

Interchange Rates & Processing Fees

Card Association Pass-Through Fees | United States & Interregional

October 2017

Visa Interchange & Processing Fees

CONSUMER INTERCHANGE	Regulated Debit ¹	Debit	Prepaid	Credit	Traditional Rewards	Signature	Signature Preferred
CPS Retail	0.05% \$0.22	0.80% \$0.15	1.15% \$0.15	1.51% \$0.10	CPS Rewards 1 1.65% \$0.10	CPS Rewards 1 1.65% \$0.10	2.10% \$0.10
CPS Restaurant	0.05% \$0.22	1.19% \$0.10	1.15% \$0.15	1.54% \$0.10	CPS Rewards 2 1.95% \$0.10	EIRF 2.30% \$0.10	2.40% \$0.10
CPS Supermarket	0.05% \$0.22	0.00% \$0.30	1.15% \$0.15 ²	1.22% \$0.05	CPS Rewards 1 1.65% \$0.10	CPS Rewards 1 1.65% \$0.10	2.10% \$0.10
CPS Small Ticket	0.05% \$0.22	1.55% \$0.04	1.60% \$0.05	1.65% \$0.04	1.65% \$0.04	1.65% \$0.04	2.10% \$0.10
CPS Retail 2	0.05% \$0.22	0.65% \$0.15 ³	0.65% \$0.15 ³	1.43% \$0.05	1.43% \$0.05	1.43% \$0.05	2.40% \$0.10
CPS Charity	0.05% \$0.22	-	-	1.35% \$0.05	1.35% \$0.05	1.35% \$0.05	1.35% \$0.05
CPS Retail Key Entry	0.05% \$0.22	1.65% \$0.15	1.75% \$0.20	1.80% \$0.10	CPS Rewards 2 1.95% \$0.10	CPS Rewards 2 1.95% \$0.10	2.10% \$0.10 ⁵
CPS Card Not Present	0.05% \$0.22	1.65% \$0.15	1.75% \$0.20	1.80% \$0.10	CPS Rewards 2 1.95% \$0.10	CPS Rewards 2 1.95% \$0.10	2.10% \$0.10 ⁵
CPS eCommerce Basic	0.05% \$0.22	1.65% \$0.15	1.75% \$0.20	1.80% \$0.10	CPS Rewards 2 1.95% \$0.10	CPS Rewards 2 1.95% \$0.10	2.10% \$0.10 ⁵
CPS eCommerce Preferred	0.05% \$0.22	1.60% \$0.15	1.75% \$0.20	1.80% \$0.10	1.80% \$0.10	1.80% \$0.10	2.10% \$0.10 ⁵
CPS Hotel & Car Rental - Card Present	0.05% \$0.22	1.19% \$0.10	1.15% \$0.15	1.54% \$0.10	CPS Rewards 2 1.95% \$0.10	EIRF 2.30% \$0.10	2.40% \$0.10
CPS Hotel & Car Rental - Card Not Present	0.05% \$0.22	1.70% \$0.15	1.75% \$0.20	1.54% \$0.10	CPS Rewards 2 1.95% \$0.10	EIRF 2.30% \$0.10	2.40% \$0.10
CPS Hotel & Car Rental - eCommerce Preferred	0.05% \$0.22	1.70% \$0.15	1.75% \$0.20	1.54% \$0.10	CPS Rewards 2 1.95% \$0.10	EIRF 2.30% \$0.10	2.40% \$0.10
CPS Passenger Transport - Card Present	0.05% \$0.22	1.19% \$0.10	1.15% \$0.15	1.70% \$0.10	CPS Rewards 2 1.95% \$0.10	EIRF 2.30% \$0.10	2.40% \$0.10
CPS Passenger Transport - Card Not Present	0.05% \$0.22	1.70% \$0.15	1.75% \$0.20	1.70% \$0.10	CPS Rewards 2 1.95% \$0.10	EIRF 2.30% \$0.10	2.40% \$0.10
CPS Passenger Transport - eCommerce Preferred	0.05% \$0.22	1.70% \$0.15	1.75% \$0.20	1.70% \$0.10	CPS Rewards 2 1.95% \$0.10	EIRF 2.30% \$0.10	2.40% \$0.10
CPS Automated Fuel Dispenser	0.05% \$0.22	0.80% \$0.15 ⁴	1.15% \$0.15 ⁴	1.15% \$0.25 ⁶	1.15% \$0.25	1.15% \$0.25	1.15% \$0.25 ⁶
CPS Service Station	0.05% \$0.22	0.80% \$0.15 ⁴	1.15% \$0.15 ⁴	1.15% \$0.25 ⁶	1.15% \$0.25	1.15% \$0.25	1.15% \$0.25 ⁶
CPS Utility	0.05% \$0.22	0.00% \$0.65	0.00% \$0.65	0.00% \$0.75	0.00% \$0.75	0.00% \$0.75	0.00% \$0.75
CPS Debit Tax	0.05% \$0.22	0.65% \$0.15 ³	0.65% \$0.15 ³	-	-	-	-
Electronic Interchange Reimbursement Fee (EIRF)	0.05% \$0.22	1.75% \$0.20	1.80% \$0.20	2.30% \$0.10	2.30% \$0.10	2.30% \$0.10	2.40% \$0.10
Standard Interchange Reimbursement Fee	0.05% \$0.22	1.90% \$0.25	1.90% \$0.25	2.70% \$0.10	2.70% \$0.10	2.70% \$0.10	2.95% \$0.10 ⁶

¹Includes \$0.01 Fraud Adjustment Fee ²\$0.35 Cap / ³\$2 Cap / ⁴\$0.95 Cap / ⁵Except for B2B which receives 2.10% + \$0.10 / ⁶\$1.10 Cap.

Visa Interchange & Processing Fees

COMMERCIAL INTERCHANGE	Regulated Debit	Debit	Prepaid	Business	Business Enhanced	Signature Business	Corporate	Purchasing
Level III	0.05% \$0.22	-	-	-	-	-	1.90% \$0.10	1.90% \$0.10
Level II	0.05% \$0.22	-	-	2.05% \$0.10	2.05% \$0.10	2.05% \$0.10	2.50% \$0.10	2.50% \$0.10
Level II Fuel	0.05% \$0.22	-	-	2.05% \$0.10	2.05% \$0.10	2.05% \$0.10	2.05% \$0.10	2.05% \$0.10
Business-to-Business (B2B)	0.05% \$0.22	-	-	2.10% \$0.10	2.25% \$0.10	2.40% \$0.10	2.55% \$0.10	2.55% \$0.10
Card Present	0.05% \$0.22	1.70% \$0.10	2.15% \$0.10	2.20% \$0.10	2.30% \$0.10	2.40% \$0.10	2.50% \$0.10	2.50% \$0.10
Card Not Present (CNP)	0.05% \$0.22	2.45% \$0.10	2.65% \$0.10	2.25% \$0.10	2.45% \$0.15	2.60% \$0.20	2.70% \$0.10	2.70% \$0.10
Travel Services	0.05% \$0.22	-	-	-	-	-	2.65% \$0.10	2.65% \$0.10
Electronic Interchange Reimbursement Fee (EIRF)	0.05% \$0.22	-	-	2.40% \$0.10	2.75% \$0.15	2.85% \$0.20	2.95% \$0.10	2.75% \$0.10
Standard Interchange Reimbursement Fee	0.05% \$0.22	2.95% \$0.10	2.95% \$0.10	2.95% \$0.20	2.95% \$0.20	2.95% \$0.20	2.95% \$0.10	2.95% \$0.10
Utility	0.05% \$0.22	0.00% \$1.50	0.00% \$1.50	0.00% \$1.50	0.00% \$1.50	0.00% \$1.50	0.00% \$1.50	0.00% \$1.50
Government-to-Government (G2G)	0.05% \$0.22	-	-	-	-	-	-	1.65% \$0.10
GSA Large Ticket <i>\$5,186.67 +</i>	0.05% \$0.22	-	-	-	-	-	-	1.20% \$39.00
Large Ticket <i>\$6,980 +</i>	0.05% \$0.22	-	1.45% \$35.00	-	-	-	-	1.45% \$35.00
Large Purchase Advantage 1 <i>\$10,000.01 - \$25,000.00</i>	0.05% \$0.22	-	-	-	-	-	-	0.70% \$49.50
Large Purchase Advantage 2 <i>\$25,000.01 - \$100,000.00</i>	0.05% \$0.22	-	-	-	-	-	-	0.60% \$52.50
Large Purchase Advantage 3 <i>\$100,000.01 - \$500,000.00</i>	0.05% \$0.22	-	-	-	-	-	-	0.50% \$55.50
Large Purchase Advantage 4 <i>\$500,000.01 +</i>	0.05% \$0.22	-	-	-	-	-	-	0.40% \$58.50
INTERREGIONAL INTERCHANGE	Regulated Debit	Classic / Gold / Electron		Signature / Premium		Infinite	Commercial	
Airline	0.05% + \$0.22	1.20% + \$0.00		1.80% + \$0.00		1.97% + \$0.00	2.00% + \$0.00	
Issuer Chip Card	0.05% + \$0.22	1.20% + \$0.00		1.80% + \$0.00		1.97% + \$0.00	2.00% + \$0.00	
Secure eCommerce	0.05% + \$0.22	1.44% + \$0.00		1.80% + \$0.00		1.97% + \$0.00	2.00% + \$0.00	
Electronic	0.05% + \$0.22	1.10% + \$0.00		1.80% + \$0.00		1.97% + \$0.00	2.00% + \$0.00	
Standard	0.05% + \$0.22	1.60% + \$0.00		1.80% + \$0.00		1.97% + \$0.00	2.00% + \$0.00	

Visa Interchange & Processing Fees

REFUND GROUPS	Credit	Consumer Credit	Commercial Credit	GSA Purchasing	Non-GSA Purchasing
Passenger Transport Service - Credit	2.33% \$0.00	-	-	-	-
Non-Passenger Transport - Consumer Credit	-	1.76% \$0.00	-	-	-
Non-Passenger Transport - Commercial Credit	-	-	2.35% \$0.00	-	-
Mail / Phone Order, eCommerce - Consumer Credit	-	2.05% \$0.00	-	-	-
Non-Passenger Transport 1	-	-	-	2.35% \$0.00	2.40% \$0.00
Non-Passenger Transport 2	-	-	-	2.15% \$0.00	2.30% \$0.00
Non-Passenger Transport 3	-	-	-	2.00% \$0.00	2.20% \$0.00
Non-Passenger Transport 4	-	-	-	1.80% \$0.00	2.00% \$0.00
Non-Passenger Transport 5	-	-	-	1.80% \$0.00	1.80% \$0.00

PROCESSING FEES

Acquirer Service Fee (Dues & Assessments) - Credit	Applies to the transaction dollar amount for all Visa products.	0.13%
Acquirer Service Fee (Dues & Assessments) - Debit	Applies to the transaction dollar amount for all Visa products.	0.13%
Acquirer Processing Fee - Credit (Network Access Fee)	Applies to all authorizations originating from a Visa credit product.	\$0.0195
Acquirer Processing Fee - Debit (Network Access Fee)	Applies to all authorizations originating from a Visa debit / prepaid product.	\$0.0155
Acquirer Credit Voucher Fee - Credit (Network Access Fee)	Applies to all refund authorizations originating from a Visa credit product.	\$0.0195
Acquirer Credit Voucher Fee - Debit (Network Access Fee)	Applies to all refund authorizations originating from a Visa debit / prepaid product.	\$0.0155
Transaction Integrity Fee - Debit	Applies to any debit / prepaid transaction that fails or does not request Custom Payment Service (CPS) qualification.	\$0.10
Misuse of Authorization System	Authorizing without clearing. Applies to authorizations that are not followed by a matching cleared (settled) transaction (or in the case of a canceled transaction, not properly reversed). The fee can be avoided by clearing (settling) transactions within 10 days or 20 days for T&E merchants. If an authorization is not needed, the authorization must be electronically reversed within 24 hours for card-present authorizations and 72 hours for card-not-present authorizations.	\$0.09
Zero Floor Limit	Clearing without authorizing. Applies to transactions that are cleared (settled) without the required authorization. All transactions above zero dollars require an authorization approval. This fee can be avoided by only clearing/settling transaction that have been electronically approved. If an authorization is declined, you must request another form of payment.	\$0.20
International Acquirer Fee	Assessed to any transaction in which the merchant's country of domicile (USA) differs from the country where the card was issued.	0.45%
International Service Fee - Multicurrency Cash	Assessed to any transaction in which the merchant's country of domicile (USA) differs from the country where the card was issued.	0.80%
International Service Fee - Multicurrency Purchase	Assessed to any transaction in which the merchant's country of domicile (USA) differs from the country where the card was issued.	1.20%

Visa Interchange & Processing Fees

The **Fixed Acquirer Network Fee (FANF)** is a direct pass-through fee from Visa on a merchant Taxpayer ID basis (TIN). The rate assessed to each Taxpayer ID will be determined based on channel and Merchant Category Code (MCC). The FANF applies to all Merchant Service Providers in the United States. BBVA Compass' responsibility in administering this fee is only to bill, collect, report, and pay Visa based on the information below.

Table 1A and 1B - Card Present Volume (excludes Fast Food)

These tables are for reporting merchants with card-present sales volume, defined as originating from transactions that do not have an ECI/MOTO indicator of 1-9. Every merchant Taxpayer ID with card-present sales volume will be billed based on the information in either Table 1A or Table 1B.

Tier	Number of Locations	Table 1A High-Volume Merchants ⁵ Fee Per Month, Per Location	Table 1B All Other Merchants Fee Per Month, Per Location
1	1	\$2.90	\$2.00
2	2	\$2.90	\$2.00
3	3	\$2.90	\$2.00
4	4	\$4.00	\$2.90
5	5	\$4.00	\$2.90
6	6 - 10	\$4.00	\$2.90
7	11 - 20	\$5.00	\$4.00
8	21 - 50	\$5.00	\$4.00
9	51 - 100	\$8.00	\$6.00
10	101 - 150	\$12.00	\$8.00
11	151 - 200	\$18.00	\$10.00
12	201 - 250	\$25.00	\$14.00
13	251 - 500	\$35.00	\$24.00
14	501 - 1,000	\$45.00	\$32.00
15	1,001 - 1,500	\$55.00	\$40.00
16	1,501 - 2,000	\$65.00	\$50.00
17	2,001 - 4,000	\$75.00	\$60.00
18	> 4,000	\$85.00	\$65.00
19	< \$200 monthly gross sales volume	\$0.00	\$0.00
20	\$200 - \$1,200 monthly gross sales volume	0.15%	0.15%

Table 2 - Card Not Present & Fast Food 5814 Volume

This table is for reporting merchants with card-not-present sales volume, defined as originating from transaction that have an ECI/MOTO indicator of 1-9, as well as volume from merchant aggregators and merchants primarily operating as fast food restaurants (>50% of monthly card-present sales volume associated with MCC 5814). Every merchant Taxpayer ID with card-not-present sales volume will be billed based on the following.

Tier	Monthly Gross Sales Volume	Fee Per Month
1	< \$200	\$0.00
2	\$200 - \$1,249	0.15%
3	\$1,250 - \$3,999	\$7.00
4	\$4,000 - \$7,999	\$9.00
5	\$8,000 - \$39,999	\$15.00
6	\$40,000 - \$199,999	\$45.00
7	\$200,000 - \$799,999	\$120.00
8	\$800,000 - \$1,999,999	\$350.00
9	\$2,000,000 - \$3,999,999	\$700.00
10	\$4,000,000 - \$7,999,999	\$1,500.00
11	\$8,000,000 - \$19,999,999	\$3,500.00
12	\$20,000,000 - \$39,999,999	\$7,000.00
13	\$40,000,000 - \$79,999,999	\$15,000.00
14	\$80,000,000 - \$399,999,999	\$30,000.00
15	> \$400,000,000	\$40,000.00

Important Information

Due to the way Tables 1A, 1B, and 2 have been defined by Visa, for a given month, any given Taxpayer ID may be billed based on the fees listed in:

- Table 1A and Table 2;
- Table 1B and Table 2;
- Table 2 only;
- Table 1A only; or
- Table 1B only; or

⁵**High-Volume Merchant Category Codes (MCC)**

3000-3299, 4511 (Airlines), 3300-3499, 7512 (Auto Rental), 3500-3999, 7011 (Lodging), 4411 (Steamship / Cruise Lines), 4829 (Wire Transfer Money Order), 5200 (Home Supply Warehouse Stores), 5300 (Wholesale Clubs), 5309 (Duty Free Stores), 5310 (Discount Stores), 5311 (Department Stores), 5411 (Grocery Stores & Supermarkets), 5511 (Car & Truck Dealers - New & Used), 5532 (Automotive Tire Stores), 5541 (Service Stations), 5542 (Automated Fuel Dispensers), 5651 (Family Clothing Stores), 5655 (Sports / Riding Apparel Stores), 5712 (Furniture / Equipment Stores), 5732 (Electronic Stores), 5912 (Drugstores & Pharmacies), 5943 (Stationery Stores), 7012 (Timeshares), 7832 (Motion Picture Theatres).

MasterCard Interchange & Processing Fees

CONSUMER INTERCHANGE	Regulated Debit ⁶	Debit	Prepaid	Credit Core (MCC)	Enhanced Value (MHW)	World (MCW)	World High Value (MHV)	World Elite (MWE)
Merit III	0.05% \$0.22	1.05% \$0.15	1.05% \$0.15	1.58% \$0.10	1.73% \$0.10	1.77% \$0.10	2.20% \$0.10	2.20% \$0.10
Merit I	0.05% \$0.22	1.60% \$0.15	1.76% \$0.20	1.89% \$0.10	2.04% \$0.10	2.05% \$0.10	2.50% \$0.10	2.50% \$0.10
Merit I Insurance	0.05% \$0.22	-	-	1.43% \$0.05	1.43% \$0.05	1.43% \$0.05	2.20% \$0.10	2.20% \$0.10
Merit I Real Estate	0.05% \$0.22	1.10% \$0.00	1.10% \$0.00	1.10% \$0.00	1.10% \$0.00	1.10% \$0.00	2.20% \$0.10	2.20% \$0.10
Key Entered	0.05% \$0.22	1.60% \$0.15	1.76% \$0.20	1.89% \$0.10	2.04% \$0.10	2.05% \$0.00	2.50% \$0.10	2.50% \$0.10
Small Ticket	0.05% \$0.22	1.55% \$0.04	1.55% \$0.04	-	-	-	-	-
Convenience Purchases Base	0.05% \$0.22	-	-	1.90% \$0.00	1.90% \$0.00	2.00% \$0.00	2.00% \$0.00	2.00% \$0.00
Emerging Market	0.05% \$0.22	0.80% \$0.25	0.80% \$0.25	-	-	-	-	-
Charity	0.05% \$0.22	1.45% \$0.15	1.45% \$0.15	2.00% \$0.10	2.00% \$0.10	2.00% \$0.10	2.00% \$0.10	2.00% \$0.10
Restaurant	0.05% \$0.22	1.19% \$0.10	1.19% \$0.10	-	-	1.73% \$0.10	2.20% \$0.10	2.20% \$0.10
Lodging & Auto Rental	0.05% \$0.22	1.15% \$0.15	1.15% \$0.15	1.58% \$0.10	1.80% \$0.10	-	-	-
Travel & Entertainment (T&E)	0.05% \$0.22	-	-	-	-	2.30% \$0.10	2.75% \$0.10	2.75% \$0.10
Travel & Entertainment (T&E) Large Ticket	0.05% \$0.22	-	-	-	-	-	2.00% \$0.00	2.00% \$0.00
Utilities	0.05% \$0.22	0.00% \$0.45	0.00% \$0.65	0.00% \$0.65	0.00% \$0.65	0.00% \$0.65	0.00% \$0.75	0.00% \$0.75
Service Industries	0.05% \$0.22	1.15% \$0.05	1.15% \$0.05	1.15% \$0.05	1.15% \$0.05	1.15% \$0.05	1.15% \$0.05	1.15% \$0.05
Public Sector	0.05% \$0.22	-	-	1.55% \$0.10	1.55% \$0.10	1.55% \$0.10	1.55% \$0.10	1.55% \$0.10
Supermarket	0.05% \$0.22	1.05% \$0.15	1.05% \$0.15	1.48% \$0.10	1.48% \$0.10	1.58% \$0.10	1.90% \$0.10	1.90% \$0.10
Petroleum / Service Station / Automated Fuel	0.05% \$0.22	0.70% \$0.17	0.70% \$0.17	1.90% \$0.00	1.90% \$0.00	2.00% \$0.00	2.00% \$0.00	2.00% \$0.00
Passenger Transport	0.05% \$0.22	1.60% \$0.15	1.60% \$0.15	1.75% \$0.10	\$1.90%	-	-	-
Rewards Redemption	0.05% \$0.22	0.90% \$0.00	-	0.90% \$0.00	0.90% \$0.00	0.90% \$0.00	0.90% \$0.00	0.90% \$0.00
Standard	0.05% \$0.22	1.90% \$0.25	1.90% \$0.25	2.95% \$0.10	2.95% \$0.10	2.95% \$0.10	3.25% \$0.10	3.25% \$0.10

⁶Includes \$0.01 Fraud Adjustment Fee

MasterCard Interchange & Processing Fees

CONSUMER INTERCHANGE	Regulated Debit ⁶	Debit	Prepaid	Credit Core (MCC)	Enhanced Value (MHW)	World (MCW)	World High Value (MHV)	World Elite (MWE)	
Emerging Market ED & GOV Debit	0.05% \$0.22	0.65% \$0.10							
Emerging Market ED & GOV Debit CAP	0.05% \$0.22	0% \$2.00							
COMMERCIAL INTERCHANGE	Regulated Debit	Business Debit	Corporate	Purchasing	Fleet	Level 1 Business Core	Level 2 Business World	Level 3 Business World Elite	Level 4
Travel & Entertainment (T&E) 1	0.05% \$0.22	2.50% \$0.00	2.75% \$0.00	2.75% \$0.00	2.75% \$0.00	2.50% \$0.00	2.66% \$0.00	2.71% \$0.00	2.81% \$0.00
Travel & Entertainment (T&E) 2	0.05% \$0.22	2.35% \$0.10	2.60% \$0.10	2.60% \$0.10	2.60% \$0.10	2.35% \$0.10	2.51% \$0.10	2.56% \$0.10	2.66% \$0.10
Travel & Entertainment (T&E) 3	0.05% \$0.22	2.30% \$0.10	2.55% \$0.10	2.55% \$0.10	2.55% \$0.10	2.30% \$0.10	2.46% \$0.10	2.51% \$0.10	2.61% \$0.10
Data Rate 1	0.05% \$0.22	2.65% \$0.10	2.70% \$0.10	2.70% \$0.10	2.70% \$0.10	2.65% \$0.10	2.81% \$0.10	2.86% \$0.10	2.96% \$0.10
Data Rate 2	0.05% \$0.22	2.20% \$0.10	2.10% \$0.10	2.10% \$0.10	2.50% \$0.10	2.00% \$0.10	2.16% \$0.10	2.21% \$0.10	2.31% \$0.10
Data Rate 2 - Petroleum	0.05% \$0.22	2.05% \$0.10	2.05% \$0.10	2.05% \$0.10	2.05% \$0.10	-	-	-	-
Data Rate 3	0.05% \$0.22	1.80% \$0.10	1.90% \$0.10	1.90% \$0.10	1.90% \$0.10	1.75% \$0.10	1.91% \$0.10	1.96% \$0.10	2.06% \$0.10
Face-to-Face	0.05% \$0.22	2.20% \$0.10	2.10% \$0.10	2.10% \$0.10	2.50% \$0.10	2.20% \$0.10	2.16% \$0.10	2.21% \$0.10	2.31% \$0.10
Face-to-Face - Petroleum	0.05% \$0.22	2.05% \$0.10	2.65% \$0.10	2.65% \$0.10	-	-	-	-	-
Large Ticket 1	0.05% \$0.22	1.25% \$40	1.25% \$40	1.25% \$40	1.25% \$40	1.20% \$40	1.36% \$40	1.41% \$40	1.51% \$40
Large Ticket 2	0.05% \$0.22	1.25% \$40	1.20% \$60	1.20% \$60	1.20% \$60	1.20% \$40	1.36% \$40	1.41% \$40	1.51% \$40
Large Ticket 3	0.05% \$0.22	1.25% \$40	1.15% \$80	1.15% \$80	1.15% \$80	1.20% \$40	1.36% \$40	1.41% \$40	1.51% \$40
Large Ticket - Hotel	-	-	2.30% \$10	-	-	2.30% \$10	2.30% \$10	2.30% \$10	-
Utilities	0.05% \$0.22	0.00% \$1.50	-	-	-	0.00% \$1.50	0.00% \$1.50	0.00% \$1.50	0.00% \$1.50
Charity	0.05% \$0.22	2.00% \$0.10	2.00% \$0.10	2.00% \$0.10	2.00% \$0.10	2.00% \$0.10	2.00% \$0.10	2.00% \$0.10	2.00% \$0.10
Standard	0.05% \$0.22	2.95% \$0.10	2.95% \$0.10	2.95% \$0.10	2.95% \$0.10	2.95% \$0.10	3.11% \$0.10	3.16% \$0.10	3.26% \$0.10
Commercial Payments	-	-	-	-	-	1.20% \$0.00	1.00% \$0.00	0.90% \$0.00	0.80% \$0.00

MasterCard Interchange & Processing Fees

COMMERCIAL INTERCHANGE	Regulated Debit	Debit	Prepaid	Prepaid CAP	Healthcare Large Market	Healthcare Large Market CAP		
Commercial Data Rate 1 Healthcare	-	-	1.00% \$0.00	0.00% \$5.00	1.00% \$0.00	0.00% \$5.00		
INTERREGIONAL INTERCHANGE	Regulated Debit	Consumer	Consumer Premium	Consumer Super Premium	Commercial	Commercial Premium	Electronic	
Small Ticket	0.05% \$0.22	-	-	-	-	-	-	
Electronic	0.05% \$0.22	1.10% \$0.00	1.85% \$0.00	1.98% \$0.00	-	-	-	
Standard	0.05% \$0.22	1.60% \$0.00	1.85% \$0.00	1.98% \$0.00	2.00% \$0.00	2.00% \$0.00	-	
Full UCAF	0.05% \$0.22	1.54% \$0.00	1.85% \$0.00	1.98% \$0.00	-	-	-	
Merchant UCAF	0.05% \$0.22	1.44% \$0.00	1.85% \$0.00	1.98% \$0.00	-	-	-	
Purchasing Standard	0.05% \$0.22	-	-	-	2.00% \$0.00	-	-	
Purchasing Data Rate 2	0.05% \$0.22	-	-	-	1.70% \$0.00	-	-	
Purchasing Large Ticket	0.05% \$0.22	-	-	-	0.90% \$30.00	-	-	
Consumer Card Face-to-Face	0.05% \$0.22	-	-	-	-	-	1.10% \$0.00	
Commercial Card Face-to-Face	0.05% \$0.22	-	-	-	-	-	1.85% \$0.00	
REFUND GROUPS			Debit Cards	World (MCW)	World Elite (MWE)	World High Value (MHV)	All Other Consumer Cards	Commercial Cards
Refund Group 1	Airline, Vehicle Rental, Cruise Line, Lodging, Passenger Railway, Restaurant (5812), and Travel Agencies		1.72% \$0.00	2.42% \$0.00	2.42% \$0.00	2.42% \$0.00	-	2.37% \$0.00
Refund Group 2	Mail Order / Telephone Order, Utilities, and Travel Agencies		1.68% \$0.00	2.09% \$0.00	2.09% \$0.00	2.09% \$0.00	2.09% \$0.00	2.30% \$0.00
Refund Group 3	Professional Services, Drug Stores, Recreation, Education, Repair Shops, Other Services, Restaurant/Bars, and Airlines		1.40% \$0.00	1.95% \$0.00	1.95% \$0.00	1.95% \$0.00	1.95% \$0.00	2.21% \$0.00
Refund Group 4	Other Retail, Gas Stations, Hardware, Healthcare, Sporting - Toy Stores, Discount Stores, Other Transport, and Vehicle Rental		-	1.82% \$0.00	1.82% \$0.00	1.82% \$0.00	1.82% \$0.00	2.16% \$0.00
Refund Group 5	Department Stores, Electric Appliances, Interior Furnishing, Vehicles, Quasi Cash, Food Stores/Warehouse and Lodging		-	1.73% \$0.00	1.73% \$0.00	1.73% \$0.00	1.73% \$0.00	-

MasterCard Interchange & Processing Fees

PROCESSING FEES

Acquirer Brand Volume Fee (Dues & Assessments) Tier 1 Assessed on dollar amount of all sales transactions.	0.12%
Acquirer Brand Volume Fee (Dues & Assessments) Tier 2 Assessed on dollar amount of consumer or commercial credit sales transactions of \$1,000 or greater and is not in addition to Tier 1.	0.14%
Network Access & Brand Usage Fee (NABU) Assessed on all authorization records.	\$0.0195
Volume Licensing Fee Assessed on dollar amount and number of transactions.	0.02% \$0.02
MasterCard Location Fee - quarterly Assessed on every open location at the beginning of the quarter	\$3.75
Processing Integrity Fee Assessed to authorizations that are not cleared (settled) or reversed (full or partial) within established time frames. MasterCard will assess fee on authorizations not matched to a subsequent clearing record within 120 days of the original authorization. Reversals must occur within 24 hours in a card present environment and 72 hours in a card-not-present environment. Lodging (MCC 3501-3999, 7011), Car Rental (MCC 3351-3441, 7512), and Cruise Lines (MCC 4411) are exempt from the reversal and clearing mandate.	\$0.055
Card Validation Code 2 (CVC 2) Transaction Fee Assessed on all transactions that included the Card Validation Code 2 with a response value of M or N.	\$0.0025
US Cross Border USD Assessed to any transaction in which the merchant's country of domicile (USA) differs from the country where the card was issued and the transaction was settled in USD.	0.60%
US Cross Border Non USD Assessed to any transaction in which the merchant's country of domicile (USA) differs from the country where the card was issued and the transaction wasn't settled in USD.	1.00%
Acquirer Program Support Assessed to any transaction in which the merchant's country of domicile (USA) differs from the country where the card was issued.	0.85%

Discover Interchange & Processing Fees

CONSUMER INTERCHANGE	Regulated Debit⁷	Debit (DB)	Prepaid (PP)	Credit (CR)	Rewards (RW)	Premium (PR)	Premium Plus (P+)
PSL - Retail	0.05% \$0.22	1.10% \$0.16	1.10% \$0.16	1.56% \$0.10	1.71% \$0.10	1.71% \$0.10	2.10% \$0.10
PSL - Restaurant	0.05% \$0.22	1.10% \$0.16	1.10% \$0.16	1.56% \$0.10	1.90% \$0.10	2.20% \$0.10	2.40% \$0.10
PSL - Express Services	0.05% \$0.22	1.80% \$0.00	1.80% \$0.00	1.95% \$0.00	1.95% \$0.00	1.95% \$0.00	2.05% \$0.05
PSL - Emerging Markets	0.05% \$0.22	0.90% \$0.20	0.90% \$0.20	1.45% \$0.05	1.45% \$0.05	1.45% \$0.05	2.30% \$0.10
PSL - Real Estate	0.05% \$0.22	1.10% \$0.00	1.10% \$0.00	1.10% \$0.00	1.10% \$0.00	1.10% \$0.00	2.30% \$0.10
PSL - Insurance	0.05% \$0.22	0.80% \$0.25	0.80% \$0.25	1.43% \$0.05	1.43% \$0.05	1.43% \$0.05	2.30% \$0.05
PSL - Key Entry	0.05% \$0.22	1.75% \$0.20	1.75% \$0.20	1.87% \$0.10	1.97% \$0.10	2.00% \$0.10	2.40% \$0.10
PSL - Card-Not-Present / DS e-Commerce	0.05% \$0.22	1.75% \$0.20	1.75% \$0.20	1.87% \$0.10	1.97% \$0.10	2.00% \$0.10	2.35% \$0.10
PSL - Supermarket	0.05% \$0.22	1.10% \$0.16	1.10% \$0.16	1.40% \$0.05	1.65% \$0.05	1.65% \$0.05	1.90% \$0.10
PSL - Public Services	0.05% \$0.22	0.90% \$0.20	0.90% \$0.20	1.55% \$0.10	1.55% \$0.10	1.55% \$0.10	1.55% \$0.10
PSL - Hotels / Car Rentals	0.05% \$0.22	1.35% \$0.16	1.35% \$0.16	1.58% \$0.10	1.90% \$0.10	2.30% \$0.10	2.40% \$0.10
PSL - Passenger Transport	0.05% \$0.22	1.59% \$0.16	1.59% \$0.16	1.75% \$0.10	1.90% \$0.10	2.30% \$0.10	2.40% \$0.10
PSL - Recurring Payments	0.05% \$0.22	1.20% \$0.05	1.20% \$0.05	1.35% \$0.05	1.35% \$0.05	1.35% \$0.05	1.80% \$0.05
PSL - Utilities	0.05% \$0.22	0.00% \$1.50	0.00% \$0.75	0.00% \$0.75	0.00% \$0.75	0.00% \$0.75	0.00% \$0.75
PSL - Petroleum	0.05% \$0.22	0.76% \$0.16	0.76% \$0.16	1.55% \$0.05	1.80% \$0.05	1.80% \$0.05	1.80% \$0.05
Mid Submission Level	0.05% \$0.22	1.80% \$0.20	1.80% \$0.20	2.40% \$0.10	2.40% \$0.10	2.40% \$0.10	2.40% \$0.10
Base Submission Level	0.05% \$0.22	1.89% \$0.25	1.89% \$0.25	2.95% \$0.10	2.95% \$0.10	2.95% \$0.10	2.95% \$0.10

⁷Includes \$0.01 Fraud Adjustment Fee

Discover Interchange & Processing Fees

COMMERCIAL INTERCHANGE	Commercial	Commercial Prepaid
Electronic - Passenger Transport	2.30% \$0.10	2.30% \$0.10
Electronic - Emerging Markets / Public Services	2.30% \$0.10	2.30% \$0.10
Electronic - All Others	2.30% \$0.10	2.30% \$0.10
Utilities	0.00% \$1.50	0.00% \$1.50
Large Ticket	0.90% \$20.00	0.90% \$20.00
Base Submission Level	2.95% \$0.10	2.95% \$0.10

INTERREGIONAL INTERCHANGE	
Electronic	1.36% \$0.00
Base	2.10% \$0.10

REFUND GROUPS	Debit (DB)	Prepaid (PP)	Credit (CR)	Rewards (RW)	Premium (PR)	Premium Plus (P+)	Commercial	Commercial Prepaid
Refund Group 1 Direct Marketing MCCs	1.80% \$0.00	1.80% \$0.00	2.07% \$0.00	2.07% \$0.00	2.07% \$0.00	2.07% \$0.00	2.25% \$0.00	2.25% \$0.00
Refund Group 2 Passenger Transport MCCs	1.69% \$0.00	1.69% \$0.00	2.02% \$0.00	2.02% \$0.00	2.02% \$0.00	2.02% \$0.00	2.25% \$0.00	-
Refund Group 3 Non Direct Marketing, Passenger Transport MCCs	1.35% \$0.00	1.35% \$0.00	1.75% \$0.00	1.75% \$0.00	1.75% \$0.00	1.75% \$0.00	2.25% \$0.00	-

PIN Debit Interchange & Fees

DEBIT NETWORKS	Regulated Debit ⁸	Debit	Prepaid	Switch Fee	Participation Fee
Interlink	0.05% \$0.22	0.80% \$0.15	1.15% \$0.15	0.08% \$0.0225 ⁹	-
Pulse	0.05% \$0.22	0.86% \$0.21	-	0.00% \$0.0800	\$12.00/annually
Star	0.05% \$0.22	0.80% \$0.23	-	0.00% \$0.0325	\$12.00/annually
NYCE	0.05% \$0.22	0.90% \$0.23	-	0.00% \$0.0425	\$12.00/annually
Maestro	0.05% \$0.22	0.90% \$0.20	-	0.00% \$0.0400	-

PROCESSING FEES	
Dues & Assessments Assessed on dollar amount of all sales transactions.	0.13%
Data Usage Charge (Network Access Fee) Assessed on all transaction records.	\$0.0195
Network Authorization Fee Assessed on all authorization records.	\$0.0025
International Service Fee Assessed to International Card Sales, excluding the Cash Over portion of such Card Sale, that occur at a Merchant location in the U.S.	0.80%
International Processing Fee Assessed to International Card Sales, including the Cash Over portion of such Card Sale and International Cash Advances.	0.50%

⁸Includes \$0.01 Fraud Adjustment Fee / ⁹\$0.35 Cap