Payment Network Qualification Matrix

Effective October 16, 2015

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Preface

A significant portion of the fees we charge you for processing your credit card and non-PIN debit card transactions is related to the fees we are obligated to pay to Visa, MasterCard, Discover and American Express (the "Payment Networks"), which fees the Payment Networks either pay to the payment card issuing banks or retain for their own benefit. This amount, called "Interchange" varies based upon a series of interchange programs (also known as interchange levels), that may apply to the transaction depending upon a number of factors – including but are not limited to, the type of card presented, specific information contained in the transaction, how and when the transaction is processed and your industry.

American Express charges Program Pricing fees and not Interchange, and these fees are subject to change.

As a result, a portion of the rate that we charge you will depend on the type of transaction and the interchange program under which the transaction is processed. In order to qualify for any specific Interchange program, you must satisfy certain qualification criteria established by the payment networks. This Visa, MasterCard, Discover & American Express *Payment Network Qualification Matrix* identifies the primary qualification criteria for the various interchange programs. In reviewing the Visa, MasterCard, Discover & American Express *Payment Network Qualification Matrix,* please note the following:

- The *Payment Network Qualification Matrix* is only a summary of the rates, qualification criteria, and downgrade reasons established by Visa, MasterCard, Discover & American Express for each interchange program – it is not all inclusive and applies to merchants processing in the U.S. For a complete list, call the customer service phone number listed on your merchant account statement. In the event of any ambiguity or conflict, the interchange requirements established by the payment networks will determine in which interchange program your transactions qualify.
- Some interchange programs require that you utilize certain additional services such as Address Verification Service (AVS). Some interchange programs also require that you transmit detailed transaction data such as order numbers or hotel folio numbers. Other interchange programs require that you transmit certain indicators reflecting the nature of your transactions (such as an "E-Commerce indicator" for internet transactions).
- Interchange programs may also be restricted to merchants in certain Merchant Category Codes ("MCC") such as Supermarkets or Automated Fuel Dispensers (AFD).
- In some cases, transactions may be processed within a more costly interchange program solely as a result of the type of card that is presented. For example, a Visa Signature card, among others, will generally qualify within a higher interchange program.
- The information in the *Payment Network Qualification Matrix* should not be used to develop software or other interfaces for transmitting transactions as technical aspects of these requirements may be much more detailed than the summary presented. If you utilize terminals, software, services or equipment provided or configured by any third party, be aware that failure by these systems to correctly and accurately transmit information in the required formats may result in your transactions not qualifying within the most favorable interchange programs.
- The Primary Qualification Criteria listed for each interchange program on the *Payment Network Qualification Matrix* is accurate at the time of release. However, the payment networks may at their discretion add, remove or change qualification criteria or interchange programs at will.
- On June 29, 2011 the Federal Reserve Board (FRB) released the final regulations implementing Section 1075 (the Debit Interchange Amendment) of the Dodd-Frank Wall Street Reform Act. Within the Act, the FRB was directed to establish regulations on Debit Interchange Rates. As a result, effective October 1, 2011, Debit Interchange will be divided into two categories: Non-Regulated (Financial Institutions with assets less than $10 billion, Govt. issued benefit cards and general-use reloadable prepaid cards) and Regulated (Financial Institutions with assets greater than or equal to $10 billion).
- The Discover section only applies to customers where Wells Fargo Merchant Services (WFMS) is responsible for the authorization, processing and settlement of Discover Cards (including Diners Club International, Japanese Credit Bureau, China Union Pay and Korean BC Card). It does not apply to customers that have a direct relationship with Discover, where WFMS is responsible for only authorization and/or capture of Discover Cards, and Discover is responsible for processing and settlement.
- The American Express section only applies to customers where Wells Fargo Merchant Services (WFMS) is responsible for the authorization, processing and settlement of American Express Cards. It does not apply to customers that have a direct relationship with American Express, where WFMS is responsible for only authorization and/or capture of American Express Cards, and American Express is responsible for processing and settlement.

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How to Use the Matrix

Matrix column	Description
1 Interchange Program/Card Type	Various interchange programs specifying each type of payment card eligible within this program.
2 Interchange Rate	The interchange rate of each card type within the specified interchange program.
3 Interchange Per-Item Fee	The per-item transaction fee of each card type within the specified interchange program.
4 ICF Applies	If a "Yes" appears, then the Interchange Clearing Fee applies to transactions for that specified interchange program.
5 Primary Qualification Criteria	The qualifying criteria that is required for a payment to be eligible for the specified interchange program. Your anticipated interchange programs can be found on the pages referenced in your *Interchange Pricing Summary*.
6 Next Interchange Program Logic	If you don't meet the criteria specified in #5, this is the next available interchange program at which you will be priced.
7 Changes	**Note to read-aloud software users:**
■ = New Program or Qualification	Within the matrix, we have used a blue square-shaped symbol to mark a new program or a qualification that has changed in any of the other columns. Your read-aloud software might pronounce this symbol as the letter "N".
● = MCC Change	We have used a purple circle symbol to mark a change in the MCC codes that qualify for a particular interchange program. Your read-aloud software might pronounce this symbol as the letter "L".
▼ = Rate or Fee Decrease	We have used a green triangle symbol to mark rates or fees that have decreased. Your read-aloud software might pronounce this symbol as the letter "T".
▲ = Rate or Fee Increase	Finally, we have used a red triangle symbol to mark rates or fees that have increased. Your read-aloud software might pronounce this symbol as the letter "S".

■ = New Program or Qualification ● = MCC Change ▼ = Rate or Fee Decrease ▲ = Rate or Fee Increase 7

1 Interchange Program • Card Type	2 Rate	3 Per-Item Fee	4 ICF Applies	5 Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	6 Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Electronic Interchange Reimbursement Fee (EIRF) Fuel Cap *Eligible:* Service Station (MCC 5541), Automated Fuel Dispenser (MCC 5542). ●					
• Consumer Credit/Rewards/Signature	0.00%	$1.10	Yes	1 Swipe or key-enter transaction, obtain signature[2] when the transaction is face-to-face.	1 N/A
• Non-Regulated Consumer Debit/Non-Regulated Prepaid	0.00% ▼	$0.95 ▲	Yes	2 Obtain and pass 1 valid electronic authorization.[3] Authorize sale through terminal/software or telephone.	2 Standard ■
				3 Authorize and create a sale within 1 day and settle within 2 days. ■	3 Standard
GSA Purchasing Card Large Ticket ■ *Not Eligible:* High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).					
• Purchasing Card-Non GSA	1.45% ▼	$35.00		1 Settle within 7 days.	1 Commercial Electronic
• Purchasing Card-Non GSA Prepaid	1.45%	$35.00 ▲		2 Purchasing Card-Non GSA transaction greater than or equal to $6,980	2 Commercial Level III
...ulated Commercial Prepaid				3 Purchasing Card-Non GSA Prep... equal to $2,908	3 Commercial Prep...

We're here to help

If you have any questions, please contact Wells Fargo Merchant Services Customer Service at **1-800-451-5817**, 8 a.m. to 10 p.m. Eastern Time, Monday through Friday.

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Visa® Interchange Programs

■ = New Program or Qualification ● = MCC Change ▼ = Rate or Fee Decrease ▲ = Rate or Fee Increase

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS Retail (Custom Payment Service) ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967). ***Not Eligible for Consumer Credit, Rewards or Signature:*** Quasi Cash (MCC 6051, 4829, 7995). ***Not Eligible for Consumer Debit and Prepaid:*** Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).					
• Consumer Credit	1.51%	$0.10		1 Swipe card, obtain customer's signature.[2]	1 CPS/Retail Key-Entered or CPS/Card Not Present
• Rewards/Signature/Infinite	1.65%	$0.10		2 Authorize and settle within 1 day.	2 EIRF
• Non-Regulated Consumer Debit	0.80%	$0.15		3 Obtain and pass 1 valid electronic authorization.[3]	3 EIRF
• Non-Regulated Consumer Prepaid	1.15%	$0.15		4 When processing a Non-PIN debit transaction the authorization and settlement amount must match. Taxicab & Limousines (MCC 4121), Bars & Taverns (MCC 5813), Beauty & Barber Shops (MCC 7230), Health & Beauty Spas (MCC 7298) are exempt from transaction amount tolerance.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		5 Bill payment transactions that do not have health or select developing market MCCs require additional data.[5]	5 N/A
CPS/Restaurant ***Eligible:*** Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814).					
• Consumer Credit	1.54%	$0.10		1 Swipe card, obtain customer's signature.[2]	1 CPS/Retail Key-Entered or CPS/Card Not Present
• Rewards	1.95%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 EIRF
• Non-Regulated Consumer Debit	1.19%	$0.10		3 Authorize and settle within 1 day.[1]	3 EIRF
• Non-Regulated Consumer Prepaid	1.15%	$0.15			
• Regulated Consumer Debit/Prepaid	0.05%	$0.22			

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■ = New Program or Qualification ● = MCC Change ▼ = Rate or Fee Decrease ▲ = Rate or Fee Increase

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Retail Service Station ***Eligible***: Service Stations (MCC 5541).					
• Consumer Credit/Rewards/Signature/ Infinite	1.15%	$0.25 (cap $1.10)		1 Swipe card, obtain customer's signature.[2]	1 CPS/Retail Key-Entered or CPS/Card Not Present
• Non-Regulated Consumer Debit	0.80%	$0.15 (cap $0.95)		2 Obtain and pass 1 valid electronic authorization.[3]	2 EIRF
• Non-Regulated Consumer Prepaid	1.15%	$0.15 (cap $0.95)		3 Authorize and settle within 1 day.	3 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22			
CPS/Automated Fuel Dispenser (AFD) ***Eligible***: Automated Fuel Dispenser (MCC 5542).					
• Consumer Credit/Rewards/Signature/ Infinite	1.15%	$0.25 (cap $1.10)		1 AFD swipe card on a Card Activated Terminal (CAT).	1 EIRF
• Non-Regulated Consumer Debit	0.80%	$0.15 (cap $0.95)		2 Must pass CAT level indicator of a "3".	2 EIRF
• Non-Regulated Consumer Prepaid	1.15%	$0.15 (cap $0.95)		3 Obtain and pass 1 valid electronic authorization[3] ($1.00 status check).	3 EIRF
• Regulated Consumer Debit /Prepaid	0.05%	$0.22		4 $125.00 transaction limit.	4 EIRF
				5 Authorize and settle within 1 day.	5 EIRF

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Supermarket ***Eligible:*** Supermarkets (MCC 5411).					
• Consumer Credit	1.22%	$0.05		1 Swipe card, obtain customer's signature.[2]	1 CPS/Retail Key-Entered, CPS/Card Not Present or EIRF
• Rewards/Signature/Infinite	1.65%	$0.10		2 Obtain and pass 1 valid electronic authorization.[3]	2 EIRF
• Non-Regulated Consumer Debit	0.00%	$0.30		3 Authorize and settle within 1 day.	3 EIRF
• Non-Regulated Consumer Prepaid	1.15%	$0.15 (cap $0.35)		4 When accepting Non-PIN Debit transactions the authorization amount and settlement amount must match.	4 EIRF
• Regulated Consumer Debit /Prepaid	0.05%	$0.22			
CPS/Retail Key-Entered ***Not Eligible:*** Automated Fuel Dispensers (MCC 5542), and Direct Marketing (MCC 5960, 5962, 5964-5969). ***Not Eligible for Consumer Credit, Rewards and Signature:*** Quasi Cash (MCC 6051, 4829, 7995).					
• Consumer Credit	1.80%	$0.10		1 Magnetic stripe not readable, key-enter transaction, obtain customer's signature.	1 CPS/Retail
• Rewards/Signature/Infinite	1.95%	$0.10	Yes	2 Authorize and settle within 1 day.	2 EIRF
• Non-Regulated Consumer Debit	1.65%	$0.15		3 Obtain and pass 1 valid electronic authorization.[3]	3 EIRF
• Non-Regulated Consumer Prepaid	1.75%	$0.20	Yes	4 AVS[4] required, Use AVS feature on terminal or software; zip code must match; and a POS indicator of "71".	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		5 When processing a Non-PIN debit transaction the authorization and settlement amount must match. Taxicab & Limousines (MCC 4121), Bars & Taverns (MCC 5813), Beauty & Barber Shops (MCC 7230) and Health & Beauty Spas (MCC 7298) are exempt from transaction amount tolerance.	5 EIRF
				6 Bill payment transactions that do not have health or select developing market MCCs require additional data.[5]	6 N/A

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Visa® Interchange Programs

■ = New Program or Qualification ● = MCC Change ▼ = Rate or Fee Decrease ▲ = Rate or Fee Increase

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Small Ticket					
Not Eligible: Automated Fuel Dispensers (MCC 5542), Direct Marketing (MCC 5960, 5962, 5964-5969), Financial Institutions-Merchandise and Services (MCC 6012), Wire Transfer Money Orders (MCC 4829), Betting (Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks) (MCC 7995), Intra-Government Purchases (MCC 9405), and Intra-Company Purchases (MCC 9950).				
• Consumer Credit/Rewards/Signature/ Infinite	1.65%	$0.04		1 Swipe card, customer's signature not required.	1 CPS/Retail Key-Entered, CPS/Card Not Present or EIRF
• Non-Regulated Consumer Debit	1.55%	$0.04		2 Obtain and pass 1 valid electronic authorization.[3]	2 EIRF
• Non-Regulated Consumer Prepaid	1.60%	$0.05		3 Authorize and settle within 1 day.	3 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		4 Transaction amount less than or equal to $15.00.	4 N/A
				5 Bill payment transactions that do not have health or select developing market MCCs require additional data.[5]	5 N/A
CPS/Retail 2 (Emerging Markets)					
Eligible: Government (MCC 9399, 9211, 9222), Schools (MCC 8220, 8211, 8299), Insurance Companies (MCC 6300, 5960), Fuel Dealers (MCC 5983), Child Care Services (MCC 8351), and Direct Marketing Subscription Merchants (MCC 5968). MCCs 5960 and 5968 requires CPS/CNP or CPS/E-Commerce qualification. ***Eligible for Debit Only:*** Telecommunication Services (MCC 4814), Real Estate Agents and Managers-Rentals (MCC 6513), Charitable Organizations (MCC 8398), and Cable, Satellite, and Other Pay Television & Radio Services (MCC 4899).					
• Consumer Credit/Rewards/Signature	1.43%	$0.05		1 Consumer Credit, Rewards and Signature cards must be CPS qualified[7] for CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	1 EIRF
• Non-Regulated Consumer Debit	0.65%	$0.15 (cap $2.00)		2 Consumer Debit and Prepaid cards must be CPS qualified[7] for CPS/ Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	2 CPS/Retail or CPS/Retail Key Entry
• Non-Regulated Consumer Prepaid	0.65%	$0.15 (cap $2.00)		3 AVS[4] optional for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	3 N/A
• Regulated Consumer Debit/Prepaid	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Recurring Bill Payments ***Eligible***: Telecommunication Services (MCC 4814) and Cable, Satellite, and Other Pay Television & Radio Services (MCC 4899).					
• Consumer Credit/Rewards/Signature	1.43%	$0.05		1 Key-entered transaction. 2 Obtain and pass 1 valid electronic authorization.[3] 3 Authorize and settle within 1 day. 4 Recurring bill payment transactions require additional data.[5]	1 CPS/Retail 2 EIRF 3 EIRF 4 N/A
CPS/Utility ***Eligible***: Utility-Water, Gas, Electric, Sanitation (MCC 4900).					
• Consumer Credit/Rewards/Signature/ Infinite	0.00%	$0.75		1 Must be registered with Visa with valid Merchant Verification Value (MVV) on account.	1 N/A
• Business Tier 1 - 4 ■	0.00%	$1.50		2 Consumer Credit, Rewards, Signature, Business Tier 1 - 4 cards must be CPS qualified[7] for CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	2 EIRF, Signature Preferred Standard, Infinite Standard or Commercial Standard
• Non-Regulated Consumer Debit	0.00%	$0.65		3 Consumer and Commercial Debit and Prepaid cards must be CPS qualified[7] for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	3 CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, Business Debit/Commercial Prepaid Retail, Eirf or Business Debit / Commercial Prepaid - Standard
• Non-Regulated Consumer Prepaid	0.00%	$0.65		4 Tier 1 - 4 apply to Business cards. The level will be determined by Visa cardholder spending limits.[12] ■	4 N/A
• Non-Regulated Business Debit/Prepaid	0.00%	$1.50			
• Regulated Consumer Debit/Prepaid	0.05%	$0.22			

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Visa® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Car Rental - Card Present ***Eligible***: Car Rentals (MCC 3351-3518, 7512).					
• Consumer Credit	1.54%	$0.10		1 Swipe Card, obtain customer's signature.[2]	1 CPS/Car Rental Card Not Present
• Rewards	1.95%	$0.10	Yes	2 1 or more electronic authorization,[3] with original auth at settlement.	2 EIRF
• Non-Regulated Consumer Debit	1.19%	$0.10		3 Transaction must include: Rental Agreement number, Check-Out/ Return Date, Duration, No Show/Extra Charge Indicator.	3 EIRF
• Non-Regulated Consumer Prepaid	1.15%	$0.15		4 1 day to settle between the Check Out/Return Date and the settlement date.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		5 Can settle within 15% or $75, whichever is the greater of the authorized amount; includes authorization reversal and incrementals.	5 EIRF
CPS/Car Rental - Card Not Present ***Eligible***: Car Rentals (MCC 3351-3518, 7512).					
• Consumer Credit	1.54%	$0.10		1 Key-entered transaction.	1 CPS/Car Rental Card Present
• Rewards	1.95%	$0.10	Yes	2 1 or more electronic authorization,[3] with original auth at settlement.	2 EIRF
• Non-Regulated Consumer Debit	1.70%	$0.15		3 Transaction must include: Rental Agreement number, Check-Out/ Return Date, Duration, No Show/Extra Charge Indicator, Preferred Customer Indicator (P).	3 EIRF
• Non-Regulated Consumer Prepaid	1.75%	$0.20	Yes	4 1 day to settle between the Check Out/Return Date and the settlement date.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		5 Can settle within 15% or $75, whichever is the greater of the authorized amount; includes authorization reversal and incrementals.	5 EIRF

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■ = New Program or Qualification ● = MCC Change ▼ = Rate or Fee Decrease ▲ = Rate or Fee Increase

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Car Rental - E-Commerce ***Eligible***: Car Rentals (MCC 3351-3518, 7512).					
• Consumer Credit	1.54%	$0.10		1 Key-entered transaction.	1 CPS/Car Rental Card Present
• Rewards	1.95%	$0.10	Yes	2 1 or more electronic authorization,[3] with original auth at settlement.	2 EIRF
• Non-Regulated Consumer Debit	1.70%	$0.15		3 Transaction must include: Rental Agreement number, Check-Out/ Return Date, Duration, No Show/Extra Charge Indicator, Preferred Customer Indicator (P).	3 EIRF
• Non-Regulated Consumer Prepaid	1.75%	$0.20	Yes	4 1 day to settle between the Check Out and the settlement date.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		5 Can settle within 15% or $75, whichever is the greater of the authorized amount; includes authorization reversal and incrementals.	5 EIRF
				6 E-Commerce transactions must perform Cardholder Authentication Verification Value (CAVV) and include an E-Commerce Indicator of a 5 or 6.	6 EIRF

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Visa® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Hotel - Card Present ***Eligible:*** Lodging (MCC 3519-3828, 7011).					
• Consumer Credit	1.54%	$0.10		1 Swipe card, obtain customer's signature.[2]	1 CPS/Hotel Card Not Present
• Rewards	1.95%	$0.10	Yes	2 1 or more electronic authorization,[3] with original auth at settlement.	2 EIRF
• Non-Regulated Consumer Debit	1.19%	$0.10		3 Transaction must include: Folio number, Check-In Date, Duration, No Show /Extra Charge indicator.	3 EIRF
• Non-Regulated Consumer Prepaid	1.15%	$0.15		4 1 day to settle between the Check Out and the settlement date.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		5 Can settle within 15% of the authorized amount; includes authorization reversal and incrementals.	5 EIRF
CPS/Hotel - Card Not Present ***Eligible:*** Lodging (MCC 3519-3828, 7011).					
• Consumer Credit	1.54%	$0.10		1 Key-entered transaction.	1 CPS Hotel Card Present
• Rewards	1.95%	$0.10	Yes	2 1 or more electronic authorization,[3] with original auth at settlement.	2 EIRF
• Non-Regulated Consumer Debit	1.70%	$0.15		3 Transaction must include: Folio number, Check-In Date, Duration, No Show /Extra Charge Indicator, Preferred Customer Indicator (P).	3 EIRF
• Non-Regulated Consumer Prepaid	1.75%	$0.20	Yes	4 1 day to settle between the Check Out and the settlement date.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		5 Can settle within 15% of the authorized amount; includes authorization reversal and incrementals.	5 EIRF

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Hotel - E-Commerce ***Eligible:*** Lodging (MCC 3519-3828, 7011).					
• Consumer Credit	1.54%	$0.10		1 Key-entered transaction.	1 CPS Hotel Card Present
• Rewards	1.95%	$0.10	Yes	2 1 or more electronic authorization,[3] with original auth at settlement.	2 EIRF
• Non-Regulated Consumer Debit	1.70%	$0.15		3 Transaction must include: Folio number, Check-In Date, Duration, No Show/Extra Charge Indicator, Preferred Customer Indicator (P).	3 EIRF
• Non-Regulated Consumer Prepaid	1.75%	$0.20	Yes	4 1 day to settle between the Check Out and the settlement date.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		5 Can settle within 15% of the authorized amount; includes authorization reversal and incrementals.	5 EIRF
				6 E-Commerce transactions must perform Cardholder Authentication Verification Value (CAVV) and include an E-Commerce Indicator of a 5 or 6.	6 EIRF
CPS/Card Not Present (CNP) ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Consumer Credit	1.80%	$0.10		1 Key-enter transaction; If prompted “is card present” answer "no".	1 CPS/Retail
• Rewards/Signature/Infinite	1.95%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3] 1 authorization reversal[6] allowed.	2 EIRF
• Non-Regulated Consumer Debit	1.65%	$0.15		3 Settle within 1 day (1 day to settle between ship date and settlement date).	3 EIRF
• Non-Regulated Consumer Prepaid	1.75%	$0.20	Yes	4 AVS[4] required-use AVS feature on terminal or software: enter up to first 5 numeric characters of address then zip code.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		5 Transaction date must equal shipping date and that date is no more than 7 days after authorization.	5 EIRF
				6 Authorization and settlement amount must match.	6 EIRF
				7 Transaction must include; order number, customer service phone number and MO/TO indicator of a “01” and a POS Condition Code of “08”.	7 EIRF
				8 Bill payment transactions that do not have health or select developing market MCCs require additional data.[5]	8 N/A

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/E-Commerce Basic ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Consumer Credit	1.80%	$0.10		1 Available to E-Commerce merchants; Key-enter transaction.	1 CPS/Retail, CPS/Retail Key Entry or CPS/Card Not Present
• Rewards/Signature/Infinite	1.95%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3] 1 authorization reversal[6] allowed.	2 EIRF
• Non-Regulated Consumer Debit	1.65%	$0.15		3 Settle within 1 day (1 day to settle between ship date and settlement date).	3 EIRF
• Non-Regulated Consumer Prepaid	1.75%	$0.20	Yes	4 AVS[4] required-use AVS feature on terminal or software: enter up to first 5 numeric characters of address then zip code.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		5 Transaction date must equal shipping date and that date is no more than 7 days after authorization.	5 EIRF
				6 Authorization and settlement amount must match.	6 EIRF
				7 Transaction must include order number, customer service phone number.	7 EIRF
				8 E-Commerce Indicator of a “7” must be present and a POS Condition Code of “59”.	8 EIRF
				9 Bill payment transactions that do not have health or select developing market MCCs require additional data.[5]	9 N/A

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/E-Commerce Preferred ***Not Eligible***: High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Consumer Credit/Rewards/Signature/ Infinite	1.80%	$0.10		1 Available to E-Commerce merchants for key entered transactions.	1 CPS/Retail, CPS/Retail Key Entry or CPS/Card Not Present
• Non-Regulated Consumer Debit	1.60%	$0.15		2 Obtain and pass 1 valid electronic authorization,[3] 1 authorization reversal[6] allowed.	2 EIRF
• Non-Regulated Consumer Prepaid	1.75%	$0.20	Yes	3 Settle within 1 day (1 day to settle between ship date and settlement date).	3 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		4 Transaction date must equal shipping date and that date is no more than 7 days after authorization.	4 EIRF
				5 Authorization and settlement amount must match.	5 EIRF
				6 Transaction must include order number, customer service phone number.	6 EIRF
				7 Must have secured E-Commerce indicator of “5” or “6”. POS condition code must be “59”. Must perform Cardholder Authentication Verification Value (CAVV) and AVS.[4]	7 EIRF
				8 Bill payment transactions that do not have health or select developing market MCCs require additional data.[5]	8 EIRF

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Passenger Transport - Card Present ***Eligible:*** Airlines (MCC 3000-3299, 4511), Railways (MCC 4112).					
• Consumer Credit	1.70%	$0.10		1 Swipe transaction, obtain customer's signature.[2]	1 CPS/Passenger Transport-Card Not Present
• Rewards	1.95%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 EIRF
• Non-Regulated Consumer Debit	1.19%	$0.10		3 Settle within 7 days.	3 Standard
• Non-Regulated Consumer Prepaid	1.15%	$0.15		4 Transaction must include; Ticket Number, Sequence Number, Count and Itinerary Information. Ancillary transactions with no Ticket Number present, must include Ancillary Purchase Data.	4 Standard
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.22		5 Transaction date must equal authorization date.	5 Standard
CPS/Passenger Transport - Card Not Present ***Eligible:*** Airlines (MCC 3000-3299, 4511), Railways (MCC 4112).					
• Consumer Credit	1.70%	$0.10		1 Key-enter transaction.	1 CPS/Passenger Transport-Card Present
• Rewards	1.95%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 EIRF
• Non-Regulated Consumer Debit	1.70%	$0.15		3 Settle within 7 days.	3 Standard
• Non-Regulated Consumer Prepaid	1.75%	$0.20	Yes	4 Transaction must include; Ticket Number, Sequence Number, Count and Itinerary Information. Ancillary transactions with no Ticket Number present, must include Ancillary Purchase Data.	4 Standard
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.22		5 Transaction date must equal authorization date.	5 Standard

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/E-Commerce Passenger Transport Preferred ***Eligible:*** Airlines (MCC 3000-3299, 4511), Railways (MCC 4112).					
• Consumer Credit	1.70%	$0.10		1 Available to E-Commerce merchants for key entered transactions.	1 CPS/Passenger Transport-Card Present or CPS/Passenger Transport-Card Not Present
• Rewards	1.95%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 EIRF
• Non-Regulated Consumer Debit	1.70%	$0.15		3 Settle within 7 days.	3 Standard
• Non-Regulated Consumer Prepaid	1.75%	$0.20	Yes	4 Transaction must include; Ticket Number, Sequence Number, Count and Itinerary Information. Ancillary transactions with no Ticket Number present, must include Ancillary Purchase Data.	4 Standard
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		5 E-Commerce transactions must include E-Commerce indicator of “5” or “6”. Must perform Cardholder Authentication Verification Value (CAVV).	5 EIRF
				6 Transaction date must equal authorization date.	6 Standard
CPS/Tax Payment ***Eligible:*** Tax Payments (MCC 9311).					
• Non-Regulated Consumer Debit/ Consumer Prepaid	0.65%	$0.15 (cap $2.00)		1 Key-entered transaction.	1 CPS/Retail, CPS/Retail Key-Entry or CPS/Small Ticket
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		2 Must be CPS qualified[7] for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	2 EIRF
				3 Must be registered with Visa with valid Merchant Verification Value (MVV) on account.	3 CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Debt Repayment ***Eligible:*** Financial Institutions (MCC 6012), Non-Financial Institutions (MCC 6051).					
• Non-Regulated Consumer Debit/ Consumer Prepaid	0.65%	$0.15 (cap $2.00)		1 Key-entered transaction.	1 CPS/Retail, CPS/Retail Key-Entry or CPS/Small Ticket
• Non Regulated Business Debit	2.45%	$0.10	Yes	2 Must be CPS qualified[7] for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	2 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		3 Must be registered with Visa with valid Merchant Verification Value (MVV) on account.	3 CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred
				4 Must be a Bill payment transaction.[5]	4 N/A
				5 Must pass Existing Debt Indicator.	5 N/A
CPS/Account Funding ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967, 7995) and Wire Transfer Money Orders (MCC 4829). ***Not Eligible for Consumer Credit, Rewards and Signature:*** Quasi Cash (MCC 6051).					
• Consumer Credit/Rewards/Signature/ Infinite	2.14%	$0.10	Yes	1 Available to E-Commerce merchants for key entered transactions.	1 CPS/Retail, CPS/Retail Key Entry or CPS/Card Not Present
• Non-Regulated Consumer Debit	1.75%	$0.20	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• Non-Regulated Consumer Prepaid	1.80%	$0.20	Yes	3 Authorize and settle within 1 day.	3 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	$0.22		4 Authorization and settlement amount must match.	4 EIRF
				5 AVS[4] required, Use AVS feature on terminal or software; full address must match.	5 EIRF
				6 Transaction must include customer service phone number, URL or E-Mail Address.	6 EIRF
				7 Must have secured E-Commerce indicator of “5”, “6" or "7".	7 EIRF

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CPS/Charity ***Eligible:*** Charitable and Social Service Organizations (MCC 8398).					
• Consumer Credit/Rewards/Signature/ Signature Preferred/Infinite	1.35%	$0.05		1 Must be CPS qualified[7] for CPS/Retail, CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/ Retail Key-Entry.	1 EIRF
Signature Preferred / Infinite - Card Not Present ***Not Eligible:*** Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722), and High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Signature Preferred	2.40%	$0.10	Yes	1 Must be CPS qualified[7] for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Account Funding.	1 Standard
• Infinite[10]	2.40%	$0.10	Yes		
Signature Preferred / Infinite - Retail ***Not Eligible:*** Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722), and High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Signature Preferred	2.10%	$0.10	Yes	1 Must be CPS qualified[7] for CPS/Retail, CPS/Supermarket, CPS/ Retail Key Entry or CPS/Small Ticket.	1 Standard
• Infinite[10]	2.10%	$0.10	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Signature Preferred / Infinite - Business-to-Business					
Eligible: Business-to-Business - Landscaping and Horticultural Services (MCC 780), Special Trade Contractors (MCC 1799), Miscellaneous Publishing and Printing (MCC 2741), Typesetting, Plate Making and Related Services (MCC 2791), Specialty Cleaning, Polishing and Sanitation Preparations (MCC 2842), Motor Freight Carriers and Trucking (MCC 4214), Office and Commercial Furniture (MCC 5021), Construction Materials (MCC 5039), Photographic, Photocopy, Microfilm Equipment and Software (MCC 5044), Commercial Equipment (MCC 5046), Medical, Dental, Ophthalmic and Hospital Equipment and Supplies (MCC 5047), Metal Service Centers and Offices (MCC 5051), Electrical Parts and Equipment (MCC 5065), Plumbing and Heating Equipment and Supplies (MCC 5074), Industrial Supplies (MCC 5085), Durable Goods (MCC 5099), Piece Goods, Notions, and Other Dry Goods (MCC 5131), Men's, Women's, and Children's Uniforms and Commercial Clothing (MCC 5137), Commercial Footwear (MCC 5139), Chemicals and Allied Products (MCC 5169), Books, Periodicals and Newspapers (MCC 5192), Florist Supplies, Nursery Stock and Flowers (MCC 5193), Paints, Varnishes and Supplies (MCC 5198), Nondurable Goods (MCC 5199), Insurance Sales, Underwriting, and Premiums (MCC 6300), Advertising Services (MCC 7311), Commercial Photography, Art, and Graphics (MCC 7333), Cleaning, Maintenance, and Janitorial Services (MCC 7349), Employment Agencies and Temporary Help Services (MCC 7361), Computer Programming, Data Processing, and Integrated Systems Design Services (MCC 7372), Information Retrieval Services (MCC 7375), Computer Maintenance, Repair and Services (MCC 7379), Management, Consulting, and Public Relations Services (MCC 7392), Business Services (MCC 7399), Motion Picture and Video Tape Production and Distribution(MCC 7829), Testing Laboratories (Non-Medical Testing) (MCC 8734), Accounting, Auditing, and Bookkeeping Services (MCC 8931), and Professional Services (MCC 8999).					
• Signature Preferred	2.10%	$0.10	Yes	1 Must be CPS qualified[7] for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Account Funding.	1 Standard
• Infinite[10]	2.10%	$0.10	Yes		
Signature Preferred / Infinite - Fuel					
Eligible: Automated Fuel Dispenser (MCC 5542), Service Station (MCC 5541).					
• Signature Preferred	1.15%	$0.25 (cap $1.10)		1 Must be CPS qualified[7] for CPS/Automated Fuel Dispenser or CPS/Retail Service Station.	1 Standard
• Infinite[10]	1.15%	$0.25 (cap $1.10)			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Signature / Signature Preferred / Infinite - Electronic ***Eligible:*** Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).					
• Signature/Infinite	2.30%	$0.10	Yes	1 Must be CPS qualified[7] for CPS/Restaurant, CPS/E-Commerce Basic, CPS/Card Not Present, CPS/Retail Key Entered, CPS/Car Rental Card Present, Card Not Present, E-Commerce, CPS/Hotel Card Present, Card Not Present, E-Commerce or CPS/Passenger Transport Card Present, Card Not Present, E-Commerce.	1 Standard
• Signature Preferred	2.40%	$0.10	Yes		
• Infinite[10]	2.40%	$0.10	Yes		
Electronic Interchange Reimbursement Fee (EIRF) ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Consumer Credit/Rewards/Signature	2.30%	$0.10	Yes	1 Swipe or key-enter transaction, obtain signature[2] when the transaction is face-to-face.	1 N/A
• Non-Regulated Consumer Debit	1.75%	$0.20	Yes	2 Obtain and pass 1 valid electronic authorization.[3] Authorize sale through terminal/software or telephone.	2 Standard
• Non-Regulated Consumer Prepaid	1.80%	$0.20	Yes	3 Authorize and create a sale within 1 day and settle within 2 days.	3 Standard
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.22			

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Electronic Interchange Reimbursement Fee (EIRF) Fuel Cap ***Eligible:*** Service Station (MCC 5541), Automated Fuel Dispenser (MCC 5542).					
• Consumer Credit/Rewards/Signature	0.00%	$1.10	Yes	1 Swipe or key-enter transaction, obtain signature[2] when the transaction is face-to-face.	1 N/A
• Non-Regulated Consumer Debit/Non-Regulated Prepaid	0.00%	$0.95	Yes	2 Obtain and pass 1 valid electronic authorization.[3] Authorize sale through terminal/software or telephone.	2 Standard
				3 Authorize and create a sale within 1 day and settle within 2 days.	3 Standard
Standard ***Eligible:*** All merchant segments.					
• Consumer Credit/Rewards	2.70%	$0.10	Yes	1 Swipe or key-enter transaction, obtain signature[2] when the transaction is face-to-face.	1 N/A
• Signature/Infinite	2.70%	$0.10	Yes	2 Electronic authorization not required.	2 N/A
• Signature Preferred	2.95%	$0.10 (cap $1.10) (fuel only)	Yes	3 Settle within 29 days.	3 N/A
• Infinite[10]	2.95%	$0.10 (cap $1.10) (fuel only)	Yes	4 Only level available for high-risk merchants and non-secure E-Commerce transactions.	4 N/A
• Non-Regulated Consumer Debit	1.90%	$0.25	Yes	5 Signature Preferred cap only available to Service Station (MCC 5541) and Automated Fuel Dispenser (MCC 5542).	5 N/A
• Non-Regulated Consumer Prepaid	1.90%	$0.25	Yes		
• Regulated Consumer Debit/Prepaid	0.05%	$0.22			

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GSA Purchasing Card Large Ticket ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).					
• GSA Purchasing Card	1.20%	$39.00		1 Transaction must be greater than $5,984.61 2 Pass Level II and Level III Data.[9] 3 Must be CPS qualified[7] for CPS/Retail, CPS/Retail Key Entry, CPS/Retail Service Station, CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	1 Commercial Card Level III 2 Commercial-Card Present or Card Not Present 3 Commercial Standard with Data
Commercial Product Large Ticket ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).					
• Purchasing Card-Non GSA / Corporate • Purchasing Card-Non GSA Prepaid	1.45% 1.45%	$35.00 $35.00		1 Settle within 7 days. 2 Purchasing Card-Non GSA / Corporate transaction greater than or equal to $8,725. 3 Purchasing Card-Non GSA Prepaid transaction greater than or equal to $2,908. 4 Must Pass Level II and Level III Data.[9] 5 Purchasing Card-Non GSA / Corporate must be CPS qualified[7] for CPS/Retail, CPS/Retail Key Entry, CPS/Supermarket, CPS/Retail Service Station, CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred. 6 Purchasing Card-Non GSA Prepaid must be CPS qualified[7] for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	1 Commercial Standard 2 Commercial Level III 3 Commercial Prepaid Card Not Present 4 Commercial-Card Present or Card Not Present 5 Commercial Standard with Data 6 Commercial Prepaid-Card Not Present or Standard

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Large Purchase Advantage 1, 2, 3 and 4					
Not Eligible: High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).				
• Purchase Advantage 1	0.70%	$49.50		1 Settle within 7 days.	1 Transaction reject
• Purchase Advantage 2	0.60%	$52.50		2 For Purchase Advantage 1 transaction amount must be $10,000.01 to $25,000. For Purchase Advantage 2 transaction amount must be $25,000.01 to $100,000. For Purchase Advantage 3 transaction amount must be $100,000.01 to $500,000. For Purchase Advantage 4 transaction amount must be greater than $500,000.	2 Commercial Card Not Present
• Purchase Advantage 3	0.50%	$55.50		3 Must be CPS qualified[7] for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	3 Transaction reject
• Purchase Advantage 4	0.40%	$58.50			
Commercial Card Level III					
Not Eligible: High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).					
• Purchasing Card/GSA Purchasing Card/ GSA Fleet	1.85%	$0.10		1 Must Pass Level III Data.[9]	1 Commercial - Card Present or Card Not Present
• Corporate	1.85%	$0.10		2 Must be CPS qualified[7] for CPS/Retail, CPS/Small Ticket, CPS/ Retail Key Entry, CPS/Supermarket, CPS/Retail Service Station, CPS/AFD, CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Account Funding (Purchase only).	2 Commercial Standard with Data

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Card Level II					
Not Eligible: High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).				
• Corporate	2.05%	$0.10	Yes	1 Must be CPS qualified[7] for CPS/Retail, CPS/Small Ticket, CPS/Retail Key Entry, CPS/Supermarket, CPS/Retail Service Station, CPS/AFD, CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Account Funding. AVS[4] required for Business cards only.	1 Commercial Standard
• Purchasing	2.05%	$0.10	Yes	2 Must pass Level II Data.[9]	2 Commercial-Card Present, Card Not Present or Business-to-Business
• Business Tier 1 ■	2.05%	$0.10	Yes	3 Tier 1 - 4 apply to Business cards. The level will be determined by Visa cardholder spending limits.[12] ■	3 N/A
• Business Tier 2 ■	2.05%	$0.10	Yes		
• Business Tier 3 ■	2.05%	$0.10	Yes		
• Business Tier 4 ■	2.20%	$0.10	Yes		
Commercial - Card Not Present					
Not Eligible: High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).					
• Corporate	2.65%	$0.10	Yes	1 Must be CPS qualified[7] for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Account Funding. AVS[4] required for Business cards only.	1 Commercial Standard
• Purchasing	2.65%	$0.10	Yes	2 Level II data[9] requirements are not met including tax-exempt transactions.	2 N/A
• Business Tier 1 ■	2.25%	$0.10	Yes	3 Tier 1 - 4 apply to Business cards. The level will be determined by Visa cardholder spending limits.[12] ■	3 N/A
• Business Tier 2 ■	2.45%	$0.15	Yes		
• Business Tier 3 ■	2.60%	$0.20	Yes		
• Business Tier 4 ■	2.70%	$0.20	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial - Card Present ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).					
• Corporate	2.50%	$0.10	Yes	1 Must be CPS qualified[7] for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Automated Fuel Dispenser, or CPS/Retail Service Station.	1 Commercial Standard
• Purchasing / Fleet	2.50%	$0.10	Yes	2 Level II data[9] requirements are not met including tax-exempt transactions.	2 N/A
• Business Tier 1 ■	2.20%	$0.10	Yes	3 Tier 1 - 4 apply to Business cards. The level will be determined by Visa cardholder spending limits.[12] ■	3 N/A
• Business Tier 2 ■	2.30%	$0.10	Yes		
• Business Tier 3 ■	2.40%	$0.10	Yes		
• Business Tier 4 ■	2.50%	$0.10	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial - Business-to-Business					
Eligible: Business-to-Business - Landscaping and Horticultural Services (MCC 780), Special Trade Contractors (MCC 1799), Miscellaneous Publishing and Printing (MCC 2741), Typesetting, Plate Making and Related Services (MCC 2791), Specialty Cleaning, Polishing and Sanitation Preparations (MCC 2842), Motor Freight Carriers and Trucking (MCC 4214), Office and Commercial Furniture (MCC 5021), Construction Materials (MCC 5039), Photographic, Photocopy, Microfilm Equipment and Software (MCC 5044), Commercial Equipment (MCC 5046), Medical, Dental, Ophthalmic and Hospital Equipment and Supplies (MCC 5047), Metal Service Centers and Offices (MCC 5051), Electrical Parts and Equipment (MCC 5065), Plumbing and Heating Equipment and Supplies (MCC 5074), Industrial Supplies (MCC 5085), Durable Goods (MCC 5099), Piece Goods, Notions, and Other Dry Goods (MCC 5131), Men's, Women's, and Children's Uniforms and Commercial Clothing (MCC 5137), Commercial Footwear (MCC 5139), Chemicals and Allied Products (MCC 5169), Books, Periodicals and Newspapers (MCC 5192), Florist Supplies, Nursery Stock and Flowers (MCC 5193), Paints, Varnishes and Supplies (MCC 5198), Nondurable Goods (MCC 5199), Insurance Sales, Underwriting, and Premiums (MCC 6300), Advertising Services (MCC 7311), Commercial Photography, Art, and Graphics (MCC 7333), Cleaning, Maintenance, and Janitorial Services (MCC 7349), Employment Agencies and Temporary Help Services (MCC 7361), Computer Programming, Data Processing, and Integrated Systems Design Services (MCC 7372), Information Retrieval Services (MCC 7375), Computer Maintenance, Repair and Services (MCC 7379), Management, Consulting, and Public Relations Services (MCC 7392), Business Services (MCC 7399), Motion Picture and Video Tape Production and Distribution(MCC 7829), Testing Laboratories (Non-Medical Testing) (MCC 8734), Accounting, Auditing, and Bookkeeping Services (MCC 8931), and Professional Services (MCC 8999).					
• Business Tier 1 ■	2.10%	$0.10	Yes	1 Must be CPS qualified[7] for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Account Funding.	1 Commercial Standard
• Business Tier 2 ■	2.25%	$0.10	Yes	2 Level II data[9] requirements are not met including tax-exempt transactions.	2 N/A
• Business Tier 3 ■	2.40%	$0.10	Yes	3 Tier 1 - 4 apply to Business cards. The level will be determined by Visa cardholder spending limits.[12] ■	3 N/A
• Business Tier 4 ■	2.50%	$0.10	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Business Debit / Commercial Prepaid - Retail ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Non Regulated Business Debit	1.70%	$0.10		1 Must be CPS qualified[7] for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Automated Fuel Dispenser, CPS/Retail Service Station, CPS/Restaurant, CPS/Car Rental Card Present, CPS/Hotel Card Present or CPS/Passenger Transport Card Present.	1 Business Debit / Commercial Prepaid Card Not Present
• Non Regulated Commercial Prepaid	2.15%	$0.10	Yes		
• Regulated Business Debit/Commercial Prepaid	0.05%	$0.22			
Business Debit / Commercial Prepaid - Card Not Present ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Non Regulated Business Debit	2.45%	$0.10	Yes	1 Must be CPS qualified[7] for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, CPS/Hotel Card Not Present, CPS/Hotel E-Commerce, CPS/Car Rental Card Not Present, CPS/Car Rental E-Commerce, CPS/Passenger Transport Card Not Present or CPS/Passenger Transport E-Commerce.	1 Business Debit / Commercial Prepaid Standard
• Non Regulated Commercial Prepaid	2.65%	$0.10	Yes		
• Regulated Business Debit/Commercial Prepaid	0.05%	$0.22			
Business Debit / Commercial Prepaid - Standard ***Eligible:*** All merchant segments.					
• Non Regulated Business Debit	2.95%	$0.10	Yes	1 CPS requirements are not met.	1 N/A
• Non Regulated Commercial Prepaid	2.95%	$0.10	Yes		
• Regulated Business Debit	0.05%	$0.22			

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Visa® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial - Electronic T&E ***Eligible:*** Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).					
• Business Tier 1 ■	2.40%	$0.10	Yes	1 Must be CPS qualified[7] for CPS/Restaurant, CPS/Car Rental Card Present, Card Not Present, E-Commerce, CPS/Hotel Card Present, Card Not Present, E-Commerce or CPS/Passenger Transport Card Present, Card Not Present, E-Commerce.	1 Commercial Standard
• Business Tier 2 ■	2.75%	$0.15	Yes	2 Tier 1 - 4 apply to Business cards. The level will be determined by Visa cardholder spending limits.[12] ■	2 N/A
• Business Tier 3 ■	2.85%	$0.20	Yes		
• Business Tier 4 ■	2.95%	$0.20	Yes		
Commercial - Travel Services ***Eligible:*** Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).					
• Corporate	2.55%	$0.10	Yes	1 Must be CPS qualified[7] for CPS/Restaurant, CPS/Car Rental Card Present, Card Not Present, E-Commerce, CPS/Hotel Card Present, Card Not Present, E-Commerce or CPS/Passenger Transport Card Present, Card Not Present, E-Commerce.	1 Commercial Standard
• Purchasing	2.55%	$0.10	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial - Standard with Data					
Not Eligible: High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).				
• Purchasing Card-Non GSA	2.95%	$0.10	Yes	1 CPS requirements are not met.	1 N/A
• Corporate	2.95%	$0.10	Yes	2 Must pass Level III Data.[9]	2 Commercial Standard
• Non Regulated Commercial Prepaid	2.75%	$0.10	Yes		
Commercial Standard					
Eligible: All merchant segments.					
• Corporate	2.95%	$0.10	Yes	1 Settle within 29 days.	1 N/A
• Purchasing	2.95%	$0.10	Yes	2 Level II data[9] requirements are not met including tax-exempt transactions.	2 N/A
• Business Tier 1 ■	2.95%	$0.20	Yes	3 CPS requirements are not met.	2 N/A
• Business Tier 2 ■	2.95%	$0.20	Yes	4 Tier 1 - 4 apply to Business cards. The level will be determined by Visa cardholder spending limits.[12] ■	4 N/A
• Business Tier 3 ■	2.95%	$0.20	Yes		
• Business Tier 4 ■	2.95%	$0.25	Yes		
Interregional Debit Regulated[11]					
Eligible: All merchant segments.					
• Regulated Consumer Debit/Consumer Prepaid/Commercial Prepaid/Business Debit	0.50%	$0.22		1 Available to US merchants accepting regulated debit and prepaid cards issued from the following US territories: American Samoa, Guam, Northern Mariana Islands, US Minor Outlying Islands, Puerto Rico and US Virgin Islands.	1 N/A
Interregional Commercial[11]					
Eligible: All merchant segments.					
• Commercial-Non US Issued	2.45%	$0.00	Yes	1 Applies to US merchants and Non US Issuers.	1 N/A

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Interregional Premium[11] ***Eligible:*** All merchant segments.					
• Platinum-Non US Issued/Infinite-Canadian Issued	2.25%	$0.00	Yes	1 Applies to US merchants and Non US Issuers.	1 N/A
Interregional Super Premium[11] ***Eligible:*** All merchant segments.					
• Signature-Non US Issued/Infinite-Non US or Canada Issued	2.42%	$0.00	Yes	1 Applies to US merchants and Non US Issuers.	1 N/A
Interregional Electronic[11] ***Eligible:*** All merchant segments.					
• Consumer-Non US Issued	1.55%	$0.00		1 Applies to US merchants and Non US Issuers. 2 Swipe card, obtain customer's signature.[2] 3 Obtain and pass 1 valid electronic authorization.[3] 4 Settle within 2 days.	1 N/A 2 Interregional Standard 3 Interregional Standard 4 Interregional Standard
Interregional Issuer Chip[11] ***Eligible:*** All merchant segments.					
• Consumer-Non US Issued	1.65%	$0.00		1 Applies to US merchants and Non US Issuers. 2 POS Entry Mode equal "90" or "91". 3 Authorize and settle within 2 days. 4 Obtain and pass 1 valid electronic authorization.[3]	1 N/A 2 Interregional Standard 3 Interregional Standard 4 Interregional Standard

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Interregional E-Commerce[11] and Secure E-Commerce[11] ***Eligible:*** All merchant segments.					
• Consumer-Non US Issued	1.89%	$0.00	Yes	1 Applies to US merchants and Non US Issuers. 2 Obtain and pass 1 valid electronic authorization.[3] 3 E-Commerce Indicator of a “5” must be present. 4 POS Entry Mode "01".	1 N/A 2 Interregional Standard 3 Interregional Standard 4 Interregional Standard
Interregional Standard[11] ***Eligible:*** All merchant segments.					
• Consumer-Non US Issued	2.05%	$0.00	Yes	1 Applies to US merchants and Non US Issuers.	1 N/A
Credit Voucher-Debit ***Eligible:*** All merchant segments.					
• Regulated and Non-Regulated Consumer Debit/Consumer Prepaid/Commercial Prepaid/Business Debit	0.00%	$0.00		1 Credit/Return transactions only.	1 N/A

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Credit Voucher-Consumer Credit ***Not Eligible:*** Airlines (MCC 3000-3299, 4511), Railways (MCC 4112).					
• Consumer Credit	-1.76%	$0.00		1 Credit/Return transactions only.	1 N/A
Credit Voucher-Consumer Credit-MO/TO & E-Commerce ***Eligible:*** All merchant segments.					
• Credit Voucher-MO/TO & E-Commerce-Credit	-2.05%	$0.00		1 Credit/Return transactions only. 2 MO/TO-E-Commerce merchants. 3 Must qualify 70% or more of the dollar volume in consumer sales at Card Not Present (MO/TO), E-Commerce Basic, or E-Commerce Preferred.	1 N/A 2 N/A 3 N/A
Credit Voucher-Consumer Credit-Passenger Transport ***Eligible:*** Airlines (MCC 3000-3299, 4511), Railways (MCC 4112).					
• Consumer Credit	-2.33%	$0.00		1 Credit/Return transactions only.	1 N/A
• Commercial	-2.33%	$0.00			
Credit Voucher-Commercial ***Not Eligible:*** Airlines (MCC 3000-3299, 4511), Railways (MCC 4112).					
• Business/Corporate	-2.35%	$0.00		1 Credit/Return transactions only.	1 N/A

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Credit Voucher-GSA Purchasing Non Passenger Transport ***Not Eligible:*** Airlines (MCC 3000-3299, 4511), Railways (MCC 4112).					
• GSA Purchasing Card 1	-2.35%	$0.00		1 Credit/Return transactions only.	1 N/A
• GSA Purchasing Card 2	-2.15%	$0.00		2 GSA Purchasing Card 1 transaction amount range: $0.01 to $10,000.	2 N/A
• GSA Purchasing Card 3	-2.00%	$0.00		3 GSA Purchasing Card 2 transaction amount range: $10,000.01 to $25,000.	3 N/A
• GSA Purchasing Card 4	-1.80%	$0.00		4 GSA Purchasing Card 3 transaction amount range: $25,000.01 to $100,000.	4 N/A
• GSA Purchasing Card 5	-1.80%	$0.00		5 GSA Purchasing Card 4 transaction amount range: $100,000.01 to $500,000.	5 N/A
				6 GSA Purchasing Card 5 transaction amount range: $500,000.01 and above.	6 N/A
Credit Voucher-Non GSA Purchasing Non Passenger Transport ***Not Eligible:*** Airlines (MCC 3000-3299, 4511), Railways (MCC 4112).					
• Non GSA Purchasing Card 1	-2.40%	$0.00		1 Credit/Return transactions only.	1 N/A
• Non GSA Purchasing Card 2	-2.30%	$0.00		2 Non GSA Purchasing Card 1 transaction amount range: $0.01 to $10,000.	2 N/A
• Non GSA Purchasing Card 3	-2.20%	$0.00		3 Non GSA Purchasing Card 2 transaction amount range: $10,000.01 to $25,000.	3 N/A
• Non GSA Purchasing Card 4	-2.00%	$0.00		4 Non GSA Purchasing Card 3 transaction amount range: $25,000.01 to $100,000.	4 N/A
• Non GSA Purchasing Card 5	-1.80%	$0.00		5 Non GSA Purchasing Card 4 transaction amount range: $100,000.01 to $500,000.	5 N/A
				6 Non GSA Purchasing Card 5 transaction amount range: $500,000.01 and above.	6 N/A

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Visa Footnotes

[1] The numeric bullet point in the "Primary Qualification Criteria" column corresponds to the numeric bullet point in the "Next Interchange Program Logic" column within the same row. This column lists the next possible Interchange program when the qualifying criteria is not met. For example, when looking at numeric bullet point 1 under CPS Retail ""Primary Qualification Criteria"" column - Swipe card, obtain customer's signature - if a transaction is not swiped and is key-entered then the next downgrade interchange program would be Retail Key-Entered or Card Not Present when looking at the corresponding numeric bullet point in the ""Next Interchange Program Logic"" column.

[2] If transaction is $25 or less no signature required for all MCCs except Wire Transfer Money Orders (MCC 4829), Automated Fuel Dispensers (MCC 5542), Direct Marketing-Insurance Services (MCC 5960), Direct Marketing-Travel Related Arrangement Services (MCC 5962), Direct Marketing-Catalog Merchants (MCC 5964), Direct Marketing-Combination Catalog and Retail Merchants (MCC 5965), Direct Marketing-Outbound Telemarketing Merchants (MCC 5966), Direct Marketing-Inbound Telemarketing Merchants (MCC 5967), Direct Marketing-Continuity Subscription Merchants (MCC 5968), Direct Marketing/Marketers Not Elsewhere Classified (MCC 5969), Financial Institutions-Manual Cash Disbursements (MCC 6010), Financial Institutions-Automated Cash Disbursements (MCC 6011), Financial Institution-Merchandise and Services (MCC 6012), Betting including Lottery Tickets, Casino Gaming Chips, Off-Track Betting (MCC 7995), Intra-Government Purchases (MCC 9405), or Intra-Company Purchases (MCC 9950). For Discount Stores (MCC 5310) and Supermarkets (MCC 5411) transaction amount limit is $50.

[3] Valid electronic authorization is obtained through a terminal or software. When an electronic authorization is obtained, all required authorization data & qualifying criteria must be present at settlement, including validation code, transaction id, auth date, etc.

[4] Equipment must be programmed to use the Address Verification Service (AVS).

[5] Bill payment transactions that do not have health or select developing market MCCs must send a Market Specific Indicator (MSI) of "B", ACI of "Y", processing code of "50" and MO/TO indicator of "01" for one-time payment , "02" for recurring payment and "03" for installment payment. E-Commerce Bill Payment transactions that do not have health or select developing market MCCs must send a Market Specific Indicator (MSI) of "B", ACI of "Y", processing code of "50" and MO/TO indicator of "5", "6" or "7".

[6] If the settled amount is over the tolerance from the initial authorized amount a reversal needs to be performed. A merchant must call the issuing bank and ask for the authorization to be reversed or submit an electronic reversal to prevent impact to the cardholder's credit line.

[7] CPS qualified - Must provide primary qualification criteria for a CPS Interchange program above, in addition to the primary qualification criteria for interchange program trying to achieve. The following transaction types are excluded from CPS Interchange programs: Non-Secure E-Commerce transactions (ECI=8), Cash Disbursements, Quasi-cash transactions processed using a non-face-to-face CPS program on consumer debit, consumer prepaid, commercial prepaid, and business debit cards and Quasi-cash transactions on consumer credit or commercial credit products, transactions from High Risk MCCs (5962, 5966 and 5967), transactions from Self-Service or Automated Dispensing Machines (except AFD transactions (MCC 5542) and Small Ticket), declines and referrals.

[8] Travel & Entertainment (T&E) includes Restaurants, Hotels, Car Rentals, Passenger Transport, Cruise Lines, and Travel Agents.

[9] Level II Data requires a valid sales tax amount and tax indicator.

Sales tax must be between 0.1% and 22%. If tax exempt ($0 entered as tax amount or blank) transaction will clear at Visa Card Present (Corporate/Business/Purchase), Card Not Present (Corporate/Business/Purchase) or Business-to-Business (Business).

Purchase card transactions from fuel MCCs: 4468, 5499, 5541, 5542, and 5983 do not require tax, but do require a customer code.

Level III Data is line item detail, which includes item description, item quantity, item unit of measure, item freight / shipping amount, item commodity code, item discount amount, duty amount, product code, unit cost, discount per line item and line item total. Fleet Purchasing, GSA Purchasing and Purchasing cards for fuel transactions, fuel data is required. Visa Fuel Data Requirements includes business format code, type of purchase, fuel type, unit of measure, quantity, gross fuel price and miscellaneous fuel tax exemption status.

Large ticket transactions require level III data, customer code, and either a valid tax amount or a tax exempt indicator.

[10] Visa Spend Qualified Indicator (SQI) determined that the Infinite cardholder has exceeded the defined annual spend requirement of $50,000.

[11] Visa Interregional interchange programs include the Visa International Acquiring Fee (0.45%).

[12] Visa Cardholder Spending Requirements for Business Products: Business Tier 1 - $0 to $19,999.99; Business Tier 2 - $20,000 to $39,999.99; Business Tier 3 - $40,000 to $99,999.99; Business Tier 4 - $100,000 and greater. If the Issuer doesn't supply the annual cardholder spend, then the transaction will qualify at Tier 1/Business. ■

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MasterCard® Interchange Programs

■ = New Program or Qualification ● = MCC Change ▼ = Rate or Fee Decrease ▲ = Rate or Fee Increase

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Merit III ***Not Eligible:*** Mail Order/Telephone Order (MCC 5960, 5962, 5964-5969), Lodging (MCC 3501-3999, 7011), Car Rental (MCC 3351-3500, 7512, 7513, 7519), and Cruise Lines (MCC 4411).					
• Consumer Credit	1.58%	$0.10		1 Swipe card, obtain customer's signature.[2]	1 Merit I or Key Entered
• World Card	1.77%	$0.10		2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• World Elite	2.20%	$0.10	Yes	3 Authorize and settle within 1 day.	3 Merit I
• Enhanced	1.73%	$0.10		4 Beauty Salon (MCC 7230) have 25% tolerance. Taxicabs & Limousines (MCC 4121), Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814) and Bars (MCC 5813) are exempt from transaction tolerance. All others have a 10% tolerance.	4 Standard
• High Value	2.20%	$0.10	Yes	5 Authorization and settlement MCC must match.	5 Standard
• Non-Regulated Consumer Debit/Prepaid	1.05%	$0.15			
• Regulated Consumer Debit/Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Merit I ***Not Eligible for Debit:*** Insurance-Direct Marketing (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), and Real Estate Agents and Managers-Rentals (MCC 6513).					
• Consumer Credit	1.89%	$0.10		1 Key-entered transaction.	1 Merit III
• World Card	2.05%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• World Elite	2.50%	$0.10	Yes	3 Settle within 2 days.	3 Standard
• Enhanced	2.04%	$0.10	Yes	4 Beauty Salons (MCC 7230) have 25% tolerance. Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814), Bars (MCC 5813), Taxicabs & Limousines (MCC 4121), and transactions where the Five E-Commerce Indicators[4] are present in auth and clearing, are exempt from transaction tolerance. All others have a 10% tolerance.	4 Standard
• High Value	2.50%	$0.10	Yes	5 Authorization and settlement MCC must match.	5 Standard
• Non-Regulated Consumer Debit	1.60%	$0.15			
• Non-Regulated Consumer Prepaid	1.76%	$0.20	Yes		
• Regulated Consumer Debit/Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22			

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MasterCard® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Key Entered ***Not Eligible:*** Airlines (MCC 3000-3299, 4511), Railways (MCC 4112), Vehicle Rental (MCC 3351-3500, 7512, 7513, 7519), Lodging (MCC 3501-4010, 7011), Transportation (4011, 4111, 4112, 4131, 4411, 4722, 4784, 7523), Quasi Cash (MCC 4829, 6010, 6011, 6012, 6051, 7511, 7995), Other Services (MCC 0742, 0763, 0780-1799, 2741, 2791, 2842, 4119,4214-4225, 4582, 4789, 4812-4815, 4816-4821, 4899, 4900, 5039, 5044-5047, 5051, 5074, 5962, 5975, 5976, 5983, 6022-6028, 6211- 6611, 7012, 7032, 7033, 7210-7275, 7276, 7277, 7278, 7295-7394, 7399, 7542-7699, 7829, 7832-7994, 7996-7999, 8011-8099, 8111, 8211-8299, 8351, 8398-8699, 8734, 8911, 8931, 8999, 9211, 9222-9411), Direct Marketing (MCC 5960, 5962, 5964-5969), AFD (5542), and Travel Agencies (MCC 4722).					
• Consumer Credit	1.89%	$0.10		1 Key-entered transaction.	1 Merit III
• World Card	2.05%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• World Elite	2.50%	$0.10	Yes	3 Settle within 1 day.	3 Merit I
• Enhanced	2.04%	$0.10	Yes	4 Restaurants (MCCs 5812, 5814) and Bars (MCC 5813) are exempt from transaction tolerance. All others can settle within 10%.	4 Standard
• High Value	2.50%	$0.10	Yes	5 Authorization and settlement MCC must match.	5 Standard
• Non-Regulated Consumer Debit	1.60%	$0.15			
• Non-Regulated Consumer Prepaid	1.76%	$0.20	Yes		
• Regulated Consumer Debit/Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Merit I E-Commerce ***Not Eligible:*** Real Estate Agents and Managers - Rentals (MCC 6513), Direct Marketing - Insurance Services (MCC 5960), and Insurance Sales, Underwriting and Premiums (MCC 6300).					
• Consumer Credit	1.89%	$0.10		1 Key-entered transaction.	1 N/A
• World Card	2.05%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• World Elite	2.50%	$0.10	Yes	3 Settle within 2 days.	3 Standard
• Enhanced	2.04%	$0.10	Yes	4 Beauty Salons (MCC 7230) have 25% tolerance. Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814), Bars (MCC 5813), Taxicabs & Limousines (MCC 4121), and transactions where the Five E-Commerce Indicators[4] are present in auth and clearing, are exempt from transaction tolerance. All others have a 10% tolerance.	4 Standard
• High Value	2.50%	$0.10	Yes	5 E-Commerce transactions must include Card Activated Terminal (CAT) level 6 in settlement.	5 Merit I
• Non-Regulated Consumer Debit	1.60%	$0.15		6 Authorization and settlement MCC must match.	6 Standard
• Non-Regulated Consumer Prepaid	1.76%	$0.20	Yes		
• Regulated Consumer Debit/Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Merit I Insurance					
Eligible: Direct Marketing - Insurance Services (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300).					
• Consumer Credit	1.43%	$0.05		1 Swipe or key-enter transaction, obtain customer's signature[2] when the transaction is face-to-face.	1 N/A
• World Card	1.43%	$0.05		2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• World Elite	2.20%	$0.10	Yes	3 Settle within 2 days.	3 Standard
• Enhanced	1.43%	$0.05		4 10% transaction tolerance.	4 Standard
• High Value	2.20%	$0.10	Yes	5 Authorization and settlement MCC must match.	5 Standard
Merit I Real Estate					
Eligible: Real Estate Agents and Managers - Rentals (MCC 6513).					
• Consumer Credit	1.10%	$0.00		1 Swipe or key-enter transaction, obtain customer's signature[2] when the transaction is face-to-face.	1 N/A
• World Card	1.10%	$0.00		2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• World Elite	2.20%	$0.10	Yes	3 Settle within 2 days.	3 Standard
• Enhanced	1.10%	$0.00		4 10% transaction tolerance.	4 Standard
• High Value	2.20%	$0.10	Yes	5 Authorization and settlement MCC must match.	5 Standard
• Non-Regulated Consumer Debit/Prepaid	1.10%	$0.00			
• Regulated Consumer Debit/Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Merit I Consumer Loans					
Eligible: Quasi Cash (MCC 6051) and Merchandise and Services - Customer Financial Institutions (MCC 6012).					
• Non-Regulated Consumer Debit/Prepaid	0.80%	$0.25 (cap $2.95)		1 Must be registered with MasterCard with valid MasterCard Assigned ID (MAID) on account.	1 N/A
• Regulated Consumer Debit/Prepaid	0.05%	$0.21		2 Key-entered transaction.	2 Merit III
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22		3 Obtain and pass 1 valid electronic authorization.[3]	3 Standard
				4 Settle within 2 days.	4 Standard
				5 10% transaction tolerance.	5 Standard
				6 Authorization and settlement MCC must match.	6 Standard
Merchant Universal Cardholder Authentication Field (UCAF) - "SecureCode"					
Not Eligible: Insurance-Direct Marketing (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), Utility (MCC 4900), Real Estate (MCC 6513), Lodging (MCC 3501-3999, 7011), Car Rental (MCC 3351-3500, 7512, 7513, 7519), Cruise Lines (MCC 4411), and AFD (MCC 5542).					
• Consumer Credit	1.68%	$0.10		1 Key enter transaction.	1 Merit III
• World Card	1.87%	$0.10		2 Merchant is enrolled in UCAF and cardholder is not.	2 N/A
• World Elite	2.30%	$0.10	Yes	3 Settle within 1 day.	3 Merit I
• Enhanced	1.83%	$0.10		4 Internet transactions must include UCAF Collection Indicator of "1" and a CAT level of "6".	4 Standard
• High Value	2.30%	$0.10	Yes	5 Authorization and settlement MCC must match with the exception of Travel Agencies (MCC 4722) or Airlines (MCC 4511).	5 Standard
• Consumer Credit/Debit-Non US Issued	2.29%	$0.00	Yes	6 The approval code in the clearing transaction must exactly match the approval code in the authorization log record except when the Issuer failed to return a valid approval code, or when the "Refer to Card Issuer" response is received.	6 Standard
• Consumer Premium - Non US Issued	2.70%	$0.00	Yes	7 Obtain and pass 1 valid electronic authorization.[3]	7 Standard
• Consumer Super Premium - Non US Issued	2.83%	$0.00	Yes	8 Security Code Indicator/Security Protocol Indicating merchant participating.	8 Standard
• Non-Regulated Consumer Debit/Prepaid	1.15%	$0.15			
• Regulated Consumer Debit/Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Full Universal Cardholder Authentication Field (UCAF) - "SecureCode" ***Not Eligible:*** Insurance-Direct Marketing (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), Utility (MCC 4900), Real Estate (MCC 6513), Lodging (MCC 3501-3999, 7011), Car Rental (MCC 3351-3500, 7512, 7513, 7519), Cruise Lines (MCC 4411), and AFD (MCC 5542).					
• Consumer Credit	1.78%	$0.10		1 Key enter transaction.	1 Merit III
• World Card	1.97%	$0.10		2 Merchant is enrolled in UCAF and transaction is fully authenticated by the cardholder entering his/her SecureCode.	2 N/A
• World Elite	2.40%	$0.10	Yes	3 Settle within 1 day.	3 Merit I
• Enhanced	1.93%	$0.10		4 Internet transactions must include UCAF Collection Indicator of "2" and a CAT level of "6".	4 Standard
• High Value	2.40%	$0.10	Yes	5 Authorization and settlement MCC must match with the exception of Travel Agencies (MCC 4722) or Airlines (MCC 4511).	5 Standard
• Consumer Credit/Debit-Non US Issued	2.39%	$0.00	Yes	6 The approval code in the clearing transaction must exactly match the approval code in the authorization log record except when the Issuer failed to return a valid approval code, or when the "Refer to Card Issuer" response is received.	6 Standard
• Consumer Premium - Non US Issued	2.70%	$0.00	Yes	7 Obtain and pass 1 valid electronic authorization.[3]	7 Standard
• Consumer Super Premium - Non US Issued	2.83%	$0.00	Yes	8 Security Code Indicator/Security Protocol Indicating merchant participating.	8 Standard
• Non-Regulated Consumer Debit/Prepaid	1.25%	$0.15			
• Regulated Consumer Debit/Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Public Sector					
Eligible: Courts (MCC 9211), Fines (MCC 9222), Bail Bonds (MCC 9223), Taxes (MCC 9311), Government not elsewhere classified (MCC 9399), Transportation (MCC 4111), Passenger Railways (MCC 4112), Bridge/Road Fees & Tolls (MCC 4784), and Postal Services-Government only (MCC 9402).				
• Consumer Credit	1.55%	$0.10		1 Swipe or key-enter transaction, obtain customer's signature[2] when the transaction is face-to-face.	1 N/A
• World Card	1.55%	$0.10		2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• World Elite	1.55%	$0.10		3 Authorize and settle within 2 days.	3 Standard
• Enhanced	1.55%	$0.10		4 Authorization and settlement MCC must match.	4 Standard
• High Value	1.55%	$0.10		5 Can settle within 10% of authorized amount.	5 Standard
				6 Passenger Railways (MCC 4112) must include Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in settlement.[6]	6 Standard
Supermarket					
Eligible: Supermarkets (MCC 5411).					
• Consumer Credit	1.48%	$0.10		1 Swipe card, obtain customer's signature.[2]	1 Merit I or Key Entered
• World Card	1.58%	$0.10		2 Obtain and pass 1 valid electronic authorization.[3]	2 Merit I
• World Elite	1.90%	$0.10	Yes	3 Authorize and settle within 1 day.	3 Standard
• Enhanced	1.48%	$0.10		4 Can settle within 10% of authorized amount.	4 Standard
• High Value	1.90%	$0.10	Yes	5 Authorization and settlement MCC must match.	5 Standard
• Non-Regulated Consumer Debit/Prepaid	1.05%	$0.15 (cap $0.35)			
• Regulated Consumer Debit/Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Convenience Base					
Eligible: Movie Theaters (MCC 7832), Fast Food Restaurants (MCC 5814), Misc. Food Stores (MCC 5499), Taxicabs & Limousines (MCC 4121), and Variety Stores (MCC 5331).					
• Consumer Credit	1.90%	$0.00		1 Swipe card or customer initiates a Cardholder Activated Terminal (CAT), obtain customer's signature[2] when the transaction is face-to-face. If transaction is under $25 no signature required.	1 Merit I or Key Entered
• World Card	2.00%	$0.00	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• World Elite	2.00%	$0.00	Yes	3 Authorize and settle within 1 day.	3 Merit I
• Enhanced	1.90%	$0.00		4 Require a CAT Level of "7" or space for Cardholder Activated Terminals.	4 Merit III
• High Value	2.00%	$0.00	Yes	5 $25.00 transaction limit for Taxicabs & Limousines (MCC 4121).	5 Merit III
				6 Misc. Food Stores (MCC 5499) and Movie Theaters (MCC 7832) can settle within 10% of the authorized amount for transactions over $10.00. Fast Food Restaurants (MCC 5814) and Taxicabs & Limousines (MCC 4121) are exempt from transaction tolerance.	6 Standard
				7 Authorization and settlement MCC must match.	7 Standard
Passenger Transport					
Eligible: Airlines (MCCs 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Consumer Credit	1.75%	$0.10		1 Swipe or key-enter transaction, obtain customer's signature[2] when the transaction is face-to-face.	1 N/A
• Enhanced	1.90%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• Non-Regulated Consumer Debit/Prepaid	1.60%	$0.15		3 Settle within 8 days.	3 Standard
• Regulated Consumer Debit/Prepaid	0.05%	$0.21		4 Transaction must include Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in settlement.[6]	4 Standard
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Petroleum ***Eligible:*** Service Stations (MCC 5541), Fuel Dispensers, Automated (MCC 5542).					
• Consumer Credit	1.90%	(cap $0.95)		1 Swipe card, obtain customer's signature.[2]	1 Merit I
• World Card	2.00%	(cap $0.95)		2 Authorize and settle within 1 day.	2 Merit I
• World Elite	2.00%	(cap $0.95)		3 Obtain and pass 1 valid electronic authorization.[3]	3 Standard
• Enhanced	1.90%	(cap $0.95)		4 MCC 5542 Magnetic Stripe read requires CAT Level of '1' or '2'. Transponder read requires CAT Level of '7'.	4 Standard
• High Value	2.00%	(cap $0.95)		5 Authorization and settlement MCC must match.	5 Standard
• Non-Regulated Consumer Debit/Prepaid	0.70%	$0.17 (cap $0.95)			
• Regulated Consumer Debit/Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Utility ***Eligible:*** Utility-Water, Gas, Electric, Sanitation (MCC 4900).					
• Consumer Credit	0.00%	$0.65		1 Swipe or key-enter transaction, obtain customer's signature[2] when the transaction is face-to-face.	1 N/A
• World Card	0.00%	$0.65		2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• World Elite	0.00%	$0.75		3 Authorize and settle within 1 day.	3 Merit I
• Enhanced	0.00%	$0.65		4 Can settle within 10% of authorized amount.	4 Standard
• High Value	0.00%	$0.75		5 Authorization and settlement MCC must match.	5 Standard
• All Business Products	0.00%	$1.50			
• Non-Regulated Consumer Debit	0.00%	$0.45			
• Non-Regulated Consumer Prepaid	0.00%	$0.65			
• Regulated Consumer Debit/Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Lodging / Auto Rental ***Eligible:*** Lodging (MCC 3501-3999, 7011), Car Rental (MCC 3351-3500, 7512, 7513, 7519), and Cruise Lines (MCC 4411).					
• Consumer Credit	1.58%	$0.10		1 Swipe or Key-enter transaction on subsequent stays with signature on file.	1 N/A
• Enhanced	1.80%	$0.10		2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• Non-Regulated Consumer Debit/Prepaid	1.15%	$0.15		3 Settle within 1 day.	3 Merit I
• Regulated Consumer Debit/Prepaid	0.05%	$0.21		4 Transaction must include settlement detail addendum.	4 Merit I
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22		5 Authorization and settlement MCC must match.	5 Standard
Service Industries Incentive Program (SIIP) ***Eligible:*** Cable & Telecommunication (MCC 4814, 4899).					
• Consumer Credit	1.15%	$0.05		1 Key-enter transaction.	1 Merit III
• World Card	1.15%	$0.05		2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• World Elite	1.15%	$0.05		3 Authorize and settle within 1 day.	3 Merit I
• Enhanced	1.15%	$0.05		4 Can settle within 10% of authorized amount.	4 Standard
• High Value	1.15%	$0.05		5 Recurring Payments indicator must be present.	5 Merit I
• Non-Regulated Consumer Debit/Prepaid	1.15%	$0.05		6 Authorization and settlement MCC must match.	6 Standard
• Regulated Consumer Debit/Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Charity ***Eligible:*** Charitable and Social Service Organizations (MCC 8398).					
• Consumer Credit/World/World Elite/ Enhanced/High Value	2.00%	$0.10	Yes	1 Swipe or key-enter transaction, obtain customer's signature[2] when the transaction is face-to-face.	1 N/A
• Commercial	2.00%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• Non-Regulated Consumer Debit/Prepaid	1.45%	$0.15		3 Authorize and settle within 2 days.	3 Standard
• Non-Regulated Commercial Debit/ Prepaid	2.00%	$0.10	Yes		
• Regulated Consumer Debit/Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22			
Emerging Market ***Eligible:*** Government (MCC 9211, 9222, 9223, 9311, 9399), Schools (MCC 8211, 8220, 8299), Utilities (MCC 4899), Insurance (MCC 6300, 5960), Transportation (MCC 4111), Passenger Railways (MCC 4112), Bridge & Road Fees/Tolls (MCC 4784), and Postal Services-Government only (MCC 9402).					
• Non-Regulated Consumer Debit/Prepaid	0.80%	$0.25		1 Swipe or key-enter transaction, obtain customer's signature[2] when the transaction is face-to-face.	1 N/A
• Non-Regulated Consumer Debit/Prepaid - Government and Education	0.65%	$0.15 ($2.00 cap)		2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• Regulated Consumer Debit/Prepaid	0.05%	$0.21		3 Authorize and settle within 2 days.	3 Standard
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22		4 Authorization and settlement MCC must match.	4 Standard
				5 Can settle within 10% of authorized amount.	5 Standard
				6 Passenger Railways (MCC 4112) must include Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in settlement.[6]	6 Merit I or Standard

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MasterCard® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Restaurant ***Eligible:*** Restaurants (MCC 5812). ***Eligible for Debit Only:*** Fast Food Restaurants (MCC 5814).					
• Restaurant-World	1.73%	$0.10		1 World, World Elite and High Value require a transaction amount equal to or less than $60.00.	1 Travel and Entertainment
• Restaurant-World Elite	2.20%	$0.10	Yes	2 Swipe card, obtain customer's signature.[2]	2 Merit I or Key Entered
• Restaurant-High Value	2.20%	$0.10	Yes	3 Authorize and settle within 1 day.	3 Merit I
• Non-Regulated Consumer Debit/Prepaid	1.19%	$0.10		4 Obtain and pass 1 valid electronic authorization.[3]	4 Standard
• Regulated Consumer Debit/Prepaid	0.05%	$0.21		5 Authorization and settlement MCC must match.	5 Standard
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22			
Small Ticket ***Eligible:*** Local Commuter Transport (MCC 4111), Taxicab & Limousine Service (MCC 4121), Parking Lots (MCC 7523), Video Rental (MCC 7841), Theaters (MCC 7832), Misc Food Stores (MCC 5499), Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814), Bus Lines (MCC 4131), Bridge & Road Tolls (MCC 4784), News Dealers & Newsstands (MCC 5994), Laundry Services (MCC 7211), Dry Cleaners (MC 7216), Quick Copy, Reproduction & Blueprinting Services (MCC 7338), Car Washes (MCC 7542), Postal Services-Govt Only (9402), and Variety Stores (MCC 5331). Regulated Debit rates available to Fast Food Restaurants (MCC 5814), and Video Rental (MCC 7841).					
• Non-Regulated Consumer Debit/Prepaid	1.55%	$0.04		1 Swipe card, obtain customer's signature.[2]	1 Merit I or Key Entered
• Regulated Consumer Debit/Prepaid	0.05%	$0.21		2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	$0.22		3 Authorize and settle within 1 day.	3 Merit I
				4 Restaurants (MCC 5812, 5814) and Taxicabs & Limousines (MCC 4121) are exempt from transaction tolerance, others can settle within 10%.	4 Standard
				5 Non-Regulated debit transactions must be equal to or less than $15.00. Regulated debit transactions must be equal to or less than $10.00.	5 Merit III or Restaurant
				6 Authorization and settlement MCC must match.	6 Standard

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Travel and Entertainment (T&E[6]) ***Eligible:*** Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3999, 7011), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).					
• World Card	2.30%	$0.10	Yes	1 Swipe or key-enter transaction, obtain customer's signature[2] when the transaction is face-to-face.	1 N/A
• World Elite	2.75%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• High Value	2.75%	$0.10	Yes	3 Settle within 2 days, Hotels, Car Rental Agencies & Cruise Lines are exempt from timeliness edits.	3 Standard
				4 Authorization and settlement MCC must match.	4 Standard
				5 Vehicle Rental merchants must include the Rental Agreement number and Return Location ID.	5 Standard
				6 MCC 5812 transaction must be greater than $60.00.	6 Restaurant
Airline ***Eligible:*** Airlines (MCC 3000-3299, 4511).					
• World Card	2.30%	$0.10	Yes	1 Swipe or key-enter transactions, obtain customer's signature[2] when the transaction is face-to-face.	1 N/A
• World Elite	2.30%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Standard
• High Value	2.30%	$0.10	Yes	3 Settle within 2 days.	3 Standard
				4 Transaction must include Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in settlement.[6]	4 Merit I or Standard
				5 Authorization and settlement MCC must match.	5 Standard

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MasterCard® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Consumer Standard ***Eligible:*** All merchant segments.					
• Consumer Credit	2.95%	$0.10	Yes	1 Swipe or key-enter transaction, obtain customer signature[2] when the transaction is face-to-face.	1 N/A
• World Card	2.95%	$0.10	Yes	2 Electronic authorization not required.	2 N/A
• World Elite	3.25%	$0.10	Yes	3 Settle within 29 days.	3 N/A
• Enhanced	2.95%	$0.10	Yes		
• High Value	3.25%	$0.10	Yes		
• Non-Regulated Consumer Debit/Prepaid	1.90%	$0.25	Yes		
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Non Incentive POS Debit with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Large Ticket III ***Eligible for Large Market only:*** Lodging (MCC 3501-3999, 7011). ● ***Not Eligible:*** Travel and Entertainment - Restaurants (MCC 5812), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), and Passenger Transport (MCC 3000-3299, 4511, 4112).					
• Large Market[10]	1.15%	$80.00		1 Swipe or key-enter transaction, obtain customer's signature when transaction is face-to-face.	1 N/A
• Level 1/Business Core	1.20%	$40.00		2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Standard
• Level 2/World Business	1.36%	$40.00		3 Settle within 1 day.	3 Commercial Data Rate II
• Level 3/World Elite Business	1.41%	$40.00		4 For Commercial Large Ticket III transaction must be greater than $100,000.	4 Commercial Large Ticket II
• Level 4	1.51%	$40.00		5 Can settle within 25% of the authorized amount. AFD (MCC 5542), Bars (MCC 5813), and Fast Food Restaurants (MCC 5814) are exempt from the tolerance test.	5 Commercial Standard
• Non-Regulated Business Debit	1.25%	$40.00		6 Must pass Level II and III Data.[7]	6 Commercial Data Rate II
• Regulated Commercial Debit/Prepaid	0.05%	$0.21		7 Authorization and settlement MCC must match.	7 Commercial Standard
• Regulated Commercial Debit/Prepaid with Fraud Adjustment	0.05%	$0.22		8 Fuel detail addendum data[8] required for Fleet cards at Fuel merchants. Lodging Summary[8] required for Hotel merchants.	8 Commercial Data Rate I
				9 Level 1 - 4 apply to Business Core, World Business and World Elite Business cards. The level will be determined by MasterCard cardholder spending limits.[9]	9 N/A

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Large Ticket II ***Eligible for Large Market only:*** Lodging (MCC 3501-3999, 7011). ● ***Not Eligible:*** Travel and Entertainment - Restaurants (MCC 5812), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), and Passenger Transport (MCC 3000-3299, 4511, 4112).					
• Large Market[10]	1.20%	$60.00		1 Swipe or key-enter transaction, obtain customer's signature when transaction is face-to-face.	1 N/A
• Level 1/Business Core	1.20%	$40.00		2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Standard
• Level 2/World Business	1.36%	$40.00		3 Settle within 1 day.	3 Commercial Data Rate II
• Level 3/World Elite Business	1.41%	$40.00		4 Transaction must be greater than $25,000.00 but less than/equal to $100,000.	4 Commercial Large Ticket I
• Level 4	1.51%	$40.00		5 Can settle within 25% of the authorized amount. AFD (MCC 5542), Bars (MCC 5813), and Fast Food Restaurants (MCC 5814) are exempt from the tolerance test.	5 Commercial Standard
• Non-Regulated Business Debit	1.25%	$40.00		6 Must pass Level II and III Data.[7]	6 Commercial Data Rate II
• Regulated Commercial Debit/Prepaid	0.05%	$0.21		7 Authorization and settlement MCC must match.	7 Commercial Standard
• Regulated Commercial Debit/Prepaid with Fraud Adjustment	0.05%	$0.22		8 Fuel detail addendum data[8] required for Fleet cards at Fuel merchants. Lodging Summary[8] required for Hotel merchants.	8 Commercial Data Rate I
				9 Level 1 - 4 apply to Business Core, World Business and World Elite Business cards. The level will be determined by MasterCard cardholder spending limits.[9]	9 N/A

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Large Ticket I					
Eligible for Large Market only: Lodging (MCC 3501-3999, 7011). ●					
Not Eligible: Travel and Entertainment - Restaurants (MCC 5812), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), and Passenger Transport (MCC 3000-3299, 4511, 4112).					
• Large Market[10]	1.25%	$40.00		1 Swipe or key-enter transaction, obtain customer's signature when transaction is face-to-face.	1 N/A
• Level 1/Business Core	1.20%	$40.00		2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Standard
• Level 2/World Business	1.36%	$40.00		3 Settle within 1 day.	3 Commercial Data Rate II
• Level 3/World Elite Business	1.41%	$40.00		4 Corporate, Business, Purchase, Fleet at Non Fuel, World Corporate, World Elite Corporate, World Business and World Elite Business transactions must be greater than $7,254.55 and less than/equal to $25,000. Fleet at Fuel transactions must be greater than $4,987.50 and less than/equal to $25,000.	4 Commercial Data Rate III
• Level 4	1.51%	$40.00		5 Can settle within 25% of the authorized amount. AFD (MCC 5542), Bars (MCC 5813), and Fast Food Restaurants (MCC 5814) are exempt from the tolerance test.	5 Commercial Standard
• Non-Regulated Business Debit	1.25%	$40.00		6 Must pass Level II and III Data.[7]	6 Commercial Data Rate II
• Regulated Commercial Debit/Prepaid	0.05%	$0.21		7 Authorization and settlement MCC must match.	7 Commercial Standard
• Regulated Commercial Debit/Prepaid with Fraud Adjustment	0.05%	$0.22		8 Fuel detail addendum data[8] required for Fleet cards at Fuel merchants. Lodging Summary[8] required for Hotel merchants.	8 Commercial Data Rate I
				9 Level 1 - 4 apply to Business Core, World Business and World Elite Business cards. The level will be determined by MasterCard cardholder spending limits.[9]	9 N/A

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Payment Account 1, 2, 3, 4, and 5 ***Not Eligible:*** Travel and Entertainment - Restaurants (MCC 5812), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), and Passenger Transport (MCC 3000-3299, 4511, 4112).					
• Commercial Payment Account 1	1.20%	$0.00		1 Key-enter transaction.	1 N/A
• Commercial Payment Account 2	1.00%	$0.00		2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Standard
• Commercial Payment Account 3	0.90%	$0.00		3 Settle within 2 days.	3 Commercial Standard
• Commercial Payment Account 4	0.80%	$0.00		4 For Commercial Payment Account 1 transaction must be greater than $7,255.00 but less than/equal to $25,000.	4 Commercial Data Rate III
• Commercial Payment Account 5	0.70%	$0.00		5 For Commercial Payment Account 2 transaction must be greater than $25,000.01 but less than/equal to $100,000.	5 Commercial Payment Account 1
				6 For Commercial Payment Account 3 transaction must be greater than $100,000.01 but less than/equal to $500,000.	6 Commercial Payment Account 2
				7 For Commercial Payment Account 4 transaction must be greater than $500,000.01 but less than/equal to $1,000,000.	7 Commercial Payment Account 3
				8 For Commercial Payment Account 5 transaction must be greater than $1,000,000.	8 Commercial Payment Account 4

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Commercial Data Rate III					
Not Eligible: Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3999, 7011), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), and Passenger Transport (MCC 3000-3299, 4511, 4112).					
• Large Market[10]	1.80%	$0.10		1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Level 1/Business Core	1.75%	$0.10		2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Standard
• Level 2/World Business	1.91%	$0.10	Yes	3 Settle within 2 days.	3 Commercial Standard
• Level 3/World Elite Business	1.96%	$0.10	Yes	4 Must pass Level II and Level III Data.[7]	4 Commercial Data Rate II
• Level 4	2.06%	$0.10	Yes	5 Authorization and settlement MCC must match.	5 Commercial Standard
• Non-Regulated Business Debit	1.80%	$0.10		6 Level 1 - 4 apply to Business Core, World Business and World Elite Business cards. The level will be determined by MasterCard cardholder spending limits.[9]	6 N/A
• Regulated Commercial Debit/Prepaid	0.05%	$0.21			
• Regulated Commercial Debit/Prepaid with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Data Rate II					
Not Eligible: Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3999, 7011), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), and Passenger Transport (MCC 3000-3299, 4511, 4112).					
• Large Market[10]	2.50%	$0.10	Yes	1 Swipe or Key-enter transaction, obtain customer's signature[2] when transaction is face-to-face. ■	1 N/A
• Level 1/Business Core	2.00%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Standard
• Level 2/World Business	2.16%	$0.10	Yes	3 Settle within 2 days.	3 Commercial Standard
• Level 3/World Elite Business	2.21%	$0.10	Yes	4 Must pass Level II Data.[7]	4 Commercial Data Rate I
• Level 4	2.31%	$0.10	Yes	5 Authorization and settlement MCC must match.	5 Commercial Standard
• Non-Regulated Business Debit	2.20%	$0.10	Yes	6 Level 1 - 4 apply to Business Core, World Business and World Elite Business cards. The level will be determined by MasterCard cardholder spending limits.[9]	6 N/A
• Regulated Commercial Debit/Prepaid	0.05%	$0.21			
• Regulated Commercial Debit/Prepaid with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Data Rate II Petroleum					
Eligible: Marinas, Marine Services/Supplies (MCC 4468), Service Stations (MCC 5541), Fuel Dispenser, Automated (MCC 5542), Misc Food Stores (MCC 5499), Fuel Dealers - Coal, Fuel Oil, Liquefied Petroleum, Wood (MCC 5983), and U.K. Petrol Stations, Electronic Hot File (MCC 9752).					
• Large Market[10]	2.05%	$0.10	Yes	1 Swipe or Key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Level 1/Business Core	2.00%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Standard
• Level 2/World Business	2.16%	$0.10	Yes	3 Settle within 2 days for Commercial Data Rate II.	3 Commercial Standard
• Level 3/World Elite Business	2.21%	$0.10	Yes	4 Must pass Level II Data.[7]	4 Commercial Data Rate I
• Level 4	2.31%	$0.10	Yes	5 Authorization and settlement MCC must match.	5 Commercial Standard
• Non-Regulated Business Debit	2.05%	$0.10	Yes	6 MCC 5542 Magnetic Stripe read requires CAT Level of '1' or '2'. Transponder read requires CAT Level of '7'.	6 Commercial Standard
• Regulated Commercial Debit/Prepaid	0.05%	$0.21		7 Fuel detail addendum data[8] required for Fleet cards.	7 Commercial Standard
• Regulated Commercial Debit/Prepaid with Fraud Adjustment	0.05%	$0.22		8 Level 1 - 4 apply to Business Core, World Business and World Elite Business cards. The level will be determined by MasterCard cardholder spending limits.[9]	8 N/A

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Data Rate I					
Not Eligible: Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3999, 7011), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), and Passenger Transport (MCC 3000-3299, 4511, 4112).					
• Large Market[10]	2.65%	$0.10	Yes	1 Swiped or Key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Level 1/Business Core	2.65%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Standard
• Level 2/World Business	2.81%	$0.10	Yes	3 Must submit a valid tax id.	3 Commercial Standard
• Level 3/World Elite Business	2.86%	$0.10	Yes	4 Settle within 2 days.	4 Commercial Standard
• Level 4	2.96%	$0.10	Yes	5 Authorization and settlement MCC must match.	5 Commercial Standard
• Regulated Commercial Debit/Prepaid	0.05%	$0.21		6 Level 1 - 4 apply to Business Core, World Business and World Elite Business cards. The level will be determined by MasterCard cardholder spending limits.[9]	6 N/A
• Regulated Commercial Debit/Prepaid with Fraud Adjustment	0.05%	$0.22			
Commercial Data Rate I - (Healthcare MCCs) ■					
Eligible: Doctors – not elsewhere classified (MCC 8011), Dentists, Orthodontists (MCC 8021), Osteopathic Physicians (MCC 8031), Chiropractors (MCC 8041), Optometrists, Ophthalmologists (MCC 8042), Opticians, Optical Goods, and Eyeglasses (MCC 8043), Chiropodists, Podiatrists (MCC 8049), Nursing and Personal Care Facilities (MCC 8050), Hospitals (MCC 8062), Dental and Medical Laboratories (MCC 8071), Health Practitioners, Medical Services—not elsewhere classified (MCC 8099).					
• Commercial Payments Account	1.00% (cap $5.00)	$0.00		1 Swiped or Key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Commercial Payments Account Prepaid	1.00% (cap $5.00)	$0.00		2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Standard
				3 Must submit a valid tax id.	3 Commercial Standard
				4 Settle within 2 days.	4 Commercial Standard
				5 Authorization and settlement MCC must match.	5 Commercial Standard

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Business-to-Business ■ ***Eligible:*** All merchant segments.					
• Commercial Business-to-Business - U.S Domestic	2.00%	$0.00	Yes	1 Key-entered transaction.	1 N/A
• Commercial Business-to-Business - U.S Interregional	2.00%	$0.00	Yes		
Commercial Standard ***Eligible:*** All merchant segments.					
• Large Market[10]	2.95%	$0.10	Yes	1 Swipe or Key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Level 1/Business Core	2.95%	$0.10	Yes	2 Electronic authorization not required.	2 N/A
• Level 2/World Business	3.11%	$0.10	Yes	3 Settle within 29 days.	3 N/A
• Level 3/World Elite Business	3.16%	$0.10	Yes	4 Level 1 - 4 apply to Business Core, World Business and World Elite Business cards. The level will be determined by MasterCard cardholder spending limits.[9]	4 N/A
• Level 4	3.26%	$0.10	Yes		
• Regulated Commercial Debit/Prepaid	0.05%	$0.21			
• Regulated Commercial Debit/Prepaid with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial T&E III ***Eligible:*** Travel and Entertainment - Hotels (MCC 3501-3999, 7011), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), and Passenger Transport (MCC 3000-3299, 4511, 4112).					
• Large Market[10]	2.50%	$0.10	Yes	1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Large Market[10] - Airlines	2.43%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Standard
• Level 1/Business Core	2.30%	$0.10	Yes	3 Settle within 2 days, Airline 8 days.	3 Commercial Standard
• Level 2/World Business	2.46%	$0.10	Yes	4 Must pass industry specific T&E II & III criteria.[6]	4 Commercial T&E II
• Level 3/World Elite Business	2.51%	$0.10	Yes	5 Authorization and settlement MCC must match.	5 Commercial Standard
• Level 4	2.61%	$0.10	Yes	6 Exempt from amount tolerance.	6 N/A
• Non-Regulated Business Debit Airlines	2.30%	$0.10	Yes	7 Level 1 - 4 apply to Business Core, World Business and World Elite Business cards. The level will be determined by MasterCard cardholder spending limits.[9]	7 N/A
• Regulated Commercial Debit/Prepaid	0.05%	$0.21			
• Regulated Commercial Debit/Prepaid with Fraud Adjustment	0.05%	$0.22			

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■ = New Program or Qualification ● = MCC Change ▼ = Rate or Fee Decrease ▲ = Rate or Fee Increase

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial T&E II ***Eligible:*** Travel and Entertainment - Hotels (MCC 3501-3999, 7011), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), and Passenger Transport (MCC 3000-3299, 4511, 4112).					
• Large Market[10]	2.55%	$0.10	Yes	1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Level 1/Business Core	2.35%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Standard
• Level 2/World Business	2.51%	$0.10	Yes	3 Settle within 2 days, Airline 8 days.	3 Commercial Standard
• Level 3/World Elite Business	2.56%	$0.10	Yes	4 Must pass industry specific T&E II criteria.[6]	4 Commercial T&E I
• Level 4	2.66%	$0.10	Yes	5 Authorization and settlement MCC must match.	5 Commercial Standard
• Regulated Commercial Debit/Prepaid	0.05%	$0.21		6 Exempt from amount tolerance.	6 N/A
• Regulated Commercial Debit/Prepaid with Fraud Adjustment	0.05%	$0.22		7 Level 1 - 4 apply to Business Core, World Business and World Elite Business cards. The level will be determined by MasterCard cardholder spending limits.[9]	7 N/A
Commercial T&E I ***Eligible:*** Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3999, 7011), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), Passenger Transport (MCC 3000-3299, 4511, 4112), and Cruise line (MCC 4411).					
• Large Market[10]	2.70%	$0.00	Yes	1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Level 1/Business Core	2.50%	$0.00	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Standard
• Level 2/World Business	2.66%	$0.00	Yes	3 Settle within 2 days, Airline 8 days.	3 Commercial Standard
• Level 3/World Elite Business	2.71%	$0.00	Yes	4 Authorization and settlement MCC must match.	4 Commercial Standard
• Level 4	2.81%	$0.00	Yes	5 Exempt from amount tolerance.	5 N/A
• Regulated Commercial Debit/Prepaid	0.05%	$0.21		6 Level 1 - 4 apply to Business Core, World Business and World Elite Business cards. The level will be determined by MasterCard cardholder spending limits.[9]	6 N/A
• Regulated Commercial Debit/Prepaid with Fraud Adjustment	0.05%	$0.22			

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MasterCard® Interchange Programs

■ = New Program or Qualification ● = MCC Change ▼ = Rate or Fee Decrease ▲ = Rate or Fee Increase

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
T&E Large Ticket ***Eligible:*** Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3999, 7011), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), and Travel Agencies and Tour Operations (MCC 4722).					
• Consumer World Elite	2.00%	$0.00	Yes	1 Swipe or key-enter transaction, obtain customer's signature when transaction is face-to-face.	1 N/A
• High Value	2.00%	$0.00	Yes	2 Obtain and pass 1 valid electronic authorization.[3] 3 Must be equal to or greater than $2500. 4 Settle within 1 day.	2 Commercial Standard 3 Commercial T&E III 4 Commercial Standard
Interregional Regulated POS Debit[5] ***Eligible: All merchant segments.***					
• Regulated Consumer Debit/Consumer Prepaid	0.90%	$0.21		1 Available to US merchants accepting regulated consumer debit and consumer prepaid cards issued from the following US territories: American Samoa, Guam, Northern Mariana Islands, US Minor Outlying Islands, Puerto Rico and US Virgin Islands.	1 N/A
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.90%	$0.22			
• Regulated Commercial Debit/Commercial Prepaid	0.90%	$0.21			
• Regulated Commercial Debit/Commercial Prepaid with Fraud Adjustment	0.90%	$0.22			

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MasterCard® Interchange Programs

■ = New Program or Qualification ● = MCC Change ▼ = Rate or Fee Decrease ▲ = Rate or Fee Increase

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Interregional Electronic[5] ***Not Eligible:*** Mail Order/Telephone Order (MCC 5960, 5962, 5964-5969), Fuel Dispenser, Automated (MCC 5542).					
• Consumer Credit-Non US Issued	1.95%	$0.00		1 Swipe card, obtain customer's signature.[2]	1 Interregional Standard
• Consumer Premium - Non US Issued	2.70%	$0.00	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Interregional Standard
• Consumer Super Premium - Non US Issued	2.83%	$0.00	Yes	3 Settle within 4 days.	3 Interregional Standard
• Consumer Debit-Non US Issued	1.95%	$0.00		4 Can settle within 10% of authorized amount.	4 Interregional Standard
				5 Authorization and settlement MCC must match.	5 Interregional Standard
Interregional Standard[5] ***Eligible:*** All merchant segments.					
• Consumer Credit-Non US Issued	2.45%	$0.00	Yes	1 Swipe or key-enter transaction, obtain customer signature[2] when the transaction is face-to-face.	1 N/A
• Consumer Premium - Non US Issued	2.70%	$0.00	Yes	2 Settle within 29 days.	2 N/A
• Consumer Super Premium - Non US Issued	2.83%	$0.00	Yes		
• Consumer Debit-Non US Issued	2.45%	$0.00	Yes		

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MasterCard® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Interregional Purchasing Large Ticket[5] ***Not Eligible:*** Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3999, 7011), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), and Passenger Transport (MCC 3000-3299, 4511, 4112).					
• Purchasing/Fleet-Non US Issued	1.75%	$30.00		1 Swipe or key-enter transaction, obtain customer's signature when transaction is face-to-face. 2 Obtain and pass 1 valid electronic authorization.[3] 3 Settle within 29 days. 4 Transaction must be equal to or greater than $3,750.	1 N/A 2 Interregional Commercial Card 3 Interregional Commercial Card 4 Interregional Purchasing Data Rate II
Interregional Purchasing Data Rate II[5] ***Not Eligible:*** Fleet cards at Fuel Merchants (MCC 5541, 5542,), Quasi Cash (MCC 6010, 6011).					
• Purchasing/Fleet-Non US Issued	2.55%	$0.00	Yes	1 Swipe or Key-enter transaction, obtain customer's signature[2] when transaction is face-to-face. 2 Obtain and pass 1 valid electronic authorization.[3] 3 Settle within 4 days. 4 Must pass Level II Data.[7]	1 N/A 2 Interregional Commercial Card 3 Interregional Commercial Card 4 Interregional Commercial Card
Interregional Commercial Card[5] ***Eligible:*** All merchant segments.					
• Commercial-Non US Issued	2.85%	$0.00	Yes	1 Swipe or Key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Commercial Premium - Non US Issued	2.85%	$0.00	Yes	2 Settle within 29 days.	2 N/A

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Regulated POS Debit Refund ***Eligible:*** All merchant segments.					
• Regulated Consumer Debit/Prepaid / Commercial Debit/Prepaid	-0.05%	-$0.21		1 Available to US merchants submitting refund transactions on regulated consumer debit, consumer prepaid, commercial debit and commercial prepaid cards issued from the US.	1 N/A
• Regulated Consumer Debit/Prepaid / Commercial Debit/Prepaid with Fraud Adjustment	-0.05%	-$0.22			
Interregional Regulated POS Debit Refund ***Eligible:*** All merchant segments.					
• Regulated Consumer Debit/Prepaid / Commercial Debit/Prepaid	-0.05%	-$0.21		1 Available to US merchants submitting refund transactions on regulated consumer debit, consumer prepaid, commercial debit and commercial prepaid cards issued from the following US territories: American Samoa, Guam, Northern Mariana Islands, US Minor Outlying Islands, Puerto Rico and US Virgin Islands.	1 N/A
• Regulated Consumer Debit/Prepaid / Commercial Debit/Prepaid with Fraud Adjustment	-0.05%	-$0.22			
Consumer Debit Refund Group 1 ***Not Eligible:*** Airlines (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Non-Regulated Consumer Debit	-1.72%	$0.00		1 Credit/Return transactions only.	2 N/A
Consumer Debit Refund Group 2 ***Eligible:*** Airline (MCC 3000-3299, 4511), Passenger Railway (MCC 4112).					
• Non-Regulated Consumer Debit	-1.68%	$0.00		1 Credit/Return transactions only.	1 N/A
Consumer Debit Refund Group 3 ***Not Eligible:*** Mail Order/Telephone Order (MCC 5960, 5962, 5964-5969), Airline (MCC 3000-3299, 4511), and Passenger Railway (MCC 4112).					
• Non-Regulated Consumer Debit	-1.40%	$0.00		1 Credit/Return transactions only.	1 N/A

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Consumer Credit Refund Group 1					
Eligible: Airline (MCC 3000-3299, 4511), Automobile/Vehicle Rental (MCC 3351-3441, 7512, 7513, 7519), Lodging (MCC 3501-3999, 7011), Passenger Railway (MCC 4112), Cruise Line (MCC 4411), Travel Agencies and Tour Operators (MCC 4722), and Restaurant (MCC 5812) (only on World MasterCard cards).				
• World/World Elite/High Value	-2.42%	$0.00		1 Credit/Return transactions only.	1 N/A
Consumer Credit Refund Group 2					
Eligible: Mail Order/Telephone Order (MCC 5960, 5964-5969), Utilities (MCC 4812, 4814, 4816, 4821, 4899, 4900, 5983), and Travel Agencies (MCC 4722) [excluding World MasterCard cards].					
• Consumer Credit	-2.09%	$0.00		1 Credit/Return transactions only.	1 N/A
Consumer Credit Refund Group 3					
Eligible: Airline (MCC 3000-3299, 4511) [excluding World/World Elite MasterCard cards], Professional Services (MCC 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222), Drug Stores (MCC 5122, 5912), Recreation (MCC 7012, 7032, 7033 ,7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999), Education (MCC 8211,8220,8241, 8244, 8249, 8299), Repair Shops (MCC 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699), Restaurant/Bars (MCC 5811-5814) [excluding World/World Elite Card cards submitted with MCC 5812], and Other services (MCC 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296-7299, 7311, 7321, 7332, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950).					
• Consumer Credit	-1.95%	$0.00		1 Credit/Return transactions only.	1 N/A
Consumer Credit Refund Group 4					
Eligible: Automobile/Vehicle Rental (MCC 3351-3441, 7512, 7513, 7519 [excluding MasterCard cards], Other Retail (MCC 0763, 5085, 5094, 5099, 5111, 5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, 5735, 5921, 5931, 5933, 5935, 5937, 5942-5944, 5946-5949, 5963, 5970-5973, 5977, 5978, 5992-5999, 7395), Gas Stations (MCC 5541, 5542, 9752), Hardware (MCC 5065, 5072, 5198, 5211, 5231, 5251, 5261), Health Care (MCC 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099), Sporting – Toy Stores (MCC 5940, 5941, 5945), Discount Stores (MCC 5310), Clothing Stores (MCC 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699), and Other Transport (MCC 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523) [excluding World/World Elite MasterCard cards submitted with MCCs 4112 and 4411].					
• Consumer Credit	-1.82%	$0.00		1 Credit/Return transactions only.	1 N/A

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Consumer Credit Refund Group 5					
Eligible: Lodging (MCC 3501-3999, 7011) [excluding World MasterCard cards], Department Stores (MCC 5311), Electric-Appliance (MCC 5722, 5732, 5733, 5734), Interior Furnishing (MCC 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950), Vehicles (MCC 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538), Quasi Cash (MCC 4829, 6012, 6050, 6051, 6529-6531, 6534, 7511, 7995), and Food Stores – Warehouse (MCC 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751).					
• Consumer Credit	-1.73%	$0.00		1 Credit/Return transactions only.	1 N/A
Commercial Credit Refund Group 1					
Eligible: Quasi Cash (MCC 4829, 6012, 6050, 6051, 6529-6531, 6534, 7511, 7995), Other Transport (MCC 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523), Food – Warehouse (MCC 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751), Discount Stores (MCC 5310), Drug Stores (MCC 5122, 5912), Recreation (MCC 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999), Restaurants (MCC 5812-5814), and Utilities (MCC 4812, 4814, 4816, 4821,4899, 4900, 5983).					
• Commercial	-2.37%	$0.00		1 Credit/Return transactions only.	1 N/A
Commercial Credit Refund Group 2					
Eligible: Automobile/Vehicle Rental (MCC 3351-3441, 7512, 7513, 7519), Lodging (MCC 3501-3999, 7011), Sporting – Toy Stores (MCC 5940, 5941, 5945), Clothing Stores (MCC 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699), Vehicles (MCC 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538), Education (MCC 8211, 8220, 8241, 8244, 8249, 8299), Repair Shops (MCC 7251, 7622, 7623, 7629, 7631,7641, 7692, 7699), and Travel Agencies (MCC 4722).					
• Commercial	-2.30%	$0.00		1 Credit/Return transactions only.	1 N/A
Commercial Credit Refund Group 3					
Eligible: Airline (MCC 3000-3299, 4511), Other Retail (MCC 0763, 5085, 5094, 5099, 5111,5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, 5735, 5921, 5931, 5933, 5935, 5937, 5942-5944, 5946-5949, 5963, 5970-5973,5977, 5978, 5992-5999, 7395), Mail Order/Telephone Order (MCC 5960, 5964-5969), Health Care (MCC 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099), Professional Services (MCC 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222), Other Services (MCC 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296-7299, 7311, 7321, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950), and Hardware (MCC 5065, 5072, 5198, 5211, 5231, 5251, 5261).					
• Commercial	-2.21%	$0.00		1 Credit/Return transactions only.	1 N/A
Commercial Credit Refund Group 4					
Eligible: Department Stores (MCC 5311), Electric–Appliances (MCC 5722, 5732, 5733, 5734), Gas Stations (MCC 5541, 5542, 9752), and Interior Furnishings (MCC 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950).					
• Commercial	-2.16%	$0.00		1 Credit/Return transactions only.	1 N/A

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MasterCard Footnotes

[1] The numeric bullet point in the "Primary Qualification Criteria" column corresponds to the numeric bullet point in the "Next Interchange Program Logic" column within the same row. This column lists the next possible Interchange program when the qualifying criteria is not met. For example, when looking at numeric bullet point 1 under Merit III "Primary Qualification Criteria" column - Swipe card, obtain customer's signature - if a transaction is not swiped and is key-entered then the next downgrade interchange program would be Merit I or Key-Entered when looking at the corresponding numeric bullet point in the "Next Interchange Program Logic" column.

[2] If transaction is $50 or less no signature required for all MCCs except Key-entry Telecom Merchant (MCC 4813), Wire Transfer Money Orders (MCC 4829), Automated Fuel Dispensers (MCC 5542), Direct Marketing-Insurance Services (MCC 5960), Direct Marketing-Travel Related Arrangement Services (MCC 5962), Direct Marketing-Catalog Merchants (MCC 5964), Direct Marketing-Combination Catalog and Retail Merchants (MCC 5965), Direct Marketing-Outbound Telemarketing Merchants (MCC 5966), Direct Marketing-inbound Telemarketing Merchants (MCC 5967), Direct Marketing-Continuity/Subscription Merchants (MCC 5968), Direct Marketing-not elsewhere classified (MCC 5969), Financial Institutions-Manual Cash Disbursements (MCC 6010), Financial Institutions-Automated Cash Disbursements (MCC 6011), Quasi Cash-Member Financial Institution (MCC 6050), Quasi Cash-Merchant (MCC 6051), Remote Stored Value Load-Member Financial Institution (MCC 6529), Remote Stored Value Load-Merchant (MCC 6530), Payment Transaction-Member Financial Institution (MCC 6532), Payment Transaction-Merchant (MCC 6533), Money Transfer-Member Financial Institution (MCC 6534), MasterCard MoneySend Intracountry (MCC 6536), MasterCard MoneySend Intercountry (MCC 6537), Truck Stop Transactions (MCC 7511), Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks (MCC 7995), Intra-Government Purchases (government only) (MCC 9405), or Intra-Company Purchases (MCC 9950).

[3] Valid electronic authorization is obtained through a terminal or software. When an electronic authorization is obtained, all required authorization data & qualifying criteria must be present at settlement, including banknet reference number and date, etc.

[4] Terminal Type = CT6; POS Terminal PAN Entry Mode = 81; E-Commerce Level of Security = 21, 23, or 91; POS Cardholder Presence Indicator = 5; Cardholder-Activated Terminal Level Indicator = 6.

[5] MC International interchange programs include the MC Acquirer Program Support Fee (0.85%).

[6] Travel & Entertainment (T&E) includes Restaurants, Hotels, Car Rentals, Passenger Transport, Cruise Lines, and Travel Agents. Industry specific T&E II data: Airline/Passenger Railways – General Ticket Information: passenger name, ticket number, issuing carrier; Trip Leg Data: travel date, carrier code, service class code, city or origin/airport code, city of destination/airport code; Rail Data (Passenger Railway MCCs only may provide this data in place of, or in addition to Trip Leg Data): passenger name, travel date, start station, destination station, passenger description. Vehicle Rental – Vehicle Rental Detail: rental agreement number, renter name, rental return city, rental return state/province, rental return country, return location id, return date, check-out date, customer service toll-free number. Hotel/Motel – Lodging Summary: customer service toll-free number, arrival date, departure date, folio number, property phone number. Industry specific T&E III data consists of T&E II data plus the following: Airline/Passenger Railways – General Ticket Information: total fare; Trip Leg Data: stop over code, fare basis code, flight number, departure time; Rail Data (Passenger Railway MCCs only may provide this data in place of, or in addition to Trip Leg Data): ticket number, service type. Vehicle Rental – Vehicle Rental Detail: rental rate, rental location city, rental location state/province, rental location country, rental class id, tax exempt indicator, days rented. Hotel/Motel – Lodging Summary: room rate, room tax, total room nights, fire safety act indicator.

[7] Level II Data requires a valid sales tax amount, tax indicator and valid tax id.

Sales tax must be between 0.1% and 30%.

If tax exempt ($0 entered as tax amount or blank) will clear at Commercial Data Rate I (Corporate/Business/Purchase/Fleet/World Corporate/World Business/World Elite Corporate/World Elite Business/Enhanced Business).

The following MCCs are exempt from providing tax amount, but must send the tax exempt indicator: Marinas, Marine Service and Supplies (MCC 4468), Service Stations (MCC 5541), Automated Fuel Dispensers (MCC 5542), Miscellaneous Food Stores, Convenience Stores and Specialty Markets (MCC 5499), Fuel Dealers-Fuel Oil, Wood, Coal and Liquefied Petroleum (MCC 5983), Truck Stop Transactions (MCC 7511), UK Petrol Stations-Electronic Hot File (region use only) (MCC 9752), Transportation-Suburban and Local Commuter Passenger, including Ferries (MCC 4111), Bus Lines (MCC 4131), Courier Services-Air and Ground, Freight Forwarders (MCC 4215), Bridge and Road Fees, Tolls (MCC 4784), Schools, Elementary and Secondary (MCC 8211), Colleges, Universities, Professional Schools, and Junior Colleges (MCC 8220), Organizations, Charitable and Social Service (MCC 8398), Organizations, Religious (MCC 8661), Court Costs including Alimony and Child Support (MCC 9211), Fines (MCC 9222), Tax Payments (MCC 9311), Government Services not elsewhere classified (MCC 9399), and Postal Services - Government Only (MCC 9402).

Level III Data is line item detail, which includes item description, item quantity, item unit of measure, product code, credit and debit indicator, extended item amount and either a valid tax amount or a tax exempt indicator.

Large ticket transactions require level III data.

All MasterCard Purchase Cards levels require a customer code to be sent, if the cardholder provides it.

[8] Fuel Detail Addendum Data requires Oil Company Brand Name, Purchase Time, Motor Fuel Information, Odometer Reading, Vehicle Number, Driver Number/Id Number and Product Type Code. Lodging Summary requires Customer Service Phone Number, Arrival/Departure Date, Folio Number, and Property Phone Number.

[9] MasterCard Cardholder Spending Requirements for Small Business Products: Business Level 1 - $0 to $24,999.99; Business Level 2 - $25,000 to $49,999.99; Business Level 3 - $50,000 to $99,999.99; Business Level 4 - $100,000 and greater.

[10] MasterCard Large Market consists of the following Commercial products: Corporate, World Corporate, World Elite Corporate, Purchasing, Fleet, and Commercial Payment Account (new effective April 11, 2014).

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Discover® Interchange Programs

■ = New Program or Qualification ● = MCC Change ▼ = Rate or Fee Decrease ▲ = Rate or Fee Increase

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Recurring Payments (Prime Submission Level) ***Eligible:*** Direct Marketing-Continuity/Subscription (MCC 5968), Membership Clubs-Country Clubs, Golf (MCC 7997), Child Day Care Services (MCC 8351), and Charitable/Social Services (MCC 8398). ***Eligible for Debit Only:*** Emerging Markets (MCCs 4899) and Phone Services/Equipment/Utilities (MCC 4814).					
• Credit	1.20%	$0.05		1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Rewards	1.20%	$0.05		2 Obtain and pass 1 valid electronic authorization.[3]	2 Base Submission Level
• Premium	1.20%	$0.05		3 Authorize and settle within 1 day.	3 Mid Submission Level
• Premium Plus	1.80%	$0.05		4 For Card Present, Installment Payment Indicator must be present. For Card Not Present, Recurring Billing Indicator must be present.	4 N/A
• Non-Regulated Consumer Debit/Prepaid	1.20%	$0.05		5 Can settle within 10% of the authorized amount.	5 Base Submission Level
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			
PSL - Utilities ***Eligible:*** Utility-Water, Gas, Electric, Sanitation (MCC 4900).					
• Credit	0.00%	$0.75		1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Rewards	0.00%	$0.75		2 Authorize and settle within 1 day.	2 Mid Submission Level
• Premium	0.00%	$0.75		3 Obtain and pass 1 valid electronic authorization.[3]	3 Base Submission Level
• Commercial	0.00%	$1.50		4 Can settle within 10% of the authorized amount.	4 Base Submission Level
• Premium Plus	0.00%	$0.75			
• Non-Regulated Consumer Debit/Prepaid	0.00%	$0.75			
• Non-Regulated Commercial Debit/ Prepaid	0.00%	$1.50			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			

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Discover® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Retail ***Not Eligible:*** MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051, 7995).					
• Credit	1.56%	$0.10		1 Swipe card, obtain customer's signature.[2]	1 Key Entry or PSL/Card Not Present/E-Commerce
• Rewards	1.71%	$0.10		2 Authorize and settle within 1 day.	2 Mid Submission Level
• Premium	1.71%	$0.10		3 Obtain and pass 1 valid electronic authorization.[3]	3 Base Submission Level
• Premium Plus	2.10%	$0.10	Yes	4 Transaction amount must be greater than $15.00 for the following MCCs: Local/Suburban Commuter (MCC 4111), Taxicabs & Limousines (MCC 4121), Bus Lines-Charter, Tour (MCC 4131), News Dealers & Newsstands (MCC 5994), Laundries - Family/Commercial (MCC 7211), Dry Cleaners (MCC 7216), Quick Copy, Reproduction Blueprinting Svcs (MCC 7338), Parking Lots and Garages (MCC 7523), Car Washes (MCC 7542), Motion Picture Theaters (MCC 7832), Video Rental Stores (MCC 7841).	4 PSL/Express Services
• Non-Regulated Consumer Debit	1.10%	$0.16		5 Beauty/Barber Shops (MCC 7230) and Taxicabs & Limousines (MCC 4121) have a 20% transaction amount tolerance, Drinking Places (MCC 5813) and Steamship/Cruise Lines (MCC 4411) are exempt from transaction amount tolerance, all other MCCs have 10% transaction amount tolerance.	5 Base Submission Level
• Non-Regulated Consumer Prepaid	1.10%	$0.16			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Restaurant ***Eligible:*** Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814).					
• Credit	1.56%	$0.10		1 Swipe card, obtain customer's signature.[2]	1 Key Entry or PSL/Card Not Present/E-Commerce
• Rewards	1.90%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Base Submission Level
• Premium	2.20%	$0.10	Yes	3 Transaction amount must be greater than $15.00.	3 PSL/Express Services
• Premium Plus	2.30%	$0.10	Yes	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit	1.10%	$0.16		5 Authorize and settle within 1 day.	5 Mid Submission Level
• Non-Regulated Consumer Prepaid	1.10%	$0.16			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			
PSL - Petroleum ***Eligible:*** Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542).					
• Credit	1.55%	$0.05		1 Swipe card, obtain customer's signature.[2]	1 Key Entry or PSL/Card Not Present/E-Commerce
• Rewards	1.73%	$0.05		2 Obtain and pass 1 valid electronic authorization.[3]	2 Base Submission Level
• Premium	1.73%	$0.05		3 Exempt from amount tolerance.	3 N/A
• Premium Plus	1.73%	$0.05		4 Authorize and settle within 1 day.	4 Mid Submission Level
• Non-Regulated Consumer Debit/Prepaid	0.76%	$0.16			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Supermarket ***Eligible:*** Supermarkets (MCC 5411).					
• Credit	1.40%	$0.05		1 Swipe card, obtain customer's signature.[2]	1 Key Entry or PSL/Card Not Present/E-Commerce
• Rewards	1.65%	$0.05		2 Obtain and pass 1 valid electronic authorization.[3]	2 Base Submission Level
• Premium	1.65%	$0.05		3 Authorize and settle within 1 day.	3 Mid Submission Level
• Premium Plus	1.90%	$0.10	Yes	4 Can settle within 10% of the authorized amount.	4 Base Submission Level
• Non-Regulated Consumer Debit	1.10%	$0.16 (cap $0.36)			
• Non-Regulated Consumer Prepaid	1.10%	$0.16 (cap $0.36)			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Key Entry ***Not Eligible:*** MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051, 7995). ***Not Eligible for Premium and Premium Plus:*** Restaurants (MCC 5812) and Fast Food Restaurants (MCC 5814).					
• Credit	1.87%	$0.10		1 Magnetic stripe not readable, key-enter transaction, obtain customer's signature.	1 N/A
• Rewards	1.97%	$0.10	Yes	2 Authorize and settle within 1 day.	2 Mid Submission Level
• Premium	2.00%	$0.10	Yes	3 Obtain and pass 1 valid electronic authorization.[3]	3 Base Submission Level
• Premium Plus	2.15%	$0.10	Yes	4 Beauty/Barber Shops (MCC 7230) and Taxicabs & Limousines (MCC 4121) have a 20% transaction amount tolerance, Drinking Places (MCC 5813) and Steamship/Cruise Lines (MCC 4411) are exempt from transaction amount tolerance, all other MCCs have 10% transaction amount tolerance.	4 Base Submission Level
• Non-Regulated Consumer Debit	1.75%	$0.20			
• Non-Regulated Consumer Prepaid	1.75%	$0.20			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Express Services					
Eligible: Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814), Local/Suburban Commuter (MCC 4111), Taxicabs & Limousines (MCC 4121), Parking Lots and Garages (MCC 7523), Bus Lines-Charter, Tour (MCC 4131), Toll Road/Bridge Fees (MCC 4784), News Dealers & Newsstands (MCC 5994), Laundries - Family/Commercial (MCC 7211), Dry Cleaners (MCC 7216), Quick Copy, Reproduction Blueprinting Svcs (MCC 7338), Motion Picture Theaters (MCC 7832), Car Washes (MCC 7542), Video Rental Stores (MCC 7841), and Misc Food Stores (MCC 5499).					
• Credit	1.95%	$0.00		1 Swipe card, obtain customer's signature.[2]	1 Key Entry or PSL/Card Not Present/E-Commerce
• Rewards	1.95%	$0.00		2 Obtain and pass 1 valid electronic authorization.[3]	2 Base Submission Level
• Premium	1.95%	$0.00		3 Authorize and settle within 1 day.	3 Mid Submission Level
• Premium Plus	2.05%	$0.00		4 Transaction amount less than or equal to $15.00 for all MCCs except Taxicabs & Limousines (MCC 4121) which is less than or equal to $25.00.	4 PSL/Retail or PSL/Restaurant.
• Non-Regulated Consumer Debit/Prepaid	1.80%	$0.00		5 Restaurants (MCC 5812) and Fast Food Restaurants (MCC 5814) are exempt from amount tolerance. Taxicabs & Limousines (MCC 4121) has 20% tolerance and all other MCCs have 10% tolerance.	5 Base Submission Level
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			
PSL - Emerging Markets					
Eligible: Schools (MCCs 8220, 8211, 8299), Emerging Markets (MCC 4899), Direct Marketing - Continuity/Subscription (MCC 5968), Fuel Dealers - Oil, Wood, Coal (MCC 5983), Child Day Care Services (MCC 8351), Charitable/Social Services (MCC 8398), and Payment Service Provider (MCC 6533).					
• Credit	1.45%	$0.05		1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Rewards	1.45%	$0.05		2 Obtain and pass 1 valid electronic authorization.[3]	2 Base Submission Level
• Premium	1.45%	$0.05		3 Authorize and settle within 2 days.	3 Base Submission Level
• Premium Plus	2.30%	$0.10	Yes	4 Can settle within 10% of the authorized amount.	4 Base Submission Level
• Non-Regulated Consumer Debit/Prepaid	0.90%	$0.20			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Public Services ***Eligible:*** Public Services (MCCs 9399, 9211, 9222, 9223, 9311, 9405, 4784).					
• Credit	1.55%	$0.10		1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Rewards	1.55%	$0.10		2 Obtain and pass 1 valid electronic authorization.[3]	2 Base Submission Level
• Premium	1.55%	$0.10		3 Authorize and settle within 2 days.	3 Base Submission Level
• Premium Plus	1.55%	$0.10		4 Can settle within 10% of the authorized amount.	4 Base Submission Level
• Non-Regulated Consumer Debit/Prepaid	0.90%	$0.20			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			
PSL - Hotels/Car Rentals ***Eligible:*** Hotels/Car Rental merchants (MCCs 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519).					
• Credit	1.58%	$0.10		1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Rewards	1.90%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Base Submission Level
• Premium	2.30%	$0.10	Yes	3 Authorize and settle within 1 day.	3 Base Submission Level
• Premium Plus	2.30%	$0.10	Yes	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit/Prepaid	1.35%	$0.16			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Card Not Present ■ ***Not Eligible:*** MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051, 7995). ***Not Eligible for Premium and Premium Plus:*** Restaurants (MCC 5812) and Fast Food Restaurants (MCC 5814).					
• Credit	1.87%	$0.10		1 Key-enter transaction. ■	1 N/A
• Rewards	1.97%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Base Submission Level
• Premium	2.00%	$0.10	Yes	3 Authorize and settle within 1 day.	3 Mid Submission Level
• Premium Plus	2.35%	$0.10	Yes	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit	1.75%	$0.20		5 AVS required-use AVS[4] ■ feature on terminal or software: enter up to first 5 numeric characters of address and zip code.	5 Mid Submission Level
• Non-Regulated Consumer Prepaid	1.75%	$0.20			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - E-Commerce ■					
Not Eligible: MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051, 7995).					
Not Eligible for Premium and Premium Plus: Restaurants (MCC 5812) and Fast Food Restaurants (MCC 5814).					
• Credit	1.87%	$0.10		1 E-Commerce transaction.	1 N/A
• Rewards	1.97%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Base Submission Level
• Premium	2.00%	$0.10	Yes	3 Authorize and settle within 6 days.	3 Mid Submission Level
• Premium Plus	2.35%	$0.10	Yes	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit	1.75%	$0.20		5 AVS required-use AVS[4] feature on terminal or software: enter up to first 5 numeric characters of address and zip code.	5 Mid Submission Level
• Non-Regulated Consumer Prepaid	1.75%	$0.20			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			
PSL - Passenger Transport					
Eligible: Airlines (MCC 3000-3299, 4511), Railways (MCC 4112).					
• Credit	1.75%	$0.10		1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Rewards	1.90%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Base Submission Level
• Premium	2.30%	$0.10	Yes	3 Settle within 7 days.	3 Mid Submission Level
• Premium Plus	2.30%	$0.10	Yes	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit/Prepaid	1.59%	$0.16			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Real Estate ***Eligible:*** Real Estate Agents and Managers - Rentals (MCC 6513).					
• Credit	1.10%	$0.00		1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Rewards	1.10%	$0.00		2 Obtain and pass 1 valid electronic authorization.[3]	2 Base Submission Level
• Premium	1.10%	$0.00		3 Authorize and settle within 2 days.	3 Mid Submission Level
• Premium Plus	2.30%	$0.10	Yes	4 Can settle within 10% of the authorized amount.	4 Base Submission Level
• Non-Regulated Consumer Debit/Prepaid	1.10%	$0.00			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			
PSL - Insurance ***Eligible:*** Direct Marketing - Insurance Services (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300).					
• Credit	1.43%	$0.05		1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Rewards	1.43%	$0.05		2 Obtain and pass 1 valid electronic authorization.[3]	2 Base Submission Level
• Premium	1.43%	$0.05		3 Authorize and settle within 2 days.	3 Mid Submission Level
• Premium Plus	2.30%	$0.05	Yes	4 Can settle within 10% of the authorized amount.	4 Base Submission Level
• Non-Regulated Consumer Debit/Prepaid	0.80%	$0.25			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Mid Submission Level ***Not Eligible:*** High Risk (MCCs 5962, 5966, 5967). ***Not Eligible for Premium and Premium Plus:*** Hotels/Car Rental (MCCs 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (MCCs 3000-3299, 4112, 4511).					
• Credit	2.40%	$0.10	Yes	1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Rewards	2.40%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Base Submission Level
• Premium	2.40%	$0.10	Yes	3 Hotels/Car Rental (MCCs 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519) or Passenger Transport (MCCs 3000-3299, 4112, 4511) authorize and settle within 8 days. All others authorize and settle within 2 days.	3 Base Submission Level
• Premium Plus	2.40%	$0.10	Yes	4 Beauty/Barber Shops (MCC 7230) and Taxicabs & Limousines (MCC 4121) have a 20% transaction amount tolerance, Hotels/Car Rentals (MCCs 3351-3441, 3501-3799, 7011, 7012, 7512, 7513, 7519), Passenger Railways (MCC 4112), Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542), Eating Places and Restaurants (MCC 5812), Drinking Places (MCC 5813), Steamship/ Cruise Lines (MCC 4411) and Fast Food Restaurants (MCC 5814) are exempt from transaction amount tolerance, all other MCCs have 10% transaction amount tolerance.	4 Base Submission Level
• Non-Regulated Consumer Debit/Prepaid	1.80%	$0.20	Yes		
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Base Submission Level ***Eligible:*** All merchant segments.					
• Credit	2.95%	$0.10	Yes	1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Rewards	2.95%	$0.10	Yes		
• Premium	2.95%	$0.10	Yes		
• Premium Plus	2.95%	$0.10	Yes		
• Non-Regulated Consumer Debit/Prepaid	1.89%	$0.25	Yes		
• Regulated Consumer Debit/Consumer Prepaid	0.05%	$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	$0.22			
Commercial Large Ticket ***Eligible:*** Miscellaneous Publishing and Printing (MCC 2741), Typesetting, Plate Making and Related Services (MCC 2791), Specialty Cleaning, Polishing and Sanitation Preparations (MCC 2842), Motor Vehicle Supplies and New Parts (MCC 5013), Office and Commercial Furniture (MCC 5021), Construction Materials Not Elsewhere Classified (MCC 5039), Photographic, Photocopy, Microfilm Equipment (MCC 5044), Computers/Peripheral Equipment, Software (MCC 5045), Commercial Equipment Not Elsewhere Classified (MCC 5046), Dental/Laboratory/Medical/Ophthal/Hospital Equipment and Supplies (MCC 5047), Metal Service Centers and Office (MCC 5051), Electrical Parts and Equipment (MCC 5065), Hardware Equipment and Supplies (MCC 5072), Plumbing and Heating Equipment & Supplies (MCC 5074), Industrial Supplies Not Elsewhere Classified (MCC 5085), Precious Stones/Metal, Watches, Jewelry (MCC 5094), Durable Goods Not Elsewhere Classified (MCC 5099), Stationery, Office Supplies, Print/Writing (MCC 5111), Drugs, Drug Proprietaries, Drug Sundries (MCC 5122), Piece Goods, Notions, Other Dry Goods (MCC 5131), Men, Women, Child Uniforms/Comm Clothing (MCC 5137), Commercial Footwear (MCC 5139), Chemicals/Allied Prod Not Elsewhere Classified (MCC 5169), Petroleum and Petroleum Products (MCC 5172), Books, Periodicals, Newspapers (MCC 5192), Florist Supplies, Nursery Stock, Flowers (MCC 5193), Paints, Varnishes and Supplies (MCC 5198), and Non-Durable Goods Not Elsewhere Classified (MCC 5199).					
• Commercial	0.90%	$20.00		1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Commercial Debit/Prepaid	0.90%	$20.00		2 Transaction amount must be greater than or equal to $5000.00.	2 Commercial Electronic
• Regulated Commercial Debit	0.05%	$0.21		3 Authorize and settle within 1 day.	3 Commercial Electronic
• Regulated Commercial Debit with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Electronic - Passenger Transport					
Eligible: Passenger Transport (MCCs 3000-3299, 4112, 4511).					
• Commercial	2.30%	$0.10	Yes	1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Commercial Debit/Prepaid	2.30%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Base Submission Level
• Regulated Commercial Debit	0.05%	$0.21		3 Exempt from amount tolerance.	3 N/A
• Regulated Commercial Debit with Fraud Adjustment	0.05%	$0.22		4 Authorize and settle within 7 days.	4 Commercial Base Submission Level
Commercial Electronic - Emerging Markets/Public Services					
Eligible: Public Services (MCCs 4784, 9405, 9399, 9211, 9222, 9223, 9311), Emerging Markets (MCCs 8220, 8211, 8299, 4899), Direct Marketing - Continuity/Subscription (MCC 5968), Fuel Dealers - Oil, Wood, Coal (MCC 5983), Child Day Care Services (MCC 8351), Charitable/Social Services (MCC 8398), and Payment Service Providers (MCC 6533).					
• Commercial	2.30%	$0.10	Yes	1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Commercial Debit/Prepaid	2.30%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Base Submission Level
• Regulated Commercial Debit	0.05%	$0.21		3 Can settle within 10% of the authorized amount.	3 Commercial Base Submission Level
• Regulated Commercial Debit with Fraud Adjustment	0.05%	$0.22		4 Authorize and settle within 2 days.	4 Commercial Base Submission Level

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Discover® Interchange Programs

■ = New Program or Qualification ● = MCC Change ▼ = Rate or Fee Decrease ▲ = Rate or Fee Increase

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Electronic - All Others ***Not Eligible:*** MCC's that are restricted to industry specific interchange programs and High Risk (MCC 5962, 5966, 5967).					
• Commercial	2.30%	$0.10	Yes	1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Commercial Debit/Prepaid	2.30%	$0.10	Yes	2 Obtain and pass 1 valid electronic authorization.[3]	2 Commercial Base Submission Level
• Regulated Commercial Debit	0.05%	$0.21		3 AVS required-use AVS[4] feature on terminal or software: enter up to first 5 numeric characters of address and zip code.	3 Commercial Base Submission Level
• Regulated Commercial Debit with Fraud Adjustment	0.05%	$0.22		4 Authorize and settle within 1 day.	4 Commercial Base Submission Level
				5 Beauty/Barber Shops (MCC 7230) and Taxicabs & Limousines (MCC 4121) have a 20% transaction amount tolerance, Hotels/Car Rentals (MCCs 3351-3441, 3501-3799, 7011, 7012, 7512, 7513, 7519), Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542), Eating Places and Restaurants (MCC 5812), Drinking Places (MCC 5813), Steamship/Cruise Lines (MCC 4411) and Fast Food Restaurants (MCC 5814) are exempt from transaction amount tolerance, all other MCCs have 10% transaction amount tolerance.	5 Commercial Base Submission Level
Commercial Base Submission Level ***Eligible:*** All merchant segments.					
• Commercial	2.95%	$0.10	Yes	1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
• Commercial Debit/Prepaid	2.95%	$0.10	Yes		
• Regulated Commercial Debit	0.05%	$0.21			
• Regulated Commercial Debit with Fraud Adjustment	0.05%	$0.22			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
International Electronic[5] ***Not Eligible:*** High Risk (MCC 5962, 5966, 5967).					
• Non US Issued	1.76%	$0.00		1 Swipe card, obtain customer's signature.[2] 2 Obtain and pass 1 valid electronic authorization.[3] 3 Authorize and settle within 7 days for Passenger Transport MCCs (3000-3299, 4112 and 4511) and all other MCCs have 4 days. ■ 4 Exempt from amount tolerance.	1 International Base Level 2 International Base Level 3 International Base Level 4 N/A
International Base[5] ***Eligible:*** All merchant segments.					
• Non US Issued	2.10%	$0.10	Yes	1 Swipe or key-enter transaction, obtain customer's signature[2] when transaction is face-to-face.	1 N/A
US Consumer Adjustment Voucher - Regulated ***Eligible:*** All merchant segments.					
• Regulated Consumer Debit/Consumer Prepaid/Commercial Debit/Commercial Prepaid	0.00%	$0.00		1 Credit/Return transactions only.	1 N/A
• Regulated Consumer Debit/Consumer Prepaid/Commercial Debit/Commercial Prepaid with Fraud Adjustment	0.00%	$0.00			

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Discover® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
US Consumer Adjustment Voucher Program 1 ***Eligible:*** Direct Marketing (MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969).					
• Credit	-2.07%	$0.00		1 Credit/Return transactions only.	1 N/A
• Rewards	-2.07%	$0.00			
• Premium	-2.07%	$0.00			
• Premium Plus	-2.07%	$0.00			
• Non-Regulated Consumer Debit/Prepaid	-1.80%	$0.00			
US Consumer Adjustment Voucher Program 2 ***Eligible:*** Passenger Transport (MCCs 3000-3299, 4112, 4511).					
• Credit	-2.02%	$0.00		1 Credit/Return transactions only.	1 N/A
• Rewards	-2.02%	$0.00			
• Premium	-2.02%	$0.00			
• Premium Plus	-2.02%	$0.00			
• Non-Regulated Consumer Debit/Prepaid	-1.69%	$0.00			
US Consumer Adjustment Voucher Program 3 ***Not Eligible:*** Direct Marketing (MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969), Passenger Transport (MCCs 3000-3299, 4112, 4511).					
• Credit	-1.75%	$0.00		1 Credit/Return transactions only.	1 N/A
• Rewards	-1.75%	$0.00			
• Premium	-1.75%	$0.00			
• Premium Plus	-1.75%	$0.00			
• Non-Regulated Consumer Debit/Prepaid	-1.35%	$0.00			

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
US Commercial Adjustment Voucher Program 1 ***Eligible:*** All merchant segments.					
• Commercial	-2.25%	$0.00		1 Credit/Return transactions only.	1 N/A
• Commercial Prepaid	-2.25%	$0.00			
International Adjustment Voucher ***Eligible:*** All merchant segments.					
• Non US Issued	0.00%	$0.00		1 Credit/Return transactions only.	1 N/A

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Discover Footnotes

[1] The numeric bullet point in the "Primary Qualification Criteria" column corresponds to the numeric bullet point in the "Next Interchange Program Logic" column within the same row. This column lists the next possible Interchange program when the qualifying criteria is not met. For example, when looking at numeric bullet point 1 under PSL Retail "Primary Qualification Criteria" column - Swipe card, obtain customer's signature - if a transaction is not swiped and is key-entered then the next downgrade interchange program would be Key-Entry or PSL Card Not Present/E-Commerce when looking at the corresponding numeric bullet point in the "Next Interchange Program Logic" column.

[2] If transaction is $25 or less no signature required for all MCCs except Money Transfer–Non–Financial Institution (MCC 4829), Member Financial Institution–Manual Cash Disbursements (MCC 6010), Member Financial Institution–Automated Cash Disbursements (MCC 6011), Quasi Cash–Member Financial Institution (MCC 6050), Non–Financial Institution (MCC 6051), Payment Service Provider-Money Transfer for a Purchase (MCC 6531), Payment Service Provider-Member Financial Institution-Payment Transaction (MCC 6532), Payment Service Provider–Merchant-Payment Transactions (MCC 6533) Money Transfer-Member Financial Institution (MCC 6534) Betting(e.g., lottery tickets, OTB) (MCC 7995).

[3] Valid electronic authorization is obtained through a terminal or software. When an electronic authorization is obtained, all required authorization data & qualifying criteria must be present at settlement, transaction ID, auth date, etc.

[4] Equipment must be programmed to use the Address Verification Service (AVS). AVS not required for Recurring or Mobile Commerce. ■

[5] Discover International interchange programs include the Discover International Processing Fee.

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Business-to-Business / Wholesale					
Eligible: Landscape Horticulture (MCC 0780), Misc. Contractor (MCC 1799), Typesetting Service (MCC 2791), Courier Service (MCC 4215), Construction Material (MCC 5039), Computer Equipment (MCC 5045), Commercial Equipment (MCC 5046), Medical Equipment (MCC 5047), Metal Service Center (MCC 5051), Electrical Equipment (MCC 5065), Industrial Supply (MCC 5085), Jewelry Watches (MCC 5094), Durable Goods (MCC 5099), Office Supplies (MCC 5111), Drugs (MCC 5122), Fabrics (MCC 5131), Commercial Clothing (MCC 5137), Commercial Footwear (MCC 5139), Chemicals (MCC 5169), Florist Supplies (MCC 5193), Paints/Varnishes (MCC 5198), Non-Durable Goods (MCC 5199), Insurance Sales (MCC 6300), Advertising Service (MCC 7311), Commercial Photo Art (MCC 7333), Copy Reproduction (MCC 7338), Secretarial Support (MCC 7339), Clearing/Janitorial (MCC 7349), Employment Agency (MCC 7361), Management Consulting (MCC 7392), Equipment Rentals (MCC 7394), Business Services (MCC 7399), Electronics Repair (MCC 7622), Welding Services (MCC 7692), Video Production (MCC 7829), Commercial Sports (MCC 7941), Testing Laboratory (MCC 8734), Architect Engineer (MCC 8911), Accounting/Auditing (MCC 8931), Professional Services (MCC 8999).					
• Credit Base Tier 1	1.55%	$0.10		1 Swipe card, obtain customer's signature.[4]	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	1.80%	$0.10		2 Obtain and pass 1 valid electronic authorization.[5]	2 N/A
• Credit Base Tier 3	2.25%	$0.10	Yes	3 Tier 1 - Transaction amount must be less than or equal to $400.	3 Tier 2 or Tier 3
• Credit Non-Swipe[2] Tier 1	1.85%	$0.10		4 Tier 2 - Transaction amount must be between $400.01 to $7,500.	4 Tier 1 or Tier 3
• Credit Non-Swipe[2] Tier 2	2.10%	$0.10	Yes	5 Tier 3 - Transaction amount must be greater than $7,500.	5 Tier 1 or Tier 2
• Credit Non-Swipe[2] Tier 3	2.55%	$0.10	Yes		
• Credit Tier 1 Non-US[3]	1.95%	$0.10	Yes		
• Credit Tier 2 Non-US[3]	2.20%	$0.10	Yes		
• Credit Tier 3 Non-US[3]	2.65%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 1 Non-US[3]	2.25%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 2 Non-US[3]	2.50%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 3 Non-US[3]	2.95%	$0.10	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Bars / Caterer ***Eligible:*** Caterers (MCC 5811), Bar/Nightclubs (MCC 5813).					
• Credit Base Tier 1	1.85%	$0.10		1 Swipe card, obtain customer's signature.[4]	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	2.45%	$0.10		2 Obtain and pass 1 valid electronic authorization.[5]	2 N/A
• Credit Base Tier 3	2.75%	$0.10	Yes	3 Tier 1 - Transaction amount must be less than or equal to $25.	3 Tier 2 or Tier 3
• Credit Non-Swipe[2] Tier 1	2.15%	$0.10	Yes	4 Tier 2 - Transaction amount must be between $25.01 to $150.	4 Tier 1 or Tier 3
• Credit Non-Swipe[2] Tier 2	2.75%	$0.10	Yes	5 Tier 3 - Transaction amount must be greater than $150.	5 Tier 1 or Tier 2
• Credit Non-Swipe[2] Tier 3	3.05%	$0.10	Yes		
• Credit Tier 1 Non-US[3]	2.25%	$0.10	Yes		
• Credit Tier 2 Non-US[3]	2.85%	$0.10	Yes		
• Credit Tier 3 Non-US[3]	3.15%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 1 Non-US[3]	2.55%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 2 Non-US[3]	3.15%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 3 Non-US[3]	3.45%	$0.10	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Healthcare ***Eligible:*** Doctor/Physician (MCC 8011), Dentist/Orthodontist (MCC 8021), Osteopath (MCC 8031), Chiropractor (MCC 8041), Optometrist (MCC 8042), Optician (MCC 8043), Podiatrist (MCC 8049), Nursing Personal Care (MCC 8050), Hospital (MCC 8062), Medical/Dental Lab (MCC 8071), Medical Services (MCC 8099).					
• Credit Base Tier 1	1.55%	$0.10		1 Swipe card, obtain customer's signature.[4]	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	1.85%	$0.10		2 Obtain and pass 1 valid electronic authorization.[5]	2 N/A
• Credit Base Tier 3	2.30%	$0.10	Yes	3 Tier 1 - Transaction amount must be less than or equal to $150.	3 Tier 2 or Tier 3
• Credit Non-Swipe[2] Tier 1	1.85%	$0.10		4 Tier 2 - Transaction amount must be between $150.01 to $2,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe[2] Tier 2	2.15%	$0.10	Yes	5 Tier 3 - Transaction amount must be greater than $2,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe[2] Tier 3	2.60%	$0.10	Yes		
• Credit Tier 1 Non-US[3]	1.95%	$0.10	Yes		
• Credit Tier 2 Non-US[3]	2.25%	$0.10	Yes		
• Credit Tier 3 Non-US[3]	2.70%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 1 Non-US[3]	2.25%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 2 Non-US[3]	2.55%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 3 Non-US[3]	3.00%	$0.10	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Lodging ***Eligible:*** Lodging (MCC 7011).					
• Credit Base Tier 1	2.25%	$0.10		1 Swipe card, obtain customer's signature.[4]	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	2.60%	$0.10		2 Obtain and pass 1 valid electronic authorization.[5]	2 N/A
• Credit Base Tier 3	3.00%	$0.10	Yes	3 Tier 1 - Transaction amount must be less than or equal to $100.	3 Tier 2 or Tier 3
• Credit Non-Swipe[2] Tier 1	2.55%	$0.10	Yes	4 Tier 2 - Transaction amount must be between $100.01 to $1,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe[2] Tier 2	2.90%	$0.10	Yes	5 Tier 3 - Transaction amount must be greater than $1,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe[2] Tier 3	3.30%	$0.10	Yes		
• Credit Tier 1 Non-US[3]	2.65%	$0.10	Yes		
• Credit Tier 2 Non-US[3]	3.00%	$0.10	Yes		
• Credit Tier 3 Non-US[3]	3.40%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 1 Non-US[3]	2.95%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 2 Non-US[3]	3.30%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 3 Non-US[3]	3.70%	$0.10	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Mail Order & Internet ***Eligible:*** Catalog Merchandise (MCC 5964), Subscriptions (MCC 5968), Direct Marketing Misc. (MCC 5969).					
• Credit Base Tier 1	1.70%	$0.10		1 Swipe card, obtain customer's signature.[4]	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	2.05%	$0.10		2 Obtain and pass 1 valid electronic authorization.[5]	2 N/A
• Credit Base Tier 3	2.50%	$0.10	Yes	3 Tier 1 - Transaction amount must be less than or equal to $150.	3 Tier 2 or Tier 3
• Credit Non-Swipe[2] Tier 1	2.00%	$0.10	Yes	4 Tier 2 - Transaction amount must be between $150.01 to $3,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe[2] Tier 2	2.35%	$0.10	Yes	5 Tier 3 - Transaction amount must be greater than $3,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe[2] Tier 3	2.80%	$0.10	Yes		
• Credit Tier 1 Non-US[3]	2.10%	$0.10	Yes		
• Credit Tier 2 Non-US[3]	2.45%	$0.10	Yes		
• Credit Tier 3 Non-US[3]	2.90%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 1 Non-US[3]	2.40%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 2 Non-US[3]	2.75%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 3 Non-US[3]	3.20%	$0.10	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Restaurant ***Eligible:*** Restaurant (MCC 5812), Fast Food Restaurant (MCC 5814).					
• Credit Base Tier 1	1.85%	$0.10		1 Swipe card, obtain customer's signature.[4]	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	2.45%	$0.10		2 Obtain and pass 1 valid electronic authorization.[5]	2 N/A
• Credit Base Tier 3	2.75%	$0.10	Yes	3 Tier 1 - Transaction amount must be less than or equal to $25.	3 Tier 2 or Tier 3
• Credit Non-Swipe[2] Tier 1	2.15%	$0.10	Yes	4 Tier 2 - Transaction amount must be between $25.01 to $150.	4 Tier 1 or Tier 3
• Credit Non-Swipe[2] Tier 2	2.75%	$0.10	Yes	5 Tier 3 - Transaction amount must be greater than $150.	5 Tier 1 or Tier 2
• Credit Non-Swipe[2] Tier 3	3.05%	$0.10	Yes		
• Credit Tier 1 Non-US[3]	2.25%	$0.10	Yes		
• Credit Tier 2 Non-US[3]	2.85%	$0.10	Yes		
• Credit Tier 3 Non-US[3]	3.15%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 1 Non-US[3]	2.55%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 2 Non-US[3]	3.15%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 3 Non-US[3]	3.45%	$0.10	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Retail					
Eligible: Auto Supplies/Parts (MCC 5013), Office Furniture (MCC 5021), Office Equipment (MCC 5044), Hardware Equipment (MCC 5072), Books/Newspapers (MCC 5192), Home Supply Warehouse (MCC 5200), Lumber/Building (MCC 5211), Glass/Paint/Wallpaper (MCC 5231), Hardware Store (MCC 5251), Lawn/Garden Supplies (MCC 5261), Duty-Free Stores (MCC 5309), Discount Stores (MCC 5310), Department Stores (MCC 5311), Variety Stores (MCC 5331), General Merchandise (MCC 5399), Grocery Store (MCC 5411), Freezer/Locker Meat (MCC 5422), Candy/Confectionery (MCC 5441), Dairy Products Store (MCC 5451), Bakery (MCC 5462), Misc. Food Stores (MCC 5499), Auto/Home Supply (MCC 5531), Automotive Tire Store (MCC 5532), Auto Parts Accessory (MCC 5533), Boat Dealer (MCC 5551), Men's Clothing (MCC 5611), Women's Clothing (MCC 5621), Women's Accessories (MCC 5631), Children's Clothing (MCC 5641), Family Clothing (MCC 5651), Sports Clothing (MCC 5655), Shoe Stores (MCC 5661), Furrier and Fur Shop (MCC 5681), Men's and Women's Clothing (MCC 5691), Wig and Toupee Store (MCC 5698), Misc. Apparel Store (MCC 5699), Furniture Home Store (MCC 5712), Floor Covering Store (MCC 5713), Drapery/Upholstery (MCC 5714), Wholesale Alcohol (MCC 5715), Fireplace Accessories (MCC 5718), Misc. Home Furnishings (MCC 5719), Household Appliances (MCC 5722), Electronics Store (MCC 5732), Music Stores (MCC 5733), Computer Stores (MCC 5734), Record Stores (MCC 5735), Drug Store/Pharmacy (MCC 5912), Liquor Stores (MCC 5921), Used Merchandise (MCC 5931), Antique Shop (MCC 5932), Antique Reproduction (MCC 5937), Bicycle Shop (MCC 5940), Sporting Goods Store (MCC 5941), Book Store (MCC 5942), Office Supply Store (MCC 5943), Jewelry/Watch/Silverware (MCC 5944), Hobby/Toy/Game (MCC 5945), Camera/Photo Supply (MCC 5946), Card/Souvenir Store (MCC 5947), Luggage/Leather Goods (MCC 5948), Sewing/Fabric Store (MCC 5949), Glassware/Crystal (MCC 5950), Catalog Showroom (MCC 5965), Artist Supply/Craft (MCC 5970), Art Dealer/Gallery (MCC 5971), Stamp/Coin Store (MCC 5972), Religious Goods Store (MCC 5973), Cosmetic Store (MCC 5977), Typewriter Store (MCC 5978), Florist (MCC 5992), Cigar Store/Stand (MCC 5993), News Dealer/Newsstand (MCC 5994), Pet Shop/Food Supply (MCC 5995), Swimming Pools (MCC 5996), Electric Razor Store (MCC 5997), Tent and Awning Store (MCC 5998), Misc. Specialty Retail (MCC 5999), Clothing Rental (MCC 7296), Watch/Jewelry Repair (MCC 7631), Video Rental Store (MCC 7841).					
• Credit Base Tier 1	1.60%	$0.10		1 Swipe card, obtain customer's signature.[4]	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	1.95%	$0.10		2 Obtain and pass 1 valid electronic authorization.[5]	2 N/A
• Credit Base Tier 3	2.40%	$0.10	Yes	3 Tier 1 - Transaction amount must be less than or equal to $75.	3 Tier 2 or Tier 3
• Credit Non-Swipe[2] Tier 1	1.90%	$0.10		4 Tier 2 - Transaction amount must be between $75.01 to $1,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe[2] Tier 2	2.25%	$0.10	Yes	5 Tier 3 - Transaction amount must be greater than $1,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe[2] Tier 3	2.70%	$0.10	Yes		
• Credit Tier 1 Non-US[3]	2.00%	$0.10	Yes		
• Credit Tier 2 Non-US[3]	2.35%	$0.10	Yes		
• Credit Tier 3 Non-US[3]	2.80%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 1 Non-US[3]	2.30%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 2 Non-US[3]	2.65%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 3 Non-US[3]	3.10%	$0.10	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Services & Professional Services					
Eligible: Veterinary Service (MCC 0742), Wine Producer (MCC 0743), Champagne Producer (MCC 0744), Agricultural Co-Op (MCC 0763), General Contractor (MCC 1520), Heating/Plumbing/AC (MCC 1711), Electrical Contractor (MCC 1731), Masonry Tile Insulate (MCC 1740), Carpentry Contractor (MCC 1750), Roofing/Siding (MCC 1761), Concrete Work (MCC 1771), Publishing/Printing (MCC 2741), Misc. Cleaning Product (MCC 2842), Ambulance Service (MCC 4119), Freight Moving (MCC 4214), Warehousing/Storage (MCC 4225), Boat Rental (MCC 4457), Marine Service Supply (MCC 4468), Telegraph Service (MCC 4821), Public Utility (MCC 4900), Plumbing/Heating (MCC 5074), Mobile Home Dealer (MCC 5271), Wholesale Club (MCC 5300), Auto Dealer New/Used (MCC 5511), Auto Dealer Used (MCC 5521), Camper/Trailer Dealer (MCC 5561), Motorcycle Dealer (MCC 5571), Motor Home Dealer (MCC 5592), Snowmobile Dealer (MCC 5598), Misc. Vehicle Dealer (MCC 5599), Tailor/ Seamstress (MCC 5697), Pawn Shop (MCC 5933), Wrecking/Salvage (MCC 5935), Hearing Aids (MCC 5975), Orthopedic/Prosthetic (MCC 5976), Fuel Dealer (MCC 5983), Garment Cleaning (MCC 7210), Laundry Service (MCC 7211), Dry Cleaner (MCC 7216), Carpet Cleaning (MCC 7217), Photographic Studio (MCC 7221), Beauty/Barber Shop (MCC 7230), Shoe Repair/Shine (MCC 7251), Funeral Service (MCC 7261), Tax Preparation (MCC 7276), Counseling Service (MCC 7277), Buying/Shopping Clubs (MCC 7278), Licensed Massage Parlors (MCC 7297), Health/Beauty Spa (MCC 7298), Misc. Personal Service (MCC 7299), Credit Reporting (MCC 7321), Exterminate/Disinfect (MCC 7342), Computer Programming (MCC 7372), Information Retrieval (MCC 7375), Computer Maintenance (MCC 7379), Security Service (MCC 7393), Photo Finishing (MCC 7395), Parking Lot/Garage (MCC 7523), Auto Body Repair (MCC 7531), Tire Repair (MCC 7534), Auto Paint Shop (MCC 7535), Auto Service (MCC 7538), Car Wash (MCC 7542), Towing Service (MCC 7549), AC/Refrigeration Repair (MCC 7623), Appliance Repair (MCC 7629), Furniture Repair (MCC 7641), Misc. Repair Shop (MCC 7699), Movie Theater (MCC 7832), Dance Hall/School (MCC 7911), Ticket Agency (MCC 7922), Misc. Entertainer (MCC 7929), Billiard/Pool (MCC 7932), Bowling Alley (MCC 7933), Tourist Attraction (MCC 7991), Public Golf Course (MCC 7992), Video Game Supply (MCC 7993), Video Game Arcade (MCC 7994), Membership Club (MCC 7997), Aquarium (MCC 7998), Legal Service (MCC 8111), Civic Social Association (MCC 8641), Political Organization (MCC 8651), Automobile Association (MCC 8675), Membership Organization (MCC 8699).					
• Credit Base Tier 1	1.60%	$0.10		1 Swipe card, obtain customer's signature.[4]	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	1.95%	$0.10		2 Obtain and pass 1 valid electronic authorization.[5]	2 N/A
• Credit Base Tier 3	2.40%	$0.10	Yes	3 Tier 1 - Transaction amount must be less than or equal to $400.	3 Tier 2 or Tier 3
• Credit Non-Swipe[2] Tier 1	1.90%	$0.10		4 Tier 2 - Transaction amount must be between $400.01 to $3,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe[2] Tier 2	2.25%	$0.10	Yes	5 Tier 3 - Transaction amount must be greater than $3,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe[2] Tier 3	2.70%	$0.10	Yes		
• Credit Tier 1 Non-US[3]	2.00%	$0.10	Yes		
• Credit Tier 2 Non-US[3]	2.35%	$0.10	Yes		
• Credit Tier 3 Non-US[3]	2.80%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 1 Non-US[3]	2.30%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 2 Non-US[3]	2.65%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 3 Non-US[3]	3.10%	$0.10	Yes		

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American Express® Program Pricing

■ = New Program or Qualification ● = MCC Change ▼ = Rate or Fee Decrease ▲ = Rate or Fee Increase

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Travel & Entertainment ***Eligible:*** Travel Agency (MCC 4722), Campground (MCC 7033), Amusement Park (MCC 7996), Recreation Service (MCC 7999).					
• Credit Base Tier 1	2.25%	$0.10		1 Swipe card, obtain customer's signature.[4]	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	2.60%	$0.10		2 Obtain and pass 1 valid electronic authorization.[5]	2 N/A
• Credit Base Tier 3	3.00%	$0.10	Yes	3 Tier 1 - Transaction amount must be less than or equal to $100.	3 Tier 2 or Tier 3
• Credit Non-Swipe[2] Tier 1	2.55%	$0.10	Yes	4 Tier 2 - Transaction amount must be between $100.01 to $1,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe[2] Tier 2	2.90%	$0.10	Yes	5 Tier 3 - Transaction amount must be greater than $1,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe[2] Tier 3	3.30%	$0.10	Yes		
• Credit Tier 1 Non-US[3]	2.65%	$0.10	Yes		
• Credit Tier 2 Non-US[3]	3.00%	$0.10	Yes		
• Credit Tier 3 Non-US[3]	3.40%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 1 Non-US[3]	2.95%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 2 Non-US[3]	3.30%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 3 Non-US[3]	3.70%	$0.10	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Other					
Eligible: Taxicab/Limousine (MCC 4121), Bus Line (MCC 4131), Airport Terminal (MCC 4582), Toll/Bridge Fee (MCC 4784), Misc. Transportation (MCC 4789), Telecom Equipment (MCC 4812), Computer Network Information (MCC 4816), Cable/Pay TV (MCC 4899), Gas Station (MCC 5541), Automated Fuel Dispenser (MCC 5542), Recreation Camp (MCC 7032), School (MCC 8211), College/University (MCC 8220), Correspondence School (MCC 8241), Secretarial School (MCC 8244), Trade/Vocation School (MCC 8249), Educational Services (MCC 8299), Child Care Services (MCC 8351), Charitable Organization (MCC 8398), Religious Organization (MCC 8661), Court Costs (MCC 9211), Fines (MCC 9222), Tax Payments (MCC 9311), Government Services (MCC 9399).					
• Credit Base Tier 1	1.50%	$0.10		1 Swipe card, obtain customer's signature.[4]	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	1.85%	$0.10		2 Obtain and pass 1 valid electronic authorization.[5]	2 N/A
• Credit Base Tier 3	2.30%	$0.10	Yes	3 Tier 1 - Transaction amount must be less than or equal to $100.	3 Tier 2 or Tier 3
• Credit Non-Swipe[2] Tier 1	1.80%	$0.10		4 Tier 2 - Transaction amount must be between $100.01 to $3,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe[2] Tier 2	2.15%	$0.10	Yes	5 Tier 3 - Transaction amount must be greater than $3,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe[2] Tier 3	2.60%	$0.10	Yes		
• Credit Tier 1 Non-US[3]	1.90%	$0.10			
• Credit Tier 2 Non-US[3]	2.25%	$0.10	Yes		
• Credit Tier 3 Non-US[3]	2.70%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 1 Non-US[3]	2.20%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 2 Non-US[3]	2.55%	$0.10	Yes		
• Credit Non-Swipe[2] Tier 3 Non-US[3]	3.00%	$0.10	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria[1] Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic[1] Refers to the card products listed in the Card Type column unless otherwise indicated.
Prepaid ***Eligible:*** All Industries.					
• Prepaid Base Tier 1	1.35%	$0.10		1 Swipe card, obtain customer's signature.[4]	1 Non-Swipe Tier 1-3
• Prepaid Base Tier 2	1.70%	$0.10		2 Obtain and pass 1 valid electronic authorization.[5]	2 N/A
• Prepaid Base Tier 3	2.15%	$0.10	Yes	3 Tier 1 - Transaction amount must be less than or equal to $75.	3 Tier 2 or Tier 3
• Prepaid Non-Swipe[2] Tier 1	1.65%	$0.10		4 Tier 2 - Transaction amount must be between $75.01 to $1,000.	4 Tier 1 or Tier 3
• Prepaid Non-Swipe[2] Tier 2	2.00%	$0.10	Yes	5 Tier 3 - Transaction amount must be greater than $1,000.	5 Tier 1 or Tier 2
• Prepaid Non-Swipe[2] Tier 3	2.45%	$0.10	Yes		
• Prepaid Tier 1 Non-US[3]	1.75%	$0.10			
• Prepaid Tier 2 Non-US[3]	2.10%	$0.10	Yes		
• Prepaid Tier 3 Non-US[3]	2.55%	$0.10	Yes		
• Prepaid Non-Swipe[2] Tier 1 Non-US[3]	2.05%	$0.10	Yes		
• Prepaid Non-Swipe[2] Tier 2 Non-US[3]	2.40%	$0.10	Yes		
• Prepaid Non-Swipe[2] Tier 3 Non-US[3]	2.85%	$0.10	Yes		
Refund ***Eligible:*** All Industries.					
• Credit	0.00%	$0.00		1 Refund transactions only.	1 N/A
• Prepaid	0.00%	$0.00			

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American Express Footnotes

[1] The numeric bullet point in the "Primary Qualification Criteria" column corresponds to the numeric bullet point in the "Next Interchange Program Logic" column within the same row. This column lists the next possible Interchange program when the qualifying criteria is not met. For example, when looking at numeric bullet point 1 under Business-to-Business / Wholesale "Primary Qualification Criteria" column - Swipe card, obtain customer's signature - if a transaction is not swiped and is key-entered then the next downgrade interchange program would be Non-Swipe Tier 1-3 when looking at the corresponding numeric bullet point in the "Next Interchange Program Logic" column.

[2] American Express Non-Swipe programs include the American Express Non-Swipe Transaction Fee (0.30%).

[3] American Express Non-US programs include the American Express Inbound Fee (0.40%).

[4] If transaction is $50 or less no signature required for Taxicab/Limousine (MCC 4121), Bus Line (MCC 4131), Toll/Bridge Fee (MCC 4784), Grocery Store (MCC 5411), Misc. Food Stores (MCC 5499), Gas Station (MCC 5541), Record Stores (MCC 5735), Restaurant (MCC 5812), Fast Food Restaurant (MCC 5814), Drug Store/Pharmacy (MCC 5912), Sporting Goods Store (MCC 5941), Book Store (MCC 5942), News Dealer/ Newsstand (MCC 5994), Misc. Specialty Retail (MCC 5999), Garment Cleaning (MCC 7210), Laundry Service (MCC 7211), Dry Cleaner (MCC 7216), Copy Reproduction (MCC 7338), Parking Lot/Garage (MCC 7523), Car Wash (MCC 7542), Movie Theater (MCC 7832), Video Rental Store (MCC 7841), Commercial Sports (MCC 7941), Doctor/Physician (MCC 8011).

[5] American Express requires merchants to authorize and submit field level data on all American Express transactions. Failure to meet these requirements may result in the American Express Technical Specification Non-Compliance Fee (0.75%).

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