
Interchange Reference Guide (IRG)

Includes: Visa®, Mastercard®, Discover® Interchange Programs, Star Signature Debit Interchange Programs and PIN Debit Disclosures

This IRG identifies the primary qualification criteria for the various Interchange levels. In reviewing the IRG, please note the following:

- The IRG is only a summary of the primary qualification criteria established by Mastercard, Visa and Discover for each Interchange level – it is not all inclusive. In the event of any ambiguity or conflict, the Interchange requirements established by the Payments Networks will determine the Interchange level at which transactions qualify.
- The information in the IRG 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 for the most favorable Interchange levels.

For more information on Visa's and Mastercard's interchange rates, please go to www.visa.com and www.Mastercard.com.

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Retail All Other Product 2 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction | Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Infinite |
| CPS/Retail Debit and Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction | Card Types: U.S. Issued Debit and Prepaid Excludes: Travel Services for Debit/Prepaid card types |
| Retail All Other Product 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Key Entered transaction, card present ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ AVS response with Full Zip Match (Y,X,Z,W), Retry response (R), Unavailable (U,S) or International AVS responses (B,C,D,G,I,M,P) | Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Infinite Excludes: Automated Fuel Dispensers, E-commerce, and Direct Marketing |
| CPS/Retail Key Entry Debit and Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Key Entered transaction, card present ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ AVS response with Full Zip Match (Y,X,Z,W), Retry response (R), Unavailable (U,S) or International AVS responses (B,C,D,G,I,M,P) | Card Types: U.S. Issued Debit and Prepaid Excludes: Automated Fuel Dispensers, E-commerce, and Direct Marketing |
| Small Ticket | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction must be less than or equal to \$15.00 | Card Types: U.S. Issued Consumer Credit Traditional, Rewards, Signature, Signature Preferred, and Infinite Limited to: Local and Suburban Commuter Passenger Transportation, incl. Ferries, Passenger Railways, Bus Lines, Discount Stores, Variety Stores, Misc. General Merchandise, Misc. Food Stores – Convenience Stores and Specialty Markets, Electric Vehicle Charging, Laundries – Family and Commercial, Dry Cleaners, Parking lots, Parking Meters and Garages, Car Washes, Government-owned Lotteries (US region only), Motion Picture Theaters, Video Game Arcades/Establishments, Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track betting and wagers at racetracks |
| Small Ticket for Service Station and Select Government | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction amount less than or equal to \$15.00 | Card Types: U.S. Issued Consumer Credit Traditional, Rewards, Signature, Signature Preferred, and Infinite Limited to: Service Stations (non-fuel purchase), Court costs, including Alimony and Child support, Fines, Tax Payment, Government Services (not elsewhere classified) |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| CPS/Small Ticket Debit and Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction amount less than or equal to \$15.00 | <p>Card Types: U.S. Issued Debit, Regulated Debit and Prepaid</p> <p>Excludes: Wire Transfers Money Orders, Automated Fuel Dispensers, Volume Tier Participants, Direct Marketing, Financial Institutions-Manual Cash Disbursements, Financial Institutions-Automated Cash Disbursements, Financial Institutions-Merchandise and Services, Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting Tracks, and U.S. Federal Government Agencies or Departments</p> |
| CPS/Retail 2 Debit and Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred ▪ Direct Marketing Insurance and Subscription merchant must meet criteria for CPS/Card Not Present or CPS/E-Commerce programs | <p>Card Types: Debit and Prepaid</p> <p>Limited to debit and prepaid cards only: Telecommunication Services, Cable, Satellite or other Pay Television/Radio Services, Charitable Organizations, and Real Estate Agents/Rentals; Religious Organizations (tax exempt)</p> <p>Excludes: Government and Government Owned Lotteries</p> |
| CPS/Charity and Religious Organizations | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred ▪ CPS/Retail Key-Entry | <p>Card Types: U.S. Issued Consumer Credit, High Net Worth, Rewards, Signature, Signature Preferred, and Traditional</p> <p>Limited to: Charitable Organizations, Religious Organizations</p> |
| Hotel and Car Rental Product 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of check-out/return date ▪ Preferred Customer Indicator in Authorization and Settlement ▪ Hotel/Car Rental Indicator in Authorization and Settlement ▪ Folio # /Agreement # & Check-in/pick-up date | <p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Lodging, Cruise Lines, Car Rental and Truck and Utility Trailer rental merchants</p> |
| Hotel and Car Rental Product 2 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of check-out/return date ▪ Hotel/Car Rental Indicator in Authorization and Settlement ▪ Folio # /Agreement # & Check-in/pick-up date | <p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Lodging, Cruise Lines, Car Rental and Truck and Utility Trailer rental merchants</p> |
| CPS/Recurring Bill Payment | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Card Not Present Indicator ▪ Must be a Bill Payment transaction ▪ Recurring Payment and Bill Payment indicators in Authorization and Settlement ▪ Authorization & Settlement amounts must match (1 authorization reversal permitted) | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Infinite</p> <p>Limited to: Cable, Satellite or other Pay Television/Radio Services and Telecommunication Services</p> |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Electronic Commerce Preferred Hotel and Car Rental Product 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of check-out/return date ▪ Preferred Customer Indicator in Authorization and Settlement ▪ Hotel/Car Rental Indicator in Authorization and Settlement ▪ Folio # /Agreement # & Check-in/pick-up date ▪ Valid E-Commerce Indicator ▪ CAVV (Cardholder Authentication Verification Value) | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Infinite</p> <p>Limited to: Lodging, Cruise Lines, Car Rental and Truck and Utility Trailer rental merchants</p> |
| CPS/Electronic Commerce Preferred Hotel and Car Rental Debit and Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of check-out/return date ▪ Preferred Customer Indicator in Authorization and Settlement ▪ Hotel/Car Rental Indicator in Authorization and Settlement ▪ Folio # /Agreement # & Check-in/pick-up date ▪ Valid E-Commerce Indicator ▪ CAVV (Cardholder Authentication Verification Value) | <p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> <p>Limited to: Lodging, Cruise Lines, Car Rental and Truck and Utility Trailer rental merchants</p> |
| Card Not Present Product 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ AVS request in authorization (healthcare, select developing market, and utility excluded when the ACI = R) ▪ Merchant Order # in Settlement ▪ Card Not Present Indicator ▪ Customer Service Phone # in Settlement | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> |
| CPS/Card Not Present Debit and Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ AVS request in authorization (healthcare, select developing market, and utility excluded when the ACI = R) ▪ Merchant Order # in Settlement ▪ Card Not Present Indicator ▪ Customer Service Phone # in Settlement | <p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> |
| Restaurant Card Present | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Restaurant ▪ CPS/Small Ticket Credit ▪ CPS/Hotel Card Present ▪ CPS/Car Rental Card Present ▪ CPS/Passenger Transport Card Present | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Restaurants and Fast Food</p> |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Restaurant Card Not Present | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Additional Network Token Response Information must be: Space (Non Tokenized) or 1 (Visa Token) ▪ Meets qualification for any eligible card-not-present CPS program | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Restaurants and Fast Food</p> |
| Restaurant Small Merchant | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Eligible merchant (up to US \$250,000 in total gross Visa sales volume for U.S. domestic transactions) ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Meets qualification for any eligible card-not-present CPS program ▪ Additional Network Token Response Information must be the value of 1 (Visa Token) | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Restaurants and Fast Food</p> |
| CPS/Restaurant Debit and Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction | <p>Card Types: U.S. Issued Consumer Debit, and Prepaid</p> <p>Limited to: Restaurants and Fast Food</p> |
| Taxi Card Present | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Retail Credit ▪ CPS/Small Ticket Credit | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Taxicabs and Limousines</p> |
| Taxi Card Not Present | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Additional Network Token Response Information must be: Space (Non Tokenized) or 1 (Visa Token) ▪ Meets qualification for any eligible card-not-present CPS program | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Taxicabs and Limousines</p> |
| Taxi Small Merchant | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Eligible merchant (up to US \$250,000 in total gross Visa sales volume for U.S. domestic transactions) ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Meets qualification for any eligible card-not-present CPS program ▪ Additional Network Token Response Information must be the value of 1 (Visa Token) | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Taxicabs and Limousines</p> |
| Real Estate | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction minimum of \$500 or more ▪ Additional Network Token Response Information must be: Space (Non Tokenized) or 1 (Visa Token) ▪ Meets qualification for any eligible card-not-present CPS program | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Real Estate Agents and Managers Rentals</p> |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Real Estate Small Merchant | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Eligible merchant (up to US \$250,000 in total gross Visa sales volume for U.S. domestic transactions) ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction minimum of \$500 or more ▪ Meets qualification for any eligible card-not-present CPS program ▪ Additional Network Token Response Information must be the value of 1 (Visa Token) | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Real Estate Agents and Managers Rentals</p> |
| Education | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction minimum of \$500 or more ▪ Additional Network Token Response Information must be: Space (Non Tokenized) or 1 (Visa Token) ▪ Meets qualification for any eligible card-not-present CPS program | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Elementary and secondary schools, Colleges, universities, professional schools, and junior colleges, Correspondence schools, Business and secretarial schools, Vocational and trade schools, Schools and educational services (not elsewhere classified), Childcare services</p> <p>Note: Transactions processing with Education MCC’s 8211, 8220, 8299, and 8351 will continue to be exempt from Address Verification Service (AVS) requirements for CPS/Card-Not-Present and CPS/Electronic Commerce programs.</p> |
| Education Small Merchant | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Eligible merchant (up to US \$250,000 in total gross Visa sales volume for U.S. domestic transactions) ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction minimum of \$500 or more ▪ Meets qualification for any eligible card-not-present CPS program ▪ Additional Network Token Response Information must be the value of 1 (Visa Token) | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Elementary and secondary schools, Colleges, universities, professional schools, and junior colleges, Correspondence schools, Business and secretarial schools, Vocational and trade schools, Schools and educational services (not elsewhere classified), Childcare services</p> <p>Note: Transactions processing with Education MCC’s 8211, 8220, 8299, and 8351 will continue to be exempt from Address Verification Service (AVS) requirements for CPS/Card-Not-Present and CPS/Electronic Commerce programs.</p> |
| Healthcare | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction minimum of \$500 or more ▪ Additional Network Token Response Information must be: Space (Non Tokenized) or 1 (Visa Token) ▪ Meets qualification for any eligible card-not-present CPS program | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to Veterinary services, Ambulance services, Counseling services debt, marriage, and personal Education Doctors and physicians (not elsewhere classified), Dentists and orthodontists, Osteopaths, Chiropractors, Optometrists and ophthalmologists, Opticians, optical goods, and eyeglasses, Podiatrists and chiropodists, Nursing and personal care facilities, Hospital Healthcare, Medical and dental laboratories, medical services and health practitioners (not elsewhere classified)</p> <p>Note: Transactions processing with a Healthcare MCC, except 0742 (Veterinary Services), will continue to be exempt from AVS when qualifying using the CPS/Card-Not-Present fee program when submitted with Authorization Characteristics Indicator (ACI) of R (Recurring payment).</p> |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Healthcare Small Merchant | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Eligible merchant (up to US \$250,000 in total gross Visa sales volume for U.S. domestic transactions) ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction minimum of \$500 or more ▪ Meets qualification for any eligible card-not-present CPS program ▪ Additional Network Token Response Information must be the value of 1 (Visa Token) | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to Veterinary services, Ambulance services, Counseling services debt, marriage, and personal Education Doctors and physicians (not elsewhere classified), Dentists and orthodontists, Osteopaths, Chiropractors, Optometrists and ophthalmologists, Opticians, optical goods, and eyeglasses, Podiatrists and chiropodists, Nursing and personal care facilities, Hospital Healthcare, Medical and dental laboratories, medical services and health practitioners (not elsewhere classified)</p> <p>Note: Transactions processing with a Healthcare MCC, except 0742 (Veterinary Services), will continue to be exempt from AVS when qualifying using the CPS/Card-Not-Present fee program when submitted with Authorization Characteristics Indicator (ACI) of R (Recurring payment).</p> |
| Advertising | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Additional Network Token Response Information must be: Space (Non Tokenized) or 1 (Visa Token) ▪ Meets qualification for any eligible card-not-present CPS program | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Advertising Services</p> |
| Advertising Small Merchant | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Eligible merchant (up to US \$250,000 in total gross Visa sales volume for U.S. domestic transactions) ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Meets qualification for any eligible card-not-present CPS program ▪ Additional Network Token Response Information must be the value of 1 (Visa Token) | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Advertising Services</p> |
| Insurance | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Additional Network Token Response Information must be: Space (Non Tokenized) or 1 (Visa Token) ▪ Meets qualification for any eligible card-not-present CPS program | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Direct Marketing – Insurance Services, Insurance Sales, Underwriting, and Premiums</p> <p>Note: Transactions with MCCs 5960 and 6300 will continue to be exempt from Address Verification Service (AVS) requirements for CPS/Card Not Present and CPS/Electronic Commerce programs.</p> |
| Insurance Small Merchant | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Eligible merchant (up to US \$250,000 in total gross Visa sales volume for U.S. domestic transactions) ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Meets qualification for any eligible card-not-present CPS program ▪ Additional Network Token Response Information must be the value of 1 (Visa Token) | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Direct Marketing – Insurance Services, Insurance Sales, Underwriting, and Premiums</p> <p>Note: Transactions with MCCs 5960 and 6300 will continue to be exempt from Address Verification Service (AVS) requirements for CPS/Card Not Present and CPS/Electronic Commerce programs.</p> |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Services | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction minimum of \$100 or more ▪ Additional Network Token Response Information must be: Space (Non Tokenized) or 1 (Visa Token) ▪ Meets qualification for any eligible card-not-present CPS program | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Service MCC (see Service Chart)</p> <p>Note: Transactions processing from fuel dealer MCC 5983 will continue to be exempt from Address Verification Service (AVS) requirements for CPS/Card Not Present and CPS/Electronic Commerce programs.</p> |
| Services Small Merchant | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Eligible merchant (up to US \$250,000 in total gross Visa sales volume for U.S. domestic transactions) ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction minimum of \$100 or more ▪ Meets qualification for any eligible card-not-present CPS program ▪ Additional Network Token Response Information must be the value of 1 (Visa Token) | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Service MCC (see Service Chart)</p> <p>Note: Transactions processing from fuel dealer MCC 5983 will continue to be exempt from Address Verification Service (AVS) requirements for CPS/Card Not Present and CPS/Electronic Commerce programs</p> |
| Travel | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transactions must meet qualification for any eligible CPS Program | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to: Airlines and Air Carriers, Car Rental Agencies, Lodging – Hotels, Motels and Resorts, Passenger Railways, Steamship and Cruise Lines, Airlines and Air Carriers not elsewhere classified, Lodging – Hotels, Motels, Resorts Central Reservation Services not elsewhere classified, Automobile Rental Agency, Truck and Utility Trailer Rentals</p> |
| Telecommunications and Cable | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Additional Network Token Response Information must be: Space (Non Tokenized) or 1 (Visa Token) ▪ Meets qualification for any eligible card-not-present CPS program | <p>Card Types: U.S. Issued Consumer Credit – Signature Preferred, Infinite</p> <p>Limited to: Telecommunication services, including local and long-distance calls, credit card calls, calls through use of magnetic-stripe-reading telephones, and fax services, Cable, satellite and other pay television/radio/streaming services</p> <p>Transactions processing with MCCs 4814 and 4899 will continue to be exempt from AVS requirements when submitted meeting the edit criteria for the CPS/Recurring Bill Payment fee program.</p> |
| Telecommunications and Cable Small Merchant | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Eligible merchant (up to US \$250,000 in total gross Visa sales volume for U.S. domestic transactions) ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transactions must meet qualification for CPS/Recurring Bill Pay ▪ Additional Network Token Response Information must be the value of 1 (Visa Token) | <p>Card Types: U.S. Issued Consumer Credit – Signature Preferred, Infinite</p> <p>Limited to: Telecommunication services, including local and long-distance calls, credit card calls, calls through use of magnetic-stripe-reading telephones, and fax services, Cable, satellite and other pay television/radio/streaming services</p> <p>Transactions processing with MCCs 4814 and 4899 will continue to be exempt from AVS requirements when submitted meeting the edit criteria for the CPS/Recurring Bill Payment fee program.</p> |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| E-Commerce Basic Product 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ AVS request in authorization (healthcare, select developing markets, and utility excluded) ▪ Authorization & Settlement amount must match (1 authorization reversal permitted) ▪ Valid E-Commerce Indicator ▪ Merchant Order # in Settlement ▪ Customer Service Phone #, URL or Email Address in Settlement | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to Internet merchants</p> |
| CPS/E-Commerce Basic Debit and Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ AVS request in authorization (healthcare, select developing markets, and utility excluded) ▪ Authorization & Settlement amount must match (1 authorization reversal permitted) ▪ Valid E-Commerce Indicator ▪ Merchant Order # in Settlement ▪ Customer Service Phone #, URL or Email Address in Settlement | <p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> <p>Limited to Internet merchants</p> |
| E-Commerce Preferred Product 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ AVS request in authorization (healthcare, select developing markets, and utility excluded) ▪ Authorization & Settlement amount must match (1 authorization reversal permitted) ▪ Valid E-Commerce Indicator ▪ Merchant Order # in Settlement ▪ CAVV (C/H Authentication Verification Value) ▪ Customer Service Phone #, URL or Email Address in Settlement | <p>Card Types: U.S. Issued Consumer Credit – Traditional, Rewards, Signature, Signature Preferred, Infinite</p> <p>Limited to Verified by Visa (VbV) Enabled Internet merchants</p> |
| CPS/E-Commerce Preferred Debit and Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ AVS request in authorization (healthcare, select developing markets, and utility excluded) ▪ Authorization & Settlement amount must match (1 authorization reversal permitted) ▪ Valid E-Commerce Indicator ▪ Merchant Order # in Settlement ▪ CAVV (C/H Authentication Verification Value) ▪ Customer Service Phone #, URL or Email Address in Settlement | <p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> <p>Limited to Verified by Visa (VbV) Enabled Internet merchants</p> |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Account Funding Product 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ AVS response (Zip and Full Address match required; select developing markets excluded) ▪ Authorization & Settlement amounts must match ▪ Valid E-Commerce Indicator ▪ Customer Service Phone #, URL or Email Address in Settlement | Card Types: U.S. Issued Consumer Credit, Rewards, Signature, Signature Preferred, and Infinite |
| CPS/Account Funding Debit and Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ AVS response (Zip and Full Address match required; select developing markets excluded) ▪ Authorization & Settlement amounts must match ▪ Valid E-Commerce Indicator ▪ Customer Service Phone #, URL or Email Address in Settlement | Card Types: U.S. Issued Consumer Debit and Prepaid |
| CPS/Automated Fuel Dispenser and Service Stations | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Authorization must be \$1 ▪ CAT Indicator ▪ Settlement within 2 days of transaction ▪ Transaction date must be within 1 day of the Authorization date ▪ \$125.00 Transaction Maximum ▪ Must contain CAT level indicator of a “3” for Fuel Dispenser | Card Types: U.S. Issued Consumer Credit, Rewards, Signature, Signature Preferred, and Infinite Limited to Automated Fuel Dispensers and Service Stations |
| CPS/Automated Fuel Dispenser Debit and Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Authorization must be \$1 ▪ CAT Indicator ▪ Settlement within 2 days of transaction ▪ Transaction date must be within 1 day of the Authorization date ▪ \$125.00 Transaction Maximum ▪ Must contain CAT level indicator of a “3” for Fuel Dispenser | Card Types: Debit and Prepaid Limited to Automated Fuel Dispensers |
| CPS/Supermarket | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Authorization & Settlement amounts must match for Visa Debit Cards | Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid Limited to Supermarkets that meet eligibility requirements |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| VT Supermarket Credit | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe/EMV-Chip data must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Supermarket Credit ▪ CPS/Small Ticket Credit | <p>Card Types: U.S. Issued Consumer Credit Traditional Rewards</p> <p>Limited to Supermarkets that meet eligibility requirements</p> |
| VS VIN Supermarket | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe/EMV-Chip data must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Supermarket Credit ▪ CPS/Small Ticket Credit | <p>Card Types: U.S. Issued Consumer Credit Signature and Infinite</p> <p>Limited to Supermarkets that meet eligibility requirements</p> |
| VSP VIQ Supermarket | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe/EMV-Chip data must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of transaction ▪ Transaction must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Supermarket Credit ▪ CPS/Small Ticket Credit | <p>Card Types: U.S. Issued Consumer Credit Signature Preferred and Infinite</p> <p>Limited to Supermarkets that meet eligibility requirements</p> |
| Passenger Transport – Card Present Product 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present Characteristics Transaction Identifiers ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 8 days of transaction ▪ Transaction date must be within 1 day of the Authorization date ▪ Ticket #, Sequence # and Count ▪ Itinerary Information | <p>Card Types: U.S. Issued Consumer Credit, Rewards, Signature, Signature Preferred, and Infinite</p> <p>Limited to: Airlines and Railways</p> |
| CPS/Passenger Transport – Card Present Debit and Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present Characteristics Transaction Identifiers ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 8 days of transaction ▪ Transaction date must be within 1 day of the Authorization date ▪ Ticket #, Sequence # and Count ▪ Itinerary Information | <p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> <p>Limited to: Airlines and Railways</p> |
| Passenger Transport – Card Not Present Product 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Not Present Transaction Identifiers ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 8 days of transaction ▪ Transaction date must be within 1 day of the Authorization date ▪ Ticket #, Sequence # and Count ▪ Itinerary Information | <p>Card Types: U.S. Issued Consumer Credit, Rewards, Signature, Signature Preferred, and Infinite</p> <p>Limited to: Airlines and Railways</p> |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| CPS/Passenger Transport – Card Not Present Debit and Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Not Present Transaction Identifiers ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 8 days of transaction ▪ Transaction date must be within 1 day of the Authorization date ▪ Ticket #, Sequence # and Count ▪ Itinerary Information | <p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> <p>Limited to: Airlines and Railways</p> |
| Electronic Commerce Preferred – Passenger Transport Product 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 8 days of transaction ▪ Transaction date can only be 1 day from the Authorization date ▪ Ticket #, Sequence # and Count ▪ Itinerary Information ▪ Valid E-Commerce Indicator ▪ CAVV (Cardholder Authentication Verification Value) | <p>Card Types: U.S. Issued Consumer Credit, Rewards, Signature, Signature Preferred, and Infinite</p> <p>Limited to: Airlines and Railways</p> |
| Small Merchant Product 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Eligible merchant (up to US \$250,000 in total gross Visa sales volume for U.S. domestic transactions); must submit fee program indicator of SM3 ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Meets qualification for any eligible card-not-present CPS program ▪ Transaction does not qualify for a Merchant Segment rate | <p>Card Types: U.S. Issued Consumer Credit, Traditional, Rewards, Signature, Signature Preferred, and Infinite</p> |
| Small Merchant Product 2 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Eligible merchant (up to US \$250,000 in total gross Visa sales volume for U.S. domestic transactions); must submit fee program indicator of SM4 ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Meets qualification for any eligible card-present CPS program ▪ Transaction does not qualify for a Merchant Segment rate | <p>Card Types: U.S. Issued Consumer Credit, Traditional, Rewards, Signature, Signature Preferred, and Infinite</p> |
| CPS/Electronic Commerce Preferred – Passenger Transport Debit and Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 8 days of transaction ▪ Transaction date can only be 1 day from the Authorization date ▪ Ticket #, Sequence # and Count ▪ Itinerary Information ▪ Valid E-Commerce Indicator ▪ CAVV (Cardholder Authentication Verification Value) | <p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> <p>Limited to: Airlines and Railways</p> |

| Visa Transactions | | |
|--------------------------------|---|---|
| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| CPS Government (US) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ Valid Approval Code ▪ Applicable Electronic Authorization Data must be included within Settlement Record | <p>Card Types: Consumer Credit, Debit, and Prepaid</p> <p>Limited to MCCs 7800; 9211; 9222; 9311; 9399</p> |
| Non-Qual Consumer Credit | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Does not meet CPS Qualifications ▪ Settlement after 3 days of the transaction ▪ Authorization Response Code | <p>Card Types: U.S. Issued Consumer Credit</p> <p>Only level available for high-risk merchants and non-secure E-Commerce transactions</p> |
| VS VIN Travel | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ T&E Merchant | <p>Card Type: U.S. Issued Signature Card and Infinite</p> <p>Limited to: T&E Merchants</p> |
| Non-Qual PUR Data | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Level III³ data requirements are met ▪ Does not meet CPS Qualifications ▪ Non-T&E Merchant | <p>Card Type: U.S. Issued Purchasing Cards</p> |
| Non-Qual CRP Data | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Level III³ data requirements are met ▪ Does not meet CPS Qualifications ▪ Non-T&E Merchant | <p>Card Type: U.S. Issued Corporate Cards</p> |
| T&E Commercial Card | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be T&E Merchant ▪ CPS Qualification | <p>Card Type: U.S. Issued Corporate and Purchasing Card</p> |
| Non-Qual BUS DB | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Does not meet CPS Qualifications ▪ Does not meet Level II² data Requirements | <p>Card Type: U.S. Issued Business, Purchasing, and Corporate Debit Card</p> |
| Non-Qual CORP CR | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Does not meet CPS Qualifications ▪ Does not meet Level II² data Requirements | <p>Card Type: U.S. Issued Business, Purchasing, and Corporate Credit Card</p> |
| Commercial Card Electronic T&E | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ T&E Merchant | <p>Card Type: U.S. Issued Corporate and Purchasing Cards</p> |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Corp Retail PP | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card present ▪ Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Retail ▪ CPS/Retail Key Entry ▪ CPS/Small Ticket ▪ CPS/Supermarket ▪ CPS/Restaurant ▪ CPS/Retail Service Station ▪ CPS/Automated Fuel Dispenser ▪ CPS/Hotel and Car Rental Card Present ▪ CPS/Passenger Transport Card Present ▪ Level 2 and 3 data is not required | Card Type: U.S. Issued Corporate Prepaid Card |
| Business and Purchasing Retail PP | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card present ▪ Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Retail ▪ CPS/Retail Key Entry ▪ CPS/Small Ticket ▪ CPS/Supermarket ▪ CPS/Restaurant ▪ CPS/Retail Service Station ▪ CPS/Automated Fuel Dispenser ▪ CPS/Hotel and Car Rental Card Present ▪ CPS/Passenger Transport Card Present ▪ Level 2 and 3 data is not required | Card Type: U.S. Issued Business and Purchasing Prepaid Card |
| Corp CNP PP | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card not present ▪ Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Electronic Commerce – Basic ▪ CPS/Electronic Commerce – Preferred Retail ▪ CPS/Hotel and Car Rental Card Not Present ▪ CPS/Passenger Transport Card Not Present ▪ CPS/Electronic Commerce Preferred Hotel and Car Rental ▪ CPS/Electronic Commerce Preferred Passenger Transport ▪ CPS/Account Funding ▪ Level 2 and 3 data is not required | Card Type: U.S. Issued Corporate Prepaid Card |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Business and Purchasing CNP PP | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card not present ▪ Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Electronic Commerce – Basic ▪ CPS/Electronic Commerce – Preferred Retail ▪ CPS/Hotel and Car Rental Card Not Present ▪ CPS/Passenger Transport Card Not Present ▪ CPS/Electronic Commerce Preferred Hotel and Car Rental ▪ CPS/Electronic Commerce Preferred Passenger Transport ▪ CPS/Account Funding ▪ Level 2 and 3 data is not required | Card Type: U.S. Issued Business and Purchasing Prepaid Card |
| Non-Qual Corp PP | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Transaction is not CPS qualified ▪ Level II and III data is not required^{2,3} | Card Type: U.S. Issued Corporate Prepaid Card |
| Non-Qual Business and Purchasing-PP | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Transaction is not CPS qualified ▪ Level II and III data is not required^{2,3} | Card Type: U.S. Issued Business and Purchasing Prepaid Card |
| Non-Qual PURCH CR | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Does not meet CPS Qualifications ▪ Does not meet Level II² data Requirements | Card Type: U.S. Issued Business, Purchasing, and Corporate Credit Card |
| U.S. Business Tier 1 – Tier 5 Travel | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ T&E Merchant | Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, Tier 4 and Tier 5 |
| U.S. BUS Level 2 Tier 1-Tier 5 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Level II data: non-fuel transactions only require sales tax¹ ▪ Level II data: Purchasing Card fuel transactions require customer code | Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, Tier 4-and Tier 5 |
| Non-Qual Business Credit | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Does not meet CPS Qualifications ▪ Does not meet Level II data Requirements | Card Type: U.S. Issued Business Card |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| U.S. Business CNP Tier 1 – Tier 5, Product 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Non-T&E Merchant ▪ Level II data requirements not met ▪ Transaction must qualify for one of the below Interchange programs <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Electronic Commerce Preferred ▪ CPS/Electronic Commerce Basic ▪ CPS/Account Funding | Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, Tier 4 and Tier 5 |
| U.S. Business Retail Tier 1 – Tier 5, Product 2 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Non-T&E Merchant ▪ Level II data requirements not met ▪ Transaction must qualify for one of the below Interchange programs: <ul style="list-style-type: none"> ▪ CPS/Retail ▪ CPS/Supermarket ▪ CPS/Retail Key Entry ▪ CPS/Small Ticket ▪ CPS/Automated Fuel Dispenser ▪ CPS/Retail Service Station | Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, Tier 4 and Tier 5 |
| B2B Virtual Payments | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be key entered ▪ T&E Merchant | <p>Card Type: U.S. Issued and Non-U.S. Issued Commercial B2B Virtual Payments Credit, Prepaid, and Deferred Debit Products</p> <p>Note – Visa will assign B2B Program IDs (A1-A6) to identify which rate will be applied</p> <p>Limited to specific T&E MCCs and other travel payment providers</p> <p>Exclusions: Manual Cash Disbursement and Insurance sales, Underwriting and premiums (MCC 6300)</p> |
| GSA G2G (Government 2 Government) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be registered with Visa and have a valid MVV <ul style="list-style-type: none"> ▪ CPS qualification | <p>Card Types: US. Issued GSA Purchasing Card</p> <p>Limited to: Federal Government Services and U.S. Postal Service</p> |
| GSA Purchasing Card Large Ticket | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Purchasing Card Level II: sales tax¹ and customer code <ul style="list-style-type: none"> ▪ Purchasing Card Level III: Level III² data includes Level II data and line-item detail | Card Type: US. Issued GSA Purchasing Card |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Commercial Product Large Ticket | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Settlement within 8 days of transaction ▪ Purchasing Card Level II: sales tax¹ and customer code ▪ Purchasing Card Level III: Level III² data includes Level II data and line-item detail | Card Type: U.S. Issued Non-GSA Purchasing Card including Prepaid Cards and Corporate Cards |
| Purchasing Large Purchase Advantage Ticket 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant (Non-T&E) ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card not present ▪ Transaction amount between \$10,000.01 and \$25,000.00 ▪ CPS qualified with card not present transaction characteristics ▪ Meets 8 days clearing timeliness | Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card |
| Purchasing Large Purchase Advantage Ticket 2 | <ul style="list-style-type: none"> ▪ U.S. Merchant (Non-T&E) ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card not present ▪ Transaction amount between \$25,000.01 and \$100,000.00 ▪ CPS qualified with card not present transaction characteristics ▪ Meets 8 days clearing timeliness | Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card |
| Purchasing Large Purchase Advantage Ticket 3 | <ul style="list-style-type: none"> ▪ U.S. Merchant (Non-T&E) ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card not present ▪ Transaction amount between \$100,000.01 and \$500,000.00 ▪ CPS qualified with card not present transaction characteristics ▪ Meets 8 days clearing timeliness | Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card |
| Purchasing Large Purchase Advantage Ticket 4 | <ul style="list-style-type: none"> ▪ U.S. Merchant (Non-T&E) ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card not present ▪ Transaction amount \$500,000.01 and greater ▪ CPS qualified with card not present transaction characteristics ▪ Meets 8 days clearing timeliness | Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card |
| U.S. Straight Through Processing 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Buyer-initiated transactions ▪ Must be card not present ▪ Transaction amount equal to and less than \$6,999.99 <ul style="list-style-type: none"> ▪ CPS qualified with card not present transaction characteristics ▪ CPS/Card Not Present ▪ CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred - Retail ▪ Meets 8 days clearing timeliness | Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| U.S. Straight Through Processing 2 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Buyer-initiated transactions ▪ Must be card not present ▪ Transaction amount between \$7,000.00 to \$14,999.99 ▪ CPS qualified with card not present transaction characteristics <ul style="list-style-type: none"> ▪ CPS qualified with card not present transaction characteristics ▪ CPS/Card Not Present ▪ CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred - Retail ▪ Meets 8 days clearing timeliness | Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards |
| U.S. Straight Through Processing 3 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Buyer-initiated transactions ▪ Must be card not present ▪ Transaction amount between \$15,000.00 to \$49,999.99 ▪ CPS qualified with card not present transaction characteristics <ul style="list-style-type: none"> ▪ CPS qualified with card not present transaction characteristics ▪ CPS/Card Not Present ▪ CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred - Retail ▪ Meets 8 days clearing timeliness | Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards |
| U.S. Straight Through Processing 4 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Buyer-initiated transactions ▪ Must be card not present ▪ Transaction amount between \$50,000.00 to \$99,999.99 ▪ CPS qualified with card not present transaction characteristics <ul style="list-style-type: none"> ▪ CPS qualified with card not present transaction characteristics ▪ CPS/Card Not Present ▪ CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred - Retail ▪ Meets 8 days clearing timeliness | Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards |
| U.S. Straight Through Processing 5 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Buyer-initiated transactions ▪ Must be card not present ▪ Transaction amount greater than \$100,000.00 ▪ CPS qualified with card not present transaction characteristics <ul style="list-style-type: none"> ▪ CPS qualified with card not present transaction characteristics ▪ CPS/Card Not Present ▪ CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred - Retail ▪ Meets 8 days clearing timeliness | Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards |
| Corporate and Purchasing Card - Level 2 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ Non-T&E ▪ Level 2 data is required | Card Type: U.S. Issued Corporate, and Purchasing Cards Excludes fuel |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Corporate Card Fuel/Purchasing Card Fuel – Level 2 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ Non-T&E ▪ Level 2 data is required ▪ Account Funding Source must equal C ▪ Applicable Product ID | <p>Card Type: U.S. Issued Corporate, and Purchasing Cards</p> <p>Limited to MCCs 4468; 5499; 5541; 5542; 5983</p> |
| Purchasing Card – Fleet | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Non-T&E Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Fuel transaction ▪ Level II and fuel data requirements met; CPS qualifications not met or ▪ Level II and/or fuel data requirements not met, CPS qualified ▪ Applicable Product ID required | <p>Card Type: U.S. Issued Fleet Purchasing Card or GSA Fleet Purchasing Card</p> |
| Corporate and Purchasing Card -Level III | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Level III² data required | <p>Card Type: U.S. Issued Corporate Card, U.S. Issued Purchasing, including GSA Purchasing</p> <p>Excludes fuel</p> |
| Regulated Debit | <ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer ▪ U.S. Merchant | <p>Card Types: Regulated U.S. Issued Debit, Prepaid, Small Business Debit and Commercial Debit/Prepaid</p> |
| Business Debit Card Present | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card present ▪ Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Retail ▪ CPS/Retail Key Entry ▪ CPS/Small Ticket ▪ CPS/Supermarket ▪ CPS/Restaurant ▪ CPS/Retail Service Station ▪ CPS/Automated Fuel Dispenser ▪ CPS/Hotel and Car Rental Card Present ▪ CPS/Passenger Transport Card Present | <p>Card Type: U.S. Issued Business Debit Card</p> |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Business Debit Card Not Present | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card not present ▪ Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Electronic Commerce – Basic ▪ CPS/Electronic Commerce – Preferred Retail ▪ CPS/Hotel and Car Rental Card Not Present ▪ CPS/Passenger Transport Card Not Present ▪ CPS/Electronic Commerce Preferred Hotel and Car Rental ▪ CPS/Electronic Commerce Preferred Passenger Transport ▪ CPS/Account Funding | Card Type: U.S. Issued Business Debit Card |
| Utility | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be registered with Visa and have a valid MVV ▪ Must qualify for one of the below Interchange Programs <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Electronic Commerce Basic ▪ CPS/Electronic Commerce Preferred Retail ▪ CPS/Retail Key Entry ▪ CPS/Retail | <p>Card Types: U.S. Issued Consumer Credit, Debit and Non-Regulated Debit, Prepaid and Non-Regulated Prepaid, High Net Worth, Rewards and Signature Cards and U.S. Issued Commercial Business including Debit and Prepaid Commercial Business Cards</p> <p>Limited to Utility merchants</p> <p>Excludes: Card Present identified sales meeting CPS/Retail and CPS/Retail Key Entry program qualification for Debit/Prepaid card types</p> |
| Utility Business Credit | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification requirements met <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred ▪ CPS/Retail Key Entry ▪ CPS/Retail ▪ Merchant must be registered with Visa for Utility Fee program with a valid MVV | <p>Card Type: U.S. Issued Business, Signature Business, and Business Enhanced Cards</p> <p>Limited to Utility merchants</p> |
| Utility Business Debit/Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Meets CPS Qualification Requirements for any of the following programs: <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred - Retail ▪ Merchant must be registered with Visa for Utility Fee program with a valid MVV | <p>Card Type: U.S. Issued Business cards (Debit and Prepaid)</p> <p>Limited to Utility merchants</p> |
| Consumer Credit– Retail | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Meets CPS Qualification Requirements for any of the following programs: <ul style="list-style-type: none"> ▪ CPS/Retail ▪ CPS/Supermarket ▪ CPS/Small Ticket ▪ CPS/Retail Key Entry ▪ Spend Qualified Indicator = Q (cardholder spend requirements met) | <p>Card Type: U.S. Consumer High Net Worth Credit card</p> <p>Limited: Non-T&E Merchant Category; Select developing market MCCs will be eligible if CPS/Retail or CPS/Retail Key Entry qualified.</p> |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Consumer Credit– Card Not Present | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Meets CPS Qualification Requirements for any of the following programs: <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Account Funding ▪ CPS/Electronic Commerce–Basic ▪ CPS/Electronic Commerce Preferred–Retail ▪ Spend Qualified Indicator = Q (cardholder spend requirements met) | <p>Card Type: U.S. Consumer High Net Worth Credit card</p> <p>Limited: Non-T&E Merchant Category; Select developing market MCCs will be eligible if CPS/Card Not Present, CPS/Electronic Commerce–Basic, and CPS/Electronic Commerce Preferred–Retail qualified.</p> |
| Consumer Credit– B2B | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ Spend Qualified Indicator = Q (cardholder spend requirements met) | <p>Card Type: U.S. Consumer High Net Worth Credit card</p> <p>Limited: Non-Travel Service business to business (B2B) MCCs</p> <p>Excludes: Insurance sales, Underwriting and premiums (MCC 6300)</p> |
| Consumer Credit– Fuel | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Meets CPS Qualification Requirements for any of the following programs: <ul style="list-style-type: none"> ▪ CPS/Automated Fuel Dispenser ▪ CPS/Retail Service Station ▪ Spend Qualified Indicator = Q (cardholder spend requirements met) | <p>Card Type: U.S. Consumer High Net Worth Credit card</p> <p>Limited: Automated Fuel Dispenser and Service Stations</p> |
| Consumer Credit– Electronic | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ T&E Merchant ▪ CPS Qualification ▪ Spend Qualified Indicator = Q (cardholder spend requirements met) | <p>Card Type: U.S. Consumer High Net Worth Credit card</p> <p>Limited to: Airline, Hotel, Lodging, Travel Agencies, Restaurant, and Fast Food</p> |
| Consumer Credit– Standard | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Does not meet CPS Qualifications ▪ Spend Qualified Indicator = Q (cardholder spend requirements met) | <p>Card Type: U.S. Consumer High Net Worth Credit card</p> |
| Private Label | <ul style="list-style-type: none"> ▪ Private Label card program authorized and settled through the Visa Network ▪ Jurisdiction: Domestic, Regional, and Interregional jurisdiction ▪ Applies to sale and credit refund transactions | <p>Card Type: Private Label Basic, Enhanced, Standard, Specialized, and Premium Card</p> <p>Excludes: ReadyLink and Load Service Transactions</p> |
| Interregional Commercial (US) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data | <p>Card Type: Non-U.S. issued Business, Signature Business, Platinum Business, Corporate, Purchasing, Transport/Cargo, Infinite Privilege Business, Distribution card, and Visa Prepaid Fleet (LAC)</p> |
| Interregional Signature/Infinite (US) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data | <p>Card Type: Non-U.S. issued Signature and Infinite</p> |
| Interregional Electronic (US) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 3 days of transaction | <p>Card Type: Non-U.S. issued Consumer and Electron</p> |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Interregional Issuer Chip (US) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 3 days of transaction ▪ Issuer is chip-qualified | Card Type: Non-U.S. issued Consumer and Electron |
| Interregional Secure Electronic Commerce (US) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Key Entered transaction ▪ Valid E-commerce Indicator (Authenticated) ▪ Verified By Visa participation | Card Type: Non-U.S. issued Consumer and Electron |
| Interregional Electronic Commerce Merchant (US) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Key Entered transaction ▪ Valid E-commerce Indicator (Authentication attempted) ▪ Verified By Visa participation | Card Type: Non-U.S. issued Consumer and Electron |
| Interregional Standard (US) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data | Card Type: Non-U.S. issued Consumer and Electron |
| Interregional Premium (US) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data | Card Type: Non-U.S. issued Premium Card including the Select Card |
| Interregional Super Premium (US) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data | Card Type: Non-U.S. issued Super Premium Card including Infinite Privilege |
| Interregional Regulated Debit | <ul style="list-style-type: none"> ▪ U.S. Merchant | Card Types: Regulated U.S. Territory Issued Debit, Prepaid, and Commercial Debit |
| Interregional B2B Virtual Payments | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be key entered ▪ T&E Merchant | <p>Card Type: U.S. Issued and Non-U.S. Issued Commercial B2B Virtual Payments Credit Products</p> <p>Limited to specific T&E MCCs and other travel payment providers</p> <p>Exclusions: Manual Cash Disbursement and Insurance sales, Underwriting and premiums (MCC 6300)</p> |
| Debt Repayment – No Fee | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be registered with Visa and have a valid MVV ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred-Retail | <p>Card Types: U.S. Issued Consumer Debit and Prepaid, Commercial Prepaid</p> <p>Limited to: Card Not Present Financial and Non-financial Institutions (merchants selling negotiable instruments and accepting loan payments)</p> |

| Visa Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Debt Repayment 2 (with fee) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be registered with Visa and have a valid MVV ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred-Retail | <p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> <p>Limited to: Card Not Present Financial and Non-financial Institutions (merchants selling negotiable instruments and accepting loan payments)</p> |

¹ Sales tax amount must be greater than \$0.00, but no less than 0.1% and no greater than 22% of the transaction amount.

² Level III minimum data requirements include: Tax amount (Must be between .1% and 22% of the transaction amount. Tax Amount is not required at Fuel Locations with MCCs 4468, 5541, 5542, 5499, 5983), Tax indicator and Customer Code (required for Purchasing Cards), Local Tax included value = 1

³ Level III minimum data requirements include: Summary Record – Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line-Item Detail Record – Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line-Item Total, and Line-Item Detail Indicator.

- A tax-exempt transaction will never qualify for Level 2 interchange. You can have Level 3 without 2. Therefore, the merchant can qualify at Level 3 without tax amount as long as the other required fields are present.

VISA SERVICE ELIGIBLE MCCS

| MCC | MCC DESCRIPTOR | MCC | MCC DESCRIPTOR | MCC | MCC DESCRIPTOR |
|------------|---|------------|--|------------|---|
| 0763 | Agricultural Co-operatives | 5996 | Swimming Pools – Sales and Service | 7379 | Computer Maintenance, Repair and Services (Not Elsewhere Classified) |
| 0780 | Landscaping and Horticultural Services | 5997 | Electric Razor Stores – Sales and Service | 7392 | Management, Consulting, and Public Relations Services |
| 1520 | General Contractors – Residential and Commercial | 7210 | Laundry, Cleaning, and Garment Services | 7393 | Detective Agencies, Protective Services, and Security Services, including |
| 1711 | Heating, Plumbing, and Air Conditioning Contractors | 7211 | Laundries – Family and Commercial | 7395 | Photofinishing Laboratories and Photo Developing |
| 1731 | Electrical Contractors | 7216 | Dry Cleaners | 7399 | Business Services (Not Elsewhere Classified) |
| 1740 | Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors | 7217 | Carpet and Upholstery Cleaning | 7523 | Parking Lots, Parking Meters and Garages |
| 1750 | Carpentry Contractors | 7221 | Photographic Studios | 7531 | Automotive Body Repair Shops |
| 1761 | Roofing, Siding, and Sheet Metal Work Contractors | 7230 | Beauty and Barber Shops | 7534 | Tire Retreading and Repair Shops |
| 1771 | Concrete Work Contractors | 7251 | Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops | 7535 | Automotive Paint Shops |
| 1799 | Special Trade Contractors (Not Elsewhere Classified) | 7261 | Funeral Services and Crematories | 7538 | Automotive Service Shops (Non-Dealer) |
| 2741 | Miscellaneous Publishing and Printing | 7273 | Dating Services | 7542 | Car Washes |
| 2791 | Typesetting, Plate Making and Related Services | 7276 | Tax Preparation Services | 7549 | Towing Services |
| 2842 | Specialty Cleaning, Polishing and Sanitation Preparations | 7278 | Buying and Shopping Services and Clubs | 7622 | Electronics Repair Shops |
| 4214 | Motor Freight Carriers and Trucking – Local and Long Distance, Moving and | 7297 | Massage Parlors | 7623 | Air Conditioning and Refrigeration Repair Shops |
| 4215 | Courier Services – Air and Ground, and Freight Forwarders | 7298 | Health and Beauty Spas | 7629 | Electrical and Small Appliance Repair Shops |
| 4225 | Public Warehousing and Storage – Farm Products, Refrigerated Goods | 7299 | Miscellaneous Personal Services (Not Elsewhere Classified) | 7631 | Watch, Clock and Jewelry Repair |
| 4816 | Computer Network/Information Services | 7321 | Consumer Credit Reporting Agencies | 7641 | Furniture – Reupholstery, Repair, and Refinishing |
| 4821 | Telegraph Services | 7333 | Commercial Photography, Art, and Graphics | 7692 | Welding Services |
| 5074 | Plumbing and Heating Equipment and Supplies | 7338 | Quick Copy, Reproduction, and Blueprinting Services | 7699 | Miscellaneous Repair Shops and Related Services |
| 5552 | Electric Vehicle Charging | 7339 | Stenographic and Secretarial Support | 8111 | Legal Services and Attorneys |
| 5697 | Tailors, Seamstresses, Mending, and Alterations | 7342 | Exterminating and Disinfecting Services | 8641 | Civic, Social, and Fraternal Associations |
| 5969 | Direct Marketing – Other Direct Marketers (Not Elsewhere Classified) | 7349 | Cleaning, Maintenance, and Janitorial Services | 8931 | Accounting, Auditing, and Bookkeeping Services |
| 5975 | Hearing Aids – Sales, Service, and Supply | 7361 | Employment Agencies and Temporary Help Services | 8999 | Professional Services (Not Elsewhere Classified) |
| 5976 | Orthopedic Goods – Prosthetic Devices | 7372 | Computer Programming, Data Processing, and Integrated Systems Design | | |
| 5983 | Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum | 7375 | Information Retrieval Services | | |

| Mastercard Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Merit I | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 3 days of transaction, 9 days for Airlines ▪ General ticket information required in settlement ▪ 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons) ▪ Non-face-to-face transactions, eCommerce transactions and limousines and taxicabs are exempt from the transaction amount tolerance | <p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value</p> <p>Excludes: Utilities, Insurance, Real Estate and Charity</p> <p>World, World Elite and High Value Excludes: Restaurants, Travel Agent and T&E merchants</p> |
| Merit III | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction ▪ 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons) <ul style="list-style-type: none"> ○ Restaurants/Bars, Fast Food, and Limousine/Taxicabs are exempt from the transaction amount tolerance ▪ Airline and Railways require itinerary data in settlement | <p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value</p> <p>Excludes: Automated Fuel Dispensers, Direct Marketing merchants, Insurance (Debit cards only), Real Estate (Debit cards only) Service Stations, AFD, Utilities, Hotels, Car Rentals, and Cruise Lines</p> <p>World, World Elite and High Value Excludes: Restaurants, Travel Agents, MOTO and T&E merchants</p> |
| Merit I Bill Payment | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 3 days of transaction ▪ Banknet data and date must be present ▪ 10% Authorization transaction amount tolerance | <p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value</p> <p>Credit Limited to: Real Estate Agents and Managers-Rentals, Direct Marketing-Insurance Services, Insurance Sales, Underwriting and Premiums</p> <p>Debit Limited to: Real Estate Agents and Managers-Rentals</p> |
| Merit I Consumer Loans | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 3 days of transaction ▪ General ticket information required in settlement ▪ 10% Authorization transaction amount tolerance ▪ Maximum convenience fee charged to cardholder of \$4.95 per transaction ▪ Mastercard Assigned ID (MAID) | <p>Card Types: U.S. Issued Consumer Signature Debit and Prepaid</p> <p>Limited to: Quasi Cash Merchants (MCC 6051) & Merchandise and Services—Customer Financial Institution (MCC 6012)</p> |
| Utilities | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction ▪ 10% Authorization transaction amount tolerance ▪ Card Acceptor Type and Tax ID must be provided for Commercial cards | <p>Card Types: U.S. Issued Commercial Business (including Business Level 2, Level 3, Level 4 and Level 5; Executive Business; U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value.</p> <p>Exclusive to: MCC 4900</p> |

| Mastercard Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Charities | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Charitable/Social Service Org MCC 8398 ▪ Settlement within 3 days ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Transaction may be keyed or swiped | Card Types: U.S. Issued Consumer Credit, Debit, Prepaid |
| Key Entered | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Card and cardholder must be present at time of authorization ▪ Settlement within 2 days of transaction ▪ 10% Authorization transaction amount tolerance except restaurants, bars and fast food | <p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value</p> <p>Excludes: Direct Marketing, Tax Preparation, Quasi Cash, Automated Fuel Dispenser, Travel Agent, T&E and Service merchants</p> <p>World, World Elite and High Value Excludes: Restaurants</p> |
| Public Sector | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 3 days of transaction ▪ 10% Authorization transaction amount tolerance | <p>Card Types: U.S. Issued Consumer Credit, Enhanced, World, World Elite, and High Value</p> <p>Limited to: Government Services, Passenger Railways, Transportation: Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees, Tolls, and Postal Services – Government only Tax Payments, Fines, Court Costs including Alimony and Child Support, Government Owned Lottery</p> |
| Petroleum | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe or electronic commerce indicator must be passed in the authorization request (not required for Transponder transactions) ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 3 days of transaction | <p>Card Types: U.S. Issued Consumer Credit, Enhanced, World, World Elite, and High Value</p> <p>Limited to: Service Stations and Automated Fuel Dispensers</p> |
| Supermarket | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction ▪ 10% Authorization transaction amount tolerance | <p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Supermarkets that meet eligibility requirements</p> |
| Restaurant | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction | <p>Card Types: U.S. Issued Consumer Debit, Prepaid, World, World Elite, and High Value</p> <p>Limited to: Restaurant and Fast Food</p> |

| Mastercard Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Small Ticket Debit | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction ▪ 10% Authorization transaction amount tolerance ▪ Transaction amount limit \$15.00 ▪ Restaurants/Fast food and limousines and taxis are exempt from the transaction amount tolerance | <p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Postal Services: Government only, Transportation, Convenience Stores, Restaurants/Fast Food, Parking Lots/Garages, Movie Theaters, Video Rental Stores, Car Washes, Dry Cleaners, Laundry Services, News Deals and Newsstands, Bridge and Road Fees/Tolls, Government Owned Lottery</p> |
| Small Ticket Card Present | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe/EMV-Chip data must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance ▪ Transaction amount limit \$5.00 or less ▪ Restaurants/Fast food and limousines and taxis are exempt from the transaction amount tolerance | <p>Card Types: U.S. Issued Consumer Credit, Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Postal Services: Government only, Transportation, Convenience Stores, Restaurants/Fast Food, Parking Lots/Garages, Movie Theaters, Video Rental Stores, Car Washes, Dry Cleaners, Laundry Services, News Dealers and Newsstands, Bridge and Road Fees/Tolls, Government Owned Lottery</p> |
| Small Ticket Card Not Present | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance ▪ Transaction amount limit \$5.00 or less ▪ Restaurants/Fast food and limousines and taxis are exempt from the transaction amount tolerance | <p>Card Types: U.S. Issued Consumer Credit, Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Postal Services: Government only, Transportation, Convenience Stores, Restaurants/Fast Food, Parking Lots/Garages, Movie Theaters, Video Rental Stores, Car Washes, Dry Cleaners, Laundry Services, News Dealers and Newsstands, Bridge and Road Fees/Tolls, Government Owned Lottery</p> |
| Regulated POS Debit | <ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) ▪ U.S. Merchant or U.S. Territory ▪ Commercial Card Transactions require Card Acceptor Type & Card Acceptor ID | <p>Card Types: Regulated U.S. Issued Commercial Standard – Credit, Prepaid, Commercial Standard - Debit</p> |
| Regulated POS Debit with Fraud Adjustment | <ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) – Certified Fraud Prevention Standards ▪ U.S. Merchant or U.S. Territory ▪ Commercial Card Transactions require Card Acceptor Type & Card Acceptor ID | <p>Card Types: Regulated U.S. (including U.S. Territories) Commercial Standard – Credit, Prepaid, Commercial Standard - Debit</p> |
| Regulated POS Small Ticket Base | <ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) ▪ U.S. Merchant or U.S. Territory ▪ Magnetic Stripe Data from Authorization Message ▪ Auth code required for processing codes 00, 09 and 18 ▪ If present, the Banknet Date must contain a valid date in the format MMDD ▪ Commercial Card Transactions require Card Acceptor Type & Card Acceptor ID ▪ Card and Cardholder must be present, and transaction must be face-to-face ▪ Settlement within 2 days of transaction ▪ Transaction amount limit \$10 | <p>Card Types: U.S. Issued Regulated Consumer Debit / Prepaid</p> <p>Limited to: Fast Food, Video Rental Stores, Postal Services: Government only, Transportation, Convenience Stores, Parking Lots/Garages, Movie Theaters, Car Washes, Dry Cleaners, Laundry Services, News Dealers and Newsstands, Bridge and Road Fees/Tolls, Government Owned Lottery</p> |

| Mastercard Transactions | | |
|--|---|--|
| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Regulated POS Small Ticket with Fraud Adjustment | <ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) – Certified Fraud Prevention Standards ▪ U.S. Merchant or U.S. Territory ▪ Magnetic Stripe Data from Authorization Message ▪ Auth code required for processing codes 00, 09 and 18 ▪ If present, the Banknet Date must contain a valid date in the format MMDD ▪ Commercial Card Transactions require Card Acceptor Type & Card Acceptor ID ▪ Card and Cardholder must be present, and transaction must be face-to-face ▪ Settlement within 2 days of transaction ▪ Transaction amount limit \$10 | <p>Card Types: U.S. Issued Regulated Consumer Debit / Prepaid</p> <p>Limited to: Fast Food, Video Rental Stores, Postal Services: Government only, Transportation, Convenience Stores, Parking Lots/Garages, Movie Theaters, Car Washes, Dry Cleaners, Laundry Services, News Dealers and Newsstands, Bridge and Road Fees/Tolls, Government Owned Lottery</p> |
| Emerging Market Debit | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 3 days of transaction ▪ 10% Authorization transaction amount tolerance | <p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Insurance Agencies, Cable, Passenger Railways, Transportation: Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees and Tolls, Government Owned Lottery</p> |
| Emerging Market Gov/Edu Debit | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 3 days of transaction ▪ 10% Authorization transaction amount tolerance | <p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Government, Schools and Colleges</p> |
| Petroleum - CAT/AFD Debit | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction ▪ CAT Level indicator of 1 or 2 must be present | <p>Card Types: Consumer Debit / Prepaid</p> <p>Limited to: Automated Fuel Dispensers</p> |
| Petroleum - Service Station Debit | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction | <p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Service Stations</p> |
| Service Industries Incentive Program (SIIP) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction ▪ 10% Authorization transaction amount tolerance ▪ Recurring Payment indicator in Authorization and Settlement | <p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Cable and Telecommunication Services merchants</p> |
| Lodging /Auto Rental/Cruise Line (Formerly TIPS) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction ▪ Settlement Detail Addendum Data | <p>Card Types: U.S. Issued Consumer Credit, Enhanced, Prepaid, and Debit</p> <p>Limited to Hotel, Car Rental and Cruise Line</p> |

| Mastercard Transactions | | |
|---|--|--|
| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Passenger Transport | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 9 days of transaction ▪ Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in Settlement | <p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, and Enhanced cards</p> <p>Limited to: Airline and Passenger Railway merchants</p> |
| Convenience Purchase Base | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions) ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction ▪ Limousines/Taxicabs must be \$25.00 or less ▪ 10% Authorization to transaction tolerance on Convenience Stores and Movie Theaters ▪ Convenience Stores and Movie Theaters are exempt from a transaction amount tolerance if transaction is less than or equal to \$10.00 ▪ Limousines/Taxicabs and Fast Food are exempt from the transaction tolerance | <p>Card Types: U.S. Issued Consumer Credit including Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Variety Stores, Fast Food, Convenience Stores, Limousines/Taxicabs and Movie Theaters, Government Owned Lottery</p> |
| Installment Payments – Buy Now Pay Later | <ul style="list-style-type: none"> ▪ U.S. Merchant | Card Types: Mastercard Installment Payment Product Codes P and S |
| Installment Payments – Custom POS Installment Program | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be registered with Mastercard Custom POS Installment Program | Card Types: All Mastercard Installment Payment Product Codes |
| Funds Disbursement | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction Type Identifier (TTI) value must be one of the following: <ul style="list-style-type: none"> ▪ MCC 4829 and 6540 <ul style="list-style-type: none"> ▪ F08 - Person-to-Person Transfer to Card Account ▪ F07 - General Person-to-Person Transfer ▪ F52 - General Transfer to Own Account ▪ F55 - Business Disbursement ▪ F61 - Transfer to Own Staged Digital Wallet Account ▪ F65 - General Business-to-Business Transfer ▪ MCC 6538 <ul style="list-style-type: none"> ▪ C07 - General Person-to-Person Transfer ▪ C52 - General Transfer to Own Account | Limited to MCCs 4829, 6540, and 6538 |
| Standard | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ 30 day settlement ▪ Applicable Electronic Authorization Data must be included and match Settlement Data | Card Types: Consumer only |
| T&E | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 3 days of transaction ▪ Must be T&E MCC Code (excludes Airline MCCs for World Elite and High Value) ▪ Level III[®] data is required | Card Types: U.S. Issued World Mastercard, World Elite, and High Value |

| Mastercard Transactions | | |
|-------------------------|---|--|
| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| T&E Large Ticket | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 3 days of transaction ▪ Must be T&E MCC Code ▪ Transaction must be greater than \$2500.00 ▪ Level III⁺ data is required | Card Types: U.S. Issued World Elite and World High Value |
| Airline | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet reference number and Banknet Date in valid format MMDD ▪ Settlement within 3 days of transaction ▪ MCC Code must be an Airline MCC: 3000-3300 and 4511 ▪ General ticket information and Itinerary Data in Settlement | Card Types: World Elite and World High Value Limited to: Airlines |
| U.S. Full UCAF | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction ▪ UCAF Status Indicator must = 2 ▪ Must have a valid Security level indicator/Security protocol and a valid Cardholder Authentication | Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, High Value, Shop & Split Standard, Shop & Split Premium Excludes: Insurance Debit, AFD, Hotels, Car Rentals, Cruise Lines and Utilities World, World Elite and High Value excludes: Restaurants, Utilities, Travel Agents and T&E merchants |
| U.S. Merchant UCAF | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction ▪ UCAF Status Indicator must = 1 ▪ Must have a valid Security level indicator/Security protocol and a valid Cardholder Authentication | Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, High Value, Shop & Split Standard, Shop & Split Premium Excludes: AFD, Insurance Debit, Real Estate Debit, Hotels, Car Rentals, Cruise Lines, Utilities, Charity, and Travel Agents World, World Elite and High Value excludes: Restaurants, Utilities, Travel Agents, and T&E merchants |
| Commercial Standard | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ If present must contain a valid Banknet Reference Number and Banknet Date format must be MMDD | Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, Level 4, and Level 5), Corporate, including Corporate World and Corporate World Elite, and Purchasing |
| Commercial Data Rate I | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 3 days of transaction ▪ Fuel detail addendum data required for Fleet Cards at fuel locations ▪ Level III⁺ data is required for fleet, non-fuel purchases ▪ Non-T&E MCC ▪ Card Acceptor Type and Tax ID must be provided | Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, Level 4, and Level 5) and Purchasing |

| Mastercard Transactions | | |
|-----------------------------------|--|--|
| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Commercial Data Rate II | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Magnetic card swipe must be passed in the authorization request for fleet at fuel ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 3 days of transaction ▪ Level II³ Corporate Card data (All Commercial Cards except Fleet at fuel locations) ▪ Fuel detail addendum data required for Fleet Cards at fuel locations ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ Non-T&E MCC ▪ Card Acceptor Type and Tax ID must be provided ▪ A valid tax amount is required, the amount must be greater than \$0.00, but no less than 0.1% - 30 % of the transaction amount <p>Note: Tax amount not required for Transportation, Bus Lines, Courier Services, Bridge and Toll Fees, Schools and Universities, Charitable/Social Service Organizations, Religious Organizations, Court Costs, Fines, Tax Payments, Government Services and Government Postal Services, Fuel or Commercial card account ranges used at fuel locations: Marinas, Service Stations, AFD, Convenience Stores, Fuel Dealers</p> | Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, Level 4 and Level 5), Corporate including Corporate World and Corporate World Elite, Purchasing |
| Commercial Data Rate II Petroleum | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Magnetic card swipe must be passed in the authorization request for fleet at fuel ▪ Settlement within 3 days of transaction ▪ Level II³ Corporate Card data (All Commercial Cards except Fleet at fuel locations) ▪ Fuel detail addendum data required for Fleet Cards at fuel locations ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ Card Acceptor Type and Tax ID must be provided | Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, Level 4 and Level 5), Corporate including Corporate World Purchasing Limited to: Marinas, Service Stations, Automated Fuel Dispensers, Fuel Dealers and Truck Stop transactions |
| Commercial Data Rate III | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 3 days of transaction ▪ Level II³ & Level III⁴ Corporate Card data ▪ Non-T&E MCC ▪ Card Acceptor Type and Tax ID must be provided | Card Types: U.S. issued Commercial, Corporate including Corporate World and Purchasing Excluded: Fleet Cards at fuel locations |
| Commercial T&E Rate | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 9 days of transaction for Airlines; 3 Days for all other MCCs ▪ T&E Merchant (Restaurants eligible as of 19.1 - MCC 5812 only) ▪ Industry Specific T&E II Addendum required ▪ Card Acceptor Type and Tax ID must be provided | Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, Level 4 and Level 5), Corporate including Corporate World and Corporate World Elite, Purchasing |

| Mastercard Transactions | | |
|------------------------------------|---|--|
| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Commercial Large Ticket | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations ▪ Settlement within 2 days of transaction ▪ 25% Authorization to transaction tolerance amount ▪ Bars, Fast Food, eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance ▪ Level II³ Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) ▪ Level III⁴ Purchasing Card Data ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ Fuel detail addendum data required for Fleet Cards at fuel locations ▪ Transaction amount \$10,000.00 - \$100,000.00 | <p>Card Types: U.S. issued Commercial Business</p> <p>Limited: Non-T&E MCC, excluding Lodging MCCs Only the following products qualify for lodging MCCs:</p> <ul style="list-style-type: none"> ▪ MasterCard Corporate Executive Card ▪ Fleet ▪ Global Certified Corporate ▪ MasterCard Purchasing Card ▪ Corporate World |
| Commercial Payments Account Tier 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$10,000.00 - \$25,000.00 ▪ Transaction settled in 2 days ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Non-face-to-face (Mail Order or Ecommerce) ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date | <p>Card Types: U.S. issued Commercial Credit - Commercial Payments Account</p> <p>Excluded: Airline (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p> |
| Commercial Payments Account Tier 2 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$25,000.01 - \$100,000.00 ▪ Transaction settled in 2 days ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Non-face-to-face (Mail Order or Ecommerce) ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date | <p>Card Types: U.S. issued Commercial Credit - Commercial Payments Account</p> <p>Excluded: Airline (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p> |
| Commercial Payments Account Tier 3 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$100,000.01 - \$500,000.00 ▪ Transaction settled in 2 days ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Non-face-to-face (Mail Order or Ecommerce) ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date | <p>Card Types: U.S. issued Commercial Credit - Commercial Payments Account</p> <p>Excluded: Airline (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p> |
| Commercial Payments Account Tier 4 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$500,000.01 - \$1,000,000.00 ▪ Transaction settled in 2 days ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Non-face-to-face (Mail Order or Ecommerce) ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date | <p>Card Types: U.S. issued Commercial Credit - Commercial Payments Account</p> <p>Excluded: Airline (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p> |

| Mastercard Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Commercial Payments Account Tier 5 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: greater than \$1,000,000.00 ▪ Transaction settled in 2 days ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Non-face-to-face (Mail Order or Ecommerce) ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date | <p>Card Types: U.S. issued Commercial Credit - Commercial Payments Account</p> <p>Excluded: Airline (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)</p> |
| Commercial Large Ticket I MPG Tier 1 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: less than \$7,255 ▪ Transaction settled in 1 day ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Invoice Number ▪ Level II³ Corporate Card Data | <p>Card Types: U.S Issued Commercial</p> <p>Limited: Non-T&E MCC; MasterCard Payment Gateway (MPG) transactions only</p> |
| Commercial Large Ticket I MPG Tier 2 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$7,255.01 - \$100,000.00 ▪ Transaction settled in 1 day ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Invoice Number ▪ Level II³ Corporate Card Data | <p>Card Types: U.S Issued Commercial</p> <p>Limited: Non-T&E MCC; MasterCard Payment Gateway (MPG) transactions only</p> |
| Commercial Large Ticket I MPG Tier 3 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$100,000.01 - \$500,000.00 ▪ Transaction settled in 1 day ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Invoice Number ▪ Level II³ Corporate Card Data | <p>Card Types: U.S Issued Commercial; U.S. issued Purchasing, Fleet, Government, Business, Corporate, & Public Sector Commercial Cards</p> <p>Limited: Non-T&E MCC; MasterCard Payment Gateway (MPG) transactions only</p> |
| Commercial Large Ticket I MPG Tier 4 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$500,000.01 - \$1,000,000.00 ▪ Transaction settled in 1 day ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Invoice Number ▪ Level II³ Corporate Card Data | <p>Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, & Public Sector Commercial Cards</p> <p>Limited: Non-T&E MCC; Mastercard Payment Gateway (MPG) transactions only</p> |

| Mastercard Transactions | | |
|---|---|---|
| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Commercial Large Ticket I MPG Tier 5 | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: greater than \$1,000,000.00 ▪ Transaction settled in 1 day ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Invoice Number ▪ Level II³ Corporate Card Data | <p>Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, & Public Sector Commercial Cards</p> <p>Limited: Non-T&E MCC; Mastercard Payment Gateway (MPG) transactions only</p> |
| Commercial Bill Pay STD | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ If present must contain a valid Banknet Reference Number and Banknet Date format must be MMDD | Card Types: U.S. issued Bill Pay Commercial Card |
| Interregional Consumer Standard (ISI) | <ul style="list-style-type: none"> ▪ U.S. Merchant | Card Types: Non- U.S. Issued Consumer Credit, Premium, and Super Premium Card |
| Interregional Consumer Electronic (IEI) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Valid Banknet Reference Number and Banknet Date (U.S. only) all others if Banknet Date is present it must be in the valid format MMDD ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 5 days of transaction ▪ 10% Authorization amount transaction tolerance for transactions acquired in the U.S. region only | <p>Card Types: Non- U.S. Issued Consumer Credit, Premium, and Super Premium Card</p> <p>Excludes: Automated Fuel Dispenser and Direct Marketing MCCs</p> |
| Interregional Full UCAF | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 5 days of transaction ▪ Must include a CAT level indicator of a 6 ▪ UCAF Status Indicator must = 2 ▪ Must have a valid Security level indicator/Security protocol and a valid Cardholder Authentication | Card Types: Non- U.S. Issued Consumer Credit, Debit and Prepaid, Premium, and Super Premium Card |
| Interregional Merchant UCAF | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 5 days of transaction ▪ Must include a CAT level indicator of a 6 ▪ UCAF Status Indicator must = 1 ▪ Must have a valid Security level indicator/Security protocol and a valid Cardholder Authentication | Card Types: Non- U.S. Issued Consumer Credit, Debit and Prepaid, Premium, and Super Premium Card |
| Interregional Commercial Standard | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Card Acceptor Type and Tax ID required for U.S. Merchant locations | Card Types: Non- U.S. Issued Commercial and Super Premium Cards Excludes: Purchasing and Fleets cards for transactions acquired in the U.S. Region |
| Interregional Purchasing Standard | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ For transactions acquired in the U.S. region, Corporate Card Common Data Requirements are required | Card Types: Non- U.S. Issued Purchasing Cards |

| Mastercard Transactions | | |
|--|--|---|
| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Interregional Purchasing Large Ticket | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Card Acceptor Tax ID ▪ Card Acceptor Type ▪ Non-T&E MCC | Card Types: Non- U.S. Issued Purchasing/Fleet |
| Interregional Purchasing Data Rate II | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 5 days of transaction ▪ Level II³ purchasing data required (total tax amount is not required for commercial account range used at fuel locations – Marinas, Service Stations, AFD, Convenience Stores and Fuel Dealers) | Card Types: Non- U.S. Issued Purchasing Cards |
| Interregional Commercial Electronic card | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ The transaction must be authorized, the authorization code must be included in the settlement record ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Magnetic card swipe or contactless information must be passed in the authorization request except for internet transaction ▪ Must contain an MCC other than one of the following: 5542, 5960: 5969 ▪ For Internet transactions: <ul style="list-style-type: none"> ▪ UCAF Status Indicator must equal 2 ▪ CAT Level Indicator must be a 6 | Card Types: Non- U.S. Issued Commercial Cards |
| Interregional Humanitarian Standard | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data | Card Types: Non- U.S. Issued Consumer Credit, Premium and Super Premium Card, Debit and Credit Mastercard Humanitarian Prepaid |
| Humanitarian Standard | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data | Card Types: U.S. Issued Consumer Credit, Premium and Super Premium Card, Debit and Credit Mastercard Humanitarian Prepaid Excludes MCCs 6010; 6532; 6533; 6011 |
| Global Wholesale B2B Product 1 - 6 | <ul style="list-style-type: none"> ▪ U.S Merchant ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD | Card Types: U.S. Issued Commercial Virtual Cards Limited to: Airline; Cruise/Steamship; Global Wholesale Travel; Lodging; Railways; Automobile/Vehicle Rental |
| Commercial Freight Program | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD | Card Types: Non-U.S. and U.S. Issued Commercial Cards Limited: Airlines; Railroads/Freight; Motor Freight Carriers; Courier Services; Transportation Services; Passenger Railways; Commuter Passenger; Other Services; Tax Payments; Postal Services; Government Services Not Elsewhere Classified |
| Commercial VIP Standard | <ul style="list-style-type: none"> ▪ U.S Merchant ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD | Card Types: U.S. Issued Commercial Virtual Cards Limited to: T&E Merchants; Mail order/Telephone Order; Restaurants; Beauty Salons; Railways; Supermarkets; Warehouse Clubs |
| MASTERCARD B2B VIP (Variable Interchange Program) 1-34 | <ul style="list-style-type: none"> ▪ U.S Merchant ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Card not present only | Card Types: U.S. Issued Commercial Cards Limited to: B2B Merchants |
| Interregional Consumer Standard Credit Return | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Refund/Return Transactions | Card Types: Non-U.S. Issued Consumer Cards |
| Interregional Consumer Premium Standard Credit Return | <ul style="list-style-type: none"> ▪ U.S. or Non-U.S. Merchant ▪ Refund/Return Transactions | Card Types: Non-U.S. Issued Consumer Cards |

| Mastercard Transactions | | |
|---|---|---|
| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Interregional Consumer Super Premium Standard Credit Return | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Refund/Return Transactions | Card Types: Non-U.S. Issued Consumer Cards |
| Interregional Commercial Standard Credit Return | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Refund/Return Transactions | Card Types: Non-U.S. Issued Commercial Cards |
| Interregional Commercial Purchasing Standard Credit Return | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Refund/Return Transactions | Card Types: Non-U.S. Issued Commercial Cards |
| Interregional Commercial Premium Standard Credit Return | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Refund/Return Transactions | Card Types: Non-U.S. Issued Commercial Cards |

***You cannot have Level 3 without 2

³ Level II Data includes the entry of customer code, card acceptor type, tax ID and sales tax.

⁴ Level III Data includes Level II data, line-item detail, item description, item quantity, item unit of measure, extended item amount, product code, and debit or credit indicator.

DISCOVER® NETWORK PREFACE

A significant amount of the fees that we charge to you for processing your Credit Card and Non-PIN Debit Card transactions represents charges that we must pay to the Issuing banks (or that are otherwise charged to us by Discover® Network). This amount, called “Interchange” varies based upon a complex series of interchange levels that may apply to the transaction depending upon a number of factors – such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

As a result, a portion of the rate that we charge you will depend on the type of transaction and the Interchange level at which the transaction is processed. In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by Discover® Network. This IQM identifies the primary qualification criteria for the various Interchange levels. In reviewing the IQM, please note the following:

- The IQM is only a summary of the primary qualification criteria established by Discover® Network for each Interchange level – it is not all inclusive. In the event of any ambiguity or conflict, the Interchange requirements established by Discover® Network will determine the Interchange level at which your transactions qualify.
- Some Interchange levels require that you utilize certain additional services such as Address Verification. Some Interchange levels also require that you transmit detailed transaction data such as order numbers or hotel folio numbers. Other Interchange levels require that you transmit certain indicators reflecting the nature of your transactions (such as an “E-Commerce indicator” for internet transactions).
- Interchange levels may also be restricted to merchants in certain Merchant Category Codes (“MCC”). If you wish to qualify for any such Interchange level, please call the Customer Service number listed on your monthly statement for more information about the particular MCC and the corresponding Interchange qualification criteria.
- In some cases, transactions may be processed at a more costly Interchange level solely as a result of the type of card that is presented. For example, commercial cards, among others, will generally downgrade from some Interchange levels.
- The information in the IQM 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 for the most favorable Interchange levels.

Card Sales Involving Consumer Cards

Discover® Network offers three Acquirer Interchange Program submission levels for Acquirer Interchange on Card Sales involving Consumer Cards:

- Prime Submission Level (PSL) Programs are for Card Sales that meet Discover® Network’s processing requirements described in the Operating Regulations.
 - A Card Sale must have a record of an approved or positive Authorization Response.
 - MCC listed on the Sales Data must not be Quasi-Cash or High Risk.
 - Eligibility and Card Sale criteria for a Prime Submission Level Program must be met.
 - Card Sale must be processed by Discover® Network within the specified number of days for the individual Prime Submission Level Program.
 - Acquirer must include Acquirer Interchange Program Code in Sales Data.
 - Card sale must not be an international card sale.
- Base Submission Level (BSL) Programs are for Card Sales that do not meet all MSL Program requirements.
 - All MCCs are eligible.
 - All POS Entry Modes are eligible.
 - Card Sale must be processed by Discover® Network within the specified number of days for the Base Submission Level Program.
 - Acquirer should include Acquirer Interchange Program Code in Sales Data.
 - Card sale must not be an international card sale.
- International Cash Advance Reimbursement
 - Cash Reimbursement is a payment by Discover Network to the Acquirer for a Cash Advance transaction or Representation of a Cash Advance transaction or a payment by the Acquirer to Discover Network for a Chargeback or Reversal of a Cash Advance transaction. Cash Advance transactions are processed under the applicable Cash Reimbursement Program, set forth in Discover Rules and Regulations. Consequently, no additional eligibility criteria or validation tests apply to Cash Advance transactions.
- International Electronic (International is defined as a US merchant accepting a transaction from a card issued outside of the US)

- Card Sale must be an International Card Sale
- Card Sale must have an approved Authorization Response
- MCC listed on the Sales Data must not be High Risk
- Eligibility and Card Sale criteria for the individual International Submission Level Program must be met
- Card Sale must be processed by Discover Network within the specified number of days for the individual International Submission Level Program
- Acquirer must include Acquirer Interchange Program Code in Sales Data
- International Base
 - Card Sale must be an International Card Sale
 - All MCCs are eligible
 - All POS Entry Modes are eligible
 - Card Sale must be processed by Discover Network within the specified number of days for the International Base Submission Level Program
 - Acquirer should include Acquirer Interchange Program Code in Sales Data

Card Sales Involving Commercial Cards

Discover® Network offers two Acquirer Interchange Program submission levels for Acquirer Interchange on Card Sales involving Commercial Cards:

- Commercial Electronic Level Program is for Card Sales that meet the Acquirer Interchange Program requirements
- Card Sale must have an approved Authorization Response.
 - MCC listed on the Sales Data must not be High Risk.
 - Card Sale must be processed by Discover® Network within the specified number of days.
 - Acquirer must include Acquirer Interchange Program Code in Sales Data.
- Commercial Base Submission Level Program is for Card Sales that do not meet the requirements for processing under the Commercial Electronic Level Program.
 - All MCCs are eligible.
 - All POS Entry Modes are eligible.
 - Card Sale must be processed by Discover® Network within the specified number of days for the Base Submission Level Program.
 - Acquirer should include Acquirer Interchange Program Code in Sales Data.
 - Card sale must not be an international card sale.

| Discover Transactions | | |
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| Pricing Level | Requirements for Pricing Level | Limitations on Card Type and Industries |
| PSL Recurring Payments | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of authorization/transaction ▪ 10% Authorization to transaction amount tolerance ▪ Recurring Billing or Installment Payment Indicator ▪ Network Reference ID / Tran ID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Child Care Services, Social Service Organizations, Memberships, Direct Marketing Subscription Sales, Cable/Satellite Services and Telecommunication Services</p> |
| PSL Charity | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Card Present and Card Not Present Card Sales ▪ Network Reference ID / Tran ID ▪ Settlement within 2 days of authorization/transaction ▪ 10% Authorization to transaction amount tolerance ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Charity</p> |
| PSL Supermarkets/Warehouse Clubs | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 15% Authorization to transaction amount tolerance ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Settlement within 2 days of authorization/transaction ▪ Network Reference ID / Tran ID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Supermarkets, Warehouse Clubs</p> |
| PSL Emerging Markets | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 3 days of authorization/transaction ▪ Network Reference ID / Tran ID ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Payment Service Provider – Merchant Payment Transaction, Insurance Premiums, Cable/Satellite Services, Schools / Education Services, Direct Marketing, Fuel Dealers, Child Day Care Services and Charitable/Social Services</p> |
| PSL Public Services | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 3 days of authorization/transaction ▪ Network Reference ID / Tran ID ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Government Services, Courts Costs, Government Fines, Tax Payments, Bail and Bond Payments, and Tolls and Bridge Fees</p> |

| Discover Transactions | | |
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| Pricing Level | Requirements for Pricing Level | Limitations on Card Type and Industries |
| PSL Utilities | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 2 days of authorization/transaction ▪ Network Reference ID / Trans ID ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Utility merchants</p> |
| PSL Express Services | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs)- Restaurants, Fast Food Restaurants and Passenger Transport merchants are not subject to transaction amount validation ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ For MCC 4121, transaction must be less than or equal to \$25.00 ▪ All other MCCs, transaction must be less than or equal to \$5.01-15.00 ▪ Settlement within 2 days of authorization/transaction ▪ Network Reference ID / Tran ID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Convenience Stores, Local/Suburban Commuter, Passenger Transportation, Including Ferries, Passenger Railways, Limousines and Taxicabs, Bus Lines, Tolls, Restaurants, Fast Food, Newsstands, Laundry Services, Dry Cleaners, Copy Services, Parking Lots and Garages, Car Washes, Movie Theaters and Video Rental Stores</p> |
| PSL Petroleum | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Settlement within 2 days of authorization/transaction ▪ Network Reference ID / Tran ID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Automated Fuel Dispensers, Service Stations</p> |
| PSL Retail | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops)- Drinking Places (Alcoholic Beverages) and Digital Goods merchants are exempt from the transaction amount tolerance validation ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Settlement within 2 days of authorization/transaction ▪ Network Reference ID / Tran ID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Excludes the following: Supermarkets/Warehouse Clubs, Petroleum, Restaurants, Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants, Steamship/Cruise Lines</p> |

| Discover Transactions | | |
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| Pricing Level | Requirements for Pricing Level | Limitations on Card Type and Industries |
| PSL Restaurants | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Settlement within 2 days of authorization/transaction ▪ Network Reference ID / Tran ID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Restaurants and Fast Food</p> |
| PSL Hotels/Car Rentals | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of authorization/transaction ▪ Network Reference ID / Tran ID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Hotels/Car Rentals</p> |
| PSL Passenger Transport | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 8 days of authorization/transaction ▪ Network Reference ID / Tran ID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Airlines, Passenger Railways, Steamship/Cruise Line</p> |
| PSL Card Not Present (excluding E-commerce/Internet) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ AVS request in authorization ▪ Settlement within 2 days of authorization/transaction ▪ Network Reference ID / Tran ID | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants, Steamship/Cruise Lines</p> |
| PSL E-commerce | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops. The following are not subject to transaction amount validation: Drinking Places (Alcoholic Beverages), Passenger Transport merchants (4111 and 4131), Service Stations, Automated Fuel Dispensers, Eating Places and Restaurants, Drinking Places, Fast Foods, and Digital Goods merchants.) ▪ AVS request in authorization ▪ Settlement within 7 days of authorization/transaction ▪ POS Entry Mode must be 07–Electronic Commerce ▪ Network Reference ID / Tran ID | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Real Estate and Insurance Merchants, Steamship/Cruise Lines</p> |

| Discover Transactions | | |
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| Pricing Level | Requirements for Pricing Level | Limitations on Card Type and Industries |
| PSL E-Commerce Secured | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction Data Condition Code must reflect eCommerce–Discover ProtectBuy and must be present in the Authorization Request ▪ Settlement within 7 days of authorization/transaction ▪ 10% Authorization to transaction amount tolerance (20% for Limousines/Taxicabs and Beauty/Barber Shops) ▪ POS Entry Mode must be 07–Electronic Commerce, 10-Stored Account (including recurring or 82-Mobile Commerce (mCommerce)) ▪ POS E-commerce indicator must be 5 or 6 ▪ Network Reference ID / Tran ID ▪ Applicable Electronic Authorization Data must be included within Settlement Record | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants, Steamship/Cruise Lines; Direct Marketing Merchants, Payment Service Providers, Education Merchants, Charitable/Social Services Merchants, Toll Roads/Bridge Fees</p> |
| PSL Real Estate | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 3 days of authorization/transaction ▪ Network Reference ID / Tran ID ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Real Estate merchants</p> |
| PSL Insurance | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 3 days of authorization/transaction Card Present and Card Not Present transactions are eligible ▪ Network Reference ID / Tran ID | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Insurance merchants</p> |
| PSL Debt Repayment | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Settlement within 2 days of authorization/transaction ▪ Transaction amount equal to or less than \$320.00 ▪ 10% Authorization to transaction amount tolerance ▪ Applicable Electronic Authorization Data must be included within Settlement Record | <p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> <p>Limited to: Financial Institution merchants, MCC 6051 or 6012</p> |
| PSL Debt Repayment (Maximum) | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Settlement within 2 days of authorization/transaction ▪ Transaction amount greater than \$320.00 ▪ 10% Authorization to transaction amount tolerance ▪ Applicable Electronic Authorization Data must be included within Settlement Record | <p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> <p>Limited to: Financial Institution merchants, MCC 6051 or 6012</p> |
| PSL Micro Ticket | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (The following are not subject to transaction amount validation: Restaurants, Fast Food Restaurants and Passenger Transport merchants) ▪ Settlement within 2 days of authorization/transaction ▪ Transaction amount equal to or less than \$5.00 | <p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> <p>Limited to: Local/Suburban Commuter, Passenger Transportation, including Ferries; Passenger Railways; Bus Lines; Toll Road/Bridge Fees; Misc. Food Stores; Eating places and Restaurants; Fast Food; News Dealers & Newsstands; Laundries; Dry Cleaners; Quick Copy, Reproduction Services; Parking Lots and Garages; Car Washes; Motion Picture Theater; DVD/Video Rentals</p> |

| Discover Transactions | | |
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| Pricing Level | Requirements for Pricing Level | Limitations on Card Type and Industries |
| Base Submission Level | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record | Card Types: U.S. Issued Commercial Credit, Debit, Regulated Debit, and Prepaid |
| Key Entry | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Settlement within 2 days of authorization/transaction ▪ Key entered transaction, card present ▪ Network Reference ID / Tran ID | <p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants, Steamship/Cruise Lines</p> <p>Drinking Places (Alcoholic Beverages) and Digital Goods merchants are exempt from the transaction amount tolerance</p> |
| Commercial Electronic | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Not subject to transaction amount validation” Passenger Transport, Car Rentals, Hotels, Passenger Railways, Steamship/Cruise Lines, Service Stations, Automated Fuel Dispensers, Eating Places and Restaurants Drinking Places (Alcoholic Beverages), Fast Food Restaurants ▪ AVS request in authorization when Card Not Present (Excludes Emerging Markets, Insurance, Public Services, Hotels/Car Rentals, Passenger Transport) ▪ Settlement within 8 days of authorization/transaction for Passenger Transport ▪ Settlement within 3 days of authorization/transaction for Emerging Markets and Public Services ▪ Settlement within 2 days of authorization/transaction for all other merchant types ▪ Network Reference ID / Tran ID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Commercial Credit, Debit, Regulated Debit, and Prepaid</p> <p>Excludes the following: Utilities, High Risk</p> <p>Steamship/Cruise Lines, Drinking Places (Alcoholic Beverages) and Digital Goods merchants are exempt from the transaction amount tolerance</p> |
| Commercial Utilities | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 2 days of authorization/transaction ▪ Network Reference ID / Tran ID ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Commercial Card, Debit, Regulated Debit and Prepaid</p> <p>Limited to: Utility merchants</p> |
| Commercial Base | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record | Card Types: U.S. Issued Commercial Card, Debit, Regulated Debit and Prepaid |
| Commercial B2B | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Network Reference ID / Tran ID | Card Types: U.S. Issued Commercial B2B 1 (Prepaid) and Commercial B2B 2 (Credit) |

| Discover Transactions | | |
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| Pricing Level | Requirements for Pricing Level | Limitations on Card Type and Industries |
| US Commercial Large Ticket | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Sale amount must be greater than \$5,000.00 ▪ Settlement within 2 days of the transaction date ▪ Network Reference ID / Tran ID ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: U.S. Issued Commercial Card, Debit, Regulated Debit and Prepaid</p> <p>Limited to specific business-to-business MCCs</p> |
| U.S. International Consumer Base | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be an International Card Sale ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request | <p>Card Types: Non-U.S. Issued Consumer Core, Rewards, Premium, and Debit cards, Prepaid card</p> |
| U.S. International Consumer Debit/Prepaid | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be an International Card Sale ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Must be magnetic swipe/contactless/chip read, Card Present environment ▪ Settlement within 5 days of authorization/transaction ▪ Settlement within 8 days of authorization/transaction for Passenger Transport ▪ Network Reference ID / Tran ID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: Non-U.S. Issued Consumer Core, Rewards, Premium, Debit cards, Prepaid cards</p> <p>Excludes: High Risk Merchants</p> |
| U.S. International Commercial | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be an International Card Sale ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Network Reference ID / Tran ID | <p>Card Types: Non-U.S. Issued Consumer Core, Rewards, Premium, Debit and Prepaid Cards</p> |
| U.S. International Consumer Credit | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be an International Card Sale ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Must be magnetic swipe/contactless/chip read/chip fallback, Card Present environment ▪ Settlement within 5 days of authorization/transaction ▪ Settlement within 8 days of authorization/transaction for Passenger Transport ▪ Network Reference ID / Tran ID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions | <p>Card Types: Non-U.S. Issued Consumer Credit Core, Rewards, Premium</p> <p>Excludes: High Risk Merchants</p> |

| PayPal In-Store Transactions | | |
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| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Government | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 3 days of authorization/transaction | Card Type: PayPal Mobile In-Store Payment Limited to: Commuter Transport/Ferries, Passenger Railways, Tolls/Bridge Fees, Court Costs, Including Alimony and Child Support - Courts of Law, Fines - Government Administrative Entities, Tax Payments - Government Agencies, Government Services (Not Elsewhere Classified), Postal Services - Government Only, U.S. Federal Government Agencies or Departments |
| Lodging and Auto Rental | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 2 days of authorization/transaction | Card Type: PayPal Mobile In-Store Payment Limited to: Car Rental, Cruise Lines, Hotels, Motels, and Resorts, Car Rental Agencies, Truck/Utility Trailer Rentals, Recreational Vehicle Rentals |
| Passenger Transport | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 3 days of authorization/transaction | Card Type: PayPal Mobile In-Store Payment Limited to: Airlines |
| Petroleum | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 2 days of authorization/transaction | Card Type: PayPal Mobile In-Store Payment Limited to: Automated Fuel Dispensers, Service Stations |
| Restaurant | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 2 days of authorization/transaction | Card Type: PayPal Mobile In-Store Payment Limited to: Eating Places, Restaurants and Fast-Food Restaurants |
| Retail | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 2 days of authorization/transaction | Card Type: PayPal Mobile In-Store Payment Excludes the following: Airlines, Car Rental, Commuter Transport/Ferries, Passenger Railways, Cruise Lines, Tourist Attractions and Exhibits Tolls/Bridge Fees, Utilities, Wholesale Clubs, Grocery Stores, Supermarkets, Automated Fuel Dispensers, Service Stations, Restaurants, Eating Places and Restaurants, Drinking Places, Fast Food Restaurants, Hotels, Motels, and Resorts, Car Rental Agencies, Truck/Utility Trailer Rentals, Recreational Vehicle Rentals, Court Costs, Including Alimony and Child Support - Courts of Law, Fines - Government Administrative Entities, Tax Payments - Government Agencies, Government Services (Not Elsewhere Classified), Postal Services - Government Only, U.S. Federal Government Agencies or Departments |
| Small Ticket | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 2 days of authorization/transaction ▪ Transaction amount less than or equal to \$25.00 | Card Type: PayPal Mobile In-Store Payment Limited to: Taxicabs/Limousines, Bus Lines, Tolls/Bridge Fees, Eating Places and Restaurants, Drinking Places, Fast Food Restaurants, Miscellaneous Food Stores - Convenience Stores and Specialty Markets, News Dealers and Newsstands, Laundries, Dry Cleaners, Parking Lots, Garages, Car Washes, Motion Picture Theaters |
| Supermarket | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 2 days of authorization/transaction | Card Type: PayPal Mobile In-Store Payment Limited to: Grocery Stores, Supermarkets |
| Utilities | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 2 days of authorization/transaction | Card Type: PayPal Mobile In-Store Payment Limited to: Utilities |
| Warehouse Club | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 2 days of authorization/transaction | Card Type: PayPal Mobile In-Store Payment Limited to: Wholesale Clubs |

| PayPal In-Store Transactions | | |
|------------------------------|--|--|
| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
| Mid Acceptance | <ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 3 days of authorization/transaction | Card Type: PayPal Mobile In-Store Payment Excludes the following: Airlines, Commuter Transport/Ferries, Passenger Railways, Tolls/Bridge Fees, Court Costs, Including Alimony and Child Support - Courts of Law, Fines - Government Administrative Entities, Tax Payments - Government Agencies, Government Services (Not Elsewhere Classified), Postal Services - Government Only, U.S. Federal Government Agencies or Departments |
| Maximum Acceptance | <ul style="list-style-type: none"> ▪ U.S. Merchant | Card Type: PayPal Mobile In-Store Payment |

Note: PayPal does not permit the following transaction types for their in-store payments program: Internet, mail order, key-entered, cash type transactions including cash-over, cash advance, and quasi-cash, and international and non-U.S. currency transactions.

Star Signature Debit Preface

A significant amount of the fees that we charge to you for processing Star Signature Debit Card transactions represents charges that We must pay to the Issuing banks (or that are otherwise charged to us by Star Network) under the Star Debit Network rules. This amount, called “Interchange” varies based upon a complex series of interchange levels that may apply to the transaction depending upon a number of factors – such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

As a result, a portion of the rate that we charge you will depend on the type of transaction and the Interchange level at which the transaction is processed. In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by the Star Debit Network. This IQM identifies the primary qualification criteria for the various Interchange levels. In reviewing the IQM, please note the following:

- The IQM is only a summary of the primary qualification criteria established by the Star Debit Network for each Interchange level – it is not all inclusive. In the event of any ambiguity or conflict, the Interchange requirements established by the Payments Networks will determine the Interchange level at which your transactions qualify.

The new Star interchange pricing structure incorporates the following Issuer differentiations:

- Series 1: STAR enabled cards with BINs that begin with a 4
- Series 2: STAR enabled cards with BINs that begin with a 2, 3, 5, or 6
- Series 3/Other: STAR enabled cards with BINS not in Series 1 or Series 2

Star Signature Debit Transactions

| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
|-----------------------------|---|---|
| Grocery and Wholesale Clubs | <ul style="list-style-type: none"> ▪ U.S. and/or U.S. Territory Merchant ▪ Card Present: Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ One authorization permitted for each clearing transaction ▪ Settlement within 1 day of transaction ▪ Merchant Name and Location must be present in both authorization and clearing | Limited to: Grocery / Supermarket and Wholesale Club |
| Petroleum Service Station | <ul style="list-style-type: none"> ▪ U.S. and/or U.S. Territory Merchant ▪ Card Present: Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ One authorization permitted for each clearing transaction ▪ Settlement within 1 day of transaction ▪ Merchant Name and Location must be present in both authorization and clearing | Limited to: Service Station |
| Petroleum AFD | <ul style="list-style-type: none"> ▪ U.S. and/or U.S. Territory Merchant ▪ Card Present: Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ CAT Indicator ▪ One authorization permitted for each clearing transaction, which includes \$1.00 authorization request and purchase amount not to exceed \$100 ▪ Settlement within 1 day of transaction ▪ Merchant Name and Location must be present in both authorization and clearing | Limited to: Automated Fuel Dispenser |
| Retail F2F | <ul style="list-style-type: none"> ▪ U.S. and/or U.S. Territory Merchant ▪ Card Present: Magnetic card swipe/contactless/chip must be passed in the authorization request | Excludes: Restaurants, Fast Food, Supermarkets, Automated Fuel Dispensers and Service Stations, Travel Services, and Direct Marketing |

Star Signature Debit Transactions

| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
|--|--|---|
| | <ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ One Authorization permitted for each clearing transaction ▪ Settlement within 1 day of transaction ▪ Merchant Name and Location must be present in both authorization and clearing | <p>NOTE: Only the following tip accepting industries may use the pre-authorization/pre-authorization completion for transactions submitted in Retail F2F:</p> <ul style="list-style-type: none"> • Taxicabs and Limousines • Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques • Beauty and Barber Salons • Health and Beauty Spas |
| <p align="center">F2F Key Entry</p> | <ul style="list-style-type: none"> ▪ U.S. and/or U.S. Territory Merchant ▪ Card present, key entered transaction ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ One Authorization permitted for each clearing transaction ▪ Settlement within 1 day of transaction ▪ AVS or CVI-2 (Card Verification Information 2) requested and valid response code must be present ▪ Merchant Name and Location must be present in both authorization and clearing | <p>Excludes: Automated Fuel Dispensers and Direct Marketing</p> <p>NOTE: Only the following tip accepting, or travel service industries may use the pre-authorization/pre-authorization completion for transactions submitted in F2F/Key Entry:</p> <ul style="list-style-type: none"> • Taxicabs and Limousines • Eating Places, Restaurants • Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques • Beauty and Barber Salons • Health and Beauty Spas • Airlines and Air Carriers • Car Rental Agencies • Lodging – Hotels, Motels, and Resorts • Airlines and Air Carriers (Not Elsewhere Classified), • Hotels, Motels, Resorts, and Central Reservations Services (Not Elsewhere Classified) • Car Rental Agencies (Not Elsewhere Classified) |
| <p align="center">Restaurant</p> | <ul style="list-style-type: none"> ▪ U.S. and/or U.S. Territory M merchant ▪ Card Present: Magnetic card swipe e/contactless/chip must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ One Authorization permitted for each clearing transaction ▪ Settlement within 1 day of transaction ▪ Merchant Name and Location must be present in both authorization and clearing | <p>Limited to: Eating Places, Restaurants and Fast-Food Restaurants</p> |
| <p align="center">eCommerce</p> | <ul style="list-style-type: none"> ▪ U.S. and/or U.S. Territory Merchant ▪ Card not present, key entered transaction ▪ Valid E-Commerce Indicator ▪ One authorization permitted for each clearing transaction unless clearing/completion identified with multiple clearing transaction number/count for split shipment orders ▪ Settlement within 7 days of transaction ▪ AVS or CVI-2 requested, and valid response code must be present ▪ Merchant Name must be populated ▪ Customer Service Phone Number or URL must be populated in the Merchant City of the merchant location field ▪ M Purchase Number value must be populated in the Purchase Identifier field in the clearing message | <p>Excludes: Government, Education, Charity, Tax Payment, Utility, Service Industries, and Travel Services</p> |
| <p align="center">Card Not Present (Non-eCommerce)</p> | <ul style="list-style-type: none"> ▪ U.S. and/or U.S. Territory Merchant ▪ Card present, key entered transaction ▪ One authorization permitted for each clearing transaction unless clearing/completion identified with multiple clearing transaction number/count for split shipment orders | |

Star Signature Debit Transactions

| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
|---|--|---|
| | <ul style="list-style-type: none"> ▪ Settlement within 7 days of transaction (authorization) ▪ AVS or CVI-2 requested, and valid response code must be present ▪ Merchant Name must be populated ▪ Customer Service Phone Number or URL must be populated in the Merchant City of the merchant location field ▪ Merchant Purchase Number value must be populated in the Purchase Identifier field in the clearing message | <p>Excludes: Government, Education, Charity, Tax Payment, Utility, Service Industries, and Travel Services</p> |
| <p align="center">Bill Pay Utility</p> | <ul style="list-style-type: none"> ▪ U.S. and/or U.S. Territory Merchant ▪ Must qualify for one of the following programs: <ul style="list-style-type: none"> ○ Retail F2F ○ F2F/Key Entry (AVS or CVI-2 is not required) ○ CNP non-eCommerce (AVS or CVI-2 is not required) ○ eCommerce program (AVS or CVI-2 is not required) ▪ Merchant Name and Location must be present in both authorization and clearing ▪ Market indicator must represent Bill Pay | <p>Limited to: Telecommunications/Phone, Cable, and Utilities - Electric, Gas, Heating Oil, Sanitary, Water</p> |
| <p align="center">Service Industries</p> | <ul style="list-style-type: none"> ▪ U.S. and/or U.S. Territory Merchant ▪ Must qualify for one of the following programs: <ul style="list-style-type: none"> ○ Retail F2F ○ F2F/Key Entry (AVS or CVI-2 is not required) ○ CNP non-eCommerce (AVS or CVI-2 is not required) ○ eCommerce program (AVS or CVI-2 is not required) ▪ Merchant Name and Location must be present in both authorization and clearing | <p>Limited to: Direct Marketing, Fuel Dealers, Insurance, Real Estate Agents and Rentals, Education, Child Care Services, Charity, Government, and Tax Payment</p> <p>NOTE: Direct Marketing - Insurance Services and Direct Marketing - Continuity /Subscription Merchant are ineligible for qualification for Service Industries Interchange Level using either Retail F2F or F2F/Key Entry qualification criteria.</p> |
| <p align="center">Travel Service Card Present</p> | <ul style="list-style-type: none"> ▪ U.S. and/or U.S. Territory Merchant ▪ Card Present: Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction <ul style="list-style-type: none"> ○ Transaction Date for Travel Service is defined as the date on which the transaction was conducted at the point-of-sale for Airlines and Railways, the Check-Out Date for Hotel and Cruise MCCs, or the Rental Return Date for Car Rental MCCs ▪ One Authorization permitted for each clearing transaction ▪ Multiple authorizations are permitted, including incremental authorizations and authorization reversals to ensure authorization amount matches purchase amount <ul style="list-style-type: none"> ○ For Car Rental, Lodging, and Cruise Line, the Total Authorization Amount must be included in the clearing message and transaction amount in clearing must not exceed the total authorized amount by 15% ▪ Merchant Name and Location must be present in both authorization and clearing ▪ Purchase Identifier (Merchant Purchase Number) should represent the Airline/Rail Ticket Number, Hotel/Cruise Folio Number, or the Car Rental Agreement Number | <p>Limited to: Travel Service</p> |
| <p align="center">Travel Service Card Not Present</p> | <ul style="list-style-type: none"> ▪ U.S. and/or U.S. Territory Merchant ▪ Card not present, key entered transaction ▪ Applicable Electronic Authorization Data must be included within Settlement Record | <p>Limited to: Travel Service</p> |

Star Signature Debit Transactions

| Interchange Level | Requirements for Interchange Level | Limitations on Card Types and Industries |
|-------------------|--|---|
| | <ul style="list-style-type: none"> ▪ Settlement within 1 day of transaction <ul style="list-style-type: none"> ○ Transaction Date for Travel Service is defined as the date on which the transaction was conducted at the point-of-sale for Airlines and Railways, the Check-Out Date for Hotel and Cruise MCCs, or the Rental Return Date for Car Rental MCCs ▪ One authorization permitted for each clearing transaction unless clearing/completion identified with multiple clearing transaction number/count for split shipment orders ▪ Multiple authorizations are permitted, including incremental authorizations and authorization reversals to ensure authorization amount matches purchase amount <ul style="list-style-type: none"> ○ For Car Rental, Lodging, and Cruise Line, the Total Authorization Amount must be included in the clearing message and transaction amount in clearing must not exceed the total authorized amount by 15% ▪ Merchant Name must be present in both authorization and clearing ▪ Customer Service Phone Number or URL must be populated in the Merchant City of the Merchant Location field ▪ Purchase Identifier (Merchant Purchase Number) should represent the Airline/Rail Ticket Number, Hotel/Cruise Folio Number, or the Car Rental Agreement Number | |
| Small Ticket | <ul style="list-style-type: none"> ▪ U.S. and/or U.S. Territory Merchant ▪ Transaction amount less than or equal to \$15.00 ▪ Card Present: Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ One Authorization permitted for each clearing transaction ▪ Settlement within 1 day of transaction ▪ Merchant Name and Location must be present in both authorization and clearing | <p>Excludes: Wire Transfers, Money Orders, Automated Fuel Dispensers, and Direct Marketing</p> <p>NOTE: Only the following tip accepting industries may use the pre-authorization/ pre-authorization completion for transactions submitted in Small Ticket:</p> <ul style="list-style-type: none"> ▪ Taxicabs and limousines ▪ Eating Places, Restaurants ▪ Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques ▪ Beauty and Barber Salons ▪ Health and Beauty Spas |
| Base | <ul style="list-style-type: none"> ▪ U.S. and/or U.S. Territory Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record | |

PIN AND PINLESS DEBIT

The fees in this table (or as more recently published by the Debit Networks) will be passed on to you and charged in addition to the processing fees paid to us and identified on your Fee Schedule. The amount charged for Interchange, which is paid to the bank that issued the Debit Cards, will be the lesser of (a) the face amount of the transaction multiplied by the percentage rate reflected in the Interchange Fee column plus any fixed transaction amount, and (b) the Cap, if a Cap is set. Switch fees, which are paid to the PIN Debit Network, will be charged to you in addition to the Interchange Fee and the debit processing fee.

Issuing Banks with more than \$10 billion in assets are Regulated by the Federal Reserve, as such are limited to interchange fees of \$0.21 + 0.05%. If the issuer develops and implements fraud-prevention standards they may assess an addition \$0.01. Interchange rates also apply to Debit Pre-Authorizations.

ACCEL PIN INTERCHANGE RATES

STANDARD

| INDUSTRY | Trans Amount | Group 1 | | | Group 2 | | | Group 3 | | |
|----------------------------------|--------------|---------|--------|--------|---------|--------|--------|---------|--------|--------|
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| SUPERMARKET (MCC 5300, 5411) | Default | - | \$0.40 | - | - | \$0.40 | - | - | \$0.40 | - |
| | ≤\$15.00 | - | \$0.40 | - | - | \$0.40 | - | - | \$0.40 | - |
| PETROLEUM (MCC 5541, 5542) | Default | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - |
| | ≤\$15.00 | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - |
| QSR (MCC 5814) | Default | 1.00% | \$0.06 | - | 1.00% | \$0.06 | - | 1.00% | \$0.06 | - |
| | ≤\$15.00 | 1.00% | \$0.06 | - | 1.00% | \$0.06 | - | 1.00% | \$0.06 | - |
| RETAIL (ALL OTHER MCCS) | Default | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - |
| | ≤\$15.00 | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - |
| INTERNET PIN - AIRLINE | All | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| INTERNET PIN - TIER 1 | All | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| BILL PAYMENT - UTILITY (BUYPASS) | All | - | \$0.65 | - | - | \$0.65 | - | - | \$0.65 | - |
| BILL PAYMENT - TELECOM (BUYPASS) | All | 0.65% | \$0.15 | \$2.00 | 1.65% | \$0.15 | \$2.00 | 0.65% | \$0.15 | \$2.00 |
| BILL PAYMENT - OTHER (BUYPASS) | All | 0.65% | \$0.15 | \$2.00 | 0.80% | \$0.25 | \$2.00 | 0.65% | \$0.15 | \$2.00 |

MEMBER ADVANTAGE

| INDUSTRY | Trans Amount | Group 1 | | | Group 2 | | | Group 3 | | |
|------------------------------|--------------|---------|--------|-----|---------|--------|-----|---------|---------|-----|
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| SUPERMARKET (MCC 5300, 5411) | Default | - | \$0.40 | - | - | \$0.40 | - | - | \$0.40 | - |
| | ≤\$15.00 | - | \$0.40 | - | - | \$0.40 | - | - | \$0.40 | - |
| PETROLEUM (MCC 5541, 5542) | Default | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - |
| | ≤\$15.00 | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - |
| QSR (MCC 5814) | Default | 1.00% | \$0.08 | - | 1.00% | \$0.11 | - | 1.10% | \$0.115 | - |
| | ≤\$15.00 | 1.00% | \$0.08 | - | 1.00% | \$0.08 | - | 1.10% | \$0.115 | - |

MEMBER ADVANTAGE (Continued)

| INDUSTRY | Trans Amount | Group 1 | Group 2 | Group 3 | | | | | | |
|----------------------------------|--------------|---------|---------|---------|-------|--------|--------|-------|--------|--------|
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| RETAIL (ALL OTHER MCCS) | Default | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - |
| | ≤\$15.00 | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - |
| INTERNET PIN - AIRLINE | All | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| INTERNET PIN - TIER 1 | All | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| BILL PAYMENT - UTILITY (BUYPASS) | All | - | \$0.65 | - | - | \$0.65 | - | - | \$0.65 | - |
| BILL PAYMENT - TELECOM (BUYPASS) | All | 0.65% | \$0.15 | \$2.00 | 1.65% | \$0.15 | \$2.00 | 0.65% | \$0.15 | \$2.00 |
| BILL PAYMENT - OTHER (BUYPASS) | All | 0.65% | \$0.15 | \$2.00 | 0.80% | \$0.25 | \$2.00 | 0.65% | \$0.15 | \$2.00 |

ADVANTAGE SELECT

| INDUSTRY | Trans Amount | Group 1 | | | Group 2 | | | Group 3 | | |
|----------------------------------|--------------|---------|--------|--------|---------|--------|--------|---------|---------|--------|
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| SUPERMARKET (MCC 5300, 5411) | Default | 1.45% | \$0.45 | - | 1.45% | \$0.45 | - | 1.45% | \$0.45 | - |
| | ≤\$15.00 | 1.45% | \$0.45 | - | 1.45% | \$0.45 | - | 1.45% | \$0.45 | - |
| PETROLEUM (MCC 5541, 5542) | Default | 1.45% | \$0.45 | - | 1.45% | \$0.45 | - | 1.45% | \$0.45 | - |
| | ≤\$15.00 | 1.45% | \$0.45 | - | 1.45% | \$0.45 | - | 1.45% | \$0.45 | - |
| QSR (MCC 5814) | Default | 1.00% | \$0.08 | - | 1.00% | \$0.11 | - | 1.10% | \$0.115 | - |
| | ≤\$15.00 | 1.00% | \$0.08 | - | 1.00% | \$0.11 | - | 1.10% | \$0.115 | - |
| RETAIL (ALL OTHER MCCS) | Default | 1.45% | \$0.45 | - | 1.45% | \$0.45 | - | 1.45% | \$0.45 | - |
| | ≤\$15.00 | 1.45% | \$0.45 | - | 1.45% | \$0.45 | - | 1.45% | \$0.45 | - |
| INTERNET PIN - AIRLINE | All | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| INTERNET PIN - TIER 1 | All | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| BILL PAYMENT - UTILITY (BUYPASS) | All | - | \$0.65 | - | - | \$0.65 | - | - | \$0.65 | - |
| BILL PAYMENT - TELECOM (BUYPASS) | All | 0.65% | \$0.15 | \$2.00 | 1.65% | \$0.15 | \$2.00 | 0.65% | \$0.15 | \$2.00 |
| BILL PAYMENT - OTHER (BUYPASS) | All | 0.65% | \$0.15 | \$2.00 | 0.80% | \$0.25 | \$2.00 | 0.65% | \$0.15 | \$2.00 |

| ASSURANCE | | | | | | | | | | |
|----------------------------------|--------------|---------|--------|--------|---------|--------|--------|---------|--------|--------|
| INDUSTRY | Trans Amount | Group 1 | | | Group 2 | | | Group 3 | | |
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| SUPERMARKET (MCC 5300, 5411) | Default | - | \$0.40 | - | - | \$0.40 | - | - | \$0.40 | - |
| | ≤\$15.00 | - | \$0.40 | - | - | \$0.40 | - | - | \$0.40 | - |
| PETROLEUM (MCC 5541, 5542) | Default | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - |
| | ≤\$15.00 | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - |
| QSR (MCC 5814) | Default | 1.00% | \$0.06 | - | 1.00% | \$0.06 | - | 1.00% | \$0.06 | - |
| | ≤\$15.00 | 1.00% | \$0.06 | - | 1.00% | \$0.06 | - | 1.00% | \$0.06 | - |
| RETAIL (ALL OTHER MCCS) | Default | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - |
| | ≤\$15.00 | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - |
| INTERNET PIN - AIRLINE | All | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| INTERNET PIN - TIER 1 | All | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| BILL PAYMENT - UTILITY (BUYPASS) | All | - | \$0.65 | - | - | \$0.65 | - | - | \$0.65 | - |
| BILL PAYMENT - TELECOM (BUYPASS) | All | 0.65% | \$0.15 | \$2.00 | 1.65% | \$0.15 | \$2.00 | 0.65% | \$0.15 | \$2.00 |
| BILL PAYMENT - OTHER (BUYPASS) | All | 0.65% | \$0.15 | \$2.00 | 0.80% | \$0.25 | \$2.00 | 0.65% | \$0.15 | \$2.00 |

| ACCEL PINLESS INTERCHANGE RATES | | | | | | | | | | |
|---|--|---------|--------|-----|---------|-------|-----|---------|-------|-----|
| Ineligible MCC 4829, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5969, 6010, 6011, 6012, 7995, 9754, 9405, 9950 | | | | | | | | | | |
| STANDARD | | | | | | | | | | |
| INDUSTRY | | Group 1 | | | Group 2 | | | Group 3 | | |
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| ANP < or = \$50 (ALL ELIGIBLE MCCS) | | 1.55% | \$0.04 | - | 1.55 | 0.04 | - | 1.55 | 0.04 | - |

| MEMBER ADVANTAGE | | | | | | | | | | |
|-------------------------------------|--|---------|--------|-----|---------|--------|-----|---------|---------|-----|
| INDUSTRY | | Group 1 | | | Group 2 | | | Group 3 | | |
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| ANP < or = \$50 (ALL ELIGIBLE MCCS) | | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - | 0.76% | \$0.115 | - |

| ADVANTAGE SELECT | | | | | | | | | | |
|-------------------------------------|--|---------|--------|-----|---------|--------|-----|---------|---------|-----|
| INDUSTRY | | Group 1 | | | Group 2 | | | Group 3 | | |
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| ANP < or = \$50 (ALL ELIGIBLE MCCS) | | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - | 0.76% | \$0.115 | - |

| ASSURANCE | | | | | | | | | | |
|-------------------------------------|--|---------|--------|-----|---------|--------|-----|---------|--------|-----|
| INDUSTRY | | Group 1 | | | Group 2 | | | Group 3 | | |
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| ANP < or = \$50 (ALL ELIGIBLE MCCS) | | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - |

| ACCEL NO PIN (ANP+) > \$50 PINLESS INTERCHANGE RATES | | | | | | | | | | |
|---|--|---------|---------|--------|---------|---------|--------|---------|---------|-----|
| Ineligible MCC 4829, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5969, 6010, 6011, 6012, 7995, 9754, 9405, 9950 | | | | | | | | | | |
| INDUSTRY | | Group 1 | | | Group 2 | | | Group 3 | | |
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| SUPERMARKET (MCC 5300, 5411) | | - | \$0.34 | - | - | \$0.34 | | 1.10% | \$0.115 | - |
| PETROLEUM (MCC 5541) | | 0.90% | \$0.13 | \$0.95 | 0.90% | \$0.13 | \$0.96 | 0.76% | \$0.115 | - |
| QSR (MCC 5814) | | 0.95% | \$0.15 | - | 0.95% | \$0.15 | - | 1.10% | \$0.115 | - |
| RESTAURANT (MCC 5812) | | 1.11% | \$0.12 | - | 1.15% | \$0.11 | - | 1.10% | \$0.115 | - |
| TRAVEL (MCC 3000-3299, 3351-3441, 3501-3999, 4112, 4411, 4511, 7011, 7512) | | 1.65% | \$0.15 | - | 1.12% | \$0.155 | - | 1.10% | \$0.115 | - |
| RETAIL (ALL OTHER MCCS) | | 0.80% | \$0.140 | - | 0.925% | \$0.15 | - | 1.10% | \$0.115 | - |

| ACCEL E-COMMERCE INTERCHANGE RATES | | | | | | | | | | |
|------------------------------------|--|---------|--------|-----|---------|--------|-----|---------|---------|-----|
| INDUSTRY | | Group 1 | | | Group 2 | | | Group 3 | | |
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| E-COMMERCE | | 1.55% | \$0.15 | - | 1.60% | \$0.14 | - | 1.10% | \$0.115 | - |

AFFN PIN AND PINLESS > \$50 INTERCHANGE RATES

PINLESS POS EXCLUDED MCCS:

4813, 4829, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 6010, 6011, 6012, 6050, 6051, 6529, 6530, 6532, 6533, 6534, 7511, 7995

| INDUSTRY | % | Fixed | Cap |
|--|-------|--------|--------|
| SUPERMARKET (MCC 5300, 5411) | - | \$0.23 | - |
| QSR (MCC 5814) | 1.15% | \$0.02 | - |
| NATIONAL/MAJOR MERCHANTS > OR = \$15 (MCC 5331, 5912, 9399, 5310, 5499, 7511, 9402) PETROLEUM > OR = \$15 (5541, [5542 PIN ONLY]) | 0.60% | \$0.10 | \$0.50 |
| NATIONAL/MAJOR MERCHANTS < \$15 (MCCS 5331, 5912, 9399, 5310, 5499, 7511, 9402) PETROLEUM < \$15 (MCC 5541, [5542 PIN ONLY]) | 1.20% | \$0.02 | - |
| RETAIL (ALL OTHER MCCS) | 0.75% | \$0.12 | \$0.90 |

AFFN PINLESS POS INTERCHANGE RATES < or = \$50

PINLESS POS EXCLUDED MCCS:

4813, 4829, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 6010, 6011, 6012, 6050, 6051, 6529, 6530, 6532, 6533, 6534, 7511, 7995

| INDUSTRY | % | Fixed | Cap |
|---|-------|--------|-----|
| SUPERMARKET (MCC 5300, 5411) | 0.10% | \$0.01 | - |
| QSR (MCC 5814) | | | |
| NATIONAL/MAJOR MERCHANTS (MCC 5331, 5912, 9399, 5310, 5499, 7511, 9402) | | | |
| PETROLEUM (5541) | | | |
| RETAIL (ALL OTHER MCCS) | | | |

Regulated rate for AFFN PIN and PINLESS for Supermarket is \$0.22

Regulated rate for PINLESS POS < or = \$50 is .10% + \$.01

CULIANCE PIN AND PINLESS < or = \$50 INTERCHANGE RATES

Ineligible MCCs for PINLESS: 4813, 4829, 5542, 5960, 5962, 5964-5969, 6010-6012, 6050, 6051, 6529, 6530, 6532-6534, 7511, 7995

| INDUSTRY | % | Fixed | Cap |
|--------------------------------------|-------|---------|-----|
| SUPERMARKET (MCC 5300, 5411) | - | \$0.275 | - |
| PETROLEUM (MCC 5541) (5542 PIN ONLY) | 0.80% | \$0.13 | - |
| QSR (MCC 5812, 5814) | 1.25% | \$0.06 | - |
| RETAIL (ALL OTHER MCCS) | 0.75% | \$0.165 | - |
| PIN E-COMMERCE OTHER | 0.80% | \$0.10 | - |

INTERLINK INTERCHANGE RATES INCLUDING PAVD

| INDUSTRY | INTERLINK | | | INTERLINK PREPAID | | |
|---|-----------|--------|--------|-------------------|--------|--------|
| | % | Fixed | Cap | % | Fixed | Cap |
| SUPERMARKET (MCC 5300, 5411) | - | \$0.30 | - | 1.15% | \$0.15 | \$0.35 |
| PETROLEUM (MCC 5541, 5542) | 0.80% | \$0.15 | \$0.95 | 1.15% | \$0.15 | \$0.95 |
| RETAIL (ALL OTHER MCCS) | 0.80% | \$0.15 | - | 1.15% | \$0.15 | - |
| TRAVEL SERVICE (MCC 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011 & 7512) | 1.19% | \$0.10 | - | 1.15% | \$0.15 | - |
| BUSINESS DEBIT | 1.70% | \$0.10 | - | - | - | - |
| SMALL TICKET PIN-AUTHENTICATED CONSUMER PREPAID | - | - | - | 1.60% | \$0.05 | - |
| COMMERCIAL PREPAID | - | - | - | 2.15% | \$0.10 | - |
| PIN AUTHENTICATED VISA COMMERCIAL PREPAID | - | - | - | 2.15% | \$0.10 | - |

JEANIE PIN AND PINLESS INTERCHANGE RATES

| INDUSTRY | JEANIE | | | JEANIE PREFERRED | | |
|------------------------------|--------|--------|--------|------------------|--------|--------|
| | % | Fixed | Cap | % | Fixed | Cap |
| SUPERMARKET (MCC 5300, 5411) | - | \$0.26 | - | - | \$0.36 | - |
| PETROLEUM (MCC 5541, 5542) | 0.80% | \$0.13 | \$0.95 | 0.80% | \$0.15 | \$0.95 |
| QSR (MCC 5814) | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - |
| RETAIL (ALL OTHER MCCS) | 0.75% | \$0.14 | - | 0.80% | \$0.20 | - |

MAESTRO PIN AND PINLESS INTERCHANGE RATES

| INDUSTRY | % | Fixed | Cap |
|---|-------|--------|--------|
| SUPERMARKET (MCC 5300, 5411) | 1.05% | \$0.15 | \$0.35 |
| CONVENIENCE (MCC 5499, 5541, 5542 PIN ONLY, 5814, 7832) | 0.75% | \$0.17 | \$0.95 |
| RETAIL (ALL OTHER MCCS) | 0.90% | \$0.15 | - |

NYCE PIN AND PINLESS INTERCHANGE RATES

Ineligible MCCs for PINLESS < or = \$50: 4813, 4829, 5960, 5962, 5964-5969, 6010-6012, 6050, 6051, 6529, 6530, 6532-6534, 7511, 7995

Ineligible MCCs for PINLESS > \$50: 3351-3441, 3501-3799, 7011, 7995

| INDUSTRY | NYCE | | | NYCE PREMIER ISSUER | | |
|--|-------|--------|--------|---------------------|--------|--------|
| | % | Fixed | Cap | % | Fixed | Cap |
| SUPERMARKET (MCC 5300, 5411) | - | \$0.27 | - | | \$0.29 | - |
| PETROLEUM (MCC 5541, 5542) | 0.70% | \$0.14 | \$0.85 | 0.75% | \$0.15 | \$0.90 |
| QSR (MCC 5814) | 1.30% | \$0.03 | - | 1.30% | \$0.03 | - |
| SMALL TICKET (MCC 5310) | | | | | | |
| RETAIL (ALL OTHER MCCS) | 0.75% | \$0.13 | - | 0.80% | \$0.13 | - |
| E-COMMERCE < OR = \$15.00 | 1.50% | \$0.04 | - | 1.50% | \$0.04 | - |
| E-COMMERCE > \$15.00 | 1.30% | \$0.11 | - | 1.50% | \$0.14 | - |
| BILL PAY 1 - UTILITY | - | \$0.60 | - | - | \$0.60 | - |
| BILL PAY 2 - FINANCIAL SERV AND PROPERTY SERVICES | 0.65% | \$0.15 | - | 0.65% | \$0.15 | - |
| BILL PAY 3 - COMMUNICATION, EDUCATION, INSURANCE, AND GOVERNMENT | 0.55% | \$0.10 | \$2.00 | 0.55% | \$0.10 | \$2.00 |
| BILL PAY 4 - ALL OTHER | 1.30% | \$0.11 | - | 1.50% | \$0.14 | - |

| PULSE INTERCHANGE RATES | | | | | | | | | |
|---|---------------------------------------|--------------|------------|--------------------------|--------------|------------|--------------------------|--------------|------------|
| INDUSTRY | PULSE PAY PULSE PAY CHOICE | | | PULSE PAY LIMITED | | | PULSE PAY PREPAID | | |
| | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| SUPERMARKET (MCC 5300, 5411) | - | \$0.30 | - | 1.15% | \$0.15 | \$0.35 | 1.15% | \$0.15 | \$0.35 |
| PETROLEUM (MCC 5541, 5542) | 0.80% | \$0.15 | \$0.95 | 1.15% | \$0.15 | \$0.95 | 1.15% | \$0.15 | \$0.95 |
| RETAIL (ALL OTHER MCCS) | 0.80% | \$0.15 | - | 1.15% | \$0.15 | - | 1.15% | \$0.15 | - |
| SMALL TICKET (MCC 3581, 4111, 4121, 4131, 4784, 5814, 5994, 7211, 7216, 7334, 7523, 7542, 7832, 7841) | 1.55% | \$0.04 | - | 1.60% | 0.05% | - | 1.60% | 0.05% | - |
| PINLESS E-COMMERCE > \$15.01 | 1.60% | \$0.15 | - | 1.70% | \$0.20 | - | 1.70% | \$0.20 | - |
| PINLESS E-COMMERCE < OR = \$15.00 | 1.60% | \$0.15 | - | 1.70% | \$0.20 | - | 1.70% | \$0.20 | - |
| PINLESS BILL PAYMENT - UTILITY | - | \$0.60 | - | - | \$0.65 | - | - | \$0.65 | - |
| PINLESS BILL PAYMENT - TELECOM | 0.65% | \$0.13 | \$2.00 | 0.65% | \$0.13 | \$2.00 | 1.69% | \$0.17 | - |
| PINLESS BILL PAYMENT - OTHER | 1.59% | \$0.12 | - | 1.69% | \$0.17 | - | 1.69% | \$0.17 | - |

| PULSE INTERCHANGE RATES | | | | | | | | | |
|--|---------------------------------------|--------------|------------|--------------------------|--------------|------------|--------------------------|--------------|------------|
| PULSE PAY EXPRESS | | | | | | | | | |
| INDUSTRY | PULSE PAY PULSE PAY CHOICE | | | PULSE PAY LIMITED | | | PULSE PAY PREPAID | | |
| | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| SUPERMARKET (MCC 5411) | - | \$0.30 | - | 1.15% | \$0.15 | \$0.35 | 1.15% | \$0.15 | \$0.35 |
| PETROLEUM (MCC 5541, 5542) | 0.80% | \$0.15 | \$0.95 | 1.15% | \$0.15 | \$0.95 | 1.15% | \$0.15 | \$0.95 |
| RETAIL (ALL OTHER MCCS) | 0.80% | \$0.15 | - | 1.15% | \$0.15 | - | 1.15% | \$0.15 | - |
| RESTAURANT | 1.19% | \$0.10 | - | 1.15% | \$0.15 | - | 1.15% | \$0.15 | - |
| SMALL TICKET (Excludes MCC 4829, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 6010, 6011, 6012, 7995) | 1.55% | \$0.04 | - | 1.60% | 0.05% | - | 1.60% | 0.05% | - |

SHAZAM/SURE PASS PIN INTERCHANGE RATES

| INDUSTRY | Schedule A | | | Schedule B | | | Schedule C | | |
|-----------------------------------|------------|--------|--------|------------|--------|--------|------------|--------|--------|
| | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| SUPERMARKET (MCC 5300, 5411) | 0.90% | \$0.16 | \$0.34 | 1.05% | \$0.14 | \$0.35 | 0.90% | \$0.16 | \$0.35 |
| QSR (MCC 5814) | 0.80% | \$0.13 | - | 0.75% | \$0.14 | \$0.95 | 1.25% | \$0.05 | - |
| PETROLEUM (MCC 5541, 5542) | 0.80% | \$0.14 | \$0.95 | 0.80% | \$0.14 | \$0.95 | 0.80% | \$0.14 | \$0.95 |
| RETAIL (ALL OTHER MCCS) | 0.85% | \$0.15 | - | 0.90% | \$0.13 | - | 0.85% | \$0.16 | - |
| BUSINESS DEBIT (CARD NOT PRESENT) | 2.45% | \$0.09 | - | 2.65% | \$0.09 | - | 2.45% | \$0.09 | - |
| BUSINESS DEBIT (CARD PRESENT) | 1.70% | \$0.09 | - | 0.90% | \$0.13 | - | 1.70% | \$0.09 | - |
| INTERNET PIN DEBIT | 1.15% | \$0.15 | - | 1.15% | \$0.15 | - | 1.15% | \$0.15 | - |
| BILL PAY - TIER 1 | - | \$0.60 | - | - | \$0.60 | - | - | \$0.60 | - |
| BILL PAY - TIER 2 | 0.65% | \$0.13 | \$2.00 | 0.65% | \$0.13 | \$2.00 | 0.65% | \$0.13 | \$2.00 |
| BILL PAY - TIER 3 | 1.60% | \$0.13 | - | 1.60% | \$0.13 | - | 1.60% | \$0.13 | - |

SHAZAM/SURE PASS PINLESS INTERCHANGE RATES

Following MCCs are ineligible for Pinless under \$50 - 4829, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5969, 6010, 6011, 6012, 7800, 7801, 7802, 7995, 9405, 9550

| INDUSTRY | Schedule A | | | Schedule B | | | Schedule C | | |
|-----------------------------------|------------|--------|--------|------------|--------|--------|------------|--------|--------|
| | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| SUPERMARKET (MCC 5300, 5411) | 0.90% | \$0.16 | \$0.34 | 1.05% | \$0.14 | \$0.35 | 0.90% | \$0.16 | \$0.35 |
| QSR (MCC 5814) | 0.80% | \$0.13 | - | 0.75% | \$0.14 | \$0.95 | 1.25% | \$0.05 | - |
| PETROLEUM (MCC 5541) | 0.80% | \$0.14 | \$0.95 | 0.80% | \$0.14 | \$0.95 | 0.80% | \$0.14 | \$0.95 |
| RETAIL (ALL OTHER MCCS) | 0.85% | \$0.15 | - | 0.90% | \$0.13 | - | 0.85% | \$0.16 | - |
| E-COMMERCE PINLESS | 1.65% | \$0.14 | - | 1.60% | \$0.14 | - | 1.65% | \$0.14 | - |
| E-COMMERCE BUSINESS DEBIT PINLESS | 2.45% | \$0.09 | - | 2.65% | \$0.09 | - | 2.45% | \$0.09 | - |

STAR POS STANDARD INTERCHANGE (EXCLUDING STAR PINLESS AND STAR ACCESS)

STAR STANDARD

| INDUSTRY | Trans Amount | Series 1 | | | Series 2 | | | Series 3 | | |
|-------------------------------|--------------|----------|---------|--------|----------|---------|--------|----------|---------|-----|
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| GROCERY & WHOLESALE | ALL | - | \$0.40 | - | - | \$0.40 | - | - | \$0.40 | - |
| | Default | - | \$0.40 | - | - | \$0.40 | - | - | \$0.40 | - |
| PETROLEUM | ALL | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - |
| | Default | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - |
| RETAIL (ALLOTHER) | Default | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - |
| | Default | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - |
| MEDICAL RETAILERS | Default | 0.80% | \$0.15 | - | 0.80% | \$0.15 | - | 0.80% | \$0.15 | - |
| RESTAURANTS | ≤\$15.00 | 1.15% | \$0.08 | - | 1.15% | \$0.08 | - | 1.15% | \$0.08 | - |
| SMALL TICKET | Default | 0.90% | \$0.195 | - | 0.90% | \$0.195 | - | 0.90% | \$0.195 | - |
| | | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - |
| BILL PAYMENT UTILITIES | Default | - | \$0.65 | - | - | \$0.65 | - | - | \$0.65 | - |
| BILL PAYMENT STANDARD | Default | 0.65% | 0.15% | \$2.00 | 0.80% | \$0.25 | \$2.00 | 0.80% | \$0.25 | - |
| ECOMMERCE PRE-AUTH COMPLETION | ALL | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| TRANSACTION REFUND | ALL | - | \$0.04 | - | - | \$0.04 | - | - | \$0.04 | - |

STAR PINLESS

| INDUSTRY | Trans Amount | Series 1 | | | Series 2 | | | Series 3 | | |
|---------------------|--------------|----------|--------|-----|----------|--------|-----|----------|--------|-----|
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| SMALL TICKET | ≤\$15.00 | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - |
| GROCERY & WHOLESALE | ≥\$15.01 | - | \$0.40 | - | - | \$0.40 | - | - | \$0.40 | - |
| PETROLEUM | ≥\$15.01 | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - |
| RESTAURANT | >\$15.01 | 1.19% | \$0.10 | - | 1.19% | \$0.10 | - | 1.19% | \$0.10 | - |
| RETAIL (ALL OTHER) | >\$15.01 | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - |

| STAR CHOICE | | | | | | | | | | |
|-----------------------------------|--------------|----------|---------|--------|----------|---------|--------|----------|---------|-----|
| INDUSTRY | Trans Amount | Series 1 | | | Series 2 | | | Series 3 | | |
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| GROCERY & WHOLESALE | ALL | - | \$0.40 | - | - | \$0.40 | - | - | \$0.40 | - |
| | Default | - | \$0.40 | - | - | \$0.40 | - | - | \$0.40 | - |
| PETROLUUM | Default | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - |
| | ≤\$15.00 | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - |
| RETAIL (ALL OTHERS) | Default | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - |
| | ≤\$15.00 | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - | 0.90% | \$0.30 | - |
| MEDICAL RETAILERS | ALL | 0.80% | \$0.15 | - | 0.80% | \$0.15 | - | 0.80% | \$0.15 | - |
| RESTAURANTS | ALL | 1.15% | \$0.105 | - | 1.15% | \$0.105 | - | 1.15% | \$0.105 | - |
| SMALL TICKET | Default | 0.90% | \$0.25 | - | 0.90% | \$0.25 | - | 0.90% | \$0.25 | - |
| | ≤\$15.00 | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - |
| E-COMMERCE PRE-AUTH COMPLETION | Default | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| ECOMMERCE | Default | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| UTILITES BILL PAYMENT | Default | - | \$0.65 | - | - | \$0.65 | \$2.00 | - | \$0.65 | - |
| BILL PAYMENT STANDARD | Default | 0.65% | \$0.15 | \$2.00 | 0.80% | \$0.25 | - | 0.80% | \$0.25 | - |
| TRANSACTION REFUND | Default | - | \$0.04 | - | - | \$0.04 | - | - | \$0.04 | - |

| STAR CHOICE PINLESS | | | | | | | | | | |
|---------------------|--------------|----------|--------|-----|----------|--------|-----|----------|--------|-----|
| INDUSTRY | Trans Amount | Series 1 | | | Series 2 | | | Series 3 | | |
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| SMALL TICKET | ≤\$15.00 | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - |
| GROCERY & WHOLESALE | ≥\$15.01 | - | \$0.40 | - | - | \$0.40 | - | - | \$0.40 | - |
| PETROLEUM | ≥\$15.01 | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - |
| RESTAURANT | >\$15.01 | 1.19% | \$0.10 | - | 1.19% | \$0.10 | - | 1.19% | \$0.10 | - |
| RETAIL (ALL OTHER) | >\$15.01 | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - | 0.80% | \$0.20 | - |

| STAR ACCESS - STANDARD | | | | | | | | | | |
|-------------------------------|--------------------------------------|----------|--------|--------|----------|--------|--------|----------|--------|--------|
| INDUSTRY | Interchange Program Identifier (IPI) | Series 1 | | | Series 2 | | | Series 3 | | |
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| GROCERY & WHOLESALE | 100 | - | \$0.30 | - | 1.05% | \$0.15 | \$0.35 | 1.05% | \$0.15 | \$0.35 |
| PETROLEUM AND SERVICE STATION | 200 | 0.80% | \$0.15 | \$0.95 | 0.70% | \$0.17 | \$0.95 | 0.70% | \$0.17 | \$0.95 |
| PETROLEUM AFD | 250 | 0.80% | \$0.15 | \$0.95 | 0.70% | \$0.17 | \$0.95 | 0.70% | \$0.17 | \$0.95 |
| RETAIL F2F | 300 | 0.80% | \$0.15 | - | 1.05% | \$0.15 | - | 1.05% | \$0.15 | - |
| F2F/KEY ENTRY | 350 | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| RESTAURANT | 400 | 1.19% | \$0.10 | - | 1.19% | \$0.10 | - | 1.19% | \$0.10 | - |
| ECOMMERCE | 500 | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| CNP NON-ECOMMERCE | 550 | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| BILLPAY/UTILITY | 600 | - | \$0.65 | - | - | \$0.65 | - | - | \$0.65 | - |
| SERVICE INDUSTRIES | 650 | 0.65% | \$0.15 | \$2.00 | 0.80% | \$0.25 | - | 0.80% | \$0.25 | - |
| SMALL TICKET | 800 | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - |

| STAR ACCESS - CHOICE | | | | | | | | | | |
|-------------------------------|--------------------------------------|----------|--------|--------|----------|--------|--------|----------|--------|--------|
| INDUSTRY | Interchange Program Identifier (IPI) | Series 1 | | | Series 2 | | | Series 3 | | |
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| GROCERY & WHOLESALE | 100 | - | \$0.30 | - | 1.05% | \$0.15 | \$0.35 | 1.05% | \$0.15 | \$0.35 |
| PETROLEUM AND SERVICE STATION | 200 | 0.80% | \$0.15 | \$0.95 | 0.70% | \$0.17 | \$0.95 | 0.70% | \$0.17 | \$0.95 |
| PETROLEUM AFD | 250 | 0.80% | \$0.15 | \$0.95 | 0.70% | \$0.17 | \$0.95 | 0.70% | \$0.17 | \$0.95 |
| RETAIL F2F | 300 | 0.80% | \$0.15 | - | 1.05% | \$0.15 | - | 1.05% | \$0.15 | - |
| F2F/KEY ENTRY | 350 | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| RESTAURANT | 400 | 1.19% | \$0.10 | - | 1.19% | \$0.10 | - | 1.19% | \$0.10 | - |
| ECOMMERCE | 500 | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| CNP NON-ECOMMERCE | 550 | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - | 1.65% | \$0.15 | - |
| BILLPAY/UTILITY | 600 | - | \$0.65 | - | - | \$0.65 | - | - | \$0.65 | - |
| SERVICE INDUSTRIES | 650 | 0.65% | \$0.15 | \$2.00 | 0.80% | \$0.25 | - | 0.80% | \$0.25 | - |
| SMALL TICKET | 800 | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - | 1.55% | \$0.04 | - |

STAR POS: STAR Select Interchange (excluding STAR PINless and STAR Access)

STAR SELECT

| INDUSTRY | Trans Amount | Series 1 | | | Series 2 | | | Series 3 | | |
|-----------------------------------|--------------|----------|---------|-----|----------|---------|-----|----------|---------|-----|
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| Grocery & WHOLESALE | ALL | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| | Default | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| PETROLEUM | Default | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| | ≤\$15.00 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| RETAIL (ALL OTHERS) | Default | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| | ≤\$15.00 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| MEDICAL RETAILERS | ALL | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| RESTAURANTS | ALL | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| SMALL TICKET | Default | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| | ≤\$15.00 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| E-COMMERCE PRE-AUTH COMPLETION | Default | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| ECOMMERCE | Default | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| BILL PAYMENT UTILITES | Default | - | \$0.650 | - | - | \$0.650 | - | - | \$0.650 | - |
| BILL PAYMENT STANDARD | Default | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| ECOMMERCE ² | Default | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |

STAR SELECT PINless

| INDUSTRY | Trans Amount | Series 1 | | | Series 2 | | | Series 3 | | |
|------------------------|--------------|----------|---------|-----|----------|---------|-----|----------|---------|-----|
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| SMALL TICKET | ≤\$15.00 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| GROCERY & WHOLESALE | ≥\$15.01 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| PETROLEUM ¹ | ≥\$15.01 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| RESTAURANT | >\$15.01 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| RETAIL (ALL OTHER) | >\$15.01 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |

NOTES:

Additional fees may apply as outlined in the Other Acquirer Pricing table

1.For purposes of STAR Pinless POS fees, Petroleum excludes STAR POS transactions initiated at Automated Fuel Dispensers as they terminals are ineligible to participate in STAR PINless POS.

2.For purposes of STAR PINless POS fees, Retail- All other merchants includes STAR POS transactions initiated at Medical Merchants and as approved by STAR, certain Small Ticket merchants

| STAR ACCESS SELECT | | | | | | | | | | |
|--|--------------------------------------|----------|---------|-----|----------|---------|-----|----------|---------|-----|
| INDUSTRY | Interchange Program Identifier (IPI) | Series 1 | | | Series 2 | | | Series 3 | | |
| | | % | Fixed | Cap | % | Fixed | Cap | % | Fixed | Cap |
| GROCERY & WHOLESALE | 100 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| PETROLEUM and SERVICE STATION ⁴ | 200 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| PETROLEUM AFD ³ | 250 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| RETAIL F2F ⁵ | 300 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| F2F/KEY ENTRY ² | 350 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| RESTAURANT | 400 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| ECOMMERCE | 500 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| CNP NON-ECOMMERCE ¹ | 550 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| BILLPAY/UTILITY | 600 | - | \$0.650 | - | - | \$0.650 | - | - | \$0.650 | - |
| SERVICE INDUSTRIES | 650 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |
| SMALL TICKET ⁶ | 800 | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - | 1.45% | \$0.450 | - |

NOTES:

Additional fees may apply as outlined in the Other Acquirer Pricing table.

1.The Card Not Present (Non-eCommerce) pricing program includes, for example, STAR Access Transactions categorized as MOTO, Recurring STAR Transaction and Installment Transaction.

2.The F2F / Key Entry pricing program includes STAR Access Transactions initiated as Key-Entered Authorization Requests.

3.The Petroleum AFD pricing program includes STAR Access Transactions initiated at an automated fuel dispenser.

4.The Petroleum Retail Service Station pricing program includes STAR Access Transactions initiated at a STAR Merchant that is categorized with an eligible petroleum MCC but excludes STAR Access Transactions initiated at an automated fuel dispenser.

5.The retail F2F pricing program includes STAR Access Transactions initiated with a magnetic stripe or Chip read in a face-to-face environment.

6.The Small Ticket pricing program includes qualified STAR Access Transactions processed as Small Ticket and Completed for an amount less than or equal to \$15."

DEBIT NETWORK ADDITIONAL FEES

| DEBIT NETWORK | SWITCH FEES | Admin Fee | Annual Merchant Location | Adjustment Fee |
|---|--------------------------------|----------------|--------------------------|----------------|
| ACCEL PIN AND PINLESS | \$0.10 | N/A | \$16.00 | \$3.00 |
| ACCEL POS/E-COMMERCE LICENSE FEE | 0.95% + \$0.00 | N/A | | |
| AFFN | \$0.035 | N/A | N/A | \$2.00 |
| AFFN PINLESS DENIED/RETURNED ITEMS | N/A | \$0.015 | N/A | N/A |
| CULIANCE | \$0.03 | \$0.0075 | \$16.00 | \$5.00 |
| INTERLINK INCLUDING PAVD | 0.08% + \$0.022 (max. \$0.035) | N/A | N/A | \$0.485 |
| INTERLINK INTERNATIONAL SERVICE ASSESSMENT ISA | N/A | 1.00% | N/A | |
| INTERLINK INTERNATIONAL ACQUIRER FEE IAF | N/A | 0.45% | N/A | |
| INTERLINK INTERNATIONAL ACQUIRER FEE IAF HIGH RISK MCCS 5962, 5966, 5967 | N/A | 0.90% | N/A | |
| INTERLINK INTERREGIONAL | N/A | 1.10% | N/A | |
| INTERLINK INTER-CLIENT FEE US DOMESTIC PER TRANSACTION | \$0.10 | | | |
| INTERLINK OCT FEE PER VOLUME | 0.10% capped at \$0.25 | | | |
| INTERLINK PROCESSING FEE PER TRANSACTION | \$0.0155 | | | |
| JEANIE | \$0.055 | N/A | N/A | \$5.00 |
| MAESTRO | \$0.025 | N/A | N/A | \$3.00 |
| MAESTRO CROSS BORDER ASSESSMENT | N/A | 0.60% | N/A | |
| MAESTRO CROSS BORDER INTERCHANGE | N/A | 0.65% | N/A | |
| MAESTRO GLOBAL ACQUIRER PROGRAM | N/A | 0.85% | N/A | |
| NYCE - MERCHANT POS TRANSACTION FEE: | | | | |
| 1 - 500,000 - Monthly POS Volume | \$0.0500 | | | |
| 500,001 - 1,000,000 - Monthly POS Volume | \$0.0400 | | | |
| 1,000,001 - 2,500,000 - Monthly POS Volume | \$0.0375 | | | |
| 2,500,001 - 5,000,000 - Monthly POS Volume | \$0.0325 | | | |
| Above 5,000,001 - Monthly POS Volume | \$0.0275 | | | |
| NYCE PINLESS POS PINLESS BILL PAY | 0.10% + \$0.015 (no max.) | | | |
| NYCE FILE FEE | N/A | \$0.0015 | N/A | N/A |
| PAYPAL VENMO | 1.30% + \$0.05 (no max) | N/A | N/A | N/A |
| PULSE | \$0.075 | \$0.005 | \$16.00 | \$4.00 |
| PULSE PAY EXPRESS (<50) | | | | |
| PINLESS BILL PAY E-COMMERCE | 0.10% + \$0.025 | \$0.005 | | |
| PULSE INTERNATIONAL ACQUIRER SWITCH FEE | 1.45% | N/A | | |
| PULSE INTERNATIONAL ACQUIRER FEE | 1.10% | N/A | N/A | N/A |
| SHAZAM | \$0.060 | N/A | N/A | \$1.08 |
| STAR | \$0.0325 | \$0.01 | 16.00 | \$6.00 |
| STAR GROUP 3 ONLY | \$0.09 | \$0.01 | | |
| STAR BILL PAY | 0.10% + \$0.015 | N/A | | |
| STAR E-COMMERCE | 0.10% + \$0.015 | N/A | | |
| STAR ALL PINLESS POS | 0.10% + \$0.015 | N/A | | |
| STAR POS/E COMMERCE LICENSE FEE | \$0.20 | 0.95% + \$0.00 | | |
| STAR TOKEN EXCHANGE FEE | N/A | \$0.01 | | |

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