

# Payment Network Qualification Matrix

Effective October 19, 2019

## Table of Contents

New, easy-to-use navigation. Click on any hyperlinked item below to view the corresponding pages.

<b>Preface.....</b>	<b>4</b>
---------------------	----------

<b>How to Use the Matrix.....</b>	<b>5</b>
-----------------------------------	----------

### Visa® Interchange Programs

CPS Retail (Custom Payment Service) .....	6
CPS/Restaurant .....	7
CPS/Retail Service Station.....	7
CPS/Automated Fuel Dispenser (AFD) .....	7
CPS/Supermarket .....	8
CPS/Retail Key-Entered .....	8
CPS/Small Ticket.....	9
CPS/Retail 2 (Emerging Markets).....	9
CPS/Recurring Bill Payments.....	10
CPS/Utility .....	10
CPS/Car Rental - Card Present.....	11
CPS/Car Rental - Card Not Present .....	11
CPS/Car Rental - E-Commerce.....	12
CPS/Hotel - Card Present.....	13
CPS/Hotel - Card Not Present .....	13
CPS/Hotel - E-Commerce.....	14
CPS/Card Not Present (CNP).....	14
CPS/E-Commerce Basic .....	15
CPS/E-Commerce Preferred .....	16
CPS/Passenger Transport - Card Present.....	17
CPS/Passenger Transport - Card Not Present .....	17
CPS/E-Commerce Passenger Transport Preferred.....	18
CPS/Government .....	18

CPS/Debt Repayment .....	19
CPS/Account Funding.....	19
CPS/Charity and Religious Organizations .....	20
Signature Preferred / Infinite - Card Not Present .....	20
Signature Preferred / Infinite - Retail.....	20
Signature Preferred / Infinite - Business-to-Business .....	21
Signature Preferred / Infinite - Fuel .....	21
Signature / Signature Preferred / Infinite - Electronic .....	22
Electronic Interchange Reimbursement Fee (EIRF).....	22
Electronic Interchange Reimbursement Fee (EIRF) Fuel Cap .....	23
Standard.....	23
GSA Purchasing Card Large Ticket .....	24
Commercial Product Large Ticket .....	24
Large Purchase Advantage 1, 2, 3 and 4 .....	25
Commercial Card Level III .....	25
Commercial Card Level II.....	26
Commercial - Card Not Present .....	26
Commercial - Card Present .....	27
Commercial - Business-to-Business .....	28
Global Business-to-Business Virtual Payments .....	28
Business Debit / Commercial Prepaid - Retail.....	29
Business Debit / Commercial Prepaid - Card Not Present .....	29
Business Debit / Commercial Prepaid - Standard.....	29
Commercial - Electronic T&E .....	30
Commercial - Travel Services .....	30
Commercial - Purchasing Card Fleet Non CPS .....	30
Commercial - Standard with Data .....	31

## Table of Contents *(continued)* – Click on any item below to view the corresponding page

Commercial Standard.....	31
Interregional Debit Regulated .....	31
Interregional Commercial.....	31
Interregional Premium.....	32
Interregional Super Premium .....	32
Interregional Electronic.....	32
Interregional Issuer Chip .....	32
Interregional E-Commerce and Secure E-Commerce .....	33
Interregional Standard.....	33
Credit Voucher-Debit .....	33
Credit Voucher-Consumer Credit .....	34
Credit Voucher-Consumer Credit-MO/TO & E-Commerce.....	34
Credit Voucher-Consumer Credit-Passenger Transport.....	34
Credit Voucher-Commercial .....	34
Credit Voucher-GSA Purchasing Non Passenger Transport .....	35
Credit Voucher-Non GSA Purchasing Non Passenger Transport .....	35
Visa Footnotes.....	36

### Mastercard® Interchange Programs

Merit III .....	37
Merit I .....	38
Key Entered .....	39
Merit I E-Commerce .....	40
Merit I Insurance .....	41
Merit I Real Estate .....	41
Merit I Consumer Loans .....	42
Merchant Universal Cardholder Authentication Field (UCAF) - “SecureCode” .....	42
Full Universal Cardholder Authentication Field (UCAF) - “SecureCode” .....	43
Public Sector .....	44
Supermarket.....	44
Convenience Base .....	45
Passenger Transport.....	45
Petroleum .....	46
Utility.....	47

Lodging / Auto Rental .....	48
Service Industries Incentive Program (SIIP) .....	48
Charity .....	49
Emerging Market .....	49
Humanitarian.....	50
Restaurant .....	50
Small Ticket .....	51
Travel and Entertainment (T&E) .....	51
T&E Large Ticket .....	52
Airline.....	52
Consumer Standard.....	53
Commercial Large Ticket .....	54
Commercial Payment Account 1, 2, 3, 4, and 5.....	55
Commercial Data Rate III.....	56
Commercial Data Rate II.....	57
Commercial Data Rate II Petroleum.....	58
Commercial Data Rate I.....	59
Commercial Data Rate I - (Healthcare MCCs) .....	60
Commercial Business-to-Business .....	60
Commercial Freight.....	61
Commercial Standard.....	61
Commercial T&E.....	62
Interregional Regulated POS Debit .....	63
Interregional Electronic.....	63
Interregional Standard.....	63
Interregional Purchasing Large Ticket <b>Expired Program</b> .....	64
Interregional Purchasing Data Rate II <b>Expired Program</b> .....	64
Interregional Commercial Card .....	64
Regulated POS Debit Refund .....	65
Consumer Debit Refund Group 1.....	65
Consumer Debit Refund Group 2 .....	65
Consumer Debit Refund Group 3 .....	65
Consumer Credit Refund Group 1.....	66

## Table of Contents *(continued)* – Click on any item below to view the corresponding page

Consumer Credit Refund Group 2.....	66
Consumer Credit Refund Group 3.....	66
Consumer Credit Refund Group 4.....	66
Consumer Credit Refund Group 5.....	66
Interregional Consumer Credit Refund.....	67
Commercial Credit Refund Group 1.....	67
Commercial Credit Refund Group 2.....	67
Commercial Credit Refund Group 3.....	67
Commercial Credit Refund Group 4.....	67
Interregional Commercial Credit Refund.....	67
Mastercard Footnotes.....	68

### **Discover® Interchange Programs**

PSL - Recurring Payments (Prime Submission Level).....	69
PSL - Utilities.....	69
PSL - Retail.....	70
PSL - Restaurant.....	71
PSL - Petroleum.....	71
PSL - Supermarket.....	72
PSL - Key Entry.....	73
PSL - Express Services.....	74
PSL - Emerging Markets.....	74
PSL - Public Services.....	75
PSL - Hotels/Car Rentals.....	75
PSL - Card Not Present.....	76
PSL - E-Commerce.....	77
PSL - E-Commerce Secure.....	78
PSL - Passenger Transport.....	78
PSL - Real Estate.....	79
PSL - Debt Repayment.....	79
PSL - Insurance.....	80
Mid Submission Level.....	81
Base Submission Level.....	82

Commercial Large Ticket.....	82
Commercial Electronic - Passenger Transport.....	83
Commercial Electronic - Emerging Markets/Public Services.....	83
Commercial Electronic - All Others.....	84
Commercial Base Submission Level.....	84
International Consumer.....	85
International Commercial.....	85
International Consumer Base.....	85
US Consumer Adjustment Voucher - Regulated.....	85
US Consumer Adjustment Voucher Program 1.....	86
US Consumer Adjustment Voucher Program 2.....	86
US Consumer Adjustment Voucher Program 3.....	86
US Commercial Adjustment Voucher Program 1.....	87
International Adjustment Voucher.....	87
Discover Footnotes.....	88

### **American Express® Program Pricing**

Business-to-Business / Wholesale.....	89
Healthcare.....	90
Restaurant.....	91
Retail.....	92
Emerging Market.....	93
Services & Professional Services.....	94
Travel & Entertainment.....	96
Education.....	97
Government.....	98
Other.....	99
vPayments.....	99
Prepaid.....	100
Refund.....	100
American Express Footnotes.....	101

## Preface

Wells Fargo Merchant Services charges you fees for processing your credit card and non-PIN debit card transactions including processing fees billed to us from the “Payment Networks” (Visa, Mastercard, Discover, and American Express). This fee amount varies, and is subject to change, based upon a series of interchange programs or program pricing (for American Express transactions) 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.

As a result, a portion of the rate that Wells Fargo Merchant Services charges you will depend on the type of transaction and the program under which the transaction is processed. In order to qualify for any specific 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 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 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 program requirements established by the payment networks will determine in which program your transactions qualify.
- Some programs require that you utilize certain additional services such as Address Verification Service (AVS). Some programs also require that you transmit detailed transaction data such as order numbers or hotel folio numbers. Other programs require that you transmit certain indicators reflecting the nature of your transactions (such as an “E-Commerce indicator” for internet transactions).
- 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 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 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 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 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.

## 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 <i>Interchange Pricing Summary</i> .
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	<p><b>Note to read-aloud software users:</b></p> <p>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”.</p> <p>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”.</p> <p>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”.</p> <p>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”.</p>

1	2	3	4	5	6	7
Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.	
<b>Electronic Interchange Reimbursement Fee (EIRF) Fuel Cap</b> <i>Eligible:</i> Service Station (MCC 5541), Automated Fuel Dispenser (MCC 5542). ●						
• Consumer Credit/Rewards/Signature	0.00%	\$1.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> 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. <sup>3</sup> Authorize sale through terminal/software or telephone. 3 Authorize and create a sale within 1 day and settle within 2 days. ■	2 Standard ■ 3 Standard	
<b>GSA Purchasing Card Large Ticket</b> ■ <i>Not Eligible:</i> 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	
• Regulated Commercial Prepaid				3 Purchasing Card-Non GSA Prepaid transaction greater than or equal to \$2,908	3 Commercial Prepaid	

### 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.

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>CPS Retail (Custom Payment Service)</b>  <b>Not Eligible:</b> High Risk Direct Marketing (MCC 5962, 5966, 5967). <b>Not Eligible for Consumer Credit, Rewards or Signature:</b> Quasi Cash (MCC 6051, 7995). <b>Not Eligible for Consumer Debit and Prepaid:</b> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), and Travel Agents (MCC 4722).					
• Consumer Credit	1.51%	\$0.10		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 CPS/Retail Key-Entered or CPS/Card Not Present
• Rewards/Signature/Infinite	1.65%	\$0.10		2 Purchase date must be within 1 day of the authorization date. Boat Rentals and Leasing (MCC 4457), Trailer Parks & Campgrounds (MCC 7033), Equipment Rental & Leasing (MCC 7394), Recreational Vehicle Rentals (MCC 7519), Recreational Services (MCC 7999) have 14 days from authorization to purchase/transaction date, when processed as an incremental authorization.	2 EIRF
• Non-Regulated Consumer Debit	0.80%	\$0.15		3 Settlement date must be within 2 days of the transaction date.	3 EIRF
• Non-Regulated Consumer Prepaid	1.15%	\$0.15		4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup> Incremental authorizations are allowed for Bars & Taverns (MCC 5813), Amusement Parks (MCC 7996), Boat Rentals and Leasing (MCC 4457), <b>Electric Vehicle Charging (MCC 5552)</b> , Trailer Parks & Campgrounds (MCC 7033), Equipment Rental & Leasing (MCC 7394), Recreational Vehicle Rentals (MCC 7519), <b>Parking Lots, Parking Meters, and Garages (MCC 7523)</b> , Recreational Services (MCC 7999). ●	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), Health & Beauty Spas (MCC 7298), Amusement Parks (MCC 7996) are exempt from transaction amount tolerance.	5 EIRF
				6 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. <sup>5</sup>	6 EIRF

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Restaurant					
Eligible: Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814).					
• Consumer Credit	1.54%	\$0.10	Yes	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 CPS/Retail Key-Entered or CPS/Card Not Present
• Rewards	1.95%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 EIRF
• Non-Regulated Consumer Debit	1.19%	\$0.10		3 Purchase date must be within 1 day of the authorization date.	3 EIRF
• Non-Regulated Consumer Prepaid	1.15%	\$0.15		4 Settlement date must be within 2 days of the transaction date.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	\$0.22			
CPS/Retail Service Station					
Eligible: Service Stations (MCC 5541).					
• Consumer Credit/Rewards/Signature/ Infinite	1.15%	\$0.25 (cap \$1.10)		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	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. Authorization and settlement MCC must match. <sup>3</sup>	2 EIRF
• Non-Regulated Consumer Prepaid	1.15%	\$0.15 (cap \$0.95)		3 Purchase date must be within 1 day of the authorization date.	3 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	\$0.22		4 Settlement date must be within 2 days of the transaction date.	4 EIRF
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 Magnetic stripe, contactless, or chip data read 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 (\$1.00 status check). Authorization and settlement MCC must match. <sup>3</sup>	3 EIRF
• Regulated Consumer Debit /Prepaid	0.05%	\$0.22		4 \$125.00 transaction limit.	4 EIRF
				5 Purchase date must be within 1 day of the authorization date.	5 EIRF
				6 Settlement date must be within 2 days of the transaction date.	6 EIRF

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>CPS/Supermarket</b> <i>Eligible:</i> Supermarkets (MCC 5411).					
• Consumer Credit	1.22%	\$0.05		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	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. Authorization and settlement MCC must match. <sup>3</sup>	2 EIRF
• Non-Regulated Consumer Debit	0.00%	\$0.30		3 Purchase date must be within 1 day of the authorization date.	3 EIRF
• Non-Regulated Consumer Prepaid	1.15%	\$0.15 (cap \$0.35)		4 Settlement date must be within 2 days of the transaction date.	4 EIRF
• Regulated Consumer Debit /Prepaid	0.05%	\$0.22		5 When accepting Non-PIN Debit transactions the authorization amount and settlement amount must match.	5 EIRF
<b>CPS/Retail Key-Entered</b> <i>Not Eligible:</i> Automated Fuel Dispensers (MCC 5542), and Direct Marketing (MCC 5960, 5962, 5964-5969). <i>Not Eligible for Consumer Credit, Rewards and Signature:</i> Quasi Cash (MCC 6051, 7995).					
• Consumer Credit	1.80%	\$0.10		1 Magnetic stripe, contactless, or chip data read not readable, key-enter transaction, obtain customer's signature.	1 CPS/Retail
• Rewards/Signature/Infinite	1.95%	\$0.10	Yes	2 Purchase date must be within 1 day of the authorization date.	2 EIRF
• Non-Regulated Consumer Debit	1.65%	\$0.15		3 Settlement date must be within 2 days of the transaction date.	3 EIRF
• Non-Regulated Consumer Prepaid	1.75%	\$0.20	Yes	4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	\$0.22		5 AVS <sup>4</sup> required, Use AVS feature on terminal or software; zip code must match; and a POS Condition Code of "71".	5 EIRF
				6 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.	6 EIRF
				7 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. <sup>5</sup>	7 EIRF

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>CPS/Small Ticket</b>					
<b>Not Eligible:</b> 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 Magnetic stripe, contactless, or chip data read, 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. Authorization and settlement MCC must match. <sup>3</sup>	2 EIRF
• Non-Regulated Consumer Prepaid	1.60%	\$0.05		3 Purchase date must be within 1 day of the authorization date.	3 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	\$0.22		4 Settlement date must be within 2 days of the transaction date.	4 EIRF
				5 Transaction amount less than or equal to \$15.00.	5 N/A
				6 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. <sup>5</sup>	6 EIRF
<b>CPS/Retail 2 (Emerging Markets)</b>					
<b>Eligible:</b> 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.					
<b>Eligible for Debit and Prepaid Only:</b> Telecommunication Services (MCC 4814), Real Estate Agents and Managers-Rentals (MCC 6513), Charitable Organizations (MCC 8398), Religious Organizations (MCC 8661), 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 <sup>7</sup> for CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred. MCCs 5960 and 5968 are not permitted to use the CPS/Retail Key Entry edit criteria.	1 EIRF
• Non-Regulated Consumer Debit	0.65%	\$0.15 (cap \$2.00)		2 Consumer Debit and Prepaid cards must be CPS qualified <sup>7</sup> 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 <sup>4</sup> 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		4 Bill payment transactions require additional detail addendum data. The data must match from authorization to settlement. <sup>5</sup>	4 EIRF

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>CPS/Recurring Bill Payments</b>					
<i>Eligible:</i> 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. Authorization and settlement MCC must match. <sup>3</sup> 3 Purchase date must be within 1 day of the authorization date.  4 Settlement date must be within 2 days of the transaction date.  5 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. <sup>5</sup>	1 CPS/Retail  2 EIRF  3 EIRF  4 EIRF  5 EIRF
<b>CPS/Utility</b>					
<i>Eligible:</i> Utility-Water, Gas, Electric, Sanitation (MCC 4900).					
• Consumer Credit/Rewards/Signature/ Infinite/Signature Preferred	0.00%	\$0.75		1 Must be registered with Visa with valid Merchant Verification Value (MVV) on account.	1 Consumer Credit, Rewards, Signature, Business Tier 1 - 4 cards must be CPS qualified <sup>7</sup> for CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred. Consumer and Commercial Debit and Prepaid cards must be CPS qualified <sup>7</sup> for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.
• Business Tier 1 - 4	0.00%	\$1.50		2 Consumer Credit, Rewards, Signature, Business Tier 1 - 4 cards must be CPS qualified <sup>7</sup> 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 <sup>7</sup> 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. <sup>12</sup>	4 N/A
• Non-Regulated Business Debit/Prepaid	0.00%	\$1.50			
• Regulated Consumer Debit/Prepaid	0.05%	\$0.22			

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>CPS/Car Rental - Card Present</b>					
<i>Eligible:</i> Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513).					
• Consumer Credit	1.54%	\$0.10	Yes	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 CPS/Car Rental Card Not Present
• Rewards	1.95%	\$0.10		2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. <sup>3</sup>	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 Settlement date must be within 2 days of the return date.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	\$0.22		5 Requires a Market Specific Indicator of A (Car Rental) which must match from authorization to settlement.	5 EIRF
<b>CPS/Car Rental - Card Not Present</b>					
<i>Eligible:</i> Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513).					
• Consumer Credit	1.54%	\$0.10	Yes	1 Key-entered transaction.	1 CPS/Car Rental Card Present
• Rewards	1.95%	\$0.10		2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. <sup>3</sup>	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 Settlement date must be within 2 days of the return date.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	\$0.22		5 Requires a Market Specific Indicator of A (Car Rental) which must match from authorization to settlement.	5 EIRF

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>CPS/Car Rental - E-Commerce</b>					
<i>Eligible:</i> Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513).					
• 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, with original auth at settlement. Authorization and settlement MCC must match. <sup>3</sup>	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 Settlement date must be within 2 days of the return date.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	\$0.22		5 E-Commerce transactions must perform Cardholder Authentication Verification Value (CAVV) and include an E-Commerce Indicator of a 5 or 6.	5 EIRF
				6 Requires a Market Specific Indicator of A (Car Rental) which must match from authorization to settlement.	6 EIRF

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>CPS/Hotel - Card Present</b> <i>Eligible:</i> Hotels (MCC 3501-3833, 7011).					
• Consumer Credit	1.54%	\$0.10	Yes	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 CPS/Hotel Card Not Present
• Rewards	1.95%	\$0.10		2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. <sup>3</sup>	2 EIRF
• Non-Regulated Consumer Debit	1.19%	\$0.10	Yes	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 Settlement date must be within 2 days of the check out date.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	\$0.22		5 Requires a Market Specific Indicator of H (Hotel) which must match from authorization to settlement.	5 EIRF
<b>CPS/Hotel - Card Not Present</b> <i>Eligible:</i> Hotels (MCC 3501-3833, 7011).					
• Consumer Credit	1.54%	\$0.10	Yes	1 Key-entered transaction.	1 CPS/Hotel Card Present
• Rewards	1.95%	\$0.10		2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. <sup>3</sup>	2 EIRF
• Non-Regulated Consumer Debit	1.70%	\$0.15	Yes	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		4 Settlement date must be within 2 days of the check out date.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	\$0.22		5 Requires a Market Specific Indicator of H (Hotel) which must match from authorization to settlement.	5 EIRF

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>CPS/Hotel - E-Commerce</b> <i>Eligible:</i> Hotels (MCC 3501-3833, 7011).					
• Consumer Credit	1.54%	\$0.10	Yes	1 Key-entered transaction.	1 CPS/Hotel Card Present
• Rewards	1.95%	\$0.10		2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. <sup>3</sup>	2 EIRF
• Non-Regulated Consumer Debit	1.70%	\$0.15	Yes	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		4 Settlement date must be within 2 days of the check out date.	4 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	\$0.22		5 E-Commerce transactions must perform Cardholder Authentication Verification Value (CAVV) and include an E-Commerce Indicator of a 5 or 6.	5 EIRF
				6 Requires a Market Specific Indicator of H (Hotel) which must match from authorization to settlement.	6 EIRF
<b>CPS/Card Not Present (CNP)</b> <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967) except for recurring transactions.					
• Consumer Credit	1.80%	\$0.10	Yes	1 Key-enter transaction; If prompted "is card present" answer "no".	1 CPS/Retail
• Rewards/Signature/Infinite	1.95%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup> 1 authorization reversal <sup>6</sup> allowed.	2 EIRF
• Non-Regulated Consumer Debit	1.65%	\$0.15	Yes	3 Settlement date must be within 2 days of the transaction date.	3 EIRF
• Non-Regulated Consumer Prepaid	1.75%	\$0.20		4 AVS <sup>4</sup> required-use AVS feature on terminal or software: enter 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 Transaction must include; order number, MO/TO indicator of a "01", "02", "03", a POS Condition Code of "08" and either customer service phone number, URL or email. Charity (MCC 8398) requires customer service phone number.	6 EIRF
				7 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. <sup>5</sup>	7 EIRF

# 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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/E-Commerce Basic  <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Consumer Credit	1.80%	\$0.10	Yes	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		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup> 1 authorization reversal <sup>6</sup> allowed.	2 EIRF
• Non-Regulated Consumer Debit	1.65%	\$0.15	Yes	3 Settlement date must be within 2 days of the transaction date.	3 EIRF
• Non-Regulated Consumer Prepaid	1.75%	\$0.20		4 AVS <sup>4</sup> required-use AVS feature on terminal or software: enter 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 Transaction must include order number and either customer service phone number, URL or email.	6 EIRF
			7 E-Commerce Indicator of a “7” must be present and a POS Condition Code of “59”.	7 EIRF	
			8 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. <sup>5</sup>	8 EIRF	

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>CPS/E-Commerce Preferred</b> <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Consumer Credit/Rewards/Signature/ Infinite	1.80%	\$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	1.60%	\$0.15		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup> 1 authorization reversal <sup>6</sup> allowed.	2 EIRF
• Non-Regulated Consumer Prepaid	1.75%	\$0.20		3 Settlement date must be within 2 days of the transaction 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 Transaction must include order number and either customer service phone number, URL or email.	5 EIRF
				6 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. <sup>4</sup>	6 CPS/E-Commerce Basic
				7 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. <sup>5</sup>	7 EIRF

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>CPS/Passenger Transport - Card Present</b>					
<i>Eligible:</i> Airlines (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Consumer Credit	1.70%	\$0.10	Yes	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 CPS/Passenger Transport-Card Not Present
• Rewards	1.95%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 EIRF
• Non-Regulated Consumer Debit	1.19%	\$0.10		3 Settlement date must be within 8 days of the transaction date.	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
<b>CPS/Passenger Transport - Card Not Present</b>					
<i>Eligible:</i> Airlines (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Consumer Credit	1.70%	\$0.10	Yes	1 Key-enter transaction.	1 CPS/Passenger Transport-Card Present
• Rewards	1.95%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 EIRF
• Non-Regulated Consumer Debit	1.70%	\$0.15		3 Settlement date must be within 8 days of the transaction date.	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

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>CPS/E-Commerce Passenger Transport Preferred</b>					
<i>Eligible:</i> Airlines (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Consumer Credit	1.70%	\$0.10	Yes	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		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 EIRF
• Non-Regulated Consumer Debit	1.70%	\$0.15	Yes	3 Settlement date must be within 8 days of the transaction date.	3 Standard
• Non-Regulated Consumer Prepaid	1.75%	\$0.20		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
<b>CPS/Government</b>					
<i>Eligible:</i> Government (MCC 9311, 9399, 9211, 9222, 7800).					
• Consumer Credit/Rewards/Signature/ Signature Preferred/Infinite	1.55%	\$0.10		1 Consumer Credit, Rewards, Signature, Signature Preferred, and Infinite cards must be CPS qualified <sup>7</sup> 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 <sup>7</sup> 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 <sup>4</sup> 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			

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>CPS/Debt Repayment</b>					
<i>Eligible:</i> Financial Institutions (MCC 6012), Non-Financial Institutions (MCC 6051).					
• Debt Repayment - No fee Non-Regulated Debit/Prepaid	0.65%	\$0.15 (cap \$0.65)		1 Key-entered transaction.	1 CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred
• Debt Repayment 2 <sup>13</sup> Non-Regulated Debit/Prepaid	0.65%	\$0.15 (cap \$2.00)		2 Must be CPS qualified <sup>7</sup> for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	2 EIRF
• Regulated Debit/Prepaid	0.05%	\$0.22		3 Must be registered with Visa with valid Merchant Verification Value (MVV) on account. 4 Must be a Bill payment transaction. <sup>5</sup> 5 Must pass Existing Debt Indicator.	3 CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred 4 CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred 5 CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred
<b>CPS/Account Funding</b>					
<i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967, 7995).					
• Consumer Credit/Rewards/Signature/Infinite	2.14%	\$0.10	Yes	1 Available to E-Commerce merchants processing account funding transactions (processing code of 10).	1 CPS/Retail, CPS/Retail Key Entry, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Card Not Present
• Non-Regulated Consumer Debit	1.75%	\$0.20	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• Non-Regulated Consumer Prepaid	1.80%	\$0.20	Yes	3 Purchase date must be within 1 day of the authorization date.	3 EIRF
• Regulated Consumer Debit/Prepaid	0.05%	\$0.22		4 Settlement date must be within 2 days of the transaction date.	4 EIRF
				5 Authorization and settlement amount must match.	5 EIRF
				6 AVS <sup>4</sup> required-use AVS feature on terminal or software: enter zip code.	6 EIRF
				7 Transaction must include customer service phone number, URL or E-Mail Address.	7 EIRF
				8 Must have secured E-Commerce indicator of "5", "6" or "7".	8 EIRF

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>CPS/Charity and Religious Organizations</b> <i>Eligible:</i> Charitable and Social Service Organizations (MCC 8398) and Religious Organizations (MCC 8661).					
• Consumer Credit/Rewards/Signature/ Signature Preferred/Infinite	1.35%	\$0.05		1 Must be CPS qualified <sup>7</sup> for CPS/Retail, CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Retail Key-Entry.	1 EIRF
<b>Signature Preferred / Infinite - Card Not Present</b> <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), 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 <sup>7</sup> for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Account Funding.	1 Standard
• Infinite <sup>10</sup>	2.40%	\$0.10	Yes		
<b>Signature Preferred / Infinite - Retail</b> <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), 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 <sup>7</sup> for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry or CPS/Small Ticket.	1 Standard
• Infinite <sup>10</sup>	2.10%	\$0.10	Yes		

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
Signature Preferred / Infinite - Business-to-Business					
<i>Eligible:</i> Business-to-Business - Landscaping and Horticultural Services (MCC 0780), 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), 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 <sup>7</sup> 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 <sup>10</sup>	2.10%	\$0.10	Yes		
Signature Preferred / Infinite - Fuel					
<i>Eligible:</i> Automated Fuel Dispenser (MCC 5542), Service Station (MCC 5541).					
• Signature Preferred	1.15%	\$0.25 (cap \$1.10)		1 Must be CPS qualified <sup>7</sup> for CPS/Automated Fuel Dispenser or CPS/Retail Service Station.	1 Standard
• Infinite <sup>10</sup>	1.15%	\$0.25 (cap \$1.10)			

# 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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> 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 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), and Travel Agents (MCC 4722).					
• Signature/Infinite	2.30%	\$0.10	Yes	1 Must be CPS qualified <sup>7</sup> 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 <sup>10</sup>	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 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> 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. <sup>3</sup> Authorize sale through terminal/software or telephone.	2 Standard
• Non-Regulated Consumer Prepaid	1.80%	\$0.20	Yes	3 Settlement date must be within 3 days of the transaction date.	3 Standard
• Regulated Consumer Debit/Consumer Prepaid	0.05%	\$0.22			

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Electronic Interchange Reimbursement Fee (EIRF) Fuel Cap</b> <i>Eligible:</i> Service Station (MCC 5541), Automated Fuel Dispenser (MCC 5542).					
• Consumer Credit/Rewards/Signature	0.00%	\$1.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> 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. Authorization and settlement MCC must match. <sup>3</sup> Authorize sale through terminal/ software or telephone.  3 Settlement date must be within 3 days of the transaction date.	2 Standard  3 Standard
<b>Standard</b> <i>Eligible:</i> All merchant segments.					
• Consumer Credit/Rewards	2.70%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> 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 Only level available for high-risk merchants and non-secure E-Commerce transactions.	3 N/A
• Infinite <sup>10</sup>	2.95%	\$0.10 (cap \$1.10) (fuel only)	Yes	4 Signature Preferred cap only available to Service Station (MCC 5541) and Automated Fuel Dispenser (MCC 5542).	4 N/A
• Non-Regulated Consumer Debit	1.90%	\$0.25	Yes		
• Non-Regulated Consumer Prepaid	1.90%	\$0.25	Yes		
• Regulated Consumer Debit/Prepaid	0.05%	\$0.22			

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>GSA Purchasing Card Large Ticket</b>  <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), and Travel Agents (MCC 4722).					
• GSA Purchasing Card	1.20%	\$39.00		1 Transaction must be greater than \$5,557.14.  2 Pass Level II and Level III Data. <sup>9</sup>  3 Must be CPS qualified <sup>7</sup> 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
<b>Commercial Product Large Ticket</b>  <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), and Travel Agents (MCC 4722).					
• Purchasing Card-Non GSA / Corporate	1.45%	\$35.00		1 Settle within 7 days.	1 Commercial Standard
• Purchasing Card-Non GSA Prepaid	1.45%	\$35.00		2 Purchasing Card-Non GSA / Corporate transaction greater than or equal to \$7,755.56.  3 Purchasing Card-Non GSA Prepaid transaction greater than or equal to \$2,908.  4 Must Pass Level II and Level III Data. <sup>9</sup>  5 Purchasing Card-Non GSA / Corporate must be CPS qualified <sup>7</sup> 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 <sup>7</sup> for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	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

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Large Purchase Advantage 1, 2, 3 and 4<sup>12</sup></b>  <b>Not Eligible:</b> High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), 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 <sup>7</sup> for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	3 Transaction reject
• Purchase Advantage 4	0.40%	\$58.50			
<b>Commercial Card Level III</b>  <b>Not Eligible:</b> High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), and Travel Agents (MCC 4722).					
• Purchasing Card/GSA Purchasing Card/ GSA Fleet	1.90%	\$0.10		1 Must Pass Level III Data. <sup>9</sup>	1 Commercial - Card Present or Card Not Present
• Corporate	1.90%	\$0.10		2 Must be CPS qualified <sup>7</sup> 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

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Commercial Card Level II</b>  <b>Not Eligible:</b> High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), and Travel Agents (MCC 4722).					
• Corporate	2.50%	\$0.10	Yes	1 Must be CPS qualified <sup>7</sup> 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 <sup>4</sup> required for Business cards only.	1 Commercial Standard
• Corporate @ Fuel	2.05%	\$0.10	Yes	2 Must pass Level II Data. <sup>9</sup>	2 Commercial-Card Present, Card Not Present or Business-to-Business
• Purchasing	2.50%	\$0.10	Yes	3 Tier 1 - 4 apply to Business cards. The level will be determined by Visa cardholder spending limits. <sup>12</sup>	3 N/A
• Purchasing @ Fuel	2.05%	\$0.10	Yes		
• Business Tier 1	2.05%	\$0.10	Yes		
• Business Tier 2	2.05%	\$0.10	Yes		
• Business Tier 3	2.05%	\$0.10	Yes		
• Business Tier 4	2.20%	\$0.10	Yes		
<b>Commercial - Card Not Present</b>  <b>Not Eligible:</b> High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), and Travel Agents (MCC 4722).					
• Corporate	2.70%	\$0.10	Yes	1 Must be CPS qualified <sup>7</sup> for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Account Funding. AVS <sup>4</sup> required for Business cards only.	1 Commercial Standard
• Purchasing	2.70%	\$0.10	Yes	2 Level II Data <sup>9</sup> 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. <sup>12</sup>	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		

# 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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Commercial - Card Present</b>  <i><b>Not Eligible:</b></i> High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), and Travel Agents (MCC 4722).					
• Corporate	2.50%	\$0.10	Yes	1 Must be CPS qualified <sup>7</sup> 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 <sup>9</sup> 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. <sup>12</sup>	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		

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Commercial - Business-to-Business</b>  <b>Eligible:</b> Business-to-Business - Landscaping and Horticultural Services (MCC 0780), 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), 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 <sup>7</sup> 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 <sup>9</sup> 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. <sup>12</sup>	3 N/A
• Business Tier 4	2.50%	\$0.10	Yes		
<b>Global Business-to-Business Virtual Payments</b>  <b>Eligible:</b> Airlines (MCC 3000-3299, 4511), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Hotels (MCC 3501-3833, 7011), Passenger Railways (MCC 4112), Bus Lines (MCC 4131), Cruise Lines (MCC 4411), Airports (4582), Travel Agents (MCC 4722), High Risk Direct Marketing (MCC 5962), Real Estate Agents and Managers-Rentals (MCC 6513), Timeshares (MCC 7012), Sporting and recreational camps (MCC 7032), Trailer parks and campgrounds (MCC 7033), Health and Beauty Spas (MCC 7298), Motor home and recreational vehicle rentals (MCC 7519), Tourist attractions and exhibits (MCC 7991), Membership clubs (MCC 7997), Recreation services (not elsewhere classified) (MCC 7999).					
• Global Commercial B2B Virtual Payments US	2.00%	\$0.00	Yes	1 Key-entered transaction.	1 N/A
• Global Commercial B2B Virtual Payment US Interregional	2.00%	\$0.00	Yes		

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
Business Debit / Commercial Prepaid - Retail <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Non Regulated Business Debit	1.70%	\$0.10		1 Must be CPS qualified <sup>7</sup> 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 <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Non Regulated Business Debit	2.45%	\$0.10	Yes	1 Must be CPS qualified <sup>7</sup> 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 <i>Eligible:</i> 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			

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial - Electronic T&E  <i>Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), and Travel Agents (MCC 4722).					
• Business Tier 1	2.40%	\$0.10	Yes	1 Must be CPS qualified <sup>7</sup> 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. <sup>12</sup>	2 N/A
• Business Tier 3	2.85%	\$0.20	Yes		
• Business Tier 4	2.95%	\$0.20	Yes		
Commercial - Travel Services  <i>Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), and Travel Agents (MCC 4722).					
• Corporate	2.65%	\$0.10	Yes	1 Must be CPS qualified <sup>7</sup> 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	2.65%	\$0.10	Yes		
Commercial - Purchasing Card Fleet Non CPS  <i>Eligible:</i> 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).					
• Purchasing Card Fleet	2.50%	\$0.10	Yes	1 CPS requirements are not met.	1 N/A
				2 Must pass Level II Data. <sup>9</sup>	2 Commercial Standard

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial - Standard with Data  <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), 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. <sup>9</sup>	2 Commercial Standard
Commercial Standard  <i>Eligible:</i> All merchant segments.					
• Corporate	2.95%	\$0.10	Yes	1 CPS requirements are not met.	1 N/A
• Purchasing	2.95%	\$0.10	Yes	2 Tier 1 - 4 apply to Business cards. The level will be determined by Visa cardholder spending limits. <sup>12</sup>	2 N/A
• Business Tier 1	2.95%	\$0.20	Yes		
• Business Tier 2	2.95%	\$0.20	Yes		
• Business Tier 3	2.95%	\$0.20	Yes		
• Business Tier 4	2.95%	\$0.25	Yes		
Interregional Debit Regulated <sup>11</sup>  <i>Eligible:</i> All merchant segments.					
• Regulated Consumer Debit/Consumer Prepaid/Commercial Prepaid/Business Debit	0.50%	\$0.22		1 Available to U.S. merchants accepting regulated debit and prepaid cards issued from the following U.S. territories: American Samoa, Guam, Northern Mariana Islands, U.S. Minor Outlying Islands, Puerto Rico and U.S. Virgin Islands.	1 N/A
Interregional Commercial <sup>11</sup>  <i>Eligible:</i> All merchant segments.					
• Commercial-Non US Issued	2.45%	\$0.00	Yes	1 Applies to U.S. merchants and Non U.S. Issuers.	1 N/A

# 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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Interregional Premium<sup>11</sup></b> <i>Eligible:</i> All merchant segments.					
• Platinum-Non US Issued/Infinite- Canadian Issued	2.25%	\$0.00	Yes	1 Applies to U.S. merchants and Non U.S. Issuers.	1 N/A
<b>Interregional Super Premium<sup>11</sup></b> <i>Eligible:</i> All merchant segments.					
• Signature-Non US Issued/Infinite-Non US or Canada Issued	2.42%	\$0.00	Yes	1 Applies to U.S. merchants and Non U.S. Issuers.	1 N/A
<b>Interregional Electronic<sup>11</sup></b> <i>Eligible:</i> All merchant segments.					
• Consumer-Non US Issued	1.55%	\$0.00		1 Applies to U.S. merchants and Non U.S. Issuers. 2 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup> 3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup> 4 Settle within 2 days.	1 N/A 2 Interregional Standard 3 Interregional Standard 4 Interregional Standard
<b>Interregional Issuer Chip<sup>11</sup></b> <i>Eligible:</i> All merchant segments.					
• Consumer-Non US Issued	1.65%	\$0.00		1 Applies to U.S. merchants and Non U.S. Issuers. 2 POS Entry Mode equal "90" or "91". 3 Authorize and settle within 2 days. 4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	1 N/A 2 Interregional Standard 3 Interregional Standard 4 Interregional Standard

# 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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Interregional E-Commerce<sup>11</sup> and Secure E-Commerce<sup>11</sup></b> <i>Eligible:</i> All merchant segments.					
• Consumer-Non US Issued	1.89%	\$0.00	Yes	1 Applies to U.S. merchants and Non U.S. Issuers. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup> 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
<b>Interregional Standard<sup>11</sup></b> <i>Eligible:</i> All merchant segments.					
• Consumer-Non US Issued	2.05%	\$0.00	Yes	1 Applies to U.S. merchants and Non U.S. Issuers.	1 N/A
<b>Credit Voucher-Debit</b> <i>Eligible:</i> 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

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Credit Voucher-Consumer Credit</b>					
<i>Not Eligible:</i> Airlines (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Consumer Credit	-1.76%	\$0.00		1 Credit/Return transactions only.	1 N/A
<b>Credit Voucher-Consumer Credit-MO/TO &amp; E-Commerce</b>					
<i>Not Eligible:</i> Airlines (MCC 3000-3299, 4511), Passenger Railways (MCC 4112), High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Credit Voucher-MO/TO & E-Commerce-Credit	-2.05%	\$0.00		1 Credit/Return transactions only.	1 N/A
				2 MO/TO-E-Commerce merchants.	2 N/A
				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.	3 N/A
<b>Credit Voucher-Consumer Credit-Passenger Transport</b>					
<i>Eligible:</i> Airlines (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Consumer Credit	-2.33%	\$0.00		1 Credit/Return transactions only.	1 N/A
• Commercial	-2.33%	\$0.00			
<b>Credit Voucher-Commercial</b>					
<i>Not Eligible:</i> Airlines (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Business/Corporate	-2.35%	\$0.00		1 Credit/Return transactions only.	1 N/A

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Credit Voucher-GSA Purchasing Non Passenger Transport</b>					
<i>Not Eligible:</i> Airlines (MCC 3000-3299, 4511), Passenger 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
<b>Credit Voucher-Non GSA Purchasing Non Passenger Transport</b>					
<i>Not Eligible:</i> Airlines (MCC 3000-3299, 4511), Passenger 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

## Visa Footnotes

- <sup>1</sup> 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 - Magnetic stripe, contactless, or chip data read, obtain customer’s signature - if a transaction is not magnetic stripe, contactless, or chip data read, 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.
- <sup>2</sup> For Card Present EMV enabled transactions, signature is optional.
- <sup>3</sup> 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. Authorization and settlement MCC must match with the exception of Travel Agencies (MCC 4722) or Airlines (MCC 4511).
- <sup>4</sup> Equipment must be programmed to use the Address Verification Service (AVS).
- <sup>5</sup> **Bill payment transactions** 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 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”.  
**Auto-Substantiation transactions** must meet these additional requirements: Market-Specific Data Indicator value of M [healthcare (medical)] or T (transit) must be present in the authorization request and in the clearing record. Required data must be present in Auto-Substantiation Request Format in authorization.
- <sup>6</sup> 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.
- <sup>7</sup> 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), Digital Wallet transactions with MVV and business application identifier of WT (wallet transfer), transactions from Self-Service or Automated Dispensing Machines (except AFD transactions (MCC 5542), Local and Suburban Commuter Passenger Transportation, Including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines (MCC 4131), and Small Ticket), declines and referrals.
- <sup>8</sup> Travel & Entertainment (T&E) includes Restaurants, Hotels, Car Rentals, Truck and Utility Trailer Rentals, Passenger Transport, Cruise Lines, and Travel Agents.
- <sup>9</sup> **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 do not require sales tax, but do require customer code. Corporate card transactions at fuel MCCs do require sales tax, but do not require customer code. Fuel MCCs consist of: 4468, 5499, 5541, 5542, and 5983  
**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.
- <sup>10</sup> Visa Spend Qualified Indicator (SQI) determined that the Infinite cardholder has exceeded the defined annual spend requirement of \$50,000.
- <sup>11</sup> Visa Interregional interchange programs include the Visa International Acquiring Fee (0.45%).
- <sup>12</sup> 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.  
Visa Large Purchase Advantage 1, 2, 3, and 4 - The product is a virtual account designed primarily for use in an automated accounts payable environment for GSA and non-GSA Purchasing card accounts in the non-travel service market segment.
- <sup>13</sup> Debt Repayment 2 allows a convenience fee charged to the cardholder.

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Merit III</b>  <i>Not Eligible:</i> Mail Order/Telephone Order (MCC 5960, 5962, 5964-5969). <i>Not Eligible for World, World Elite or High Value:</i> Travel Agent (MCC 4722) and Restaurants (MCC 5812).					
• Consumer Credit	1.58%	\$0.10		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 Merit I or Key Entered
• World Card	1.77%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• World Elite	2.20%	\$0.10	Yes	3 Settlement date must be within 2 days of the transaction date.	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		
• 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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<b>Merit I</b>					
<b>Not Eligible for Debit:</b> 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. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• World Elite	2.50%	\$0.10	Yes	3 Settlement date must be within 3 days of the transaction date.	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 <sup>4</sup> 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		
• Non-Regulated Consumer Debit	1.65%	\$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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Key Entered</b>  <i><b>Not Eligible:</b></i> Airlines (MCC 3000-3299, 4511), Passenger Railways (MCC 4112), Car Rentals (MCC 3351-3441, 7512, 7513, 7519), Hotels (MCC 3501-3833, 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. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• World Elite	2.50%	\$0.10	Yes	3 Settlement date must be within 2 days of the transaction date.	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		
• Non-Regulated Consumer Debit	1.65%	\$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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<b>Merit I E-Commerce</b>					
<b>Not Eligible:</b> 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. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• World Elite	2.50%	\$0.10	Yes	3 Settlement date must be within 3 days of the transaction date.	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 <sup>4</sup> 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	1.65%	\$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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Merit I Insurance</b>					
<i>Eligible:</i> Direct Marketing - Insurance Services (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300).					
• Consumer Credit	1.43%	\$0.05		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• World Card	1.43%	\$0.05		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• World Elite	2.20%	\$0.10	Yes	3 Settlement date must be within 3 days of the transaction date.	3 Standard
• Enhanced	1.43%	\$0.05		4 10% transaction tolerance.	4 Standard
• High Value	2.20%	\$0.10	Yes		
<b>Merit I Real Estate</b>					
<i>Eligible:</i> Real Estate Agents and Managers - Rentals (MCC 6513).					
• Consumer Credit	1.10%	\$0.00		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• World Card	1.10%	\$0.00		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• World Elite	2.20%	\$0.10	Yes	3 Settlement date must be within 3 days of the transaction date.	3 Standard
• Enhanced	1.10%	\$0.00		4 10% transaction tolerance.	4 Standard
• High Value	2.20%	\$0.10	Yes		
• 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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<b>Merit I Consumer Loans</b>					
<i>Eligible:</i> 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. Authorization and settlement MCC must match. <sup>3</sup>	3 Standard
				4 Settlement date must be within 3 days of the transaction date.	4 Standard
				5 10% transaction tolerance.	5 Standard
<b>Merchant Universal Cardholder Authentication Field (UCAF) - "SecureCode"</b>					
<i>Not Eligible:</i> Insurance-Direct Marketing (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), Utility (MCC 4900), Real Estate (MCC 6513), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512, 7513, 7519), Cruise Lines (MCC 4411), and AFD (MCC 5542).					
• Consumer Credit	1.89% ▲	\$0.10		1 Key enter transaction.	1 Merit III
• World Card	2.05% ▲	\$0.10		2 Merchant is enrolled in UCAF and cardholder is not.	2 N/A
• World Elite	2.50% ▲	\$0.10	Yes	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Enhanced	2.04% ▲	\$0.10		4 Internet transactions must include UCAF Collection Indicator of "1" and a CAT Level of "6".	4 Standard
• High Value	2.50% ▲	\$0.10	Yes	5 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.	5 Standard
• Consumer Credit/Debit-Non US Issued	2.29%	\$0.00	Yes	6 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	6 Standard
• Consumer Premium - Non US Issued	2.70%	\$0.00	Yes	7 Security Code Indicator/Security Protocol Indicating merchant participating.	7 Standard
• Consumer Super Premium - Non US Issued	2.83%	\$0.00	Yes	8 Provide valid AAV (Accountholder Authentication Value).	8 Merit I
• <b>Non-Regulated Consumer Debit</b> ■	1.65% ▲	\$0.15			
• <b>Non-Regulated Consumer Prepaid</b> ■	1.76%	\$0.20			
• Regulated Consumer Debit/Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

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<b>Full Universal Cardholder Authentication Field (UCAF) - “SecureCode”</b>  <i>Not Eligible:</i> Insurance-Direct Marketing (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), Utility (MCC 4900), Real Estate (MCC 6513), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512, 7513, 7519), Cruise Lines (MCC 4411), and AFD (MCC 5542).					
• Consumer Credit	1.89% ▲	\$0.10		1 Key enter transaction.	1 Merit III
• World Card	2.05% ▲	\$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	2.50% ▲	\$0.10	Yes	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Enhanced	2.04% ▲	\$0.10		4 Internet transactions must include UCAF Collection Indicator of “2” and a CAT Level of “6”.	4 Standard
• High Value	2.50% ▲	\$0.10	Yes	5 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.	5 Standard
• Consumer Credit/Debit-Non US Issued	2.39%	\$0.00	Yes	6 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	6 Standard
• Consumer Premium - Non US Issued	2.70%	\$0.00	Yes	7 Security Code Indicator/Security Protocol Indicating merchant participating.	7 Standard
• Consumer Super Premium - Non US Issued	2.83%	\$0.00	Yes	8 Provide valid AAV (Accountholder Authentication Value).	8 Merit I
• <b>Non-Regulated Consumer Debit</b> ■	1.65% ▲	\$0.15			
• <b>Non-Regulated Consumer Prepaid</b> ■	1.76%	\$0.20			
• Regulated Consumer Debit/Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

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<b>Public Sector</b> <i>Eligible:</i> 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), Government-Owned Lotteries (MCC 7800), and Postal Services-Government only (MCC 9402).					
• Consumer Credit	1.55%	\$0.10		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• World Card	1.55%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• World Elite	1.55%	\$0.10		3 Settlement date must be within 3 days of the transaction date.	3 Standard
• Enhanced	1.55%	\$0.10		4 Can settle within 10% of authorized amount.	4 Standard
• High Value	1.55%	\$0.10		5 Passenger Railways (MCC 4112) must include Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in settlement. <sup>6</sup>	5 Standard
<b>Supermarket</b> <i>Eligible:</i> Supermarkets (MCC 5411).					
• Consumer Credit	1.48%	\$0.10		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 Merit I or Key Entered
• World Card	1.58%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Merit I
• World Elite	1.90%	\$0.10	Yes	3 Settlement date must be within 2 days of the transaction date.	3 Standard
• Enhanced	1.48%	\$0.10		4 Can settle within 10% of authorized amount.	4 Standard
• High Value	1.90%	\$0.10	Yes		
• 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			

# 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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Convenience Base</b>  <b>Eligible:</b> Movie Theaters (MCC 7832), Fast Food Restaurants (MCC 5814), Misc. Food Stores (MCC 5499), Taxicabs & Limousines (MCC 4121), Government-Owned Lotteries (MCC 7800), and Variety Stores (MCC 5331).					
• Consumer Credit	1.90%	\$0.00		1 Magnetic stripe, contactless, or chip data read, or customer initiates a Cardholder Activated Terminal (CAT), obtain customer's signature <sup>2</sup> 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. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• World Elite	2.00%	\$0.00	Yes	3 Settlement date must be within 2 days of the transaction date.	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
<b>Passenger Transport</b>  <b>Eligible:</b> Airlines (MCCs 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Consumer Credit	1.75%	\$0.10		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Enhanced	1.90%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• Non-Regulated Consumer Debit/Prepaid	1.60%	\$0.15		3 Settlement date must be within 9 days of the transaction date.	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. <sup>6</sup>	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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Petroleum</b>					
<i>Eligible:</i> Service Stations (MCC 5541), Fuel Dispensers, Automated (MCC 5542).					
• Consumer Credit	1.90%	(cap \$0.95)		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 Merit I
• World Card	2.00%	(cap \$0.95)		2 Settlement date must be within 2 days of the transaction date.	2 Merit I
• World Elite	2.00%	(cap \$0.95)		3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	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)			
• 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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Utility</b> <i>Eligible:</i> Utility-Water, Gas, Electric, Sanitation (MCC 4900).					
• Consumer Credit	0.00%	\$0.65		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• World Card	0.00%	\$0.65		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• World Elite	0.00%	\$0.75		3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Enhanced	0.00%	\$0.65		4 Can settle within 10% of authorized amount.	4 Standard
• High Value	0.00%	\$0.75			
• All Business Products	0.00%	\$1.50			
• Non-Regulated Consumer Debit	0.00%	\$0.65			
• 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			

# Mastercard® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Lodging / Auto Rental</b>					
<i>Eligible:</i> Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512, 7513, 7519), and Cruise Lines (MCC 4411).					
• Consumer Credit	1.58%	\$0.10		1 Magnetic stripe, contactless, chip data read, 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. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• Non-Regulated Consumer Debit/Prepaid	1.15%	\$0.15		3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Regulated Consumer Debit/Prepaid	0.05%	\$0.21		4 Transaction must include settlement detail addendum. <sup>6</sup>	4 Merit I
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
<b>Service Industries Incentive Program (SIIP)</b>					
<i>Eligible:</i> 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. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• World Elite	1.15%	\$0.05		3 Settlement date must be within 2 days of the transaction date.	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			
• 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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Charity</b> <i>Eligible:</i> Charitable and Social Service Organizations (MCC 8398).					
• Consumer Credit/World/World Elite/ Enhanced/High Value	2.00%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Commercial	2.00%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• Non-Regulated Consumer Debit/Prepaid	1.45%	\$0.15		3 Settlement date must be within 3 days of the transaction date.	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			
<b>Emerging Market</b> <i>Eligible:</i> Government (MCC 9211, 9222, 9223, 9311, 9399), Schools (MCC 8211, 8220, 8299), Cable, Satellite, and Other Pay Television and Radio Services (MCC 4899), Insurance (MCC 6300, 5960), Transportation (MCC 4111), Passenger Railways (MCC 4112), Bridge & Road Fees/Tolls (MCC 4784), Government-Owned Lotteries (MCC 7800), and Postal Services-Government only (MCC 9402).					
• Non-Regulated Consumer Debit/Prepaid	0.80%	\$0.25		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Non-Regulated Consumer Debit/Prepaid - Government and Education	0.65%	\$0.15 (cap \$2.00)		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• Regulated Consumer Debit/Prepaid	0.05%	\$0.21		3 Settlement date must be within 3 days of the transaction date.	3 Standard
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	\$0.22		4 Can settle within 10% of authorized amount.	4 Standard
				5 Passenger Railways (MCC 4112) must include Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in settlement. <sup>6</sup>	5 Merit I or Standard

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Humanitarian</b>  <b>Not Eligible:</b> Insurance Sales, Underwriting and Premiums (MCC 6300), Quasi Cash (MCC 6010, 6011), Payment Transaction-Customer Financial Institution (MCC 6532), Payment Transaction-Merchant (MCC 6533), MoneySend Intracountry (MCC 6536), MoneySend Intercountry (MCC 6537), MoneySend Funding (MCC 6538).					
• Humanitarian Prepaid	1.65%	\$0.00		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Interregional Humanitarian Prepaid <sup>5</sup>	2.50%	\$0.00		2 Electronic authorization not required.	2 N/A
<b>Restaurant</b>  <b>Eligible:</b> Restaurants (MCC 5812).  <b>Eligible for Debit Only:</b> Fast Food Restaurants (MCC 5814).					
• World Card	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
• World Elite	2.20%	\$0.10	Yes	2 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	2 Merit I or Key Entered
• High Value	2.20%	\$0.10	Yes	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Non-Regulated Consumer Debit/Prepaid	1.19%	\$0.10		4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	4 Standard
• Regulated Consumer Debit/Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

# Mastercard® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Small Ticket</b>  <b>Eligible:</b> 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 (MCC 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), Government-Owned Lotteries (MCC 7800), and Video Rental (MCC 7841).					
• Non-Regulated Consumer Debit/Prepaid	1.55%	\$0.04		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 Merit I or Key Entered
• Regulated Consumer Debit/Prepaid	0.05%	\$0.21		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• Regulated Consumer Debit/Prepaid w/ Fraud Adjustment	0.05%	\$0.22		3 Settlement date must be within 2 days of the transaction date.	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
<b>Travel and Entertainment (T&amp;E<sup>6</sup>)</b>  <b>Eligible:</b> Travel and Entertainment - Restaurants (MCC 5812), Hotels/Lodging (MCC 3501-3833, 7011), Car Rentals/Auto Rental (MCC 3351-3441, 7512, 7513, 7519), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).					
• World Card	2.30%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> 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. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• High Value	2.75%	\$0.10	Yes	3 Settlement date must be within 3 days of the transaction date.	3 Standard
				4 Must pass industry specific T&E criteria excluding Restaurants (MCC 5812). <sup>6</sup>	4 Standard
				5 MCC 5812 transaction must be greater than \$60.00 for swiped transactions.	5 Restaurant

# Mastercard® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>T&amp;E Large Ticket</b> <i>Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512, 7513, 7519), Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), and Travel Agencies and Tour Operations (MCC 4722).					
• World Elite	2.00%	\$0.00	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• High Value	2.00%	\$0.00	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup> 3 Must be equal to or greater than \$2500. 4 Settlement date must be within 2 days of the transaction date.	2 Commercial Standard 3 Commercial T&E 4 Commercial Standard
<b>Airline</b> <i>Eligible:</i> Airlines (MCC 3000-3299, 4511).					
• World Card	2.30%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> 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. Authorization and settlement MCC must match. <sup>3</sup>	2 Standard
• High Value	2.30%	\$0.10	Yes	3 Settlement date must be within 9 days of the transaction date. 4 Transaction must include Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in settlement. <sup>6</sup>	3 Standard 4 Merit I or Standard

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Consumer Standard</b> <i>Eligible:</i> All merchant segments.					
• Consumer Credit	2.95%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> 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		
• 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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Commercial Large Ticket</b>  <i><b>Not Eligible:</b></i> Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512, 7513, 7519), Airlines (MCC 3000-3299, 4511), and Passenger Railways (MCC 4112).					
• Large Market <sup>10</sup>	1.45%	\$35.00		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Regulated Commercial Debit/Prepaid	0.05%	\$0.21		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Commercial Standard
• Regulated Commercial Debit/Prepaid with Fraud Adjustment	0.05%	\$0.22		3 Settlement date must be within 2 days of the transaction date.	3 Commercial Data Rate III
				4 Transaction amount must be \$10,000.00 or greater.	4 Commercial Data Rate III
				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
				6 Must pass Level II and III Data. <sup>7</sup>	6 Commercial Data Rate I
				7 Fuel detail addendum data <sup>8</sup> required for Fleet cards at Fuel merchants. Lodging Summary <sup>8</sup> required for Hotel merchants.	7 Commercial Data Rate I

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<b>Commercial Payment Account 1, 2, 3, 4, and 5<sup>11</sup></b>  <i><b>Not Eligible:</b></i> Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512, 7513, 7519), Airlines (MCC 3000-3299, 4511), and Passenger Railways (MCC 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. Authorization and settlement MCC must match. <sup>3</sup>	2 Commercial Standard
• Commercial Payment Account 3	0.90%	\$0.00		3 Settlement date must be within 3 days of the transaction date.	3 Commercial Standard
• Commercial Payment Account 4	0.80%	\$0.00		4 Must pass Level II Data. <sup>7</sup>	4 Commercial Standard
• Commercial Payment Account 5	0.70%	\$0.00		5 For Commercial Payment Account 1 transaction must be greater than \$10,000.00 but less than/equal to \$25,000.	5 Commercial Data Rate III
				6 For Commercial Payment Account 2 transaction must be greater than \$25,000.01 but less than/equal to \$100,000.	6 Commercial Payment Account 1
				7 For Commercial Payment Account 3 transaction must be greater than \$100,000.01 but less than/equal to \$500,000.	7 Commercial Payment Account 2
				8 For Commercial Payment Account 4 transaction must be greater than \$500,000.01 but less than/equal to \$1,000,000.	8 Commercial Payment Account 3
				9 For Commercial Payment Account 5 transaction must be greater than \$1,000,000.	9 Commercial Payment Account 4

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<b>Commercial Data Rate III</b>  <b>Not Eligible:</b> Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512, 7513, 7519), Airlines (MCC 3000-3299, 4511), Passenger Railways (MCC 4112), and Organizations, Charitable and Social Service (MCC 8398).  <b>Not Eligible:</b> Fleet cards at Fuel Merchants - 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).					
• Large Market <sup>10</sup>	1.90%	\$0.10		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Regulated Commercial Debit/Prepaid	0.05%	\$0.21		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Commercial Standard
• Regulated Commercial Debit/Prepaid with Fraud Adjustment	0.05%	\$0.22		3 Settlement date must be within 3 days of the transaction date.	3 Commercial Standard
				4 Must pass Level II and Level III Data. <sup>7</sup>	4 Commercial Data Rate I
				5 Shipping/Courier MCCs and Temporary Services/Employment Agency MCCs require additional Detail Addendum Data. <sup>8</sup>	5 Commercial Data Rate I

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Commercial Data Rate II</b>  <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512, 7513, 7519), Airlines (MCC 3000-3299, 4511), and Passenger Railways (MCC 4112).					
• Large Market <sup>10</sup>	2.50%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Business Level 1	1.90%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Commercial Standard
• Business Level 2	2.05%	\$0.10	Yes	3 Settlement date must be within 3 days of the transaction date.	3 Commercial Standard
• Business Level 3	2.10%	\$0.10	Yes	4 Must pass Level II Data. <sup>7</sup>	4 Commercial Data Rate I
• Business Level 4	2.20%	\$0.10	Yes	5 Level 1-5 apply to Business Cards. The level will be determined by Mastercard cardholder spending limits. <sup>9</sup>	5 N/A
• Business Level 5	2.25%	\$0.10	Yes		
• Non-Regulated Business Debit	2.10%	\$0.10	Yes		
• Non-Regulated Business Prepaid	2.65%	\$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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Commercial Data Rate II Petroleum</b>  <i>Eligible:</i> 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).					
• Large Market <sup>10</sup>	2.20%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Business Level 1	1.90%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Commercial Standard
• Business Level 2	2.05%	\$0.10	Yes	3 Settlement date must be within 3 days of the transaction date.	3 Commercial Standard
• Business Level 3	2.10%	\$0.10	Yes	4 Must pass Level II Data. <sup>7</sup>	4 Commercial Data Rate I
• Business Level 4	2.20%	\$0.10	Yes	5 MCC 5542 Magnetic Stripe read requires CAT Level of '1' or '2'. Transponder read requires CAT Level of '7'.	5 Commercial Standard
• Business Level 5	2.25%	\$0.10	Yes	6 Fuel detail addendum data <sup>8</sup> required for Fleet cards.	6 Commercial Standard
• Non-Regulated Business Debit	2.05%	\$0.10	Yes	7 Level 1-5 apply to Business Cards. The level will be determined by Mastercard cardholder spending limits. <sup>9</sup>	7 N/A
• Non-Regulated Business Prepaid	2.05%	\$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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Commercial Data Rate I</b>  <i><b>Not Eligible:</b></i> Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512, 7513, 7519), Airlines (MCC 3000-3299, 4511), and Passenger Railways (MCC 4112).					
• Large Market <sup>10</sup>	2.70%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Business Level 1	2.65%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Commercial Standard
• Business Level 2	2.80%	\$0.10	Yes	3 Must submit a valid tax id.	3 Commercial Standard
• Business Level 3	2.85%	\$0.10	Yes	4 Settlement date must be within 3 days of the transaction date.	4 Commercial Standard
• Business Level 4	2.95%	\$0.10	Yes	5 Level 1-5 apply to Business Cards. The level will be determined by Mastercard cardholder spending limits. <sup>9</sup>	5 N/A
• Business Level 5	3.00%	\$0.10	Yes		
• Non-Regulated Business Debit	2.65%	\$0.10	Yes		
• Non-Regulated Business Prepaid	2.65%	\$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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Commercial Data Rate I - (Healthcare MCCs)</b>  <b>Eligible:</b> 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 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the 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. Authorization and settlement MCC must match. <sup>3</sup>	2 Commercial Standard
				3 Must submit a valid tax id.	3 Commercial Standard
				4 Settlement date must be within 3 days of the transaction date.	4 Commercial Standard
<b>Commercial Business-to-Business</b>  <b>Eligible:</b> Airlines (MCC 3000-3350, 4511), Cruise line (MCC 4411), Hotels (MCC 3501-3833, 7011), Passenger Railway (MCC 4112), Car Rentals (MCC 3351-3441, 7512, 7513, 7519), Bus Lines / Airports, Airport Terminals, Flying Fields (MCC 4131 / 4582), Travel Agencies and Tour Operators (MCC 4722), Direct Marketing - Travel-Related Arrangement Services (MCC 5962), Real Estate Agents and Managers - Rentals (MCC 6513), Recreational and Sporting Camps (MCC 7032), Campgrounds and Trailer Parks / Timeshares (MCC 7033 / 7012), Health and Beauty Spas (MCC 7298), Tourist Attractions and Exhibits (MCC 7991). Clubs - Country Clubs, Membership (Athletic) (MCC 7997), Recreational Services - Not elsewhere classified (MCC 7999).					
• Commercial Business-to-Business - US Domestic	2.00%	\$0.00	Yes	1 Key-entered transaction.	1 N/A
• Commercial Business-to-Business - US Interregional	2.00%	\$0.00	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Commercial Freight<sup>11</sup></b>  <b>Eligible:</b> Airlines (MCC 3000-3350, 4511), Railroads, Freight (MCC 4011), Transportation - Suburban and Local Commuter Passenger, Including Ferries (MCC 4111), Passenger Railways (MCC 4112), Motor Freight Carriers, Trucking - Long Distance, Moving and Storage Companies, Local Delivery (MCC 4214), Courier Services - Air and Ground, Freight Forwarders (MCC 4215), Transportation Services - Not Elsewhere Classified (MCC 4789), Other Services Not Elsewhere Classified (MCC 7299), Tax Payments (MCC 9311), Government Services Not Elsewhere Classified (MCC 9399), Postal Services - Government Only (MCC 9402).					
• Commercial Freight Business - Purchase	1.80%	0.00%		1 Key-enter transaction  2 Electronic authorization not required.	1 N/A  2 N/A
<b>Commercial Standard</b>  <b>Eligible:</b> All merchant segments.					
• Large Market <sup>10</sup>	2.95%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Business Level 1	2.95%	\$0.10	Yes	2 Electronic authorization not required.	2 N/A
• Business Level 2	3.10%	\$0.10	Yes	3 Level 1-5 apply to Business Cards. The level will be determined by Mastercard cardholder spending limits. <sup>9</sup>	3 N/A
• Business Level 3	3.15%	\$0.10	Yes		
• Business Level 4	3.25%	\$0.10	Yes		
• Business Level 5	3.30%	\$0.10	Yes		
• Non-Regulated Business Debit	2.95%	\$0.10	Yes		
• Non-Regulated Business Prepaid	2.95%	\$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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Commercial T&amp;E</b>					
<b>Eligible:</b> Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512, 7513, 7519), Airlines (MCC 3000-3299, 4511), and Passenger Railways (MCC 4112).					
• Large Market <sup>10</sup>	2.65%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Business Level 1	2.35%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Commercial Standard
• Business Level 2	2.50%	\$0.10	Yes	3 Settlement date must be within 3 days of the transaction date, Airlines have 9 days.	3 Commercial Standard
• Business Level 3	2.55%	\$0.10	Yes	4 Must pass industry specific T&E criteria excluding Restaurants (MCC 5812). <sup>6</sup>	4 Commercial Standard
• Business Level 4	2.65%	\$0.10	Yes	5 Exempt from amount tolerance.	5 N/A
• Business Level 5	2.70%	\$0.10	Yes	6 Level 1-5 apply to Business Cards. The level will be determined by Mastercard cardholder spending limits. <sup>9</sup>	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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Interregional Regulated POS Debit<sup>5</sup></b> <i>Eligible:</i> All merchant segments.					
• Regulated Consumer Debit/Consumer Prepaid	0.90%	\$0.21		1 Available to U.S. merchants accepting regulated consumer debit and consumer prepaid cards issued from the following U.S. territories: American Samoa, Guam, Northern Mariana Islands, U.S. Minor Outlying Islands, Puerto Rico and U.S. 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			
<b>Interregional Electronic<sup>5</sup></b> <i>Not Eligible:</i> Mail Order/Telephone Order (MCC 5960, 5962, 5964-5969), Fuel Dispenser, Automated (MCC 5542).					
• Consumer Credit-Non US Issued	1.95%	\$0.00		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 Interregional Standard
• Consumer Premium - Non US Issued	2.70%	\$0.00	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Interregional Standard
• Consumer Super Premium - Non US Issued	2.83%	\$0.00	Yes	3 Settlement date must be within 5 days of the transaction date.	3 Interregional Standard
• Consumer Debit-Non US Issued	1.95%	\$0.00		4 Can settle within 10% of authorized amount.	4 Interregional Standard
<b>Interregional Standard<sup>5</sup></b> <i>Eligible:</i> All merchant segments.					
• Consumer Credit-Non US Issued	2.45%	\$0.00	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Consumer Premium - Non US Issued	2.70%	\$0.00	Yes		
• Consumer Super Premium - Non US Issued	2.83%	\$0.00	Yes		

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Interregional Purchasing Large Ticket<sup>5</sup> Expired Program ■</b>  <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812), Hotels (MCC 3501-3833, 7011), Car Rentals (MCC 3351-3441, 7512, 7513, 7519), Airlines (MCC 3000-3299, 4511), and Passenger Railways (MCC 4112).					
• Purchasing/Fleet-Non US Issued	Expired	Expired		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.  2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>  3 Transaction must be equal to or greater than \$2,727.27.	1 N/A  2 Interregional Commercial Card  3 Interregional Commercial Card
<b>Interregional Purchasing Data Rate II<sup>5</sup> Expired Program ■</b>  <i>Not Eligible:</i> Fleet cards at Fuel Merchants (MCC 5541, 5542,), Quasi Cash (MCC 6010, 6011).					
• Purchasing/Fleet-Non US Issued	Expired	Expired	Exp.	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.  2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>  3 Settlement date must be within 5 days of the transaction date.  4 Must pass Level II Data. <sup>7</sup>	1 N/A  2 Interregional Commercial Card  3 Interregional Commercial Card  4 Interregional Commercial Card
<b>Interregional Commercial Card<sup>5</sup></b>  <i>Eligible:</i> All merchant segments.					
• Commercial-Non US Issued	2.85%	\$0.00	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Commercial Premium - Non US Issued	2.85%	\$0.00	Yes		

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<b>Regulated POS Debit Refund</b> <i>Eligible:</i> All merchant segments.					
• Regulated Consumer Debit/Prepaid / Commercial Debit/Prepaid	0.00%	\$0.00		1 Available to U.S. merchants submitting refund transactions on regulated consumer debit, consumer prepaid, commercial debit and commercial prepaid cards issued from the U.S.	1 N/A
• Regulated Consumer Debit/Prepaid / Commercial Debit/Prepaid with Fraud Adjustment	0.00%	\$0.00			
<b>Consumer Debit Refund Group 1</b> <i>Not Eligible:</i> Airlines (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Non-Regulated Consumer Debit	0.00%	\$0.00		1 Credit/Return transactions only. This occurs in a non-face-to-face environment.	1 N/A
<b>Consumer Debit Refund Group 2</b> <i>Eligible:</i> Airline (MCC 3000-3299, 4511), Passenger Railway (MCC 4112).					
• Non-Regulated Consumer Debit	0.00%	\$0.00		1 Credit/Return transactions only.	1 N/A
<b>Consumer Debit Refund Group 3</b> <i>Not Eligible:</i> Mail Order/Telephone Order (MCC 5960, 5962, 5964-5969), Airline (MCC 3000-3299, 4511), and Passenger Railway (MCC 4112).					
• Non-Regulated Consumer Debit	0.00%	\$0.00		1 Credit/Return transactions only. This occurs in a face-to-face environment.	1 N/A

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Consumer Credit Refund Group 1</b>					
<i><b>Eligible:</b></i> Airline (MCC 3000-3299, 4511), Car Rentals (MCC 3351-3441, 7512, 7513, 7519), Hotels (MCC 3501-3833, 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
<b>Consumer Credit Refund Group 2</b>					
<i><b>Eligible:</b></i> 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
<b>Consumer Credit Refund Group 3</b>					
<i><b>Eligible:</b></i> 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
<b>Consumer Credit Refund Group 4</b>					
<i><b>Eligible:</b></i> Car Rentals (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
<b>Consumer Credit Refund Group 5</b>					
<i><b>Eligible:</b></i> Hotels (MCC 3501-3833, 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

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Interregional Consumer Credit Refund ■</b> <i>Eligible: All merchant segments.</i>					
• Consumer	-1.00%	\$0.00		1 Credit/Return transactions only.	1 N/A
<b>Commercial Credit Refund Group 1</b> <i>Eligible:</i> 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
<b>Commercial Credit Refund Group 2</b> <i>Eligible:</i> Car Rentals (MCC 3351-3441, 7512, 7513, 7519), Hotels (MCC 3501-3833, 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
<b>Commercial Credit Refund Group 3</b> <i>Eligible:</i> 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
<b>Commercial Credit Refund Group 4</b> <i>Eligible:</i> 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
<b>Interregional Commercial Credit Refund ■</b> <i>Eligible: All merchant segments.</i>					
• Commercial	-1.80%	\$0.00		1 Credit/Return transactions only.	1 N/A

## Mastercard Footnotes

<sup>1</sup> 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 - Magnetic stripe, contactless, or chip data read, obtain customer’s signature - if a transaction is not magnetic stripe, contactless, or chip data read, 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.

<sup>2</sup> For Card Present transactions, signature is optional.

<sup>3</sup> 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. Authorization and settlement MCC must match with the exception of Travel Agencies (MCC 4722) or Airlines (MCC 4511).

<sup>4</sup> 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.

<sup>5</sup> MC International interchange programs include the MC Acquirer Program Support Fee (0.85%). MC Acquirer Program Support Fee only applies to original sale transactions and does not apply to refunds, chargebacks or reverse chargebacks.

<sup>6</sup> Travel & Entertainment (T&E) includes Restaurants, Hotels, Car Rentals, Passenger Transport, Cruise Lines, and Travel Agents.

### Industry specific T&E data required:

**Restaurants** – No additional criteria required.

**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.

<sup>7</sup> **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).

The following MCCs are required to provide fuel addendum data on Fleet cards, but are exempt from providing Level II Data on other commercial cards: 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).

**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.

<sup>8</sup> **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.

**Shipping/Courier Detail Addendum Data** requires a customer code to be sent, if the cardholder provides it, Tax Amount, Service Descriptor Code, Tracking Number or Pickup Number, Shipping Net Amount, Pickup Date, Number of Packages, Package Weight, Unit of Measure, Shipping Party Information, Shipping Party Address.

**Temporary Services/Employment Agency Detail Addendum Data** requires a customer code to be sent, if the cardholder provides it, Employee/Temp Name/ID, Job Description, Temp Start Date, Temp Week Ending, Requestor Name or ID, One of the following fields in the Financial Detail Addendum (Regular Hours Worked, Miscellaneous Expenses or Overtime Hours Worked), in addition - one of the following fields based on the type of expense being itemized (Regular Hours Rate, Overtime Hours Rate).

<sup>9</sup> 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 to \$249,999.99, Business Level 5 - \$250,000 and greater.

<sup>10</sup> 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).

<sup>11</sup> Mastercard Commercial Payment Account 1, 2, 3, 4, and 5 and Commercial Freight - The product is a virtual account designed primarily for use in an automated accounts payable environment for Commercial card accounts in the non-travel service market segment.

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>PSL - Recurring Payments (Prime Submission Level)</b>					
<i><b>Eligible:</b></i> 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).					
<i><b>Eligible for Debit Only:</b></i> Emerging Markets (MCCs 4899) and Phone Services/Equipment/Utilities (MCC 4814).					
• Credit	1.35%	\$0.05		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Rewards	1.35%	\$0.05		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	1.45%	\$0.05		3 Settlement date must be within 2 days of the transaction date.	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			
<b>PSL - Utilities</b>					
<i><b>Eligible:</b></i> Utility-Water, Gas, Electric, Sanitation (MCC 4900).					
• Credit	0.00%	\$0.75		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Rewards	0.00%	\$0.75		2 Settlement date must be within 2 days of the transaction date.	2 Mid Submission Level
• Premium	0.00%	\$0.75		3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	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			

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>PSL - Retail</b>					
<b>Not Eligible:</b> MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051, 7995), and Non-Financial Institution-Stored Value Card Purchase/Load (MCC 6540).					
• Credit	1.56%	\$0.10	Yes	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 Key Entry or PSL/Card Not Present/E-Commerce
• Rewards	1.71%	\$0.10		2 Settlement date must be within 2 days of the transaction date.	2 Mid Submission Level
• Premium	1.71%	\$0.10		3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	3 Base Submission Level
• Premium Plus	2.15%	\$0.10		4 Transaction amount must be greater than \$15.00 for the following MCCs: Local/Suburban Commuter (MCC 4111), Bus Lines-Charter, Tour (MCC 4131), Misc Food Stores (MCC 5499), 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). Transaction amount must be greater than \$25.00 for Taxicabs & Limousines (MCC 4121).	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. Local/Suburban Commuter, Passenger Transportation, Including Ferries (MCC 4111), Bus Lines-Charter, Tour (MCC 4131), Drinking Places (MCC 5813), Digital Goods; Books, Music and Movies (MCC 5815), Games (MCC 5816), or Applications - Excludes Games (MCC 5817), and Multi-Category (MCC 5818) 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			

# 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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>PSL - Restaurant</b>					
<i>Eligible:</i> Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814).					
• Credit	1.56%	\$0.10		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 Key Entry or PSL/Card Not Present/E-Commerce
• Rewards	1.95%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	2.30%	\$0.10	Yes	3 Transaction amount must be greater than \$15.00.	3 PSL/Express Services
• Premium Plus	2.40%	\$0.10	Yes	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit	1.10%	\$0.16		5 Settlement date must be within 2 days of the transaction date.	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			
<b>PSL - Petroleum</b>					
<i>Eligible:</i> Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542).					
• Credit	1.55%	\$0.05		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 Key Entry or PSL/Card Not Present/E-Commerce
• Rewards	1.80%	\$0.05		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	1.80%	\$0.05		3 Exempt from amount tolerance.	3 N/A
• Premium Plus	1.80%	\$0.05		4 Settlement date must be within 2 days of the transaction date.	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			

# Discover® Interchange Programs

■ = New Program or Qualification

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>PSL - Supermarket</b> <i>Eligible:</i> Supermarkets (MCC 5411).					
• Credit	1.40%	\$0.05	Yes	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 Key Entry or PSL/Card Not Present/E-Commerce
• Rewards	1.60%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	1.60%	\$0.10		3 Settlement date must be within 2 days of the transaction date.	3 Mid Submission Level
• Premium Plus	1.90%	\$0.10		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			

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>PSL - Key Entry</b>  <b>Not Eligible:</b> MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051, 7995), and Non-Financial Institution-Stored Value Card Purchase/Load (MCC 6540).					
• Credit	1.89%	\$0.10		1 Magnetic stripe, contactless, or chip data read not readable, key-enter transaction, obtain customer's signature.	1 N/A
• Rewards	2.00%	\$0.10	Yes	2 Settlement date must be within 2 days of the transaction date.	2 Mid Submission Level
• Premium	2.00%	\$0.10	Yes	3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	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. Local/ Suburban Commuter, Passenger Transportation, Including Ferries (MCC 4111), Bus Lines-Charter, Tour (MCC 4131), Drinking Places (MCC 5813), Digital Goods; Books, Music and Movies (MCC 5815), Games (MCC 5816), or Applications - Excludes Games (MCC 5817), and Multi-Category (MCC 5818) 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			

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>PSL - Express Services</b>					
<i>Eligible:</i> Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814), Local/Suburban Commuter (MCC 4111), Passenger Railways (MCC 4112), 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 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 Key Entry or PSL/Card Not Present/E-Commerce
• Rewards	1.95%	\$0.00		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	1.95%	\$0.00		3 Settlement date must be within 2 days of the transaction date.	3 Mid Submission Level
• Premium Plus	2.05%	\$0.05		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 Local/Suburban Commuter, Passenger Transportation, Including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines-Charter, Tour (MCC 4131), 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			
<b>PSL - Emerging Markets</b>					
<i>Eligible:</i> 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 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Rewards	1.45%	\$0.05		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	1.45%	\$0.05		3 Settlement date must be within 3 days of the transaction date.	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			

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>PSL - Public Services</b>					
<i>Eligible:</i> Public Services (MCCs 9399, 9211, 9222, 9223, 9311, 9405, 4784).					
• Credit	1.55%	\$0.10		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Rewards	1.55%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	1.55%	\$0.10		3 Settlement date must be within 3 days of the transaction date.	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			
<b>PSL - Hotels/Car Rentals</b>					
<i>Eligible:</i> Hotels/Car Rental merchants (MCCs 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519).					
• Credit	1.58%	\$0.10		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Rewards	1.90%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	2.30%	\$0.10	Yes	3 Settlement date must be within 2 days of the transaction date.	3 Base Submission Level
• Premium Plus	2.40%	\$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			

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>PSL - Card Not Present</b>  <i>Not Eligible:</i> MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051, 7995), and Non-Financial Institution-Stored Value Card Purchase/Load (MCC 6540).					
• Credit	1.89%	\$0.10		1 Key-enter transaction.	1 N/A
• Rewards	2.00%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	2.00%	\$0.10	Yes	3 Settlement date must be within 2 days of the transaction date.	3 Mid Submission Level
• Premium Plus	2.40%	\$0.10	Yes	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit	1.75%	\$0.20		5 AVS required-use AVS <sup>4</sup> feature on terminal or software: enter 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			

# 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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>PSL - E-Commerce</b>  <i><b>Not Eligible:</b></i> MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051, 7995), and Non-Financial Institution-Stored Value Card Purchase/Load (MCC 6540).					
• Credit	1.89%	\$0.10		1 E-Commerce transaction.	1 N/A
• Rewards	2.00%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	2.00%	\$0.10	Yes	3 Settlement date must be within 7 days of the transaction date.	3 Mid Submission Level
• Premium Plus	2.40%	\$0.10	Yes	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit	1.75%	\$0.20		5 AVS required-use AVS <sup>4</sup> feature on terminal or software: enter 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			

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>PSL - E-Commerce Secure</b>					
<b>Not Eligible:</b> MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051, 7995, 7800, 7801, 7802), and Non-Financial Institution-Stored Value Card Purchase/Load (MCC 6540).					
• Credit	1.89%	\$0.10		1 E-Commerce transaction.	1 N/A
• Rewards	2.00%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	2.00%	\$0.10	Yes	3 Settlement date must be within 7 days of the transaction date.	3 Mid Submission Level
• Premium Plus	2.40%	\$0.10	Yes	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit	1.75%	\$0.20		5 Must have secured E-Commerce indicator of "5" or "6". Transaction Data Condition Code of 60	5 PSL - E-Commerce
• 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			
<b>PSL - Passenger Transport</b>					
<b>Eligible:</b> Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112).					
• Credit	1.75%	\$0.10		1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Rewards	1.90%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	2.30%	\$0.10	Yes	3 Settlement date must be within 8 days of the transaction date.	3 Mid Submission Level
• Premium Plus	2.40%	\$0.10	Yes	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit/Prepaid	1.60%	\$0.15			
• Regulated Consumer Debit/Consumer Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	\$0.22			

# 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 <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> 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	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer’s signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Rewards	1.10%	\$0.00		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	1.10%	\$0.00		3 Settlement date must be within 3 days of the transaction date.	3 Mid Submission Level
• Premium Plus	2.30%	\$0.10		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 - Debt Repayment					
Eligible: Financial Institutions (MCC 6012), Non-Financial Institutions (MCC 6051).					
• Consumer Debit/Prepaid - Minimum	0.70%	\$0.16		1 Magnetic stripe, contactless, or chip data read not readable, key-enter transaction, obtain customer’s signature.	1 N/A
• Consumer Debit/Prepaid - Maximum	0.00%	\$2.40		2 Settlement date must be within 2 days of the transaction date	2 Mid Submission Level
• Regulated Consumer Debit/Consumer Prepaid	0.05%	\$0.21		3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	3 Base Submission Level
• Regulated Consumer Debit/Consumer Prepaid with Fraud Adjustment	0.05%	\$0.22		4 Transaction amount less than or equal to \$320.00 for Debit Minimum	4 Debit Maximum
				5 Transaction amount greater than \$320.00 for Debit Maximum.	5 Debit Minimum
				6 Discover Debt Repayment Indicator must be selected	6 If MCC 6012 Other PSL Program. If MCC 6051 Mid-Submission Level

# Discover® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>PSL - Insurance</b> <i>Eligible:</i> Direct Marketing - Insurance Services (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300).					
• Credit	1.43%	\$0.05	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Rewards	1.43%	\$0.05		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	1.43%	\$0.05		3 Settlement date must be within 3 days of the transaction date.	3 Mid Submission Level
• Premium Plus	2.30%	\$0.05		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			

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Mid Submission Level</b>  <b>Not Eligible:</b> High Risk (MCCs 5962, 5966, 5967).  <b>Not Eligible for Premium and Premium Plus:</b> Hotels/Car Rental (MCCs 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Airlines (MCCs 3000-3299, 4511), Cruise Lines (MCC 4411), and Passenger Railways (MCC 4112).					
• Credit	2.40%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Rewards	2.40%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Base Submission Level
• Premium	2.40%	\$0.10	Yes	3 Hotels/Car Rental (MCCs 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Airlines (MCCs 3000-3299, 4511), Cruise Lines (MCC 4411), and Passenger Railways (MCC 4112) 8 days to settle between transaction and settlement date. All others 3 days to settle between transaction and settlement date.	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), Airlines (MCCs 3000-3299, 4511), Local/Suburban Commuter, Passenger Transportation, Including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines-Charter, Tour (MCC 4131), Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542), Eating Places and Restaurants (MCC 5812), Drinking Places (MCC 5813), Steamship/Cruise Lines (MCC 4411), Fast Food Restaurants (MCC 5814) and Digital Goods; Books, Music and Movies (MCC 5815), Games (MCC 5816) or Applications - Excludes Games (MCC 5817), and Multi-Category (MCC 5818) 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			

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
Base Submission Level <i>Eligible:</i> All merchant segments.					
• Credit	2.95%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the 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	1.90%	\$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 <i>Eligible:</i> 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 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the 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 Settlement date must be within 2 days of the transaction date.	3 Commercial Electronic
• Regulated Commercial Debit with Fraud Adjustment	0.05%	\$0.22			

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Commercial Electronic - Passenger Transport</b> <i>Eligible:</i> Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), and Passenger Railways (MCC 4112).					
• Commercial	2.30%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Commercial Debit/Prepaid	2.30%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	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 Settlement date must be within 8 days of the transaction date.	4 Commercial Base Submission Level
<b>Commercial Electronic - Emerging Markets/Public Services</b> <i>Eligible:</i> 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 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Commercial Debit/Prepaid	2.30%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	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 Settlement date must be within 3 days of the transaction date.	4 Commercial Base Submission Level

# Discover® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Commercial Electronic - All Others</b>					
<i><b>Not Eligible:</b> MCC's that are restricted to industry specific interchange programs and High Risk (MCC 5962, 5966, 5967).</i>					
• Commercial	2.30%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
• Commercial Debit/Prepaid	2.30%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup>	2 Commercial Base Submission Level
• Regulated Commercial Debit	0.05%	\$0.21		3 AVS required-use AVS <sup>4</sup> feature on terminal or software: enter zip code.	3 Commercial Base Submission Level
• Regulated Commercial Debit with Fraud Adjustment	0.05%	\$0.22		4 Settlement date must be within 2 days of the transaction date.	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), Local/Suburban Commuter, Passenger Transportation, Including Ferries (MCC 4111), Bus Lines-Charter, Tour (MCC 4131), Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542), Eating Places and Restaurants (MCC 5812), Drinking Places (MCC 5813), Fast Food Restaurants (MCC 5814), and Digital Goods; Books, Music and Movies (MCC 5815), Games (MCC 5816), or Applications - Excludes Games (MCC 5817) are exempt from transaction amount tolerance. All other MCCs have 10% transaction amount tolerance.	5 Commercial Base Submission Level
<b>Commercial Base Submission Level</b>					
<i><b>Eligible:</b> All merchant segments.</i>					
• Commercial	2.95%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the 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			

# Discover® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>International Consumer<sup>5</sup></b> <i>Not Eligible:</i> High Risk (MCC 5962, 5966, 5967).					
• Non US Issued Credit	2.15%	\$0.00		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>2</sup>	1 International Consumer Base
• Non US Issued Debit/Prepaid	1.70%	\$0.00		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. <sup>3</sup> 3 Airlines (MCCs 3000-3299, 4511), Cruise Lines (MCC 4411), and Passenger Railways (MCC 4112) 8 days to settle between transaction and settlement date. All others 3 days to settle between transaction and settlement date. 4 Exempt from amount tolerance.	2 International Consumer Base 3 International Consumer Base 4 N/A
<b>International Commercial<sup>5</sup></b> <i>Eligible:</i> All merchant segments.					
• Non US Issued Commercial	2.40%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
<b>International Consumer Base<sup>5</sup></b> <i>Eligible:</i> All merchant segments.					
• Non US Issued Credit/Debit/Prepaid	2.20%	\$0.10	Yes	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature <sup>2</sup> when the transaction is face-to-face.	1 N/A
<b>US Consumer Adjustment Voucher - Regulated</b> <i>Eligible:</i> 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		2 Obtain and pass 1 valid electronic authorization.	2 N/A

Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>US Consumer Adjustment Voucher Program 1</b>					
<i>Eligible:</i> 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		2 Obtain and pass 1 valid electronic authorization.	2 N/A
• Premium	-2.07%	\$0.00			
• Premium Plus	-2.07%	\$0.00			
• Non-Regulated Consumer Debit/Prepaid	-1.80%	\$0.00			
<b>US Consumer Adjustment Voucher Program 2</b>					
<i>Eligible:</i> Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), and Passenger Railways (MCC 4112).					
• Credit	-2.02%	\$0.00		1 Credit/Return transactions only.	1 N/A
• Rewards	-2.02%	\$0.00		2 Obtain and pass 1 valid electronic authorization.	2 N/A
• Premium	-2.02%	\$0.00			
• Premium Plus	-2.02%	\$0.00			
• Non-Regulated Consumer Debit/Prepaid	-1.69%	\$0.00			
<b>US Consumer Adjustment Voucher Program 3</b>					
<i>Not Eligible:</i> Direct Marketing (MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969), Airlines (MCCs 3000-3299, 4511), and Passenger Railways (MCC 4112).					
• Credit	-1.75%	\$0.00		1 Credit/Return transactions only.	1 N/A
• Rewards	-1.75%	\$0.00		2 Obtain and pass 1 valid electronic authorization.	2 N/A
• Premium	-1.75%	\$0.00			
• Premium Plus	-1.75%	\$0.00			
• Non-Regulated Consumer Debit/Prepaid	-1.35%	\$0.00			

# Discover® Interchange Programs

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Interchange Program • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>US Commercial Adjustment Voucher Program 1</b>					
<i>Eligible:</i> All merchant segments.					
• Commercial	-2.25%	\$0.00		1 Credit/Return transactions only.	1 N/A
• Commercial Prepaid	-2.25%	\$0.00		2 Obtain and pass 1 valid electronic authorization.	2 N/A
<b>International Adjustment Voucher</b>					
<i>Eligible:</i> All merchant segments.					
• Non US Issued	0.00%	\$0.00		1 Credit/Return transactions only.	1 N/A
				2 Obtain and pass 1 valid electronic authorization.	2 N/A

Discover Footnotes

- <sup>1</sup> 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 - Magnetic stripe, contactless, or chip data read, obtain customer’s signature - if a transaction is not magnetic stripe, contactless, or chip data read, 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.
- <sup>2</sup> For Card Present transactions, signature is optional.
- <sup>3</sup> Valid electronic authorization is obtained through a terminal or software. For Card Present transactions track data, including CVV is required. When an electronic authorization is obtained, all required authorization data & qualifying criteria must be present at settlement, Network Reference Identification (NRID), transaction ID, auth date, etc. Authorization and settlement MCC must match with the exception of Travel Agencies (MCC 4722) or Airlines (MCC 4511).
- <sup>4</sup> Equipment must be programmed to use the Address Verification Service (AVS). AVS not required for Recurring or Mobile Commerce.
- <sup>5</sup> Discover International interchange programs include the Discover International Processing Fee of 0.50%.

Program Pricing • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Business-to-Business / Wholesale</b>					
<b>Eligible:</b> Landscape and Horticulture Services (MCC 0780), Special Trade Contractors (Not Elsewhere Classified) (MCC 1799), Typesetting, Plate Making and Related Services (MCC 2791), Railroads - Freight (MCC 4011), Courier Services - Air and Ground, and Freight Forwarders (MCC 4215), Construction Material (Not Elsewhere Classified) (MCC 5039), Computers and Computer Peripheral Equipment and Software (MCC 5045), Commercial Equipment (Not Elsewhere Classified) (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), Industrial Supplies (Not Elsewhere Classified) (MCC 5085), Precious Stones and Metals, Watches and Jewelry (MCC 5094), Durable Goods (Not Elsewhere Classified) (MCC 5099), Stationary, Office Supplies, Printing and Writing Paper (MCC 5111), 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 (Not Elsewhere Classified) (MCC 5169), Petroleum & Petroleum Products - Wholesale Distributors (MCC 5172), Paints, Varnishes and Supplies (MCC 5198), Non-Durable Goods (Not Elsewhere Classified) (MCC 5199), Advertising Service (MCC 7311), Commercial Photography, Art, and Graphics (MCC 7333), Quick Copy, Reproduction and Blueprinting Services (MCC 7338), Stenographic and Secretarial Support (MCC 7339), Clearing, Maintenance, and Janitorial Services (MCC 7349), Employment Agencies and Temporary Help Services (MCC 7361), Management, Consulting, and Public Relations Services (MCC 7392), Equipment, Tool, Furniture, and Appliance Rental and Leasing (MCC 7394), Business Services (Not Elsewhere Classified) (MCC 7399), Welding Services (MCC 7692), Motion Picture and Video Tape Production and Distribution (MCC 7829), Testing Laboratories (Non-Medical Testing) (MCC 8734), Architectural, Engineering, and Surveying Services (MCC 8911), Accounting, Auditing and Bookkeeping Services (MCC 8931), Professional Services (Not Elsewhere Classified) (MCC 8999).					
• Credit Base Tier 1	1.65%	\$0.10		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>4</sup>	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	1.90%	\$0.10		2 Obtain and pass 1 valid electronic authorization. <sup>5</sup>	2 N/A
• Credit Base Tier 3	2.35%	\$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 <sup>2</sup> Tier 1	1.95%	\$0.10		4 Tier 2 - Transaction amount must be between \$400.01 to \$7,500.	4 Tier 1 or Tier 3
• Credit Non-Swipe <sup>2</sup> Tier 2	2.20%	\$0.10	Yes	5 Tier 3 - Transaction amount must be greater than \$7,500.	5 Tier 1 or Tier 2
• Credit Non-Swipe <sup>2</sup> Tier 3	2.65%	\$0.10	Yes		
• Credit Tier 1 Non-US <sup>3</sup>	2.05%	\$0.10	Yes		
• Credit Tier 2 Non-US <sup>3</sup>	2.30%	\$0.10	Yes		
• Credit Tier 3 Non-US <sup>3</sup>	2.75%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 1 Non-US <sup>3</sup>	2.35%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 2 Non-US <sup>3</sup>	2.60%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 3 Non-US <sup>3</sup>	3.05%	\$0.10	Yes		

Program Pricing • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Healthcare</b>					
<i><b>Eligible:</b></i> Veterinary Services (MCC 0742), Ambulance Services (MCC 4119), Doctor and Physicians (Not Elsewhere Classified) (MCC 8011), Dentists and Orthodontists (MCC 8021), Osteopaths (MCC 8031), Chiropractors (MCC 8041), Optometrists and Ophthalmologists (MCC 8042), Opticians, Optical Goods, and Eyeglasses (MCC 8043), Podiatrists and Chiropodists (MCC 8049), Nursing and Personal Care Facilities (MCC 8050), Hospitals (MCC 8062), Medical and Dental Laboratories (MCC 8071), Medical Services and Health Practitioners (Not Elsewhere Classified) (MCC 8099).					
• Credit Base Tier 1	1.55%	\$0.10		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>4</sup>	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	1.85%	\$0.10		2 Obtain and pass 1 valid electronic authorization. <sup>5</sup>	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 <sup>2</sup> 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 <sup>2</sup> 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 <sup>2</sup> Tier 3	2.60%	\$0.10	Yes		
• Credit Tier 1 Non-US <sup>3</sup>	1.95%	\$0.10	Yes		
• Credit Tier 2 Non-US <sup>3</sup>	2.25%	\$0.10	Yes		
• Credit Tier 3 Non-US <sup>3</sup>	2.70%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 1 Non-US <sup>3</sup>	2.25%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 2 Non-US <sup>3</sup>	2.55%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 3 Non-US <sup>3</sup>	3.00%	\$0.10	Yes		

Program Pricing • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Restaurant</b>  <b>Eligible:</b> Caterers (MCC 5811), Drinking Places (Alcoholic Beverages) - Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques (MCC 5813), Restaurant (MCC 5812), Fast Food Restaurant (MCC 5814).					
• Credit Base Tier 0	1.60%	\$0.04		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>4</sup>	1 Non-Swipe Tier 1-3
• Credit Base Tier 1	1.85%	\$0.10		2 Obtain and pass 1 valid electronic authorization. <sup>5</sup>	2 N/A
• Credit Base Tier 2	2.50%	\$0.10		3 Tier 0 - Transaction amount must be less than or equal to \$15.	3 Tier 1, Tier 2 or Tier 3
• Credit Base Tier 3	2.85%	\$0.10	Yes	4 Tier 1 - Transaction amount must be between \$15.01 to \$30.	4 Tier 0, Tier 2 or Tier 3
• Credit Non-Swipe <sup>2</sup> Tier 0	1.90%	\$0.04	Yes	5 Tier 2 - Transaction amount must be between \$30.01 to \$150.	5 Tier 0, Tier 1 or Tier 3
• Credit Non-Swipe <sup>2</sup> Tier 1	2.15%	\$0.10	Yes	6 Tier 3 - Transaction amount must be greater than \$150.	6 Tier 0, Tier 1 or Tier 2
• Credit Non-Swipe <sup>2</sup> Tier 2	2.80%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 3	3.15%	\$0.10	Yes		
• Credit Tier 0 Non-US <sup>3</sup>	2.00%	\$0.04	Yes		
• Credit Tier 1 Non-US <sup>3</sup>	2.25%	\$0.10	Yes		
• Credit Tier 2 Non-US <sup>3</sup>	2.90%	\$0.10	Yes		
• Credit Tier 3 Non-US <sup>3</sup>	3.25%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 0 Non-US <sup>3</sup>	2.30%	\$0.04	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 1 Non-US <sup>3</sup>	2.55%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 2 Non-US <sup>3</sup>	3.20%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 3 Non-US <sup>3</sup>	3.55%	\$0.10	Yes		

Program Pricing • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Retail</b> <b>Eligible:</b> Motor Vehicle Supplies and New Parts (MCC 5013), Office and Commercial Furniture (MCC 5021), Photographic, Photocopy, Microfilm Equipment and Supplies (MCC 5044), Hardware, Equipment and Supplies (MCC 5072), Drugs, Drug Proprietaries, and Druggist Sundries (MCC 5122), Books, Periodicals and Newspapers (MCC 5192), Florists Supplies, Nursery Stock and Flowers (MCC 5193), Home Supply Warehouse Stores (MCC 5200), Lumber and Building Materials Stores (MCC 5211), Glass, Paint, and Wallpaper Stores (MCC 5231), Hardware Stores (MCC 5251), Nurseries and Lawn and Garden Supply Stores (MCC 5261), Wholesale Clubs (MCC 5300), Duty Free Stores (MCC 5309), Discount Stores (MCC 5310), Department Stores (MCC 5311), Variety Stores (MCC 5331), Miscellaneous General Merchandise (MCC 5399), Grocery Stores and Supermarkets (MCC 5411), Freezer and Locker Meat Provisioners (MCC 5422), Candy, Nut, and Confectionery Stores (MCC 5441), Dairy Products Stores (MCC 5451), Bakeries (MCC 5462), Miscellaneous Food Stores - Convenience Stores and Specialty Markets (MCC 5499), Auto/Home Supply (MCC 5531), Automotive Tire Stores (MCC 5532), Automotive Parts and Accessories Stores (MCC 5533), Boat Dealers (MCC 5551), Men's and Boy's Clothing and Accessories Stores (MCC 5611), Women's Ready-To-Wear Stores (MCC 5621), Women's Accessory and Specialty Shops (MCC 5631), Children's and Infants' Wear Stores (MCC 5641), Family Clothing Stores (MCC 5651), Sports and Riding Apparel Stores (MCC 5655), Shoe Stores (MCC 5661), Furrier and Fur Shops (MCC 5681), Men's and Women's Clothing Stores (MCC 5691), Wig and Toupee Stores (MCC 5698), Miscellaneous Apparel and Accessory Shops (MCC 5699), Furniture, Home Furnishings, and Equipment Stores, Except Appliances (MCC 5712), Floor Covering Stores (MCC 5713), Drapery, Window Covering, and Upholstery Stores (MCC 5714), Wholesale Alcohol (MCC 5715), Fireplace, Fireplace Screens and Accessories Stores (MCC 5718), Miscellaneous Home Furnishing Specialty Stores (MCC 5719), Household Appliance Stores (MCC 5722), Electronics Stores (MCC 5732), Music Stores - Musical Instruments, Pianos, and Sheet Music (MCC 5733), Computer Software Stores (MCC 5734), Record Stores (MCC 5735), Digital Goods Media - Books, Movies, Music (MCC 5815), Digital Goods - Games (MCC 5816), Digital Goods - Applications (Excludes Games) (MCC 5817), Digital Goods - Large Digital Goods Merchant (MCC 5818), Drug Stores and Pharmacies (MCC 5912), Package Stores - Beer, Wine, and Liquor (MCC 5921), Used Merchandise and Secondhand Stores (MCC 5931), Antique Shops - Sales, Repairs, and Restoration Services (MCC 5932), Antique Reproductions (MCC 5937), Bicycle Shops - Sales and Service (MCC 5940), Sporting Goods Stores (MCC 5941), Book Stores (MCC 5942), Stationary Stores, Office and School Supply Stores (MCC 5943), Jewelry Stores, Watches, Clocks, and Silverware Stores (MCC 5944), Hobby, Toy, and Game Shops (MCC 5945), Camera and Photographic Supply Stores (MCC 5946), Gift, Card, Novelty and Souvenir Shops (MCC 5947), Luggage and Leather Goods Stores (MCC 5948), Sewing, Needlework, Fabric and Piece Goods Stores (MCC 5949), Glassware/Crystal Stores (MCC 5950), Direct Marketing - Combination Catalog and Retail Merchant (MCC 5965), Artist's Supply and Craft Shops (MCC 5970), Art Dealers and Galleries (MCC 5971), Stamp and Coin Stores (MCC 5972), Religious Goods Stores (MCC 5973), Cosmetic Stores (MCC 5977), Typewriter Stores - Sales, Rentals, and Service (MCC 5978), Florists (MCC 5992), Cigar Stores and Stands (MCC 5993), News Dealers and Newsstands (MCC 5994), Pet Shops, Pet Foods and Supplies Stores (MCC 5995), Swimming Pools - Sales and Service (MCC 5996), Electric Razor Stores - Sales and Service (MCC 5997), Tent and Awning Shops (MCC 5998), Miscellaneous and Specialty Retail Shops (MCC 5999), Clothing Rental - Costumes, Uniforms, Formal Wear (MCC 7296), Electronics Repair Shops (MCC 7622), Watch, Clock and Jewelry Repair (MCC 7631), DVD/Video Tape Rental Stores (MCC 7841).					
• Credit Base Tier 1	1.60%	\$0.10		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>4</sup>	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	1.95%	\$0.10		2 Obtain and pass 1 valid electronic authorization. <sup>5</sup>	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 <sup>2</sup> 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 <sup>2</sup> 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 <sup>2</sup> Tier 3	2.70%	\$0.10	Yes		
• Credit Tier 1 Non-US <sup>3</sup>	2.00%	\$0.10	Yes		
• Credit Tier 2 Non-US <sup>3</sup>	2.35%	\$0.10	Yes		
• Credit Tier 3 Non-US <sup>3</sup>	2.80%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 1 Non-US <sup>3</sup>	2.30%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 2 Non-US <sup>3</sup>	2.65%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 3 Non-US <sup>3</sup>	3.10%	\$0.10	Yes		

Program Pricing • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Emerging Market</b>  <i><b>Eligible:</b></i> Direct Marketing - Insurance Services (MCC 5960), Direct Marketing - Continuity/Subscription Merchant (MCC 5968), Insurance Sales, Underwriting, and Premiums (MCC 6300), Elementary and Secondary Schools (MCC 8211), Colleges, Universities, Professional Schools, and Junior Colleges (MCC 8220), Child Care Services (MCC 8351), Charitable and Social Organizations (MCC 8398), Court Costs, Including Alimony and Child Support (MCC 9211), Fines (MCC 9222), and Government Services (Not Elsewhere Classified) (MCC 9399).					
• Credit Base Tier 1	1.43%	\$0.10		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>4</sup>	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	2.05%	\$0.10	Yes	2 Obtain and pass 1 valid electronic authorization. <sup>5</sup>	2 N/A
• Credit Base Tier 3	2.70%	\$0.10	Yes	3 Tier 1 - Transaction amount must be less than or equal to \$1200.	3 Tier 2 or Tier 3
• Credit Non-Swipe Tier 1	1.43%	\$0.10		4 Tier 2 - Transaction amount must be between \$1200.01 to \$4,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe Tier 2	2.05%	\$0.10	Yes	5 Tier 3 - Transaction amount must be greater than \$4,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe Tier 3	2.70%	\$0.10	Yes		
• Credit Tier 1 Non-US <sup>3</sup>	1.83%	\$0.10			
• Credit Tier 2 Non-US <sup>3</sup>	2.45%	\$0.10	Yes		
• Credit Tier 3 Non-US <sup>3</sup>	3.10%	\$0.10	Yes		
• Credit Non-Swipe Tier 1 Non-US <sup>3</sup>	1.83%	\$0.10			
• Credit Non-Swipe Tier 2 Non-US <sup>3</sup>	2.45%	\$0.10	Yes		
• Credit Non-Swipe Tier 3 Non-US <sup>3</sup>	3.10%	\$0.10	Yes		

Program Pricing • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Services &amp; Professional Services</b> <b>Eligible:</b> Wine Producer (MCC 0743), Champagne Producer (MCC 0744), Agricultural Co-Operatives (MCC 0763), General Contractors - Residential and Commercial (MCC 1520), Heating, Plumbing, and Air Conditioning Contractors (MCC 1711), Electrical Contractors (MCC 1731), Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors (MCC 1740), Carpentry Contractors (MCC 1750), Roofing, Siding, and Sheet Metal Work Contractors (MCC 1761), Concrete Work Contractors (MCC 1771), Miscellaneous Publishing and Printing (MCC 2741), Specialty Cleaning, Polishing, and Sanitation Preparations (MCC 2842), Motor Freight Carriers and Trucking - Local and Long Distance, Moving and Storage Companies, and Local Delivery Services (MCC 4214), Public Warehousing and Storage - Farm Products, Refrigerated Goods, Household Goods, and Storage (MCC 4225), Boat Rentals and Leasing (MCC 4457), Marinas, Marine Service, and Supplies (MCC 4468), Computer Network / Information Services (MCC 4816), Telegraph Services (MCC 4821), Utilities - Electric, Gas, Water, and Sanitary (MCC 4900), Plumbing and Heating Equipment and Supplies (MCC 5074), Mobile Home Dealers (MCC 5271), Car and Truck Dealers (New and Used) Sales, Service, Repairs, Parts, Leasing (MCC 5511), Car and Truck Dealers (Used only) Sales, Service, Repairs, Parts and Leasing (MCC 5521), Camper, Recreational and Utility Trailer Dealers (MCC 5561), Motorcycle Shops and Dealers (MCC 5571), Motor Home Dealers (MCC 5592), Snowmobile Dealers (MCC 5598), Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (Not Elsewhere Classified) (MCC 5599), Tailors, Seamstresses, Mending and Alterations (MCC 5697), Pawn Shops (MCC 5933), Wrecking and Salvage Yards (MCC 5935), Direct Marketing - Catalog Merchant (MCC 5964), Direct Marketing - Other Direct Marketers (Not Elsewhere Classified) (MCC 5969), Hearing Aids - Sales, Service, and Supply (MCC 5975), Orthopedic Goods - Prosthetic Devices (MCC 5976), Fuel Dealers - Fuel Oil, Wood, Coal, and Liquefied Petroleum (MCC 5983), Real Estate Agents and Managers - Rentals (MCC 6513), Laundry, Cleaning and Garment Services (MCC 7210), Laundries - Family and Commercial (MCC 7211), Dry Cleaners (MCC 7216), Carpet and Upholstery Cleaning (MCC 7217), Photographic Studios (MCC 7221), Beauty and Barber Shops (MCC 7230), Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops (MCC 7251), Funeral Services and Crematories (MCC 7261), Dating Services (MCC 7273), Tax Preparation Services (MCC 7276), Counseling Services - Debt, Marriage, and Personal (MCC 7277), Buying and Shopping Services and Clubs (MCC 7278), Massage Parlors (MCC 7297), Health and Beauty Spas (MCC 7298), Miscellaneous Personal Services (Not Elsewhere Classified) (MCC 7299), Consumer Credit Reporting Agencies (MCC 7321), Exterminating and Disinfecting Services (MCC 7342), Computer Programming, Data Processing, and Integrated Systems Design Services (MCC 7372), Information Retrieval Services (MCC 7375), Computer Maintenance, Repair and Services (Not Elsewhere Classified) (MCC 7379), Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs (MCC 7393), Photofinishing Laboratories and Photo Developing (MCC 7395), Truck and Utility Trailer Rentals (MCC 7513), Motor Home and Recreational Vehicle Rentals (MCC 7519), Parking Lots, Parking Meters and Garages (MCC 7523), Automotive Body Repair Shops (MCC 7531), Tire Retreading and Repair Shops (MCC 7534), Automotive Paint Shops (MCC 7535), Automotive Service Shops (Non-Dealer) (MCC 7538), Car Washes (MCC 7542), Towing Services (MCC 7549), Air Conditioning and Refrigeration Repair Shops (MCC 7623), Electrical and Small Appliance Repair Shops (MCC 7629), Furniture-Reupholstery, Repair, and Refinishing (MCC 7641), Miscellaneous Repair Shops and Related Services (MCC 7699), Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses (MCC 7997), Legal Services and Attorneys (MCC 8111), Civic, Social, and Fraternal Associations (MCC 8641), Automobile Associations (MCC 8675), Membership Organizations (Not Elsewhere Classified) (MCC 8699).					

(continued)

# American Express® Program Pricing

■ = New Program or Qualification

● = MCC Change

▼ = Rate or Fee Decrease

▲ = Rate or Fee Increase

Program Pricing • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Services &amp; Professional Services</b> <i>(continued)</i>					
• Credit Base Tier 0	1.60%	\$0.04		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>4</sup>	1 Non-Swipe Tier 1-3
• Credit Base Tier 1	1.70%	\$0.10		2 Obtain and pass 1 valid electronic authorization. <sup>5</sup>	2 N/A
• Credit Base Tier 2	2.00%	\$0.10		3 Tier 0 - Transaction amount must be less than or equal to \$15.	3 Tier 1, Tier 2 or Tier 3
• Credit Base Tier 3	2.40%	\$0.10	Yes	4 Tier 1 - Transaction amount must be between \$15.01 to \$250.	4 Tier 0, Tier 2 or Tier 3
• Credit Non-Swipe <sup>2</sup> Tier 0	1.90%	\$0.04		5 Tier 2 - Transaction amount must be between \$250.01 to \$3,000.	5 Tier 0, Tier 1 or Tier 3
• Credit Non-Swipe <sup>2</sup> Tier 1	2.00%	\$0.10		6 Tier 3 - Transaction amount must be greater than \$3,000.	6 Tier 0, Tier 1 or Tier 2
• Credit Non-Swipe <sup>2</sup> Tier 2	2.30%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 3	2.70%	\$0.10	Yes		
• Credit Tier 0 Non-US <sup>3</sup>	2.00%	\$0.04			
• Credit Tier 1 Non-US <sup>3</sup>	2.10%	\$0.10	Yes		
• Credit Tier 2 Non-US <sup>3</sup>	2.40%	\$0.10	Yes		
• Credit Tier 3 Non-US <sup>3</sup>	2.80%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 0 Non-US <sup>3</sup>	2.30%	\$0.04	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 1 Non-US <sup>3</sup>	2.40%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 2 Non-US <sup>3</sup>	2.70%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 3 Non-US <sup>3</sup>	3.10%	\$0.10	Yes		

Program Pricing • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Travel &amp; Entertainment</b>  <b>Eligible:</b> Local and Suburban Commuter Passenger Transportation (MCC 4111), Passenger Railways (MCC 4112), Taxicabs and Limousines (MCC 4121), Bus Lines (MCC 4131), Airports, Flying Fields, and Airport Terminals (MCC 4582), Travel Agency (MCC 4722), Transportation Services (Not Elsewhere Classified) (MCC 4789), Lodging - Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified) (MCC 7011), Campground (MCC 7033), Automotive Rentals (7512), Motion Picture Theaters (MCC 7832), Theatrical Producers (Except Motion Pictures) and Ticket Agencies (MCC 7922), Bands, Orchestras, and Miscellaneous Entertainers (Not Elsewhere Classified) (MCC 7929), Billiards and Pool Establishments (MCC 7932), Bowling Alleys (MCC 7933), Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters (MCC 7941), Tourist Attractions and Exhibits (MCC 7991), Public Golf Courses (MCC 7992), Video Amusement Game Supplies (MCC 7993), Video Game Arcades/Establishments (MCC 7994), Amusement Park (MCC 7996), Aquariums, Seaquariums, Dolphinariums and Zoos (MCC 7998), Recreation Service (MCC 7999).					
• Credit Base Tier 1	2.25%	\$0.10		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>4</sup>	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	2.60%	\$0.10		2 Obtain and pass 1 valid electronic authorization. <sup>5</sup>	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 <sup>2</sup> 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 <sup>2</sup> 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 <sup>2</sup> Tier 3	3.30%	\$0.10	Yes		
• Credit Tier 1 Non-US <sup>3</sup>	2.65%	\$0.10	Yes		
• Credit Tier 2 Non-US <sup>3</sup>	3.00%	\$0.10	Yes		
• Credit Tier 3 Non-US <sup>3</sup>	3.40%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 1 Non-US <sup>3</sup>	2.95%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 2 Non-US <sup>3</sup>	3.30%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 3 Non-US <sup>3</sup>	3.70%	\$0.10	Yes		

# American Express® Program Pricing

■ = New Program or Qualification

● = MCC Change

▼ = Rate or Fee Decrease

▲ = Rate or Fee Increase

Program Pricing • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Education</b>  <b>Eligible:</b> Sporting and Recreational Camps (MCC 7032), Dance Halls, Studios and Schools (MCC 7911), Correspondence Schools (MCC 8241), Business and Secretarial Schools (MCC 8244), Vocational and Trade Schools (MCC 8249), Schools and Educational Services (not elsewhere classified) (MCC 8299).					
• Credit Base Tier 1	1.45%	\$0.10		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>4</sup>	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	1.80%	\$0.10		2 Obtain and pass 1 valid electronic authorization. <sup>5</sup>	2 N/A
• Credit Base Tier 3	2.05%	\$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 <sup>2</sup> Tier 1	1.75%	\$0.10		4 Tier 2 - Transaction amount must be between \$100.01 to \$3,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe <sup>2</sup> Tier 2	2.10%	\$0.10	Yes	5 Tier 3 - Transaction amount must be greater than \$3,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe <sup>2</sup> Tier 3	2.35%	\$0.10	Yes		
• Credit Tier 1 Non-US <sup>3</sup>	1.85%	\$0.10			
• Credit Tier 2 Non-US <sup>3</sup>	2.20%	\$0.10	Yes		
• Credit Tier 3 Non-US <sup>3</sup>	2.45%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 1 Non-US <sup>3</sup>	2.15%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 2 Non-US <sup>3</sup>	2.50%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 3 Non-US <sup>3</sup>	2.75%	\$0.10	Yes		

Program Pricing • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Government</b>					
<i>Eligible:</i> Tolls and Bridge Fees (MCC 4784), Bail and Bond Payments (fee only) (MCC 9223), Tax Payments (MCC 9311).					
• Credit Base Tier 1	1.55%	\$0.10		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>4</sup>	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	1.70%	\$0.10		2 Obtain and pass 1 valid electronic authorization. <sup>5</sup>	2 N/A
• Credit Base Tier 3	1.90%	\$0.10		3 Tier 1 - Transaction amount must be less than or equal to \$100.	3 Tier 2 or Tier 3
• Credit Non-Swipe <sup>2</sup> Tier 1	1.85%	\$0.10		4 Tier 2 - Transaction amount must be between \$100.01 to \$3,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe <sup>2</sup> Tier 2	2.00%	\$0.10	Yes	5 Tier 3 - Transaction amount must be greater than \$3,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe <sup>2</sup> Tier 3	2.20%	\$0.10	Yes		
• Credit Tier 1 Non-US <sup>3</sup>	1.95%	\$0.10			
• Credit Tier 2 Non-US <sup>3</sup>	2.10%	\$0.10	Yes		
• Credit Tier 3 Non-US <sup>3</sup>	2.30%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 1 Non-US <sup>3</sup>	2.25%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 2 Non-US <sup>3</sup>	2.40%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 3 Non-US <sup>3</sup>	2.60%	\$0.10	Yes		

# American Express® Program Pricing

■ = New Program or Qualification

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Program Pricing • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Other</b>  <b>Eligible:</b> Telecom Equipment (MCC 4812), Cable/Pay TV (MCC 4899), Gas Station (MCC 5541), Automated Fuel Dispenser (MCC 5542), Political Organizations (MCC 8651), Religious Organization (MCC 8661).					
• Credit Base Tier 1	1.50%	\$0.10		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>4</sup>	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	1.85%	\$0.10		2 Obtain and pass 1 valid electronic authorization. <sup>5</sup>	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 <sup>2</sup> 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 <sup>2</sup> 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 <sup>2</sup> Tier 3	2.60%	\$0.10	Yes		
• Credit Tier 1 Non-US <sup>3</sup>	1.90%	\$0.10			
• Credit Tier 2 Non-US <sup>3</sup>	2.25%	\$0.10	Yes		
• Credit Tier 3 Non-US <sup>3</sup>	2.70%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 1 Non-US <sup>3</sup>	2.20%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 2 Non-US <sup>3</sup>	2.55%	\$0.10	Yes		
• Credit Non-Swipe <sup>2</sup> Tier 3 Non-US <sup>3</sup>	3.00%	\$0.10	Yes		
<b>vPayments<sup>6</sup></b>  <b>Eligible:</b> All Industries.					
• Credit Base	1.89%	\$0.10		1 Non-Swipe transaction	1 N/A
				2 Obtain and pass 1 valid electronic authorization. <sup>5</sup>	2 N/A

# American Express® Program Pricing

■ = New Program or Qualification

● = MCC Change

▼ = Rate or Fee Decrease

▲ = Rate or Fee Increase

Program Pricing • Card Type	Rate	Per-Item Fee	ICF Applies	Primary Qualification Criteria <sup>1</sup> Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic <sup>1</sup> Refers to the card products listed in the Card Type column unless otherwise indicated.
<b>Prepaid</b> <i>Eligible:</i> All Industries.					
• Prepaid Base Tier 1	1.35%	\$0.10		1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. <sup>4</sup>	1 Non-Swipe Tier 1-3
• Prepaid Base Tier 2	1.70%	\$0.10		2 Obtain and pass 1 valid electronic authorization. <sup>5</sup>	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 <sup>2</sup> 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 <sup>2</sup> 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 <sup>2</sup> Tier 3	2.45%	\$0.10	Yes		
• Prepaid Tier 1 Non-US <sup>3</sup>	1.75%	\$0.10			
• Prepaid Tier 2 Non-US <sup>3</sup>	2.10%	\$0.10	Yes		
• Prepaid Tier 3 Non-US <sup>3</sup>	2.55%	\$0.10	Yes		
• Prepaid Non-Swipe <sup>2</sup> Tier 1 Non-US <sup>3</sup>	2.05%	\$0.10	Yes		
• Prepaid Non-Swipe <sup>2</sup> Tier 2 Non-US <sup>3</sup>	2.40%	\$0.10	Yes		
• Prepaid Non-Swipe <sup>2</sup> Tier 3 Non-US <sup>3</sup>	2.85%	\$0.10	Yes		
<b>Refund</b> <i>Eligible:</i> All Industries.					
• Credit	0.00%	\$0.00		1 Refund transactions only.	1 N/A
• Prepaid	0.00%	\$0.00			

American Express Footnotes

- <sup>1</sup> 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 - Magnetic stripe, contactless, or chip data read, obtain customer’s signature - if a transaction is not magnetic stripe, contactless, or chip data read, 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.
- <sup>2</sup> American Express Non-Swipe programs include the American Express Non-Swipe Transaction Fee (0.30%) with the exception of Direct Marketing - Insurance Services (MCC 5960), Direct Marketing - Continuity/ Subscription Merchant (MCC 5968), Insurance Sales, Underwriting, and Premiums (MCC 6300). Elementary and Secondary Schools (MCC 8211), Colleges, Universities, Professional Schools, and Junior Colleges (MCC 8220), Child Care Services (MCC 8351), Court Costs, Including Alimony and Child Support (MCC 9211), Fines (MCC 9222), and Government Services (Not Elsewhere Classified) (MCC 9399).
- <sup>3</sup> American Express Non-US programs include the American Express Inbound Fee (0.40%).
- <sup>4</sup> For Card Present transactions, signature is optional.
- <sup>5</sup> 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%).
- <sup>6</sup> vPayments - The product is a virtual account designed primarily for use in an automated accounts payable environment for Commercial card accounts.