.05% + \$0.10	2.17% + \$0.10	2.22% + \$0.10	2.27% + \$0.10	n/a	n/a



MasterCard Worldwide Qualification Criteria
Commercial World Programs

Interchange Program	Interchange Summary Description	Corporate World & World Elite	Business Enhanced	Business World	Business World Elite	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Commercial World Large Ticket 1, 2, 3 Corporate World - 1Q71 (1); 1Q75 (2); 1Q78 (3) Corporate World Elite - 1R71 (1); 1R75 (2); 1R78 (3) Business Enhanced - 1S70, 1S71 (1); 1S74, 1S75 (2); 1S77, 1S78 (3) Business World - 1N71 (1); 1N75 (2); 1N78 (3) Business World Elite - 1O71 (1); 1O75 (2); 1O78 (3) Regulated Debit w/o Fraud - 1S2A, 1S2B, 1S2G, 1S2H, 1S2M, 1S2N Regulated Debit w/Fraud - 1S2D, 1S2E, 1S2J, 1S2K, 1S2P, 1S2Q	• Electronic auth • Key entry permitted • Settle w/in two business days from tran date • Enhanced info required for settlement: Unique Banknet reference number & Banknet date • Based on tran amount, a tran meeting Lge Tckt specs may be submitted at a different Corp Purchasing program when interchange requirements are met & fee calculates to be more favorable to the merchant • Commercial Card Common Data in clearing record includes: merchant location postal code, merchant state/province code, country code, merchant tax id, merchant type code, tax amount, customer code & sales tax indicator • Commercial Card Line Item Detail in clearing record must include product code, item description, item quantity & exponent, unit of measure, extended item amount, debit/credit indicator. If tran contains a Shipping/Courier MCC of 4214 or 4215 a Shipping/Courier addenda containing all required fields may be submitted in place of the Corporate Line Item Detail addenda. Trans with a Temporary Services MCC of 7361 must submit a Temporary Services addendum including all required fields. • Fleet Card trans at fuel retail locations must contain industry specific data in clearing record • Interchange compliance test • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants, Vehicle Rentals • Regulated Debit rates apply only to those card ranges registered with MasterCard Transaction Amount Requirements: • 1 - Transaction amount < \$25,000 • 2 - Transaction amount between \$25,000.01 and \$99,999.99 • 3 - Transaction amount \$100,000.00 or greater	1.25% + \$40	1.37% + \$40	1.42% + \$40	1.47% + \$40	0.05% + \$0.21	0.05% + \$0.22
Commercial World Standard Corporate World - 1Q01 Corporate World Elite - 1R01 Business Enhanced - 1S00, 1S01 Business World - 1N01 Business World Elite - 1O01 Regulated Debit w/o Fraud - 1S0A, 1S0B Regulated Debit w/Fraud - 1S0D, 1S0E	• Transactions will fall to Commercial Standard if they fail Banknet date and reference number requirements, or fail Interchange compliance tests • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.95% + \$0.10	3.07% + \$0.10	3.12% + \$0.10	3.17% + \$0.10	0.05% + \$0.21	0.05% + \$0.22



MasterCard Worldwide Qualification Criteria
Commercial World Programs

Interchange Program	Interchange Summary Description	Corporate World & World Elite	Business Enhanced	Business World	Business World Elite	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Commercial World T&E 1 Corporate World - 1Q41 Corporate World Elite - 1R41 Business Enhanced - 1S40, 1S41 Business World - 1N41 Business World Elite - 1O41 Regulated Debit w/o Fraud - 1S1A, 1S1B Regulated Debit w/Fraud - 1S1D, 1S1E	• Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Optional: lodging and vehicle rental addendum record • Interchange compliance test (match between authorization and clearing file) • Valid Industries: Airlines, Passenger Railways, Vehicle Rentals, Lodging, Restaurants (excluding Fast Food) • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.40% + \$0.00	2.62% + \$0.00	2.67% + \$0.00	2.72% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Commercial World T&E 2 Corporate World - 1Q81 Corporate World Elite - 1R81 Business Enhanced - 1S80, 1S81 Business World - 1N81 Business World Elite - 1O81 Regulated Debit w/o Fraud - 1S2S, 1S2T Regulated Debit w/Fraud - 1S2V, 1S2W	• Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Lodging Detail addenda must contain arrival date, departure date, folio number, property phone number, customer service toll-free number • Vehicle Rental Detail addenda must contain rental agreement number, renter name, rental return city, rental return state/province, rental return country, return location ID, rental return date, rental check-out date, customer service toll-free number • Interchange compliance test (match between authorization and clearing file) • Valid Industries: Airlines, Passenger Railways, Vehicle Rentals, Lodging • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.25% + \$0.10	2.47% + \$0.10	2.52% + \$0.10	2.57% + \$0.10	0.05% + \$0.21	0.05% + \$0.22
Commercial World T&E 3 Corporate World - 1Q51 Corporate World Elite - 1R51 Business Enhanced - 1S50, 1S51 Business World - 1N51 Business World Elite - 1O51 Regulated Debit w/o Fraud - 1S1G, 1S1H Regulated Debit w/Fraud - 1S1J, 1S1K	• Electronic authorization • Key entry permitted • Settlement within three business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Lodging Detail addenda must contain arrival date, departure date, folio number, property phone number, customer service toll-free number, room rate, room tax, total room nights, fire safety act indicator • Vehicle Rental Detail addenda must contain rental agreement number, renter name, rental return city, rental return state/province, rental return country, return location ID, rental return date, rental check-out date, customer service toll-free number, rental rate, rental location city, rental location state/province, rental location country, rental class ID, tax exempt indicator, days rented • Interchange compliance test (match between authorization and clearing file) • Valid Industries: Airlines, Passenger Railways, Lodging, Vehicle Rentals • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.20%+ \$0.10	2.42% + \$0.10	2.47% + \$0.10	2.52% + \$0.10	0.05% + \$0.21	0.05% + \$0.22



MasterCard Worldwide Qualification Criteria
Commercial World Programs

Interchange Program	Interchange Summary Description	Corporate World & World Elite	Business Enhanced	Business World	Business World Elite	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Commercial World Utilities Business Enhanced - 1S54, 1S55 Regulated Debit w/o Fraud - 1S1M, 1S1N Regulated Debit w/Fraud - 1S1P, 1S1Q	• Qualified Utility merchant • Electronic authorization • Key entry permitted • Settlement within two business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange Compliance test (match between authorization and clearing file) • Valid MCC: 4900 only • Regulated Debit rates apply only to those card ranges registered with MasterCard	n/a	0.00% + \$1.50	n/a	n/a	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
International Commercial 1602 Regulated Debit w/o Fraud - 160C Regulated Debit w/Fraud - 160F	• Non-merchant location country issued card • Key entry permitted • Applies to Business Card or Corporate Card only • Transactions fall to International Corporate if they fail to meet other International Corporate Card program requirements. • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
International Commercial Purchasing 1702 Regulated Debit w/o Fraud - 170C Regulated Debit w/Fraud - 170F	• Non-merchant location country issued card • Key entry permitted • Applies to Purchasing Card or Fleet Card only • Transactions fall to International Purchasing if they fail to meet other International Purchasing program requirements • Regulated Debit rates apply only to those card ranges registered with MasterCard	2.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
International Consumer Electronic (IEI) Non-Premium - 1232, 1532 Premium - 1333 Regulated Debit w/o Fraud - 121I, 153C, 133C Regulated Debit w/Fraud - 121L, 153F, 133F	• Card and cardholder present • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within five business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file) • Non-U.S. issued World, World Elite, MasterCard Black, Platinum, Debit Platinum, Titanium MasterCard, MasterCard World cards are eligible for Premium Interchange category • All other Non-U.S. issued cards are eligible for Non-Premium Interchange category • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.10% + \$0.00	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
International Consumer Electronic UCAF - Full Non-Premium - 1226, 1526 Premium - 1323 Regulated Debit w/o Fraud - 152C, 132C Regulated Debit w/Fraud - 152F, 132F	• Internet transaction • Electronic authorization • E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 2 • Terminal Type contains CT6 indicating e-commerce Transaction (CAT Level 6) • Auth log must contain: - o POS Entry Mode/POS Terminal PAN Entry Mode 81 - o E-commerce Security Level Indicator/Security Protocol 0–9 - o E-commerce Security Level Indicator/Cardholder Authentication 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 2 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • Settle within five business days from tran date • MCC in clearing tran identical to MCC in the auth log record • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test • Non-US issued World, World Elite, MasterCard Black, Platinum, Debit Platinum, Titanium MasterCard MasterCard World cards are eligible for Premium Interchange category • All other Non-U.S. issued cards are eligible for Non-Premium Interchange category • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.54% + \$0.00	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22



MasterCard Worldwide Qualification Criteria
International Interregional Programs

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
International Consumer Electronic UCAF - Merchant Non-Premium - 1216, 1516 Premium - 1343 Regulated Debit w/o Fraud - 151C, 134C Regulated Debit w/Fraud - 151F, 134F	• Internet Transaction • Electronic authorization • E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 1 • Terminal Type contains CT6 indicating e-commerce tran (CAT Level 6) • Auth log must contain: - o POS Entry Mode/POS Terminal PAN Entry Mode 81 - o E-commerce Security Level Indicator/Security Protocol 0–9 - o E-commerce Security Level Indicator/Cardholder Authentication 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 1 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • POS Data/Cardholder-Activated Terminal Level Indicator 6, indicating e-commerce (CAT6) • Settle within five business days from tran date • MCC in clearing tran identical to MCC in auth log record • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test • Non-US issued World, World Elite, MasterCard Black, Platinum, Debit Platinum, Titanium MasterCard, MasterCard World cards are eligible for Premium Interchange category • All other Non-U.S. issued cards are eligible for Non-Premium Interchange category • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.44% + \$0.00	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
International Consumer Standard (ISI) Non-Premium - 1202, 1502 Premium - 1303 Regulated Debit w/o Fraud - 120C, 150C, 130C Regulated Debit w/Fraud - 120F, 150F, 130F	• Transactions will fall to International Standard if International Electronic criteria is not met • Non-U.S. issued World, World Elite, MasterCard Black, Platinum, Debit Platinum, Titanium MasterCard, MasterCard World cards are eligible for Premium Interchange category • All other Non-U.S. issued cards are eligible for Non-Premium Interchange category • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.60% + \$0.00	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
International Purchasing Data Rate 2 1722 Regulated Debit w/o Fraud - 170X Regulated Debit w/Fraud - 170I	• Electronic authorization • Key entry permitted • Non-merchant location country issued card • Applies to Purchasing Cards at eligible industries or Fleet Cards at non-fuel retail locations only • Settlement within five business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code, merchant tax identification, merchant type code, tax amount, customer code and sales tax indicator • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.70% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
International Purchasing Large Ticket 1772 Regulated Debit w/o Fraud - 172C Regulated Debit w/Fraud - 172F	• Non-merchant location country issued card • Electronic authorization • Key entry permitted • Settlement within thirty business days from transaction date • Applies to Purchasing Card or Fleet Card only • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Depending on the transaction amount, a transaction meeting the Large Ticket requirements may be submitted at a different Corporate Purchasing program when the interchange requirements are met and the fee calculates to be more favorable to the merchant • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants, Vehicle Rentals • Regulated Debit rates apply only to those card ranges registered with MasterCard	0.90% + \$30	n/a	0.05% + \$0.21	0.05% + \$0.22
Interregional Commercial Electronic Card 1659	• MasterCard® Electronic Business Card & MasterCard® Electronic Commercial • Non-U.S. issued card • Magnetic stripe data required, except internet transactions • Approval code required • MCCs except: 5542, 5960, 5962, 5964 - 5969 • Card Acceptor Type & Tax ID required	1.85% + \$0.00	n/a	n/a	n/a
Interregional Commercial Premium Standard 1Q03 Regulated Debit w/o Fraud - 1Q0C Regulated Debit w/Fraud - 1Q0F	• Acquired in the US • Key entry permitted • Card must be: World MasterCard for Business MasterCard Corporate World World Elite MasterCard Business or MasterCard Corporate World Elite	n/a	2.00% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Interregional Consumer Electronic Card 1J06 Regulated Debit w/o Fraud - 1J0C Regulated Debit w/Fraud - 1J0F	• MasterCard® Electronic™ Card & Prepaid MasterCard Electronic Card • Non-U.S. issued card • Magnetic stripe data required • Settlement within 5 business days from transaction date • Approval code required • Banknet Reference number required • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.10% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Interregional Consumer Super Premium Electronic 1346 Regulated Debit w/o Fraud - 134I Regulated Debit w/Fraud - 134L	- Card and cardholder present - Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request - Settlement within five business days from transaction date - Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) - Interchange compliance test (match between authorization and clearing file) - Qualification for Super Premium category is based on issuer region & card product	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Interregional Consumer Super Premium Standard 1369 Regulated Debit w/o Fraud - 136O Regulated Debit w/Fraud - 136R	- Transactions will fall to International Standard if International Electronic criteria is not met - Qualification for Super Premium category is based on issuer region & card product	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Interregional Consumer Super Premium UCAF - Full 1356 Regulated Debit w/o Fraud - 135I Regulated Debit w/Fraud - 135L	- Internet transaction - Electronic authorization - E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 2 - Terminal Type contains CT6 indicating e-commerce Transaction (CAT Level 6) - Auth log must contain: - POS Entry Mode/POS Terminal PAN Entry Mode 81 - E-commerce Security Level Indicator/Security Protocol 0-9 - E-commerce Security Level Indicator/Cardholder Authentication 0-9 - UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 2 - POS Data/POS Cardholder Presence Indicator 5, indicating electronic order - Settle within five business days from tran date - MCC in clearing tran identical to MCC in the auth log record - Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code - Enhanced information required for settlement: Unique Banknet reference number & Banknet date - Interchange compliance test - Qualification for Super Premium category is based on issuer region & card product	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Interregional Consumer Super Premium UCAF - Merchant 1363 Regulated Debit w/o Fraud - 136C Regulated Debit w/Fraud - 136F	• Internet Transaction • Electronic authorization • E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 1 • Terminal Type contains CT6 indicating e-commerce tran (CAT Level 6) • Auth log must contain: - o POS Entry Mode/POS Terminal PAN Entry Mode 81 - o E-commerce Security Level Indicator/Security Protocol 0–9 - o E-commerce Security Level Indicator/Cardholder Authentication 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 1 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • POS Data/Cardholder-Activated Terminal Level Indicator 6, indicating e-commerce (CAT6) • Settle within five business days from tran date • MCC in clearing tran identical to MCC in auth log record • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test • Qualification for Super Premium category is based on issuer region & card product	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22



MasterCard Worldwide Qualification Criteria
LAC Consumer Commercial Programs

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
MasterCard LAC Consumer Interchange Programs					
Interregional Electronic Card Consumer 1J02 Regulated Debit w/o Fraud - 1J0I Regulated Debit w/Fraud - 1J0L	• MasterCard® Electronic™ Card & Prepaid MasterCard Electronic Card • Non-U.S. issued card • Magnetic stripe data required • Settlement within thirty business days from transaction date • Approval code required • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.10% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
Intracountry Charities 1299 Regulated Debit w/o Fraud - 129C Regulated Debit w/Fraud - 129F	• Card issued & merchant location in Puerto Rico • Key entry permitted • Eligible MCCs: 8398, 8661 • Regulated Debit rates apply only to those card ranges registered with MasterCard	0.00% + \$0.00	n/a	0.00% + \$0.00	0.00% + \$0.00
Intracountry Emerging Market 1266 Regulated Debit w/o Fraud - 120O Regulated Debit w/Fraud - 120R	• Card issued & merchant location in Puerto Rico • Key entry permitted • Eligible MCCs: 4111, 4131, 4784, 7523, 7832, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099, 8111, 8211, 8220, 8241, 8244, 8249, 8299, 8351, 8641, 8651, 8675, 8699, 8734, 8911, 8931, 8999 • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
Intracountry Government 129I Regulated Debit w/o Fraud - 129L Regulated Debit w/Fraud - 129O	• Card issued & merchant location in Puerto Rico • Key entry permitted • Eligible MCCs: 9211, 9222, 9311, 9399 • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.00% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
Intracountry Rapid Payments 1269 Regulated Debit w/o Fraud - 120U Regulated Debit w/Fraud - 120X	• Card issued & merchant location in Puerto Rico • Key entry permitted • Eligible MCCs: 5499, 5735, 5814, 5912, 5942, 5994, 7216 • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.16% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
Intracountry Standard 1239 Regulated Debit w/o Fraud - 120I Regulated Debit w/Fraud - 120L	• Card issued & merchant location in Puerto Rico • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.30% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Intracountry Utility 1289 Regulated Debit w/o Fraud - 121C Regulated Debit w/Fraud - 121F	- Card issued & merchant location in Puerto Rico - Key entry permitted - Eligible MCCs: 4813, 4814, 4816, 4821, 4899, 4900 - Regulated Debit rates apply only to those card ranges registered with MasterCard	0.00% + \$0.95	n/a	0.05% + \$0.21	0.05% + \$0.22
Premium Electronic 1336, 1339 Regulated Debit w/o Fraud - 133I, 133O Regulated Debit w/Fraud - 133L, 133R	- Card and cardholder present - Merchant located in the LAC region - World, World Elite, MasterCard Black, Platinu, Debit Patinum, Titanium MasterCard, MasterCard World cards are eligible - Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request - Settlement within five business days from transaction date - Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) - Interchange compliance test (match between authorization and clearing file)	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Premium Standard 1306, 1309 Regulated Debit w/o Fraud - 130I, 130O Regulated Debit w/Fraud - 130L, 130R	- Merchant located in LAC region - World, World Elite, MasterCard Black, Platinu, Debit Patinum, Titanium MasterCard, MasterCard World cards are eligible - Transactions will fall to International Standard if International Electronic criteria is not met	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Premium UCAF - Full 1326, 1329 Regulated Debit w/o Fraud - 132I, 132O Regulated Debit w/Fraud - 132L, 132R	- Internet tran - Electronic auth - Merchant located in the LAC region - World, World Elite, MasterCard Black, Platinu, Debit Patinum, Titanium MasterCard MasterCard World cards are eligible - E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 2 - Terminal Type contains CT6 indicating e-commerce Transaction (CAT Level 6) - Auth log must contain: - POS Entry Mode/POS Terminal PAN Entry Mode 81 - E-commerce Security Level Indicator/Security Protocol 0–9 - E-commerce Security Level Indicator/Cardholder Authentication 0–9 - UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 2 - POS Data/POS Cardholder Presence Indicator 5, indicating electronic order - Settle within five business days from tran date - MCC in clearing tran identical to MCC in the auth log record - Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code - Enhanced information required for settlement: Unique Banknet reference number & Banknet date - Interchange compliance test	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Premium UCAF - Merchant 1316, 1349 Regulated Debit w/o Fraud - 1311, 1340 Regulated Debit w/Fraud - 131L, 134R	• Internet tran • Electronic auth • Merchant located in the LAC region • World, World Elite, MasterCard Black, Platinum, Debit Platinum, Titanium MasterCard MasterCard World cards are eligible • E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 1 • Terminal Type contains CT6 indicating e-commerce Transaction (CAT Level 6) • Auth log must contain: - o POS Entry Mode/POS Terminal PAN Entry Mode 81 - o E-commerce Security Level Indicator/Security Protocol 0–9 - o E-commerce Security Level Indicator/Cardholder Authentication 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 1 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • POS Data/POS Cardholder-Activated Terminal Level Indicator 6, indicating e-commerce (CAT6) • Settle within five business days from tran date • MCC in clearing tran identical to MCC in the auth log record • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test	n/a	1.85% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Super Premium Electronic 1353 Regulated Debit w/o Fraud - 135C Regulated Debit w/Fraud - 135F	• Card and cardholder present • Merchant located in the LAC region • Qualification for Super Premium category is based on issuer region & card product • Entire magnetic stripe contents or unaltered proximity chip data included in the electronic authorization request • Settlement within five business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Interchange compliance test (match between authorization and clearing file)	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Super Premium Standard 1373 Regulated Debit w/o Fraud - 137C Regulated Debit w/Fraud - 137F	• Merchant located in LAC region • Qualification for Super Premium category is based on issuer region & card product • Transactions will fall to International Standard if Super Premium Electronic criteria is not met	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Super Premium UCAF - Full 1359 Regulated Debit w/o Fraud - 135O Regulated Debit w/Fraud - 135R	• Internet tran • Electronic auth • Merchant located in the LAC region • Qualification for Super Premium category is based on issuer region & card product • E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 2 • Terminal Type contains CT6 indicating e-commerce Transaction (CAT Level 6) • Auth log must contain: - o POS Entry Mode/POS Terminal PAN Entry Mode 81 - o E-commerce Security Level Indicator/Security Protocol 0–9 - o E-commerce Security Level Indicator/Cardholder Authentication 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 2 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • Settle within five business days from tran date • MCC in clearing tran identical to MCC in the auth log record • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22
Super Premium UCAF - Merchant 1366 Regulated Debit w/o Fraud - 136I Regulated Debit w/Fraud - 136L	• Internet tran • Electronic auth • Merchant located in the LAC region • Qualification for Super Premium category is based on issuer region & card product • E-commerce Security Level Indicator/UCAF Collection must be present and contain the value 1 • Terminal Type contains CT6 indicating e-commerce Transaction (CAT Level 6) • Auth log must contain: - o POS Entry Mode/POS Terminal PAN Entry Mode 81 - o E-commerce Security Level Indicator/Security Protocol 0–9 - o E-commerce Security Level Indicator/Cardholder Authentication 0–9 • UCAF Data must be present when Electronic Commerce Security Level Indicator contains a 1 • POS Data/POS Cardholder Presence Indicator 5, indicating electronic order • POS Data/POS Cardholder-Activated Terminal Level Indicator 6, indicating e-commerce (CAT6) • Settle within five business days from tran date • MCC in clearing tran identical to MCC in the auth log record • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code • Enhanced information required for settlement: Unique Banknet reference number & Banknet date • Interchange compliance test	n/a	1.98% + \$0.00	0.05% + \$0.21	0.05% + \$0.22



MasterCard Worldwide Qualification Criteria
LAC Consumer Commercial Programs

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
MasterCard LAC Commercial Interchange Programs					
Interregional Commercial Premium 1Q09	• Acquired in the LAC Region • Key entry permitted • Card has to be: - World MasterCard for Business - MasterCard Corporate World - World Elite MasterCard Business or - MasterCard Corporate World Elite	n/a	2.00% + \$0.00	n/a	n/a
Intracountry Purchasing Data Rate 2 1729 Regulated Debit w/o Fraud - 170R Regulated Debit w/Fraud - 170U	• Electronic authorization • Key entry permitted • Card issued in the same LAC country as the merchant location • Applies to Purchasing Cards at eligible industries or Fleet Cards at non-fuel retail locations only • Settlement within five business days from transaction date • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code, merchant tax identification, merchant type code, tax amount, customer code and sales tax indicator • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.85% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
Intracountry Purchasing Large Ticket 1776 Regulated Debit w/o Fraud - 172O Regulated Debit w/Fraud - 172R	• Card issued in the same LAC country as the merchant location • Electronic authorization • Key entry permitted • Settlement within thirty business days from transaction date • Applies to Purchasing Card or Fleet Card only • Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) • Depending on the transaction amount, a transaction meeting the Large Ticket requirements may be submitted at a different Corporate Purchasing program when the interchange requirements are met and the fee calculates to be more favorable to the merchant • Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants, Vehicle Rentals • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.85% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
Intraregional Commercial 1603 Regulated Debit w/o Fraud - 160I Regulated Debit w/Fraud - 160L	• Card issued in the LAC region, but in a different country from the merchant location • Key entry permitted • Applies to Business Card or Corporate Card only • Transactions fall to International Corporate if they fail to meet other International Corporate Card program requirements • Regulated Debit rates apply only to those card ranges registered with MasterCard	1.85% + \$0.10	n/a	0.05% + \$0.21	0.05% + \$0.22

Interchange Program	Interchange Summary Description	Non-Premium Rate	Premium Rate	Regulated Debit Without Fraud Adjustment	Regulated Debit With Fraud Adjustment
Intraregional Commercial Purchasing 1703	- Card issued in the LAC region, but in a different country from the merchant location - Key entry permitted - Applies to Purchasing Card or Fleet Card only - Transactions fall to International Purchasing if they fail to meet other International Purchasing program requirements	1.85% + \$0.10	n/a	n/a	n/a
Intraregional Purchasing Data Rate 2 1723 Regulated Debit w/o Fraud - 170L Regulated Debit w/Fraud - 170O	- Electronic authorization - Key entry permitted - Card issued in the LAC region, but in a different country from the merchant location - Applies to Purchasing Cards at eligible industries or Fleet Cards at non-fuel retail locations only - Settlement within five business days from transaction date - Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) - Corporate Card Common Data in clearing record must include merchant location postal code, merchant state/province code, country code, merchant tax identification, merchant type code, tax amount, customer code and sales tax indicator - Regulated Debit rates apply only to those card ranges registered with MasterCard	1.55% + \$0.00	n/a	0.05% + \$0.21	0.05% + \$0.22
Intraregional Purchasing Large Ticket 1773 Regulated Debit w/o Fraud - 172I Regulated Debit w/Fraud - 172L	- Card issued in the LAC region, but in a different country from the merchant location - Electronic authorization - Key entry permitted - Settlement within thirty business days from transaction date - Applies to Purchasing Card or Fleet Card only - Enhanced information required for settlement: Unique Banknet reference number and Banknet date (date authorization is captured) - Depending on the transaction amount, a transaction meeting the Large Ticket requirements may be submitted at a different Corporate Purchasing program when the interchange requirements are met and the fee calculates to be more favorable to the merchant - Industries not eligible: Airlines, Lodging, Passenger Railways, Restaurants, Vehicle Rentals - Regulated Debit rates apply only to those card ranges registered with MasterCard	0.75% + \$30	n/a	0.05% + \$0.21	0.05% + \$0.22

Fee Category	Interchange Summary Description	Rate
MasterCard Additional Assessment Trans > \$1000 6948	• Fee applicable per each dollar of a \$1,000 or greater transaction processed on MasterCard credit & commercial cards	\$0.0002
MasterCard AVS Fee - Card Not Present 69N9	• Fee applicable on all transactions processed at Card Not Present merchant locations where AVS was performed	\$0.0075
MasterCard AVS Fee - Card Present 69N8	• Fee applicable on all transactions processed at Card Present merchant locations where AVS was performed	\$0.0050
MasterCard Cross-Border Non-U.S. 6958	• Fee applicable per each dollar of transaction processed in foreign currency at a non-U.S. location on a U.S. issued card	\$0.0080
MasterCard Cross-Border Non-U.S.-PR 6988	• Fee applicable per each dollar of transaction processed in foreign currency at a non-Puerto Rico location on a Puerto Rico issued card	\$0.0080
MasterCard Cross-Border U.S. 6959	• Fee applicable per each dollar of transaction processed at a U.S. location on a non-U.S. issued card	\$0.0040
MasterCard Cross-Border U.S.-PR 6989	• Fee applicable per each dollar of transaction processed at a Puerto Rico location on a non-Puerto Rico issued card	\$0.0040
MasterCard Interregional Account Status Inquiry 69Q3	• Fee applicable per each \$0 Account Status Inquiry performed on a card not issued in the same country as the merchant's location	\$0.0300
MasterCard Intraregional Account Status Inquiry 69Q4	• Fee applicable per each \$0 Account Status Inquiry performed on a card issued in the same country as the merchant's location	\$0.0250
MasterCard Kilobyte Fee 6957	• Fee applicable per each settled MasterCard transaction	\$0.0014
MasterCard NABU Fee 6947	• Fee applicable per each authorized MasterCard transaction (except collection and refund transactions which will be assessed this fee upon settlement.)	\$0.0185
MasterCard Processing Integrity Fee - Card Not Present 69Q2	• Fee applicable per each approved MasterCard authorization without a reversal request within 72 hours of the initial card-not-present authorization.	\$0.0450
MasterCard Processing Integrity Fee - Card Present 69Q1	• Fee applicable per each approved MasterCard authorization without a reversal request within 24 hours of the initial card-present authorization.	\$0.0450
MasterCard Processing Integrity Fee - 69Q5	• Fee applicable per each approved MasterCard authorization without a reversal request within 20 days of the initial T&E authorization.	\$0.0450
MasterCard Processing Integrity Fee > 120 Days 69Q0	• Fee applicable per each approved MasterCard authorization without a corresponding settled transaction or reversal within 120 days of the approved authorization.	\$0.0450



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Discover								
Prime Card Not Present / E-Commerce Credit - 1D21 Debit - 1E21 Prepaid - 1EE1 Premium - 1G21 Rewards - 1H21 Premium Plus - 1C21 Regulated w/o Fraud - 1E1B-Debit; 1EE5-PP Regulated w/Fraud - 1E1E-Debit; 1EE8-PP	• Approved authorization response received • POS entry mode equal to manual or electronic commerce • Card presence indicator equal to card not present • AVS request submitted in authorization • Deposit date within two days of transaction date • Hotels/Car Rentals, Public Services, Utilities, Emerging Markets, Quasi Cash, Real Estate, Insurance and High Risk MCCs are not eligible • MCCs 5812 Restaurants & 5814 Fast Food Restaurants are not eligible for this program on Premium and Premium Plus card transactions only. • Cannot be an International Card Sale • Transaction not subject to amount tolerance • Regulated Debit rates apply only to those card ranges registered with Discover	1.87% + \$0.10	1.62% + \$0.16	1.62% + \$0.16	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	2.00% + \$0.10	1.97% + \$0.10	2.35% + \$0.10
Prime Emerging Markets Credit - 1D75 Debit - 1E75 Prepaid - 1EO1 Premium - 1G75 Rewards - 1H75 Premium Plus - 1C75 Regulated w/o Fraud - 1E3N-Debit; 1EO5-PP Regulated w/Fraud - 1E3Q-Debit; 1EO8-PP	• Approved authorization response received • Deposit date within three days of transaction date • Only MCCs 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398 are eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover	1.45% + \$0.05	0.90% + \$0.20	0.90% + \$0.20	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.45% + \$0.05	1.45% + \$0.05	2.30% + \$0.10
Prime Express Services Credit - 1D61 Debit - 1E61 Prepaid - 1EM1 Premium - 1G61 Rewards - 1H61 Premium Plus - 1C61 Regulated w/o Fraud - 1E3B-Debit; 1EM5-PP Regulated w/Fraud - 1E3E-Debit; 1EM8-PP	• Approved authorization response received • POS entry mode equal to magnetic stripe, radio frequency identification indicator - chip, chip fallback, mobile commerce or biometrics • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce • Transaction amount less than or equal to \$15.00 (\$25.00 for MCC 4121) • Deposit date within two days of transaction date • Only MCCs 4111, 4121, 4131, 4784, 5499, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841 are eligible • Cannot be an International Card Sale • Amount Tolerance: - o MCC 4121: +/- 20% - o MCCs 5812 & 5814: No Amount Tolerance - o All Other MCCs: +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover	1.95% + \$0.00	1.80% + \$0.00	1.80% + \$0.00	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.95% + \$0.00	1.95% + \$0.00	2.05% + \$0.00



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Prime Hotels / Car Rentals Credit - 1D31 Debit - 1E31 Prepaid - 1EG1 Premium - 1G31 Rewards - 1H31 Premium Plus - 1C31 Regulated w/o Fraud - 1E1N-Debit; 1EG5-PP Regulated w/Fraud - 1E1Q-Debit; 1EG8-PP	• Approved authorization response received • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce • Deposit date within two days of transaction date • Only MCCs 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519 are eligible • Cannot be an International Card Sale • Transaction not subject to amount tolerance • Regulated Debit rates apply only to those card ranges registered with Discover	1.58% + \$0.10	1.35% + \$0.16	1.35% + \$0.16	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	2.30% + \$0.10	1.90% + \$0.10	2.30% + \$0.10
Prime Insurance Credit - 1D55 Debit - 1E55 Prepaid - 1EL1 Premium - 1G55 Rewards - 1H55 Premium Plus - 1C55 Regulated w/o Fraud - 1E2T-Debit; 1EL5-PP Regulated w/Fraud - 1E2W-Debit; 1EL8-PP	• Approved authorization response received • Deposit date within three days of transaction date • Only MCCs 5960 or 6300 are eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover	1.43% + \$0.05	0.80% + \$0.25	0.80% + \$0.25	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.43% + \$0.05	1.43% + \$0.05	2.30% + \$0.05
Prime Petroleum Credit - 1D51 Debit - 1E51 Prepaid - 1EK1 Premium - 1G51 Rewards - 1H51 Premium Plus - 1C51 Regulated w/o Fraud - 1E2N-Debit; 1EK5-PP Regulated w/Fraud - 1E2Q-Debit; 1EK8-PP	• Approved authorization response received • POS entry mode equal to magnetic stripe, radio frequency identification indicator - chip, chip fallback, mobile commerce or biometrics • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce • Deposit date within two days of transaction date • Only MCCs 5541 or 5542 are eligible • Cannot be an International Card Sale • Transaction not subject to amount tolerance • Regulated Debit rates apply only to those card ranges registered with Discover	1.55% + \$0.05	0.76% + \$0.16	0.76% + \$0.16	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.73% + \$0.05	1.73% + \$0.05	1.73% + \$0.05



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Prime Public Services Credit - 1D71 Debit - 1E71 Prepaid - 1EN1 Premium - 1G71 Rewards - 1H71 Premium Plus - 1C71 Regulated w/o Fraud - 1E3H-Debit; 1EN5-PP Regulated w/Fraud - 1E3K-Debit; 1EN8-PP	• Approved authorization response received • Deposit date within three days of transaction date • Only MCCs 4784, 9211, 9222, 9223, 9311, 9399 are eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover	1.55% + \$0.10	0.90% + \$0.20	0.90% + \$0.20	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10
Prime Real Estate Credit - 1D15 Debit - 1E15 Prepaid - 1ED1 Premium - 1G15 Rewards - 1H15 Premium Plus - 1C15 Regulated w/o Fraud - 1E0T-Debit; 1ED5-PP Regulated w/Fraud - 1E0W-Debit; 1ED8-PP	• Approved authorization response received • Deposit date within three days of transaction date • Only MCC 6513 is eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover	1.10% + \$0.00	1.10% + \$0.00	1.10% + \$0.00	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.10% + \$0.00	1.10% + \$0.00	2.30% + \$0.10
Prime Recurring Payments Credit - 1D91 Debit - 1E91 Prepaid - 1EQ1 Premium - 1G91 Rewards - 1H91 Premium Plus - 1C91 Regulated w/o Fraud - 1E4H-Debit; 1EQ5-PP Regulated w/Fraud - 1E4K-Debit; 1EQ8-PP	• Approved authorization response received • Processing code included and equal to address verification with authorization for recurring billing, installment payment or subscription • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator - chip, chip fallback, or mobile commerce • Deposit date within two days of transaction date • Only MCCs 4814, 4899, 4900, 5968, 7298, 7997, 8675, 8699 are eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover	1.20% + \$0.05	1.20% + \$0.05	1.20% + \$0.05	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.20% + \$0.05	1.20% + \$0.05	1.80% + \$0.05



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Prime Restaurants Credit - 1D35 Debit - 1E35 Prepaid - 1EH1 Premium - 1G35 Rewards - 1H35 Premium Plus - 1C35 Regulated w/o Fraud - 1E1T-Debit; 1EH5-PP Regulated w/Fraud - 1E1W-Debit; 1EH8-PP	• Approved authorization response received • POS entry mode equal to magnetic stripe, radio frequency identification indicator - chip, chip fallback, mobile commerce or biometrics • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce • Deposit date within two days of transaction date • Only MCCs 5812 or 5814 are eligible • Cannot be an International Card Sale • Transaction not subject to amount tolerance • Regulated Debit rates apply only to those card ranges registered with Discover	1.56% + \$0.10	1.19% + \$0.10	1.19% + \$0.10	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	2.20% + \$0.10	1.90% + \$0.10	2.30% + \$0.10
Prime Retail Credit - 1D41 Debit - 1E41 Prepaid - 1E11 Premium - 1G41 Rewards - 1H41 Premium Plus - 1C41 Regulated w/o Fraud - 1E2B-Debit; 1E15-PP Regulated w/Fraud - 1E2E-Debit; 1E18-PP	• Approved authorization response received • POS entry mode equal to magnetic stripe, radio frequency identification indicator - chip, chip fallback, mobile commerce or biometrics • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce • Deposit date within two days of transaction date • Supermarkets/Warehouse Clubs, Petroleum, Restaurants, Hotels/Car Rentals, Public Services, Utilities, Emerging Markets, Quasi Cash, Real Estate, Insurance and High Risk MCCs are not eligible • Cannot be an International Card Sale • Amount Tolerance: - o MCCs 4121 & 7230: +/- 20% - o All other MCCs: +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover	1.56% + \$0.10	1.02% + \$0.16	1.02% + \$0.16	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.71% + \$0.10	1.71% + \$0.10	2.10% + \$0.10
Prime Supermarkets Credit - 1D81 Debit - 1E81 Debit Max. - 1E85 Prepaid - 1EP1 Prepaid Max. - 1EPB Premium - 1G81 Rewards - 1H81 Premium Plus - 1C81 Regulated w/o Fraud - 1E3T, 1E4B-Debit; 1EP5-PP Regulated w/Fraud - 1E3W, 1E4E-Debit; 1EP8-PP	• Approved authorization response received • POS entry mode equal to magnetic stripe, radio frequency identification indicator - chip, chip fallback, mobile commerce or biometrics • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce • Deposit date within two days of transaction date • Only MCCs 5300 or 5411 are eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover	1.40% + \$0.05	1.02% + \$0.16 Max. - \$0.36	1.02% + \$0.16 Max. - \$0.36	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.65% + \$0.05	1.65% + \$0.05	1.90% + \$0.10



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Prime Utilities Credit - 1D95 Debit - 1E95 Prepaid - 1ER1 Premium - 1G95 Rewards - 1H95 Premium Plus - 1C95 Regulated w/o Fraud - 1E4N-Debit; 1ER5-PP Regulated w/Fraud - 1E4Q-Debit; 1ER8-PP	• Approved authorization response received • Deposit date within two days of transaction date • Only MCC 4900 is eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover	0.00% + \$0.75	0.00% + \$0.75	0.00% + \$0.75	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	0.00% + \$0.75	0.00% + \$0.75	0.00% + \$0.75
Key Entry Credit - 1D11 Debit - 1E11 Prepaid - 1EC1 Premium - 1G11 Rewards - 1H11 Premium Plus - 1C11 Regulated w/o Fraud - 1E0N-Debit; 1EC5-PP Regulated w/Fraud - 1EOQ-Debit; 1EC8-PP	• Approved authorization response received • POS entry mode equal to manual • Card presence indicator equal to card present • Deposit date within two days of transaction date • Hotels/Car Rentals, Public Services, Utilities, Emerging Markets, Quasi Cash, Real Estate, Insurance and High Risk MCCs are not eligible • MCCs 5812 Restaurants & 5814 Fast Food Restaurants are not eligible for this program on Premium and Premium Plus card transactions only. • Cannot be an International Card Sale • Amount Tolerance: - o MCCs 4121 & 7230: +/- 20% - o MCCs 4411, 5541, 5542, 5812, 5813 & 5814: Not subject to amount tolerance - o All Other MCCs: +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover	1.87% + \$0.10	1.62% + \$0.16	1.62% + \$0.16	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	2.00% + \$0.10	1.97% + \$0.10	2.15% + \$0.10
Discover Mid								
Mid Submission Level Credit - 1D05 Debit - 1E05 Prepaid - 1EB1 Premium - 1G05 Rewards - 1H05 Premium Plus - 1C05 Regulated w/o Fraud - 1E0H-Debit; 1EB5-PP Regulated w/Fraud - 1E0K-Debit; 1EB8-PP	• Approved authorization response received • Deposit date within three days of transaction date • High Risk MCCs are not eligible • Hotel & Car Rental MCCs are not eligible for Premium & Premium Plus categories • Cannot be an International Card Sale • Amount Tolerance: - o MCCs 4121 & 7230: +/- 20% - o MCCs 3351-3441, 7512, 7513, 7519, 3501-3999, 7011, 7012, 4112, 4411, 5541, 5542, 5812, 5813 & 5814: Not subject to amount tolerance - o All Other MCCs: +/- 10% • Regulated Debit rates apply only to those card ranges registered with Discover	2.40% + \$0.10	1.72% + \$0.20	1.72% + \$0.20	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Discover Base								
Base Submission Level Credit - 1D01 Debit - 1E01 Prepaid - 1EA1 Premium - 1G01 Rewards - 1H01 Premium Plus - 1C01 Regulated w/o Fraud - 1E0B-Debit; 1EA5-PP Regulated w/Fraud - 1E0E-Debit; 1EA8-PP	• Deposit date within 60 days of transaction date • Cannot be an International Card Sale • Transaction not subject to amount tolerance • Regulated Debit rates apply only to those card ranges registered with Discover	2.95% + \$0.10	1.89% + \$0.25	1.89% + \$0.25	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10
Discover Consumer Voucher								
Consumer Core Adjustment Voucher Program 1: Direct Marketing MCCs Credit - 1D25 Debit - 1E25 Prepaid - 1EF1 Premium - 1G25 Rewards - 1H25 Premium Plus - 1C25 Regulated w/o Fraud - 1E1H-Debit; 1EF5-PP Regulated w/Fraud - 1E1K-Debit; 1EF8-PP	• Adjustment Voucher Programs are Acquirer Interchange Programs for Credits. Credits are assigned to an Adjustment Voucher Program based on the type of Card product and Merchant Category Code involved in the underlying Card Sale. • Valid MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969 • Regulated Debit rates apply only to those card ranges registered with Discover	2.07% + \$0.00	1.80% + \$0.00	1.80% + \$0.00	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	2.07% + \$0.00	2.07% + \$0.00	2.07% + \$0.00



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Consumer Core Adjustment Voucher Program 3: Non Direct Marketing / Passenger Transport Credit - 1D45 Debit - 1E45 Prepaid - 1EJ1 Premium - 1G45 Rewards - 1H45 Premium Plus - 1C45 Regulated w/o Fraud - 1E2H-Debit; 1EJ5-PP Regulated w/Fraud - 1E2K-Debit; 1EJ8-PP	- Adjustment Voucher Programs are Acquirer Interchange Programs for Credits. Credits are assigned to an Adjustment Voucher Program based on the type of Card product and Merchant Category Code involved in the underlying Card Sale. - All MCCs except 5960, 5962, 5964, 5965, 5966, 5967, 5968 & 5969 - Regulated Debit rates apply only to those card ranges registered with Discover	1.75% + \$0.00	1.35% + \$0.00	1.35% + \$0.00	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	1.75% + \$0.00	1.75% + \$0.00	1.75% + \$0.00
Discover Commercial & Commercial Executive								
Commercial Base 1F01 Prepaid - 1FA1 Regulated PP w/o Fraud - 1FA5 Regulated PP w/Fraud - 1FA8	- Deposit date within 60 days of transaction date - Cannot be an International Card Sale - Transaction not subject to amount tolerance	2.95% + \$0.10	n/a	2.95% + \$0.10	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	n/a	n/a	n/a
Commercial Electronic 1F11 Prepaid - 1FB1 Regulated PP w/o Fraud - 1FB5 Regulated PP w/Fraud - 1FB8	- Approved authorization response received - CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce - AVS request submitted in authorization for card not present transactions except for High Risk MCCs (5962, 5966, 5967) - Deposit date within three days of transaction date for Emerging Markets and Public Services MCCs and within two days of transaction date for all other MCCs - Cannot be an International Card Sale - Amount Tolerance: - MCCs 4121 & 7230: +/- 20% - MCCs 3351-3441, 7512, 7513, 7519, 3501-3999, 7011, 7012, 4112, 4411, 5541, 5542, 5812, 5813 & 5814: Not subject to amount tolerance - All Other MCCs: +/- 10%	2.30% + \$0.10	n/a	2.30% + \$0.10	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	n/a	n/a	n/a



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Commercial Large Ticket 1F21 Prepaid - 1FD1 Regulated PP w/o Fraud - 1FD5 Regulated PP w/Fraud - 1FD8	• POS Entry Mode = Any • Card Present or Card Not Present • Deposit date within 2 days of transaction • Transaction amount greater than or equal to \$5,000 • Cannot be an International Card Sale • Eligible MCCs: 2741 Publishing-Printing, 2791 Typesetting Services, 2842 Specialty Cleaning, Polishing & Sanitation, 5013 Motor Vehicle Supplies & New Parts, 5021 Office Furniture, 5039 Construction Materials NEC, 5044 Photographic, Photocopy, Microfilm Equipment, 5045 Computers & Computer Peripheral Equipment, 5046 Commercial Equipment, 5047 Medical, Dental, Ophthalmic & Hospital Equipment, 5051 Metal Service Centers & Offices, 5065 Electrical Parts & Equipment, 5072 Hardware Equipment & Supplies, 5074 Plumbing & Heating Equipment & Supplies, 5085 Industrial Supplies NEC, 5094 Precious Stones & Metals, Watches & Jewelry [wholesale], 5099 Durable Goods NEC, 5199 Non-Durable Goods NEC, 5111 Stationary, Office Supplies, Printing & Writing, 5122 Drugs, Drug Proprietors & Druggist Sundries [wholesale], 5131 Piece Goods, Notions & Other Dry Goods, 5137 Men's, Women's & Children's Uniforms, 5139 Commercial Footwear, 5169 Chemicals & Allied Products NEC, 5172 Petroleum Products, 5192 Books, Periodicals & Newspapers, 5193 Florist Supplies, Nursery Stock & Flowers, 5198 Paint, Varnishes & Supplies	0.90% + \$20.00	n/a	0.90% + \$20.00	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	n/a	n/a	n/a
Commercial Utilities 1F95 Prepaid - 1FE1 Regulated PP w/o Fraud - 1FE5 Regulated PP w/Fraud - 1FE8	• Approved authorization response received • Deposit date within two days of transaction date • Only MCC 4900 is eligible • Cannot be an International Card Sale • Transaction subject to amount tolerance of +/- 10%	0.00% + \$1.50	n/a	0.00% + \$1.50	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	n/a	n/a	n/a
Discover Commercial Voucher								
Commercial Adjustment Voucher Program 1F15 Prepaid - 1FC1 Regulated PP w/o Fraud - 1FC5 Regulated PP w/Fraud - 1FC8	• Adjustment Voucher Programs are Acquirer Interchange Programs for Credits. Credits are assigned to an Adjustment Voucher Program based on the type of Card product of Commercial Cards.	2.25% + \$0.00	n/a	2.25% + \$0.00	w/o Fraud - 0.05% + \$0.21 w/Fraud - 0.05% + \$0.22	n/a	n/a	n/a



Interchange Program	Interchange Summary Description	Credit Rate	Non-Regulated Debit Rate	Non-Regulated Prepaid (PP) Rate	Regulated Debit/PP Rate	Premium Rate	Rewards Rate	Premium Plus Rate
Discover International								
International Base Program 1D02	• Diners International, JCB & China Union Pay (CUP) cards only • Deposit date within 60 days of transaction date • Must be an International Card Sale • Transaction not subject to amount tolerance	1.70% + \$0.10	n/a	n/a	n/a	n/a	n/a	n/a
International Electronic Program 1D06	• Diners International, JCB & China Union Pay (CUP) cards only • Approved authorization response received • POS entry mode equal to magnetic stripe, radio frequency identification indicator - chip, chip fallback, mobile commerce or biometrics • CVV data must be present in the authorization request if POS entry mode equals magnetic stripe, radio frequency identification indicator or mobile commerce • Deposit date within 5 days of transaction; all except high risk • Card must be an International Card Sale • Transaction not subject to amount tolerance	1.36% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a
Discover International Voucher								
International Adjustment Voucher Program 1D26	• Adjustment Voucher Programs are Acquirer Interchange Programs for Credits. Credits are assigned to an Adjustment Voucher Program based on the type of Card product of International cards.	0.00% + \$0.00	n/a	n/a	n/a	n/a	n/a	n/a



Discover Additional Fee Programs

Fee Category	Interchange Summary Description	Rate
Discover Data Usage Fee 69N6	• Fee applicable per each settled Discover transaction	\$0.0185
Discover International Processing Fee 69I7	• Fee applicable per each dollar of settled Diners International, JCB and China Union Pay (CUP) transactions, including cash advances, when the location of the business where the transaction occurred is different from the country where the card was issued.	\$0.0040
Discover International Service Fee 69I8	• Fee applicable per each dollar of settled Diners International, JCB and China Union Pay (CUP) transactions accepted at U.S. locations when the card is issued outside the U.S.	\$0.0055

ATM/Debit Network Fees				
Network	Fee	Charge Types		
Interlink Network				
Non-Regulated Consumer				
Interlink Business Debit	1.70% + \$0.10	180I	190I	(no max)
Interlink Standard	0.80% + \$0.15	1800	1970	(no max)
Interlink Qualified Supermarket	\$0.30	1801	1971	(\$0.30 max)
Interlink Fuel	0.80% + \$0.15	1803	1903	(\$0.95 max)
Interlink Fuel Maximum	\$0.95	1804	1904	(\$0.95 max)
Interlink Prepaid Standard	1.15% + \$0.15	180C	190C	(no max)
Interlink Prepaid Qualified Supermarket	1.15% + \$0.15	180G	190G	(\$0.35 max)
Interlink Prepaid Supermarket Maximum	\$0.35	180H	190H	(\$0.35 max)
Interlink Prepaid Fuel	1.15% + \$0.15	180E	190E	(\$0.95 max)
Interlink Prepaid Fuel Maximum	\$0.95	180F	190F	(\$0.95 max)
Interlink Prepaid Travel Service	1.15% + \$0.15	180K	190K	(no max)
Interlink Travel Service	1.19% + \$0.10	180J	190J	(no max)
Interlink Interregional - Interlink Standard	0.80% + \$0.15	1825	1925	(no max)
Non-Regulated Commercial				
Interlink Commercial: Prepaid	2.15% + \$0.10	1808	1908	(no max)
Regulated				
Interlink Regulated without Fraud Adjustment	0.05% + \$0.21	180A	190A	(no max)
Interlink Regulated with Fraud Adjustment	0.05% + \$0.22	180B	190B	(no max)
Maestro Network				
Non-Regulated				
Maestro	0.90% + \$0.15	1810	1972	(no max)
Maestro Supermarket/Warehouse	1.05% + \$0.15	1813	1927	(\$0.35 max)
Maestro Supermarket/Warehouse Maximum	\$0.35	1806	1906	(\$0.35 max)
Maestro Convenience Stores	0.75% + \$0.17	1814	1928	(\$0.95 max)
Maestro Convenience Stores Maximum	\$0.95	1816	1930	(\$0.95 max)
Regulated				
Maestro Regulated without Fraud Adjustment	0.05% + \$0.21	181A	191A	(no max)
Maestro Regulated with Fraud Adjustment	0.05% + \$0.22	181B	191B	(no max)
Accel Network				
Non-Regulated				
ACCEL	0.85% + \$0.10	1845	1978	(No max)
ACCEL Grocery	\$0.25	1847	1938	
ACCEL Petroleum	0.80% + \$0.10	1854	1954	(\$0.95 max)
ACCEL Petroleum Maximum	\$0.95			(\$0.95 max)
ACCEL QSR	0.95% + \$0.15	1848	1948	(No max)
ACCEL Advantage	0.90% + \$0.225	18H0	19H0	(No max)
ACCEL Advantage Grocery	\$0.355	18H9	19H9	
ACCEL Advantage Petroleum	0.85% + \$0.175	18H3	19H3	(No max)
ACCEL Advantage QSR	1.20% + \$0.185	18H6	19H6	(No max)

Accel Network (cont.)				
Regulated				
ACCEL Regulated without Fraud Adjustment	0.05% + \$0.21	185A	195A	(No max)
ACCEL Regulated with Fraud Adjustment	0.05% + \$0.22	185B	195B	(No max)
AFFN Network				
Non-Regulated				
AFFN	0.75% + \$0.15	1875	1984	(\$0.80 max)
AFFN Maximum	\$0.80	1876	1986	(\$0.80 max)
AFFN Major Merchants	0.60% + \$0.10	1877	1987	(\$0.50 max)
AFFN Major Merchants Maximum	\$0.50	1878	1988	(\$0.50 max)
AFFN QSR (MCC 5814)	1.25% + \$0.125	1882	1982	(\$0.45 max)
AFFN QSR Maximum	\$0.45	1883	1983	(\$0.45 max)
AFFN Supermarket	\$0.20	1879	1989	
Regulated				
AFFN Regulated without Fraud Adjustment	0.05% + \$0.21	187A	197A	(No max)
AFFN Regulated with Fraud Adjustment	0.05% + \$0.22	187B	197B	(No max)
Alaska Option Network				
Non-Regulated				
Alaska Option	\$0.23	1805	1905	
Alaska Option Grocery	\$0.14	188C	198C	
Alaska Option Petroleum	\$0.23	188D	198D	
Regulated				
Alaska Option Regulated without Fraud Adjustment	0.05% + \$0.21	188A	198A	(no max)
Alaska Option Regulated with Fraud Adjustment	0.05% + \$0.22	188B	198B	(no max)
NetWorks (NETS)				
Non-Regulated				
NetWorks All Other	0.85% + \$0.13	18G0	19G0	(no max)
NetWorks Grocery	\$0.25	18G2	19G2	
NetWorks Petroleum	0.80% + \$0.11	18G4	19G4	(\$0.95 max)
NetWorks Petroleum Maximum	\$0.95	18G5	19G5	(\$0.95 max)
NetWorks QSR	1.00% + \$0.05	18G6	19G6	(\$0.20 max)
NetWorks QSR Maximum	\$0.20	18G7	19G7	(\$0.20 max)
Regulated				
NetWorks Regulated without Fraud Adjustment	0.05% + \$0.21	18GA	19GA	(no max)
NetWorks Regulated with Fraud Adjustment	0.05% + \$0.22	18GB	19GB	(no max)
NYCE Network				
Non-Regulated				
NYCE	0.75% + \$0.12	1835	1976	(No min or max)
NYCE Grocery	\$0.24	1836	1934	(No min or max)
NYCE Petroleum	0.70% + \$0.12	1831	1916	(\$0.85 max)
NYCE Petroleum Maximum	\$0.85	18F2	19F2	(\$0.85 max)
NYCE QSR	1.30% + \$0.03	1837	1935	(No min or max)
NYCE Premier	0.80% + \$0.13	18D0	19D0	(No min or max)
NYCE Premier Grocery	\$0.29	18D2	19D2	(No min or max)
NYCE Premier Petroleum	0.75% + \$0.15	18D4	19D4	(\$0.90 max)
NYCE Premier Petroleum Maximum	\$0.90	18F5	19F5	(\$0.90 max)
NYCE Premier QSR	1.30% + \$0.03	18D6	19D6	(No min or max)
Regulated				
NYCE Regulated without Fraud Adjustment	0.05% + \$0.21	183A	193A	(no max)
NYCE Regulated with Fraud Adjustment	0.05% + \$0.22	183B	193B	(no max)
NYCE Regulated without Fraud Adjustment - Small Ticket (Under \$15)	1.00% + \$0.025	183C	193C	(no max)
NYCE Regulated with Fraud Adjustment - Small Ticket (Under \$15)	1.00% + \$0.025	183D	193D	(no max)

PIN-Authenticated Visa Debit				
Non-Regulated				
Business Debit - All Markets	1.70% + \$0.10	180N	190N	(No max)
Commercial Prepaid	2.15% + \$0.10	1809	1909	(No max)
Consumer Debit Fuel	0.80% + \$0.15	180P	190P	(\$0.95 max)
Consumer Debit Fuel Maximum	\$0.95	180Y	190Y	(\$0.95 max)
Consumer Debit Retail	0.80% + \$0.15	180R	190R	(No max)
Consumer Debit Small Ticket	1.55% + \$0.04	180S	190S	(No max)
Consumer Debit Supermarket	\$0.30	180Q	190Q	
Consumer Debit Travel Service	1.19% + \$0.10	180O	190O	(No max)
Consumer Prepaid Fuel	1.15% + \$0.15	180U	190U	(\$0.95 max)
Consumer Prepaid Fuel Maximum	\$0.95	180Z	190Z	(\$0.95 max)
Consumer Prepaid Retail	1.15% + \$0.15	180W	190W	(No max)
Consumer Prepaid Small Ticket	1.60% + \$0.05	180X	190X	(No max)
Consumer Prepaid Supermarket	1.15% + \$0.15	180V	190V	(\$0.35 max)
Consumer Prepaid Supermarket Maximum	\$0.35	180D	190D	(\$0.35 max)
Consumer Prepaid Travel Service	1.15% + \$0.15	180T	190T	(No max)
Credit Voucher/Merchandise Return: PIN-Authenticated Visa Debit	0.00% + \$0.00	180M	190M	
Regulated				
PIN-Authenticated Visa Debit - Regulated	0.05% + \$0.22	180L	190L	(No max)
Pulse Network				
Non-Regulated				
Pulse Retail	0.80% + \$0.15	1840	1977	(no max)
Pulse Grocery	\$0.30	1843	1943	
Pulse Petroleum	0.80% + \$0.15	1844	1944	(\$0.95 max)
Pulse Petroleum Maximum	\$0.95	18E0	19E0	(\$0.95 max)
Pulse PayChoice	0.80% + \$0.15	18E5	19E5	(no max)
Pulse PayChoice Grocery	\$0.30	18E7	19E7	
Pulse PayChoice Petroleum	0.80% + \$0.15	18E2	19E2	(\$0.95 max)
Pulse PayChoice Petroleum Maximum	\$0.95	18E3	19E3	(\$0.95 max)
Pulse PAY Limited Retail	1.15% + \$0.15	18EA	19EA	(no max)
Pulse PAY Limited Grocery	1.15% + \$0.15	18ED	19ED	(\$0.35 max)
Pulse PAY Limited Grocery Maximum	\$0.35	18EE	19EE	(\$0.35 max)
Pulse PAY Limited Petroleum	1.15% + \$0.15	18EB	19EB	(\$0.95 max)
Pulse PAY Limited Petroleum Maximum	\$0.95	18EC	19EC	(\$0.95 max)
Regulated				
Pulse Regulated without Fraud Adjustment	0.05% + \$0.21	184A	194A	
Pulse Regulated with Fraud Adjustment	0.05% + \$0.22	184B	194B	
Shazam Network				
Non-Regulated				
Shazam Retail	0.85% + \$0.16	1855	1980	(no max)
Shazam Grocery	0.90% + \$0.16	1856	1939	(\$0.35 max)
Shazam Grocery Maximum	\$0.35	1863	1963	(\$0.35 max)
Shazam Petroleum	0.80% + \$0.13	1858	1958	(no max)
Shazam Small Ticket	1.25% + \$0.05	1867	1967	(no max)
Shazam QSR	1.25% + \$0.05	1865	1965	(no max)

Shazam Network (cont.)				
Regulated				
Shazam Regulated without Fraud Adjustment	0.05% + \$0.21	186A	196A	(no max)
Shazam Regulated with Fraud Adjustment	0.05% + \$0.22	186B	196B	(no max)
Star Network				
Non-Regulated				
Star	0.80% + \$0.195	1820	1973	(no max)
Star Medical-transaction < \$15.00	1.20% + \$0.21	1851	1951	(no max)
Star Small Ticket Retail < \$10.00	1.25% + \$0.16	1852	1952	(no max)
Star Grocery	\$0.285	1822	1932	
Star QSR	1.25% + \$0.16	1823	1933	(no max)
Star Petroleum	0.80% + \$0.14	1824	1920	(no max)
All-Star	0.80% + \$0.27	18B0	19B0	(no max)
All-Star Grocery	\$0.36	18B2	19B2	
All-Star QSR	1.25% + \$0.235	18B6	19B6	(no max)
All-Star Petroleum	0.80% + \$0.215	18B4	19B4	(no max)
All-Star Medical-transaction < \$15.00	1.20% + \$0.285	18B8	19B8	(no max)
All-Star Small Ticket Retail < \$10.00	1.25% + \$0.235	18B9	19B9	(no max)
Regulated				
Star Regulated without Fraud Adjustment	0.05% + \$0.21	182A	192A	(no max)
Star Regulated with Fraud Adjustment	0.05% + \$0.22	182B	192B	(no max)