



INTERCHANGE QUALIFICATION MATRIX

Reference guide for Interchange Program Requirements & Rates

Visa, Mastercard & Discover

(U.S. and U.S. Territory)

Spring 2026

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 Mastercard and Visa) under Mastercard and Visa (the “Payments Networks”) 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 Payments Networks. 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 Mastercard and Visa 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.
- 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.

*** Rates listed herein are exclusive of applicable payment brand fees and assessments unless specifically otherwise noted.**

TABLE OF CONTENTS

RETAIL ALL OTHER P2 TRADITIONAL = 1.51% + \$0.10.....	47
RETAIL P2 TRADITIONAL REWARDS = 1.65% + \$0.10	47
RETAIL P2 SIGNATURE = 1.65% + \$0.10	47
RETAIL P2 INFINITE (SNQ) = 1.90% + \$0.10	47
RETAIL P2 SIGNATURE PREFERRED = 2.10% + \$0.10	47
RETAIL P2 INFINITE (SQ) = 2.30% + \$0.10.....	47
RESTAURANT TRADITIONAL REWARDS CP / MINIMUM = 2.10% (\$0.04 MIN)	47
RESTAURANT SIGNATURE/SIGNATURE PREFERRED CP / MINIMUM = 2.60% (\$0.04 MIN)	47
RESTAURANT INFINITE CP / MINIMUM (SQ) = 2.60% (\$0.04 MIN)	47
RESTAURANT INFINITE CP / MINIMUM (SNQ) = 2.60% (\$0.04 MIN)	47
RESTAURANT TRADITIONAL CNP / PRGM Rate 22 (Token, Non-DCAP) / MINIMUM = 2.15% (\$0.04 MIN).....	48
RESTAURANT TRADITIONAL REWARDS CNP / PRGM Rate 22 (Token, Non-DCAP) / MINIMUM = 2.15% (\$0.04 MIN) ..	48
RESTAURANT SIGNATURE CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM = 2.65% (\$0.04 MIN)	48
RESTAURANT SIGNATURE PREFERRED CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM = 2.65% (\$0.04 MIN)....	48
RESTAURANT INFINITE (SNQ) CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM = 2.65% (\$0.04 MIN)	48
RESTAURANT INFINITE (SQ) CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM = 2.65% (\$0.04 MIN)	48
RESTAURANT TRADITIONAL / PRGM Rate 20, TOKEN DCAP / (MINIMUM) = 2.05% (\$0.04 MIN)	48
RESTAURANT TRADITIONAL REWARDS / PRGM Rate 20, TOKEN DCAP / (MINIMUM) = 2.05% (\$0.04 MIN)	48
RESTAURANT SIGNATURE / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN).....	48
RESTAURANT SIGNATURE PREFERRED / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN)	48
RESTAURANT INFINITE (SNQ) / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN).....	48
RESTAURANT INFINITE (SQ) / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN).....	48
RESTAURANT TRADITIONAL / PRGM Rate 21, NON-TOKEN DCAP / (MINIMUM) = 2.10% (\$0.04 MIN)	49
RESTAURANT TRADITIONAL REWARDS / PRGM Rate 21, NON-TOKEN DCAP / (MINIMUM) = 2.10% (\$0.04 MIN).....	49
RESTAURANT SIGNATURE / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN).....	49
RESTAURANT SIGNATURE PREFERRED / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN)	49
RESTAURANT INFINITE (SNQ) / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN).....	49
RESTAURANT INFINITE (SQ) / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN).....	49
TAXI TRADITIONAL / REWARDS CP / MINIMUM = 2.10% (\$0.04 MIN).....	49
TAXI SIGNATURE / SIGNATURE PREFERRED CP/ MINIMUM = 2.60% (\$0.04 MIN).....	49
TAXI INFINITE CP / MINIMUM (SQ) = 2.60% (\$0.04 MIN).....	49
TAXI INFINITE CP / MINIMUM (SNQ) = 2.60% (\$0.04 MIN).....	49
TAXI TRADITIONAL CNP / PRGM Rate 22 (Token, Non-DCAP) / MINIMUM = 2.15% (\$0.04 MIN)	49
TAXI TRADITIONAL REWARDS CNP / PRGM Rate 22 (Token, Non-DCAP) / MINIMUM = 2.15% (\$0.04 MIN)	49
TAXI SIGNATURE CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM = 2.65% (\$0.04 MIN).....	49
TAXI SIGNATURE PREFERRED CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM = 2.65% (\$0.04 MIN)	49
TAXI INFINITE CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM (SNQ) = 2.65% (\$0.04 MIN)	49
TAXI INFINITE CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM (SQ) = 2.65% (\$0.04 MIN).....	49
TAXI TRADITIONAL / PRGM Rate 20, TOKEN DCAP / (MINIMUM) = 2.05% (\$0.04 MIN)	50
TAXI TRADITIONAL REWARDS / PRGM Rate 20, TOKEN DCAP / (MINIMUM) = 2.05% (\$0.04 MIN).....	50
TAXI SIGNATURE / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN)	50
TAXI SIGNATURE PREFERRED / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN)	50
TAXI INFINITE (SQN) / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN)	50
TAXI INFINITE (SQ) / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN)	50
TAXI TRADITIONAL / PRGM Rate 21, NON-TOKEN DCAP / (MINIMUM) = 2.10% (\$0.04 MIN)	50
TAXI TRADITIONAL REWARDS / PRGM Rate 21, NON-TOKEN DCAP / (MINIMUM) = 2.10% (\$0.04 MIN).....	50
TAXI SIGNATURE / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN)	50
TAXI SIGNATURE PREFERRED / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN).....	50
TAXI INFINITE (SQN) / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN).....	50
TAXI INFINITE (SQ) / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN)	50
REAL ESTATE TRADITIONAL / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05.....	51
REAL ESTATE TRADITIONAL REWARDS / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	51
REAL ESTATE SIGNATURE / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	51
REAL ESTATE SIGNATURE PREFERRED / PRGM Rate 27 (Token, Non-DCAP) = 2.20% + \$0.10	51
REAL ESTATE INFINITE (SNQ) / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	51

REAL ESTATE INFINITE (SQ) / PRGM Rate 27 (Token, Non-DCAP) = 2.20% + \$0.10	51
REAL ESTATE TRADITIONAL NON-TOKEN = 1.53% + \$0.05	51
REAL ESTATE TRADITIONAL REWARDS NON-TOKEN = 1.53% + \$0.05	51
REAL ESTATE SIGNATURE NON-TOKEN = 1.53% + \$0.05	51
REAL ESTATE SIGNATURE PREFERRED NON-TOKEN = 2.25% + \$0.10	51
REAL ESTATE INFINITE (SQ) NON-TOKEN = 2.25% + \$0.10	51
REAL ESTATE INFINITE (SNQ) NON-TOKEN = 1.53% + \$0.05	51
REAL ESTATE TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	51
REAL ESTATE TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	51
REAL ESTATE SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	51
REAL ESTATE SIGNATURE PREFERRED / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10	51
REAL ESTATE INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	51
REAL ESTATE INFINITE (SQ) / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10	51
REAL ESTATE TRADITIONAL / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05	52
REAL ESTATE TRADITIONAL REWARDS / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05	52
REAL ESTATE SIGNATURE / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05	52
REAL ESTATE SIGNATURE PREFERRED / PRGM Rate 33, NON-TOKEN = 2.15% + \$0.10	52
REAL ESTATE INFINITE (SNQ) / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05	52
REAL ESTATE INFINITE (SQ) / PRGM Rate 43, NON-TOKEN = 2.15% + \$0.10	52
EDUCATION TRADITIONAL / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	52
EDUCATION TRADITIONAL REWARDS / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	52
EDUCATION SIGNATURE / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	52
EDUCATION SIGNATURE PREFERRED / PRGM Rate 27 (Token, Non-DCAP) = 2.20% + \$0.10	52
EDUCATION INFINITE (SNQ) / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	52
EDUCATION INFINITE (SQ) / PRGM Rate 27 (Token, Non-DCAP) = 2.20% + \$0.10	52
EDUCATION TRADITIONAL NON-TOKEN = 1.53% + \$0.05	53
EDUCATION TRADITIONAL REWARDS NON-TOKEN = 1.53% + \$0.05	53
EDUCATION SIGNATURE NON-TOKEN = 1.53% + \$0.05	53
EDUCATION SIGNATURE/INFINITE (SNQ) NON-TOKEN = 1.53% + \$0.05	53
EDUCATION SIGNATURE PREFERRED/INFINITE (SQ) NON-TOKEN = 2.25% + \$0.10	53
EDUCATION SIGNATURE PREFERRED NON-TOKEN = 2.25% + \$0.10	53
EDUCATION TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	53
EDUCATION TRADITIONAL REWARDS / PRGM Rate 26 TOKEN, DCAP = 1.38% + \$0.05	53
EDUCATION SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	53
EDUCATION SIGNATURE PREFERRED / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10	53
EDUCATION INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	53
EDUCATION INFINITE (SQ) / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10	53
EDUCATION TRADITIONAL / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05	54
EDUCATION TRADITIONAL REWARDS / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05	54
EDUCATION SIGNATURE / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05	54
EDUCATION SIGNATURE PREFERRED / PRGM Rate 33, NON-TOKEN = 2.15% + \$0.10	54
EDUCATION SIGNATURE/INFINITE (SNQ) / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05	54
EDUCATION SIGNATURE PREFERRED/INFINITE (SQ) / PRGM Rate 33, NON-TOKEN = 2.15% + \$0.10	54
HEALTHCARE TRADITIONAL / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	54
HEALTHCARE TRADITIONAL REWARDS / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	54
HEALTHCARE SIGNATURE / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	54
HEALTHCARE SIGNATURE PREFERRED / PRGM Rate 19 (Token, Non-DCAP) = 2.35% + \$0.10	54
HEALTHCARE INFINITE (SNQ) / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	54
HEALTHCARE INFINITE (SQ) / PRGM Rate 19 (Token, Non-DCAP) = 2.35% + \$0.10	54
HEALTHCARE TRADITIONAL NON-TOKEN = 1.53% + \$0.05	55
HEALTHCARE TRADITIONAL REWARDS NON-TOKEN = 1.53% + \$0.05	55
HEALTHCARE SIGNATURE NON-TOKEN = 1.53% + \$0.05	55
HEALTHCARE SIGNATURE PREFERRED NON-TOKEN = 2.40% + \$0.10	55
HEALTHCARE INFINITE (SQ) NON-TOKEN = 2.40% + \$0.10	55
HEALTHCARE INFINITE (SNQ) NON-TOKEN = 1.53% + \$0.05	55
HEALTHCARE TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	55
HEALTHCARE TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	55

HEALTHCARE SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	55
HEALTHCARE SIGNATURE PREFERRED / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10	55
HEALTHCARE INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	55
HEALTHCARE INFINITE (SQ) / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10	55
HEALTHCARE TRADITIONAL / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05	56
HEALTHCARE TRADITIONAL REWARDS / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05	56
HEALTHCARE SIGNATURE / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05	56
HEALTHCARE SIGNATURE PREFERRED / PRGM Rate 18, NON-TOKEN = 2.30% + \$0.10	56
HEALTHCARE INFINITE (SNQ) / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05	56
HEALTHCARE INFINITE (SQ) / PRGM Rate 18, NON-TOKEN = 2.30% + \$0.10	56
ADVERTISING TRADITIONAL / PRGM Rate 12, Token, Non-DCAP = 1.60% + \$0.10	56
ADVERTISING TRADITIONAL REWARDS / PRGM Rate 15, Token, Non-DCAP = 1.75% + \$0.10	56
ADVERTISING SIGNATURE / PRGM Rate 16, Token, Non-DCAP = 1.80% + \$0.10	56
ADVERTISING SIGNATURE PREFERRED / PRGM Rate 19, Token, Non-DCAP = 2.35% + \$0.10	56
ADVERTISING INFINITE (SNQ) / PRGM Rate 16, Token, Non-DCAP = 1.80% + \$0.10	56
ADVERTISING INFINITE (SQ) / PRGM Rate 19, Token, Non-DCAP = 2.35% + \$0.10	56
ADVERTISING TRADITIONAL NON-TOKEN = 1.65% + \$0.10	56
ADVERTISING TRADITIONAL REWARDS NON-TOKEN = 1.80% + \$0.10	56
ADVERTISING SIGNATURE NON-TOKEN = 1.85% + \$0.10	56
ADVERTISING SIGNATURE PREFERRED NON-TOKEN = 2.40% + \$0.10	56
ADVERTISING INFINITE (SQ) NON-TOKEN = 2.40% + \$0.10	56
ADVERTISING INFINITE (SNQ) NON-TOKEN = 1.85% + \$0.10	56
ADVERTISING TRADITIONAL / PRGM Rate 10, TOKEN DCAP = 1.50% + \$0.10	57
ADVERTISING TRADITIONAL REWARDS / PRGM Rate 13, Token DCAP = 1.65% + \$0.10	57
ADVERTISING SIGNATURE / PRGM Rate 14, TOKEN DCAP = 1.70% + \$0.10	57
ADVERTISING SIGNATURE PREFERRED / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10	57
ADVERTISING INFINITE (SNQ) / PRGM Rate 14, TOKEN DCAP = 1.70% + \$0.10	57
ADVERTISING INFINITE (SQ) / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10	57
ADVERTISING TRADITIONAL / PRGM Rate 11, NON-TOKEN DCAP = 1.55% + \$0.10	57
ADVERTISING TRADITIONAL REWARDS / PRGM Rate 11, NON-TOKEN DCAP = 1.70% + \$0.10	57
ADVERTISING SIGNATURE / PRGM Rate 11, NON-TOKEN DCAP = 1.75% + \$0.10	57
ADVERTISING SIGNATURE PREFERRED / PRGM Rate 11, NON-TOKEN DCAP = 2.30% + \$0.10	57
ADVERTISING INFINITE (SNQ) / PRGM Rate 11, NON-TOKEN DCAP = 1.75% + \$0.10	57
ADVERTISING INFINITE (SQ) / PRGM Rate 11, NON-TOKEN DCAP = 2.30% + \$0.10	57
INSURANCE TRADITIONAL / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	58
INSURANCE TRADITIONAL REWARDS / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	58
INSURANCE SIGNATURE / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	58
INSURANCE SIGNATURE PREFERRED / PRGM Rate 18 (Token, Non-DCAP) = 2.30% + \$0.10	58
INSURANCE INFINITE (SNQ) / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	58
INSURANCE INFINITE (SQ) / PRGM Rate 18 (Token, Non-DCAP) = 2.30% + \$0.10	58
INSURANCE TRADITIONAL NON-TOKEN = 1.53% + \$0.05	58
INSURANCE TRADITIONAL REWARDS NON-TOKEN = 1.53% + \$0.05	58
INSURANCE SIGNATURE NON-TOKEN = 1.53% + \$0.05	58
INSURANCE SIGNATURE PREFERRED NON-TOKEN = 2.35% + \$0.10	58
INSURANCE INFINITE (SQ) NON-TOKEN = 2.35% + \$0.10	58
INSURANCE INFINITE (SNQ) NON-TOKEN = 1.53% + \$0.05	58
INSURANCE TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	58
INSURANCE TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	58
INSURANCE SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	58
INSURANCE SIGNATURE PREFERRED / PRGM Rate 27, TOKEN DCAP = 2.20% + \$0.10	58
INSURANCE INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	58
INSURANCE INFINITE (SQ) / PRGM Rate 27, TOKEN DCAP = 2.20% + \$0.10	58
INSURANCE TRADITIONAL / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05	59
INSURANCE TRADITIONAL REWARDS / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05	59
INSURANCE SIGNATURE / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05	59
INSURANCE SIGNATURE PREFERRED / PRGM Rate 17, NON-TOKEN DCAP = 2.25% + \$0.10	59
INSURANCE INFINITE (SNQ) / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05	59

INSURANCE INFINITE (SQ) / PRGM Rate 11, NON-TOKEN DCAP = 2.25% + \$0.10	59
SERVICES TRADITIONAL / PRGM Rate 12, Token, Non-DCAP) = 1.60% + \$0.10	59
SERVICES TRADITIONAL REWARDS / PRGM Rate 15, Token, Non-DCAP) = 1.75% + \$0.10	59
SERVICES SIGNATURE / PRGM Rate 36, Token, Non-DCAP) = 1.90% + \$0.10	59
SERVICES SIGNATURE PREFERRED / PRGM Rate 19, Token, Non-DCAP) = 2.35% + \$0.10	59
SERVICES INFINITE (SNQ) / PRGM Rate 36, Token, Non-DCAP) = 1.90% + \$0.10	59
SERVICES INFINITE (SQ) / PRGM Rate 19, Token, Non-DCAP) = 2.35% + \$0.10	59
SERVICES TRADITIONAL NON-TOKEN = 1.65% + \$0.10	60
SERVICES TRADITIONAL REWARDS NON-TOKEN = 1.80% + \$0.10	60
SERVICES SIGNATURE NON-TOKEN = 1.95% + \$0.10	60
SERVICES SIGNATURE PREFERRED NON-TOKEN = 2.40% + \$0.10	60
SERVICES INFINITE (SQ) NON-TOKEN = 2.40% + \$0.10	60
SERVICES INFINITE (SNQ) NON-TOKEN = 1.95% + \$0.10	60
SERVICES TRADITIONAL / PRGM Rate 10, TOKEN DCAP = 1.50% + \$0.10	60
SERVICES TRADITIONAL REWARDS / PRGM Rate 13, TOKEN DCAP = 1.65% + \$0.10	60
SERVICES SIGNATURE / PRGM Rate 16, TOKEN DCAP = 1.80% + \$0.10	60
SERVICES SIGNATURE PREFERRED / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10	60
SERVICES INFINITE (SNQ) / PRGM Rate 16, TOKEN DCAP = 1.80% + \$0.10	60
SERVICES INFINITE (SQ) / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10	60
SERVICES TRADITIONAL / PRGM Rate 11, NON-TOKEN DCAP = 1.55% + \$0.10	61
SERVICES TRADITIONAL REWARDS / PRGM Rate 14, NON-TOKEN DCAP = 1.70% + \$0.10	61
SERVICES SIGNATURE / PRGM Rate 35, NON-TOKEN DCAP = 1.85% + \$0.10	61
SERVICES SIGNATURE PREFERRED / PRGM Rate 18, NON-TOKEN DCAP = 2.30% + \$0.10	61
SERVICES INFINITE (SNQ) / PRGM Rate 35, NON-TOKEN DCAP = 1.85% + \$0.10	61
SERVICES INFINITE (SQ) / PRGM Rate 18, NON-TOKEN DCAP = 2.30% + \$0.10	61
CPS RECURRING BILL PAYMENT TRADITIONAL / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	61
CPS RECURRING BILL PAYMENT TRADITIONAL REWARDS / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	61
CPS RECURRING BILL PAYMENT SIGNATURE / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	61
RECURRING BILL PAY SIGNATURE PREFERRED / PRGM Rate 38 (Token, Non-DCAP) = 2.25% + \$0.05	61
RECURRING BILL PAY INFINITE (SNQ) / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05	61
RECURRING BILL PAY INFINITE (SQ) / PRGM Rate 38 (Token, Non-DCAP) = 2.25% + \$0.05	61
CPS RECURRING BILL PAYMENT NON-TOKEN = 1.53% + \$0.05	61
RECURRING BILL PAY SIGNATURE PREFERRED NON-TOKEN = 2.30% + \$0.05	61
RECURRING BILL PAY INFINITE (SQ) NON-TOKEN = 2.30% + \$0.05	61
RECURRING BILL PAY INFINITE (SNQ) NON-TOKEN = 1.53% + \$0.05	61
CPS RECURRING BILL PAYMENT TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	62
CPS RECURRING BILL PAYMENT TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	62
CPS RECURRING BILL PAYMENT SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	62
RECURRING BILL PAY SIGNATURE PREFERRED / PRGM Rate 1A, TOKEN DCAP = 2.15% + \$0.05	62
RECURRING BILL PAY INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	62
RECURRING BILL PAY INFINITE (SQ) / PRGM Rate 1A, TOKEN DCAP = 2.15% + \$0.05	62
CPS RECURRING BILL PAYMENT TRADITIONAL / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05	62
CPS RECURRING BILL PAYMENT TRADITIONAL REWARDS / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05	62
CPS RECURRING BILL PAYMENT SIGNATURE / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05	62
RECURRING BILL PAY SIGNATURE PREFERRED / PRGM Rate 37, NON-TOKEN DCAP = 2.20% + \$0.05	62
RECURRING BILL PAY INFINITE (SNQ) / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05	62
RECURRING BILL PAY INFINITE (SQ) / PRGM Rate 37, NON-TOKEN DCAP = 2.20% + \$0.05	62
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / TRADITIONAL TOKEN = 1.23% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / TRADITIONAL REWARDS TOKEN = 1.23% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / SIGNATURE TOKEN = 1.23% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / INFINITE (SNQ) TOKEN = 1.23% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 2 / SIGNATURE PREFERRED = 1.75% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 2 / INFINITE (SQ) = 1.75% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / TRADITIONAL TOKEN = 1.33% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / TRADITIONAL REWARDS TOKEN = 1.33% + \$0.05	63

RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / SIGNATURE TOKEN = 1.33% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / INFINITE (SNQ) = 1.33% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 2 / SIGNATURE PREFERRED = 2.10% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 2 / INFINITE (SQ) = 2.10% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / TRADITIONAL TOKEN = 1.43% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / TRADITIONAL REWARDS TOKEN = 1.43% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / SIGNATURE TOKEN = 1.43% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / INFINITE (SNQ) TOKEN = 1.43% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 2 / SIGNATURE PREFERRED = 2.20% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 2 / INFINITE (SQ) = 2.20% + \$0.05	63
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / TRADITIONAL NON-TOKEN = 1.33% + \$0.05 ..	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / TRADITIONAL REWARDS NON-TOKEN = 1.33% + \$0.05	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / SIGNATURE NON-TOKEN = 1.33% + \$0.05	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / INFINITE (SNQ) NON-TOKEN = 1.33% + \$0.05 ..	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 2 / SIGNATURE PREFERRED NON-TOKEN = 1.85% + \$0.05	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 2 / INFINITE (SQ) NON-TOKEN = 1.85% + \$0.05	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / TRADITIONAL NON-TOKEN = 1.43% + \$0.05 ..	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / TRADITIONAL REWARDS NON-TOKEN = 1.43% + \$0.05	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / SIGNATURE NON-TOKEN = 1.43% + \$0.05	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / INFINITE (SNQ) NON-TOKEN = 1.43% + \$0.05 ..	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 2 / SIGNATURE NON-TOKEN = 2.20% + \$0.05	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 2 / INFINITE (SQ) = 2.20% + \$0.05	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / TRADITIONAL NON-TOKEN = 1.53% + \$0.05 ...	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / TRADITIONAL REWARDS NON-TOKEN = 1.53% + \$0.05	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / SIGNATURE NON-TOKEN = 1.53% + \$0.05	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / INFINITE (SNQ) NON-TOKEN = 1.53% + \$0.05 ..	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 2 / SIGNATURE PREFERRED NON-TOKEN = 2.30% + \$0.05	64
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 2 / INFINITE (SQ) NON-TOKEN = 2.30% + \$0.05	64
SMALL MERCHANT P1 TRADITIONAL / PRGM Rate 61 (Token, Non-DCAP) = 1.53% + \$0.10	64
SMALL MERCHANT P1 TRADITIONAL REWARDS / PRGM Rate 62 (Token, Non-DCAP) = 1.68% + \$0.10	64
SMALL MERCHANT P1 SIGNATURE / PRGM Rate 62 (Token, Non-DCAP) = 1.68% + \$0.10	64
SMALL MERCHANT P1 SIGNATURE PREFERRED / PRGM Rate 63 (Token, Non-DCAP) = 2.13% + \$0.10	64
SMALL MERCHANT P1 INFINITE (SNQ) / PRGM Rate 62 (Token, Non-DCAP) = 1.68% + \$0.10	64
SMALL MERCHANT P1 INFINITE (SQ) / PRGM Rate 63 (Token, Non-DCAP) = 2.13% + \$0.10	64
SMALL MERCHANT P1 INFINITE (SQ) NON-TOKEN = 2.18% + \$0.10	64
SMALL MERCHANT P1 INFINITE (SNQ) NON-TOKEN = 1.73% + \$0.10	64
SMALL MERCHANT CARD-NOT-PRESENT / TRADITIONAL / PRGM Rate 32, TOKEN DCAP = 1.43% + \$0.10	65
SMALL MERCHANT CARD-NOT-PRESENT / TRADITIONAL REWARDS / PRGM Rate 66, TOKEN DCAP = 1.58% + \$0.10	65
SMALL MERCHANT CARD-NOT-PRESENT / SIGNATURE / PRGM Rate 66, TOKEN DCAP = 1.58% + \$0.10	65
SMALL MERCHANT CARD-NOT-PRESENT / SIGNATURE PREFERRED / PRGM Rate 67, TOKEN DCAP = 2.03% + \$0.10	65
SMALL MERCHANT CARD-NOT-PRESENT / INFINITE (SNQ) / PRGM Rate 66, TOKEN DCAP = 1.58% + \$0.10	65
SMALL MERCHANT CARD-NOT-PRESENT / INFINITE (SQ) / PRGM Rate 67, TOKEN DCAP = 2.03% + \$0.10	65
SMALL MERCHANT CARD-NOT-PRESENT / TRADITIONAL / PRGM Rate 32, NON-TOKEN DCAP = 1.43% + \$0.10	65
SMALL MERCHANT CARD-NOT-PRESENT / TRADITIONAL REWARDS / PRGM Rate 66, NON-TOKEN DCAP = 1.58% + \$0.10	65
SMALL MERCHANT CARD-NOT-PRESENT / SIGNATURE / PRGM Rate 66, NON-TOKEN DCAP = 1.58% + \$0.10	65
SMALL MERCHANT CARD-NOT-PRESENT / SIGNATURE PREFERRED / PRGM Rate 67, NON-TOKEN DCAP = 2.03% + \$0.10	65
SMALL MERCHANT CARD-NOT-PRESENT / INFINITE (SNQ) / PRGM Rate 66, NON-TOKEN DCAP = 1.58% + \$0.10	65

SMALL MERCHANT CARD-NOT-PRESENT / INFINITE (SQ) / PRGM Rate 67, NON-TOKEN DCAP = 2.03% + \$0.10	65
SMALL MERCHANT P2 TRADITIONAL = 1.29% + \$0.10	66
SMALL MERCHANT P2 TRADITIONAL REWARDS = 1.43% + \$0.10	66
SMALL MERCHANT P2 SIGNATURE = 1.43% + \$0.10	66
SMALL MERCHANT P2 SIGNATURE PREFERRED = 1.88% + \$0.10	66
SMALL MERCHANT P2 INFINITE (SQ) = 1.88% + \$0.10	66
SMALL MERCHANT P2 INFINITE (SNQ) = 1.43% + \$0.10	66
SMALL MERCHANT REST TRAD REWARDS / MINIMUM = 2.10% + \$0.00 (\$0.04 MIN)	66
SMALL MERCHANT REST SIG SIGN PRF / MINIMUM = 2.60% + \$0.00 (\$0.04 MIN)	66
SMALL MERCHANT REST INF (SNQ) / MINIMUM = 2.60% + \$0.00 (\$0.04 MIN)	66
SMALL MERCHANT REST INF (SQ) / MINIMUM = 2.60% + \$0.00 (\$0.04 MIN)	66
SMALL MERCHANT REST TRADITIONAL / PRGM Rate 20, TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)	67
SMALL MERCHANT REST TRADITIONAL REWARDS / PRGM Rate 20, TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)	67
SMALL MERCHANT REST SIGNATURE / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	67
SMALL MERCHANT REST SIG SIGNATURE PREFERRED / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	67
SMALL MERCHANT REST INFINITE (SNQ) / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	67
SMALL MERCHANT REST INFINITE (SQ) / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	67
SMALL MERCHANT REST TRADITIONAL / PRGM Rate 20, NON-TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)	67
SMALL MERCHANT REST TRADITIONAL REWARDS / PRGM Rate 20, NON-TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)	67
SMALL MERCHANT REST SIGNATURE / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	67
SMALL MERCHANT REST SIG SIGNATURE PREFERRED / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	67
SMALL MERCHANT REST INFINITE (SNQ) / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	67
SMALL MERCHANT REST INFINITE (SQ) / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	67
SMALL MERCHANT TAXI TRAD REWARDS / MINIMUM = 2.10% + \$0.00 (\$0.04 MIN)	68
SMALL MERCHANT TAXI SIG SIGN PRF / MINIMUM = 2.60% + \$0.00 (\$0.04 MIN)	68
SMALL MERCHANT TAXI INF (SNQ) / MINIMUM = 2.60% + \$0.00 (\$0.04 MIN)	68
SMALL MERCHANT TAXI INF (SQ) / MINIMUM = 2.60% + \$0.00 (\$0.04 MIN)	68
SMALL MERCHANT TAXI TRADITIONAL / PRGM Rate 20, TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)	68
SMALL MERCHANT TAXI TRADITIONAL REWARDS / PRGM Rate 20, TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)	68
SMALL MERCHANT TAXI SIGNATURE / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	68
SMALL MERCHANT TAXI SIG SIGNATURE PREFERRED / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	68
SMALL MERCHANT TAXI INFINITE (SNQ) / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	68
SMALL MERCHANT TAXI INFINITE (SQ) / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	68
SMALL MERCHANT TAXI TRADITIONAL / PRGM Rate 20, NON-TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)	69
SMALL MERCHANT TAXI TRADITIONAL REWARDS / PRGM Rate 20, NON-TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)	69
SMALL MERCHANT TAXI SIGNATURE / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	69
SMALL MERCHANT TAXI SIG SIGNATURE PREFERRED / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	69
SMALL MERCHANT TAXI INFINITE (SNQ) / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	69
SMALL MERCHANT TAXI INFINITE (SQ) / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)	69
SMALL MERCHANT REAL EST TRAD/RW/SIG = 1.43% + \$0.05	69
SMALL MERCHANT REAL EST SIG PREF = 2.15% + \$0.10	69
SMALL MERCHANT REAL EST INF (SNQ) = 1.43% + \$0.05	69
SMALL MERCHANT REAL EST INF (SQ) = 2.15% + \$0.10	69
SMALL MERCHANT REAL EST TRADITIONAL/ PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	70
SMALL MERCHANT REAL EST TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	70
SMALL MERCHANT REAL EST SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	70
SMALL MERCHANT REAL EST SIGNATURE PREFERRED / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10	70
SMALL MERCHANT REAL EST INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	70
SMALL MERCHANT REAL EST INFINITE (SQ) / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10	70

SMALL MERCHANT REAL EST TRADITIONAL/ PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	70
SMALL MERCHANT REAL EST TRADITIONAL REWARDS / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	70
SMALL MERCHANT REAL EST SIGNATURE / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	70
SMALL MERCHANT REAL EST SIGNATURE PREFERRED / PRGM Rate 31, NON-TOKEN DCAP = 2.10% + \$0.10	70
SMALL MERCHANT REAL EST INFINITE (SNQ) / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	70
SMALL MERCHANT REAL EST INFINITE (SQ) / PRGM Rate 31, NON-TOKEN DCAP = 2.10% + \$0.10	70
SMALL MERCHANT EDUCAT TRAD/RW/SIG = 1.43% + \$0.05	71
SMALL MERCHANT EDUCATION SIG PREF = 2.15% + \$0.10	71
SMALL MERCHANT EDUCATION INF (SNQ) = 1.43% + \$0.05	71
SMALL MERCHANT EDUCATION INF (SQ) = 2.15% + \$0.10	71
SMALL MERCHANT EDUCAT TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	71
SMALL MERCHANT EDUCAT TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	71
SMALL MERCHANT EDUCAT SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	71
SMALL MERCHANT EDUCATION SIGNATURE PREFERRED / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.05	71
SMALL MERCHANT EDUCATION INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	71
SMALL MERCHANT EDUCATION INFINITE (SQ) / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.05	71
SMALL MERCHANT EDUCAT TRADITIONAL / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	72
SMALL MERCHANT EDUCAT TRADITIONAL REWARDS / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	72
SMALL MERCHANT EDUCAT SIGNATURE / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	72
SMALL MERCHANT EDUCATION SIGNATURE PREFERRED / PRGM Rate 31, NON-TOKEN DCAP = 2.10% + \$0.05	72
SMALL MERCHANT EDUCATION INFINITE (SNQ) / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	72
SMALL MERCHANT EDUCATION INFINITE (SQ) / PRGM Rate 31, NON-TOKEN DCAP = 2.10% + \$0.05	72
SMALL MERCHANT HEALTHCARE TRAD/RW/SIG = 1.43% + \$0.05	72
SMALL MERCHANT HEALTHCARE SIG PREF = 2.30% + \$0.10	72
SMALL MERCHANT HEALTHCARE INF (SNQ) = 1.43% + \$0.05	72
SMALL MERCHANT HEALTHCARE INF (SQ) = 2.30% + \$0.10	72
SMALL MERCHANT HEALTHCARE TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	73
SMALL MERCHANT HEALTHCARE TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	73
SMALL MERCHANT HEALTHCARE SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	73
SMALL MERCHANT HEALTHCARE SIGNATURE PREFERRED / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10	73
SMALL MERCHANT HEALTHCARE INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	73
SMALL MERCHANT HEALTHCARE INFINITE (SQ) / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10	73
SMALL MERCHANT HEALTHCARE TRADITIONAL / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	73
SMALL MERCHANT HEALTHCARE TRADITIONAL REWARDS / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	73
SMALL MERCHANT HEALTHCARE SIGNATURE / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	73
SMALL MERCHANT HEALTHCARE SIGNATURE PREFERRED / PRGM Rate 17, NON-TOKEN DCAP = 2.25% + \$0.10	73
SMALL MERCHANT HEALTHCARE INFINITE (SNQ) / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	73
SMALL MERCHANT HEALTHCARE INFINITE (SQ) / PRGM Rate 17, NON-TOKEN DCAP = 2.25% + \$0.10	73
SMALL MERCHANT ADVERTISING TRAD = 1.55% + \$0.10	74
SMALL MERCHANT ADVERTISING TR REW = 1.70% + \$0.10	74
SMALL MERCHANT ADVERTISING SIGN = 1.75% + \$0.10	74
SMALL MERCHANT ADVERTISING SIG PRF = 2.30% + \$0.10	74
SMALL MERCHANT ADVERTISING INF (SNQ) = 1.75% + \$0.10	74
SMALL MERCHANT ADVERTISING INF (SQ) = 2.30% + \$0.10	74
SMALL MERCHANT ADVERTISING TRADITIONAL / PRGM Rate 10, TOKEN DCAP = 1.50% + \$0.10	74
SMALL MERCHANT ADVERTISING TRADITIONAL REWARDS / PRGM Rate 13, TOKEN DCAP = 1.65% + \$0.10	74
SMALL MERCHANT ADVERTISING SIGNATURE / PRGM Rate 14, TOKEN DCAP = 1.70% + \$0.10	74
SMALL MERCHANT ADVERTISING SIGNATURE PREFERRED / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10	74
SMALL MERCHANT ADVERTISING INFINITE (SNQ) / PRGM Rate 14, TOKEN DCAP = 1.70% + \$0.10	74
SMALL MERCHANT ADVERTISING INFINITE (SQ) / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10	74
SMALL MERCHANT ADVERTISING TRADITIONAL / PRGM Rate 10, NON-TOKEN DCAP = 1.50% + \$0.10	75
SMALL MERCHANT ADVERTISING TRADITIONAL REWARDS / PRGM Rate 13, NON-TOKEN DCAP = 1.65% + \$0.10	75
SMALL MERCHANT ADVERTISING SIGNATURE / PRGM Rate 14, NON-TOKEN DCAP = 1.70% + \$0.10	75
SMALL MERCHANT ADVERTISING SIGNATURE PREFERRED / PRGM Rate 17, NON-TOKEN DCAP = 2.25% + \$0.10	75
SMALL MERCHANT ADVERTISING INFINITE (SNQ) / PRGM Rate 14, NON-TOKEN DCAP = 1.70% + \$0.10	75
SMALL MERCHANT ADVERTISING INFINITE (SQ) / PRGM Rate 17, NON-TOKEN DCAP = 2.25% + \$0.10	75
SMALL MERCHANT INSRNC TRAD/RW/SIG = 1.43% + \$0.05	75

SMALL MERCHANT INSURANCE SIG PREF = 2.25% + \$0.10	75
SMALL MERCHANT INSURANCE INF (SNQ) = 1.43% + \$0.05	75
SMALL MERCHANT INSURANCE INF (SQ) = 2.25% + \$0.10	75
SMALL MERCHANT INSRNC TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	75
SMALL MERCHANT INSRNC TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	75
SMALL MERCHANT INSRNC SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	75
SMALL MERCHANT INSURANCE SIGNATURE PREFERRED / PRGM Rate 27, TOKEN DCAP = 2.20% + \$0.10	75
SMALL MERCHANT INSURANCE INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	75
SMALL MERCHANT INSURANCE INFINITE (SQ) / PRGM Rate 27, TOKEN DCAP = 2.20% + \$0.10	75
SMALL MERCHANT INSRNC TRADITIONAL / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	76
SMALL MERCHANT INSRNC TRADITIONAL REWARDS / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	76
SMALL MERCHANT INSRNC SIGNATURE / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	76
SMALL MERCHANT INSURANCE SIGNATURE PREFERRED / PRGM Rate 27, NON-TOKEN DCAP = 2.20% + \$0.10	76
SMALL MERCHANT INSURANCE INFINITE (SNQ) / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	76
SMALL MERCHANT INSURANCE INFINITE (SQ) / PRGM Rate 27, NON-TOKEN DCAP = 2.20% + \$0.10	76
SMALL MERCHANT SERVICES TRAD = 1.55% + \$0.10	76
SMALL MERCHANT SERVICES TR REW = 1.70% + \$0.10	76
SMALL MERCHANT SERVICES SIGN = 1.85% + \$0.10	76
SMALL MERCHANT SERVICES SIG PRF = 2.30% + \$0.10	76
SMALL MERCHANT SERVICES INF (SNQ) = 1.85% + \$0.10	76
SMALL MERCHANT SERVICES INF (SQ) = 2.30% + \$0.10	76
SMALL MERCHANT SERVICES TRADITIONAL / PRGM Rate 10, TOKEN DCAP = 1.50% + \$0.10	77
SMALL MERCHANT SERVICES TRADITIONAL REWARDS / PRGM Rate 13, TOKEN DCAP = 1.65% + \$0.10	77
SMALL MERCHANT SERVICES SIGNATURE / PRGM Rate 16, TOKEN DCAP = 1.80% + \$0.10	77
SMALL MERCHANT SERVICES SIGNATURE PREFERRED / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10	77
SMALL MERCHANT SERVICES INFINITE (SNQ) / PRGM Rate 16, TOKEN DCAP = 1.80% + \$0.10	77
SMALL MERCHANT SERVICES INFINITE (SQ) / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10	77
SMALL MERCHANT SERVICES TRADITIONAL / PRGM Rate 10, NON-TOKEN DCAP = 1.50% + \$0.10	77
SMALL MERCHANT SERVICES TRADITIONAL REWARDS / PRGM Rate 13, NON-TOKEN DCAP = 1.65% + \$0.10	77
SMALL MERCHANT SERVICES SIGNATURE / PRGM Rate 16, NON-TOKEN DCAP = 1.80% + \$0.10	77
SMALL MERCHANT SERVICES SIGNATURE PREFERRED / PRGM Rate 17, NON-TOKEN DCAP = 2.25% + \$0.10	77
SMALL MERCHANT SERVICES INFINITE (SNQ) / PRGM Rate 16, NON-TOKEN DCAP = 1.80% + \$0.10	77
SMALL MERCHANT SERVICES INFINITE (SQ) / PRGM Rate 17, NON-TOKEN DCAP = 2.25% + \$0.10	77
SMALL MERCHANT TELECOMMUNICATIONS TRADITIONAL REWARDS/SIG = 1.43% + \$0.05	78
SMALL MERCHANT TELECOMMUNICATIONS SIGNATURE PREFERRED = 2.20% + \$0.05	78
SMALL MERCHANT TELECOMMUNICATIONS INFINITE (SNQ) = 1.43% + \$0.05	78
SMALL MERCHANT TELECOMMUNICATIONS INFINITE (SQ) = 2.20% + \$0.05	78
SMALL MERCHANT TELECOMMUNICATIONS TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	78
SMALL MERCHANT TELECOMMUNICATIONS TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	78
SMALL MERCHANT TELECOMMUNICATIONS SIGNATURE/ PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	78
SMALL MERCHANT TELECOMMUNICATIONS SIGNATURE PREFERRED / PRGM Rate 1A, TOKEN DCAP = 2.15% + \$0.05	78
SMALL MERCHANT TELECOMMUNICATIONS INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05	78
SMALL MERCHANT TELECOMMUNICATIONS INFINITE (SQ) / PRGM Rate 1A, TOKEN DCAP = 2.15% + \$0.05	78
SMALL MERCHANT TELECOMMUNICATIONS TRADITIONAL / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	79
SMALL MERCHANT TELECOMMUNICATIONS TRADITIONAL REWARDS / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	79
SMALL MERCHANT TELECOMMUNICATIONS SIGNATURE/ PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	79
SMALL MERCHANT TELECOMMUNICATIONS SIGNATURE PREFERRED / PRGM Rate 1A, NON-TOKEN DCAP = 2.15% + \$0.05	79
SMALL MERCHANT TELECOMMUNICATIONS INFINITE (SNQ) / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05	79
SMALL MERCHANT TELECOMMUNICATIONS INFINITE (SQ) / PRGM Rate 1A, NON-TOKEN DCAP = 2.15% + \$0.05	79
SMALL MERCHANT SUPERMARKET TRAD = 1.50% + \$0.07	79
SMALL MERCHANT SUPERMARKET TR REW = 1.50% + \$0.07	79
SMALL MERCHANT SUPERMARKET SIGN = 1.65% + \$0.07	79
SMALL MERCHANT SUPERMARKET SIG PRF = 2.00% + \$0.07	79

SMALL MERCHANT SUPERMARKET INF (SNQ) = 1.65% + \$0.07	79
SMALL MERCHANT SUPERMARKET INF (SQ) = 2.00% + \$0.07	79
SMALL TICKET SERVICE STATION GOVERNMENT = 1.65% + \$0.04	80
SMALL TICKET SERVICE STATION GOVERNMENT INFINITE (SNQ) = 1.65% + \$0.04	80
SMALL TICKET TRADITIONAL REWARDS / MINIMUM = 1.90% (\$0.04 MIN)	80
SMALL TICKET SIGNATURE / MINIMUM = 2.20% (\$0.04 MIN)	80
SMALL TICKET SIGNATURE/INFINITE (SNQ) / MINIMUM = 2.20% (\$0.04 MIN)	80
SMALL TICKET SIGNATURE PREFERRED/INFINITE (SQ) / MINIMUM = 2.20% (\$0.04 MIN)	80
CPS GOVERNMENT ALL / PRGM Rate 10 (Token, Non-DCAP) = 1.55%	80
CPS GOVERNMENT ALL / PRGM Rate 41, TOKEN DCAP = 1.40% + \$0.10	81
CPS GOVERNMENT ALL / PRGM Rate 42, NON-TOKEN DCAP = 1.45% + \$0.10	81
AFD TRADITIONAL / ALL = \$1.15% + \$0.25	81
AFD TRADITIONAL CAP / ALL = 0.00% + \$1.10	81
SERVICE STATION TRADITIONAL / ALL = \$1.15% + \$0.25	81
SERVICE STATION CAP / ALL = 0.00% + \$1.10	81
SUPERMARKET TRADITIONAL = 1.50% + \$0.07	82
SUPERMARKET TRADITIONAL REWARDS = 1.50% + \$0.07	82
SUPERMARKET SIGNATURE = 1.65% + \$0.07	82
SUPERMARKET SIGNATURE PREFERRED = 2.00% + \$0.07	82
SUPERMARKET INFINITE CREDIT (SQ) = 2.00% + \$0.07	82
SUPERMARKET INFINITE CREDIT (SNQ) = 1.65% + \$0.07	82
CNP P1 TRADITIONAL = 1.89% + \$0.10	82
CNP P1 TRADITIONAL REWARDS = 2.04% + \$0.10	82
CNP P1 SIGNATURE = 2.05% + \$0.10	82
CNP P1 SIGNATURE PREFERRED = 2.50% + \$0.10	82
CNP P1 INFINITE (SNQ) = 2.20% + \$0.10	82
CNP P1 INFINITE (SQ) = 2.60% + \$0.10	82
RETAIL KEY ENTERED P1 TRADITIONAL = 1.89% + \$0.10	82
RETAIL KEY ENTERED P1 REWARDS = 2.04% + \$0.10	82
RETAIL KEY ENTERED P1 SIGNATURE = 2.05% + \$0.10	82
RETAIL KEY ENTERED P1 SIGNATURE PREFERRED = 2.50% + \$0.10	82
RETAIL KEY ENTERED P1 INFINITE (SNQ) = 2.20% + \$0.10	82
RETAIL KEY ENTERED P1 INFINITE (SQ) = 2.60% + \$0.10	82
ECOMMERCE BASIC P1 TRADITIONAL = 1.89% + \$0.10	82
ECOMMERCE BASIC P1 REWARDS = 2.04% + \$0.10	82
ECOMMERCE BASIC P1 SIGNATURE = 2.05% + \$0.10	82
ECOMMERCE BASIC P1 SIGNATURE PREFERRED = 2.50% + \$0.10	82
ECOMMERCE BASIC P1 INFINITE (SNQ) = 2.20% + \$0.10	82
ECOMMERCE BASIC P1 INFINITE (SQ) = 2.60% + \$0.10	82
ECOMMERCE PREFERRED P1 TRADITIONAL = 1.89% + \$0.10	83
ECOMMERCE PREFERRED P1 REWARDS = 2.04% + \$0.10	83
ECOMMERCE PREFERRED P1 SIGNATURE = 2.05% + \$0.10	83
ECOMMERCE PREFERRED P1 SIGNATURE PREFERRED = 2.50% + \$0.10	83
ECOMMERCE PREFERRED P1 INFINITE (SNQ) = 2.20% + \$0.10	83
ECOMMERCE PREFERRED P1 INFINITE (SQ) = 2.60% + \$0.10	83
ACCOUNT FUNDING P1 TRADITIONAL = 1.89% + \$0.10	83
ACCOUNT FUNDING P1 REWARDS = 2.04% + \$0.10	83
ACCOUNT FUNDING P1 SIGNATURE = 2.05% + \$0.10	83
ACCOUNT FUNDING P1 SIGNATURE PREFERRED = 2.50% + \$0.10	83
ACCOUNT FUNDING P1 INFINITE (SNQ) = 2.20% + \$0.10	83
ACCOUNT FUNDING P1 INFINITE (SQ) = 2.60% + \$0.10	83
CARD-NOT-PRESENT (CNP) TRADITIONAL / PRGM Rate 45, TOKEN DCAP = 1.74% + \$0.10	83
CARD-NOT-PRESENT (CNP) TRADITIONAL REWARDS / PRGM Rate 48, TOKEN DCAP = 1.89% + \$0.10	83
CARD-NOT-PRESENT (CNP) SIGNATURE / PRGM Rate 36, TOKEN DCAP = 1.90% + \$0.10	83
CARD-NOT-PRESENT (CNP) SIGNATURE PREFERRED / PRGM Rate 19, TOKEN DCAP = 2.35% + \$0.10	83
CARD-NOT-PRESENT (CNP) INFINITE (SNQ) / PRGM Rate 53, TOKEN DCAP = 2.05% + \$0.10	83
CARD-NOT-PRESENT (CNP) INFINITE (SQ) / PRGM Rate 40, TOKEN DCAP = 2.45% + \$0.10	83

CARD-NOT-PRESENT (CNP) TRADITIONAL / PRGM Rate 46, NON-TOKEN DCAP = 1.79% + \$0.10	84
CARD-NOT-PRESENT (CNP) TRADITIONAL REWARDS / PRGM Rate 49, NON-TOKEN DCAP = 1.94% + \$0.10.....	84
CARD-NOT-PRESENT (CNP) SIGNATURE / PRGM Rate 51, NON-TOKEN DCAP = 1.95% + \$0.10	84
CARD-NOT-PRESENT (CNP) SIGNATURE PREFERRED / PRGM Rate 39, NON-TOKEN DCAP = 2.40% + \$0.10	84
CARD-NOT-PRESENT (CNP) INFINITE (SNQ) / PRGM Rate 31, NON-TOKEN DCAP = 2.10% + \$0.10	84
CARD-NOT-PRESENT (CNP) INFINITE (SQ) / PRGM Rate 54, NON-TOKEN DCAP = 2.50% + \$0.10	84
P1 TRADITIONAL TOKEN / PRGM Rate 47 (Token, Non-DCAP) = 1.84% + \$0.10	84
P1 TRADITIONAL REWARDS TOKEN / PRGM Rate 50 (Token, Non-DCAP) = 1.99% + \$0.10.....	84
P1 SIGNATURE TOKEN / PRGM Rate 52 (Token, Non-DCAP) = 2.00% + \$0.10.....	84
P1 SIGNATURE PREFERRED TOKEN / PRGM Rate 40 (Token, Non-DCAP) = 2.45% + \$0.10	84
P1 INFINITE (SNQ) TOKEN / PRGM Rate 33 (Token, Non-DCAP) = 2.15% + \$0.10.....	84
P1 INFINITE (SQ) TOKEN / PRGM Rate 55 (Token, Non-DCAP) = 2.55% + \$0.10.....	84
HOTEL CAR RENTAL TRADITIONAL = 1.75% + \$0.10	85
HOTEL CP/CNP PREFERRED TRADITIONAL = 1.75% + \$0.10.....	85
CAR RENTAL CP/CNP PREFERRED TRADITIONAL = 1.75% + \$0.10.....	85
ECOMMERCE PREFERRED HOTEL/CAR RENTAL TRADITIONAL = 1.75% + \$0.10	85
PASSENGER TRANSPORT TRADITIONAL = 1.75% + \$0.10.....	85
PASSENGER TRANSPORT CP/CNP TRADITIONAL = 1.75% + \$0.10	85
ECOMMERCE PREFERRED PASSENGER PASSPORT TRADITIONAL = 1.75% + \$0.10	85
TRAVEL TRADITIONAL / PRGM Rate 14 (Token, Non-DCAP) = 1.70% + \$0.10	85
TRAVEL TRAD REWARDS / PRGM Rate 36 (Token, Non-DCAP) = 1.90% + \$0.10.....	85
TRAVEL SIGNATURE / PRGM Rate 27 (Token, Non-DCAP) = 2.20% + \$0.10	85
TRAVEL SIGNATURE PREFERRED / PRGM Rate 19 (Token, Non-DCAP) = 2.35% + \$0.10	85
TRAVEL INFINITE (SNQ) / PRGM Rate 27 (Token, Non-DCAP) = 2.20% + \$0.10.....	85
TRAVEL INFINITE (SQ) / PRGM Rate 54 (Token, Non-DCAP) = 2.50% + \$0.10.....	85
TRAVEL TRADITIONAL / PRGM Rate 12, TOKEN DCAP = 1.60% + \$0.10.....	85
TRAVEL TRAD REWARDS / PRGM Rate 16, TOKEN DCAP = 1.80% + \$0.10	85
TRAVEL SIGNATURE / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10	85
TRAVEL SIGNATURE PREFERRED / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10	85
TRAVEL INFINITE (SNQ) / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10	85
TRAVEL INFINITE (SQ) / PRGM Rate 39, TOKEN DCAP = 2.40% + \$0.10	85
TRAVEL TRADITIONAL / PRGM Rate 13, NON-TOKEN DCAP = 1.65% + \$0.10.....	86
TRAVEL TRAD REWARDS / PRGM Rate 35, NON-TOKEN DCAP = 1.85% + \$0.10	86
TRAVEL SIGNATURE / PRGM Rate 33, NON-TOKEN, DCAP = 2.15% + \$0.10	86
TRAVEL SIGNATURE PREFERRED / PRGM Rate 18, NON-TOKEN DCAP = 2.30% + \$0.10.....	86
TRAVEL INFINITE (SNQ) / PRGM Rate 33, NON-TOKEN DCAP = 2.15% + \$0.10	86
TRAVEL INFINITE (SQ) / PRGM Rate 40, NON-TOKEN DCAP = 2.45% + \$0.10	86
CPS CHARITY/RELIGIOUS ORG = 1.35% + \$0.05.....	86
CPS CHARITY/RELIGIOUS ORG / TRADITIONAL / PRGM Rate 43, TOKEN DCAP = 1.30% + \$0.05	86
CPS CHARITY/RELIGIOUS ORG / TRADITIONAL REWARDS / PRGM Rate 43, TOKEN DCAP = 1.30% + \$0.05.....	86
CPS CHARITY/RELIGIOUS ORG / SIGNATURE / PRGM Rate 43, TOKEN DCAP = 1.30% + \$0.05	86
CPS CHARITY/RELIGIOUS ORG / SIGNATURE PREFERRED / PRGM Rate 43, TOKEN DCAP = 1.30% + \$0.05	86
CPS CHARITY/RELIGIOUS ORG / INFINITE (SQN) / PRGM Rate 43, TOKEN DCAP = 1.30% + \$0.05.....	86
CPS CHARITY/RELIGIOUS ORG / INFINITE (SQ) / PRGM Rate 43, TOKEN DCAP = 1.30% + \$0.05	86
CPS CHARITY/RELIGIOUS ORG / TRADITIONAL / PRGM Rate 43, NON-TOKEN DCAP = 1.30% + \$0.05	87
CPS CHARITY/RELIGIOUS ORG / TRADITIONAL REWARDS / PRGM Rate 43, NON-TOKEN DCAP = 1.30% + \$0.05.....	87
CPS CHARITY/RELIGIOUS ORG / SIGNATURE / PRGM Rate 43, NON-TOKEN DCAP = 1.30% + \$0.05	87
CPS CHARITY/RELIGIOUS ORG / SIGNATURE PREFERRED / PRGM Rate 43, NON-TOKEN DCAP = 1.30% + \$0.05	87
CPS CHARITY/RELIGIOUS ORG / INFINITE (SQN) / PRGM Rate 43, NON-TOKEN DCAP = 1.30% + \$0.05.....	87
CPS CHARITY/RELIGIOUS ORG / INFINITE (SQ) / PRGM Rate 43, NON-TOKEN DCAP = 1.30% + \$0.05.....	87
NON-QUALIFIED CONSUMER CREDIT = 3.15% + \$0.10	87
NON-QUALIFIED CONSUMER CREDIT FUEL CAP = 0.00% + \$1.10.....	87
CREDIT VOUCHER INTERCHANGE FEES	87
PRIVATE LABEL BASIC = 0.00% + \$0.00	88
PRIVATE LABEL STANDARD = 1.75% + \$0.20.....	88
PRIVATE LABEL ENHANCED = 5.00% + \$0.00	88
PRIVATE LABEL SPECIALIZED = 10.00% + \$0.00	88

PRIVATE LABEL PREMIUM = 20.00% + \$0.00	88
SUPERMARKET TIER 0 RATE 1 = 1.18% + \$0.05	88
SUPERMARKET TIER 0 RATE 2 = 1.55% + \$0.05	88
SUPERMARKET TIER 0 RATE 3 = 1.65% + \$0.05	88
SUPERMARKET TIER 1 RATE 1 = 1.20% + \$0.05	88
SUPERMARKET TIER 1 RATE 2 = 1.55% + \$0.05	88
SUPERMARKET TIER 1 RATE 3 = 1.65% + \$0.05	88
SUPERMARKET TIER 2 RATE 1 = 1.22% + \$0.05	88
SUPERMARKET TIER 2 RATE 2 = 1.55% + \$0.05	88
SUPERMARKET TIER 2 RATE 3 = 1.65% + \$0.05	88
SUPERMARKET TIER 3 RATE 1 = 1.22% + \$0.05	88
SUPERMARKET TIER 3 RATE 2 = 1.60% + \$0.05	88
SUPERMARKET TIER 3 RATE 3 = 1.75% + \$0.05	88
RETAIL TR1 RT1 TRADITIONAL/TRADITIONAL REWARDS = 1.43% + \$0.10	88
RETAIL TR1 RT2 SIGNATURE = 1.65% + \$0.10	88
RETAIL TR1 RT3 SIGNATURE PREFERRED = 2.10% + \$0.10	88
RETAIL TR1 RT4 INFINITE (SNQ) = 1.90% + \$0.10	88
RETAIL TR1 RT5 INFINITE (SQ) = 2.30% + \$0.10	88
RETAIL TR2 RT1 TRADITIONAL/TRADITIONAL REWARDS = 1.47% + \$0.10	88
RETAIL TR2 RT2 SIGNATURE = 1.65% + \$0.10	88
RETAIL TR2 RT3 SIGNATURE PREFERRED = 2.10% + \$0.10	88
RETAIL TR2 RT4 INFINITE (SNQ) = 1.90% + \$0.10	88
RETAIL TR2 RT5 INFINITE (SQ) = 2.30% + \$0.10	88
RETAIL TR3 RT1 TRADITIONAL/TRADITIONAL REWARDS = 1.51% + \$0.10	88
RETAIL TR3 RT2 SIGNATURE = 1.65% + \$0.10	88
RETAIL TR3 RT3 SIGNATURE PREFERRED = 2.10% + \$0.10	88
RETAIL TR3 RT4 INFINITE (SNQ) = 1.90% + \$0.10	88
RETAIL TR3 RT5 INFINITE (SQ) = 2.30% + \$0.10	88
CONSUMER BILL PAY TRADITIONAL / PRGM Rate 47 (Token, Non-DCAP) = 1.89 + \$0.10	89
CONSUMER BILL PAY TRADITIONAL REWARDS / PRGM Rate 50 (Token, Non-DCAP) = 2.04% + \$0.10	89
CONSUMER BILL PAY SIGNATURE / PRGM Rate 52 (Token, Non-DCAP) = 2.05% + \$0.10	89
CONSUMER BILL PAY SIGNATURE PREFERRED / PRGM Rate 40 (Token, Non-DCAP) = 2.50% + \$0.10	89
CONSUMER BILL PAY INFINITE (SNQ) / PRGM Rate 33 (Token, Non-DCAP) = 2.20% + \$0.10	89
CONSUMER BILL PAY INFINITE (SQ) / PRGM Rate 55 (Token, Non-DCAP) = 2.60% + \$0.10	89
CONSUMER BILL PAY CONSUMER DEBIT = 1.65% + \$0.15	89
CONSUMER BILL PAY CONSUMER PREPAID = 1.75% + \$0.20	89
CONSUMER BILL PAY / TRADITIONAL / PRGM Rate 45, TOKEN DCAP = 1.74% + \$0.10	89
CONSUMER BILL PAY / TRADITIONAL REWRDS / PRGM Rate 48, TOKEN DCAP = 1.89% + \$0.10	89
CONSUMER BILL PAY / SIGNATURE / PRGM Rate 36, TOKEN DCAP = 1.90% + \$0.10	89
CONSUMER BILL PAY / SIGNATURE PREFERRED / PRGM Rate 19, TOKEN DCAP = 2.35% + \$0.10	89
CONSUMER BILL PAY / INFINITE (SNQ) / PRGM Rate 53, TOKEN DCAP = 2.05% + \$0.10	89
CONSUMER BILL PAY / INFINITE (SQ) / PRGM Rate 40, TOKEN DCAP = 2.45% + \$0.10	89
CONSUMER BILL PAY / TRADITIONAL / PRGM Rate 46, NON-TOKEN DCAP = 1.79% + \$0.10	90
CONSUMER BILL PAY/ TRADITIONAL REWARDS / PRGM Rate 49, NON-TOKEN DCAP = 1.94% + \$0.10	90
CONSUMER BILL PAY / SIGNATURE / PRGM Rate 51, NON-TOKEN DCAP = 1.95% + \$0.10	90
CONSUMER BILL PAY / SIGNATURE PREFERRED / PRGM Rate 39, NON-TOKEN DCAP = 2.40% + \$0.10	90
CONSUMER BILL PAY / INFINITE (SNQ) / PRGM Rate 31, NON-TOKEN DCAP = 2.10% + \$0.10	90
CONSUMER BILL PAY / INFINITE (SQ) / PRGM Rate 54, NON-TOKEN DCAP = 2.50% + \$0.10	90
MANUAL CASH DISBURSEMENT DEFAULT = 0.00% + \$2.00	90
MANUAL CASH PREPAID CONSUMER GOVERNMENT AND PAYROLL = 0.00% + \$2.00	90
MANUAL CASH – SURCHARGE = 0.00% + \$0.60	90
MANUAL CASH – NO SURCHARGE = 0.35% + \$0.55	90
MANUAL CASH – NO SURCHARGE CAP = 0.00% + \$3.00	90
MANUAL CASH DISBURSEMENT = 0.33% + \$1.75	90
UTILITY CREDIT FEE = \$0.75	90
UTILITY DEBIT FEE = \$0.65	90
UTILITY RECURRING DEBIT/PREPAID = \$0.45	91

CPS RETAIL DEBIT = 0.80% + \$0.15	91
CPS RETAIL ALL OTHER (PP) = 1.15% + \$0.15	91
CPS RETAIL 2 (EMERGING MKT) DEBIT = 0.65% + \$0.15	91
CPS RETAIL 2 (EMERGING MKT) DEBIT CAP = 0.00% + \$2.00	91
CPS RETAIL 2 (EMERGING MKT/RELIGIOUS ORG) DEBIT = 0.65% + \$0.15	91
CPS RETAIL 2 (EMERGING MKT/RELIGIOUS ORG) DEBIT CAP = 0.00% + \$2.00	91
CPS RETAIL 2 (EMERGING MKT) PREPAID = 0.65% + \$0.15	91
CPS RETAIL 2 (EMERGING MKT) PREPAID CAP = 0.00% + \$2.00	91
CPS RETAIL 2 (EMERGING MKT/RELIGIOUS ORG) PREPAID = 0.65% + \$0.15	91
CPS RETAIL 2 (EMERGING MKT/RELIGIOUS ORG) PREPAID CAP = 0.00% + \$2.00	91
CPS RETAIL KEY ENTRY DEBIT = 1.65% + \$0.15 (Excluding MOTO MCCs)	92
CPS RETAIL KEY ENTERED (PP) = 1.75% + \$0.20	92
CPS SUPERMARKET DEBIT = 0.00% + \$0.30	92
CPS SUPERMARKET (PP) = 1.15% + \$0.15	92
CPS SUPERMARKET (PP) CAP = 0.00% + \$0.35	92
CPS RETAIL SERVICE STATION DEBIT = 0.80% + \$0.15	93
CPS RETAIL SERVICE STATION DEBIT CAP = 0.00% + \$0.95	93
CPS RETAIL SERVICE STATION (PP) = 1.15% + \$0.15	93
CPS RETAIL SERVICE STATION (PP) CAP = 0.00% + 0.95	93
CPS AUTOMATED FUEL DISPENSER DEBIT = 0.80% + \$0.15	93
CPS AUTOMATED FUEL DISPENSER DEBIT CAP = 0.00% + \$0.95	93
CPS AUTOMATED FUEL (PP) = 1.15% + \$0.15	93
CPS AUTOMATED FUEL (PP) CAP = 0.00% + \$0.95	93
CPS RESTAURANT DEBIT = 1.19% + \$0.10	94
CPS RESTAURANT (PP) = 1.15% + \$0.15	94
CPS CARD NOT PRESENT DEBIT = 1.65% + \$0.15	94
CPS CARD NOT PRESENT (PP) = 1.75% + \$0.20	94
CPS ECOMMERCE (BASIC) DEBIT = 1.65% + \$0.15	94
CPS ECOMMERCE (BASIC) (PP) = 1.75% + \$0.20	94
CPS ECOMMERCE (PREFERRED) DEBIT = 1.60% + \$0.15	95
CPS ECOMMERCE (PREFERRED) (PP) = 1.75% + \$0.20	95
CPS ACCOUNT FUNDING DEBIT = 1.75% + \$0.20	95
CPS ACCOUNT FUNDING (PP) = 1.80% + \$0.20	95
DEBT REPAYMENT NO FEE = 0.65% + \$0.15	96
DEBT REPAYMENT NO FEE (CAP) = 0.00% + \$0.65	96
DEBT REPAYMENT 2 = 0.65% + \$0.15	96
DEBT REPAYMENT 2 (CAP) = 0.00% + \$2.00	96
CPS SMALL TICKET DEBIT = 1.55% + \$0.04	96
CPS SMALL TICKET (PP) = 1.60% + \$0.05	96
CPS HOTEL CARD PRESENT DEBIT = 1.19% + \$0.10	97
CPS HOTEL CARD PRESENT (PP) = 1.15% + \$0.15	97
CPS HOTEL CARD NOT PRESENT DEBIT = 1.70% + \$0.15	97
CPS HOTEL CNP PREFERRED (PP) = 1.75% + \$0.20	97
CPS AUTO RENTAL CARD PRESENT DEBIT = 1.19% + \$0.10	97
CPS CAR RENTAL CP (PP) = 1.15% + \$0.15	97
CPS AUTO RENTAL CARD NOT PRESENT DEBIT = 1.70% + \$0.15	97
CPS CAR RENTAL CNP PREFERRED (PP) = 1.75% + \$0.20	97
CPS PASSENGER TRANSPORT CP DEBIT = 1.19% + \$0.10	98
CPS PASSENGER TRANSPORT CNP DEBIT = 1.70% + \$0.15	98
CPS PASSENGER TRANSPORT CP (PP) = 1.15% + \$0.15	98
CPS PASSENGER TRANSPORT CNP (PP) = 1.75% + \$0.20	98
CPS ECOMMERCE PREFERRED HOTEL DEBIT = 1.70% + \$0.15	98
CPS ECOMMERCE PREFERRED HOTEL (PP) = 1.75% + \$0.20	98
CPS ECOMMERCE PREFERRED CAR RENTAL DEBIT = 1.70% + \$0.15	99
CPS ECOMMERCE PREFERRED CAR RENTAL (PP) = 1.75% + \$0.20	99
CPS ECOMMERCE PREFERRED PASSENGER TRANSPORT DEBIT = 1.70% + \$0.15	99
CPS ECOMMERCE PREFERRED PASSENGER TRANSPORT (PP) = 1.75% + \$0.20	99

CPS GOVERNMENT DEBIT = 0.65% + \$0.15	99
CPS GOVERNMENT DEBIT CAP = 0.00% + \$2.00	99
CPS GOVERNMENT PREPAID = 0.65% + \$0.15	99
CPS GOVERNMENT PREPAID CAP = 0.00% + \$2.00.....	99
EIRF DEBIT = 1.75% + \$0.20	100
EIRF NON-CPS ALL OTHER (PP) = 1.80% + \$0.20	100
EIRF FUEL DEBIT CAP (PP) = 0.00% + \$0.95	100
DOMESTIC STANDARD DEBIT = 1.90% + \$0.25	100
DOMESTIC STANDARD ALL OTHER (PP) = 1.90% + \$0.25	100
<i>VISA COMMERCIAL CARD INTERCHANGE PROGRAMS</i>	101
CORPORATE CREDIT – PRODUCT 3 = 1.75% + \$0.10	101
PURCHASING CREDIT – PRODUCT 3 = 1.75% + \$0.10.....	101
COMMERCIAL CREDIT – FUEL PRODUCT 3 = 1.75% + \$0.10	101
CORPORATE CARD COMMERCIAL FUEL LEVEL II = 2.20% + \$0.10	102
PURCHASING CARD FLEET = 2.50% + \$0.10	103
PURCHASING CARD FLEET NON-CPS = 2.50% + \$0.10	103
CORPORATE TRAVEL SERVICES = 2.65% + \$0.10.....	103
PURCHASE TRAVEL SERVICES = 2.65% + \$0.10.....	103
CORPORATE CREDIT PRODUCT 1 = 2.70% + \$0.10	103
PURCHASING CREDIT PRODUCT 1 = 2.70% + \$0.10	103
CORPORATE CREDIT PRODUCT 1 CEDP = 2.70% + \$0.10	103
PURCHASING CREDIT PRODUCT 1 CEDP = 2.70% + \$0.10	103
NON-QUALIFIED PURCHASE CREDIT= 2.95% + \$0.10.....	104
CORPORATE CARD STANDARD NON-CPS (DB) = 2.95% + \$0.10	104
NON-QUALIFIED CORPORATE CREDIT = 2.95% + \$0.10.....	104
PURCHASING CARD STANDARD NON-CPS (DB) = 2.95% + \$0.10.....	104
NON-QUALIFIED CORPORATE DATA = 2.95% + \$0.10	104
NON-QUALIFIED PURCH DATA = 2.95% + \$0.10	104
US BUSINESS CREDIT PRODUCT 3 TIER 1 = 2.40% + \$0.10	104
US BUSINESS CREDIT PRODUCT 3 TIER 2 = 2.55% + \$0.10	104
US BUSINESS CREDIT PRODUCT 3 TIER 3 = 2.60% + \$0.10	104
US BUSINESS CREDIT PRODUCT 3 TIER 4 = 2.70% + \$0.10	104
US BUSINESS CREDIT PRODUCT 3 TIER 5 = 2.75% + \$0.10	104
US BUSINESS TIER 1 PRODUCT 2 = 1.90% + \$0.10.....	104
US BUSINESS TIER 2 PRODUCT 2 = 2.05% + \$0.10.....	104
US BUSINESS TIER 3 PRODUCT 2 = 2.10% + \$0.10.....	104
US BUSINESS TIER 4 PRODUCT 2 = 2.20% + \$0.10.....	104
US BUSINESS TIER 5 PRODUCT 2 = 2.25% + \$0.10.....	104
US BUSINESS TIER 1 PRODUCT 2 CEDP = 1.90% + \$0.10	104
US BUSINESS TIER 2 PRODUCT 2 CEDP = 2.05% + \$0.10	104
US BUSINESS TIER 3 PRODUCT 2 CEDP = 2.10% + \$0.10	104
US BUSINESS TIER 4 PRODUCT 2 CEDP = 2.20% + \$0.10	104
US BUSINESS TIER 5 PRODUCT 2 CEDP = 2.25% + \$0.10	104
US BUSINESS TIER 1 PRODUCT 1 = 2.65% + \$0.10.....	105
US BUSINESS TIER 2 PRODUCT 1 = 2.80% + \$0.10.....	105
US BUSINESS TIER 3 PRODUCT 1 = 2.85% + \$0.10.....	105
US BUSINESS TIER 4 PRODUCT 1 = 2.95% + \$0.10.....	105
US BUSINESS TIER 5 PRODUCT 1 = 3.00% + \$0.10.....	105
US BUSINESS TIER 1 PRODUCT 1 CEDP = 2.65% + \$0.10	105
US BUSINESS TIER 2 PRODUCT 1 CEDP = 2.80% + \$0.10	105
US BUSINESS TIER 3 PRODUCT 1 CEDP = 2.85% + \$0.10	105
US BUSINESS TIER 4 PRODUCT 1 CEDP = 2.95% + \$0.10	105
US BUSINESS TIER 5 PRODUCT 1 CEDP = 3.00% + \$0.10	105
US BUSINESS TIER 1 TRAVEL = 2.35% + \$0.10	105
US BUSINESS TIER 2 TRAVEL = 2.50% + \$0.10	105
US BUSINESS TIER 3 TRAVEL = 2.55% + \$0.10	105
US BUSINESS TIER 4 TRAVEL = 2.65% + \$0.10	105

US BUSINESS TIER 5 TRAVEL = 2.70% + \$0.10	105
NON-QUALIFIED BUSINESS CREDIT = 3.15% + \$0.20	105
BUSINESS CARD – CARD PRESENT DB = 1.70% + \$0.10	106
BUSINESS CARD – CARD NOT PRESENT DB = 2.45% + \$0.10	106
NON-QUALIFIED BUSINESS DEBIT = 2.95% + \$0.10	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 22 = 2.10% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 23 = 2.20% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 24 = 2.30% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 25 = 2.40% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 26 = 2.50% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 27 = 2.60% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 28 = 2.70% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 29 = 2.80% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 30 = 2.90% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 31 = 3.00% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 32 = TBD	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 33 = TBD	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 34 = TBD	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 35 = TBD	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 36 = TBD	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 37 = TBD	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 38 = TBD	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 39 = TBD	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 40 = 0.85% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 41 = 0.95% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 42 = 1.05% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 43 = 1.15% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 44 = 1.25% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 45 = 1.35% + \$0.00	106
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 46 = 1.45% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 47 = 1.55% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 48 = 1.65% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 49 = 1.75% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 50 = 1.85% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 51 = 1.95% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 52 = 2.05% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 53 = 2.15% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 54 = 2.25% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 55 = 2.35% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 56 = 2.45% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 57 = 2.55% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 58 = 2.65% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 59 = 2.75% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 60 = 2.85% + \$0.00	107
US / INTERREGIONAL COMMERCIAL B2B PROGRAM 61 = 2.95% + \$0.00	107

US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 1 = 0.80% + \$0.00	107
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 2 = 1.00% + \$0.00	107
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 3 = 1.20% + \$0.00	107
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 4 = 1.40% + \$0.00	107
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 6 = 1.80% + \$0.00	107
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 7 = 2.00% + \$0.00	107
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 8 = 0.90% + \$0.00	107
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 9 = 1.10% + \$0.00	107
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 10 = 1.30% + \$0.00	107
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 11 = 1.50% + \$0.00	107
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 12 = 1.70% + \$0.00	107
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 13 = 1.90% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 22 = 2.10% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 23 = 2.20% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 24 = 2.30% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 25 = 2.40% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 26 = 2.50% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 27 = 2.60% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 28 = 2.70% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 29 = 2.80% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 30 = 2.90% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 31 = 3.00% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 32 = TBD.....	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 33 = TBD.....	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 34 = TBD.....	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 35 = TBD.....	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 36 = TBD.....	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 37 = TBD.....	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 38 = TBD.....	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 39 = TBD.....	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 40 = 0.85% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 41 = 0.95% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 42 = 1.05% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 43 = 1.15% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 44 = 1.25% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 45 = 1.35% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 46 = 1.45% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 47 = 1.55% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 48 = 1.65% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 49 = 1.75% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 50 = 1.85% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 51 = 1.95% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 52 = 2.05% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 53 = 2.15% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 54 = 2.25% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 55 = 2.35% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 56 = 2.45% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 57 = 2.55% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 58 = 2.65% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 59 = 2.75% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 60 = 2.85% + \$0.00	108
US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 61 = 2.95% + \$0.00	108
GLOBAL B2B VIRTUAL PAYMENTS US DOMESTIC = 2.00% + \$0.00	109
GLOBAL B2B VIRTUAL PAYMENTS US INTERREGIONAL = 2.00% + \$0.00	109
BUSINESS/PURCHASING CNP (PP) = 2.65% + \$0.10	109
NON-QUALIFIED BUSINESS/PURCHASING (PP) = 2.95% + \$0.10	110
CORPORATE (PP) = 2.65% + \$0.10	110

NON-QUALIFIED CORPORATE (PP) = 2.95% + \$0.10	110
GSA PURCHASING CARD LARGE TICKET = 1.20% + \$39.00	110
PURCHASING CARD LARGE PURCHASE ADVANTAGE 1 = 0.70% + \$49.50	110
PURCHASING CARD LARGE PURCHASE ADVANTAGE 2 = 0.60% + \$52.50	111
PURCHASING CARD LARGE PURCHASE ADVANTAGE 3 = 0.50% + \$55.50	111
PURCHASING CARD LARGE PURCHASE ADVANTAGE 4 = 0.40% + \$58.50	111
PURCHASING CARD LARGE PURCHASE (PP) = 1.45% + \$35.00	112
GSA GOVERNMENT TO GOVERNMENT = 1.65% + \$0.10	112
COMMERCIAL CREDIT LARGE TICKET = 1.30% + \$35.00	112
PURCHASING CARD CREDIT VOUCHER – GSA PURCHASING NON-PASS TRANSPORT 1 = 2.35% + \$0.00	112
PURCHASING CARD CREDIT VOUCHER – GSA PURCHASING NON-PASS TRANSPORT 2 = 2.15% + \$0.00	112
PURCHASING CARD CREDIT VOUCHER – GSA PURCHASING NON-PASS TRANSPORT 3 = 2.00% + \$0.00	112
PURCHASING CARD CREDIT VOUCHER – GSA PURCHASING NON-PASS TRANSPORT 4 = 1.80% + \$0.00	112
PURCHASING CARD CREDIT VOUCHER – GSA PURCHASING NON-PASS TRANSPORT 5 = 1.80% + \$0.00	112
PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING NON-PASS TRANSPORT 1 = 2.40% + \$0.00	113
PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING NON-PASS TRANSPORT 2 = 2.30% + \$0.00	113
PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING NON-PASS TRANSPORT 3 = 2.20% + \$0.00	113
PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING NON-PASS TRANSPORT 4 = 2.00% + \$0.00	113
PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING NON-PASS TRANSPORT 5 = 1.80% + \$0.00	113
U.S. STP TIER 1 = 2.00% + \$0.10	113
U.S. STP TIER 2 = 1.30% + \$35.00	113
U.S. STP TIER 3 = 1.10% + \$35.00	113
U.S. STP TIER 4 = 0.95% + \$35.00	113
U.S. STP TIER 5 = 0.80% + \$35.00	113
UTILITY BUSINESS CREDIT = \$1.50	113
UTILITY BUSINESS (DB/PP) = 0.00% + \$1.50	114
UTILITY BUSINESS RECURRING DEBIT/PREPAID = \$0.75	114
CONSUMER BILL PAY BUSINESS TIER 1 = 2.65% + \$0.10	115
CONSUMER BILL PAY BUSINESS TIER 2 = 2.80% + \$0.10	115
CONSUMER BILL PAY BUSINESS TIER 3 = 2.85% + \$0.10	115
CONSUMER BILL PAY BUSINESS TIER 4 = 2.95% + \$0.10	115
CONSUMER BILL PAY BUSINESS TIER 5 = 3.00% + \$0.10	115
CONSUMER BILL PAY CORPORATE CREDIT = 2.70% + \$0.10	115
CONSUMER BILL PAY PURCHASING CREDIT = 2.70% + \$0.10	115
CONSUMER BILL PAY BUSINESS DEBIT = 2.45% + \$0.10	115
CONSUMER BILL PAY COMMERCIAL PREPAID = 2.65% + \$0.10	115
COMMERCIAL CHOICE PROGRAM 1 = 0.40% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 2 = 0.45% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 3 = 0.50% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 4 = 0.55% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 5 = 0.60% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 6 = 0.65% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 7 = 0.70% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 8 = 0.75% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 9 = 0.80% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 10 = 0.85% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 11 = 0.90% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 12 = 0.95% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 13 = 1.00% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 14 = 1.05% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 15 = 1.10% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 16 = 1.15% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 17 = 1.20% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 18 = 1.25% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 19 = 1.30% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 20 = 1.35% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 21 = 1.40% + \$0.00	115

COMMERCIAL CHOICE PROGRAM 22 = 1.45% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 23 = 0.00% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 24 = 0.05% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 25 = 0.10% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 26 = 0.15% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 27 = 0.20% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 28 = 0.25% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 29 = 0.30% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 30 = 0.35% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 35 = 1.70% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 36 = 1.75% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 37 = 1.80% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 38 = 1.85% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 39 = 1.90% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 40 = 1.95% + \$0.00	115
COMMERCIAL CHOICE PROGRAM 41 = 2.00% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 42 = 2.05% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 43 = 2.10% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 44 = 2.15% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 45 = 2.20% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 46 = 2.25% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 107 = 2.50% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 108 = 2.75% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 110 = 3.00% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 113 = 3.50% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 114 = 4.00% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 115 = 4.50% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 116 = 5.00% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 117 = 5.50% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 118 = 6.00% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 119 = 6.50% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 120 = 7.00% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 121 = 7.50% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 122 = 8.00% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 123 = 8.50% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 124 = 9.00% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 125 = 9.50% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 126 = 10.00% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 127 = 10.50% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 128 = 11.00% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 129 = 11.50% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 130 = 12.00% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 131 = 12.50% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 132 = 13.00% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 133 = 13.50% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 134 = 14.00% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 135 = 14.50% + \$0.00	116
COMMERCIAL CHOICE PROGRAM 136 = 15.00% + \$0.00	116
<i>VISA INTERREGIONAL INTERCHANGE PROGRAMS</i>	117
INTERREGIONAL NON PREMIUM BASE = 1.10% + \$0.00	117
INTERREGIONAL PREMIUM BASE = 1.85% + \$0.00	117
INTERREGIONAL SUPER PREMIUM BASE = 1.98% + \$0.00	117
INTERREGIONAL BUSINESS BASE = 2.00% + \$0.00	117
INTERREGIONAL CORPORATE BASE = 2.00% + \$0.00	118
INTERREGIONAL PURCHASING BASE = 2.00% + \$0.00	118
INTERREGIONAL SUPER PREMIUM - ALTERATIVE / AIRLINE = 1.98% + \$0.00	118
INTERREGIONAL PREMIUM - ALTERATIVE / AIRLINE = 1.85% + \$0.00	118

INTERREGIONAL NON PREMIUM - ALTERATIVE / AIRLINE = 1.60% + \$0.00.....	118
INTERREGIONAL BUSINESS - ALTERATIVE / AIRLINE = 2.00% + \$0.00	119
INTERREGIONAL CORPORATE - ALTERATIVE / AIRLINE = 2.00% + \$0.00	119
INTERREGIONAL PURCHASING - ALTERATIVE / AIRLINE = 2.00% + \$0.00	119
INTERREGIONAL SUPER PREMIUM - DOWNGRADE = 2.03% + \$0.00.....	119
INTERREGIONAL PREMIUM - DOWNGRADE = 1.90% + \$0.00	120
INTERREGIONAL NON PREMIUM - DOWNGRADE = 1.65% + \$0.00	120
INTERREGIONAL BUSINESS - DOWNGRADE = 2.05% + \$0.00.....	120
INTERREGIONAL CORPORATE - DOWNGRADE = 2.05% + \$0.00.....	120
INTERREGIONAL PURCHASING - DOWNGRADE = 2.05% + \$0.00	120
INTERREGIONAL CONSUMER CREDIT VOUCHER/RETURN = 1.00% + \$0.00	120
INTERREGIONAL COMMERCIAL CREDIT VOUCHER/RETURN = 1.80% + \$0.00	120
INTERREGIONAL UNCATEGORIZED = 1.60% + \$0.00	120
INTERREGIONAL FOREIGN CASH ADVANCE = 0.33% + \$1.75.....	121
INTERREGIONAL PRIVATE LABEL BASIC US ACQ = 0.00% + \$0.00	121
INTERREGIONAL PRIVATE LABEL BASIC NON-US ACQ = 0.00% + \$0.00	121
INTERREGIONAL PRIVATE LABEL STANDARD US ACQ = 1.75% + \$0.20	121
INTERREGIONAL PRIVATE LABEL STANDARD NON-US ACQ = 1.75% + \$0.20	121
INTERREGIONAL PRIVATE LABEL ENHANCED US ACQ = 5.00% + \$0.00	121
INTERREGIONAL PRIVATE LABEL ENHANCED NON-US ACQ = 5.00% + \$0.00	121
INTERREGIONAL PRIVATE LABEL SPECIALIZED US ACQ = 10.00% + \$0.00.....	121
INTERREGIONAL PRIVATE LABEL SPECIALIZED NON-US ACQ = 10.00% + \$0.00.....	121
INTERREGIONAL PRIVATE LABEL PREMIUM US ACQ = 20.00% + \$0.00	121
INTERREGIONAL PRIVATE LABEL PREMIUM NON-US ACQ = 20.00% + \$0.00	121
<i>VISA U.S. TERRITORY INTERCHANGE PROGRAMS.....</i>	122
USVI ELECTRONIC/ELECTRON = 1.10%	122
USVI CHIP FULL DATA = 1.00%.....	122
USVI CHIP FULL DATA W/PIN = 0.95%	122
USVI ACQUIRER CHIP = 1.00%	122
USVI ISSUER CHIP = 1.20%.....	122
USVI AIRLINE CHIP FULL DATA W/PIN = 0.95%.....	122
USVI AIRLINE CHIP FULL DATA/USVI AIRLINE ACQUIRER CHIP = 1.00%	122
USVI AIRLINE = 1.10%.....	122
USVI SECURE ECOMMERCE/USVI ECOMMERCE MERCHANT = 1.44%	123
USVI STANDARD = 1.60%.....	123
USVI BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION/SIGNATURE/INFINITE = 1.80%	123
PR EMERGING AND SMALL TICKET ANY OTHER CREDIT - GENERAL INDUSTRY = 1.10% + \$0.00.....	124
PR EMERGING AND SMALL TICKET ANY OTHER DEBIT - GENERAL INDUSTRY = 1.05% + \$0.00	124
PR EMERGING AND SMALL TICKET PURCHASE CREDIT - GENERAL INDUSTRY = 1.25% + \$0.00.....	124
PR EMERGING AND SMALL TICKET CORPORATE CREDIT - GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET PLATINUM - GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET SIGNATURE - GENERAL INDUSTRY = 1.48% + \$0.00	124
PR EMERGING AND SMALL TICKET SIGNATURE PREFERRED - GENERAL INDUSTRY = 1.55% + \$0.00	124
PR EMERGING AND SMALL TICKET INFINITE (QUALIFIED) - GENERAL INDUSTRY = 1.55% + \$0.00	124
PR EMERGING AND SMALL TICKET INFINITE (NON-QUALIFIED) - GENERAL INDUSTRY = 1.48% + \$0.00	124
PR EMERGING AND SMALL TICKET BUSINESS CREDIT – SPEND TIER 1 - GENERAL INDUSTRY = 1.25% + \$0.00... 124	
PR EMERGING AND SMALL TICKET BUSINESS CREDIT – SPEND TIER 2 - GENERAL INDUSTRY = 1.48% + \$0.00... 124	
PR EMERGING AND SMALL TICKET BUSINESS CREDIT – SPEND TIER 3 - GENERAL INDUSTRY = 1.65% + \$0.00... 124	
PR EMERGING AND SMALL TICKET BUSINESS CREDIT – SPEND TIER 4 - GENERAL INDUSTRY = 1.75% + \$0.00... 124	
PR EMERGING AND SMALL TICKET BUSINESS CREDIT – SPEND TIER 5 - GENERAL INDUSTRY = 1.95% + \$0.00... 124	
PR EMERGING AND SMALL TICKET CORPORATE DB GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET CORPORATE PP GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET PURCHASE DB GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET PURCHASE PP GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET SIGNATURE DB GENERAL INDUSTRY = 1.48% + \$0.00	124
PR EMERGING AND SMALL TICKET SIGNATURE PP GENERAL INDUSTRY = 1.20% + \$0.00	124
PR EMERGING AND SMALL TICKET INFINITE DB GENERAL INDUSTRY = 1.65% + \$0.00	124

PR EMERGING AND SMALL TICKET INFINITE PP GENERAL INDUSTRY = 1.20% + \$0.00	124
PR EMERGING AND SMALL TICKET SIG BUSINESS DB GENERAL INDUSTRY = 1.48% + \$0.00	124
PR EMERGING AND SMALL TICKET SIG BUSINESS PP GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET INFINITE BUSINESS DB GENERAL INDUSTRY = 1.65% + \$0.00	124
PR EMERGING AND SMALL TICKET INFINITE BUSINESS PP GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET PLATINUM DB GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET PLATINUM BUSINESS DB GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET PLATINUM BUSINESS PP GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET BUSINESS DB GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET BUSINESS PP GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET ANY OTHER PP GENERAL INDUSTRY = 1.20% + \$0.00	124
PR EMERGING AND SMALL TICKET FLEET CREDIT GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET FLEET DEBIT GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET FLEET PREPAID GENERAL INDUSTRY = 1.25% + \$0.00	124
PR EMERGING AND SMALL TICKET PLATINUM UTILITIES = 1.15% + \$0.00	125
PR EMERGING AND SMALL TICKET SIGNATURE UTILITIES = 1.38% + \$0.00	125
PR EMERGING AND SMALL TICKET SIGNATURE PREFERRED UTILITIES = 1.55% + \$0.00	125
PR EMERGING AND SMALL TICKET INFINITE (SQ) UTILITIES = 1.55% + \$0.00	125
PR EMERGING AND SMALL TICKET INFINITE (SNQ) UTILITIES = 1.38% + \$0.00	125
PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 1 UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 2 UTILITIES = 1.48% + \$0.00	125
PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 3 UTILITIES = 1.65% + \$0.00	125
PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 4 UTILITIES = 1.75% + \$0.00	125
PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 5 UTILITIES = 1.95% + \$0.00	125
PR EMERGING AND SMALL TICKET CORPORATE CREDIT UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET CORPORATE DEBIT UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET CORPORATE PREPAID UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET PURCHASE CREDIT UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET PURCHASE DEBIT UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET PURCHASE PREPAID UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET SIGNATURE DEBIT UTILITIES = 1.48% + \$0.00	125
PR EMERGING AND SMALL TICKET SIGNATURE PREPAID UTILITIES = 1.20% + \$0.00	125
PR EMERGING AND SMALL TICKET INFINITE DEBIT UTILITIES = 1.65% + \$0.00	125
PR EMERGING AND SMALL TICKET INFINITE PREPAID UTILITIES = 1.20% + \$0.00	125
PR EMERGING AND SMALL TICKET SIGNATURE BUSINESS DEBIT UTILITIES = 1.48% + \$0.00	125
PR EMERGING AND SMALL TICKET SIGNATURE BUSINESS PP UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET INFINITE BUSINESS DEBIT UTILITIES = 1.65% + \$0.00	125
PR EMERGING AND SMALL TICKET INFINITE BUSINESS PREPAID UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET PLATINUM DEBIT UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET PLATINUM BUSINESS DEBIT UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET PLATINUM BUSINESS PP UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET BUSINESS DEBIT UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET BUSINESS PREPAID UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET ANY OTHER DEBIT UTILITIES = 1.05% + \$0.00	125
PR EMERGING AND SMALL TICKET ANY OTHER PREPAID UTILITIES = 1.20% + \$0.00	125
PR EMERGING AND SMALL TICKET ANY OTHER CREDIT UTILITIES = 1.10% + \$0.00	125
PR EMERGING AND SMALL TICKET FLEET CREDIT UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET FLEET DEBIT UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET FLEET PREPAID UTILITIES = 1.25% + \$0.00	125
PR EMERGING AND SMALL TICKET PLATINUM DISCOUNT CLUBS = 1.15% + \$0.00	126
PR EMERGING AND SMALL TICKET SIGNATURE DISCOUNT CLUBS = 1.38% + \$0.00	126
PR EMERGING AND SMALL TICKET SIGNATURE PREFERRED DISCOUNT CLUBS = 1.55% + \$0.00	126
PR EMERGING AND SMALL TICKET INFINITE (SQ) DISCOUNT CLUBS = 1.55% + \$0.00	126
PR EMERGING AND SMALL TICKET INFINITE (SNQ) DISCOUNT CLUBS = 1.38% + \$0.00	126
PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 1 DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 2 DISCOUNT CLUBS = 1.48% + \$0.00	126
PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 3 DISCOUNT CLUBS = 1.65% + \$0.00	126

PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 4 DISCOUNT CLUBS = 1.75% + \$0.00	126
PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 5 DISCOUNT CLUBS = 1.95% + \$0.00	126
PR EMERGING AND SMALL TICKET CORPORATE CREDIT DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET CORPORATE DEBIT DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET CORPORATE PP DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET PURCHASE CREDIT DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET PURCHASE DEBIT DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET PURCHASE PREPAID DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET SIGNATURE DEBIT DISCOUNT CLUBS = 1.48% + \$0.00	126
PR EMERGING AND SMALL TICKET SIGNATURE PREPAID DISCOUNT CLUBS = 1.20% + \$0.00	126
PR EMERGING AND SMALL TICKET INFINITE DEBIT DISCOUNT CLUBS = 1.65% + \$0.00	126
PR EMERGING AND SMALL TICKET INFINITE PREPAID DISCOUNT CLUBS = 1.20% + \$0.00	126
PR EMERGING AND SMALL TICKET SIGNATURE BUSINESS DB DISCOUNT CLUBS = 1.48% + \$0.00	126
PR EMERGING AND SMALL TICKET SIGNATURE BUSINESS PP DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET INFINITE BUSINESS DB DISCOUNT CLUBS = 1.65% + \$0.00	126
PR EMERGING AND SMALL TICKET INFINITE BUSINESS PP DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET PLATINUM DEBIT DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET PLATINUM BUSINESS DB DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET PLATINUM BUSINESS PP DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET BUSINESS DEBIT DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET BUSINESS PREPAID DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET ANY OTHER DEBIT DISCOUNT CLUBS = 1.05% + \$0.00	126
PR EMERGING AND SMALL TICKET ANY OTHER PP DISCOUNT CLUBS = 1.20% + \$0.00	126
PR EMERGING AND SMALL TICKET ANY OTHER CREDIT DISCOUNT CLUBS = 1.10% + \$0.00	126
PR EMERGING AND SMALL TICKET FLEET CREDIT DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET FLEET DEBIT DISCOUNT CLUBS = 1.25% + \$0.00	126
PR EMERGING AND SMALL TICKET FLEET PREPAID DISCOUNT CLUBS = 1.25% + \$0.00	126
PR GAS ANY OTHER CREDIT = 1.00% + \$0.00	127
PR GAS ANY OTHER DEBIT = 0.90% + \$0.00	127
PR GAS PURCHASE CREDIT = 1.15% + \$0.00	127
PR GAS CORPORATE CREDIT = 1.15% + \$0.00	127
PR GAS PLATINUM = 1.15% + \$0.00	127
PR GAS SIGNATURE = 1.23% + \$0.00	127
PR GAS SIGNATURE PREFERRED = 1.30% + \$0.00	127
PR GAS INFINITE (QUALIFIED) = 1.30% + \$0.00	127
PR GAS INFINITE (NON-QUALIFIED) = 1.23% + \$0.00	127
PR GAS BUSINESS CREDIT – SPEND TIER 1 = 1.15% + \$0.00	127
PR GAS BUSINESS CREDIT – SPEND TIER 2 = 1.23% + \$0.00	127
PR GAS BUSINESS CREDIT – SPEND TIER 3 = 1.35% + \$0.00	127
PR GAS BUSINESS CREDIT – SPEND TIER 4 = 1.45% + \$0.00	127
PR GAS BUSINESS CREDIT – SPEND TIER 5 = 1.65% + \$0.00	127
PR GAS CORPORATE DEBIT = 1.15% + \$0.00	127
PR GAS CORPORATE PREPAID = 1.15% + \$0.00	127
PR GAS PURCHASE DEBIT = 1.15% + \$0.00	127
PR GAS PURCHASE PREPAID = 1.15% + \$0.00	127
PR GAS SIGNATURE DEBIT = 1.23% + \$0.00	127
PR GAS SIGNATURE PREPAID = 1.13% + \$0.00	127
PR GAS INFINITE DEBIT = 1.35% + \$0.00	127
PR GAS INFINITE PREPAID = 1.13% + \$0.00	127
PR GAS PLATINUM DEBIT = 1.15% + \$0.00	127
PR GAS BUSINESS DEBIT = 1.15% + \$0.00	127
PR GAS BUSINESS PREPAID = 1.15% + \$0.00	127
PR GAS SIGNATURE BUSINESS DEBIT = 1.23% + \$0.00	127
PR GAS SIGNATURE BUSINESS PREPAID = 1.13% + \$0.00	127
PR GAS INFINITE BUSINESS DEBIT = 1.35% + \$0.00	127
PR GAS INFINITE BUSINESS PREPAID = 1.15% + \$0.00	127
PR GAS PLATINIUM BUSINESS DEBIT = 1.15% + \$0.00	127

PR GAS PLATINUM BUSINESS PREPAID = 1.15% + \$0.00	127
PR GAS ANY OTHER PREPAID = 1.13% + \$0.00.....	127
PR GAS FLEET CREDIT = 1.15% + \$0.00.....	127
PR GAS FLEET DEBIT = 1.15% + \$0.00	127
PR GAS FLEET PREPAID = 1.15% + \$0.00	127
PR RETAIL 1 ANY OTHER CREDIT = 1.35% + \$0.00.....	128
PR RETAIL 1 ANY OTHER DEBIT = 1.30% + \$0.00	128
PR RETAIL 1 PURCHASE CREDIT = 1.85% + \$0.00.....	128
PR RETAIL 1 CORPORATE CREDIT = 2.10% + \$0.00.....	128
PR RETAIL 1 PLATINUM = 2.05% + \$0.00	128
PR RETAIL 1 SIGNATURE = 2.20% + \$0.00	128
PR RETAIL 1 SIGNATURE PREFERRED = 2.40% + \$0.00.....	128
PR RETAIL 1 INFINITE (QUALIFIED) = 2.40% + \$0.00	128
PR RETAIL 1 INFINITE (NON-QUALIFIED) = 2.20% + \$0.00	128
PR RETAIL 1 BUSINESS CREDIT – SPEND TIER 1 = 2.10% + \$0.00	128
PR RETAIL 1 BUSINESS CREDIT – SPEND TIER 2 = 2.10% + \$0.00	128
PR RETAIL 1 BUSINESS CREDIT – SPEND TIER 3 = 2.35% + \$0.00	128
PR RETAIL 1 BUSINESS CREDIT – SPEND TIER 4 = 2.45% + \$0.00	128
PR RETAIL 1 BUSINESS CREDIT – SPEND TIER 5 = 2.65% + \$0.00	128
PR RETAIL 1 CORPORATE DEBIT = 2.10% + \$0.00	128
PR RETAIL 1 CORPORATE PREPAID = 1.85% + \$0.00.....	128
PR RETAIL 1 PURCHASE DEBIT = 1.85% + \$0.00	128
PR RETAIL 1 PURCHASE PREPAID = 1.85% + \$0.00	128
PR RETAIL 1 SIGNATURE DEBIT = 2.10% + \$0.00.....	128
PR RETAIL 1 SIGNATURE PREPAID = 1.85% + \$0.00.....	128
PR RETAIL 1 INFINITE DEBIT = 2.35% + \$0.00	128
PR RETAIL 1 INFINITE PREPAID = 1.85% + \$0.00	128
PR RETAIL 1 PLATINUM DEBIT = 1.95% + \$0.00.....	128
PR RETAIL 1 BUSINESS DEBIT = 2.10% + \$0.00	128
PR RETAIL 1 BUSINESS PREPAID = 1.85% + \$0.00	128
PR RETAIL 1 SIGNATURE BUSINESS DEBIT = 2.10% + \$0.00.....	128
PR RETAIL 1 SIGNATURE BUSINESS PREPAID = 1.85% + \$0.00.....	128
PR RETAIL 1 INFINITE BUSINESS DEBIT = 2.35% + \$0.00.....	128
PR RETAIL 1 INFINITE BUSINESS PREPAID = 1.85% + \$0.00.....	128
PR RETAIL 1 PLATINUM BUSINESS DEBIT = 2.10% + \$0.00	128
PR RETAIL 1 PLATINUM BUSINESS PREPAID = 1.85% + \$0.00.....	128
PR RETAIL 1 ANY OTHER PREPAID = 1.85% + \$0.00	128
PR RETAIL 1 FLEET CREDIT = 1.85% + \$0.00.....	128
PR RETAIL 1 FLEET DEBIT = 1.85% + \$0.00	128
PR RETAIL 1 FLEET PREPAID = 1.85% + \$0.00	128
PR RETAIL 2 ANY OTHER CREDIT = 1.30% + \$0.00.....	129
PR RETAIL 2 ANY OTHER DEBIT = 1.25% + \$0.00	129
PR RETAIL 2 PURCHASE CREDIT = 1.80% + \$0.00.....	129
PR RETAIL 2 CORPORATE DEBIT = 2.05% + \$0.00	129
PR RETAIL 2 PLATINUM = 2.00% + \$0.00	129
PR RETAIL 2 SIGNATURE = 2.15% + \$0.00	129
PR RETAIL 2 SIGNATURE PREFERRED = 2.35% + \$0.00.....	129
PR RETAIL 2 INFINITE (QUALIFIED) = 2.35% + \$0.00	129
PR RETAIL 2 INFINITE (NON-QUALIFIED) = 2.15% + \$0.00	129
PR RETAIL 2 BUSINESS CREDIT – SPEND TIER 1 = 2.05% + \$0.00	129
PR RETAIL 2 BUSINESS CREDIT – SPEND TIER 2 = 2.20% + \$0.00	129
PR RETAIL 2 BUSINESS CREDIT – SPEND TIER 3 = 2.30% + \$0.00	129
PR RETAIL 2 BUSINESS CREDIT – SPEND TIER 4 = 2.40% + \$0.00	129
PR RETAIL 2 BUSINESS CREDIT – SPEND TIER 5 = 2.60% + \$0.00	129
PR RETAIL 2 CORPORATE PREPAID = 1.80% + \$0.00.....	129
PR RETAIL 2 PURCHASE DEBIT = 1.80% + \$0.00	129
PR RETAIL 2 PURCHASE PREPAID = 1.80% + \$0.00	129

PR RETAIL 2 SIGNATURE DEBIT = 2.05% + \$0.00	129
PR RETAIL 2 SIGNATURE PREPAID = 1.80% + \$0.00	129
PR RETAIL 2 INFINITE DEBIT = 2.30% + \$0.00	129
PR RETAIL 2 INFINITE PREPAID = 1.80% + \$0.00	129
PR RETAIL 2 PLATINUM DEBIT = 1.90% + \$0.00	129
PR RETAIL 2 BUSINESS DEBIT = 2.05% + \$0.00	129
PR RETAIL 2 BUSINESS PREPAID = 1.80% + \$0.00	129
PR RETAIL 2 SIGNATURE BUSINESS DEBIT = 2.05% + \$0.00	129
PR RETAIL 2 SIGNATURE BUSINESS PREPAID = 1.80% + \$0.00	129
PR RETAIL 2 INFINITE BUSINESS DEBIT = 2.05% + \$0.00	129
PR RETAIL 2 INFINITE BUSINESS PREPAID = 1.80% + \$0.00	129
PR RETAIL 2 PLATINUM BUSINESS DEBIT = 2.05% + \$0.00	129
PR RETAIL 2 PLATINUM BUSINESS PREPAID = 1.80% + \$0.00	129
PR RETAIL 2 ANY OTHER PREPAID = 1.80% + \$0.00	129
PR RETAIL 2 FLEET CREDIT = 1.80% + \$0.00	129
PR RETAIL 2 FLEET DEBIT = 1.80% + \$0.00	129
PR RETAIL 2 FLEET PREPAID = 1.80% + \$0.00	129
PR SUPERMARKET ANY OTHER CREDIT = 1.05% + \$0.00	130
PR SUPERMARKET ANY OTHER DEBIT = 1.00% + \$0.00	130
PR SUPERMARKET PURCHASE CREDIT = 1.18% + \$0.00	130
PR SUPERMARKET CORPORATE CREDIT = 1.18% + \$0.00	130
PR SUPERMARKET PLATINUM = 1.18% + \$0.00	130
PR SUPERMARKET SIGNATURE = 1.33% + \$0.00	130
PR SUPERMARKET SIGNATURE PREFERRED = 1.50% + \$0.00	130
PR SUPERMARKET INFINITE (QUALIFIED) = 1.50% + \$0.00	130
PR SUPERMARKET INFINITE (NON-QUALIFIED) = 1.33% + \$0.00	130
PR SUPERMARKET BUSINESS CREDIT – SPEND TIER 1 = 1.18% + \$0.00	130
PR SUPERMARKET BUSINESS CREDIT – SPEND TIER 2 = 1.33% + \$0.00	130
PR SUPERMARKET BUSINESS CREDIT – SPEND TIER 3 = 1.45% + \$0.00	130
PR SUPERMARKET BUSINESS CREDIT – SPEND TIER 4 = 1.55% + \$0.00	130
PR SUPERMARKET BUSINESS CREDIT – SPEND TIER 5 = 1.75% + \$0.00	130
PR SUPERMARKET CORPORATE DEBIT = 1.18% + \$0.00	130
PR SUPERMARKET CORPORATE PREPAID = 1.18% + \$0.00	130
PR SUPERMARKET PURCHASE DEBIT = 1.18% + \$0.00	130
PR SUPERMARKET PURCHASE PREPAID = 1.18% + \$0.00	130
PR SUPERMARKET SIGNATURE DEBIT = 1.33% + \$0.00	130
PR SUPERMARKET SIGNATURE PREPAID = 1.16% + \$0.00	130
PR SUPERMARKET INFINITE DEBIT = 1.45% + \$0.00	130
PR SUPERMARKET INFINITE PREPAID = 1.16% + \$0.00	130
PR SUPERMARKET PLATINUM DEBIT = 1.18% + \$0.00	130
PR SUPERMARKET BUSINESS DEBIT = 1.18% + \$0.00	130
PR SUPERMARKET BUSINESS PREPAID = 1.18% + \$0.00	130
PR SUPERMARKET SIGNATURE BUSINESS DEBIT = 1.33% + \$0.00	130
PR SUPERMARKET SIGNATURE BUSINESS PREPAID = 1.18% + \$0.00	130
PR SUPERMARKET INFINITE BUSINESS DEBIT = 1.45% + \$0.00	130
PR SUPERMARKET INFINITE BUSINESS PREPAID = 1.18% + \$0.00	130
PR SUPERMARKET PLATINUM BUSINESS DEBIT = 1.18% + \$0.00	130
PR SUPERMARKET PLATINUM BUSINESS PREPAID = 1.18% + \$0.00	130
PR SUPERMARKET ANY OTHER PREPAID = 1.16% + \$0.00	130
PR SUPERMARKET FLEET CREDIT = 1.18% + \$0.00	130
PR SUPERMARKET FLEET DEBIT = 1.18% + \$0.00	130
PR SUPERMARKET FLEET PREPAID = 1.18% + \$0.00	130
PR STANDARD ANY OTHER CREDIT = 1.65% + \$0.00	131
PR STANDARD ANY OTHER DEBIT = 1.65% + \$0.00	131
PR STANDARD PURCHASE CREDIT = 1.85% + \$0.00	131
PR STANDARD CORPORATE CREDIT = 2.20% + \$0.00	131
PR STANDARD PLATINUM = 2.05% + \$0.00	131

PR STANDARD SIGNATURE = 2.30% + \$0.00.....	131
PR STANDARD SIGNATURE PREFERRED = 2.60% + \$0.00	131
PR STANDARD INFINITE (QUALIFIED) = 2.60% + \$0.00.....	131
PR STANDARD INFINITE (NOT QUALIFIED) = 2.30% + \$0.00.....	131
PR STANDARD BUSINESS CREDIT – SPEND TIER 1 = 2.20% + \$0.00	131
PR STANDARD BUSINESS CREDIT – SPEND TIER 2 = 2.30% + \$0.00	131
PR STANDARD BUSINESS CREDIT – SPEND TIER 3 = 2.45% + \$0.00	131
PR STANDARD BUSINESS CREDIT – SPEND TIER 4 = 2.55% + \$0.00	131
PR STANDARD BUSINESS CREDIT – SPEND TIER 5 = 2.75% + \$0.00	131
PR STANDARD CORPORATE DEBIT = 2.20% + \$0.00	131
PR STANDARD CORPORATE PREPAID = 1.85% + \$0.00	131
PR STANDARD PURCHASE DEBIT = 1.85% + \$0.00	131
PR STANDARD PURCHASE PREPAID = 1.85% + \$0.00	131
PR STANDARD SIGNATURE DEBIT = 2.20% + \$0.00	131
PR STANDARD SIGNATURE PREPAID = 1.85% + \$0.00	131
PR STANDARD INFINITE DEBIT = 2.30% + \$0.00	131
PR STANDARD INFINITE PREPAID = 1.85% + \$0.00	131
PR STANDARD PLATINUM DEBIT = 1.95% + \$0.00	131
PR STANDARD BUSINESS DEBIT = 2.20% + \$0.00	131
PR STANDARD BUSINESS PREPAID = 1.85% + \$0.00	131
PR STANDARD SIGNATURE BUSINESS DEBIT = 2.45% + \$0.00	131
PR STANDARD SIGNATURE BUSINESS PREPAID = 1.85% + \$0.00	131
PR STANDARD INFINITE BUSINESS DEBIT = 2.45% + \$0.00	131
PR STANDARD INFINITE BUSINESS PREPAID = 1.85% + \$0.00	131
PR STANDARD PLATINUM BUSINESS DEBIT = 2.25% + \$0.00	131
PR STANDARD PLATINUM BUSINESS PREPAID = 1.85% + \$0.00	131
PR STANDARD ANY OTHER PREPAID = 1.85% + \$0.00	131
PR STANDARD FLEET CREDIT = 1.85% + \$0.00	131
PR STANDARD FLEET DEBIT = 1.85% + \$0.00.....	131
PR STANDARD FLEET PREPAID = 1.85% + \$0.00.....	131
PR STANDARD CASH ADVANCE = 0.33% + \$1.75	131
LAC INTRAREGIONAL PREMIUM = 1.80%	131
LAC INTRAREGIONAL SUPER PREMIUM = 1.97%.....	131
LAC NON-PREMIUM CP (BASE) = 1.10% + \$0.00.....	132
LAC NON-PREMIUM CARD ABSENT (ALTERNATIVE) = 1.60% + \$0.00.....	132
LAC NON-PREMIUM DOWNGRADE = 1.65% + \$0.00	132
LAC PREMIUM CP (BASE) = 1.85% + \$0.00.....	132
LAC PREMIUM CARD ABSENT (ALTERNATIVE) / AIRLINE = 1.85% + \$0.00.....	132
LAC PREMIUM DOWNGRADE = 1.90% + \$0.00	133
LAC SUPER PREMIUM CP BASE = 1.98% + \$0.00	133
LAC SUPER PREMIUM CARD ABSENT (ALTERNATIVE) / AIRLINE = 1.98% + \$0.00	133
LAC SUPER PREM DOWNGRADE = 2.03% + \$0.00.....	133
LAC BUSINESS CARD PRESENT (BASE) = 2.00% + \$0.00	133
LAC BUSINESS CARD ABSENT (ALTERNATIVE) / AIRLINE = 2.00% + \$0.00	134
LAC BUSINESS DOWNGRADE = 2.05% + \$0.00	134
LAC CORPORATE CARD PRESENT (BASE) = 2.00% + \$0.00	134
LAC CORPORATE CARD ABSENT (ALTERNATIVE) / AIRLINE = 2.00% + \$0.00.....	134
LAC CORPORATE DOWNGRADE = 2.05% + \$0.00	134
LAC PURCHASING CARD PRESENT (BASE) = 2.00% + \$0.00	135
LAC PURCHASING CARD ABSENT (ALTERNATIVE) / AIRLINE = 2.00% + \$0.00.....	135
LAC PURCHASING DOWNGRADE = 2.05% + \$0.00	135
LAC REGIONAL CONS CREDIT VOUCHER = 1.00% + \$0.00	135
LAC REGIONAL COM CREDIT VOUCHER = 1.80% + \$0.00	135
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00	135
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00	135
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00	135
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00	135

LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 10 = 1.30% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 11 = 1.50% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 12 = 1.70% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 13 = 1.90% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 22 = 2.10% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 23 = 2.20% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 24 = 2.30% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 25 = 2.40% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 26 = 2.50% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 27 = 2.60% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 28 = 2.70% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 29 = 2.80% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 30 = 2.90% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 31 = 3.00% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 32 = TBD	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 33 = TBD	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 34 = TBD	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 35 = TBD	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 36 = TBD	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 37 = TBD	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 38 = TBD	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 39 = TBD	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 40 = 0.85% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 41 = 0.95% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 42 = 1.05% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 43 = 1.15% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 44 = 1.25% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 45 = 1.35% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 46 = 1.45% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 47 = 1.55% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 48 = 1.65% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 49 = 1.75% + \$0.00	137
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 50 = 1.85% + \$0.00	138
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 51 = 1.95% + \$0.00	138
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 52 = 2.05% + \$0.00	138
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 53 = 2.15% + \$0.00	138
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 54 = 2.25% + \$0.00	138
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 55 = 2.35% + \$0.00	138
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 56 = 2.45% + \$0.00	138
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 57 = 2.55% + \$0.00	138
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 58 = 2.65% + \$0.00	138
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 59 = 2.75% + \$0.00	138
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 60 = 2.85% + \$0.00	138
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 61 = 2.95% + \$0.00	138
LAC INTRAREGIONAL GLOBAL B2B VIRTUAL PAYMENTS = 2.00% + \$0.00	138
LAC INTERREGIONAL GLOBAL B2B VIRTUAL PAYMENTS = 2.00% + \$0.00	138
LAC REGIONAL UNCATEGORIZED = 1.60% + \$0.00	138
GUAM ELECTRONIC = 1.00%	139
GUAM ELECTRONIC PLATINUM/SIGNATURE = 1.85%	139
GUAM ELECTRONIC/CORP/PURCH = 1.85%	139
GUAM RECURRING SIGNATURE/PLATINUM = 1.00% + \$0.00	139
GUAM RECURRING CORPORATE/PURCHASING = 1.00% + \$0.00	139
GUAM RECURRING NON-TOKEN = 1.05%	139
GUAM RECURING BUSINESS NON-TOKEN = 2.05%	139
GUAM SMALL TICKET = 1.00%	139
GUAM SMALL TICKET SIGNATURE/PLATINUM = 1.85%	139
GUAM SMALL TICKET CORPORATE/PURCHASING = 1.85%	139

GUAM ACQUIRER CHIP = 0.90%	139
GUAM ACQUIRER CHIP PLATINUM = 1.80%	139
GUAM ACQUIRER CHIP SIGNATURE = 1.90%	139
GUAM ISSUER CHIP = 1.10%	140
GUAM ISSUER CHIP PLATINUM = 2.00%	140
GUAM ISSUER CHIP SIGNATURE = 2.10%	140
GUAM CHIP ONLINE = 1.00%	140
GUAM CHIP OFFLINE = 1.00%	140
GUAM SECURE ECOMMERCE PLATINUM = 1.70%	140
GUAM SECURE ECOMMERCE SIGNATURE = 1.80%	140
GUAM ECOMMERCE MERCHANT PLATINUM = 1.70%	140
GUAM ECOMMERCE MERCHANT SIGNATURE = 1.80%	140
GUAM STANDARD = 1.44%	140
GUAM STANDARD PLATINUM = 1.90%	140
GUAM STANDARD SIGNATURE = 2.00%	140
GUAM STANDARD/CORP/PURCH = 1.85%	140
GUAM STANDARD NON-TOKEN = 1.49%	140
GUAM STANDARD PLATINUM NON-TOKEN = 1.95%	140
GUAM STANDARD SIGNATURE NON-TOKEN = 2.05%	140
GUAM STANDARD INFINITE NON-TOKEN = 2.40%	140
GUAM INFINITE BUSINESS = 2.35%	141
GUAM BUSINESS/BUSINESS SIGNATURE = 2.00%	141
GUAM INFINITE = 2.35%	141
GUAM STANDARD CORPORATE NON-TOKEN = 1.90%	141
GUAM STANDARD PURCHASING NON-TOKEN = 1.90%	141
GUAM STANDARD BUSINESS NON-TOKEN = 2.05%	141
GUAM STANDARD INFINITE BUSINESS NON-TOKEN = 2.40%	141
GUAM STANDARD SIGNATURE BUSINESS NON-TOKEN = 2.05%	141
AP DOMESTIC RECURRING = 1.00%	141
AP DOMESTIC RECURRING COMMERCIAL = 1.00%	141
AP DOMESTIC SMALL TICKET = 1.00%	141
AP DOMESTIC SMALL TICKET COMMERCIAL = 1.85%	141
AP DOMESTIC ACQUIRER CHIP = 0.90%	141
AP DOMESTIC ISSUER CHIP = 1.10%	141
AP DOMESTIC CHIP ONLINE = 1.00%	142
AP DOMESTIC CHIP OFFLINE = 1.00%	142
AP DOMESTIC ELECTRONIC CONSUMER = 1.00%	142
AP DOMESTIC ELECTRONIC BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%	142
AP DOMESTIC STANDARD CONSUMER = 1.44%	142
AP DOMESTIC STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%	142
AP DOMESTIC STANDARD REWARDS = 1.93%	142
AP STANDARD ULTRA HIGH NET WORTH = 2.40%	142
AP REGIONAL STANDARD BUSINESS/CORPORATE/PURCHASING / CR DB = 2.05%	142
AP REGIONAL STANDARD SIGNATURE CR DB = 2.07%	142
AP REGIONAL STANDARD INFINITE = 2.07%	142
AP REGIONAL STANDARD GOLD CR DB = 1.60%	142
AP REGIONAL STANDARD CLASSIC/ELECTRON CR DB = 1.40%	142
AP REGIONAL STANDARD PLATINUM = 1.93%	142
AP REGIONAL STANDARD PREMIUM ISSUER JAPAN CR DB = 1.93%	142
AP REGIONAL STANDARD PREMIUM COMMERCIAL CR DB = 2.07%	142
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00	143
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00	143
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00	143
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00	143
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00	143
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00	143
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00	143

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AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 12 = 1.70% + \$0.00	144
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 13 = 1.90% + \$0.00	144
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 22 = 2.10% + \$0.00	144
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 23 = 2.20% + \$0.00	144
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 24 = 2.30% + \$0.00	144
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 25 = 2.40% + \$0.00	144
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 26 = 2.50% + \$0.00	144
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 27 = 2.60% + \$0.00	144
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 28 = 2.70% + \$0.00	144
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 29 = 2.80% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 30 = 2.90% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 31 = 3.00% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 40 = 0.85% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 41 = 0.95% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 42 = 1.05% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 43 = 1.15% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 44 = 1.25% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 45 = 1.35% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 46 = 1.45% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 47 = 1.55% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 48 = 1.65% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 49 = 1.75% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 50 = 1.85% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 51 = 1.95% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 52 = 2.05% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 53 = 2.15% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 54 = 2.25% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 55 = 2.35% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 56 = 2.45% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 57 = 2.55% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 58 = 2.65% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 59 = 2.75% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 60 = 2.85% + \$0.00	145
AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 61 = 2.95% + \$0.00	145
AP INTRAREGIONAL GLOBAL B2B VIRTUAL PAYMENTS = 2.00% + \$0.00	145
AP INTERREGIONAL GLOBAL B2B VIRTUAL PAYMENTS = 2.00% + \$0.00	145
AP INTRAREGIONAL PRODUCT CLASSIC AND ELECTRON = 1.22% + \$0.00	146
AP INTRAREGIONAL PRODUCT GOLD = 1.42% + \$0.00	146
AP INTRAREGIONAL PRODUCT GOLD (JAPAN ISSUED) = 1.88% + \$0.00	146
AP INTRAREGIONAL PRODUCT PLATINUM = 1.88% + \$0.00	146
AP INTRAREGIONAL PRODUCT REWARDS = 1.88% + \$0.00	146
AP INTRAREGIONAL PRODUCT SIGNATURE = 2.02% + \$0.00	146
AP INTRAREGIONAL PRODUCT INFINITE = 2.02% + \$0.00	146
AP INTRAREGIONAL PRODUCT UHNW = 2.35% + \$0.00	146
AP INTRAREGIONAL PRODUCT FLEX = 1.88% + \$0.00	146
AP INTRAREGIONAL PRODUCT BUSINESS AND PLATINUM BUSINESS = 2.00%	146
AP INTRAREGIONAL PRODUCT SIGNATURE BUSINESS INFINITE BUSINESS AND BUSINESS REWARDS = 2.02%	146
AP INTRAREGIONAL PRODUCT CORPORATE = 2.00%	146
AP INTRAREGIONAL PRODUCT PURCHASING = 2.00%	146
AP INTRAREGIONAL ALTERNATIVE CLASSIC AND ELECTRON = 1.35% + \$0.00	146
AP INTRAREGIONAL ALTERNATIVE GOLD = 1.55% + \$0.00	146
AP INTRAREGIONAL ALTERNATIVE GOLD (JAPAN ISSUED) = 1.88% + \$0.00	146
AP INTRAREGIONAL ALTERNATIVE PLATINUM = 1.88% + \$0.00	146
AP INTRAREGIONAL ALTERNATIVE REWARDS = 1.88% + \$0.00	146
AP INTRAREGIONAL ALTERNATIVE SIGNATURE = 2.02% + \$0.00	146
AP INTRAREGIONAL ALTERNATIVE INFINITE = 2.02% + \$0.00	146
AP INTRAREGIONAL ALTERNATIVE UHNW = 2.35% + \$0.00	146

AP INTRAREGIONAL ALTERNATIVE FLEX = 1.88% + \$0.00	146
AP INTRAREGIONAL ALTERNATIVE BUSINESS AND PLATINUM BUSINESS = 2.00%	147
AP INTRAREGIONAL ALTERNATIVE SIGNATURE BUSINESS INFINITE BUSINESS AND BUS REWARDS = 2.02% ..	147
AP INTRAREGIONAL ALTERNATIVE CORPORATE = 2.00%	147
AP INTRAREGIONAL ALTERNATIVE PURCHASING = 2.00%	147
<i>VISA DURBIN INTERCHANGE PROGRAMS</i>	148
INTERREGIONAL REGULATED (DB) = 0.05% + \$0.22	148
IR REGULATED WITH IAF (DB) (w/International Acquiring Fee .45%) = 0.50% + \$0.22	148
PUERTO RICO REGULATED (DB) = 0.05% + \$0.22	148
LAC REGULATED (DB) = 0.05% + \$0.22	148
GU REGULATED (DB) = 0.05% + \$0.22	148
AP REGULATED (DB) = 0.05% + \$0.22	148
US CPS/SMALL TICKET REGULATED (DB) = 0.05% + \$0.22	148
CPS SMALL TICKET (PP) = 1.60% + \$0.05	148
CPS RETAIL2 EMERG MKTS (PP) = 0.65% + \$0.15	149
CPS RETAIL2 EMERG MKTS CAP (PP) = 0.00% + \$2.00	149
US REGULATED (DB) = 0.05% + \$0.22	149
US REGULATED NON-CPS (DB) = 0.05% + \$0.22	149
US REGULATED COMMERCIAL (DB) = 0.05% + \$0.22	149
REGULATED CONSUMER MQ (DB) *** = 0.05% + \$0.22	149
US REGULATED NON-CPS COMMERCIAL (DB) = 0.05% + \$0.22	149
CREDIT VOUCHER (DB) = 0.00% + \$0.00	149
<i>MASTERCARD INTERCHANGE PROGRAMS</i>	151
MERIT III BASE = 1.65% + \$0.10	151
MERIT III DEBIT = 1.05% + \$0.15	151
MERIT III PREPAID = 1.15% + \$0.15	151
ENHANCED MERIT III BASE = 1.80% + \$0.10	151
MERIT I = 1.95% + \$0.10	151
MERIT I PASSENGER TRANSPORT = 1.95% + \$0.10	151
MERIT I DEBIT = 1.65% + \$0.15	151
MERIT I PREPAID = 1.76% + \$0.20	151
ENHANCED MERIT I = 2.10% + \$0.10	151
MERIT I DAY CARE = 1.60% + \$0.10	151
MERIT I DAY CARE ENHANCED = 1.60% + \$0.10	151
MERIT I ELECTRONIC COMMERCE = 1.95% + \$0.10	152
MERIT I ELECTRONIC COMMERCE DEBIT = 1.65% + \$0.15	152
BILL PAYMENTS MERIT I (Real Estate) = 1.43% + \$0.05	152
BILL PAYMENTS MERIT I DEBIT (Real Estate) = 0.80% + \$0.25	152
BILL PAYMENTS MERIT I DEBIT CAP (Real Estate) = 0.00% + \$5.00	152
BILL PAYMENTS MERIT I PREPAID (Real Estate) = 0.80% + \$0.25	152
BILL PAYMENTS MERIT I PREPAID CAP (Real Estate) = 0.00% + \$5.00	152
ENHANCED BILL PAYMENTS MERIT I (Real Estate) = 1.43% + \$0.05	152
BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$ 0.05	152
ENHANCED BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$ 0.05	152
MERIT I CONSUMER LOAN DEBIT/PREPAID = 0.80% + \$0.25	153
MERIT I CONSUMER LOAN DEBIT/PREPAID (CAP) = 0.00% + \$2.95	153
KEY ENTERED = 1.95% + \$0.10	153
KEY ENTERED DEBIT = 1.65% + \$0.15	153
KEY ENTERED PREPAID = 1.76% + \$0.20	153
ENHANCED KEY ENTERED = 2.10% + \$0.10	153
CORE SMALL TICKET CARD PRESENT = 1.65% + \$0.02	153
ENHANCED SMALL TICKET CARD PRESENT = 1.80% + \$0.02	153
CORE SMALL TICKET CARD NOT PRESENT = 1.95% + \$0.02	154
ENHANCED SMALL TICKET CARD NOT PRESENT = 2.10% + \$0.02	154
SMALL TICKET DEBIT = 1.55% + \$0.04	154
RESTAURANT DEBIT = 1.19% + \$0.10	154
EMERGING MARKET DEBIT = 0.80% + \$0.25	155

EMERGING MARKET DEBIT – EDU/GOVT = 0.65% + \$0.15	155
EMERGING MARKET DEBIT – EDU/GOVT CAP = 0.00% + \$2.00	155
PETROLEUM BASE CREDIT = 1.90% + \$0.00 (\$0.95 MAX).....	155
ENHANCED PETROLEUM BASE = 1.90% + \$0.00 (\$0.95 MAX)	155
PETROLEUM – CAT/AFD DEBIT= 0.70% + \$0.17 (\$0.95 MAX)	156
PETROLEUM – SERVICE STATION DEBIT = 0.70% + \$0.17 (\$0.95 MAX).....	156
SERVICE INDUSTRY (SIIP) INCENTIVE = 1.15% + \$0.05	156
SERVICE INDUSTRY (SIIP) INCENTIVE DEBIT = 1.15% + \$0.05.....	156
ENHANCED SERVICE INDUSTRY (SIIP) INCENTIVE = 1.15% + \$0.05	156
PUBLIC SECTOR = 1.55% + \$0.10	157
ENHANCED PUBLIC SECTOR = 1.55% + \$0.10.....	157
UTILITIES = 0.00% + \$0.75	157
UTILITIES DEBIT = 0.00% + \$0.65	157
UTILITIES PREPAID = 0.00% + \$0.65	157
ENHANCED UTILITIES = 0.00% + \$0.75	157
CHARITIES = 2.00% + \$0.10	157
CHARITIES DEBIT = 1.45% + \$0.15	157
HUMANITARIAN STANDARD = 1.65% + \$0.00.....	158
HUMANITARIAN STANDARD DEBIT = 1.65% + \$0.00	158
LODGING/AUTO RENTAL/CRUISE LINE = 1.65% + \$0.10.....	158
LODGING/AUTO RENTAL/CRUISE LINES DEBIT = 1.15% + \$0.15.....	158
ENHANCED LODGING/AUTO RENTAL/CRUISE LINES = 1.75% + \$0.10.....	158
PASSENGER TRANSPORT = 1.65% + \$0.10.....	158
PASSENGER TRANSPORT DEBIT = 1.60% + \$0.15	158
ENHANCED PASSENGER TRANSPORT = 1.75% + \$0.10.....	158
SUPERMARKET BASE = 1.45% + \$0.10	159
SUPERMARKET DEBIT = 1.05% + \$0.15 (\$0.35 MAX).....	159
ENHANCED SUPERMARKET BASE = 1.60% + \$0.10.....	159
CONVENIENCE PURCHASE BASE = 1.65% + \$0.04.....	159
ENHANCED CONVENIENCE PURCHASE BASE = 1.80% + \$0.04.....	159
MERCHANT UCAF = 1.95 % + \$0.10.....	159
MERCHANT UCAF DEBIT = 1.65% + \$0.15	159
ENHANCED MERCHANT UCAF = 2.10% + \$0.10	159
MERCHANT UCAF PREPAID = 1.76% + \$0.20	159
FULL UCAF = 1.95% + \$0.10	160
FULL UCAF DEBIT = 1.65% + \$0.15	160
ENHANCED FULL UCAF = 2.10% + \$0.10	160
FULL UCAF PREPAID = 1.76% + \$0.20.....	160
STANDARD = 3.15% + \$0.10	160
STANDARD PASSENGER TRANSPORT = 3.15% + \$0.10	160
STANDARD DEBIT = 1.90% + \$0.25	160
ENHANCED STANDARD = 3.15% + \$0.10	160
PERSON-TO-PERSON TRANSFER TO CARD ACCOUNT = 3.25% + \$0.10.....	161
GENERAL PERSON-TO-PERSON TRANSFER = 3.25% + \$0.10.....	161
GENERAL TRANSFER TO OWN ACCOUNT = 3.25% + \$0.10.....	161
BUSINESS DISBURSEMENT = 3.25% + \$0.10	161
TRANSFER TO OWN STAGED DIGITAL WALLET ACCOUNT = 3.25% + \$0.10	161
GENERAL BUSINESS-TO-BUSINESS TRANSFER = 3.25% + \$0.10	161
TRANSFER TO OWN DEBIT/PREPAID CARD ACCOUNT = 3.25% + \$0.10	161
AGENT CASH OUT = 3.25% + \$0.10	161
PAYMENT OF OWN CREDIT CARD BILL = 3.25% + \$0.10.....	161
INSTALLMENT PAYMENT (GRP A) = 1.85% + \$0.00	161
INSTALLMENT PAYMENT (GRP B) = 1.60% + \$0.00.....	161
INSTALLMENT PAYMENT (GRP C) = 0.50% + \$0.00.....	161
CONSUMER CREDIT REFUND 2 INSTALLMENT PAYMENT = 0.00%.....	161
CONSUMER CREDIT REFUND 3 INSTALLMENT PAYMENT = 0.00%.....	161
CONSUMER CREDIT REFUND 4 INSTALLMENT PAYMENT = 0.00%.....	161

CONSUMER CREDIT REFUND 5 INSTALLMENT PAYMENT = 0.00%.....	161
CONSUMER CREDIT REFUND GROUP 1 = 2.30%	162
CONSUMER CREDIT REFUND GROUP 2 = 1.75%	162
CONSUMER CREDIT REFUND GROUP 3 = 1.75%	162
CONSUMER CREDIT REFUND GROUP 4 = 1.75%	163
CONSUMER CREDIT REFUND GROUP 5 = 1.75%	163
CONSUMER DEBIT REFUND GROUP 1 = 0.00%.....	164
CONSUMER DEBIT REFUND GROUP 2 = 0.00%.....	164
CONSUMER DEBIT REFUND GROUP 3 = 0.00%.....	164
<i>WORLD/WORLD ELITE INTERCHANGE PROGRAMS</i>	165
WORLD CARD LODGING = 2.25% + \$0.10	165
WORLD CARD AUTO RENTAL = 2.25% + \$0.10	165
WORLD CARD PASSENGER TRANSPORT = 2.25% + \$0.10	165
WORLD CARD OTHER = 2.25% + \$0.10	165
WORLD ELITE T&E = 2.55% + \$0.10	165
WORLD ELITE AUTO RENTAL = 2.55% + \$0.10	165
WORLD ELITE OTHER = 2.55% + \$0.10	165
HIGH VALUE T&E = 2.55% + \$0.10	165
WORLD ELITE AIRLINE = 2.55% + \$0.10	165
HIGH VALUE AIRLINE = 2.55% + \$0.10	165
WORLD UTILITIES = 0.00% + \$0.75	166
WORLD ELITE UTILITIES = 0.00% + \$0.75	166
HIGH VALUE UTILITIES = 0.00% + \$0.75.....	166
WORLD MERIT III – BASE = 1.90% + \$0.10.....	166
WORLD ELITE MERIT III – BASE = 2.30% + \$0.10.....	166
HIGH VALUE MERIT III – BASE = 2.30% + \$0.10.....	166
WORLD MERIT I = 2.20% + \$0.10	167
WORLD MERIT I DAYCARE = 1.60% + \$0.10	167
WORLD ELITE MERIT I = 2.60% + \$0.10	167
HIGH VALUE MERIT I = 2.60% + \$0.10.....	167
WORLD BILL PAYMENTS MERIT I (Real Estate) = 1.43% + \$0.05.....	167
WORLD ELITE BILL PAYMENTS MERIT I (Real Estate) = 2.20% + \$0.10.....	167
HIGH VALUE BILL PAYMENTS MERIT I (Real Estate) = 2.20% + \$0.10	167
WORLD BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$0.05	167
WORLD ELITE BILL PAYMENTS MERIT I (Insurance) = 2.25% + \$0.10	167
HIGH VALUE BILL PAYMENTS MERIT I (Insurance) = 2.25% + \$0.10	167
WORLD KEY-ENTERED = 2.20% + \$0.10.....	168
WORLD ELITE KEY-ENTERED = 2.60% + \$0.10.....	168
HIGH VALUE KEY-ENTERED = 2.60% + \$0.10.....	168
WORLD SERVICE INDUSTRIES = 1.15% + \$0.05	168
WORLD ELITE SERVICE INDUSTRIES = 1.15% + \$0.05	168
HIGH VALUE SERVICE INDUSTRIES = 1.15% + \$0.05.....	168
WORLD PUBLIC SECTOR = 1.55% + \$0.10.....	169
WORLD ELITE PUBLIC SECTOR = 1.55% + \$0.10.....	169
HIGH VALUE PUBLIC SECTOR = 1.55% + \$0.10	169
WORLD SUPERMARKET BASE = 1.70% + \$0.10.....	169
WORLD ELITE SUPERMARKET BASE = 2.10% + \$0.10	169
HIGH VALUE SUPERMARKET BASE = 2.10% + \$0.10	169
WORLD CONVENIENCE PURCHASE BASE = 1.90% + \$0.04	169
WORLD ELITE CONVENIENCE PURCHASE BASE = 2.30% + \$0.04	169
HIGH VALUE CONVENIENCE PURCHASE BASE = 2.30% + \$0.04	169
WORLD PETROLEUM BASE = 2.00% (\$0.95 MAX).....	170
WORLD ELITE PETROLEUM BASE = 2.00% (\$0.95 MAX)	170
HIGH VALUE PETROLEUM BASE = 2.00% (\$0.95 MAX).....	170
WORLD RESTAURANT = 1.85% + \$0.10	170
WORLD ELITE RESTAURANT = 2.00% + \$0.10	170
HIGH VALUE RESTAURANT = 2.00% + \$0.10	170

WORLD MERCHANT UCAF = 2.20% + \$0.10	171
WORLD ELITE MERCHANT UCAF = 2.60% + \$0.10	171
HIGH VALUE MERCHANT UCAF = 2.60% + \$0.10	171
WORLD FULL UCAF = 2.20% + \$0.10.....	171
WORLD ELITE FULL UCAF = 2.60% + \$0.10.....	171
HIGH VALUE FULL UCAF = 2.60% + \$0.10.....	171
WORLD ELITE T&E LARGE TICKET = 2.55%	171
HIGH VALUE T&E LARGE TICKET = 2.55%	171
WORLD SMALL TICKET CARD PRESENT = 1.90% + \$0.02	172
WORLD HIGH VALUE SMALL TICKET CARD PRESENT = 2.30% + \$0.02	172
WORLD ELITE SMALL TICKET CARD PRESENT = 2.30% + \$0.02	172
WORLD SMALL TICKET CARD NOT PRESENT = 2.20% + \$0.02	172
WORLD HIGH VALUE SMALL TICKET CARD NOT PRESENT = 2.60% + \$0.02	172
WORLD ELITE SMALL TICKET CARD NOT PRESENT = 2.60% + \$0.02	172
WORLD STANDARD = 3.15% + \$0.10	172
WORLD ELITE STANDARD = 3.15% + \$0.10.....	172
HIGH VALUE STANDARD = 3.15% + \$0.10.....	172
<i>MASTERCARD COMMERCIAL CARD INTERCHANGE PROGRAMS</i>	174
COMMERCIAL DATA RATE I BUSINESS = 2.65% + \$0.10	174
COMMERCIAL DATA RATE I CORP/PURCH = 2.70% + \$0.10	174
COMMERCIAL DATA RATE I FLEET AT FUEL = 2.70% + \$0.10	174
COMMERCIAL DATA RATE I FLEET AT NON-FUEL = 2.70% + \$0.10	174
WORLD/WORLD ELITE COMMERCIAL DATA RATE I CORP = 2.70% + \$0.10.....	174
BUSINESS LEVEL 2 DATA RATE I = 2.80% + \$0.10.....	174
BUSINESS LEVEL 3 DATA RATE I = 2.85% + \$0.10.....	174
BUSINESS LEVEL 4 DATA RATE I = 2.95% + \$0.10.....	174
BUSINESS LEVEL 5 DATA RATE I = 3.00% + \$0.10.....	174
COMMERCIAL DATA RATE II BUS DEBIT = 2.10% + \$0.10	175
COMMERCIAL DATA RATE II BUS/ PETROLEUM BUS = 1.90% + \$0.10	175
COMMERCIAL DATA RATE II PETROLEUM BUS DEBIT = 2.05% + \$0.10.....	175
COMMERCIAL DATA RATE II CORP/PURCH = 2.50% + \$0.10	175
COMMERCIAL DATA RATE II PETROLEUM CORP/PURCH = 2.20% + \$0.10	175
COMMERCIAL DATA RATE II PETROLEUM FLEET AT FUEL = 2.20% + \$0.10	175
COMMERCIAL DATA RATE II FLEET AT NON-FUEL = 2.50% + \$0.10.....	175
COMMERCIAL PREPAID DATA RATE II BUS = 2.65% + \$0.10.....	175
COMMERCIAL PREPAID DATA RATE II PETROLEUM BUS = 2.05% + \$0.10.....	175
WORLD/WORLD ELITE COMMERCIAL DATA RATE II CORP = 2.50% + \$0.10	175
WORLD/WORLD ELITE COMMERCIAL DATA RATE II PETROLEUM CORP = 2.20% + \$0.10	175
BUSINESS LEVEL 2 DATA RATE II = 2.05% + \$0.10	176
BUSINESS LEVEL 2 DATA RATE II PETROLEUM = 2.05% + \$0.10.....	176
BUSINESS LEVEL 3 DATA RATE II = 2.10% + \$0.10	176
BUSINESS LEVEL 3 DATA RATE II PETROLEUM = 2.10% + \$0.10.....	176
BUSINESS LEVEL 4 DATA RATE II = 2.20% + \$0.10	176
BUSINESS LEVEL 4 DATA RATE II PETROLEUM = 2.20% + \$0.10.....	176
BUSINESS LEVEL 5 DATA RATE II = 2.25% + \$0.10	176
BUSINESS LEVEL 5 DATA RATE II PETROLEUM = 2.25% + \$0.10.....	176
COMMERCIAL DATA RATE III CORP/PURCH/FLEET = 1.90% + \$0.10.....	176
WORLD/WORLD ELITE COMMERCIAL DATA RATE III CORP = 1.90% + \$0.10	176
COMMERCIAL LARGE TICKET/DATA RATE III CORP/PURCH = 1.45% + \$35.00	177
COMMERCIAL LARGE TICKET FLEET AT FUEL = 1.45% + \$35.00	177
COMMERCIAL LARGE TICKET FLEET AT NON-FUEL = 1.45% + \$35.00	177
WORLD/WORLD ELITE COMMERCIAL LARGE TICKET/DATA RATE III CORP = 1.45% + \$35.00	177
COMMERCIAL T&E RATE BUS = 2.35% + \$0.10.....	178
COMMERCIAL T&E RATE CORP/PURCH = 2.65% + \$0.10.....	178
COMMERCIAL T&E RATE FLEET = 2.65% + \$0.10.....	178
WORLD/WORLD ELITE COMMERCIAL T&E RATE CORP = 2.65% + \$0.10	178
BUSINESS LEVEL 2 T&E RATE = 2.50% + \$0.10	178

BUSINESS LEVEL 3 T&E RATE = 2.55% + \$0.10	178
BUSINESS LEVEL 4 T&E RATE = 2.65% + \$0.10	178
BUSINESS LEVEL 5 T&E RATE = 2.70% + \$0.10	178
COMMERCIAL STANDARD BUS/CORP/PURCH = 2.95% + \$0.10	179
COMMERCIAL STANDARD FLEET AT FUEL = 2.95% + \$0.10	179
WORLD/WORLD ELITE COMMERCIAL STANDARD CORP = 2.95% + \$0.10	179
BUSINESS LEVEL 2 STANDARD = 3.10% + \$0.10	179
BUSINESS LEVEL 3 STANDARD = 3.15% + \$0.00	179
BUSINESS LEVEL 4 STANDARD = 3.25% + \$0.00	179
BUSINESS UTILITY = 0.00% + \$1.50	179
BUSINESS LEVEL 2 UTILITIES = 0.00% + \$1.50	179
BUSINESS LEVEL 3 UTILITIES = 0.00% + \$1.50	179
BUSINESS LEVEL 4 UTILITIES = 0.00% + \$1.50	179
BUSINESS LEVEL 5 UTILITIES = 0.00% + \$1.50	179
CHARITIES COMMERCIAL = 2.00% + \$0.10	180
CHARITIES COMMERCIAL DEBIT = 2.00% + \$0.10	180
COMMERCIAL PAYMENTS ACCOUNT TIER 1 = 1.20% + \$0.00	180
COMMERCIAL PAYMENTS ACCOUNT TIER 2 = 1.00% + \$0.00	180
COMMERCIAL PAYMENTS ACCOUNT TIER 3 = 0.90% + \$0.00	181
COMMERCIAL PAYMENTS ACCOUNT TIER 4 = 0.80% + \$0.00	181
COMMERCIAL PAYMENTS ACCOUNT TIER 5 = 0.70% + \$0.00	181
COMMERCIAL B2B PRODUCT 1 – U.S. DOMESTIC = 2.00% + \$0.00	182
COMMERCIAL B2B PRODUCT 1 – U.S. INTERREGIONAL = 2.00% + \$0.00	182
COMMERCIAL B2B PRODUCT 2 = 1.80% + \$0.00	182
COMMERCIAL B2B PRODUCT 3 = 1.60% + \$0.00	182
COMMERCIAL B2B PRODUCT 4 = 1.40% + \$0.00	182
COMMERCIAL B2B PRODUCT 5 = 1.20% + \$0.00	182
COMMERCIAL B2B PRODUCT 6 = 1.00% + \$0.00	182
COMMERCIAL B2B PRODUCT 7 = 2.00% + \$0.00	182
COMMERCIAL B2B PRODUCT 8 = 1.90% + \$0.00	182
COMMERCIAL B2B PRODUCT 9 = 1.80% + \$0.00	182
COMMERCIAL B2B PRODUCT 10 = 1.70% + \$0.00	182
COMMERCIAL B2B PRODUCT 11 = 1.60% + \$0.00	182
COMMERCIAL B2B PRODUCT 12 = 1.50% + \$0.00	182
COMMERCIAL B2B PRODUCT 13 = 1.40% + \$0.00	182
COMMERCIAL B2B PRODUCT 14 = 1.30% + \$0.00	182
COMMERCIAL B2B PRODUCT 15 = 1.20% + \$0.00	182
COMMERCIAL B2B PRODUCT 16 = 1.10% + \$0.00	182
COMMERCIAL B2B PRODUCT 17 = 1.00% + \$0.00	182
COMMERCIAL B2B PRODUCT 18 = 1.45% + \$0.00	182
COMMERCIAL B2B PRODUCT 19 = 1.35% + \$0.00	182
COMMERCIAL B2B PRODUCT 20 = 2.00% + \$0.00	182
COMMERCIAL B2B PRODUCT 21 = 2.00% + \$0.00	182
COMMERCIAL B2B PRODUCT 22 = 2.00% + \$0.00	182
U.S. COMMERCIAL B2B PRODUCT 20 = 2.70% + \$0.00	182
U.S. COMMERCIAL B2B PRODUCT 21 = 2.60% + \$0.00	182
U.S. COMMERCIAL B2B PRODUCT 22 = 2.50% + \$0.00	182
COMMERCIAL FREIGHT – U.S. DOMESTIC = 1.80% + \$0.00	182
COMMERCIAL FREIGHT – U.S. INTERREGIONAL = 1.80% + \$0.00	182
MASTERCARD B2B VIP 1 = 0.80% + \$0.10	183
MASTERCARD B2B VIP 2 = 1.05% + \$0.10	183
MASTERCARD B2B VIP 3 = 1.35% + \$0.10	183
MASTERCARD B2B VIP 4 = 1.45% + \$0.10	183
MASTERCARD B2B VIP 5 = 1.90% + \$0.10	183
MASTERCARD B2B VIP 6 = 2.50% + \$0.10	183
MASTERCARD B2B VIP 7 = 3.00% + \$0.10	183
MASTERCARD B2B VIP 8 = 2.70% + \$0.10	183

MASTERCARD B2B VIP 9 = 2.95% + \$0.10	183
MASTERCARD B2B VIP 10 = 2.75% + \$0.10	183
MASTERCARD B2B VIP 11 = 1.45% + \$35.00	183
MASTERCARD B2B VIP 12 = 2.40% + \$0.00	183
MASTERCARD B2B VIP 13 = 2.30% + \$0.00	183
MASTERCARD B2B VIP 14 = 2.00% + \$0.00	183
MASTERCARD B2B VIP 15 = 2.85% + \$0.00	183
MASTERCARD B2B VIP 16 = 2.80% + \$0.10	183
MASTERCARD B2B VIP 17 = 2.65% + \$0.10	183
MASTERCARD B2B VIP 18 = 2.20% + \$0.00	183
MASTERCARD B2B VIP 19 = 2.10% + \$0.00	183
MASTERCARD B2B VIP 20 = 1.95% + \$0.00	183
MASTERCARD B2B VIP 21 = 1.85% + \$0.00	183
MASTERCARD B2B VIP 22 = 1.75% + \$0.00	183
MASTERCARD B2B VIP 23 = 1.65% + \$0.00	183
MASTERCARD B2B VIP 24 = 1.55% + \$0.00	183
MASTERCARD B2B VIP 25 = 1.25% + \$0.00	183
MASTERCARD B2B VIP 26 = 1.10% + \$0.00	183
MASTERCARD B2B VIP 27 = 0.95% + \$0.00	183
MASTERCARD B2B VIP 28 = 0.90% + \$0.00	183
MASTERCARD B2B VIP 29 = 0.75% + \$0.00	183
MASTERCARD B2B VIP 30 = 0.65% + \$0.00	183
MASTERCARD B2B VIP 31 = 0.60% + \$0.00	183
MASTERCARD B2B VIP 32 = 0.50% + \$0.00	183
MASTERCARD B2B VIP 33 = 0.30% + \$5.00	183
MASTERCARD B2B VIP 34 = 0.00% + \$50.00	183
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 1 = 0.50% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 2 = 0.55% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 3 = 0.60% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 4 = 0.65% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 5 = 0.70% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 6 = 0.75% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 7 = 0.80% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 8 = 0.85% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 9 = 0.90% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 10 = 0.95% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 11 = 1.00% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 12 = 1.05% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 13 = 1.10% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 14 = 1.15% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 15 = 1.20% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 16 = 1.25% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 17 = 1.30% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 18 = 1.35% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 19 = 1.40% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 20 = 1.45% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 21 = 1.50% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 22 = 1.55% + \$0.00	184
US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 23 = 1.60% + \$0.00	184
COMMERCIAL BILL PAY STANDARD = 2.50% + \$0.10	184
COMMERCIAL CREDIT REFUND GROUP 1 = 2.37% (U.S. Only)	184
COMMERCIAL CREDIT REFUND GROUP 2 = 2.30% (U.S. Only)	185
COMMERCIAL CREDIT REFUND GROUP 3 = 2.21% (U.S. Only)	185
COMMERCIAL CREDIT REFUND GROUP 4 = 2.16% (U.S. Only)	186
MASTERCARD INTERREGIONAL INTERCHANGE PROGRAMS	187
INTERREGIONAL CONSUMER RATE I – DIGITAL COMMERCE CORE = 1.60% + \$0.00	187
INTERREGIONAL CONSUMER RATE I – DIGITAL COMMERCE PREMIUM = 1.85% + \$0.00	187

INTERREGIONAL CONSUMER RATE I – DIGITAL COMMERCE SUPER PREMIUM = 1.98% + \$0.00	187
INTERREGIONAL CONSUMER RATE II – CARD PRESENT CORE = 1.10% + \$0.00	188
INTERREGIONAL CONSUMER RATE II – CARD PRESENT PREMIUM = 1.85% + \$0.00	188
INTERREGIONAL CONSUMER RATE II – CARD PRESENT SUPER PREMIUM = 1.98% + \$0.00	188
INTERREGIONAL CONSUMER RATE III – BASE CORE = 1.65% + \$0.00	189
INTERREGIONAL CONSUMER RATE III – BASE PREMIUM = 1.90% + \$0.00	189
INTERREGIONAL CONSUMER RATE III – BASE SUPER PREMIUM = 2.03% + \$0.00	189
INTERREGIONAL CONSUMER STANDARD CREDIT REFUND = 1.00%	189
INTERREGIONAL CONSUMER PREMIUM STANDARD CREDIT REFUND = 1.00%	189
INTERREGIONAL CONSUMER SUPER PREMIUM STANDARD CREDIT REFUND = 1.00%	189
INTERREGIONAL ELECTRONIC CARD COMMERCIAL = 1.85% (US Location)	189
INTERREGIONAL ELECTRONIC CARD COMMERCIAL = 1.85% (Non-US Location)	189
INTERREGIONAL COMMERCIAL PREMIUM STANDARD = 2.00% (US Location)	190
INTERREGIONAL COMMERCIAL BUSINESS = 2.00% (US Location)	190
INTERREGIONAL COMMERCIAL = 2.00% (Non-US Location)	190
INTERREGIONAL COMMERCIAL PURCHASING/FLEET = 2.00% (US Location)	190
INTERREGIONAL COMMERCIAL PURCHASING = 2.00% (Non-US Location)	190
INTERREGIONAL HUMANITARIAN STANDARD = 1.65% (US Location)	190
INTERREGIONAL HUMANITARIAN STANDARD = 1.65% (Non-US Location)	190
INTERREGIONAL COMMERCIAL STANDARD REFUND = 1.80%	190
INTERREGIONAL COMMERCIAL PURCHASING STANDARD CREDIT REFUND = 1.80%	190
INTERREGIONAL COMMERCIAL PREMIUM STANDARD CREDIT REFUND = 1.80%	190
INTERREGIONAL COMMERCIAL B2B PRODUCT 2 = 1.80% + \$0.00	191
INTERREGIONAL COMMERCIAL B2B PRODUCT 3 = 1.60% + \$0.00	191
INTERREGIONAL COMMERCIAL B2B PRODUCT 4 = 1.40% + \$0.00	191
INTERREGIONAL COMMERCIAL B2B PRODUCT 5 = 1.20% + \$0.00	191
INTERREGIONAL COMMERCIAL B2B PRODUCT 6 = 1.00% + \$0.00	191
INTERREGIONAL PERSON-TO-PERSON TRANSFER TO CARD ACCOUNT = 2.00% + \$0.00	191
INTERREGIONAL GENERAL PERSON-TO-PERSON TRANSFER = 2.00% + \$0.00	191
INTERREGIONAL GENERAL TRANSFER TO OWN ACCOUNT = 2.00% + \$0.00	191
INTERREGIONAL BUSINESS DISBURSEMENT = 2.00% + \$0.00	191
INTERREGIONAL TRANSFER TO OWN STAGED DIGITAL WALLET ACCOUNT = 2.00% + \$0.00	191
INTERREGIONAL GENERAL BUSINESS-TO-BUSINESS TRANSFER = 2.00% + \$0.00	191
INTERREGIONAL TRANSFER TO OWN DEBIT/PREPAID CARD ACCOUNT = 2.00% + \$0.00	191
INTERREGIONAL AGENT CASH OUT = 2.00% + \$0.00	191
INTERREGIONAL PAYMENT OF OWN CREDIT CARD BILL = 2.00% + \$0.00	191
MASTERCARD/DINERS ELECTRONIC INTERCHANGE = 2.00% + 0.00	191
MASTERCARD/DINERS STANDARD INTERCHANGE = 2.50% + 0.00	191
<i>MASTERCARD U.S. TERRITORY INTERCHANGE PROGRAMS</i>	192
PUERTO RICO INTRACOUNTRY CONSUMER ELECTRONIC/STANDARD CREDIT = 1.73% + \$0.00	192
PUERTO RICO INTRACOUNTRY CONSUMER ELECTRONIC/STANDARD DEBIT = 1.25% + \$0.00	192
PUERTO RICO INTRACOUNTRY PETROLEUM CREDIT = 1.16% + \$0.00	192
PUERTO RICO INTRACOUNTRY PETROLEUM DEBIT = 1.01% + \$0.00	192
PUERTO RICO INTRACOUNTRY PETROLEUM PREMIUM CREDIT/DEBIT = 1.85% + \$0.00	192
PUERTO RICO INTRACOUNTRY PETROLEUM SUPER PREMIUM CREDIT/DEBIT = 1.98% + \$0.00	192
PUERTO RICO INTRACOUNTRY PETROLEUM COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00	192
PUERTO RICO INTRACOUNTRY WAREHOUSE CREDIT/DEBIT = 1.00% + \$0.00	192
PUERTO RICO INTRACOUNTRY WAREHOUSE PREMIUM CREDIT/DEBIT = 1.85% + \$0.00	192
PUERTO RICO CONSUMER SUPER PREMIUM WAREHOUSE CREDIT/DEBIT = 1.98% + \$0.00	192
PUERTO RICO INTRACOUNTRY WAREHOUSE COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00	192
PUERTO RICO INTRACOUNTRY GOVERNMENT CREDIT = 1.65% + \$0.00	192
PUERTO RICO INTRACOUNTRY GOVERNMENT DEBIT = 1.00% + \$0.00	192
PUERTO RICO INTRACOUNTRY GOVERNMENT PREMIUM CREDIT/DEBIT = 1.85% + \$0.00	192
PUERTO RICO INTRACOUNTRY GOVERNMENT SUPER PREMIUM CREDIT/DEBIT = 1.98% + \$0.00	192
PUERTO RICO INTRACOUNTRY GOVERNMENT COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00	192
PUERTO RICO INTRACOUNTRY SUPERMARKET CREDIT = 1.20% + \$0.00	193
PUERTO RICO INTRACOUNTRY SUPERMARKET DEBIT = 1.00% + \$0.00	193

PUERTO RICO INTRACOUNTRY PREMIUM SUPERMARKET CREDIT/DEBIT = 1.85% + \$0.00	193
PUERTO RICO CONSUMER SUPER PREMIUM SUPERMARKET CREDIT/DEBIT = 1.98% + \$0.00	193
PUERTO RICO INTRACOUNTRY SUPERMARKET COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00	193
PUERTO RICO INTRACOUNTRY EMERGING MARKETS CREDIT = 1.94% + \$0.00	193
PUERTO RICO INTRACOUNTRY EMERGING MARKETS DEBIT = 1.16% + \$0.00	193
PUERTO RICO INTRACOUNTRY EMERGING PREMIUM CREDIT = 2.12% + \$0.00	193
PUERTO RICO INTRACOUNTRY EMERGING PREMIUM DEBIT = 1.85% + \$0.00	193
PUERTO RICO INTRACOUNTRY EMERGING SUPER PREMIUM CREDIT = 2.18% + \$0.00	193
PUERTO RICO INTRACOUNTRY EMERGING SUPER PREMIUM DEBIT = 1.98% + \$0.00	193
PUERTO RICO INTRACOUNTRY EMERGING COMMERCIAL CREDIT = 2.37% + \$0.00	193
PUERTO RICO INTRACOUNTRY EMERGING COMMERCIAL DEBIT = 2.32% + \$0.00	193
PUERTO RICO INTRACOUNTRY UTILITIES CREDIT = 1.15% + \$0.00	193
PUERTO RICO INTRACOUNTRY UTILITIES DEBIT = 1.10% + \$0.00	193
PUERTO RICO INTRACOUNTRY UTILITIES PREMIUM CREDIT/DEBIT = 1.85% + \$0.00	193
PUERTO RICO INTRACOUNTRY UTILITIES SUPER PREMIUM CREDIT/DEBIT = 1.98% + \$0.00	193
PUERTO RICO INTRACOUNTRY UTILITIES COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00	193
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS CREDIT = 1.16% + \$0.00	193
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS DEBIT = 1.30% + \$0.00	193
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS PREMIUM CREDIT = 2.12% + \$0.00	193
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS PREMIUM DEBIT = 1.85% + \$0.00	193
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS SUPER PREMIUM CREDIT = 2.18% + \$0.00	193
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS SUPER PREMIUM DEBIT = 1.98% + \$0.00	193
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS COMMERCIAL CREDIT = 2.37% + \$0.00	193
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS COMMERCIAL DEBIT = 2.32% + \$0.00	193
PUERTO RICO INTRACOUNTRY CHARITIES CREDIT/DEBIT = 0.00% + \$0.00	194
PUERTO RICO INTRACOUNTRY CHARITIES PREMIUM CREDIT/DEBIT = 1.85% + \$0.00	194
PUERTO RICO INTRACOUNTRY CHARITIES SUPER PREMIUM CREDIT/DEBIT = 1.98% + \$0.00	194
PUERTO RICO INTRACOUNTRY CHARITIES COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00	194
PUERTO RICO INTRACOUNTRY PREMIUM CREDIT = 2.12% + \$0.00	194
PUERTO RICO INTRACOUNTRY PREMIUM DEBIT = 1.85% + \$0.00	194
PUERTO RICO INTRACOUNTRY SUPER PREMIUM CREDIT = 2.18% + \$0.00	194
PUERTO RICO INTRACOUNTRY SUPER PREMIUM DEBIT = 1.98% + \$0.00	194
PUERTO RICO INTRACOUNTRY COMMERCIAL CREDIT = 2.37% + \$0.00	194
PUERTO RICO INTRACOUNTRY COMMERCIAL DEBIT = 2.32% + \$0.00	194
PUERTO RICO INTRACOUNTRY CORE CONSUMER ELECTRONIC CREDIT (DF) = 1.83% + \$0.00	194
PUERTO RICO INTRACOUNTRY CORE CONSUMER ELECTRONIC PP (DF) = 1.35% + \$0.00	194
PUERTO RICO INTRACOUNTRY PETROLEUM CORE CONSUMER CREDIT (DF) = 1.26% + \$0.00	195
PUERTO RICO INTRACOUNTRY PETROLEUM PREMIUM CREDIT (DF) = 1.95% + \$0.00	195
PUERTO RICO INTRACOUNTRY PETROLEUM SUPER PREMIUM CREDIT (DF) = 2.08% + \$0.00	195
PUERTO RICO INTRACOUNTRY PETROLEUM COMMERCIAL CREDIT (DF) = 2.10% + \$0.00	195
PUERTO RICO INTRACOUNTRY PETROLEUM CORE CONSUMER PP (DF) = 1.11% + \$0.00	195
PUERTO RICO INTRACOUNTRY PETROLEUM PREMIUM PP (DF) = 1.95% + \$0.00	195
PUERTO RICO INTRACOUNTRY PETROLEUM SUPER PREMIUM PP (DF) = 2.08% + \$0.00	195
PUERTO RICO INTRACOUNTRY PETROLEUM COMMERCIAL PP (DF) = 2.10% + \$0.00	195
PUERTO RICO INTRACOUNTRY WAREHOUSE CORE CONSUMER CREDIT (DF) = 1.10% + \$0.00	195
PUERTO RICO INTRACOUNTRY WAREHOUSE PREMIUM CREDIT (DF) = 1.95% + \$0.00	195
PUERTO RICO INTRACOUNTRY WAREHOUSE SUPER PREMIUM CREDIT (DF) = 2.08% + \$0.00	195
PUERTO RICO INTRACOUNTRY WAREHOUSE COMMERCIAL CREDIT (DF) = 2.10% + \$0.00	195
PUERTO RICO INTRACOUNTRY WAREHOUSE CORE CONSUMER PP (DF) = 1.10% + \$0.00	195
PUERTO RICO INTRACOUNTRY WAREHOUSE PREMIUM PP (DF) = 1.95% + \$0.00	195
PUERTO RICO INTRACOUNTRY WAREHOUSE SUPER PREMIUM PP (DF) = 2.08% + \$0.00	195
PUERTO RICO INTRACOUNTRY WAREHOUSE COMMERCIAL PP (DF) = 2.10% + \$0.00	195
PUERTO RICO INTRACOUNTRY GOVERNMENT CORE CONSUMER CREDIT (DF) = 1.75% + \$0.00	195
PUERTO RICO INTRACOUNTRY GOVERNMENT PREMIUM CREDIT (DF) = 1.95% + \$0.00	195
PUERTO RICO INTRACOUNTRY, GOVERNMENT SUPER PREMIUM CREDIT (DF) = 2.08% + \$0.00	195
PUERTO RICO INTRACOUNTRY GOVERNMENT COMMERCIAL CREDIT (DF) = 2.10% + \$0.00	195
PUERTO RICO INTRACOUNTRY GOVERNMENT CORE CONSUMER PP (DF) = 1.10% + \$0.00	195

PUERTO RICO INTRACOUNTRY GOVERNMENT PREMIUM PP (DF) = 1.95% + \$0.00	195
PUERTO RICO INTRACOUNTRY GOVERNMENT SUPER PREMIUM PP (DF) = 2.08% + \$0.00	195
PUERTO RICO INTRACOUNTRY GOVERNMENT COMMERCIAL PP (DF) = 2.10% + \$0.00	195
PUERTO RICO INTRACOUNTRY SUPERMARKET CORE CONSUMER CREDIT (DF) = 1.30% + \$0.00	196
PUERTO RICO INTRACOUNTRY SUPERMARKET PREMIUM CREDIT (DF) = 1.95% + \$0.00	196
PUERTO RICO INTRACOUNTRY SUPERMARKET SUPER PREMIUM CREDIT (DF) = 2.08% + \$0.00	196
PUERTO RICO INTRACOUNTRY SUPERMARKET COMMERCIAL CREDIT (DF) = 2.10% + \$0.00	196
PUERTO RICO INTRACOUNTRY SUPERMARKET CORE CONSUMER PP (DF) = 1.10% + \$0.00	196
PUERTO RICO INTRACOUNTRY SUPERMARKET PREMIUM PP (DF) = 1.95% + \$0.00	196
PUERTO RICO INTRACOUNTRY SUPERMARKET SUPER PREMIUM PP (DF) = 2.08% + \$0.00	196
PUERTO RICO INTRACOUNTRY SUPERMARKET COMMERCIAL PP (DF) = 2.10% + \$0.00	196
PUERTO RICO INTRACOUNTRY EMERGING MARKETS CORE CONSUMER CREDIT (DF) = 2.04% + \$0.00	196
PUERTO RICO INTRACOUNTRY EMERGING MARKETS PREMIUM CREDIT (DF) = 2.22% + \$0.00	196
PUERTO RICO INTRACOUNTRY EMERGING MARKETS SUPER PREMIUM CREDIT (DF) = 2.28% + \$0.00	196
PUERTO RICO INTRACOUNTRY EMERGING MARKETS COMMERCIAL CREDIT (DF) = 2.47% + \$0.00	196
PUERTO RICO INTRACOUNTRY EMERGING MARKETS CORE CONSUMER PP (DF) = 1.26% + \$0.00	196
PUERTO RICO INTRACOUNTRY EMERGING MARKETS PREMIUM PP (DF) = 1.95% + \$0.00	196
PUERTO RICO INTRACOUNTRY EMERGING MARKETS SUPER PREMIUM PP (DF) = 2.08% + \$0.00	196
PUERTO RICO INTRACOUNTRY EMERGING MARKETS COMMERCIAL PP (DF) = 2.42% + \$0.00	196
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS CORE CONSUMER CREDIT (DF) = 1.25% + \$0.00	197
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS PREMIUM CREDIT (DF) = 1.95% + \$0.00	197
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS SUPER PREMIUM CREDIT (DF) = 2.08% + \$0.00	197
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS COMMERCIAL CREDIT (DF) = 2.10% + \$0.00	197
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS CORE CONSUMER PP (DF) = 1.20% + \$0.00	197
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS PREMIUM PP (DF) = 1.95% + \$0.00	197
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS SUPER PREMIUM PP (DF) = 2.08% + \$0.00	197
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS COMMERCIAL PP (DF) = 2.10% + \$0.00	197
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS CORE CONSUMER CREDIT (DF) = 1.26% + \$0.00	197
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS PREMIUM CREDIT (DF) = 2.22% + \$0.00	197
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS SUPER PREMIUM CREDIT (DF) = 2.28% + \$0.00	197
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS COMMERCIAL CREDIT (DF) = 2.47% + \$0.00	197
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS CORE CONSUMER PP (DF) = 1.40% + \$0.00	197
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS PREMIUM PP (DF) = 1.95% + \$0.00	197
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS SUPER PREMIUM PP (DF) = 2.08% + \$0.00	197
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS COMMERCIAL PP (DF) = 2.42% + \$0.00	197
PUERTO RICO INTRACOUNTRY CHARITIES CORE CONSUMER CREDIT (DF) = 0.00% + \$0.00	197
PUERTO RICO INTRACOUNTRY CHARITIES PREMIUM CREDIT (DF) = 1.95% + \$0.00	197
PUERTO RICO INTRACOUNTRY CHARITIES SUPER PREMIUM CREDIT (DF) = 2.08% + \$0.00	197
PUERTO RICO INTRACOUNTRY CHARITIES COMMERCIAL CREDIT (DF) = 2.10% + \$0.00	197
PUERTO RICO INTRACOUNTRY CHARITIES CORE CONSUMER PP (DF) = 0.00% + \$0.00	197
PUERTO RICO INTRACOUNTRY CHARITIES CORE CONSUMER PREMIUM CREDIT PP (DF) = 1.95% + \$0.00	197
PUERTO RICO INTRACOUNTRY CHARITIES CORE CONSUMER SUPER PREMIUM PP (DF) = 2.08% + \$0.00	197
PUERTO RICO INTRACOUNTRY CHARITIES CORE CONSUMER COMMERCIAL PP (DF) = 2.10% + \$0.00	197
PUERTO RICO INTRACOUNTRY SUPER PREMIUM CREDIT = 2.28% + \$0.00	198
PUERTO RICO INTRACOUNTRY PREMIUM CREDIT = 2.22% + \$0.00	198
PUERTO RICO INTRACOUNTRY COMMERCIAL CREDIT = 2.47% + \$0.00	198
LAC INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE CORE = 1.60% + \$0.00	198
LAC INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE PREMIUM = 1.85% + \$0.00	198
LAC INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE SUPER PREMIUM = 1.98% + \$0.00	199
LAC INTRAREGIONAL CONSUMER RATE II – CARD PRESENT CORE = 1.10% + \$0.00	199
LAC INTRAREGIONAL CONSUMER RATE II – CARD PRESENT PREMIUM = 1.85% + \$0.00	199
LAC INTRAREGIONAL CONSUMER RATE II – CARD PRESENT SUPER PREMIUM = 1.98% + \$0.00	199
LAC INTRAREGIONAL CONSUMER RATE III – BASE CORE = 1.60% + \$0.00	200
LAC INTRAREGIONAL CONSUMER RATE III – BASE PREMIUM = 1.85% + \$0.00	200
LAC INTRAREGIONAL CONSUMER RATE III – BASE SUPER PREMIUM = 1.98% + \$0.00	200
LAC INTRAREGIONAL ELECTRONIC CARD COMMERCIAL = 1.85%	200
LAC INTRAREGIONAL CONSUMER STANDARD = 1.60% + \$0.00	200

LAC INTRAREGIONAL COMMERCIAL PURCHASING STANDARD = 2.00% + \$0.00	201
LAC INTRAREGIONAL COMMERCIAL STANDARD = 2.00% + \$0.00	201
COMMERCIAL B2B PRODUCT 1 – LAC REGIONAL = 2.00% + \$0.00	201
COMMERCIAL B2B PRODUCT 1 – LAC INTERREGIONAL = 2.00% + \$0.00	201
LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 2 = 1.80% + \$0.00	201
LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 3 = 1.60% + \$0.00	201
LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 4 = 1.40% + \$0.00	201
LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 5 = 1.20% + \$0.00	201
LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 6 = 1.00% + \$0.00	201
COMMERCIAL FREIGHT – LAC REGIONAL = 1.80% + \$0.00	201
COMMERCIAL FREIGHT – LAC INTERREGIONAL = 1.80% + \$0.00	201
LAC INTRAREGIONAL HUMANITARIAN STANDARD = 1.65% + \$0.00	201
LAC INTRAREGIONAL CONSUMER PREMIUM STANDARD CREDIT REFUND = 1.00%	202
LAC INTRAREGIONAL CONSUMER STANDARD CREDIT REFUND = 1.00%	202
LAC INTRAREGIONAL CONSUMER SUPER PREMIUM STANDARD CREDIT REFUND = 1.00%	202
LAC INTRAREGIONAL COMMERCIAL STANDARD REFUND = 1.80%	202
LAC INTRAREGIONAL COMMERCIAL PURCHASING STANDARD CREDIT REFUND = 1.80%	202
AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE CORE 1 = 1.25% + \$0.00	202
AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE CORE 2 = 1.69% + \$0.10	202
AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE ENHANCED CORE 1 = 1.45% + \$0.00	202
AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE ENHANCED CORE 2 = 1.69% + \$0.10	202
AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE PREMIUM = 1.88% + \$0.00	202
AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE SUPER PREMIUM = 2.02% + \$0.00	203
AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE ENHANCED SUPER PREMIUM = 2.35% + \$0.00	203
AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT CORE = 1.25% + \$0.00	203
AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT ENHANCED CORE = 1.45% + \$0.00	203
AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT PREMIUM = 1.88% + \$0.00	203
AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT SUPER PREMIUM = 2.02% + \$0.00	203
AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT ENHANCED SUPER PREMIUM = 2.35% + \$0.00	203
AP INTRAREGIONAL CONSUMER RATE III – BASE CORE 1 = 1.30% + \$0.00	204
AP INTRAREGIONAL CONSUMER RATE III – BASE CORE 2 = 1.74% + \$0.10	204
AP INTRAREGIONAL CONSUMER RATE III – BASE ENHANCED CORE 1 = 1.50% + \$0.00	204
AP INTRAREGIONAL CONSUMER RATE III – BASE ENHANCED CORE 2 = 1.74% + \$0.10	204
AP INTRAREGIONAL CONSUMER RATE III – BASE PREMIUM = 1.93% + \$0.00	204
AP INTRAREGIONAL CONSUMER RATE III – BASE SUPER PREMIUM = 2.07% + \$0.00	204
AP INTRAREGIONAL CONSUMER RATE III – BASE ENHANCED SUPER PREMIUM = 2.40% + \$0.00	204
AP INTRAREGIONAL CONSUMER RATE I, DIGITAL COMMERCE, CONSUMER SELECT = 2.12% + \$0.00	204
AP INTRAREGIONAL CONSUMER RATE II, CARD PRESENT, CONSUMER SELECT = 2.12% + \$0.00	204
AP INTRAREGIONAL CONSUMER RATE III, BASE, CONSUMER SELECT = 2.12% + \$0.00	204
AP INTRAREGIONAL COMMERCIAL STANDARD = 2.00% + \$0.00	205
AP INTRAREGIONAL COMMERCIAL PURCHASING STANDARD = 1.98% + \$0.00	205
AP INTRAREGIONAL COMMERCIAL SUPER PREMIUM = 2.02% + \$0.00	205
AP INTRAREGIONAL COMMERCIAL LARGE TICKET = 0.50% + \$5.00	205
AP INTRAREGIONAL COMMERCIAL ELITE STANDARD = 2.35% + \$0.00	205
COMMERCIAL B2B PRODUCT 1 – AP REGIONAL = 2.00% + \$0.00	206
COMMERCIAL B2B PRODUCT 1 – AP INTERREGIONAL = 2.00% + \$0.00	206
AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 2 = 1.80% + \$0.00	206
AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 3 = 1.60% + \$0.00	206
AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 4 = 1.40% + \$0.00	206
AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 5 = 1.20% + \$0.00	206
AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 6 = 1.00% + \$0.00	206
COMMERCIAL FREIGHT – AP REGIONAL = 1.80% + \$0.00	206
COMMERCIAL FREIGHT – AP INTERREGIONAL = 1.80% + \$0.00	206
AP INTRAREGIONAL HUMANITARIAN STANDARD = 1.65% + \$0.00	206
AP INTRAREGIONAL CONSUMER STANDARD CREDIT REFUND = 1.00%	206
AP INTRAREGIONAL CONSUMER PREMIUM STANDARD CREDIT REFUND = 1.00%	206
AP INTRAREGIONAL CONSUMER ELITE STANDARD CREDIT REFUND = 1.00%	206

AP INTRAREGIONAL CONSUMER GOLD CREDIT REFUND = 1.00%	206
AP INTRAREGIONAL CONSUMER SUPER PREMIUM CREDIT REFUND = 1.00%	206
AP INTRAREGIONAL COMMERCIAL STANDARD CREDIT REFUND = 1.80%.....	207
AP INTRAREGIONAL COMMERCIAL PURCHASING STANDARD CREDIT REFUND = 1.80%	207
AP INTRAREGIONAL COMMERCIAL SUPER PREMIUM CREDIT REFUND = 1.80%	207
AP INTRAREGIONAL COMMERCIAL ELITE CREDIT REFUND = 1.80%	207
<i>MASTERCARD DURBIN INTERCHANGE PROGRAMS</i>	208
REGULATED INCENTIVE POS (DB) = 0.05% + \$0.21	208
REGULATED UST INTERREGIONAL POS (DB) = 0.05% + \$0.21	208
REGULATED UST INTERREGIONAL GAF POS (DB) = 0.05% + \$0.21	208
REGULATED CONSUMER US MQ (DB)* = 0.05% + \$0.21	208
REGULATED NON-INCENTIVE POS (DB) *** = 0.05% + \$0.21	208
REGULATED COMM (DB) = 0.05% + \$0.21	208
REGULATED COMM UST INTERREGIONAL (DB) = 0.05% + \$0.21	208
REGULATED COMM UST INTERREGIONAL GAF (DB) = 0.05% + \$0.21	208
REGULATED POS SMALL TICKET (DB) = 0.05% + \$0.21	208
REGULATED POS SMALL TICKET GAF (DB) = 0.05% + \$0.21	208
REGULATED INCENTIVE FRD ADJ POS (DB) = 0.05% + \$0.22	208
REGULATED FRAUD ADJ UST INTERREGIONAL POS (DB) = 0.05% + \$0.22	208
REGULATED FRAUD ADJ UST INTERREGIONAL GAF (DB) = 0.05% + \$0.22.....	208
REGULATED CONSUMER FRAUD ADJ MQ (DB) ** = 0.05% + \$0.22.....	208
REGULATED NON-INCENTIVE FRD ADJ (DB) = 0.05% + \$0.22.....	208
REGULATED FRAUD ADJ COMM (DB) = 0.05% + \$0.22	208
REGULATED FRAUD ADJ COMM UST INTERREGIONAL (DB) = 0.05% + \$0.22	208
REGULATED FRAUD ADJ COMM UST INTERREGIONAL GAF (DB) = 0.05% + \$0.22	208
REGULATED POS SMALL TICKET WITH FRAUD ADJUSTMENT (DB) = 0.05% + \$0.22	209
REGULATED POS SMALL TICKET WITH FRAUD ADJUSTMENT GAF (DB) = 0.05% + \$0.22	209
REGULATED REFUNDS (DB) = 0.00 + \$0.00	209
REGULATED WITH FRAUD REFUNDS (DB) = 0.00 + \$0.00	209
REGULATED REFUNDS INTERREGIONAL (DB) = 0.00 + \$0.00	209
REGULATED WITH FRAUD REFUNDS INTERREGIONAL (DB) = 0.00 + \$0.00	209
REGULATED REFUNDS US TERRITORIES (DB) = 0.00 + \$0.00	209
REGULATED WITH FRAUD REFUNDS US TERRITORIES (DB) = 0.00 + \$0.00	209
<i>DISCOVER INTERCHANGE PROGRAMS</i>	210
CASH ADVANCE = 0.16% + \$1.65.....	210
PSL RECURRING PAYMENT CORE = 1.35% + \$0.05	210
PSL RECURRING PAYMENT CORE PLUS = 1.35% + \$0.05	210
PSL RECURRING PAYMENT DEBIT = 1.20% + \$0.05	210
PSL RECURRING PAYMENT PREPAID = 1.20% + \$0.05	210
PSL RECURRING PAYMENT PREMIUM = 1.45% + \$0.05	210
PSL RECURRING PAYMENT PREMIUM PLUS = 1.80% + \$0.05.....	210
PSL RECURRING PAYMENT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	210
PSL RECURRING PAYMENT DEBIT WITH FRAUD = 0.05% + \$0.22	210
PSL RECURRING PAYMENT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	210
PSL RECURRING PAYMENT PREPAID WITH FRAUD = 0.05% + \$0.22	210
PSL RECURRING PAYMENT REGULATED INCENT = 0.05% + \$0.22	210
PSL UTILITIES CORE = 0.00% + \$0.75.....	211
PSL UTILITIES CORE PLUS = 0.00% + \$0.75	211
PSL UTILITIES DEBIT = 0.00% + \$0.75	211
PSL UTILITIES PREPAID = 0.00% + \$0.75.....	211
PSL UTILITIES PREMIUM = 0.00% + \$0.75.....	211
PSL UTILITIES PREMIUM PLUS = 0.00% + \$0.75	211
PSL UTILITIES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	211
PSL UTILITIES DEBIT WITH FRAUD = 0.05% + \$0.22.....	211
PSL UTILITIES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	211
PSL UTILITIES PREPAID WITH FRAUD = 0.05% + \$0.22.....	211
PSL UTILITIES REGULATED INCENT = 0.05% + \$0.22	211

PSL REAL ESTATE CORE = 1.10% + \$0.00	211
PSL REAL ESTATE CORE PLUS = 1.10% + \$0.00	211
PSL REAL ESTATE DEBIT = 1.10% + \$0.00	211
PSL REAL ESTATE PREPAID = 1.10% + \$0.00	211
PSL REAL ESTATE PREMIUM = 1.10% + \$0.00	211
PSL REAL ESTATE PREMIUM PLUS = 2.30% + \$0.10	211
PSL REAL ESTATE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	211
PSL REAL ESTATE DEBIT WITH FRAUD = 0.05% + \$0.22	211
PSL REAL ESTATE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	211
PSL REAL ESTATE PREPAID WITH FRAUD = 0.05% + \$0.22	211
PSL REAL ESTATE REGULATED INCENT = 0.05% + \$0.22	211
PSL DEBT REPAYMENT DEBIT = 0.70% + \$0.16.....	212
PSL DEBT REPAYMENT DEBIT WITHOUT FRAUD = 0.05% + \$0.21	212
PSL DEBT REPAYMENT DEBIT WITH FRAUD = 0.05% + \$0.22	212
PSL DEBT REPAYMENT MAXIMUM DEBIT = 0.00% + \$2.40	212
PSL DEBT REPAYMENT MAXIMUM DEBIT WITHOUT FRAUD = 0.05% + \$0.21	212
PSL DEBT REPAYMENT MAXIMUM DEBIT WITH FRAUD = 0.05% + \$0.22	212
PSL DEBT REPAYMENT PREPAID = 0.70% + \$0.16.....	212
PSL DEBT REPAYMENT PREPAID WITHOUT FRAUD = 0.05% + \$0.21	212
PSL DEBT REPAYMENT PREPAID WITH FRAUD = 0.05% + \$0.22	212
PSL DEBT REPAYMENT MAXIMUM PREPAID = 0.00% + \$2.40	212
PSL DEBT REPAYMENT MAXIMUM PREPAID WITHOUT FRAUD = 0.05% + \$0.21	212
PSL DEBT REPAYMENT MAXIMUM PREPAID WITH FRAUD = 0.05% + \$0.22	212
PSL INSURANCE CORE = 1.43% + \$0.05.....	212
PSL INSURANCE CORE PLUS = 1.43% + \$0.05.....	212
PSL INSURANCE DEBIT = 0.80% + \$0.25	212
PSL INSURANCE PREPAID = 0.80% + \$0.25.....	212
PSL INSURANCE PREMIUM = 1.43% + \$0.05.....	212
PSL INSURANCE PREMIUM PLUS = 2.30% + \$0.05	212
PSL INSURANCE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	212
PSL INSURANCE DEBIT WITH FRAUD = 0.05% + \$0.22.....	212
PSL INSURANCE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21.....	212
PSL INSURANCE PREPAID WITH FRAUD = 0.05% + \$0.22.....	212
PSL INSURANCE REGULATED INCENT = 0.05% + \$0.22.....	212
PSL SUPERMARKETS CORE = 1.40% + \$0.05.....	213
PSL SUPERMARKETS CORE PLUS = 1.62% + \$0.10	213
PSL SUPERMARKETS DEBIT = 1.10% + \$0.16 with a \$0.36 cap.....	213
PSL SUPERMARKETS PREPAID = 1.12% + \$0.16 with a \$0.36 cap.....	213
PSL SUPERMARKETS PREMIUM = 1.65% + \$0.10	213
PSL SUPERMARKETS PREMIUM PLUS = 2.10% + \$0.10	213
PSL SUPERMARKETS DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	213
PSL SUPERMARKETS DEBIT WITH FRAUD = 0.05% + \$0.22	213
PSL SUPERMARKETS PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	213
PSL SUPERMARKETS PREPAID WITH FRAUD = 0.05% + \$0.22	213
PSL SUPERMARKETS REGULATED INCENT = 0.05% + \$0.22	213
PSL EMERGING MARKET DEBIT = 0.90% + \$0.20	213
PSL EMERGING MARKET PREPAID = 0.90% + \$0.20.....	213
PSL EMERGING MARKET DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	213
PSL EMERGING MARKET DEBIT WITH FRAUD = 0.05% + \$0.22.....	213
PSL EMERGING MARKET PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21.....	213
PSL EMERGING MARKET PREPAID WITH FRAUD = 0.05% + \$0.22.....	213
PSL EMERGING MARKET REGULATED INCENT = 0.05% + \$0.22.....	213
PSL CHARITY CORE = 1.45% + \$0.05.....	214
PSL CHARITY CORE PLUS = 1.50% + \$0.05	214
PSL CHARITY DEBIT = 0.90% + \$0.20.....	214
PSL CHARITY PREPAID = 0.90% + \$0.20.....	214
PSL CHARITY PREMIUM = 1.50% + \$0.05.....	214

PSL CHARITY PREMIUM PLUS = 2.30% + \$0.10	214
PSL CHARITY DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	214
PSL CHARITY DEBIT WITH FRAUD = 0.05% + \$0.22	214
PSL CHARITY PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	214
PSL CHARITY PREPAID WITH FRAUD = 0.05% + \$0.22	214
PSL CHARITY REGULATED INCENT = 0.05% + \$0.22	214
PSL PUBLIC SERVICES CORE = 1.55% + \$0.10	214
PSL PUBLIC SERVICES CORE PLUS = 1.55% + \$0.10	214
PSL PUBLIC SERVICES DEBIT = 0.90% + \$0.20	214
PSL PUBLIC SERVICES DEBIT MAX (>\$200.00) = 0.00% + \$2.00	214
PSL PUBLIC SERVICES PREPAID = 0.90% + \$0.20	214
PSL PUBLIC SERVICES PREPAID MAX (>\$200.00) = 0.00% + \$2.00	214
PSL PUBLIC SERVICES PREMIUM = 1.55% + \$0.10	214
PSL PUBLIC SERVICES PREMIUM PLUS = 1.55% + \$0.10	214
PSL PUBLIC SERVICES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	214
PSL PUBLIC SERVICES DEBIT WITH FRAUD = 0.05% + \$0.22	214
PSL PUBLIC SERVICES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	214
PSL PUBLIC SERVICES PREPAID WITH FRAUD = 0.05% + \$0.22	214
PSL PUBLIC SERVICES REGULATED INCENT = 0.05% + \$0.22	214
PSL MICRO TICKET CORE = 1.95% + \$0.00	215
PSL MICRO TICKET CORE PLUS = 1.95% + \$0.00	215
PSL MICRO TICKET DEBIT = 1.80% + \$0.00	215
PSL MICRO TICKET PREPAID = 1.80% + \$0.00	215
PSL MICRO TICKET PREMIUM = 1.97% + \$0.00	215
PSL MICRO TICKET PREMIUM PLUS = 2.05 + \$0.05	215
PSL MICRO TICKET DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	215
PSL MICRO TICKET DEBIT WITH FRAUD = 0.05% + \$0.22	215
PSL MICRO TICKET PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	215
PSL MICRO TICKET PREPAID WITH FRAUD = 0.05% + \$0.22	215
PSL EXPRESS SERVICES CORE = 1.95% + \$0.00	215
PSL EXPRESS SERVICES CORE PLUS = 1.95% + \$0.00	215
PSL EXPRESS SERVICES DEBIT = 1.80% + \$0.00	215
PSL EXPRESS SERVICES PREPAID = 1.80% + \$0.25	215
PSL EXPRESS SERVICES PREMIUM = 1.97% + \$0.00	215
PSL EXPRESS SERVICES PREMIUM PLUS = 2.05% + \$0.05	215
PSL EXPRESS SERVICES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	215
PSL EXPRESS SERVICES DEBIT WITH FRAUD = 0.05% + \$0.22	215
PSL EXPRESS SERVICES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	215
PSL EXPRESS SERVICES PREPAID WITH FRAUD = 0.05% + \$0.22	215
PSL EXPRESS SERVICES REGULATED INCENT = 0.05% + \$0.22	215
PSL PETROLEUM CORE = 1.80% + \$0.05	216
PSL PETROLEUM CORE PLUS = 1.80% + \$0.05	216
PSL PETROLEUM DEBIT = 0.76% + \$0.16	216
PSL PETROLEUM PREPAID = 0.76% + \$0.16	216
PSL PETROLEUM PREMIUM = 1.80% + \$0.05	216
PSL PETROLEUM PREMIUM PLUS = 1.80% + \$0.05	216
PSL PETROLEUM DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	216
PSL PETROLEUM DEBIT WITH FRAUD = 0.05% + \$0.22	216
PSL PETROLEUM PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	216
PSL PETROLEUM PREPAID WITH FRAUD = 0.05% + \$0.22	216
PSL PETROLEUM REGULATED INCENT = 0.05% + \$0.22	216
PSL RETAIL CORE = 1.57% + \$0.10	217
PSL RETAIL CORE PLUS = 1.72% + \$0.10	217
PSL RETAIL DEBIT = 1.10% + \$0.16	217
PSL RETAIL PREPAID = 1.12% + \$0.16	217
PSL RETAIL PREMIUM = 1.74% + \$0.10	217
PSL RETAIL PREMIUM PLUS = 2.25% + \$0.10	217

PSL RETAIL DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	217
PSL RETAIL DEBIT WITH FRAUD = 0.05% + \$0.22	217
PSL RETAIL PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	217
PSL RETAIL PREPAID WITH FRAUD = 0.05% + \$0.22	217
PSL RETAIL REGULATED INCENT = 0.05% + \$0.22	217
PSL RESTAURANT CORE = 1.56% + \$0.10	217
PSL RESTAURANT CORE PLUS = 1.90% + \$0.10	217
PSL RESTAURANT DEBIT = 1.19% + \$0.10	217
PSL RESTAURANT PREPAID = 1.14% + \$0.15	217
PSL RESTAURANT PREMIUM = 2.30% + \$0.10	217
PSL RESTAURANT PREMIUM PLUS = 2.45% + \$0.10	217
PSL RESTAURANT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	217
PSL RESTAURANT DEBIT WITH FRAUD = 0.05% + \$0.22	217
PSL RESTAURANT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	217
PSL RESTAURANT PREPAID WITH FRAUD = 0.05% + \$0.22	217
PSL RESTAURANT REGULATED INCENT = 0.05% + \$0.22	217
PSL HOTELS/CAR RENTALS CORE = 1.75% + \$0.10	218
PSL HOTELS/CAR-RENTALS CORE PLUS = 1.92% + \$0.10	218
PSL HOTELS/CAR RENTALS DEBIT = 1.35% + \$0.16	218
PSL HOTELS/CAR RENTALS PREPAID = 1.35% + \$0.16	218
PSL HOTELS/CAR RENTALS PREMIUM = 2.25% + \$0.10	218
PSL HOTELS/CAR RENTALS PREMIUM PLUS = 2.55% + \$0.10	218
PSL HOTELS/CAR RENTALS DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	218
PSL HOTELS/CAR RENTALS DEBIT WITH FRAUD = 0.05% + \$0.22	218
PSL HOTELS/CAR RENTALS PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	218
PSL HOTELS/CAR RENTALS PREPAID WITH FRAUD = 0.05% + \$0.22	218
PSL HOTELS/CAR RENTALS REGULATED INCENT = 0.05% + \$0.22	218
PSL PASSENGER TRANSPORT CORE = 1.75% + \$0.10	218
PSL PASSENGER TRANSPORT CORE PLUS = 1.92% + \$0.10	218
PSL PASSENGER TRANSPORT DEBIT = 1.60% + \$0.15	218
PSL PASSENGER TRANSPORT PREPAID = 1.60% + \$0.15	218
PSL PASSENGER TRANSPORT PREMIUM = 2.25% + \$0.10	218
PSL PASSENGER TRANSPORT PREMIUM PLUS = 2.55% + \$0.10	218
PSL PASSENGER TRANSPORT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	218
PSL PASSENGER TRANSPORT DEBIT WITH FRAUD = 0.05% + \$0.22	218
PSL PASSENGER TRANSPORT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	218
PSL PASSENGER TRANSPORT PREPAID WITH FRAUD = 0.05% + \$0.22	218
PSL PASSENGER TRANSPORT REGULATED INCENT = 0.05% + \$0.22	218
PSL CARD NOT PRESENT CORE = 1.91% + \$0.10	219
PSL CARD NOT PRESENT CORE PLUS = 2.03% + \$0.10	219
PSL CARD NOT PRESENT DEBIT = 1.75% + \$0.20	219
PSL CARD NOT PRESENT PREPAID = 1.76% + \$0.20	219
PSL CARD NOT PRESENT PREMIUM = 2.05% + \$0.10	219
PSL CARD NOT PRESENT PREMIUM PLUS = 2.55% + \$0.10	219
PSL CARD NOT PRESENT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	219
PSL CARD NOT PRESENT DEBIT WITH FRAUD = 0.05% + \$0.22	219
PSL CARD NOT PRESENT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	219
PSL CARD NOT PRESENT PREPAID WITH FRAUD = 0.05% + \$0.22	219
PSL CARD NOT PRESENT REGULATED INCENT = 0.05% + \$0.22	219
PSL E-COMMERCE CORE = 1.91% + \$0.10	220
PSL E-COMMERCE CORE PLUS = 2.03% + \$0.10	220
PSL E-COMMERCE DEBIT = 1.75% + \$0.20	220
PSL E-COMMERCE PREPAID = 1.76% + \$0.20	220
PSL E-COMMERCE PREMIUM = 2.05% + \$0.10	220
PSL E-COMMERCE PREMIUM PLUS = 2.55% + \$0.10	220
PSL E-COMMERCE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	220
PSL E-COMMERCE DEBIT WITH FRAUD = 0.05% + \$0.22	220

PSL E-COMMERCE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	220
PSL E-COMMERCE PREPAID WITH FRAUD = 0.05% + \$0.22	220
PSL E-COMMERCE REGULATED INCENT = 0.05% + \$0.22	220
PSL E-COMMERCE SECURED CORE = 1.80% + \$0.10	220
PSL E-COMMERCE SECURED CORE PLUS = 1.90% + \$0.10	220
PSL E-COMMERCE SECURED DEBIT = 1.75% + \$0.20	220
PSL E-COMMERCE SECURED PREPAID = 1.75% + \$0.20	220
PSL E-COMMERCE SECURED PREMIUM = 1.95% + \$0.10	220
PSL E-COMMERCE SECURED PREMIUM PLUS = 2.40% + \$0.10	220
PSL E-COMMERCE SECURED DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	220
PSL E-COMMERCE SECURED DEBIT WITH FRAUD = 0.05% + \$0.22	220
PSL E-COMMERCE SECURED PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	220
PSL E-COMMERCE SECURED PREPAID WITH FRAUD = 0.05% + \$0.22	220
KEY ENTRY CORE = 1.91% + \$0.10	221
KEY ENTRY CORE PLUS = 2.03% + \$0.10	221
KEY ENTRY DEBIT = 1.75% + \$0.20	221
KEY ENTRY PREPAID = 1.76% + \$0.20	221
KEY ENTRY PREMIUM = 2.05% + \$0.10	221
KEY ENTRY PREMIUM PLUS = 2.55% + \$0.10	221
KEY ENTRY DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	221
KEY ENTRY DEBIT WITH FRAUD = 0.05% + \$0.22	221
KEY ENTRY PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	221
KEY ENTRY PREPAID WITH FRAUD = 0.05% + \$0.22	221
KEY ENTRY REGULATED INCENT = 0.05% + \$0.22	221
BASE SUBMISSION LEVEL CORE = 3.15% + \$0.10	221
BASE SUBMISSION LEVEL CORE PLUS = 3.15% + \$0.10	221
BASE SUBMISSION LEVEL DEBIT = 1.90% + \$0.25	221
BASE SUBMISSION LEVEL PREPAID = 1.90% + \$0.25	221
BASE SUBMISSION LEVEL PREMIUM = 3.15% + \$0.10	221
BASE SUBMISSION LEVEL PREMIUM PLUS = 3.15% + \$0.10	221
BASE SUBMISSION LEVEL REGULATED NON INCENT = 0.05% + \$0.22	221
BASE SUBMISSION LEVEL DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	221
BASE SUBMISSION LEVEL DEBIT WITH FRAUD = 0.05% + \$0.22	221
BASE SUBMISSION LEVEL PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	221
BASE SUBMISSION LEVEL PREPAID WITH FRAUD = 0.05% + \$0.22	221
<i>DISCOVER COMMERCIAL CARD INTERCHANGE PROGRAMS</i>	223
COMMERCIAL UTILITIES = 0.00% + \$1.50	223
COMMERCIAL UTILITIES DEBIT = 0.00% + \$1.50	223
COMMERCIAL UTILITIES PREPAID = 0.00% + \$1.50	223
COMMERCIAL UTILITIES INCENTIVE WITH FRAUD = 0.05% + \$0.22	223
COMMERCIAL UTILITIES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	223
COMMERCIAL UTILITIES DEBIT WITH FRAUD = 0.05% + \$0.22	223
COMMERCIAL UTILITIES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	223
COMMERCIAL UTILITIES PREPAID WITH FRAUD = 0.05% + \$0.22	223
COMMERCIAL LARGE TICKET = 0.90% + \$20.00	223
COMMERCIAL LARGE TICKET DEBIT = 0.90% + \$20.00	223
COMMERCIAL LARGE TICKET PREPAID = 1.45% + \$35.00	223
COMMERCIAL LARGE TICKET INCENTIVE WITH FRAUD = 0.05% + \$0.22	223
COMMERCIAL LARGE TICKET DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	223
COMMERCIAL LARGE TICKET DEBIT WITH FRAUD = 0.05% + \$0.22	223
COMMERCIAL LARGE TICKET PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	223
COMMERCIAL LARGE TICKET PREPAID WITH FRAUD = 0.05% + \$0.22	223
COMMERCIAL ELECTRONIC PASSENGER TRANSPORT = 2.45% + \$0.15	224
COMMERCIAL ELECTRONIC EMERGING MRKTS/PUBLIC SVCS = 2.45% + \$0.15	224
COMMERCIAL ELECTRONIC ALL OTHERS = 2.45% + \$0.15	224
COMMERCIAL ELECTRONIC PASSENGER TRANSPORT DEBIT = 2.45% + \$0.15	224
COMMERCIAL ELECTRONIC EMERGING MRKTS/PUBLIC SVCS DEBIT = 2.45% + \$0.15	224

COMMERCIAL ELECTRONIC ALL OTHERS DEBIT = 2.45% + \$0.15	224
COMMERCIAL ELECTRONIC PASSENGER TRANSPORT PREPAID = 2.65% + \$0.10	224
COMMERCIAL ELECTRONIC EMERGING MRKTS/PUBLIC SVCS PREPAID = 2.65% + \$0.10	224
COMMERCIAL ELECTRONIC ALL OTHERS PREPAID = 2.65% + \$0.10	224
COMMERCIAL ELECTRONIC INCENTIVE WITH FRAUD = 0.05% + \$0.22	224
COMMERCIAL ELECTRONIC DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	224
COMMERCIAL ELECTRONIC DEBIT WITH FRAUD = 0.05% + \$0.22	224
COMMERCIAL ELECTRONIC PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	224
COMMERCIAL ELECTRONIC PREPAID WITH FRAUD = 0.05% + \$0.22	224
COMMERCIAL BASE = 3.05% + \$0.10	224
COMMERCIAL BASE DEBIT = 3.05% + \$0.10	224
COMMERCIAL BASE PREPAID = 3.05% + \$0.10	224
COMMERCIAL BASE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21	224
COMMERCIAL BASE DEBIT WITH FRAUD = 0.05% + \$0.22	224
COMMERCIAL BASE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21	224
COMMERCIAL BASE PREPAID WITH FRAUD = 0.05% + \$0.22	224
COMMERCIAL B2B 1 PREPAID = 0.00% + \$0.00	225
COMMERCIAL B2B 2 CREDIT = 6.00% + \$0.00	225
INTERNATIONAL CASH ADVANCE = 0.16% + \$3.00	226
U.S. INTERNATIONAL CONSUMER DEBIT/PREPAID = 1.70% + \$0.00	226
U.S. INTERNATIONAL CONSUMER CREDIT = 2.15% + \$0.00	226
U.S. INTERNATIONAL CONSUMER BASE = 2.20% + \$0.10	227
U.S. INTERNATIONAL COMMERCIAL BASE = 2.40% + \$0.10	227
<i>DISCOVER CREDIT VOUCHER INTERCHANGE PROGRAMS</i>	228
CONSUMER - US AND INTERNATIONAL VOUCHER PROGRAMS	228
COMMERCIAL – US AND INTERNATIONAL VOUCHER PROGRAMS	228

VISA INTERCHANGE PROGRAMS

Custom Payment Service (CPS) Exclusions

The following transaction types are excluded from CPS interchange programs:

- ✓ Non Secure E-Commerce Transactions (ECI = 8)
- ✓ Cash Disbursements
- ✓ Quasi Cash transactions (As of 12.1, Consumer Debit/Prepaid and Business Debit Card present transactions are eligible)
- ✓ Transactions from High Risk MCCs (5962, 5966, and 5967)
- ✓ Transactions from self-service or automated dispensing machines except AFD transactions (MCC 5542) and merchant types eligible for CPS/Small Ticket
- ✓ Code 10 and Referrals

RETAIL ALL OTHER P2 TRADITIONAL = 1.51% + \$0.10

RETAIL P2 TRADITIONAL REWARDS = 1.65% + \$0.10

RETAIL P2 SIGNATURE = 1.65% + \$0.10

RETAIL P2 INFINITE (SNQ) = 1.90% + \$0.10

RETAIL P2 SIGNATURE PREFERRED = 2.10% + \$0.10

RETAIL P2 INFINITE (SQ) = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ Meets CPS qualification one of the qualifying CPS programs for Product 2 Interchange fees: ○ CPS/Retail Credit ○ CPS/Small Ticket Credit ○ CPS/Hotel – Card Present ○ CPS/Car Rental – Card Present ○ CPS/Passenger Transport – Card Present	▪ If not... Non-Qual Consumer Credit

NOTES:

- As of 25.1 Card Present (Retail and Retail Incremental Authorizations) transactions containing a terminal type of 3 – unattended cardholder activated, authorized transactions are eligible if all other CPS qualifications are met

RESTAURANT TRADITIONAL REWARDS CP / MINIMUM = 2.10% (\$0.04 MIN)

RESTAURANT SIGNATURE/SIGNATURE PREFERRED CP / MINIMUM = 2.60% (\$0.04 MIN)

RESTAURANT INFINITE CP / MINIMUM (SQ) = 2.60% (\$0.04 MIN)

RESTAURANT INFINITE CP / MINIMUM (SNQ) = 2.60% (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 5812 or 5814	▪ If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
▪ Must meet qualification for an eligible card-present	▪ If not ...Non-Qual Consumer Credit

NOTES:

- Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1
- As of 25.1 Card Present transactions containing a terminal type of 3 – unattended cardholder activated, authorized transactions are eligible if all other CPS Restaurant qualifications are met

RESTAURANT TRADITIONAL CNP / PRGM Rate 22 (Token, Non-DCAP) / MINIMUM = 2.15% (\$0.04 MIN)
RESTAURANT TRADITIONAL REWARDS CNP / PRGM Rate 22 (Token, Non-DCAP) / MINIMUM = 2.15% (\$0.04 MIN)
RESTAURANT SIGNATURE CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM = 2.65% (\$0.04 MIN)
RESTAURANT SIGNATURE PREFERRED CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM = 2.65% (\$0.04 MIN)
RESTAURANT INFINITE (SNQ) CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM = 2.65% (\$0.04 MIN)
RESTAURANT INFINITE (SQ) CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM = 2.65% (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 5812 or 5814	If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
Must meet qualification for an eligible card-present or card-not-present CPS program	If not ...Non-Qual Consumer Credit

NOTES:

- For Card not present transactions, if the Additional Token Response field is a 1 (Token Program) the transactions will qualify at the existing Card present rates. If the Additional Token Response is a space, those transactions will qualify for existing Card not present rates.
- Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1
- As of 25.1 Card Present transactions containing a terminal type of 3 – unattended cardholder activated, authorized transactions are eligible if all other CPS Restaurant qualifications are met
- 4/17/2026: Revised for Token, Non-DCAP; The Token indicator value (ARDEF Value Table) is a value of Y; Applied Special Service contains a value of Space; Merchant Type or MCC is valid and meets certain existing card-not-present CPS fee program qualification

RESTAURANT TRADITIONAL / PRGM Rate 20, TOKEN DCAP / (MINIMUM) = 2.05% (\$0.04 MIN)
RESTAURANT TRADITIONAL REWARDS / PRGM Rate 20, TOKEN DCAP / (MINIMUM) = 2.05% (\$0.04 MIN)
RESTAURANT SIGNATURE / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN)
RESTAURANT SIGNATURE PREFERRED / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN)
RESTAURANT INFINITE (SNQ) / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN)
RESTAURANT INFINITE (SQ) / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 5812 or 5814	If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
Must meet qualification eligible CPS Card-not-Present (CNP) program	If not ...Non-Qual Consumer Credit
Token Indicator must be Y (Token range) as listed in the ARDEF table	If not ...Non-Qual Consumer Credit
Additional Token Response Information must contain value of 1 (Token Program)	If not ...Non-Qual Consumer Credit
Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit

NOTES:

- 4/17/2026: Token, DCAP

RESTAURANT TRADITIONAL / PRGM Rate 21, NON-TOKEN DCAP / (MINIMUM) = 2.10% (\$0.04 MIN)
RESTAURANT TRADITIONAL REWARDS / PRGM Rate 21, NON-TOKEN DCAP / (MINIMUM) = 2.10% (\$0.04 MIN)
RESTAURANT SIGNATURE / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN)
RESTAURANT SIGNATURE PREFERRED / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN)
RESTAURANT INFINITE (SNQ) / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN)
RESTAURANT INFINITE (SQ) / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 5812 or 5814	If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
Must meet qualification eligible CPS Card-not-Present (CNP) program	If not ...Non-Qual Consumer Credit
Additional Token Response Information is Space (Not applicable)	If not ...Non-Qual Consumer Credit
Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit
NOTES:	
4/17/2026: Non-Token, DCAP	

TAXI TRADITIONAL / REWARDS CP / MINIMUM = 2.10% (\$0.04 MIN)
TAXI SIGNATURE / SIGNATURE PREFERRED CP/ MINIMUM = 2.60% (\$0.04 MIN)
TAXI INFINITE CP / MINIMUM (SQ) = 2.60% (\$0.04 MIN)
TAXI INFINITE CP / MINIMUM (SNQ) = 2.60% (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 4121	If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
Must meet qualification for an eligible card-present or card-not-present CPS program	If not ...Non-Qual Consumer Credit
NOTES:	
Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1	

TAXI TRADITIONAL CNP / PRGM Rate 22 (Token, Non-DCAP) / MINIMUM = 2.15% (\$0.04 MIN)
TAXI TRADITIONAL REWARDS CNP / PRGM Rate 22 (Token, Non-DCAP) / MINIMUM = 2.15% (\$0.04 MIN)
TAXI SIGNATURE CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM = 2.65% (\$0.04 MIN)
TAXI SIGNATURE PREFERRED CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM = 2.65% (\$0.04 MIN)
TAXI INFINITE CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM (SNQ) = 2.65% (\$0.04 MIN)
TAXI INFINITE CNP / PRGM Rate 25 (Token, Non-DCAP) / MINIMUM (SQ) = 2.65% (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 4121	If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
Must meet qualification for an eligible card-present or card-not-present CPS program	If not ...Non-Qual Consumer Credit

NOTES:

- For Card not present transactions, if the Additional Token Response field is a 1 (Token Program) the transactions will qualify at the existing Card present rates. If the Additional Token Response is a space, those transactions will qualify for existing Card not present rates.
- Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1
- 4/17/2026: Revised for Token, Non-DCAP; The Token indicator value (ARDEF Value Table) is a value of Y; Applied Special Service contains a value of Space; Merchant Type or MCC is valid and meets certain existing card-not-present CPS fee program qualification

TAXI TRADITIONAL / PRGM Rate 20, TOKEN DCAP / (MINIMUM) = 2.05% (\$0.04 MIN)

TAXI TRADITIONAL REWARDS / PRGM Rate 20, TOKEN DCAP / (MINIMUM) = 2.05% (\$0.04 MIN)

TAXI SIGNATURE / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN)

TAXI SIGNATURE PREFERRED / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN)

TAXI INFINITE (SQN) / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN)

TAXI INFINITE (SQ) / PRGM Rate 23, TOKEN DCAP / (MINIMUM) = 2.55% (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 4121	▪ If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
▪ Must meet qualification for eligible CPS Card-not-Present (CNP) program	▪ If not ... Non-Qual Consumer Credit
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026:Token, DCAP	

TAXI TRADITIONAL / PRGM Rate 21, NON-TOKEN DCAP / (MINIMUM) = 2.10% (\$0.04 MIN)

TAXI TRADITIONAL REWARDS / PRGM Rate 21, NON-TOKEN DCAP / (MINIMUM) = 2.10% (\$0.04 MIN)

TAXI SIGNATURE / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN)

TAXI SIGNATURE PREFERRED / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN)

TAXI INFINITE (SQN) / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN)

TAXI INFINITE (SQ) / PRGM Rate 24, NON-TOKEN DCAP / (MINIMUM) = 2.60% (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 4121	▪ If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
▪ Must meet qualification for eligible CPS Card-not-Present (CNP) program	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information is Space (Not applicable)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Non-Token, DCAP	

REAL ESTATE TRADITIONAL / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05
REAL ESTATE TRADITIONAL REWARDS / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05
REAL ESTATE SIGNATURE / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05
REAL ESTATE SIGNATURE PREFERRED / PRGM Rate 27 (Token, Non-DCAP) = 2.20% + \$0.10
REAL ESTATE INFINITE (SNQ) / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05
REAL ESTATE INFINITE (SQ) / PRGM Rate 27 (Token, Non-DCAP) = 2.20% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 6513	If not.... refer to appropriate Merchant Segment
Meets minimum transaction amount of \$500.00 or more	If not.... refer to Product 1 or Product 2 Interchange programs
Must meet qualification for an eligible card-present or card-not-present CPS program	If not ...Non-Qual Consumer Credit
If Card not present, Additional Token Response must equal 1 (Token Program)	If not... Real Estate Non-Token Interchange Programs
NOTES:	
- Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1 4/17/2026: Revised for Token, Non-DCAP; The Token indicator value (ARDEF Value Table) is a value of Y; Applied Special Service contains a value of Space; Merchant Type or MCC is valid and meets certain existing card-not-present CPS fee program qualification	

REAL ESTATE TRADITIONAL NON-TOKEN = 1.53% + \$0.05
REAL ESTATE TRADITIONAL REWARDS NON-TOKEN = 1.53% + \$0.05
REAL ESTATE SIGNATURE NON-TOKEN = 1.53% + \$0.05
REAL ESTATE SIGNATURE PREFERRED NON-TOKEN = 2.25% + \$0.10
REAL ESTATE INFINITE (SQ) NON-TOKEN = 2.25% + \$0.10
REAL ESTATE INFINITE (SNQ) NON-TOKEN = 1.53% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 6513	If not.... refer to appropriate Merchant Segment
Meets minimum transaction amount of \$500.00 or more	If not.... refer to Product 1 Interchange program
Must meet qualification for eligible Card not Present CPS programs	If not ...Non-Qual Consumer Credit
Additional Token Response is not equal to 1 (Token Program)	If not... refer to other Real Estate Interchange Programs...otherwise Product 1 or Non-Qual Consumer Credit
NOTES:	
None	

REAL ESTATE TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05
REAL ESTATE TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05
REAL ESTATE SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05
REAL ESTATE SIGNATURE PREFERRED / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10
REAL ESTATE INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05
REAL ESTATE INFINITE (SQ) / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section

▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 6513	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 or Product 2 Interchange programs
▪ Must meet qualification for eligible CPS Card-not-Present (CNP) program	▪ If not ...Non-Qual Consumer Credit
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ...Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Token, DCAP	

REAL ESTATE TRADITIONAL / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05

REAL ESTATE TRADITIONAL REWARDS / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05

REAL ESTATE SIGNATURE / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05

REAL ESTATE SIGNATURE PREFERRED / PRGM Rate 33, NON-TOKEN = 2.15% + \$0.10

REAL ESTATE INFINITE (SNQ) / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05

REAL ESTATE INFINITE (SQ) / PRGM Rate 43, NON-TOKEN = 2.15% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 6513	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 Interchange program
▪ Must meet qualification eligible CPS Card-not-Present (CNP) program	▪ If not ...Non-Qual Consumer Credit
▪ Additional Token Response Information is Space (Not applicable)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Non-Token, DCAP	

EDUCATION TRADITIONAL / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

EDUCATION TRADITIONAL REWARDS / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

EDUCATION SIGNATURE / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

EDUCATION SIGNATURE PREFERRED / PRGM Rate 27 (Token, Non-DCAP) = 2.20% + \$0.10

EDUCATION INFINITE (SNQ) / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

EDUCATION INFINITE (SQ) / PRGM Rate 27 (Token, Non-DCAP) = 2.20% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 8211, 8220, 8241, 8244, 8249, 8299 or 8351	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 or Product 2 interchange programs
▪ Must meet qualification for an eligible card-present or card-not-present CPS program	▪ If not ...Non-Qual Consumer Credit
▪ If Card not present, Additional Token Response must equal 1 (Token Program)	▪ If not... Education Non-Token Interchange Programs

NOTES:

- Transactions from Education MCCs 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
- Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1
- 4/17/2026: Revised for Token, Non-DCAP; The Token indicator value (ARDEF Value Table) is a value of Y; Applied Special Service contains a value of Space; Merchant Type or MCC is valid and meets certain existing card-not-present CPS fee program qualification

EDUCATION TRADITIONAL NON-TOKEN = 1.53% + \$0.05

EDUCATION TRADITIONAL REWARDS NON-TOKEN = 1.53% + \$0.05

EDUCATION SIGNATURE NON-TOKEN = 1.53% + \$0.05

EDUCATION SIGNATURE/INFINITE (SNQ) NON-TOKEN = 1.53% + \$0.05

EDUCATION SIGNATURE PREFERRED/INFINITE (SQ) NON-TOKEN = 2.25% + \$0.10

EDUCATION SIGNATURE PREFERRED NON-TOKEN = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 8211, 8220, 8241, 8244, 8249, 8299 or 8351	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 Interchange program
▪ Must meet qualification for eligible Card not Present CPS programs	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response is not equal to 1 (Token Program)	▪ If not... refer to other Education Interchange Programs...otherwise Product 1 or Non-Qual Consumer Credit

NOTES:

- Transactions from Education MCCs 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

EDUCATION TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

EDUCATION TRADITIONAL REWARDS / PRGM Rate 26 TOKEN, DCAP = 1.38% + \$0.05

EDUCATION SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

EDUCATION SIGNATURE PREFERRED / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10

EDUCATION INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

EDUCATION INFINITE (SQ) / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 8211, 8220, 8241, 8244, 8249, 8299 or 8351	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 or Product 2 interchange programs
▪ Must meet qualification for eligible CPS Card-not-Present (CNP) program	▪ If not ... Non-Qual Consumer Credit
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit

NOTES:

- 4/17/2026: Token, DCAP

EDUCATION TRADITIONAL / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05

EDUCATION TRADITIONAL REWARDS / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05

EDUCATION SIGNATURE / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05

EDUCATION SIGNATURE PREFERRED / PRGM Rate 33, NON-TOKEN = 2.15% + \$0.10

EDUCATION SIGNATURE/INFINITE (SNQ) / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05

EDUCATION SIGNATURE PREFERRED/INFINITE (SQ) / PRGM Rate 33, NON-TOKEN = 2.15% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 8211, 8220, 8241, 8244, 8249, 8299 or 8351	If not.... refer to appropriate Merchant Segment
Meets minimum transaction amount of \$500.00 or more	If not.... refer to Product 1 Interchange program
Must meet qualification eligible CPS Card-not-Present (CNP) program	If not ... Non-Qual Consumer Credit
Additional Token Response Information is Space (Not applicable)	If not ...Non-Qual Consumer Credit
Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit
NOTES:	
4/17/2026: Non-Token, DCAP	

HEALTHCARE TRADITIONAL / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

HEALTHCARE TRADITIONAL REWARDS / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

HEALTHCARE SIGNATURE / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

HEALTHCARE SIGNATURE PREFERRED / PRGM Rate 19 (Token, Non-DCAP) = 2.35% + \$0.10

HEALTHCARE INFINITE (SNQ) / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

HEALTHCARE INFINITE (SQ) / PRGM Rate 19 (Token, Non-DCAP) = 2.35% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 0742, 4119, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071 or 8099	If not.... refer to appropriate Merchant Segment
Meets minimum transaction amount of \$500.00 or more	If not.... refer to Product 1 or Product 2 interchange programs
Must meet qualification for an eligible card-present or card-not-present CPS program	If not ...Non-Qual Consumer Credit
If Card not present, Additional Token Response must equal 1 (Token Program)	If not... Healthcare Non-Token Interchange Programs
NOTES:	
- Transactions with Healthcare MCCs, 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) - Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1 4/17/2026: Revised for Token, Non-DCAP; The Token indicator value (ARDEF Value Table) is a value of Y; Applied Special Service contains a value of Space; Merchant Type or MCC is valid and meets certain existing card-not-present CPS fee program qualification	

HEALTHCARE TRADITIONAL NON-TOKEN = 1.53% + \$0.05

HEALTHCARE TRADITIONAL REWARDS NON-TOKEN = 1.53% + \$0.05

HEALTHCARE SIGNATURE NON-TOKEN = 1.53% + \$0.05

HEALTHCARE SIGNATURE PREFERRED NON-TOKEN = 2.40% + \$0.10

HEALTHCARE INFINITE (SQ) NON-TOKEN = 2.40% + \$0.10

HEALTHCARE INFINITE (SNQ) NON-TOKEN = 1.53% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 0742, 4119, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071 or 8099	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 Interchange program
▪ Must meet qualification for eligible Card not Present CPS programs	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response is not equal to 1 (Token Program)	▪ If not... refer to other Healthcare Interchange Programs...otherwise Product 1 or Non-Qual Consumer Credit
NOTES:	
▪ Transactions with Healthcare MCCs, 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)	

HEALTHCARE TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

HEALTHCARE TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

HEALTHCARE SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

HEALTHCARE SIGNATURE PREFERRED / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10

HEALTHCARE INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

HEALTHCARE INFINITE (SQ) / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 0742, 4119, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071 or 8099	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 or Product 2 interchange programs
▪ Must meet qualification for eligible CPS Card-not-Present (CNP) program	▪ If not ...Non-Qual Consumer Credit
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ...Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Token, DCAP	

HEALTHCARE TRADITIONAL / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05

HEALTHCARE TRADITIONAL REWARDS / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05

HEALTHCARE SIGNATURE / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05

HEALTHCARE SIGNATURE PREFERRED / PRGM Rate 18, NON-TOKEN = 2.30% + \$0.10

HEALTHCARE INFINITE (SNQ) / PRGM Rate 28, NON-TOKEN = 1.43% + \$0.05

HEALTHCARE INFINITE (SQ) / PRGM Rate 18, NON-TOKEN = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 0742, 4119, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071 or 8099	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 Interchange program
▪ Must meet qualification eligible CPS Card-not-Present (CNP) program	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information is Space (Not applicable)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Non-Token, DCAP	

ADVERTISING TRADITIONAL / PRGM Rate 12, Token, Non-DCAP = 1.60% + \$0.10

ADVERTISING TRADITIONAL REWARDS / PRGM Rate 15, Token, Non-DCAP = 1.75% + \$0.10

ADVERTISING SIGNATURE / PRGM Rate 16, Token, Non-DCAP = 1.80% + \$0.10

ADVERTISING SIGNATURE PREFERRED / PRGM Rate 19, Token, Non-DCAP = 2.35% + \$0.10

ADVERTISING INFINITE (SNQ) / PRGM Rate 16, Token, Non-DCAP = 1.80% + \$0.10

ADVERTISING INFINITE (SQ) / PRGM Rate 19, Token, Non-DCAP = 2.35% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 7311	▪ If not.... refer to appropriate Merchant Segment
▪ Must meet qualification for an eligible card-present or card-not-present CPS program	▪ If not ... Non-Qual Consumer Credit
▪ If Card not present, Additional Token Response must equal 1 (Token Program)	▪ If not... Advertising Non-Token Interchange Programs
NOTES:	
▪ Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1	
▪ 4/17/2026: Revised for Token, Non-DCAP; The Token indicator value (ARDEF Value Table) is a value of Y; Applied Special Service contains a value of Space; Merchant Type or MCC is valid and meets certain existing card-not-present CPS fee program qualification	

ADVERTISING TRADITIONAL NON-TOKEN = 1.65% + \$0.10

ADVERTISING TRADITIONAL REWARDS NON-TOKEN = 1.80% + \$0.10

ADVERTISING SIGNATURE NON-TOKEN = 1.85% + \$0.10

ADVERTISING SIGNATURE PREFERRED NON-TOKEN = 2.40% + \$0.10

ADVERTISING INFINITE (SQ) NON-TOKEN = 2.40% + \$0.10

ADVERTISING INFINITE (SNQ) NON-TOKEN = 1.85% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
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▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 7311	▪ If not.... refer to appropriate Merchant Segment
▪ Must meet qualification for eligible Card not Present CPS programs	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response is not equal to 1 (Token Program)	▪ If not... refer to other Advertising Interchange Programs...otherwise Product 1 or Non-Qual Consumer Credit
NOTES:	
▪ Non-Token, Non-DCAP (No changes)	

ADVERTISING TRADITIONAL / PRGM Rate 10, TOKEN DCAP = 1.50% + \$0.10

ADVERTISING TRADITIONAL REWARDS / PRGM Rate 13, Token DCAP = 1.65% + \$0.10

ADVERTISING SIGNATURE / PRGM Rate 14, TOKEN DCAP = 1.70% + \$0.10

ADVERTISING SIGNATURE PREFERRED / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10

ADVERTISING INFINITE (SNQ) / PRGM Rate 14, TOKEN DCAP = 1.70% + \$0.10

ADVERTISING INFINITE (SQ) / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 7311	▪ If not.... refer to appropriate Merchant Segment
▪ Must meet qualification for eligible CPS Card-not-Present (CNP) program	▪ If not ... Non-Qual Consumer Credit
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Token, DCAP	

ADVERTISING TRADITIONAL / PRGM Rate 11, NON-TOKEN DCAP = 1.55% + \$0.10

ADVERTISING TRADITIONAL REWARDS / PRGM Rate 11, NON-TOKEN DCAP = 1.70% + \$0.10

ADVERTISING SIGNATURE / PRGM Rate 11, NON-TOKEN DCAP = 1.75% + \$0.10

ADVERTISING SIGNATURE PREFERRED / PRGM Rate 11, NON-TOKEN DCAP = 2.30% + \$0.10

ADVERTISING INFINITE (SNQ) / PRGM Rate 11, NON-TOKEN DCAP = 1.75% + \$0.10

ADVERTISING INFINITE (SQ) / PRGM Rate 11, NON-TOKEN DCAP = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 7311	▪ If not.... refer to appropriate Merchant Segment
▪ Must meet qualification eligible CPS Card-not-Present (CNP) program	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information is Space (Not applicable)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Non-Token, DCAP	

INSURANCE TRADITIONAL / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

INSURANCE TRADITIONAL REWARDS / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

INSURANCE SIGNATURE / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

INSURANCE SIGNATURE PREFERRED / PRGM Rate 18 (Token, Non-DCAP) = 2.30% + \$0.10

INSURANCE INFINITE (SNQ) / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

INSURANCE INFINITE (SQ) / PRGM Rate 18 (Token, Non-DCAP) = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 5960 or 6300	If not.... refer to appropriate Merchant Segment
Must meet qualification for an eligible card-present or card-not-present CPS program	If not ... Non-Qual Consumer Credit
If Card not present, Additional Token Response must equal 1 (Token Program)	If not... Insurance Non-Token Interchange Programs
NOTES:	
- Transactions with MCCs 5960 and 6300 will continue to be exempt from AVS requirements when qualified using CPS/Card Not Present or CPS/Electronic Commerce programs - Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1 4/17/2026: Revised for Token, Non-DCAP; The Token indicator value (ARDEF Value Table) is a value of Y; Applied Special Service contains a value of Space; Merchant Type or MCC is valid and meets certain existing card-not-present CPS fee program qualification	

INSURANCE TRADITIONAL NON-TOKEN = 1.53% + \$0.05

INSURANCE TRADITIONAL REWARDS NON-TOKEN = 1.53% + \$0.05

INSURANCE SIGNATURE NON-TOKEN = 1.53% + \$0.05

INSURANCE SIGNATURE PREFERRED NON-TOKEN = 2.35% + \$0.10

INSURANCE INFINITE (SQ) NON-TOKEN = 2.35% + \$0.10

INSURANCE INFINITE (SNQ) NON-TOKEN = 1.53% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 5960 or 6300	If not.... refer to appropriate Merchant Segment
Must meet qualification for eligible Card not Present CPS programs	If not ...Non-Qual Consumer Credit
Additional Token Response is not equal to 1 (Token Program)	If not... refer to other Insurance Interchange Programs...otherwise Product 1 or Non-Qual Consumer Credit
NOTES:	
Transactions with MCCs 5960 and 6300 will continue to be exempt from AVS requirements when qualified using CPS/Card Not Present or CPS/Electronic Commerce programs	

INSURANCE TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

INSURANCE TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

INSURANCE SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

INSURANCE SIGNATURE PREFERRED / PRGM Rate 27, TOKEN DCAP = 2.20% + \$0.10

INSURANCE INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

INSURANCE INFINITE (SQ) / PRGM Rate 27, TOKEN DCAP = 2.20% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section

▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 5960 or 6300	▪ If not.... refer to appropriate Merchant Segment
▪ Must meet qualification for eligible CPS Card-not-Present (CNP) program	▪ If not ... Non-Qual Consumer Credit
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ...Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Token, DCAP	

INSURANCE TRADITIONAL / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05

INSURANCE TRADITIONAL REWARDS / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05

INSURANCE SIGNATURE / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05

INSURANCE SIGNATURE PREFERRED / PRGM Rate 17, NON-TOKEN DCAP = 2.25% + \$0.10

INSURANCE INFINITE (SNQ) / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05

INSURANCE INFINITE (SQ) / PRGM Rate 11, NON-TOKEN DCAP = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 5960 or 6300	▪ If not.... refer to appropriate Merchant Segment
▪ Must meet qualification eligible CPS Card-not-Present (CNP) program	▪ If not ...Non-Qual Consumer Credit
▪ Additional Token Response Information is Space (Not applicable)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Non-Token, DCAP	

SERVICES TRADITIONAL / PRGM Rate 12, Token, Non-DCAP) = 1.60% + \$0.10

SERVICES TRADITIONAL REWARDS / PRGM Rate 15, Token, Non-DCAP) = 1.75% + \$0.10

SERVICES SIGNATURE / PRGM Rate 36, Token, Non-DCAP) = 1.90% + \$0.10

SERVICES SIGNATURE PREFERRED / PRGM Rate 19, Token, Non-DCAP) = 2.35% + \$0.10

SERVICES INFINITE (SNQ) / PRGM Rate 36, Token, Non-DCAP) = 1.90% + \$0.10

SERVICES INFINITE (SQ) / PRGM Rate 19, Token, Non-DCAP) = 2.35% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be a Services MCC	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$100.00 or more	▪ If not.... refer to Product 1 or Product 2 interchange programs
▪ Must meet qualification for an eligible card-present or card-not-present CPS program	▪ If not ...Non-Qual Consumer Credit
▪ If Card not present, Additional Token Response must equal 1 (Token Program)	▪ If not... Services Non-Token Interchange Programs
NOTES:	
▪ Transactions from fuel dealer MCC 5983 will continue to be exempt from AVS requirements when qualified using CPS/Card Not Present or CPS/Electronic Commerce programs	

- Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1
- 4/17/2026: Revised for Token, Non-DCAP; The Token indicator value (ARDEF Value Table) is a value of Y; Applied Special Service contains a value of Space; Merchant Type or MCC is valid and meets certain existing card-not-present CPS fee program qualification

SERVICES TRADITIONAL NON-TOKEN = 1.65% + \$0.10

SERVICES TRADITIONAL REWARDS NON-TOKEN = 1.80% + \$0.10

SERVICES SIGNATURE NON-TOKEN = 1.95% + \$0.10

SERVICES SIGNATURE PREFERRED NON-TOKEN = 2.40% + \$0.10

SERVICES INFINITE (SQ) NON-TOKEN = 2.40% + \$0.10

SERVICES INFINITE (SNQ) NON-TOKEN = 1.95% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be a Services MCC	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$100.00 or more	▪ If not.... refer to Product 1 interchange programs
▪ Must meet qualification for eligible Card not Present CPS programs	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response is not equal to 1 (Token Program)	▪ If not... refer to other Services Interchange Programs...otherwise Product 1 or Non-Qual Consumer Credit
NOTES:	
▪ Transactions from fuel dealer MCC 5983 will continue to be exempt from AVS requirements when qualified using CPS/Card Not Present or CPS/Electronic Commerce programs	

SERVICES TRADITIONAL / PRGM Rate 10, TOKEN DCAP = 1.50% + \$0.10

SERVICES TRADITIONAL REWARDS / PRGM Rate 13, TOKEN DCAP = 1.65% + \$0.10

SERVICES SIGNATURE / PRGM Rate 16, TOKEN DCAP = 1.80% + \$0.10

SERVICES SIGNATURE PREFERRED / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10

SERVICES INFINITE (SNQ) / PRGM Rate 16, TOKEN DCAP = 1.80% + \$0.10

SERVICES INFINITE (SQ) / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be a Services MCC	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$100.00 or more	▪ If not.... refer to Product 1 or Product 2 interchange programs
▪ Must meet qualification for eligible CPS Card-not-Present (CNP) program	▪ If not ... Non-Qual Consumer Credit
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Token, DCAP	

SERVICES TRADITIONAL / PRGM Rate 11, NON-TOKEN DCAP = 1.55% + \$0.10

SERVICES TRADITIONAL REWARDS / PRGM Rate 14, NON-TOKEN DCAP = 1.70% + \$0.10

SERVICES SIGNATURE / PRGM Rate 35, NON-TOKEN DCAP = 1.85% + \$0.10

SERVICES SIGNATURE PREFERRED / PRGM Rate 18, NON-TOKEN DCAP = 2.30% + \$0.10

SERVICES INFINITE (SNQ) / PRGM Rate 35, NON-TOKEN DCAP = 1.85% + \$0.10

SERVICES INFINITE (SQ) / PRGM Rate 18, NON-TOKEN DCAP = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be a Services MCC	If not.... refer to appropriate Merchant Segment
Meets minimum transaction amount of \$100.00 or more	If not.... refer to Product 1 interchange programs
Must meet qualification eligible CPS Card-not-Present (CNP) program	If not ... Non-Qual Consumer Credit
Additional Token Response Information is Space (Not applicable)	If not ...Non-Qual Consumer Credit
Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit
NOTES:	
4/17/2026: Non-Token, DCAP	

CPS RECURRING BILL PAYMENT TRADITIONAL / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

CPS RECURRING BILL PAYMENT TRADITIONAL REWARDS / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

CPS RECURRING BILL PAYMENT SIGNATURE / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

RECURRING BILL PAY SIGNATURE PREFERRED / PRGM Rate 38 (Token, Non-DCAP) = 2.25% + \$0.05

RECURRING BILL PAY INFINITE (SNQ) / PRGM Rate 29 (Token, Non-DCAP) = 1.48% + \$0.05

RECURRING BILL PAY INFINITE (SQ) / PRGM Rate 38 (Token, Non-DCAP) = 2.25% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
2 day Settlement	Within 3 days... Non-Qual Consumer Credit
MCC code must be 4814 or 4899	If not... refer to the appropriate Interchange Rate section
MOTO/ECI indicator must be 2	If not ...refer Non-Qual Consumer Credit
Must be a Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	If not ...refer to the appropriate Interchange Rate section
Meets CPS qualification for CPS/Recurring Bill Payment	If not... refer to Non-Qual Consumer Credit
If Card not present, Additional Token Response must equal 1 (Token Program)	If not... CPS Recurring Bill Payment Non-Token Interchange Programs
NOTES:	
- Transactions with Visa Signature Preferred and Visa Infinite (Spend-qualified) products will be eligible for the CPS/Recurring Bill Payment program - Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1 4/17/2026: Revised for Token, Non-DCAP; The Token indicator value (ARDEF Value Table) is a value of Y; Applied Special Service contains a value of Space; Merchant Type or MCC is valid and meets certain existing card-not-present CPS fee program qualification	

CPS RECURRING BILL PAYMENT NON-TOKEN = 1.53% + \$0.05

RECURRING BILL PAY SIGNATURE PREFERRED NON-TOKEN = 2.30% + \$0.05

RECURRING BILL PAY INFINITE (SQ) NON-TOKEN = 2.30% + \$0.05

RECURRING BILL PAY INFINITE (SNQ) NON-TOKEN = 1.53% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
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▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... Non-Qual Consumer Credit
▪ MCC code must be 4814 or 4899	▪ If not... refer to the appropriate Interchange Rate section
▪ MOTO/ECI indicator must be 2	▪ If not ...Non-Qual Consumer Credit
▪ Must be a Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	▪ If not ...refer to the appropriate Interchange Rate section
▪ Meets CPS qualification for CPS/Recurring Bill Payment	▪ If not... Non-Qual Consumer Credit
▪ Additional Token Response is not equal to 1 (Token Program)	▪ If not... refer to other CPS Recurring Interchange Programs...otherwise Product 1 or Non-Qual Consumer Credit
NOTES:	
▪ Non-Token, Non-DCAP (No changes)	

CPS RECURRING BILL PAYMENT TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

CPS RECURRING BILL PAYMENT TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

CPS RECURRING BILL PAYMENT SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

RECURRING BILL PAY SIGNATURE PREFERRED / PRGM Rate 1A, TOKEN DCAP = 2.15% + \$0.05

RECURRING BILL PAY INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

RECURRING BILL PAY INFINITE (SQ) / PRGM Rate 1A, TOKEN DCAP = 2.15% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... Non-Qual Consumer Credit
▪ MCC code must be 4814 or 4899	▪ If not... refer to the appropriate Interchange Rate section
▪ MOTO/ECI indicator must be 2	▪ If not ...refer Non-Qual Consumer Credit
▪ Must be a Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	▪ If not ...refer to the appropriate Interchange Rate section
▪ Meets CPS qualification for CPS/Recurring Bill Payment	▪ If not... refer to Non-Qual Consumer Credit
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ...Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Token, DCAP	

CPS RECURRING BILL PAYMENT TRADITIONAL / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05

CPS RECURRING BILL PAYMENT TRADITIONAL REWARDS / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05

CPS RECURRING BILL PAYMENT SIGNATURE / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05

RECURRING BILL PAY SIGNATURE PREFERRED / PRGM Rate 37, NON-TOKEN DCAP = 2.20% + \$0.05

RECURRING BILL PAY INFINITE (SNQ) / PRGM Rate 28, NON-TOKEN DCAP = 1.43% + \$0.05

RECURRING BILL PAY INFINITE (SQ) / PRGM Rate 37, NON-TOKEN DCAP = 2.20% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... Non-Qual Consumer Credit
▪ MCC code must be 4814 or 4899	▪ If not... refer to the appropriate Interchange Rate section
▪ MOTO/ECI indicator must be 2	▪ If not ...refer Non-Qual Consumer Credit
▪ Must be a Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	▪ If not ...refer to the appropriate Interchange Rate section
▪ Meets CPS qualification for CPS/Recurring Bill Payment, Card-Not-Present	▪ If not... refer to Non-Qual Consumer Credit

▪ Additional Token Response Information is Space (Not applicable)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Non-Token, DCAP	

RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / TRADITIONAL TOKEN = 1.23% + \$0.05
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / TRADITIONAL REWARDS TOKEN = 1.23% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / SIGNATURE TOKEN = 1.23% + \$0.05
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / INFINITE (SNQ) TOKEN = 1.23% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 2 / SIGNATURE PREFERRED = 1.75% + \$0.05
RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 2 / INFINITE (SQ) = 1.75% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / TRADITIONAL TOKEN = 1.33% + \$0.05
RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / TRADITIONAL REWARDS TOKEN = 1.33% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / SIGNATURE TOKEN = 1.33% + \$0.05
RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / INFINITE (SNQ) = 1.33% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 2 / SIGNATURE PREFERRED = 2.10% + \$0.05
RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 2 / INFINITE (SQ) = 2.10% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / TRADITIONAL TOKEN = 1.43% + \$0.05
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / TRADITIONAL REWARDS TOKEN = 1.43% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / SIGNATURE TOKEN = 1.43% + \$0.05
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / INFINITE (SNQ) TOKEN = 1.43% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 2 / SIGNATURE PREFERRED = 2.20% + \$0.05
RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 2 / INFINITE (SQ) = 2.20% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ MCC code must be 4814 or 4899	▪ If not... refer to the appropriate Interchange Rate section
▪ Must be a Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	▪ If not ... refer to the appropriate Interchange Rate section
▪ Meets CPS qualification for CPS/Recurring Bill Payment	▪ If not... Non-Qual Consumer Credit
▪ Additional Token Response must equal 1 (Token Program)	▪ If not... Recurring Telecommunications and Cable Tier Non-Token Interchange Programs
NOTES:	
▪ Must have a valid MVV. Visa will provide individual acquirers with information impacting their eligible merchants.	

RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / TRADITIONAL NON-TOKEN = 1.33% + \$0.05
 RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / TRADITIONAL REWARDS NON-TOKEN = 1.33% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / SIGNATURE NON-TOKEN = 1.33% + \$0.05
 RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 1 / INFINITE (SNQ) NON-TOKEN = 1.33% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 2 / SIGNATURE PREFERRED NON-TOKEN = 1.85% + \$0.05
 RECURRING TELECOMMUNICATIONS AND CABLE TIER 1 RATE 2 / INFINITE (SQ) NON-TOKEN = 1.85% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / TRADITIONAL NON-TOKEN = 1.43% + \$0.05
 RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / TRADITIONAL REWARDS NON-TOKEN = 1.43% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / SIGNATURE NON-TOKEN = 1.43% + \$0.05
 RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 1 / INFINITE (SNQ) NON-TOKEN = 1.43% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 2 / SIGNATURE NON-TOKEN = 2.20% + \$0.05
 RECURRING TELECOMMUNICATIONS AND CABLE TIER 2 RATE 2 / INFINITE (SQ) = 2.20% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / TRADITIONAL NON-TOKEN = 1.53% + \$0.05
 RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / TRADITIONAL REWARDS NON-TOKEN = 1.53% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / SIGNATURE NON-TOKEN = 1.53% + \$0.05
 RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 1 / INFINITE (SNQ) NON-TOKEN = 1.53% + \$0.05

RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 2 / SIGNATURE PREFERRED NON-TOKEN = 2.30% + \$0.05
 RECURRING TELECOMMUNICATIONS AND CABLE TIER 3 RATE 2 / INFINITE (SQ) NON-TOKEN = 2.30% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ MCC code must be 4814 or 4899	▪ If not... refer to the appropriate Interchange Rate section
▪ Must be a Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	▪ If not ...refer to the appropriate Interchange Rate section
▪ Meets CPS qualification for CPS/Recurring Bill Payment	▪ If not... Non-Qual Consumer Credit
▪ Additional Token Response is not equal to 1 (Token Program)	▪ If not... refer to Recurring Telecommunications and Cable Tier Token Interchange Programs
NOTES:	
▪ Must have a valid MVV. Visa will provide individual acquirers with information impacting their eligible merchants.	

SMALL MERCHANT P1 TRADITIONAL / PRGM Rate 61 (Token, Non-DCAP) = 1.53% + \$0.10
 SMALL MERCHANT P1 TRADITIONAL REWARDS / PRGM Rate 62 (Token, Non-DCAP) = 1.68% + \$0.10
 SMALL MERCHANT P1 SIGNATURE / PRGM Rate 62 (Token, Non-DCAP) = 1.68% + \$0.10
 SMALL MERCHANT P1 SIGNATURE PREFERRED / PRGM Rate 63 (Token, Non-DCAP) = 2.13% + \$0.10
 SMALL MERCHANT P1 INFINITE (SNQ) / PRGM Rate 62 (Token, Non-DCAP) = 1.68% + \$0.10
 SMALL MERCHANT P1 INFINITE (SQ) / PRGM Rate 63 (Token, Non-DCAP) = 2.13% + \$0.10

SMALL MERCHANT P1 INFINITE (SQ) NON-TOKEN= 2.18% + \$0.10
 SMALL MERCHANT P1 INFINITE (SNQ) NON-TOKEN = 1.73% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
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▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ Must meet qualification for eligible Card Present or Card not Present CPS programs	▪ If not ... Non-Qual Consumer Credit
▪ Surcharge amount must be zero	▪ If Surcharge amount greater than zero... refer to appropriate Merchant Segment Interchange Rate section
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
NOTES:	
▪ Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate ▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants ▪ 4/17/2026: Revised for Token, Non-DCAP; The Token indicator value (ARDEF Value Table) is a value of Y; Applied Special Service contains a value of Space; Merchant Type or MCC is valid and meets certain existing card-not-present CPS fee program qualification	

SMALL MERCHANT CARD-NOT-PRESENT / TRADITIONAL / PRGM Rate 32, TOKEN DCAP = 1.43% + \$0.10

SMALL MERCHANT CARD-NOT-PRESENT / TRADITIONAL REWARDS / PRGM Rate 66, TOKEN DCAP = 1.58% + \$0.10

SMALL MERCHANT CARD-NOT-PRESENT / SIGNATURE / PRGM Rate 66, TOKEN DCAP = 1.58% + \$0.10

SMALL MERCHANT CARD-NOT-PRESENT / SIGNATURE PREFERRED / PRGM Rate 67, TOKEN DCAP = 2.03% + \$0.10

SMALL MERCHANT CARD-NOT-PRESENT / INFINITE (SNQ) / PRGM Rate 66, TOKEN DCAP = 1.58% + \$0.10

SMALL MERCHANT CARD-NOT-PRESENT / INFINITE (SQ) / PRGM Rate 67, TOKEN DCAP = 2.03% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ Must meet qualification for eligible Card not Present CPS programs	▪ If not ... Non-Qual Consumer Credit
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants ▪ 4/17/2026: Token, Non-DCAP	

SMALL MERCHANT CARD-NOT-PRESENT / TRADITIONAL / PRGM Rate 32, NON-TOKEN DCAP = 1.43% + \$0.10

SMALL MERCHANT CARD-NOT-PRESENT / TRADITIONAL REWARDS / PRGM Rate 66, NON-TOKEN DCAP = 1.58% + \$0.10

SMALL MERCHANT CARD-NOT-PRESENT / SIGNATURE / PRGM Rate 66, NON-TOKEN DCAP = 1.58% + \$0.10

SMALL MERCHANT CARD-NOT-PRESENT / SIGNATURE PREFERRED / PRGM Rate 67, NON-TOKEN DCAP = 2.03% + \$0.10

SMALL MERCHANT CARD-NOT-PRESENT / INFINITE (SNQ) / PRGM Rate 66, NON-TOKEN DCAP = 1.58% + \$0.10

SMALL MERCHANT CARD-NOT-PRESENT / INFINITE (SQ) / PRGM Rate 67, NON-TOKEN DCAP = 2.03% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
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▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ Must meet qualification eligible CPS Card-not-Present (CNP) program	▪ If not ... Non-Qual Consumer Credit
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
▪ Additional Token Response Information is Space (Not applicable)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate ▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants ▪ 4/17/2026: Non-Token, DCAP	

SMALL MERCHANT P2 TRADITIONAL = 1.29% + \$0.10

SMALL MERCHANT P2 TRADITIONAL REWARDS = 1.43% + \$0.10

SMALL MERCHANT P2 SIGNATURE = 1.43% + \$0.10

SMALL MERCHANT P2 SIGNATURE PREFERRED = 1.88% + \$0.10

SMALL MERCHANT P2 INFINITE (SQ) = 1.88% + \$0.10

SMALL MERCHANT P2 INFINITE (SNQ) = 1.43% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ Must meet qualification for eligible Card Present CPS programs	▪ If not ... Non-Qual Consumer Credit
▪ Surcharge amount must be zero	▪ If Surcharge amount greater than zero... refer to appropriate Merchant Segment Interchange Rate section
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
NOTES:	
▪ Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate ▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	

SMALL MERCHANT REST TRAD REWARDS / MINIMUM = 2.10% + \$0.00 (\$0.04 MIN)

SMALL MERCHANT REST SIG SIGN PRF / MINIMUM = 2.60% + \$0.00 (\$0.04 MIN)

SMALL MERCHANT REST INF (SNQ) / MINIMUM = 2.60% + \$0.00 (\$0.04 MIN)

SMALL MERCHANT REST INF (SQ) / MINIMUM = 2.60% + \$0.00 (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 5812 or 5814	▪ If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
▪ Must meet qualification for eligible Card Present CPS programs or Card-Not- Present program	▪ If not ... Non-Qual Consumer Credit
▪ Surcharge amount must be zero	▪ If Surcharge amount greater than zero... refer to appropriate Merchant Segment Interchange Rate section

▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
NOTES:	
▪ Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate ▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants ▪ Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs	

SMALL MERCHANT REST TRADITIONAL / PRGM Rate 20, TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)
SMALL MERCHANT REST TRADITIONAL REWARDS / PRGM Rate 20, TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)
SMALL MERCHANT REST SIGNATURE / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)
SMALL MERCHANT REST SIG SIGNATURE PREFERRED / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)
SMALL MERCHANT REST INFINITE (SNQ) / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)
SMALL MERCHANT REST INFINITE (SQ) / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 5812 or 5814	▪ If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
▪ Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	▪ If not ... Non-Qual Consumer Credit
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants ▪ 4/17/2026: Token, DCAP	

SMALL MERCHANT REST TRADITIONAL / PRGM Rate 20, NON-TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)
SMALL MERCHANT REST TRADITIONAL REWARDS / PRGM Rate 20, NON-TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)
SMALL MERCHANT REST SIGNATURE / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)
SMALL MERCHANT REST SIG SIGNATURE PREFERRED / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)
SMALL MERCHANT REST INFINITE (SNQ) / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)
SMALL MERCHANT REST INFINITE (SQ) / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 5812 or 5814	▪ If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
▪ Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	▪ If not ... Non-Qual Consumer Credit

▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
▪ Additional Token Response Information is Space (Not applicable)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	
▪ 4/17/2026: Non-Token, DCAP	

SMALL MERCHANT TAXI TRAD REWARDS / MINIMUM = 2.10% + \$0.00 (\$0.04 MIN)

SMALL MERCHANT TAXI SIG SIGN PRF / MINIMUM = 2.60% + \$0.00 (\$0.04 MIN)

SMALL MERCHANT TAXI INF (SNQ) / MINIMUM = 2.60% + \$0.00 (\$0.04 MIN)

SMALL MERCHANT TAXI INF (SQ) / MINIMUM = 2.60% + \$0.00 (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 4121	▪ If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
▪ Must meet qualification for eligible Card Present CPS programs or Card-Not- Present program	▪ If not ... Non-Qual Consumer Credit
▪ Surcharge amount must be zero	▪ If Surcharge amount greater than zero... refer to appropriate Merchant Segment Interchange Rate section
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
NOTES:	
▪ Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate	
▪ Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs.	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	

SMALL MERCHANT TAXI TRADITIONAL / PRGM Rate 20, TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)

SMALL MERCHANT TAXI TRADITIONAL REWARDS / PRGM Rate 20, TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)

SMALL MERCHANT TAXI SIGNATURE / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)

SMALL MERCHANT TAXI SIG SIGNATURE PREFERRED / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)

SMALL MERCHANT TAXI INFINITE (SNQ) / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)

SMALL MERCHANT TAXI INFINITE (SQ) / PRGM Rate 23, TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 4121	▪ If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
▪ Must meet qualification for eligible Card Present CPS programs or Card-Not- Present program	▪ If not ... Non-Qual Consumer Credit
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section

▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	
▪ 4/17/2026: Token, DCAP	

SMALL MERCHANT TAXI TRADITIONAL / PRGM Rate 20, NON-TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)

SMALL MERCHANT TAXI TRADITIONAL REWARDS / PRGM Rate 20, NON-TOKEN DCAP (MINIMUM) = 2.05% (\$0.04 MIN)

SMALL MERCHANT TAXI SIGNATURE / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)

SMALL MERCHANT TAXI SIG SIGNATURE PREFERRED / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)

SMALL MERCHANT TAXI INFINITE (SNQ) / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)

SMALL MERCHANT TAXI INFINITE (SQ) / PRGM Rate 23, NON-TOKEN DCAP (MINIMUM) = 2.55% (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 4121	▪ If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
▪ Must meet qualification eligible CPS Card-not-Present (CNP) program	▪ If not ... Non-Qual Consumer Credit
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
▪ Additional Token Response Information is Space (Not applicable)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	
▪ 4/17/2026: Non-Token, DCAP	

SMALL MERCHANT REAL EST TRAD/RW/SIG = 1.43% + \$0.05

SMALL MERCHANT REAL EST SIG PREF = 2.15% + \$0.10

SMALL MERCHANT REAL EST INF (SNQ) = 1.43% + \$0.05

SMALL MERCHANT REAL EST INF (SQ) = 2.15% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 6513	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 or Product 2 Interchange programs
▪ Must meet qualification for eligible Card Present CPS programs or Card-Not- Present program	▪ If not ... Non-Qual Consumer Credit
▪ Surcharge amount must be zero	▪ If Surcharge amount greater than zero... refer to appropriate Merchant Segment Interchange Rate section
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section

NOTES:

- Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate
- Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs.
- Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants

SMALL MERCHANT REAL EST TRADITIONAL/ PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT REAL EST TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT REAL EST SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT REAL EST SIGNATURE PREFERRED / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10

SMALL MERCHANT REAL EST INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT REAL EST INFINITE (SQ) / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 6513	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 or Product 2 Interchange programs
▪ Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	▪ If not ... Non-Qual Consumer Credit
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ...Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit

NOTES:

- Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants
- 4/17/2026: Token, DCAP

SMALL MERCHANT REAL EST TRADITIONAL/ PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT REAL EST TRADITIONAL REWARDS / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT REAL EST SIGNATURE / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT REAL EST SIGNATURE PREFERRED / PRGM Rate 31, NON-TOKEN DCAP = 2.10% + \$0.10

SMALL MERCHANT REAL EST INFINITE (SNQ) / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT REAL EST INFINITE (SQ) / PRGM Rate 31, NON-TOKEN DCAP = 2.10% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 6513	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 or Product 2 Interchange programs
▪ Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	▪ If not ... Non-Qual Consumer Credit
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
▪ Additional Token Response Information is Space (Not applicable)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit

NOTES:

- Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants
- 4/17/2026: Non-Token, DCAP

SMALL MERCHANT EDUCAT TRAD/RW/SIG = 1.43% + \$0.05

SMALL MERCHANT EDUCATION SIG PREF = 2.15% + \$0.10

SMALL MERCHANT EDUCATION INF (SNQ) = 1.43% + \$0.05

SMALL MERCHANT EDUCATION INF (SQ) = 2.15% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 8211, 8220, 8241, 8244, 8249, 8299 or 8351	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 or Product 2 interchange programs
▪ Must meet qualification for eligible Card Present CPS programs or Card-Not- Present program	▪ If not ... Non-Qual Consumer Credit
▪ Surcharge amount must be zero	▪ If Surcharge amount greater than zero...refer to appropriate Merchant Segment Interchange Rate section
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
NOTES:	
▪ Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate ▪ Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs. ▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	

SMALL MERCHANT EDUCAT TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT EDUCAT TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT EDUCAT SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT EDUCATION SIGNATURE PREFERRED / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.05

SMALL MERCHANT EDUCATION INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT EDUCATION INFINITE (SQ) / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 8211, 8220, 8241, 8244, 8249, 8299 or 8351	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 or Product 2 interchange programs
▪ Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	▪ If not ... Non-Qual Consumer Credit
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ...Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants ▪ 4/17/2026: Token, DCAP	

SMALL MERCHANT EDUCAT TRADITIONAL / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT EDUCAT TRADITIONAL REWARDS / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT EDUCAT SIGNATURE / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT EDUCATION SIGNATURE PREFERRED / PRGM Rate 31, NON-TOKEN DCAP = 2.10% + \$0.05

SMALL MERCHANT EDUCATION INFINITE (SNQ) / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT EDUCATION INFINITE (SQ) / PRGM Rate 31, NON-TOKEN DCAP = 2.10% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 8211, 8220, 8241, 8244, 8249, 8299 or 8351	If not.... refer to appropriate Merchant Segment
Meets minimum transaction amount of \$500.00 or more	If not.... refer to Product 1 or Product 2 interchange programs
Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	If not ... Non-Qual Consumer Credit
Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
Additional Token Response Information is Space (Not applicable)	If not ...Non-Qual Consumer Credit
Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit
NOTES:	
- Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants 4/17/2026: Non-Token, DCAP	

SMALL MERCHANT HEALTHCARE TRAD/RW/SIG = 1.43% + \$0.05

SMALL MERCHANT HEALTHCARE SIG PEF = 2.30% + \$0.10

SMALL MERCHANT HEALTHCARE INF (SNQ) = 1.43% + \$0.05

SMALL MERCHANT HEALTHCARE INF (SQ) = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 0742, 4119, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071 or 8099	If not.... refer to appropriate Merchant Segment
Meets minimum transaction amount of \$500.00 or more	If not.... refer to Product 1 or Product 2 interchange programs
Must meet qualification for eligible Card Present CPS programs or Card-Not-Present program	If not ... Non-Qual Consumer Credit
Surcharge amount must be zero	If Surcharge amount greater than zero...refer to appropriate Merchant Segment Interchange Rate section
Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
NOTES:	
- Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate - Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs. - Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	

SMALL MERCHANT HEALTHCARE TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05
SMALL MERCHANT HEALTHCARE TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05
SMALL MERCHANT HEALTHCARE SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05
SMALL MERCHANT HEALTHCARE SIGNATURE PREFERRED / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10
SMALL MERCHANT HEALTHCARE INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05
SMALL MERCHANT HEALTHCARE INFINITE (SQ) / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 0742, 4119, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071 or 8099	If not.... refer to appropriate Merchant Segment
Meets minimum transaction amount of \$500.00 or more	If not.... refer to Product 1 or Product 2 interchange programs
Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	If not ... Non-Qual Consumer Credit
Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
Token Indicator must be Y (Token range) as listed in the ARDEF table	If not ...Non-Qual Consumer Credit
Additional Token Response Information must contain value of 1 (Token Program)	If not ...Non-Qual Consumer Credit
Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit
NOTES:	
- Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants 4/17/2026: Token, DCAP	

SMALL MERCHANT HEALTHCARE TRADITIONAL / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05
SMALL MERCHANT HEALTHCARE TRADITIONAL REWARDS / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05
SMALL MERCHANT HEALTHCARE SIGNATURE / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05
SMALL MERCHANT HEALTHCARE SIGNATURE PREFERRED / PRGM Rate 17, NON-TOKEN DCAP = 2.25% + \$0.10
SMALL MERCHANT HEALTHCARE INFINITE (SNQ) / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05
SMALL MERCHANT HEALTHCARE INFINITE (SQ) / PRGM Rate 17, NON-TOKEN DCAP = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 0742, 4119, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071 or 8099	If not.... refer to appropriate Merchant Segment
Meets minimum transaction amount of \$500.00 or more	If not.... refer to Product 1 or Product 2 interchange programs
Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	If not ... Non-Qual Consumer Credit
Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
Additional Token Response Information is Space (Not applicable)	If not ...Non-Qual Consumer Credit
Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit
NOTES:	
- Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants 4/17/2026: Non-Token, DCAP	

SMALL MERCHANT ADVERTISING TRAD = 1.55% + \$0.10
SMALL MERCHANT ADVERTISING TR REW = 1.70% + \$0.10
SMALL MERCHANT ADVERTISING SIGN = 1.75% + \$0.10
SMALL MERCHANT ADVERTISING SIG PRF = 2.30% + \$0.10
SMALL MERCHANT ADVERTISING INF (SNQ) = 1.75% + \$0.10
SMALL MERCHANT ADVERTISING INF (SQ) = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 7311	If not.... refer to appropriate Merchant Segment
Must meet qualification for eligible Card Present CPS programs or Card-Not-Present program	If not ... Non-Qual Consumer Credit
Surcharge amount must be zero	If Surcharge amount greater than zero...refer to appropriate Merchant Segment Interchange Rate section
Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
NOTES:	
- Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate - Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs. - Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	

SMALL MERCHANT ADVERTISING TRADITIONAL / PRGM Rate 10, TOKEN DCAP = 1.50% + \$0.10
SMALL MERCHANT ADVERTISING TRADITIONAL REWARDS / PRGM Rate 13, TOKEN DCAP = 1.65% + \$0.10
SMALL MERCHANT ADVERTISING SIGNATURE / PRGM Rate 14, TOKEN DCAP = 1.70% + \$0.10
SMALL MERCHANT ADVERTISING SIGNATURE PREFERRED / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10
SMALL MERCHANT ADVERTISING INFINITE (SNQ) / PRGM Rate 14, TOKEN DCAP = 1.70% + \$0.10
SMALL MERCHANT ADVERTISING INFINITE (SQ) / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 7311	If not.... refer to appropriate Merchant Segment
Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	If not ... Non-Qual Consumer Credit
Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
Token Indicator must be Y (Token range) as listed in the ARDEF table	If not ...Non-Qual Consumer Credit
Additional Token Response Information must contain value of 1 (Token Program)	If not ...Non-Qual Consumer Credit
Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit
NOTES:	
- Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants 4/17/2026: Token, DCAP	

SMALL MERCHANT ADVERTISING TRADITIONAL / PRGM Rate 10, NON-TOKEN DCAP = 1.50% + \$0.10

SMALL MERCHANT ADVERTISING TRADITIONAL REWARDS / PRGM Rate 13, NON-TOKEN DCAP = 1.65% + \$0.10

SMALL MERCHANT ADVERTISING SIGNATURE / PRGM Rate 14, NON-TOKEN DCAP = 1.70% + \$0.10

SMALL MERCHANT ADVERTISING SIGNATURE PREFERRED / PRGM Rate 17, NON-TOKEN DCAP = 2.25% + \$0.10

SMALL MERCHANT ADVERTISING INFINITE (SNQ) / PRGM Rate 14, NON-TOKEN DCAP = 1.70% + \$0.10

SMALL MERCHANT ADVERTISING INFINITE (SQ) / PRGM Rate 17, NON-TOKEN DCAP = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 7311	▪ If not.... refer to appropriate Merchant Segment
▪ Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	▪ If not ... Non-Qual Consumer Credit
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
▪ Additional Token Response Information is Space (Not applicable)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	
▪ 4/17/2026: Non-Token, DCAP	

SMALL MERCHANT INSRNC TRAD/RW/SIG = 1.43% + \$0.05

SMALL MERCHANT INSURANCE SIG PEF = 2.25% + \$0.10

SMALL MERCHANT INSURANCE INF (SNQ) = 1.43% + \$0.05

SMALL MERCHANT INSURANCE INF (SQ) = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 5960 or 6300	▪ If not.... refer to appropriate Merchant Segment
▪ Must meet qualification for eligible Card Present CPS programs or Card-Not-Present program	▪ If not ... Non-Qual Consumer Credit
▪ Surcharge amount must be zero	▪ If Surcharge amount greater than zero... refer to appropriate Merchant Segment Interchange Rate section
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
NOTES:	
▪ Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate	
▪ Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs.	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	

SMALL MERCHANT INSRNC TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT INSRNC TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT INSRNC SIGNATURE / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT INSURANCE SIGNATURE PREFERRED / PRGM Rate 27, TOKEN DCAP = 2.20% + \$0.10

SMALL MERCHANT INSURANCE INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT INSURANCE INFINITE (SQ) / PRGM Rate 27, TOKEN DCAP = 2.20% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
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▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 5960 or 6300	▪ If not.... refer to appropriate Merchant Segment
▪ Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	▪ If not ... Non-Qual Consumer Credit
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	
▪ 4/17/2026: Token, DCAP	

SMALL MERCHANT INSRNC TRADITIONAL / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT INSRNC TRADITIONAL REWARDS / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT INSRNC SIGNATURE / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT INSURANCE SIGNATURE PREFERRED / PRGM Rate 27, NON-TOKEN DCAP = 2.20% + \$0.10

SMALL MERCHANT INSURANCE INFINITE (SNQ) / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT INSURANCE INFINITE (SQ) / PRGM Rate 27, NON-TOKEN DCAP = 2.20% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 5960 or 6300	▪ If not.... refer to appropriate Merchant Segment
▪ Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	▪ If not ... Non-Qual Consumer Credit
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
▪ Additional Token Response Information is Space (Not applicable)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	
▪ 4/17/2026: Non-Token, DCAP	

SMALL MERCHANT SERVICES TRAD = 1.55% + \$0.10

SMALL MERCHANT SERVICES TR REW = 1.70% + \$0.10

SMALL MERCHANT SERVICES SIGN = 1.85% + \$0.10

SMALL MERCHANT SERVICES SIG PRF = 2.30% + \$0.10

SMALL MERCHANT SERVICES INF (SNQ) = 1.85% + \$0.10

SMALL MERCHANT SERVICES INF (SQ) = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be a Services MCC	▪ If not.... refer to appropriate Merchant Segment

▪ Meets minimum transaction amount of \$100.00 or more	▪ If not.... refer to Product 1 or Product 2 interchange programs
▪ Must meet qualification for eligible Card Present CPS programs or Card-Not-Present program	▪ If not ... Non-Qual Consumer Credit
▪ Surcharge amount must be zero	▪ If Surcharge amount greater than zero... refer to appropriate Merchant Segment Interchange Rate section
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
NOTES:	
▪ Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	

SMALL MERCHANT SERVICES TRADITIONAL / PRGM Rate 10, TOKEN DCAP = 1.50% + \$0.10

SMALL MERCHANT SERVICES TRADITIONAL REWARDS / PRGM Rate 13, TOKEN DCAP = 1.65% + \$0.10

SMALL MERCHANT SERVICES SIGNATURE / PRGM Rate 16, TOKEN DCAP = 1.80% + \$0.10

SMALL MERCHANT SERVICES SIGNATURE PREFERRED / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10

SMALL MERCHANT SERVICES INFINITE (SNQ) / PRGM Rate 16, TOKEN DCAP = 1.80% + \$0.10

SMALL MERCHANT SERVICES INFINITE (SQ) / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be a Services MCC	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$100.00 or more	▪ If not.... refer to Product 1 or Product 2 interchange programs
▪ Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	▪ If not ... Non-Qual Consumer Credit
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	
▪ 4/17/2026: Token, DCAP	

SMALL MERCHANT SERVICES TRADITIONAL / PRGM Rate 10, NON-TOKEN DCAP = 1.50% + \$0.10

SMALL MERCHANT SERVICES TRADITIONAL REWARDS / PRGM Rate 13, NON-TOKEN DCAP = 1.65% + \$0.10

SMALL MERCHANT SERVICES SIGNATURE / PRGM Rate 16, NON-TOKEN DCAP = 1.80% + \$0.10

SMALL MERCHANT SERVICES SIGNATURE PREFERRED / PRGM Rate 17, NON-TOKEN DCAP = 2.25% + \$0.10

SMALL MERCHANT SERVICES INFINITE (SNQ) / PRGM Rate 16, NON-TOKEN DCAP = 1.80% + \$0.10

SMALL MERCHANT SERVICES INFINITE (SQ) / PRGM Rate 17, NON-TOKEN DCAP = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be a Services MCC	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$100.00 or more	▪ If not.... refer to Product 1 or Product 2 interchange programs
▪ Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	▪ If not ... Non-Qual Consumer Credit

▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
▪ Additional Token Response Information is Space (Not applicable)	▪ If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	
▪ 4/17/2026: Non-Token, DCAP	

SMALL MERCHANT TELECOMMUNICATIONS TRADITIONAL REWARDS/SIG = 1.43% + \$0.05

SMALL MERCHANT TELECOMMUNICATIONS SIGNATURE PREFERRED = 2.20% + \$0.05

SMALL MERCHANT TELECOMMUNICATIONS INFINITE (SNQ) = 1.43% + \$0.05

SMALL MERCHANT TELECOMMUNICATIONS INFINITE (SQ) = 2.20% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC code must be 4814 or 4899	▪ If not... refer to the appropriate Merchant Segment
▪ Meets CPS qualification for CPS/Recurring Bill Payment	▪ If not... Non-Qual Consumer Credit
▪ Surcharge amount must be zero	▪ If Surcharge amount greater than zero... refer to appropriate Merchant Segment Interchange Rate section
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
NOTES:	
▪ Fiserv will derive and pass the MVI value to Visa on behalf of Small Merchants	

SMALL MERCHANT TELECOMMUNICATIONS TRADITIONAL / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT TELECOMMUNICATIONS TRADITIONAL REWARDS / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT TELECOMMUNICATIONS SIGNATURE/ PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT TELECOMMUNICATIONS SIGNATURE PREFERRED / PRGM Rate 1A, TOKEN DCAP = 2.15% + \$0.05

SMALL MERCHANT TELECOMMUNICATIONS INFINITE (SNQ) / PRGM Rate 26, TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT TELECOMMUNICATIONS INFINITE (SQ) / PRGM Rate 1A, TOKEN DCAP = 2.15% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC code must be 4814 or 4899	▪ If not... refer to the appropriate Merchant Segment
▪ Meets CPS Card-Not-Present (CNP) qualification for CPS/Recurring Bill Payment	▪ If not... Non-Qual Consumer Credit
▪ Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	▪ If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	

SMALL MERCHANT TELECOMMUNICATIONS TRADITIONAL / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT TELECOMMUNICATIONS TRADITIONAL REWARDS / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT TELECOMMUNICATIONS SIGNATURE/ PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT TELECOMMUNICATIONS SIGNATURE PREFERRED / PRGM Rate 1A, NON-TOKEN DCAP = 2.15% + \$0.05

SMALL MERCHANT TELECOMMUNICATIONS INFINITE (SNQ) / PRGM Rate 26, NON-TOKEN DCAP = 1.38% + \$0.05

SMALL MERCHANT TELECOMMUNICATIONS INFINITE (SQ) / PRGM Rate 1A, NON-TOKEN DCAP = 2.15% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC code must be 4814 or 4899	If not... refer to the appropriate Merchant Segment
Meets CPS Card-Not-Present (CNP) qualification for CPS/Recurring Bill Payment	If not... Non-Qual Consumer Credit
Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
Additional Token Response Information is Space (Not applicable)	If not ...Non-Qual Consumer Credit
Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit
NOTES:	
4/17/2026: Non-Token, DCAP	

SMALL MERCHANT SUPERMARKET TRAD = 1.50% + \$0.07

SMALL MERCHANT SUPERMARKET TR REW = 1.50% + \$0.07

SMALL MERCHANT SUPERMARKET SIGN = 1.65% + \$0.07

SMALL MERCHANT SUPERMARKET SIG PRF = 2.00% + \$0.07

SMALL MERCHANT SUPERMARKET INF (SNQ) = 1.65% + \$0.07

SMALL MERCHANT SUPERMARKET INF (SQ) = 2.00% + \$0.07

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC code must be 5411	If not MCC 5411...refer to the appropriate Merchant Segment
- Meets qualification for one of the following eligible CPS programs: - CPS/Supermarket - CPS/Small Ticket	If not... Non-Qual Consumer Credit
Surcharge amount or transaction fee amount must be zero	If Surcharge amount greater than zero...refer to appropriate Merchant Segment Interchange Rate section
Merchant volume indicator (MVI) must be 21 (Consumer credit small merchant)	If MVI is missing or invalid.... refer to appropriate Merchant Segment Interchange Rate section
NOTES:	

SMALL TICKET SERVICE STATION GOVERNMENT = 1.65% + \$0.04

SMALL TICKET SERVICE STATION GOVERNMENT INFINITE (SNQ) = 1.65% + \$0.04

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... Non-Qual Consumer Credit
▪ Valid Electronic Authorization	▪ No authorization... Non-Qual Consumer Credit
▪ Validation Code/Tran ID must be present	▪ If missing... Non-Qual Consumer Credit
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered... Product 2 program or Non-Qual Consumer Credit
▪ Full Track I or II	▪ Partial Track Data... Non-Qual Consumer Credit
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day... Non-Qual Consumer Credit
▪ Transaction Amount Limit \$15.00 (less than or equal to)	▪ Exceeds Amount... refer to appropriate CPS Section
▪ MCC must be 5541, 9211, 9222, 9311 or 9399	▪ If not... refer to Merchant Segment or Product 2 Program
▪ Must be a US issued Consumer Traditional, Traditional Rewards, Signature or Infinite (SNQ) product	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ None	

SMALL TICKET TRADITIONAL REWARDS / MINIMUM = 1.90% (\$0.04 MIN)

SMALL TICKET SIGNATURE / MINIMUM = 2.20% (\$0.04 MIN)

SMALL TICKET SIGNATURE/INFINITE (SNQ) / MINIMUM = 2.20% (\$0.04 MIN)

SMALL TICKET SIGNATURE PREFERRED/INFINITE (SQ) / MINIMUM = 2.20% (\$0.04 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... Non-Qual Consumer Credit
▪ Valid Electronic Authorization	▪ No authorization... Non-Qual Consumer Credit
▪ Validation Code/ Tran ID must be present	▪ If missing... Non-Qual Consumer Credit
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered... Product 2 program or Non-Qual Consumer Credit
▪ Full Track I or II	▪ Partial Track Data... Non-Qual Consumer Credit
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day... Non-Qual Consumer Credit
▪ Transaction Amount Limit \$15.00 (less than or equal to)	▪ Exceeds Amount... refer to appropriate Interchange Rate Section
▪ MCC must be 4111, 4112, 4131, 5310, 5331, 5399, 5499, 5552, 7211, 7216, 7523, 7542, 7800, 7832, 7994, or 7995	▪ If not... refer to Merchant Segment or Product 2 Program
▪ Must be a US issued Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

CPS GOVERNMENT ALL / PRGM Rate 10 (Token, Non-DCAP) = 1.55%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ CPS Qualification: Any CPS program	▪ If not CPS qualified... Non-Qual Consumer Credit
▪ MCC code must be 7800, 9211, 9222, 9311 or 9399	▪ If not... refer to appropriate CPS program
▪ Must be a US issued Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	

- Address Verification Service (AVS) is not required when using the following CPS programs: - CPS/Card Not Present - CPS/Electronic Commerce Basic - CPS/Electronic Commerce Preferred–Retail 4/17/2026: Revised for Token, Non-DCAP; The Token indicator value (ARDEF Value Table) is a value of Y; Applied Special Service contains a value of Space; Merchant Type or MCC is valid and meets certain existing card-not-present CPS fee program qualification

CPS GOVERNMENT ALL / PRGM Rate 41, TOKEN DCAP = 1.40% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
CPS Card-Not-Present (CNP) Qualification	If not CPS qualified... Non-Qual Consumer Credit
MCC code must be 7800, 9211, 9222, 9311 or 9399	If not...refer to appropriate CPS program
Must be a US issued Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	If not ...refer to the appropriate Interchange Rate section
Token Indicator must be Y (Token range) as listed in the ARDEF table	If not ...Non-Qual Consumer Credit
Additional Token Response Information must contain value of 1 (Token Program)	If not ...Non-Qual Consumer Credit
Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit
NOTES:	
4/17/2026: Token, DCAP	

CPS GOVERNMENT ALL / PRGM Rate 42, NON-TOKEN DCAP = 1.45% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
CPS Card-Not-Present (CNP) Qualification	If not CPS qualified... Non-Qual Consumer Credit
MCC code must be 7800, 9211, 9222, 9311 or 9399	If not...refer to appropriate CPS program
Must be a US issued Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	If not ...refer to the appropriate Interchange Rate section
Additional Token Response Information is Space (Not applicable)	If not ...Non-Qual Consumer Credit
Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit
NOTES:	
4/17/2026: Non- Token DCAP Non-Token	

AFD TRADITIONAL / ALL = \$1.15% + \$0.25

AFD TRADITIONAL CAP / ALL = 0.00% + \$1.10

SERVICE STATION TRADITIONAL / ALL = \$1.15% + \$0.25

SERVICE STATION CAP / ALL = 0.00% + \$1.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 5541 or 5542	If not.... refer to appropriate Merchant Segment
- Must meet CPS Qualification for: - CPS/Service Station for MCC 5541 - CPS/Automated Fuel Dispenser for MCC 5542	If not ... Non-Qual Consumer Credit

○ CPS/Small Ticket for MCC 5541 on Visa Signature Preferred and Visa Infinite (SQ) transactions	
NOTES:	
▪ None	

SUPERMARKET TRADITIONAL = 1.50% + \$0.07

SUPERMARKET TRADITIONAL REWARDS = 1.50% + \$0.07

SUPERMARKET SIGNATURE = 1.65% + \$0.07

SUPERMARKET SIGNATURE PREFERRED = 2.00% + \$0.07

SUPERMARKET INFINITE CREDIT (SQ) = 2.00% + \$0.07

SUPERMARKET INFINITE CREDIT (SNQ) = 1.65% + \$0.07

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... Non-Qual Consumer Credit
▪ Valid Electronic Authorization	▪ No authorization... Non-Qual Consumer Credit
▪ Validation Code / Tran ID must be present	▪ If missing... Non-Qual Consumer Credit
▪ Card Present (Swiped, Contactless, EMV) at an attended POS terminal	▪ If key-entered... CPS Retail Key Entry or Non-Qual Consumer Credit
▪ MCC code must be 5411	▪ If not MCC 5411... refer to the appropriate Merchant Segment program
▪ Full Track I or II	▪ Partial Track Data... Non-Qual Consumer Credit
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day... Non-Qual Consumer Credit
▪ Authorization and Settlement amount match	▪ If no match... Non-Qual Consumer Credit
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Merchant must meet Supermarket eligibility requirements As of 25.1 Card Present transactions containing a terminal type of 3 – unattended cardholder activated, authorized transactions are eligible if all other CPS Supermarket qualifications are met	

CNP P1 TRADITIONAL = 1.89% + \$0.10

CNP P1 TRADITIONAL REWARDS = 2.04% + \$0.10

CNP P1 SIGNATURE = 2.05% + \$0.10

CNP P1 SIGNATURE PREFERRED = 2.50% + \$0.10

CNP P1 INFINITE (SNQ) = 2.20% + \$0.10

CNP P1 INFINITE (SQ) = 2.60% + \$0.10

RETAIL KEY ENTERED P1 TRADITIONAL = 1.89% + \$0.10

RETAIL KEY ENTERED P1 REWARDS = 2.04% + \$0.10

RETAIL KEY ENTERED P1 SIGNATURE = 2.05% + \$0.10

RETAIL KEY ENTERED P1 SIGNATURE PREFERRED = 2.50% + \$0.10

RETAIL KEY ENTERED P1 INFINITE (SNQ) = 2.20% + \$0.10

RETAIL KEY ENTERED P1 INFINITE (SQ) = 2.60% + \$0.10

ECOMMERCE BASIC P1 TRADITIONAL = 1.89% + \$0.10

ECOMMERCE BASIC P1 REWARDS = 2.04% + \$0.10

ECOMMERCE BASIC P1 SIGNATURE = 2.05% + \$0.10

ECOMMERCE BASIC P1 SIGNATURE PREFERRED = 2.50% + \$0.10

ECOMMERCE BASIC P1 INFINITE (SNQ) = 2.20% + \$0.10

ECOMMERCE BASIC P1 INFINITE (SQ) = 2.60% + \$0.10

ECOMMERCE PREFERRED P1 TRADITIONAL = 1.89% + \$0.10
ECOMMERCE PREFERRED P1 REWARDS = 2.04% + \$0.10
ECOMMERCE PREFERRED P1 SIGNATURE = 2.05% + \$0.10
ECOMMERCE PREFERRED P1 SIGNATURE PREFERRED = 2.50% + \$0.10
ECOMMERCE PREFERRED P1 INFINITE (SNQ) = 2.20% + \$0.10
ECOMMERCE PREFERRED P1 INFINITE (SQ) = 2.60% + \$0.10

ACCOUNT FUNDING P1 TRADITIONAL = 1.89% + \$0.10
ACCOUNT FUNDING P1 REWARDS = 2.04% + \$0.10
ACCOUNT FUNDING P1 SIGNATURE = 2.05% + \$0.10
ACCOUNT FUNDING P1 SIGNATURE PREFERRED = 2.50% + \$0.10
ACCOUNT FUNDING P1 INFINITE (SNQ) = 2.20% + \$0.10
ACCOUNT FUNDING P1 INFINITE (SQ) = 2.60% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
- Meets CPS qualification one of the qualifying CPS programs for Product 1 Interchange fees: - CPS/Card Not Present Credit - CPS/Retail Key Entry Credit - CPS/Account Funding Credit - CPS/Passenger Transport – Card Not Present - CPS/Electronic Commerce Basic - CPS/Electronic Commerce Preferred - CPS/Hotel – Card Not Present - CPS/Car Rental – Card Not Present	If not... refer to Non-Qual Consumer Credit
Additional Token Response is not equal to 1 (Token Program)	If not... refer to other Product 1 Interchange Programs...otherwise Non-Qual Consumer Credit
NOTES:	
As of 25.1 Card Present transactions containing a terminal type of 3 – unattended cardholder activated, authorized transactions are eligible if all other Retail Key Entry qualifications are met	

CARD-NOT-PRESENT (CNP) TRADITIONAL / PRGM Rate 45, TOKEN DCAP = 1.74% + \$0.10
CARD-NOT-PRESENT (CNP) TRADITIONAL REWARDS / PRGM Rate 48, TOKEN DCAP = 1.89% + \$0.10
CARD-NOT-PRESENT (CNP) SIGNATURE / PRGM Rate 36, TOKEN DCAP = 1.90% + \$0.10
CARD-NOT-PRESENT (CNP) SIGNATURE PREFERRED / PRGM Rate 19, TOKEN DCAP = 2.35% + \$0.10
CARD-NOT-PRESENT (CNP) INFINITE (SNQ) / PRGM Rate 53, TOKEN DCAP = 2.05% + \$0.10
CARD-NOT-PRESENT (CNP) INFINITE (SQ) / PRGM Rate 40, TOKEN DCAP = 2.45% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	If not... refer to Non-Qual Consumer Credit
Token Indicator must be Y (Token range) as listed in the ARDEF table	If not ...Non-Qual Consumer Credit
Additional Token Response Information must contain value of 1 (Token Program)	If not ...Non-Qual Consumer Credit
Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit
NOTES:	
4/17/2026: Token, DCAP	

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26.1 IQM V1

CARD-NOT-PRESENT (CNP) TRADITIONAL / PRGM Rate 46, NON-TOKEN DCAP = 1.79% + \$0.10
CARD-NOT-PRESENT (CNP) TRADITIONAL REWARDS / PRGM Rate 49, NON-TOKEN DCAP = 1.94% + \$0.10
CARD-NOT-PRESENT (CNP) SIGNATURE / PRGM Rate 51, NON-TOKEN DCAP = 1.95% + \$0.10
CARD-NOT-PRESENT (CNP) SIGNATURE PREFERRED / PRGM Rate 39, NON-TOKEN DCAP = 2.40% + \$0.10
CARD-NOT-PRESENT (CNP) INFINITE (SNQ) / PRGM Rate 31, NON-TOKEN DCAP = 2.10% + \$0.10
CARD-NOT-PRESENT (CNP) INFINITE (SQ) / PRGM Rate 54, NON-TOKEN DCAP = 2.50% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
Must meet qualification for eligible CPS Card-Not-Present (CNP) fee program	If not... refer to Non-Qual Consumer Credit
Additional Token Response Information is Space (Not applicable)	If not ...Non-Qual Consumer Credit
Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit
NOTES:	
4/17/2026: Non-Token, DCAP	

P1 TRADITIONAL TOKEN / PRGM Rate 47 (Token, Non-DCAP) = 1.84% + \$0.10
P1 TRADITIONAL REWARDS TOKEN / PRGM Rate 50 (Token, Non-DCAP) = 1.99% + \$0.10
P1 SIGNATURE TOKEN / PRGM Rate 52 (Token, Non-DCAP) = 2.00% + \$0.10
P1 SIGNATURE PREFERRED TOKEN / PRGM Rate 40 (Token, Non-DCAP) = 2.45% + \$0.10
P1 INFINITE (SNQ) TOKEN / PRGM Rate 33 (Token, Non-DCAP) = 2.15% + \$0.10
P1 INFINITE (SQ) TOKEN / PRGM Rate 55 (Token, Non-DCAP) = 2.55% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
- Meets CPS qualification one of the qualifying CPS programs for Product 1 Interchange fees: - CPS/Card Not Present Credit - CPS/Retail Key Entry Credit - CPS/Account Funding Credit - CPS/Passenger Transport – Card Not Present - CPS/Electronic Commerce Basic - CPS/Electronic Commerce Preferred - CPS/Hotel – Card Not Present - CPS/Car Rental – Card Not Present	If not... refer to Non-Qual Consumer Credit
If Card not present, Additional Token Response must equal 1 (Token Program)	If not... refer to other Product 1 Interchange Programs...otherwise Non-Qual Consumer Credit
NOTES:	
4/17/2026: Revised for Token, Non-DCAP; The Token indicator value (ARDEF Value Table) is a value of Y; Applied Special Service contains a value of Space; Merchant Type or MCC is valid and meets certain existing card-not-present CPS fee program qualification	

HOTEL CAR RENTAL TRADITIONAL = 1.75% + \$0.10

HOTEL CP/CNP PREFERRED TRADITIONAL = 1.75% + \$0.10

CAR RENTAL CP/CNP PREFERRED TRADITIONAL = 1.75% + \$0.10

ECOMMERCE PREFERRED HOTEL/CAR RENTAL TRADITIONAL = 1.75% + \$0.10

PASSENGER TRANSPORT TRADITIONAL = 1.75% + \$0.10

PASSENGER TRANSPORT CP/CNP TRADITIONAL = 1.75% + \$0.10

ECOMMERCE PREFERRED PASSENGER PASSPORT TRADITIONAL = 1.75% + \$0.10

TRAVEL TRADITIONAL / PRGM Rate 14 (Token, Non-DCAP) = 1.70% + \$0.10

TRAVEL TRAD REWARDS / PRGM Rate 36 (Token, Non-DCAP) = 1.90% + \$0.10

TRAVEL SIGNATURE / PRGM Rate 27 (Token, Non-DCAP) = 2.20% + \$0.10

TRAVEL SIGNATURE PREFERRED / PRGM Rate 19 (Token, Non-DCAP) = 2.35% + \$0.10

TRAVEL INFINITE (SNQ) / PRGM Rate 27 (Token, Non-DCAP) = 2.20% + \$0.10

TRAVEL INFINITE (SQ) / PRGM Rate 54 (Token, Non-DCAP) = 2.50% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 3000-3999, 4112, 4411, 4511, 4722, 7011, 7512 or 7513	▪ If not.... refer to appropriate Merchant Segment
▪ Must meet qualification for any eligible CPS program	▪ If not ... refer to Non-Qual Consumer Credit
NOTES:	
▪ As of 25.1 Card Present transactions (Passenger Transport, Car Rental and Hotel) containing a terminal type of 3 – unattended cardholder activated, authorized transactions are eligible if all other qualifications are met	
▪ 4/17/2026: Revised for Token, Non-DCAP; The Token indicator value (ARDEF Value Table) is a value of Y; Applied Special Service contains a value of Space; Merchant Type or MCC is valid and meets certain existing card-not-present CPS fee program qualification	

TRAVEL TRADITIONAL / PRGM Rate 12, TOKEN DCAP = 1.60% + \$0.10

TRAVEL TRAD REWARDS / PRGM Rate 16, TOKEN DCAP = 1.80% + \$0.10

TRAVEL SIGNATURE / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10

TRAVEL SIGNATURE PREFERRED / PRGM Rate 17, TOKEN DCAP = 2.25% + \$0.10

TRAVEL INFINITE (SNQ) / PRGM Rate 31, TOKEN DCAP = 2.10% + \$0.10

TRAVEL INFINITE (SQ) / PRGM Rate 39, TOKEN DCAP = 2.40% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 3000-3999, 4112, 4411, 4511, 4722, 7011, 7512 or 7513	▪ If not.... refer to appropriate Merchant Segment
▪ Must meet qualification for any eligible CPS Card-Not-Present (CNP) program	▪ If not ... refer to Non-Qual Consumer Credit
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Token, DCAP	

TRAVEL TRADITIONAL / PRGM Rate 13, NON-TOKEN DCAP = 1.65% + \$0.10

TRAVEL TRAD REWARDS / PRGM Rate 35, NON-TOKEN DCAP = 1.85% + \$0.10

TRAVEL SIGNATURE / PRGM Rate 33, NON-TOKEN, DCAP = 2.15% + \$0.10

TRAVEL SIGNATURE PREFERRED / PRGM Rate 18, NON-TOKEN DCAP = 2.30% + \$0.10

TRAVEL INFINITE (SNQ) / PRGM Rate 33, NON-TOKEN DCAP = 2.15% + \$0.10

TRAVEL INFINITE (SQ) / PRGM Rate 40, NON-TOKEN DCAP = 2.45% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 3000-3999, 4112, 4411, 4511, 4722, 7011, 7512 or 7513	If not.... refer to appropriate Merchant Segment
Must meet qualification for any eligible CPS Card-Not-Present (CNP) program	If not ...refer to Non-Qual Consumer Credit
Additional Token Response Information is Space (Not applicable)	If not ...Non-Qual Consumer Credit
Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit
NOTES:	
4/17/2026: Non- Token	

CPS CHARITY/RELIGIOUS ORG = 1.35% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
- CPS Qualification: - CPS/Card Not Present - CPS/Electronic Commerce Preferred - CPS/Electronic Commerce Basic - CPS/Retail Key Entry	If not CPS qualified... Non-Qual Consumer Credit
MCC code must be 8398 and 8661	If not... refer to the appropriate Interchange Rate section
Must be a Consumer credit card, Rewards card, Signature, Signature Preferred card, or Infinite card	If not ...refer to the appropriate Interchange Rate section
NOTES:	
- Signature debit and commercial cards are not eligible - As of 10/01/11, Prepaid cards eligible - As of 14.1, US issued Infinite cards will qualify for CPS Charity when the SQI (Spend Qualified Indicator) = N or Q	

CPS CHARITY/RELIGIOUS ORG / TRADITIONAL / PRGM Rate 43, TOKEN DCAP = 1.30% + \$0.05

CPS CHARITY/RELIGIOUS ORG / TRADITIONAL REWARDS / PRGM Rate 43, TOKEN DCAP = 1.30% + \$0.05

CPS CHARITY/RELIGIOUS ORG / SIGNATURE / PRGM Rate 43, TOKEN DCAP = 1.30% + \$0.05

CPS CHARITY/RELIGIOUS ORG / SIGNATURE PREFERRED / PRGM Rate 43, TOKEN DCAP = 1.30% + \$0.05

CPS CHARITY/RELIGIOUS ORG / INFINITE (SQN) / PRGM Rate 43, TOKEN DCAP = 1.30% + \$0.05

CPS CHARITY/RELIGIOUS ORG / INFINITE (SQ) / PRGM Rate 43, TOKEN DCAP = 1.30% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must meet qualification for any eligible CPS Card-Not-Present (CNP) program CPS Qualification	If not CPS qualified... Non-Qual Consumer Credit
MCC code must be 8398 and 8661	If not... refer to the appropriate Interchange Rate section
Must be a Consumer credit card, Rewards card, Signature, Signature Preferred card, or Infinite card	If not ...refer to the appropriate Interchange Rate section

▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: DCAP Token	

CPS CHARITY/RELIGIOUS ORG / TRADITIONAL / PRGM Rate 43, NON-TOKEN DCAP = 1.30% + \$0.05

CPS CHARITY/RELIGIOUS ORG / TRADITIONAL REWARDS / PRGM Rate 43, NON-TOKEN DCAP = 1.30% + \$0.05

CPS CHARITY/RELIGIOUS ORG / SIGNATURE / PRGM Rate 43, NON-TOKEN DCAP = 1.30% + \$0.05

CPS CHARITY/RELIGIOUS ORG / SIGNATURE PREFERRED / PRGM Rate 43, NON-TOKEN DCAP = 1.30% + \$0.05

CPS CHARITY/RELIGIOUS ORG / INFINITE (SQN) / PRGM Rate 43, NON-TOKEN DCAP = 1.30% + \$0.05

CPS CHARITY/RELIGIOUS ORG / INFINITE (SQ) / PRGM Rate 43, NON-TOKEN DCAP = 1.30% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must meet qualification for any eligible CPS Card-Not-Present (CNP) program CPS Qualification	▪ If not CPS qualified... Non-Qual Consumer Credit
▪ MCC code must be 8398 and 8661	▪ If not... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card, Rewards card, Signature, Signature Preferred card, or Infinite card	▪ If not ... refer to the appropriate Interchange Rate section
▪ Additional Token Response Information is Space (Not applicable)	▪ If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Non- Token	

NON-QUALIFIED CONSUMER CREDIT = 3.15% + \$0.10

NON-QUALIFIED CONSUMER CREDIT FUEL CAP = 0.00% + \$1.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 30 day Settlement	▪ No downgrade from Non-Qual Consumer Credit
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ As of 10/01/11, Prepaid cards eligible	

CREDIT VOUCHER INTERCHANGE FEES

QUALIFICATIONS	CREDIT	DOWNGRADE REASONS
▪ All card types with Passenger transport MCCs	2.33%	No downgrade
▪ MOTO / E-Commerce Credits	2.05%	No downgrade
▪ Consumer card transactions with MCCs other than passenger transport MCCs	1.76%	No downgrade
▪ Commercial card transactions with MCCs other than passenger transport MCCs	2.35%	No downgrade

PRIVATE LABEL BASIC = 0.00% + \$0.00
PRIVATE LABEL STANDARD = 1.75% + \$0.20
PRIVATE LABEL ENHANCED = 5.00% + \$0.00
PRIVATE LABEL SPECIALIZED = 10.00% + \$0.00
PRIVATE LABEL PREMIUM = 20.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 30 day Settlement	▪ No downgrade from this program
▪ Must be a Private Label Card, Product ID = Q2 – Q6	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ None	

SUPERMARKET TIER 0 RATE 1 = 1.18% + \$0.05
SUPERMARKET TIER 0 RATE 2 = 1.55% + \$0.05
SUPERMARKET TIER 0 RATE 3 = 1.65% + \$0.05
SUPERMARKET TIER 1 RATE 1 = 1.20% + \$0.05
SUPERMARKET TIER 1 RATE 2 = 1.55% + \$0.05
SUPERMARKET TIER 1 RATE 3 = 1.65% + \$0.05
SUPERMARKET TIER 2 RATE 1 = 1.22% + \$0.05
SUPERMARKET TIER 2 RATE 2 = 1.55% + \$0.05
SUPERMARKET TIER 2 RATE 3 = 1.65% + \$0.05
SUPERMARKET TIER 3 RATE 1 = 1.22% + \$0.05
SUPERMARKET TIER 3 RATE 2 = 1.60% + \$0.05
SUPERMARKET TIER 3 RATE 3 = 1.75% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ CPS Qualification: ○ CPS/Supermarket Credit ○ CPS/Small Ticket Credit	▪ If not CPS qualified ...Non-Qual Consumer Credit
▪ MCC code must be 5411	▪ If not MCC 5411...refer to the appropriate CPS program
▪ Must be Consumer card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ Must have a valid MVV ▪ Visa Signature, Visa Signature Preferred, and Visa Infinite transactions are eligible to qualify for Supermarket Credit Performance Tiers	

RETAIL TR1 RT1 TRADITIONAL/TRADITIONAL REWARDS = 1.43% + \$0.10
RETAIL TR1 RT2 SIGNATURE = 1.65% + \$0.10
RETAIL TR1 RT3 SIGNATURE PREFERRED = 2.10% + \$0.10
RETAIL TR1 RT4 INFINITE (SNQ) = 1.90% + \$0.10
RETAIL TR1 RT5 INFINITE (SQ) = 2.30% + \$0.10
RETAIL TR2 RT1 TRADITIONAL/TRADITIONAL REWARDS = 1.47% + \$0.10
RETAIL TR2 RT2 SIGNATURE = 1.65% + \$0.10
RETAIL TR2 RT3 SIGNATURE PREFERRED = 2.10% + \$0.10
RETAIL TR2 RT4 INFINITE (SNQ) = 1.90% + \$0.10
RETAIL TR2 RT5 INFINITE (SQ) = 2.30% + \$0.10
RETAIL TR3 RT1 TRADITIONAL/TRADITIONAL REWARDS = 1.51% + \$0.10
RETAIL TR3 RT2 SIGNATURE = 1.65% + \$0.10
RETAIL TR3 RT3 SIGNATURE PREFERRED = 2.10% + \$0.10
RETAIL TR3 RT4 INFINITE (SNQ) = 1.90% + \$0.10
RETAIL TR3 RT5 INFINITE (SQ) = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
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▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ CPS Qualification: ○ CPS/Retail Credit ○ CPS/Small Ticket Credit	▪ If not CPS qualified ... Non-Qual Consumer Credit
▪ Must be a US issued Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must have a valid MVV	

CONSUMER BILL PAY TRADITIONAL / PRGM Rate 47 (Token, Non-DCAP) = 1.89 + \$0.10

CONSUMER BILL PAY TRADITIONAL REWARDS / PRGM Rate 50 (Token, Non-DCAP) = 2.04% + \$0.10

CONSUMER BILL PAY SIGNATURE / PRGM Rate 52 (Token, Non-DCAP) = 2.05% + \$0.10

CONSUMER BILL PAY SIGNATURE PREFERRED / PRGM Rate 40 (Token, Non-DCAP) = 2.50% + \$0.10

CONSUMER BILL PAY INFINITE (SNQ) / PRGM Rate 33 (Token, Non-DCAP) = 2.20% + \$0.10

CONSUMER BILL PAY INFINITE (SQ) / PRGM Rate 55 (Token, Non-DCAP) = 2.60% + \$0.10

CONSUMER BILL PAY CONSUMER DEBIT = 1.65% + \$0.15

CONSUMER BILL PAY CONSUMER PREPAID = 1.75% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
▪ Meets CPS qualification for any CPS Program	▪ If not... Non-Qual Consumer Credit
▪ Must contain a BAI (Business application ID) of CB	▪ If not... Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Revised for Token, Non-DCAP; The Token indicator value (ARDEF Value Table) is a value of Y; Applied Special Service contains a value of Space; Merchant Type or MCC is valid and meets certain existing card-not-present CPS fee program qualification	

CONSUMER BILL PAY / TRADITIONAL / PRGM Rate 45, TOKEN DCAP = 1.74% + \$0.10

CONSUMER BILL PAY / TRADITIONAL REWRDS / PRGM Rate 48, TOKEN DCAP = 1.89% + \$0.10

CONSUMER BILL PAY / SIGNATURE / PRGM Rate 36, TOKEN DCAP = 1.90% + \$0.10

CONSUMER BILL PAY / SIGNATURE PREFERRED / PRGM Rate 19, TOKEN DCAP = 2.35% + \$0.10

CONSUMER BILL PAY / INFINITE (SNQ) / PRGM Rate 53, TOKEN DCAP = 2.05% + \$0.10

CONSUMER BILL PAY / INFINITE (SQ) / PRGM Rate 40, TOKEN DCAP = 2.45% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer card	If not ... refer to the appropriate Interchange Rate section
▪ Must meet qualification for eligible CPS Card-Not-Present (CNP) program	If not... Non-Qual Consumer Credit
▪ Must contain a BAI (Business application ID) of CB	If not... Non-Qual Consumer Credit
▪ Token Indicator must be Y (Token range) as listed in the ARDEF table	If not ... Non-Qual Consumer Credit
▪ Additional Token Response Information must contain value of 1 (Token Program)	If not ... Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	If not ... Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: DCAP Token	

CONSUMER BILL PAY / TRADITIONAL / PRGM Rate 46, NON-TOKEN DCAP = 1.79% + \$0.10

CONSUMER BILL PAY/ TRADITIONAL REWARDS / PRGM Rate 49, NON-TOKEN DCAP = 1.94% + \$0.10

CONSUMER BILL PAY / SIGNATURE / PRGM Rate 51, NON-TOKEN DCAP = 1.95% + \$0.10

CONSUMER BILL PAY / SIGNATURE PREFERRED / PRGM Rate 39, NON-TOKEN DCAP = 2.40% + \$0.10

CONSUMER BILL PAY / INFINITE (SNQ) / PRGM Rate 31, NON-TOKEN DCAP = 2.10% + \$0.10

CONSUMER BILL PAY / INFINITE (SQ) / PRGM Rate 54, NON-TOKEN DCAP = 2.50% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer card	If not ...refer to the appropriate Interchange Rate section
▪ Meets Card-Not-Present CPS qualification for CPS Fee Program	If not... Non-Qual Consumer Credit
▪ Must contain a BAI (Business application ID) of CB	If not... Non-Qual Consumer Credit
▪ Additional Token Response Information is Space (Not applicable)	If not ...Non-Qual Consumer Credit
▪ Applied Special Service Information must be 1 (DCAP)	If not ...Non-Qual Consumer Credit
NOTES:	
▪ 4/17/2026: Non- Token DCAP	

MANUAL CASH DISBURSEMENT DEFAULT = 0.00% + \$2.00

MANUAL CASH PREPAID CONSUMER GOVERNMENT AND PAYROLL = 0.00% + \$2.00

MANUAL CASH – SURCHARGE = 0.00% + \$0.60

MANUAL CASH – NO SURCHARGE = 0.35% + \$0.55

MANUAL CASH – NO SURCHARGE CAP = 0.00% + \$3.00

MANUAL CASH DISBURSEMENT = 0.33% + \$1.75

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ MCC must be 6010	▪ If not ... refer to the appropriate Interchange Rate section
▪ Must be a Prepaid card to achieve the Prepaid Consumer Government and Payroll program	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Surcharge amount must be greater than zero to achieve the Surcharge rate. For the other programs, the Surcharge amount should be set to zero.	

UTILITY CREDIT FEE = \$0.75

UTILITY DEBIT FEE = \$0.65

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Electronic Commerce Preferred ○ CPS/Electronic Commerce Basic ○ CPS/Account Funding ○ CPS/Retail Key Entry ○ CPS/Retail	▪ If not CPS Qualified ... Non-Qual Consumer Credit or Standard Debit/Standard Prepaid
▪ MCC code must be 4900	▪ If not ... CPS Retail
▪ Must be a Consumer, Signature, Infinite, Prepaid, Rewards, or Debit card	If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Merchant must be registered with Visa for Utility Fee program with a valid MVV	

- Business Debit and Prepaid must be card not present, and will not qualify for Utility if they meet the CPS Qualification for CPS/Retail Key Entry or CPS/Retail
- As of 14.1, US issued Infinite cards will qualify for CPS Utility when the SQI (Spend Qualified Indicator) = N or Q

UTILITY RECURRING DEBIT/PREPAID = \$0.45

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer Debit or Prepaid card	▪ If not ...refer to the appropriate Interchange Rate section
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Electronic Commerce Basic ○ CPS/Electronic Commerce Preferred	▪ If not CPS Qualified ... Standard Debit or Standard Prepaid
▪ MCC code must be 4900	▪ If not ...CPS Retail Debit or Prepaid
▪ MOTO/ECI indicator must be 2	▪ If not.... Standard Debit or Standard Prepaid
NOTES:	
▪ Merchant must be registered with Visa for Utility Fee program with a valid MVV ▪ Market Specific Data Identifier must = B (Bill payment)	

CPS RETAIL DEBIT = 0.80% + \$0.15

CPS RETAIL ALL OTHER (PP) = 1.15% + \$0.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/ U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization... Standard Debit or Standard Prepaid
▪ Validation Code / Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered...CPS Retail Key Entry Debit (CPS Retail 2 if Emerging Market)
▪ Full Track I or II	▪ Partial Track Data... Standard Debit or Standard Prepaid
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day... Standard Debit or Standard Prepaid
▪ Authorization and Settlement amount must match for Debit cards, (except for MCC's 4121, 5813, 7230, 7298 and 7996)	▪ If no match...EIRF Debit
▪ Must be a Consumer card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ As of 10/01/11, Prepaid cards eligible ▪ As of 17.1, MCCs 4111 (Transportation), 4112 (Passenger Railways) and 4131 (Bus Lines) transactions are eligible for the CPS Retail Debit or Prepaid programs ▪ MCC must not equal 5541, 5812, 5814, 5962, 5966, 5967, 3000-3350, 3351-3441, 3501- 3999, 4112, 4411, 4511, 4722, 7011, 7512 or 7513.	

CPS RETAIL 2 (EMERGING MKT) DEBIT = 0.65% + \$0.15

CPS RETAIL 2 (EMERGING MKT) DEBIT CAP = 0.00% + \$2.00

CPS RETAIL 2 (EMERGING MKT/RELIGIOUS ORG) DEBIT = 0.65% + \$0.15

CPS RETAIL 2 (EMERGING MKT/RELIGIOUS ORG) DEBIT CAP = 0.00% + \$2.00

CPS RETAIL 2 (EMERGING MKT) PREPAID = 0.65% + \$0.15

CPS RETAIL 2 (EMERGING MKT) PREPAID CAP = 0.00% + \$2.00

CPS RETAIL 2 (EMERGING MKT/RELIGIOUS ORG) PREPAID = 0.65% + \$0.15

CPS RETAIL 2 (EMERGING MKT/RELIGIOUS ORG) PREPAID CAP = 0.00% + \$2.00

Visa no longer has a qualification criteria program for CPS Retail 2. In order to attain the CPS Retail 2 FPI and rates noted above, transactions must meet the qualification criteria for other existing CPS programs based on card type, as listed below:

Card Types	See qualification criteria for:
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▪ U.S. Merchant/ U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Consumer Debit and Consumer Prepaid-Non-Face to Face	▪ CPS/Card Not Present ▪ CPS/ECommerce-Basic ▪ CPS/ECommerce Preferred-Retail
▪ MCCs: 4814, 4899, 5960, 5968, 5983, 6300, 6513, 8211, 8220, 8299 or 8351 ▪ MCCs 8398 or 8661 for Religious Organization	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ MCCs 4814, 4899, 6513 and 8398 transactions are only eligible for debit and prepaid ▪ Consumer Debit and Consumer Prepaid-Face to Face cards from Emerging Market MCCs must qualify using the CPS/Retail qualification criteria to attain the CPS/Retail FPI and rate ▪ Consumer Debit and Consumer Prepaid-Face to Face cards from Emerging Market MCCs must qualify using the CPS/Retail Key Entry qualification criteria to attain the CPS/Retail Key Entry FPI and rate ▪ Consumer Debit and Consumer Prepaid-Face to Face cards from Emerging Market MCCs must qualify using the CPS/Small Ticket qualification criteria to attain the CPS/Small Ticket FPI and rate ▪ As of 18.2, MCCs 8398 and 8661 with qualify for the new CPS Retail 2 Debit and Prepaid (Emerging Market/Religious Org) new plan codes listed below	

CPS RETAIL KEY ENTRY DEBIT = 1.65% + \$0.15 (Excluding MOTO MCCs)

CPS RETAIL KEY ENTERED (PP) = 1.75% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization... Standard Debit or Standard Prepaid
▪ Validation Code/ Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day... Standard Debit or Standard Prepaid
▪ AVS resulting in full Zip Match (Y, X, Z, W), Retry Response (R), Unavailable (U, S) or any of the New International AVS responses (B, C, D, G, I, M, P)	▪ If missing or invalid response ... Standard Debit or Standard Prepaid
▪ Card Present indicator 71 as POS Condition Code	▪ If missing ... Standard Debit or Standard Prepaid
▪ Must not be MOTO, E-Commerce, Quasi-cash or CAT	▪ If MOTO, Electronic Commerce, Quasi-cash or CAT... refer to the appropriate Interchange Rate section
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Can qualify for CPS Retail 2 if Emerging Market MCCs: 4814, 4899, 5960, 5968, 5983, 6300, 6513, 8211, 8220, 8299, 8351, 9211, 9222, and 9399 ▪ MCC 5542 Fuel Dispenser, 5960, 5962, 5964-5969 Direct Marketing transactions do not qualify ▪ As of 10/01/11, Prepaid cards eligible	

CPS SUPERMARKET DEBIT = 0.00% + \$0.30

CPS SUPERMARKET (PP) = 1.15% + \$0.15

CPS SUPERMARKET (PP) CAP = 0.00% + \$0.35

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization... Standard Debit or Standard Prepaid
▪ Validation Code / Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ Card Present (Swiped, Contactless, EMV) at an attended POS terminal	▪ If key-entered... CPS Retail Key Entry Debit or Standard Debit/Standard Prepaid
▪ MCC code must be 5411	▪ If not MCC 5411... CPS Retail Debit

▪ Full Track I or II	▪ Partial Track Data... Standard Debit or Standard Prepaid
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day... Standard Debit or Standard Prepaid
▪ Authorization and Settlement amount match (To achieve Debit Card Rate)	▪ If no match... EIRF Debit
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Merchant must meet Supermarket eligibility requirements	
▪ As of 10/01/11, Prepaid cards eligible	

CPS RETAIL SERVICE STATION DEBIT = 0.80% + \$0.15

CPS RETAIL SERVICE STATION DEBIT CAP = 0.00% + \$0.95

CPS RETAIL SERVICE STATION (PP) = 1.15% + \$0.15

CPS RETAIL SERVICE STATION (PP) CAP = 0.00% + 0.95

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization... Standard Debit or Standard Prepaid
▪ Validation Code/ Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered... CPS Retail Key Entry Debit or Standard Debit/Standard Prepaid
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day... Standard Debit or Standard Prepaid
▪ Must be a Retail Service Station Merchant (MCC 5541)	▪ If not... refer to the appropriate Interchange Rate section
▪ Must be a Consumer card, Traditional Rewards, Infinite, or Visa Signature card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ As of 10/01/11, Prepaid cards eligible	
▪ As of 14.1, US issued Infinite cards will qualify for CPS Retail Service Station when the SQI (Spend Qualified Indicator) = N	
▪ As of 25.1 Card Present transactions containing a terminal type of 3 – unattended cardholder activated, authorized transactions are eligible if all other CPS Retail Service Station qualifications are met	

CPS AUTOMATED FUEL DISPENSER DEBIT = 0.80% + \$0.15

CPS AUTOMATED FUEL DISPENSER DEBIT CAP = 0.00% + \$0.95

CPS AUTOMATED FUEL (PP) = 1.15% + \$0.15

CPS AUTOMATED FUEL (PP) CAP = 0.00% + \$0.95

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Original Electronic Authorization (\$1.00 Status Check)	▪ No authorization ... Standard Debit or Standard Prepaid
▪ Validation Code / Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered... CPS Retail Key Entry Debit or Standard Debit/Standard Prepaid
▪ Full Track I or II	▪ Partial Track Data... Standard Debit or Standard Prepaid
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day... Standard Debit or Standard Prepaid
▪ \$125 Transaction Maximum	▪ If amount exceeds \$125... Standard Debit or Standard Prepaid
▪ MCC must be 5542	▪ Incorrect MCC code... refer to the appropriate Interchange Rate section
▪ Must contain CAT Level indicator of “3” for Fuel Dispenser	▪ Missing or invalid indicator... Standard Debit or Standard Prepaid
▪ Must be Consumer card, Traditional Rewards, Visa Signature or Infinite card	▪ If not ... refer to the appropriate Interchange Rate section

NOTES:

- As of 10/01/11, Prepaid cards eligible
- As of 14.1, US issued Infinite cards will qualify for CPS AFD when the SQI (Spend Qualified Indicator) = N

CPS RESTAURANT DEBIT = 1.19% + \$0.10

CPS RESTAURANT (PP) = 1.15% + \$0.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization... Standard Debit or Standard Prepaid
▪ Validation Code/ Tran ID must be present	▪ If missing... Standard Debit
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered... CPS Retail Key Entry Debit or Standard Debit/Standard Prepaid
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day... Standard Debit or Standard Prepaid
▪ Must be a Restaurant Merchant (MCC 5812 and 5814)	▪ If not.... refer to the appropriate Interchange Rate section
▪ Must be a Consumer card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ As of 10/01/11, Prepaid cards eligible	

CPS CARD NOT PRESENT DEBIT = 1.65% + \$0.15

CPS CARD NOT PRESENT (PP) = 1.75% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization.... Standard Debit or Standard Prepaid
▪ Validation Code/ Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ AVS*	▪ If missing... Standard Debit or Standard Prepaid
▪ 7 day Auth to Settlement	▪ More than 7 days... Standard Debit or Standard Prepaid
▪ Authorization and Settlement amount match (1 authorization reversal permitted)	▪ If no match... Standard Debit or Standard Prepaid
▪ Merchant Order #	▪ If missing... Standard Debit or Standard Prepaid
▪ Card Not Present Indicator 08 as POS Condition Code	▪ If missing... Standard Debit or Standard Prepaid
▪ Customer Service Phone #	▪ If missing... Standard Debit or Standard Prepaid
▪ Must be a Consumer card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ *AVS not required for Bill Payment ▪ Recurring Indicator = 2 with any MCC must include URL, e-mail address OR customer service phone number ▪ As of 10/01/11, Prepaid cards eligible	

CPS ECOMMERCE (BASIC) DEBIT = 1.65% + \$0.15

CPS ECOMMERCE (BASIC) (PP) = 1.75% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization.... Standard Debit or Standard Prepaid
▪ Validation Code/ Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ AVS required	▪ If missing... Standard Debit or Standard Prepaid
▪ 7 day Auth to Settlement	▪ More than 7 days... Standard Debit or Standard Prepaid

▪ Authorization and Settlement amount match (1 authorization reversal permitted)	▪ If no match... Standard Debit or Standard Prepaid
▪ E-Commerce Indicator of 7	▪ If missing... Standard Debit or Standard Prepaid
▪ Merchant Order Number	▪ If missing... Standard Debit or Standard Prepaid
▪ POS Condition Code value of 59	▪ If missing... Standard Debit or Standard Prepaid
▪ Customer Service Phone number, URL or E-Mail Address	▪ If missing... Standard Debit or Standard Prepaid
▪ Must be Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ AVS not required for Bill Payment, Emerging Market /Select Developing Markets MCCs 9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300 and 4899 and the Utility MCC 4900 ▪ For aggregated transactions, the transaction amount must be \$15.00 or less ▪ Transactions may be aggregated for a period of up to three days or up to the total authorized amount. Market Specific Data Indicator must = E. Aggregated transactions that do not meet the transaction aggregation fee edit criteria will downgrade to EIRF or Standard ▪ As of 10/01/11, Prepaid cards eligible	

CPS ECOMMERCE (PREFERRED) DEBIT = 1.60% + \$0.15

CPS ECOMMERCE (PREFERRED) (PP) = 1.75% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization.... Standard Debit or Standard Prepaid
▪ Validation Code or Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ AVS required	▪ If present... CPS/E-Commerce Basic ...otherwise Standard Debit or Standard Prepaid
▪ 7 day Auth to Settlement	▪ More than 7 days... Standard Debit or Standard Prepaid
▪ Authorization and Settlement amount match	▪ If no match... Standard Debit or Standard Prepaid
▪ E-Commerce Indicator of 5 or 6	▪ If missing ... Standard Debit or Standard Prepaid ...If 7 w/AVS CPS/E-Commerce Basic
▪ CAVV (Cardholder Authentication Verification Value)	▪ If missing but has AVS... CPS/E-Commerce Basic otherwise Standard Debit or Standard Prepaid
▪ Merchant Order number in Settlement	▪ If missing... Standard Debit or Standard Prepaid
▪ POS Condition Code value of 59	▪ If missing... Standard Debit or Standard Prepaid
▪ Customer Service Phone number, URL or E-Mail Address in City Field	▪ If missing... Standard Debit or Standard Prepaid
▪ Must be a Consumer card or Infinite card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ AVS not required for Bill Payment, Emerging Market/Select Developing Markets MCCs 9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300 and 4899, and the Utility MCC 4900 ▪ For aggregated transactions, the transaction amount must be \$15.00 or less ▪ Transactions may be aggregated for a period of up to three days or up to the total authorized amount. Market Specific Data Indicator must = E. Aggregated transactions that do not meet the transaction aggregation fee edit criteria will downgrade to EIRF or Standard ▪ As of 10/01/11, Prepaid cards eligible ▪ As of 14.1, US issued Infinite cards will qualify for CPS E-Commerce Preferred when the SQI (Spend Qualified Indicator) = N	

CPS ACCOUNT FUNDING DEBIT = 1.75% + \$0.20

CPS ACCOUNT FUNDING (PP) = 1.80% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization.... Standard Debit or Standard Prepaid
▪ Validation Code/ Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid

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26.1 IQM V1

▪ AVS (Full Address match required) *	▪ If missing... Standard Debit or Standard Prepaid
▪ 1 day Auth to Settlement	▪ More than 1 day... Standard Debit or Standard Prepaid
▪ Authorization and Settlement amount match	▪ If no match... Standard Debit or Standard Prepaid
▪ E-Commerce Indicator of 5, 6 or 7	▪ If missing... Standard Debit or Standard Prepaid
▪ Customer Service Phone number, URL or E-Mail Address	▪ If missing... Standard Debit or Standard Prepaid
▪ Must be a Consumer card or Infinite card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ *AVS result must be D, M, G, U, and Y ▪ *AVS not required for Emerging Market/Select Developing Markets MCCs 9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300 and 4899 ▪ As of 10/01/11, Prepaid cards eligible ▪ As of 14.1, US issued Infinite cards will qualify for CPS Account Funding when the SQI (Spend Qualified Indicator) = N	

DEBT REPAYMENT NO FEE = 0.65% + \$0.15

DEBT REPAYMENT NO FEE (CAP) = 0.00% + \$0.65

DEBT REPAYMENT 2 = 0.65% + \$0.15

DEBT REPAYMENT 2 (CAP) = 0.00% + \$2.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Electronic Commerce Preferred ○ CPS/Electronic Commerce Basic	▪ If not CPS qualified... Standard Debit or Standard Prepaid
▪ MCC code must be 6012 or 6051	▪ If not... CPS Retail Debit
▪ Must be a Consumer Debit or Prepaid card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ As of 18.1, Non-US issued Debit and Prepaid cards will be allowed but processed as a regular purchase transaction. In addition, Commercial Prepaid transactions will be allowed, but will not qualify for the Debt Repayment interchange program ▪ Merchant must be registered with Visa for either Debt Repayment program with a valid MVV	

CPS SMALL TICKET DEBIT = 1.55% + \$0.04

CPS SMALL TICKET (PP) = 1.60% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization... Standard Debit or Prepaid
▪ Validation Code/ Tran ID must be present	▪ If missing... Standard Debit or Prepaid
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered... Standard Debit or Prepaid
▪ Full Track I or II	▪ Partial Track Data... Standard Debit or Prepaid
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day... Standard Debit or Prepaid
▪ Transaction Amount Limit \$15.00 (less than or equal to)	▪ Exceeds Amount... refer to appropriate CPS Section
▪ Must be a US issued Consumer, Signature Debit or Prepaid product	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ The following MCCs are not eligible: 4829, 5542, 5960-5969, 6010, 6011, 6012, 7801, 7802, 7995, and 9405 ▪ As of 10/01/11, Consumer Debit/Prepaid card transactions with MCCs 5411, 5499 and 5541 will now be eligible for the CPS Small Ticket debit program. ▪ As of 10/01/11, merchants participating in the Retail Debit Performance and the Supermarket Debit Performance threshold programs will now qualify for the CPS/Small Ticket Debit rate. ▪ Bill Payment transactions are now eligible for CPS Small Ticket ▪ As of 10/01/11, Prepaid cards eligible	

CPS HOTEL CARD PRESENT DEBIT = 1.19% + \$0.10

CPS HOTEL CARD PRESENT (PP) = 1.15% + \$0.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization..... Standard Debit or Standard Prepaid
▪ Validation Code / Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered.... CPS Hotel CNP or Standard Debit/Standard Prepaid
▪ Full Track I or II	▪ Partial Track Data... Standard Debit or Standard Prepaid
▪ Folio number, Agreement number and Check-in date	▪ Missing or invalid... Standard Debit or Standard Prepaid
▪ Must be a Consumer card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ As of 10/01/11, Prepaid cards eligible	

CPS HOTEL CARD NOT PRESENT DEBIT = 1.70% + \$0.15

CPS HOTEL CNP PREFERRED (PP) = 1.75% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization.... Standard Debit or Standard Prepaid
▪ Validation Code / Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ Preferred Customer indicator	▪ If missing... Standard Debit or Standard Prepaid
▪ Folio number, Agreement number and Check-in date	▪ Missing or invalid... Standard Debit or Standard Prepaid
▪ Must be a Consumer card	▪ If not refer to the appropriate Interchange Rate section
NOTES:	
▪ As of 10/01/11, Prepaid cards eligible	

CPS AUTO RENTAL CARD PRESENT DEBIT = 1.19% + \$0.10

CPS CAR RENTAL CP (PP) = 1.15% + \$0.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Original Electronic Authorization	▪ No authorization ... Standard Debit or Standard Prepaid
▪ Validation Code / Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered.... CPS Auto CNP or Standard Debit/Standard Prepaid
▪ Full Track I or II	▪ Partial Track Data... Standard Debit or Standard Prepaid
▪ Rental Agreement number and Check-out date	▪ Missing or different... Standard Debit or Standard Prepaid
▪ Must be a Consumer card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ As of 10/01/11, Prepaid cards eligible	

CPS AUTO RENTAL CARD NOT PRESENT DEBIT = 1.70% + \$0.15

CPS CAR RENTAL CNP PREFERRED (PP) = 1.75% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
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▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization ... Standard Debit or Standard Prepaid
▪ Validation Code / Tran ID must be present	▪ If missing.... Standard Debit or Standard Prepaid
▪ Preferred Customer indicator	▪ If missing... Standard Debit or Standard Prepaid
▪ Rental Agreement number and Check-out date	▪ Missing or different... Standard Debit or Standard Prepaid
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ As of 10/01/11, Prepaid cards eligible	

CPS PASSENGER TRANSPORT CP DEBIT = 1.19% + \$0.10
CPS PASSENGER TRANSPORT CNP DEBIT = 1.70% + \$0.15
CPS PASSENGER TRANSPORT CP (PP) = 1.15% + \$0.15
CPS PASSENGER TRANSPORT CNP (PP) = 1.75% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 8 day Settlement	▪ Within 9 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization ... Standard Debit or Standard Prepaid
▪ Validation Code / Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ Transaction date and Authorization date must be the same	▪ Exceeds 1 day... Standard Debit or Standard Prepaid
▪ Ticket number, ticket sequence number and count	▪ Missing or different... Standard Debit or Standard Prepaid
▪ Itinerary Information	▪ Missing or different... Standard Debit or Standard Prepaid
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ As of 10/01/11, Prepaid cards eligible	
▪ As of 17.1, MCCs 4111 (Transportation), 4112 (Passenger Railways) and 4131 (Bus Lines) transactions are eligible for CPS Retail and MCCs 4111 and 4112 are eligible for all three programs	

CPS ECOMMERCE PREFERRED HOTEL DEBIT = 1.70% + \$0.15
CPS ECOMMERCE PREFERRED HOTEL (PP) = 1.75% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization.... Standard Debit or Standard Prepaid
▪ Validation Code/ Tran ID must be present	▪ If missing.... Standard Debit or Standard Prepaid
▪ Preferred Customer indicator	▪ If missing.... Standard Debit or Standard Prepaid
▪ Folio number, Agreement number and Check-in date	▪ Missing or invalid... Standard Debit or Standard Prepaid
▪ E-Commerce Indicator of 5 or 6	▪ If missing or “7” CPS/Hotel CNP otherwise Standard Debit/Standard Prepaid
▪ CAVV (Cardholder Authentication Verification Value)	▪ If missing CPS/Hotel CNP otherwise Standard Debit/Standard Prepaid
▪ POS Condition Code value of 59	▪ If missing Standard Debit or Standard Prepaid
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ As of 10/01/11, Prepaid cards eligible	

CPS ECOMMERCE PREFERRED CAR RENTAL DEBIT = 1.70% + \$0.15

CPS ECOMMERCE PREFERRED CAR RENTAL (PP) = 1.75% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization ... Standard Debit or Standard Prepaid
▪ Validation Code / Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ Preferred Customer indicator	▪ If missing.... Standard Debit or Standard Prepaid
▪ Rental Agreement number and Check-out date	▪ Missing or different... Standard Debit or Standard Prepaid
▪ E-Commerce Indicator of 5 or 6	▪ If missing or “7” ...CPS/Auto Rental CNP otherwise Standard Debit/Standard Prepaid
▪ CAVV (Cardholder Authentication Verification Value)	▪ If missing CPS/Auto Rental CNP otherwise Standard Debit/Standard Prepaid
▪ POS Condition Code value of 59	▪ If missing Standard Debit or Standard Prepaid
▪ Must be a Consumer card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ As of 10/01/11, Prepaid cards eligible	

CPS ECOMMERCE PREFERRED PASSENGER TRANSPORT DEBIT = 1.70% + \$0.15

CPS ECOMMERCE PREFERRED PASSENGER TRANSPORT (PP) = 1.75% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 8 day Settlement	▪ Within 9 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization ... Standard Debit or Standard Prepaid
▪ Authorization and Settlement amount match	▪ If no match... Standard Debit or Standard Prepaid
▪ Validation Code / Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ Transaction date and Authorization date must be the same	▪ Exceeds 1 day... Standard Debit or Standard Prepaid
▪ Ticket number, ticket sequence number and count	▪ Missing or different... Standard Debit or Standard Prepaid
▪ Itinerary Information	▪ Missing or different... Standard Debit or Standard Prepaid
▪ E-Commerce Indicator of 5 or 6	▪ If missing or “7” CPS/Passenger transport otherwise Standard Debit/Standard Prepaid
▪ CAVV (Cardholder Authentication Verification Value)	▪ If missing CPS/Passenger Transport Debit or Prepaid
▪ POS Condition Code value of 59	▪ If missing CPS/Passenger Transport Debit or Prepaid
▪ Must be a Consumer card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ As of 10/01/11, Prepaid cards eligible	

CPS GOVERNMENT DEBIT = 0.65% + \$0.15

CPS GOVERNMENT DEBIT CAP = 0.00% + \$2.00

CPS GOVERNMENT PREPAID = 0.65% + \$0.15

CPS GOVERNMENT PREPAID CAP = 0.00% + \$2.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Qualifies for one of the following CPS programs: ○ CPS/Card Not Present ○ CPS/Electronic Commerce Basic ○ CPS/Electronic Commerce Preferred—Retail	▪ If not CPS qualified... Standard Debit or Standard Prepaid
▪ MCC code must be 7800, 9211, 9222, 9311 or 9399	▪ If not... refer to appropriate CPS program
▪ Must be a Consumer Debit or Prepaid card	▪ If not ...refer to the appropriate Interchange Rate section

NOTES:

- Address Verification Service (AVS) is not required

EIRF DEBIT = 1.75% + \$0.20

EIRF NON-CPS ALL OTHER (PP) = 1.80% + \$0.20

EIRF FUEL DEBIT CAP (PP) = 0.00% + \$0.95

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Not within 3 days... Standard Debit or Standard Prepaid
▪ Valid Authorization	▪ Missing or different... Standard Debit or Standard Prepaid

NOTES:

- Excludes high risk MCC's 5962, 5966 or 5967 and excludes non-secure Ecommerce transactions (ECI = 8)
- Excludes Signature, Signature Preferred and Infinite cards
- Excludes Debt Repayment Transactions on card products other than consumer debit
- As of 10/01/11, Prepaid cards eligible

DOMESTIC STANDARD DEBIT = 1.90% + \$0.25

DOMESTIC STANDARD ALL OTHER (PP) = 1.90% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 30 day Settlement	▪ No downgrade from Standard Debit or Standard Prepaid
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section

NOTES:

- As of 10/01/11, Prepaid cards eligible

VISA COMMERCIAL CARD INTERCHANGE PROGRAMS

VISA COMMERCIAL CARD DATA REQUIREMENTS

Level II Data = 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

Level III Data Minimum Data Fields required: Discount Amount, Freight/Shipping Amount, Duty Amount, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item and Line-Item Total. (All fields need to be present for Purchase Card Level III, GSA Purchasing Large Ticket and Purchasing Large Ticket programs)

Level III Optional Data Fields: Destination Postal/Zip Code, Ship from Postal/Zip Code, Destination Country Code, Unique VAT Invoice Reference Number, VAT Tax Amount (Freight/Shipping), VAT Tax Rate (Freight/Shipping), VAT Tax Amount (Line Item) or VAT Tax Rate (Line Item)

CORPORATE CREDIT – PRODUCT 3 = 1.75% + \$0.10

PURCHASING CREDIT – PRODUCT 3 = 1.75% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non-T&E MCC	▪ If not ... refer to T&E Commercial Card Qualifications
▪ CPS Qualification	▪ If not CPS Qualified... Corporate or Purchase Card Standard
▪ Level III Data	▪ If no Level 3 Data ... Purchase Card Level 2 (if level 2 data is met) otherwise Corporate Standard
NOTES:	
▪ Includes Purchasing and GSA Fleet Purchasing cards at fuel merchant locations. Level 3 fuel data required ▪ Level III Data 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 ▪ Transactions from Fuel and Non-Fuel MCCs do not require the presence of Level 2 Data = Sales Tax and Customer Code ▪ Edit criteria: must be Visa Commercial Enhanced Data Program (CEDP) verified	

COMMERCIAL CREDIT – FUEL PRODUCT 3 = 1.75% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ MCC must be 4468, 4582, 5172, 5499, 5541, 5542, 5552, 5983, 7523 or 7542	▪ If not ... refer to the appropriate Interchange Rate section
▪ CPS Qualification (any, except CPS/Account Funding)	▪ If not CPS Qualified... .. Non-Qualified Corporate or Purchasing Credit with Data
▪ Level 3 and Level 2 data requirements: ○ Message identifier cannot be all zeros, all spaces, or all Ts ○ Business format code of FT (Fleet EMV service) ○ Type of purchase must be 1 (Fuel purchase (single fuel code), 3 (Fuel and non-fuel purchase), or 4 (Fuel purchase (multiple fuel codes)) ○ Expanded fuel type must be a valid value ○ Unit of measure must be: ▪ G (U.S. gallon) ▪ I (Imperial gallon) ▪ K (Kilo) ▪ L (Liter) ▪ P (Pound)	▪ If no Level 3 Data and CPS Qualified....Commercial Credit Level 2 otherwise Non-Qualified Corporate or Purchasing Card

▪ C (CM (charging minute)) ▪ W (kWh (kilowatt per hour)) ○ Quantity must be greater than zero ○ Gross fuel price must be greater than zero	
▪ Must be a Corporate T&E, GSA Corporate T&E, Purchasing, Purchasing with Fleet, GSA Purchasing, GSA Purchasing with Fleet or Commercial Choice Travel card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ If the MCC is 5552 (Electric vehicle charging), must meet all of the following requirements: ○ Charging reason code must be 010–023, 100, or 200 ○ All of the following fields must contain a valid value: ▪ Charging power output capacity ▪ Connector type ▪ Finish time of charge ▪ Maximum power dispensed ▪ Start time of charge ▪ Total charging time ▪ Total time plugged in ▪ Edit criteria: must be Visa Commercial Enhanced Data Program (CEDP) verified	

CORPORATE CARD COMMERCIAL FUEL LEVEL II = 2.20% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ MCC must be 4468, 4582, 5172, 5499, 5541, 5542, 5552, 5983, 7523 or 7542	▪ If not ... refer to the appropriate Interchange Rate section
▪ CPS Qualification (any, except CPS/Account Funding)	▪ If not CPS Qualified... Non-Qualified Corporate or Purchasing Credit with Data
▪ Level II Data ○ Business format code of FT (Fleet EMV service) ○ Type of purchase must be 1 (Fuel purchase (single fuel code)), 3 (Fuel and non-fuel purchase), or 4 (Fuel purchase (multiple fuel codes)) ○ Expanded fuel type must be a valid value ○ Unit of measure must be: ○ G (U.S. gallon) ○ I (Imperial gallon) ○ K (Kilo) ○ L (Liter) ○ P (Pound) ○ C (CM (charging minute)) ○ W (kWh (kilowatt per hour)) ○ Quantity must be greater than zero ○ Gross fuel price must be greater than zero	▪ If no Level 2 Data and CPS Qualified....Corporate or Purchase Card – Card Present, Corporate or Purchase Card CNP otherwise Corporate or Purchase Card Standard
▪ Must be a Corporate T&E, GSA Corporate T&E, Purchasing, Purchasing with Fleet, GSA Purchasing, GSA Purchasing with Fleet or Commercial Choice Travel card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ If the MCC is 5552 (Electric vehicle charging), must meet all of the following requirements: ○ Charging reason code must be 010–023, 100, or 200 ○ All of the following fields must contain a valid value: ▪ Charging power output capacity ▪ Connector type ▪ Finish time of charge ▪ Maximum power dispensed	

- Start time of charge
- Total charging time
- Total time plugged in

PURCHASING CARD FLEET = 2.50% + \$0.10

PURCHASING CARD FLEET NON-CPS = 2.50% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non-T&E MCC	▪ If not ... refer to T&E Commercial Card Qualifications
▪ CPS Qualification	▪ If not CPS Qualified... Purchase Card Standard
▪ Level II Data	▪ If no Level 2 Data and CPS Qualified.... Purchase Card Fleet otherwise Purchase Card Standard
▪ Must be a Purchasing with Fleet card or GSA Purchasing with Fleet card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Type of Purchase value must equal 1 (single fuel purchase), 3 (fuel and non-fuel purchase) or 4 (multiple fuel codes)	

CORPORATE TRAVEL SERVICES = 2.65% + \$0.10

PURCHASE TRAVEL SERVICES = 2.65% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ T&E MCC	▪ If not... refer to non-T&E Commercial Card Qualification
▪ CPS Qualification	▪ If not CPS Qualified... Corporate or Purchase Card Standard
NOTES:	
None	

CORPORATE CREDIT PRODUCT 1 = 2.70% + \$0.10

PURCHASING CREDIT PRODUCT 1 = 2.70% + \$0.10

CORPORATE CREDIT PRODUCT 1 CEDP = 2.70% + \$0.10

PURCHASING CREDIT PRODUCT 1 CEDP = 2.70% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non T&E MCC	▪ If not... refer to T&E Commercial Card Qualifications
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Electronic Commerce Preferred ○ CPS/Electronic Commerce Basic ○ CPS/Account Funding	▪ If not... Corporate or Purchase Card Standard
NOTES:	
▪ GSA Healthcare Corporate T&E MCCs: 8011, 8031, 8042, 8049, 8062, 8021, 8041, 8043, 8050, 8071 ▪ 25.2 New CEDP program for non-verified merchants containing L3; merchants without a CEDP value will qualify at existing Level 1 interchange	

NON-QUALIFIED PURCHASE CREDIT = 2.95% + \$0.10
CORPORATE CARD STANDARD NON-CPS (DB) = 2.95% + \$0.10
NON-QUALIFIED CORPORATE CREDIT = 2.95% + \$0.10
PURCHASING CARD STANDARD NON-CPS (DB) = 2.95% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 30 day Settlement	▪ No downgrade from Standard
NOTES:	
• GSA Healthcare Corporate T&E MCCs: 8011, 8031, 8042, 8049, 8062, 8021, 8041, 8043, 8050, 8071	

NON-QUALIFIED CORPORATE DATA = 2.95% + \$0.10
NON-QUALIFIED PURCH DATA = 2.95% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non-T&E MCC	If not... refer to T&E Commercial Card Qualifications
▪ Level III data	If not ... Corporate or Purchase Card Standard
NOTES:	
Level III Data 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	

US BUSINESS CREDIT PRODUCT 3 TIER 1 = 2.40% + \$0.10
US BUSINESS CREDIT PRODUCT 3 TIER 2 = 2.55% + \$0.10
US BUSINESS CREDIT PRODUCT 3 TIER 3 = 2.60% + \$0.10
US BUSINESS CREDIT PRODUCT 3 TIER 4 = 2.70% + \$0.10
US BUSINESS CREDIT PRODUCT 3 TIER 5 = 2.75% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non-T&E MCC 3000 – 3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513	▪ If not... refer to T&E Business Card Qualifications
▪ CPS Qualification	▪ If not... Non-Qual Business Credit
▪ Level III Data; Visa CEDP Verified	▪ If not... refer to Level I interchange rates
NOTES:	
▪	

US BUSINESS TIER 1 PRODUCT 2 = 1.90% + \$0.10
US BUSINESS TIER 2 PRODUCT 2 = 2.05% + \$0.10
US BUSINESS TIER 3 PRODUCT 2 = 2.10% + \$0.10
US BUSINESS TIER 4 PRODUCT 2 = 2.20% + \$0.10
US BUSINESS TIER 5 PRODUCT 2 = 2.25% + \$0.10
US BUSINESS TIER 1 PRODUCT 2 CEDP = 1.90% + \$0.10
US BUSINESS TIER 2 PRODUCT 2 CEDP = 2.05% + \$0.10
US BUSINESS TIER 3 PRODUCT 2 CEDP = 2.10% + \$0.10
US BUSINESS TIER 4 PRODUCT 2 CEDP = 2.20% + \$0.10
US BUSINESS TIER 5 PRODUCT 2 CEDP = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non-T&E MCC	▪ If not... refer to T&E Business Card Qualifications

▪ CPS Qualification: ○ CPS/Retail ○ CPS/Supermarket ○ CPS/Retail Key Entry ○ CPS/Small Ticket ○ CPS/Automated Fuel Dispenser ○ CPS/Retail Service Station	▪ If not... Non-Qual Business Credit
NOTES:	
▪ Fuel Data and Customer Code not required for Fuel MCCs ▪ 25.2 New CEDP program for non-verified merchants containing L3; merchants without a CEDP value will qualify at existing Level 1 interchange	

US BUSINESS TIER 1 PRODUCT 1 = 2.65% + \$0.10
US BUSINESS TIER 2 PRODUCT 1 = 2.80% + \$0.10
US BUSINESS TIER 3 PRODUCT 1 = 2.85% + \$0.10
US BUSINESS TIER 4 PRODUCT 1 = 2.95% + \$0.10
US BUSINESS TIER 5 PRODUCT 1 = 3.00% + \$0.10
US BUSINESS TIER 1 PRODUCT 1 CEDP = 2.65% + \$0.10
US BUSINESS TIER 2 PRODUCT 1 CEDP = 2.80% + \$0.10
US BUSINESS TIER 3 PRODUCT 1 CEDP = 2.85% + \$0.10
US BUSINESS TIER 4 PRODUCT 1 CEDP = 2.95% + \$0.10
US BUSINESS TIER 5 PRODUCT 1 CEDP = 3.00% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non-T&E MCC	▪ If not... refer to T&E Commercial Card Qualifications
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Electronic Commerce Preferred ○ CPS/Electronic Commerce Basic ○ CPS/Account Funding	▪ If not... Non-Qual Business Credit
NOTES:	
• 25.2 New CEDP program for non-verified merchants containing L3; merchants without a CEDP value will qualify at existing Level 1 interchange	

US BUSINESS TIER 1 TRAVEL = 2.35% + \$0.10
US BUSINESS TIER 2 TRAVEL = 2.50% + \$0.10
US BUSINESS TIER 3 TRAVEL = 2.55% + \$0.10
US BUSINESS TIER 4 TRAVEL = 2.65% + \$0.10
US BUSINESS TIER 5 TRAVEL = 2.70% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ T&E MCC	▪ If not... refer to Non-T&E Commercial Card
▪ CPS Qualification	▪ If not CPS Qualified... Non-Qual Business Credit
NOTES:	
▪ Can be a Visa Signature Business Card product	

NON-QUALIFIED BUSINESS CREDIT = 3.15% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section

▪ 30 day Settlement	▪ No downgrade from Non-Qual Business Credit
NOTES:	
• None	

BUSINESS CARD – CARD PRESENT DB = 1.70% + \$0.10

BUSINESS CARD – CARD NOT PRESENT DB = 2.45% + \$0.10

NON-QUALIFIED BUSINESS DEBIT = 2.95% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ CPS Qualification: Any CPS program	▪ If CPS Qualified... Business Debit Card Present or Business Debit Card Not Present.... if not CPS Qualified... Business Debit Card Standard
NOTES:	
• None	

US / INTERREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 22 = 2.10% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 23 = 2.20% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 24 = 2.30% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 25 = 2.40% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 26 = 2.50% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 27 = 2.60% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 28 = 2.70% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 29 = 2.80% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 30 = 2.90% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 31 = 3.00% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 32 = TBD
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 33 = TBD
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 34 = TBD
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 35 = TBD
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 36 = TBD
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 37 = TBD
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 38 = TBD
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 39 = TBD
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 40 = 0.85% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 41 = 0.95% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 42 = 1.05% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 43 = 1.15% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 44 = 1.25% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 45 = 1.35% + \$0.00

US / INTERREGIONAL COMMERCIAL B2B PROGRAM 46 = 1.45% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 47 = 1.55% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 48 = 1.65% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 49 = 1.75% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 50 = 1.85% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 51 = 1.95% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 52 = 2.05% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 53 = 2.15% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 54 = 2.25% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 55 = 2.35% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 56 = 2.45% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 57 = 2.55% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 58 = 2.65% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 59 = 2.75% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 60 = 2.85% + \$0.00
 US / INTERREGIONAL COMMERCIAL B2B PROGRAM 61 = 2.95% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant	If Non-U.S. Merchant...refer to the appropriate Interchange Rate section
Must be a Visa B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
- T&E MCCs : - MCC 3000–3350, 3351–3500, 3501–3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999, 4111, 4121, 4789, 5812, 5813, 5814, 5992, 7832, 7922, 7992, 9399	If not...refer to appropriate Interchange Rate section
Card not present only	No downgrade from this program
- Must contain a valid Program ID value: - Prgm 1 = A1 Prgm 22 = C4 Prgm 42 = E6 Prgm 54 = F9 - Prgm 2 = A2 Prgm 23 = C5 Prgm 43 = E7 Prgm 55 = G1 - Prgm 3 = A3 Prgm 24 = C6 Prgm 44 = E8 Prgm 56 = G2 - Prgm 4 = A4 Prgm 25 = C7 Prgm 45 = E9 Prgm 57 = G3 - Prgm 5 = A5 Prgm 26 = C8 Prgm 46 = F1 Prgm 58 = G4 - Prgm 6 = A6 Prgm 27 = C9 Prgm 47 = F2 Prgm 59 = G5 - Prgm 8 = A8 Prgm 28 = D1 Prgm 48 = F3 Prgm 60 = G6 - Prgm 9 = A9 Prgm 29 = D2 Prgm 49 = F4 Prgm 61 = G7 - Prgm 10 = B1 Prgm 30 = D3 Prgm 50 = F5 - Prgm 11 = B2 Prgm 31 = D4 Prgm 51 = F6 - Prgm 12 = B3 Prgm 40 = E4 Prgm 52 = F7 - Prgm 13 = B4 Prgm 41 = E5 Prgm 53 = F8	If not...refer to Global B2B Virtual Payments Program
NOTES:	
Interregional plan code will be assigned to transactions issued outside the U.S.	

US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 1 = 0.80% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 2 = 1.00% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 3 = 1.20% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 4 = 1.40% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 6 = 1.80% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 7 = 2.00% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 8 = 0.90% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 9 = 1.10% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 10 = 1.30% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 11 = 1.50% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 12 = 1.70% + \$0.00

US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 13 = 1.90% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 22 = 2.10% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 23 = 2.20% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 24 = 2.30% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 25 = 2.40% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 26 = 2.50% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 27 = 2.60% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 28 = 2.70% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 29 = 2.80% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 30 = 2.90% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 31 = 3.00% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 32 = TBD
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 33 = TBD
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 34 = TBD
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 35 = TBD
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 36 = TBD
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 37 = TBD
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 38 = TBD
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 39 = TBD
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 40 = 0.85% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 41 = 0.95% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 42 = 1.05% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 43 = 1.15% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 44 = 1.25% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 45 = 1.35% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 46 = 1.45% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 47 = 1.55% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 48 = 1.65% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 49 = 1.75% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 50 = 1.85% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 51 = 1.95% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 52 = 2.05% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 53 = 2.15% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 54 = 2.25% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 55 = 2.35% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 56 = 2.45% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 57 = 2.55% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 58 = 2.65% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 59 = 2.75% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 60 = 2.85% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 61 = 2.95% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant	If Non-U.S. Merchant...refer to the appropriate Interchange Rate section
Must be a Visa Flexible (X1) B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
POS Entry mode must = 01	If product ID is valid but not manually keyed...transaction will be declined
Card not present only	No downgrade from this program
- Must contain a valid Program ID value: - Prm 1 = A1 Prm 22 = C4 Prm 42 = E6 Prm 54 = F9 - Prm 2 = A2 Prm 23 = C5 Prm 43 = E7 Prm 55 = G1 - Prm 3 = A3 Prm 24 = C6 Prm 44 = E8 Prm 56 = G2 - Prm 4 = A4 Prm 25 = C7 Prm 45 = E9 Prm 57 = G3 - Prm 5 = A5 Prm 26 = C8 Prm 46 = F1 Prm 58 = G4 - Prm 6 = A6 Prm 27 = C9 Prm 47 = F2 Prm 59 = G5 - Prm 8 = A8 Prm 28 = D1 Prm 48 = F3 Prm 60 = G6 - Prm 9 = A9 Prm 29 = D2 Prm 49 = F4 Prm 61 = G7	If not...refer to Global B2B Virtual Payments Program

○ Prgm 10 = B1 Prgm 30 = D3 Prgm 50 = F5 ○ Prgm 11 = B2 Prgm 31 = D4 Prgm 51 = F6 ○ Prgm 12 = B3 Prgm 40 = E4 Prgm 52 = F7 ○ Prgm 13 = B4 Prgm 41 = E5 Prgm 53 = F8	
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the U.S.	

GLOBAL B2B VIRTUAL PAYMENTS US DOMESTIC = 2.00% + \$0.00

GLOBAL B2B VIRTUAL PAYMENTS US INTERREGIONAL = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a U.S. Merchant	▪ If Non-U.S. Merchant...refer to the appropriate Interchange Rate section
▪ Must be a Visa B2B Virtual Payments card	▪ If not...refer to the appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
▪ POS Entry Mode = 01 or 10	▪
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the U.S.	

BUSINESS/PURCHASING RETAIL (PP) = 2.15% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ CPS Qualification: ○ 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	▪ If not CPS Qualified...Commercial Standard Prepaid
▪ Must be Card Present (Swiped, Contactless, EMV)	▪ If not...Commercial Card Not Present Prepaid...otherwise Commercial Standard Prepaid
▪ Must be Visa Business, Corporate and Purchasing Prepaid cards	▪ If not ...refer to the appropriate Interchange Rate section
NOTES	
▪ Quasi Cash Commercial Prepaid Card transactions are eligible for Commercial Retail when the transaction meets CPS qualification of: CPS/Retail, CPS/Supermarket, CPS/Restaurant, CPS/Retail Service Station, CPS/Hotel and Car Rental Card Present, CPS/Passenger Transport Card Present	

BUSINESS/PURCHASING CNP (PP) = 2.65% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ CPS Qualification: ○ 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	▪ If not CPS Qualified...Commercial Standard Prepaid

○ CPS/Electronic Commerce Preferred Passenger Transport ○ CPS/Account Funding	
▪ Must be Card-Not-Present	▪ If not... Commercial Retail Prepaid otherwise Commercial Standard Prepaid
▪ Must be Visa Business, Corporate and Purchasing Prepaid cards	▪ If not ...refer to the appropriate Interchange Rate section
NOTES	
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NON-QUALIFIED BUSINESS/PURCHASING (PP) = 2.95% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 30 day Settlement	▪ No downgrade from Non-Qualified
▪ Non-CPS qualified	▪ No downgrade from Non-Qualified
▪ Must be Visa Business, Corporate and Purchasing Prepaid cards	▪ If not ...refer to the appropriate Interchange Rate section
NOTES	
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CORPORATE (PP) = 2.65% + \$0.10

NON-QUALIFIED CORPORATE (PP) = 2.95% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must meet CPS qualification for any CPS program	▪ If not... Non-Qualified Corporate Prepaid
▪ Must be a Corporate Prepaid card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES	
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GSA PURCHASING CARD LARGE TICKET = 1.20% + \$39.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ Must be a GSA Purchasing Card	▪ If not GSA BIN Range... refer to appropriate Purchasing Card Section
▪ Non-T&E Merchant	▪ If not Non -T&E MCC... refer to appropriate CPS Section
▪ Purchasing Card Level II and III	▪ If no Level II and III data ... Commercial Level II otherwise.... Standard
▪ CPS Qualification Required	▪ If not CPS Qualified... Commercial Card Standard
NOTES:	
* If the Local Tax included field equals 2, then value must be zero.	

PURCHASING CARD LARGE PURCHASE ADVANTAGE 1 = 0.70% + \$49.50

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ 8 day Settlement	▪ If not... Purchase Card Standard
▪ Non-T&E Merchant	▪ If not... refer to T&E Commercial Card Qualification

▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred	▪ If not.... refer to existing Purchase Card Qualification
▪ Transaction amount is \$10,000.01 to \$25,000.00	▪ If not.... refer to existing Purchase Card Qualification
NOTES:	
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PURCHASING CARD LARGE PURCHASE ADVANTAGE 2 = 0.60% + \$52.50

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ 8 day Settlement	▪ If not... Purchase Card Standard
▪ Non-T&E Merchant	▪ If not... refer to T&E Commercial Card Qualification
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred	▪ If not....refer to existing Purchase Card Qualification
▪ Transaction amount is \$25,000.01 to \$100,000.00	▪ If not.... refer to existing Purchase Card Qualification
NOTES:	
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PURCHASING CARD LARGE PURCHASE ADVANTAGE 3 = 0.50% + \$55.50

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ 8 day Settlement	▪ If not... Purchase Card Standard
▪ Non-T&E Merchant	▪ If not... refer to T&E Commercial Card Qualification
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred	▪ If not.... refer to existing Purchase Card Qualification
▪ Transaction amount is \$100,000.01 to \$500,000.00	▪ If not.... refer to existing Purchase Card Qualification
NOTES:	
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PURCHASING CARD LARGE PURCHASE ADVANTAGE 4 = 0.40% + \$58.50

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ 8 day Settlement	▪ If not...Purchase Card Standard
▪ Non-T&E Merchant	▪ If not...refer to T&E Commercial Card Qualification
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred	▪ If not...refer to existing Purchase Card Qualification
▪ Transaction amount is \$500,000.01 and above	▪ If not.... refer to existing Purchase Card Qualification
NOTES:	
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PURCHASING CARD LARGE PURCHASE (PP) = 1.45% + \$35.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ 8 day Settlement	▪ If not... Purchase Card Standard
▪ Non-T&E Merchant	▪ If not... refer to T&E Commercial Card Qualification
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred - Retail	▪ If not... Purchase Card Standard
▪ Meets Levels 3 data requirements	▪ If not... Purchase Card Standard
▪ Transaction amount is \$25,000.01 - \$500,000.01	▪ If not... refer to existing Purchase Card Qualification
NOTES:	
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GSA GOVERNMENT TO GOVERNMENT = 1.65% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ Must be CPS Qualified	▪ If not... Commercial Card Standard
▪ Must be GSA Purchasing Card (S2) or GSA Purchasing Fleet Card (S3)	▪ If not... refer to appropriate Commercial Card program
▪ Must be Government MCC 9399 –Government Services or 9402-Postal Services-Government Only	▪ If not... refer to appropriate Interchange program
NOTES:	
▪ Purchasing Card Level III is not required	
▪ Must be Federal Government merchant registered with Visa with a valid MVV	

COMMERCIAL CREDIT LARGE TICKET = 1.30% + \$35.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ CPS Qualification required with 8 Day Settlement	▪ If not CPS with 8 Day Settlement... Commercial Card Standard
▪ Purchasing Card and III	▪ If no Level III data ... Standard
▪ Must not be a GSA Purchasing Card	▪ If GSA Purchasing Card ... refer to GSA Purchase card Large Ticket Section
NOTES:	
▪ If the Local Tax included field equals 2, then value must be zero.	
▪ If an MVV exists today, the MVV must continue to be passed on purchase and credit transactions. As of 12.1, Visa no longer requires merchants to register or obtain an MVV in order to qualify for this program.	
▪ Edit criteria: must be Visa Commercial Enhanced Data Program (CEDP) verified	

PURCHASING CARD CREDIT VOUCHER – GSA PURCHASING NON-PASS TRANSPORT 1 = 2.35% + \$0.00**PURCHASING CARD CREDIT VOUCHER – GSA PURCHASING NON-PASS TRANSPORT 2 = 2.15% + \$0.00****PURCHASING CARD CREDIT VOUCHER – GSA PURCHASING NON-PASS TRANSPORT 3 = 2.00% + \$0.00****PURCHASING CARD CREDIT VOUCHER – GSA PURCHASING NON-PASS TRANSPORT 4 = 1.80% + \$0.00****PURCHASING CARD CREDIT VOUCHER – GSA PURCHASING NON-PASS TRANSPORT 5 = 1.80% + \$0.00**

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ Must be a GSA Purchasing or GSA Purchasing with Fleet Card	▪ If non - GSA Purchasing Card ... refer to non - GSA Purchasing card Credit Voucher Section

- Transaction Amount Ranges: - Tier 1 = \$0.01 to \$10,000.00 - Tier 2 = \$10,000.01 to \$25,000.00 - Tier 3 = \$25,000.01 to \$100,000.00 - Tier 4 = \$100,000.01 to \$500,000.00 - Tier 5 = \$500,000.01 and above	If not...refer to appropriate Credit Voucher Fee Program
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NOTES:

- Merchant must be non-passenger transport. MCC cannot be 3000-3299, 4112 or 4511.

PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING NON-PASS TRANSPORT 1 = 2.40% + \$0.00

PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING NON-PASS TRANSPORT 2 = 2.30% + \$0.00

PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING NON-PASS TRANSPORT 3 = 2.20% + \$0.00

PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING NON-PASS TRANSPORT 4 = 2.00% + \$0.00

PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING NON-PASS TRANSPORT 5 = 1.80% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ...refer to the appropriate Interchange Rate section
Must be a Non-GSA Purchasing or Non-GSA Purchasing with Fleet Card	If GSA Purchasing Card ... refer to GSA Purchasing card Credit Voucher Section
- Transaction Amount Ranges: - Tier 1 = \$0.01 to \$10,000.00 - Tier 2 = \$10,000.01 to \$25,000.00 - Tier 3 = \$25,000.01 to \$100,000.00 - Tier 4 = \$100,000.01 to \$500,000.00 - Tier 5 = \$500,000.01 and above	If not...refer to appropriate Credit Voucher Fee Program

NOTES:

- Merchant must be non-passenger transport. MCC cannot be 3000-3299, 4112 or 4511.

U.S. STP TIER 1 = 2.00% + \$0.10

U.S. STP TIER 2 = 1.30% + \$35.00

U.S. STP TIER 3 = 1.10% + \$35.00

U.S. STP TIER 4 = 0.95% + \$35.00

U.S. STP TIER 5 = 0.80% + \$35.00

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ...refer to the appropriate Interchange Rate section
Must be a Purchasing or Corporate Card	If not... refer to appropriate Commercial Card program
- CPS Qualification: - CPS/Card Not Present - CPS/Ecommerce Basic - CPS/Ecommerce Preferred - Retail	If not ... refer to non-STP Purchasing or Corporate card Rate section
- Transaction Amount Ranges: - Tier 1 = Equal to and less than \$6,999.99 - Tier 2 = \$7,000.00 to \$14,999.99 - Tier 3 = \$15,000.00 to \$49,999.99 - Tier 4 = \$50,000.00 to \$99,999.99 - Tier 5 = Equal to and greater than \$100,000.00	If not.... refer to existing Purchasing or Corporate card Rate section

NOTES:

- Market Specific Data Identifier must = J (B2B invoice payments)

UTILITY BUSINESS CREDIT = \$1.50

QUALIFICATIONS	DOWNGRADE REASONS
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▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred ○ CPS/Retail Key Entry ○ CPS/Retail	▪ If not CPS Qualified ... Commercial Standard
▪ MCC code must be 4900	▪ If not ... refer to the appropriate Commercial Card Interchange Rate section
▪ Must be Visa Business cards, (credit) Visa Signature Business cards and Visa Business Enhanced cards	▪ If not ... refer to the appropriate Interchange Rate section
NOTES	
▪ Merchant must be registered with Visa for Utility Fee program with a valid MVV ▪ Commercial card level 2 data is not required for Utility Business Card rate ▪ This rate is applicable only for Visa Business and Signature Business cards, NOT Corporate Cards or Purchasing Cards ▪ As of 12.1, Business Debit Card, card-present transactions can no longer receive the Utility Business MVV rate	

UTILITY BUSINESS (DB/PP) = 0.00% + \$1.50

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred - Retail	▪ If not CPS Qualified ... Commercial Standard
▪ MCC code must be 4900	▪ If not ... refer to the appropriate Commercial Card Interchange Rate section
▪ Must be Visa Business cards (Debit and Prepaid)	▪ If not ... refer to the appropriate Interchange Rate section
NOTES	
▪ Merchant must be registered with Visa for Utility Fee program with a valid MVV ▪ Commercial card level 2 data is not required for Utility Business Card rate	

UTILITY BUSINESS RECURRING DEBIT/PREPAID = \$0.75

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Business Debit or Prepaid card	▪ If not ... refer to the appropriate Interchange Rate section
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Electronic Commerce Basic ○ CPS/Electronic Commerce Preferred	▪ If not CPS Qualified ... Commercial Standard
▪ MCC code must be 4900	▪ If not ... refer to the appropriate Interchange Rate section
▪ MOTO/ECI indicator must be 2	▪ If not.... Commercial Standard
NOTES:	
▪ Merchant must be registered with Visa for Utility Fee program with a valid MVV ▪ Market Specific Data Identifier must = B (Bill payment)	

CONSUMER BILL PAY BUSINESS TIER 1 = 2.65% + \$0.10
CONSUMER BILL PAY BUSINESS TIER 2 = 2.80% + \$0.10
CONSUMER BILL PAY BUSINESS TIER 3 = 2.85% + \$0.10
CONSUMER BILL PAY BUSINESS TIER 4 = 2.95% + \$0.10
CONSUMER BILL PAY BUSINESS TIER 5 = 3.00% + \$0.10
CONSUMER BILL PAY CORPORATE CREDIT = 2.70% + \$0.10
CONSUMER BILL PAY PURCHASING CREDIT = 2.70% + \$0.10
CONSUMER BILL PAY BUSINESS DEBIT = 2.45% + \$0.10
CONSUMER BILL PAY COMMERCIAL PREPAID = 2.65% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Commercial card	▪ If not ...refer to the appropriate Interchange Rate section
▪ Meets CPS qualification for any CPS Program	▪ If not... Non-Qualified Business Credit
▪ Must contain a BAI (Business application ID) of CB	▪ If not... Non-Qualified Business Credit
NOTES:	

COMMERCIAL CHOICE PROGRAM 1 = 0.40% + \$0.00
COMMERCIAL CHOICE PROGRAM 2 = 0.45% + \$0.00
COMMERCIAL CHOICE PROGRAM 3 = 0.50% + \$0.00
COMMERCIAL CHOICE PROGRAM 4 = 0.55% + \$0.00
COMMERCIAL CHOICE PROGRAM 5 = 0.60% + \$0.00
COMMERCIAL CHOICE PROGRAM 6 = 0.65% + \$0.00
COMMERCIAL CHOICE PROGRAM 7 = 0.70% + \$0.00
COMMERCIAL CHOICE PROGRAM 8 = 0.75% + \$0.00
COMMERCIAL CHOICE PROGRAM 9 = 0.80% + \$0.00
COMMERCIAL CHOICE PROGRAM 10 = 0.85% + \$0.00
COMMERCIAL CHOICE PROGRAM 11 = 0.90% + \$0.00
COMMERCIAL CHOICE PROGRAM 12 = 0.95% + \$0.00
COMMERCIAL CHOICE PROGRAM 13 = 1.00% + \$0.00
COMMERCIAL CHOICE PROGRAM 14 = 1.05% + \$0.00
COMMERCIAL CHOICE PROGRAM 15 = 1.10% + \$0.00
COMMERCIAL CHOICE PROGRAM 16 = 1.15% + \$0.00
COMMERCIAL CHOICE PROGRAM 17 = 1.20% + \$0.00
COMMERCIAL CHOICE PROGRAM 18 = 1.25% + \$0.00
COMMERCIAL CHOICE PROGRAM 19 = 1.30% + \$0.00
COMMERCIAL CHOICE PROGRAM 20 = 1.35% + \$0.00
COMMERCIAL CHOICE PROGRAM 21 = 1.40% + \$0.00
COMMERCIAL CHOICE PROGRAM 22 = 1.45% + \$0.00
COMMERCIAL CHOICE PROGRAM 23 = 0.00% + \$0.00
COMMERCIAL CHOICE PROGRAM 24 = 0.05% + \$0.00
COMMERCIAL CHOICE PROGRAM 25 = 0.10% + \$0.00
COMMERCIAL CHOICE PROGRAM 26 = 0.15% + \$0.00
COMMERCIAL CHOICE PROGRAM 27 = 0.20% + \$0.00
COMMERCIAL CHOICE PROGRAM 28 = 0.25% + \$0.00
COMMERCIAL CHOICE PROGRAM 29 = 0.30% + \$0.00
COMMERCIAL CHOICE PROGRAM 30 = 0.35% + \$0.00
COMMERCIAL CHOICE PROGRAM 35 = 1.70% + \$0.00
COMMERCIAL CHOICE PROGRAM 36 = 1.75% + \$0.00
COMMERCIAL CHOICE PROGRAM 37 = 1.80% + \$0.00
COMMERCIAL CHOICE PROGRAM 38 = 1.85% + \$0.00
COMMERCIAL CHOICE PROGRAM 39 = 1.90% + \$0.00
COMMERCIAL CHOICE PROGRAM 40 = 1.95% + \$0.00

COMMERCIAL CHOICE PROGRAM 41 = 2.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 42 = 2.05% + \$0.00
 COMMERCIAL CHOICE PROGRAM 43 = 2.10% + \$0.00
 COMMERCIAL CHOICE PROGRAM 44 = 2.15% + \$0.00
 COMMERCIAL CHOICE PROGRAM 45 = 2.20% + \$0.00
 COMMERCIAL CHOICE PROGRAM 46 = 2.25% + \$0.00
 COMMERCIAL CHOICE PROGRAM 107 = 2.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 108 = 2.75% + \$0.00
 COMMERCIAL CHOICE PROGRAM 110 = 3.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 113 = 3.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 114 = 4.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 115 = 4.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 116 = 5.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 117 = 5.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 118 = 6.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 119 = 6.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 120 = 7.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 121 = 7.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 122 = 8.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 123 = 8.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 124 = 9.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 125 = 9.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 126 = 10.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 127 = 10.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 128 = 11.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 129 = 11.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 130 = 12.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 131 = 12.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 132 = 13.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 133 = 13.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 134 = 14.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 135 = 14.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 136 = 15.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be one of these cards: Corporate T&E, Government Corporate T&E, Purchasing, Purchasing with Fleet, Government Purchasing or Government Purchasing with Fleet	If not ...refer to the appropriate Interchange Rate section
Acquiring institution ID and account range/primary account number are enabled for the Commercial Choice Program	N/A
Acquiring institution ID along with the card acceptor ID or Visa merchant identifier, primary account number, transaction amount combination are valid, and registered for the Commercial Choice program	N/A
NOTES:	
If program fee edit criteria is met, the Commercial Choice Fee Program will take priority over any existing fee program including, but not limited to, Large Purchase Advantage, Straight-Through-Processing, and existing Merchant Verification Value (MVV) based programs, such as Member-Supplied Interchange (MSI) programs and Visa Partner Program (VPP)	

VISA INTERREGIONAL INTERCHANGE PROGRAMS

*For all Visa International interchange programs, please refer to the applicable interchange program guide for the specific Region.

INTERREGIONAL NON PREMIUM BASE = 1.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
- Merchant and Issuer are in different Regions 3 day Settlement	- If not...refer to the appropriate Interchange Rate section - Exceeds 3 days... Non-Premium, Business, Corporate, or Purchasing Downgrade
- Must be a Consumer or Commercial card including Business - POS Entry mode = 02, 05, 07, 90, 91 or 95 - Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	- If not...refer to the appropriate Interchange Rate section - If not...Non-premium Alternative - If not...Non-Premium, Business, Corporate, or Purchasing Downgrade
NOTES:	

INTERREGIONAL PREMIUM BASE = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
- Merchant and Issuer are in different Regions 3 day Settlement	- If not...refer to the appropriate Interchange Rate section - Exceeds 3 days... Premium, Business, Corporate, or Purchasing Downgrade
- Must be a Consumer or Commercial card including Business - POS Entry mode = 02, 05, 07, 90, 91 or 95 - Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	- If not...refer to the appropriate Interchange Rate section - If not... Premium, Business, Corporate, or Purchasing Alternative - If not... Premium, Business, Corporate, or Purchasing Downgrade
NOTES:	

INTERREGIONAL SUPER PREMIUM BASE = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
- Merchant and Issuer are in different Regions 3 day Settlement	- If not...refer to the appropriate Interchange Rate section - Exceeds 3 days... Super Premium, Business, Corporate, or Purchasing Downgrade
- Must be a Consumer or Commercial card including Business - POS Entry mode = 02, 05, 07, 90, 91 or 95 - Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	- If not...refer to the appropriate Interchange Rate section - If not... Super Premium, Business, Corporate, or Purchasing Alternative - If not... Super Premium, Business, Corporate, or Purchasing Downgrade
NOTES:	

INTERREGIONAL BUSINESS BASE = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
- Merchant and Issuer are in different Regions 3 day Settlement	- If not...refer to the appropriate Interchange Rate section - Exceeds 3 days... Business Base Downgrade
- Must be a Business Card - POS Entry mode = 02, 05, 07, 90, 91 or 95	- If not...refer to the appropriate Interchange Rate section - If not... Business Alternative

▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not... Business Base Downgrade
NOTES:	
▪	

INTERREGIONAL CORPORATE BASE = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Corporate Base Downgrade
▪ Must be a Corporate Card	▪ If not...refer to the appropriate Interchange Rate section
▪ POS Entry mode = 02, 05, 07, 90, 91 or 95	▪ If not... Corporate Alternative
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not... Corporate Base Downgrade
NOTES:	
▪	

INTERREGIONAL PURCHASING BASE = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Purchasing Base Downgrade
▪ Must be a Purchasing Card	▪ If not...refer to the appropriate Interchange Rate section
▪ POS Entry mode = 02, 05, 07, 90, 91 or 95	▪ If not... Purchasing Alternative
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not... Purchasing Base Downgrade
NOTES:	
▪	

INTERREGIONAL SUPER PREMIUM - ALTERNATIVE / AIRLINE = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement, 7 day Settlement (Airline)	▪ If not... Super Premium Downgrade
▪ POS Entry mode = 01 or 10	▪ If not... Super Premium Base
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not... Super Premium Downgrade
NOTES:	
▪ Platform specific codes reflect Merchant Region, for example (US) refers to a merchant in the US region and issuer is elsewhere	

INTERREGIONAL PREMIUM - ALTERNATIVE / AIRLINE = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement, 7 day Settlement (Airline)	▪ If not... Premium Downgrade
▪ POS Entry mode = 01 or 10	▪ If not... Premium Base
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not... Premium Downgrade
NOTES:	
▪ Platform specific codes reflect Merchant Region, for example (US) refers to a merchant in the US region and issuer is elsewhere	

INTERREGIONAL NON PREMIUM - ALTERNATIVE / AIRLINE = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
----------------	-------------------

▪ Merchant and Issuer are in different Regions	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement, 7 day Settlement (Airline)	▪ If not...Non-premium Downgrade
▪ POS Entry mode = 01 or 10	▪ If not...Non-premium Base
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not...Non-premium Downgrade
NOTES:	
▪	

INTERREGIONAL BUSINESS - ALTERNATIVE / AIRLINE = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement, 7 day Settlement (Airline)	▪ If not...Business Downgrade
▪ POS Entry mode = 01 or 10	▪ If not...Business Base
▪ Must be a Business Card	▪ If not ...refer to the appropriate Interchange Rate section
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not...Business Downgrade
NOTES:	
▪ Commercial Loan /Visa Argo, Commercial Transport EBT/Visa Cargo, Business Loan transactions are eligible	

INTERREGIONAL CORPORATE - ALTERNATIVE / AIRLINE = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement, 7 day Settlement (Airline)	▪ If not...Corporate Downgrade
▪ POS Entry mode = 01 or 10	▪ If not...Corporate Base
▪ Must be a Corporate Card	▪ If not ...refer to the appropriate Interchange Rate section
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not...Corporate Downgrade
NOTES:	
▪	

INTERREGIONAL PURCHASING - ALTERNATIVE / AIRLINE = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement, 7 day Settlement (Airline)	▪ If not...Purchasing Downgrade
▪ POS Entry mode = 01 or 10	▪ If not...Purchasing Base
▪ Must be a Corporate Card	▪ If not ...refer to the appropriate Interchange Rate section
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not...Purchasing Downgrade
NOTES:	
▪	

INTERREGIONAL SUPER PREMIUM - DOWNGRADE = 2.03% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not ...refer to the appropriate Interchange Rate section
▪ Must be a Classic, Gold or Electron Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

INTERREGIONAL PREMIUM - DOWNGRADE = 1.90% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not ...refer to the appropriate Interchange Rate section
▪ Must be a Classic, Gold or Electron Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

INTERREGIONAL NON PREMIUM - DOWNGRADE = 1.65% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not ...refer to the appropriate Interchange Rate section
▪ Must be a Classic, Gold or Electron Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

INTERREGIONAL BUSINESS - DOWNGRADE = 2.05% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not ...refer to the appropriate Interchange Rate section
▪ Must be a Business Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

INTERREGIONAL CORPORATE - DOWNGRADE = 2.05% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not ...refer to the appropriate Interchange Rate section
▪ Must be a Corporate Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

INTERREGIONAL PURCHASING - DOWNGRADE = 2.05% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not ...refer to the appropriate Interchange Rate section
▪ Must be a Purchasing Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

INTERREGIONAL CONSUMER CREDIT VOUCHER/RETURN = 1.00% + \$0.00**INTERREGIONAL COMMERCIAL CREDIT VOUCHER/RETURN = 1.80% + \$0.00**

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not ...refer to the appropriate Interchange Rate section
▪ Must be Consumer or Commercial including Business products	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be Credit Voucher or Merchandise Return transaction	

INTERREGIONAL UNCATEGORIZED = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If not ...refer to the appropriate Interchange Rate section

▪ Must be Consumer or Commercial including Business products	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ Does not qualify for any other fee program	

INTERREGIONAL FOREIGN CASH ADVANCE = 0.33% + \$1.75

QUALIFICATIONS	DOWNGRADE REASONS
▪ Reimbursement attribute = 0	▪ N/A
NOTES:	
▪ MCCs = 6010 or 6011 for Cash Advance	

INTERREGIONAL PRIVATE LABEL BASIC US ACQ = 0.00% + \$0.00

INTERREGIONAL PRIVATE LABEL BASIC NON-US ACQ = 0.00% + \$0.00

INTERREGIONAL PRIVATE LABEL STANDARD US ACQ = 1.75% + \$0.20

INTERREGIONAL PRIVATE LABEL STANDARD NON-US ACQ = 1.75% + \$0.20

INTERREGIONAL PRIVATE LABEL ENHANCED US ACQ = 5.00% + \$0.00

INTERREGIONAL PRIVATE LABEL ENHANCED NON-US ACQ = 5.00% + \$0.00

INTERREGIONAL PRIVATE LABEL SPECIALIZED US ACQ = 10.00% + \$0.00

INTERREGIONAL PRIVATE LABEL SPECIALIZED NON-US ACQ = 10.00% + \$0.00

INTERREGIONAL PRIVATE LABEL PREMIUM US ACQ = 20.00% + \$0.00

INTERREGIONAL PRIVATE LABEL PREMIUM NON-US ACQ = 20.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer are in different Regions	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 30 day Settlement	▪ No downgrade from this program
▪ Must be a Private Label Card, Product IDs = Q2 – Q6	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪	

VISA U.S. TERRITORY INTERCHANGE PROGRAMS

***U.S. Territories are defined as Puerto Rico and U.S. Virgin Islands (in the LAC Region) and American Samoa, Guam, Marshall Islands, Northern Mariana Islands, and U.S. Minor Outlying Islands (in the AP Region).**

USVI ELECTRONIC/ELECTRON = 1.10%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ POS Entry mode = 90, 91, 05 or 07	▪ If not... Standard
NOTES:	
▪ Also applies to Visa Electron cards	

USVI CHIP FULL DATA = 1.00%

USVI CHIP FULL DATA W/PIN = 0.95%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ POS Entry mode = 05	▪ If not... Standard
NOTES:	
▪ Also applies to Visa Electron cards	

USVI ACQUIRER CHIP = 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ POS Entry mode = 07, 90 or 91	▪ If not... Standard
NOTES:	
▪ Also applies to Visa Electron cards	
▪ Terminal capability is "5"	

USVI ISSUER CHIP = 1.20%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ POS Entry mode = 90 or 91	▪ If not... Standard
NOTES:	
▪ Also applies to Visa Electron cards	
▪ Terminal capability is not "5"	
▪ Issuer is Chip-qualified	

USVI AIRLINE CHIP FULL DATA W/PIN = 0.95%

USVI AIRLINE CHIP FULL DATA/USVI AIRLINE ACQUIRER CHIP = 1.00%

USVI AIRLINE = 1.10%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement*	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ POS Entry mode = 5**	▪ If not... Standard
▪ Ticket number in merchant name field required	▪ If not.... Standard
▪ MCC 3000-3299 or 4511	▪ If not.... Standard

NOTES:

- Also applies to Visa Electron cards
- *15 day Settlement for USVI Airline
- **POS Entry mode = 07, 90, or 91 for USVI Airline Acquirer Chip, USVI Airline has no requirement for POS Entry mode
- Terminal capability is “5” for USVI Airline Acquirer Chip only

USVI SECURE ECOMMERCE/USVI ECOMMERCE MERCHANT = 1.44%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ POS Entry mode = 01	▪ If not... Standard
▪ MOTO/ECI = 6 or 9	▪ If not... Standard
NOTES:	
▪ Also applies to Visa Electron cards	

USVI STANDARD = 1.60%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Reimbursement attribute = 0	▪ N/A
NOTES:	
▪ Also applies to Visa Electron cards	

USVI BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION/SIGNATURE/INFINITE = 1.80%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Commercial Card types = B, O, R, or S ▪ Consumer Card types = H or K	▪ N/A
NOTES:	
▪	

PR EMERGING AND SMALL TICKET ANY OTHER CREDIT - GENERAL INDUSTRY = 1.10% + \$0.00
 PR EMERGING AND SMALL TICKET ANY OTHER DEBIT - GENERAL INDUSTRY = 1.05% + \$0.00
 PR EMERGING AND SMALL TICKET PURCHASE CREDIT - GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET CORPORATE CREDIT - GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET PLATINUM - GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET SIGNATURE - GENERAL INDUSTRY = 1.48% + \$0.00
 PR EMERGING AND SMALL TICKET SIGNATURE PREFERRED - GENERAL INDUSTRY = 1.55% + \$0.00
 PR EMERGING AND SMALL TICKET INFINITE (QUALIFIED) - GENERAL INDUSTRY = 1.55% + \$0.00
 PR EMERGING AND SMALL TICKET INFINITE (NON-QUALIFIED) - GENERAL INDUSTRY = 1.48% + \$0.00

PR EMERGING AND SMALL TICKET BUSINESS CREDIT – SPEND TIER 1 - GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET BUSINESS CREDIT – SPEND TIER 2 - GENERAL INDUSTRY = 1.48% + \$0.00
 PR EMERGING AND SMALL TICKET BUSINESS CREDIT – SPEND TIER 3 - GENERAL INDUSTRY = 1.65% + \$0.00
 PR EMERGING AND SMALL TICKET BUSINESS CREDIT – SPEND TIER 4 - GENERAL INDUSTRY = 1.75% + \$0.00
 PR EMERGING AND SMALL TICKET BUSINESS CREDIT – SPEND TIER 5 - GENERAL INDUSTRY = 1.95% + \$0.00

PR EMERGING AND SMALL TICKET CORPORATE DB GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET CORPORATE PP GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET PURCHASE DB GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET PURCHASE PP GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET SIGNATURE DB GENERAL INDUSTRY = 1.48% + \$0.00
 PR EMERGING AND SMALL TICKET SIGNATURE PP GENERAL INDUSTRY = 1.20% + \$0.00
 PR EMERGING AND SMALL TICKET INFINITE DB GENERAL INDUSTRY = 1.65% + \$0.00
 PR EMERGING AND SMALL TICKET INFINITE PP GENERAL INDUSTRY = 1.20% + \$0.00
 PR EMERGING AND SMALL TICKET SIG BUSINESS DB GENERAL INDUSTRY = 1.48% + \$0.00
 PR EMERGING AND SMALL TICKET SIG BUSINESS PP GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET INFINITE BUSINESS DB GENERAL INDUSTRY = 1.65% + \$0.00
 PR EMERGING AND SMALL TICKET INFINITE BUSINESS PP GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET PLATINUM DB GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET PLATINUM BUSINESS DB GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET PLATINUM BUSINESS PP GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET BUSINESS DB GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET BUSINESS PP GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET ANY OTHER PP GENERAL INDUSTRY = 1.20% + \$0.00

PR EMERGING AND SMALL TICKET FLEET CREDIT GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET FLEET DEBIT GENERAL INDUSTRY = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET FLEET PREPAID GENERAL INDUSTRY = 1.25% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ MCCs must be valid	▪ If not... Standard
▪ POS Entry mode = 05, 07, 90 or 91	▪ If not... Standard
NOTES:	
▪ MCCs for Emerging Market and Small Ticket = 4011, 4111, 4112, 4121, 4131, 4784, 4789, 5814, 5912, 5976, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7911, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099, 8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311 and 9399	

PR EMERGING AND SMALL TICKET PLATINUM UTILITIES = 1.15% + \$0.00
PR EMERGING AND SMALL TICKET SIGNATURE UTILITIES = 1.38% + \$0.00
PR EMERGING AND SMALL TICKET SIGNATURE PREFERRED UTILITIES = 1.55% + \$0.00
PR EMERGING AND SMALL TICKET INFINITE (SQ) UTILITIES = 1.55% + \$0.00
PR EMERGING AND SMALL TICKET INFINITE (SNQ) UTILITIES = 1.38% + \$0.00

PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 1 UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 2 UTILITIES = 1.48% + \$0.00
PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 3 UTILITIES = 1.65% + \$0.00
PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 4 UTILITIES = 1.75% + \$0.00
PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 5 UTILITIES = 1.95% + \$0.00

PR EMERGING AND SMALL TICKET CORPORATE CREDIT UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET CORPORATE DEBIT UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET CORPORATE PREPAID UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET PURCHASE CREDIT UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET PURCHASE DEBIT UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET PURCHASE PREPAID UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET SIGNATURE DEBIT UTILITIES = 1.48% + \$0.00
PR EMERGING AND SMALL TICKET SIGNATURE PREPAID UTILITIES = 1.20% + \$0.00
PR EMERGING AND SMALL TICKET INFINITE DEBIT UTILITIES = 1.65% + \$0.00
PR EMERGING AND SMALL TICKET INFINITE PREPAID UTILITIES = 1.20% + \$0.00
PR EMERGING AND SMALL TICKET SIGNATURE BUSINESS DEBIT UTILITIES = 1.48% + \$0.00
PR EMERGING AND SMALL TICKET SIGNATURE BUSINESS PP UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET INFINITE BUSINESS DEBIT UTILITIES = 1.65% + \$0.00
PR EMERGING AND SMALL TICKET INFINITE BUSINESS PREPAID UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET PLATINUM DEBIT UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET PLATINUM BUSINESS DEBIT UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET PLATINUM BUSINESS PP UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET BUSINESS DEBIT UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET BUSINESS PREPAID UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET ANY OTHER DEBIT UTILITIES = 1.05% + \$0.00
PR EMERGING AND SMALL TICKET ANY OTHER PREPAID UTILITIES = 1.20% + \$0.00
PR EMERGING AND SMALL TICKET ANY OTHER CREDIT UTILITIES = 1.10% + \$0.00

PR EMERGING AND SMALL TICKET FLEET CREDIT UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET FLEET DEBIT UTILITIES = 1.25% + \$0.00
PR EMERGING AND SMALL TICKET FLEET PREPAID UTILITIES = 1.25% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ MCCs must be valid	▪ If not... Standard
▪ POS Entry mode = 05, 07, 90 or 91	▪ If not... Standard
NOTES:	
▪ MCC for Utilities must be 4900	

PR EMERGING AND SMALL TICKET PLATINUM DISCOUNT CLUBS = 1.15% + \$0.00
 PR EMERGING AND SMALL TICKET SIGNATURE DISCOUNT CLUBS = 1.38% + \$0.00
 PR EMERGING AND SMALL TICKET SIGNATURE PREFERRED DISCOUNT CLUBS = 1.55% + \$0.00
 PR EMERGING AND SMALL TICKET INFINITE (SQ) DISCOUNT CLUBS = 1.55% + \$0.00
 PR EMERGING AND SMALL TICKET INFINITE (SNQ) DISCOUNT CLUBS = 1.38% + \$0.00

PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 1 DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 2 DISCOUNT CLUBS = 1.48% + \$0.00
 PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 3 DISCOUNT CLUBS = 1.65% + \$0.00
 PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 4 DISCOUNT CLUBS = 1.75% + \$0.00
 PR EMERGING AND SMALL TICKET BUSINESS CREDIT SPEND TIER 5 DISCOUNT CLUBS = 1.95% + \$0.00

PR EMERGING AND SMALL TICKET CORPORATE CREDIT DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET CORPORATE DEBIT DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET CORPORATE PP DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET PURCHASE CREDIT DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET PURCHASE DEBIT DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET PURCHASE PREPAID DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET SIGNATURE DEBIT DISCOUNT CLUBS = 1.48% + \$0.00
 PR EMERGING AND SMALL TICKET SIGNATURE PREPAID DISCOUNT CLUBS = 1.20% + \$0.00
 PR EMERGING AND SMALL TICKET INFINITE DEBIT DISCOUNT CLUBS = 1.65% + \$0.00
 PR EMERGING AND SMALL TICKET INFINITE PREPAID DISCOUNT CLUBS = 1.20% + \$0.00
 PR EMERGING AND SMALL TICKET SIGNATURE BUSINESS DB DISCOUNT CLUBS = 1.48% + \$0.00
 PR EMERGING AND SMALL TICKET SIGNATURE BUSINESS PP DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET INFINITE BUSINESS DB DISCOUNT CLUBS = 1.65% + \$0.00
 PR EMERGING AND SMALL TICKET INFINITE BUSINESS PP DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET PLATINUM DEBIT DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET PLATINUM BUSINESS DB DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET PLATINUM BUSINESS PP DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET BUSINESS DEBIT DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET BUSINESS PREPAID DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET ANY OTHER DEBIT DISCOUNT CLUBS = 1.05% + \$0.00
 PR EMERGING AND SMALL TICKET ANY OTHER PP DISCOUNT CLUBS = 1.20% + \$0.00
 PR EMERGING AND SMALL TICKET ANY OTHER CREDIT DISCOUNT CLUBS = 1.10% + \$0.00

PR EMERGING AND SMALL TICKET FLEET CREDIT DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET FLEET DEBIT DISCOUNT CLUBS = 1.25% + \$0.00
 PR EMERGING AND SMALL TICKET FLEET PREPAID DISCOUNT CLUBS = 1.25% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ MCCs must be valid	▪ If not... Standard
▪ POS Entry mode = 05, 07, 90 or 91	▪ If not... Standard
NOTES:	
▪ MCC for Discount Clubs must be 5300	

PR GAS ANY OTHER CREDIT = 1.00% + \$0.00
PR GAS ANY OTHER DEBIT = 0.90% + \$0.00
PR GAS PURCHASE CREDIT = 1.15% + \$0.00
PR GAS CORPORATE CREDIT = 1.15% + \$0.00
PR GAS PLATINUM = 1.15% + \$0.00
PR GAS SIGNATURE = 1.23% + \$0.00
PR GAS SIGNATURE PREFERRED = 1.30% + \$0.00
PR GAS INFINITE (QUALIFIED) = 1.30% + \$0.00
PR GAS INFINITE (NON-QUALIFIED) = 1.23% + \$0.00

PR GAS BUSINESS CREDIT – SPEND TIER 1 = 1.15% + \$0.00
PR GAS BUSINESS CREDIT – SPEND TIER 2 = 1.23% + \$0.00
PR GAS BUSINESS CREDIT – SPEND TIER 3 = 1.35% + \$0.00
PR GAS BUSINESS CREDIT – SPEND TIER 4 = 1.45% + \$0.00
PR GAS BUSINESS CREDIT – SPEND TIER 5 = 1.65% + \$0.00

PR GAS CORPORATE DEBIT = 1.15% + \$0.00
PR GAS CORPORATE PREPAID = 1.15% + \$0.00
PR GAS PURCHASE DEBIT = 1.15% + \$0.00
PR GAS PURCHASE PREPAID = 1.15% + \$0.00
PR GAS SIGNATURE DEBIT = 1.23% + \$0.00
PR GAS SIGNATURE PREPAID = 1.13% + \$0.00
PR GAS INFINITE DEBIT = 1.35% + \$0.00
PR GAS INFINITE PREPAID = 1.13% + \$0.00
PR GAS PLATINUM DEBIT = 1.15% + \$0.00
PR GAS BUSINESS DEBIT = 1.15% + \$0.00
PR GAS BUSINESS PREPAID = 1.15% + \$0.00
PR GAS SIGNATURE BUSINESS DEBIT = 1.23% + \$0.00
PR GAS SIGNATURE BUSINESS PREPAID = 1.13% + \$0.00
PR GAS INFINITE BUSINESS DEBIT = 1.35% + \$0.00
PR GAS INFINITE BUSINESS PREPAID = 1.15% + \$0.00
PR GAS PLATINUM BUSINESS DEBIT = 1.15% + \$0.00
PR GAS PLATINUM BUSINESS PREPAID = 1.15% + \$0.00
PR GAS ANY OTHER PREPAID = 1.13% + \$0.00

PR GAS FLEET CREDIT = 1.15% + \$0.00
PR GAS FLEET DEBIT = 1.15% + \$0.00
PR GAS FLEET PREPAID = 1.15% = \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ MCCs must be 5541 or 5542	▪ If not... Standard
▪ POS Entry mode = 05, 07, 90 or 91	▪ If not... Standard
NOTES:	
▪	

PR RETAIL 1 ANY OTHER CREDIT = 1.35% + \$0.00
PR RETAIL 1 ANY OTHER DEBIT = 1.30% + \$0.00
PR RETAIL 1 PURCHASE CREDIT = 1.85% + \$0.00
PR RETAIL 1 CORPORATE CREDIT = 2.10% + \$0.00
PR RETAIL 1 PLATINUM = 2.05% + \$0.00
PR RETAIL 1 SIGNATURE = 2.20% + \$0.00
PR RETAIL 1 SIGNATURE PREFERRED = 2.40% + \$0.00
PR RETAIL 1 INFINITE (QUALIFIED) = 2.40% + \$0.00
PR RETAIL 1 INFINITE (NON-QUALIFIED) = 2.20% + \$0.00

PR RETAIL 1 BUSINESS CREDIT – SPEND TIER 1 = 2.10% + \$0.00
PR RETAIL 1 BUSINESS CREDIT – SPEND TIER 2 = 2.10% + \$0.00
PR RETAIL 1 BUSINESS CREDIT – SPEND TIER 3 = 2.35% + \$0.00
PR RETAIL 1 BUSINESS CREDIT – SPEND TIER 4 = 2.45% + \$0.00
PR RETAIL 1 BUSINESS CREDIT – SPEND TIER 5 = 2.65% + \$0.00

PR RETAIL 1 CORPORATE DEBIT = 2.10% + \$0.00
PR RETAIL 1 CORPORATE PREPAID = 1.85% + \$0.00
PR RETAIL 1 PURCHASE DEBIT = 1.85% + \$0.00
PR RETAIL 1 PURCHASE PREPAID = 1.85% + \$0.00
PR RETAIL 1 SIGNATURE DEBIT = 2.10% + \$0.00
PR RETAIL 1 SIGNATURE PREPAID = 1.85% + \$0.00
PR RETAIL 1 INFINITE DEBIT = 2.35% + \$0.00
PR RETAIL 1 INFINITE PREPAID = 1.85% + \$0.00
PR RETAIL 1 PLATINUM DEBIT = 1.95% + \$0.00
PR RETAIL 1 BUSINESS DEBIT = 2.10% + \$0.00
PR RETAIL 1 BUSINESS PREPAID = 1.85% + \$0.00
PR RETAIL 1 SIGNATURE BUSINESS DEBIT = 2.10% + \$0.00
PR RETAIL 1 SIGNATURE BUSINESS PREPAID = 1.85% + \$0.00
PR RETAIL 1 INFINITE BUSINESS DEBIT = 2.35% + \$0.00
PR RETAIL 1 INFINITE BUSINESS PREPAID = 1.85% + \$0.00
PR RETAIL 1 PLATINUM BUSINESS DEBIT = 2.10% + \$0.00
PR RETAIL 1 PLATINUM BUSINESS PREPAID = 1.85% + \$0.00
PR RETAIL 1 ANY OTHER PREPAID = 1.85% + \$0.00

PR RETAIL 1 FLEET CREDIT = 1.85% + \$0.00
PR RETAIL 1 FLEET DEBIT = 1.85% + \$0.00
PR RETAIL 1 FLEET PREPAID = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ MCCs must be valid	▪ If not... Standard
▪ POS Entry mode = 05, 07, 90 or 91	▪ If not... Standard
NOTES:	
▪ MCCs = 3351-3500, 7512, 3501-3999, 7011, 7012, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 5971 or 7995	

PR RETAIL 2 ANY OTHER CREDIT = 1.30% + \$0.00
PR RETAIL 2 ANY OTHER DEBIT = 1.25% + \$0.00
PR RETAIL 2 PURCHASE CREDIT = 1.80% + \$0.00
PR RETAIL 2 CORPORATE DEBIT = 2.05% + \$0.00
PR RETAIL 2 PLATINUM = 2.00% + \$0.00
PR RETAIL 2 SIGNATURE = 2.15% + \$0.00
PR RETAIL 2 SIGNATURE PREFERRED = 2.35% + \$0.00
PR RETAIL 2 INFINITE (QUALIFIED) = 2.35% + \$0.00
PR RETAIL 2 INFINITE (NON-QUALIFIED) = 2.15% + \$0.00

PR RETAIL 2 BUSINESS CREDIT – SPEND TIER 1 = 2.05% + \$0.00
PR RETAIL 2 BUSINESS CREDIT – SPEND TIER 2 = 2.20% + \$0.00
PR RETAIL 2 BUSINESS CREDIT – SPEND TIER 3 = 2.30% + \$0.00
PR RETAIL 2 BUSINESS CREDIT – SPEND TIER 4 = 2.40% + \$0.00
PR RETAIL 2 BUSINESS CREDIT – SPEND TIER 5 = 2.60% + \$0.00

PR RETAIL 2 CORPORATE PREPAID = 1.80% + \$0.00
PR RETAIL 2 PURCHASE DEBIT = 1.80% + \$0.00
PR RETAIL 2 PURCHASE PREPAID = 1.80% + \$0.00
PR RETAIL 2 SIGNATURE DEBIT = 2.05% + \$0.00
PR RETAIL 2 SIGNATURE PREPAID = 1.80% + \$0.00
PR RETAIL 2 INFINITE DEBIT = 2.30% + \$0.00
PR RETAIL 2 INFINITE PREPAID = 1.80% + \$0.00
PR RETAIL 2 PLATINUM DEBIT = 1.90% + \$0.00
PR RETAIL 2 BUSINESS DEBIT = 2.05% + \$0.00
PR RETAIL 2 BUSINESS PREPAID = 1.80% + \$0.00
PR RETAIL 2 SIGNATURE BUSINESS DEBIT = 2.05% + \$0.00
PR RETAIL 2 SIGNATURE BUSINESS PREPAID = 1.80% + \$0.00
PR RETAIL 2 INFINITE BUSINESS DEBIT = 2.05% + \$0.00
PR RETAIL 2 INFINITE BUSINESS PREPAID = 1.80% + \$0.00
PR RETAIL 2 PLATINUM BUSINESS DEBIT = 2.05% + \$0.00
PR RETAIL 2 PLATINUM BUSINESS PREPAID = 1.80% + \$0.00
PR RETAIL 2 ANY OTHER PREPAID = 1.80% + \$0.00

PR RETAIL 2 FLEET CREDIT = 1.80% + \$0.00
PR RETAIL 2 FLEET DEBIT = 1.80% + \$0.00
PR RETAIL 2 FLEET PREPAID = 1.80% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ MCCs must be valid	▪ If not... Standard
▪ POS Entry mode = 05, 07, 90 or 91	▪ If not... Standard
NOTES:	
▪ MCCs = all other MCCs not previously noted in other market segments	

PR SUPERMARKET ANY OTHER CREDIT = 1.05% + \$0.00
PR SUPERMARKET ANY OTHER DEBIT = 1.00% + \$0.00
PR SUPERMARKET PURCHASE CREDIT = 1.18% + \$0.00
PR SUPERMARKET CORPORATE CREDIT = 1.18% + \$0.00
PR SUPERMARKET PLATINUM = 1.18% + \$0.00
PR SUPERMARKET SIGNATURE = 1.33% + \$0.00
PR SUPERMARKET SIGNATURE PREFERRED = 1.50% + \$0.00
PR SUPERMARKET INFINITE (QUALIFIED) = 1.50% + \$0.00
PR SUPERMARKET INFINITE (NON-QUALIFIED) = 1.33% + \$0.00

PR SUPERMARKET BUSINESS CREDIT – SPEND TIER 1 = 1.18% + \$0.00
PR SUPERMARKET BUSINESS CREDIT – SPEND TIER 2 = 1.33% + \$0.00
PR SUPERMARKET BUSINESS CREDIT – SPEND TIER 3 = 1.45% + \$0.00
PR SUPERMARKET BUSINESS CREDIT – SPEND TIER 4 = 1.55% + \$0.00
PR SUPERMARKET BUSINESS CREDIT – SPEND TIER 5 = 1.75% + \$0.00

PR SUPERMARKET CORPORATE DEBIT = 1.18% + \$0.00
PR SUPERMARKET CORPORATE PREPAID = 1.18% + \$0.00
PR SUPERMARKET PURCHASE DEBIT = 1.18% + \$0.00
PR SUPERMARKET PURCHASE PREPAID = 1.18% + \$0.00
PR SUPERMARKET SIGNATURE DEBIT = 1.33% + \$0.00
PR SUPERMARKET SIGNATURE PREPAID = 1.16% + \$0.00
PR SUPERMARKET INFINITE DEBIT = 1.45% + \$0.00
PR SUPERMARKET INFINITE PREPAID = 1.16% + \$0.00
PR SUPERMARKET PLATINUM DEBIT = 1.18% + \$0.00
PR SUPERMARKET BUSINESS DEBIT = 1.18% + \$0.00
PR SUPERMARKET BUSINESS PREPAID = 1.18% + \$0.00
PR SUPERMARKET SIGNATURE BUSINESS DEBIT = 1.33% + \$0.00
PR SUPERMARKET SIGNATURE BUSINESS PREPAID = 1.18% + \$0.00
PR SUPERMARKET INFINITE BUSINESS DEBIT = 1.45% + \$0.00
PR SUPERMARKET INFINITE BUSINESS PREPAID = 1.18% + \$0.00
PR SUPERMARKET PLATINUM BUSINESS DEBIT = 1.18% + \$0.00
PR SUPERMARKET PLATINUM BUSINESS PREPAID = 1.18% + \$0.00
PR SUPERMARKET ANY OTHER PREPAID = 1.16% + \$0.00

PR SUPERMARKET FLEET CREDIT = 1.18% + \$0.00
PR SUPERMARKET FLEET DEBIT = 1.18% + \$0.00
PR SUPERMARKET FLEET PREPAID = 1.18% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ MCCs must be valid	▪ If not... Standard
▪ POS Entry mode = 05, 07, 90 or 91	▪ If not... Standard
NOTES:	
▪ MCCs = 5310 or 5411	

PR STANDARD ANY OTHER CREDIT = 1.65% + \$0.00
PR STANDARD ANY OTHER DEBIT = 1.65% + \$0.00
PR STANDARD PURCHASE CREDIT = 1.85% + \$0.00
PR STANDARD CORPORATE CREDIT = 2.20% + \$0.00
PR STANDARD PLATINUM = 2.05% + \$0.00
PR STANDARD SIGNATURE = 2.30% + \$0.00
PR STANDARD SIGNATURE PREFERRED = 2.60% + \$0.00
PR STANDARD INFINITE (QUALIFIED) = 2.60% + \$0.00
PR STANDARD INFINITE (NOT QUALIFIED) = 2.30% + \$0.00

PR STANDARD BUSINESS CREDIT – SPEND TIER 1 = 2.20% + \$0.00
PR STANDARD BUSINESS CREDIT – SPEND TIER 2 = 2.30% + \$0.00
PR STANDARD BUSINESS CREDIT – SPEND TIER 3 = 2.45% + \$0.00
PR STANDARD BUSINESS CREDIT – SPEND TIER 4 = 2.55% + \$0.00
PR STANDARD BUSINESS CREDIT – SPEND TIER 5 = 2.75% + \$0.00

PR STANDARD CORPORATE DEBIT = 2.20% + \$0.00
PR STANDARD CORPORATE PREPAID = 1.85% + \$0.00
PR STANDARD PURCHASE DEBIT = 1.85% + \$0.00
PR STANDARD PURCHASE PREPAID = 1.85% + \$0.00
PR STANDARD SIGNATURE DEBIT = 2.20% + \$0.00
PR STANDARD SIGNATURE PREPAID = 1.85% + \$0.00
PR STANDARD INFINITE DEBIT = 2.30% + \$0.00
PR STANDARD INFINITE PREPAID = 1.85% + \$0.00
PR STANDARD PLATINUM DEBIT = 1.95% + \$0.00
PR STANDARD BUSINESS DEBIT = 2.20% + \$0.00
PR STANDARD BUSINESS PREPAID = 1.85% + \$0.00
PR STANDARD SIGNATURE BUSINESS DEBIT = 2.45% + \$0.00
PR STANDARD SIGNATURE BUSINESS PREPAID = 1.85% + \$0.00
PR STANDARD INFINITE BUSINESS DEBIT = 2.45% + \$0.00
PR STANDARD INFINITE BUSINESS PREPAID = 1.85% + \$0.00
PR STANDARD PLATINUM BUSINESS DEBIT = 2.25% + \$0.00
PR STANDARD PLATINUM BUSINESS PREPAID = 1.85% + \$0.00
PR STANDARD ANY OTHER PREPAID = 1.85% + \$0.00

PR STANDARD FLEET CREDIT = 1.85% + \$0.00
PR STANDARD FLEET DEBIT = 1.85% + \$0.00
PR STANDARD FLEET PREPAID = 1.85% + \$0.00

PR STANDARD CASH ADVANCE = 0.33% + \$1.75

QUALIFICATIONS	DOWNGRADE REASONS
▪ Reimbursement attribute = 0	▪ N/A
NOTES:	
▪ MCCs = 6010 or 6011 for Cash Advance	

LAC INTRAREGIONAL PREMIUM = 1.80%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a LAC Merchant	▪ If not ...refer to Standard
▪ Must be a LAC Issued Platinum Card	▪ If not ...refer to Standard
NOTES:	
▪	

LAC INTRAREGIONAL SUPER PREMIUM = 1.97%

QUALIFICATIONS	DOWNGRADE REASONS
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▪ Must be a LAC Merchant	▪ If not ...refer to Standard
▪ Must be a LAC Issued Infinite or Signature Card	▪ If not ...refer to Standard
NOTES:	
▪	

LAC NON-PREMIUM CP (BASE) = 1.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ LAC Merchant/LAC Issuer	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ If not...LAC Non-premium Downgrade
▪ POS Entry mode = 02, 05, 07, 90, 91 or 95	▪ If not...LAC Non-premium Alternative
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not...LAC Non-premium Downgrade
NOTES:	
▪	

LAC NON-PREMIUM CARD ABSENT (ALTERNATIVE) = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ LAC Merchant/LAC Issuer	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement, 7 day Settlement (Airline)	▪ If not...LAC Non-premium Downgrade
▪ POS Entry mode = 01 or 10	▪ If not...LAC Non-premium Base
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not...LAC Non-premium Downgrade
NOTES:	
▪	

LAC NON-PREMIUM DOWNGRADE = 1.65% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ LAC Merchant/LAC Issuer	▪ If not ...refer to the appropriate Interchange Rate section
▪ Must be a Classic, Gold or Electron Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

LAC PREMIUM CP (BASE) = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ LAC Merchant/LAC Issuer	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ If not...LAC Premium Downgrade
▪ POS Entry mode = 02, 05, 07, 90, 91 or 95	▪ If not...LAC Premium Alternative
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not...LAC Premium Downgrade
NOTES:	
▪	

LAC PREMIUM CARD ABSENT (ALTERNATIVE) / AIRLINE = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ LAC Merchant/LAC Issuer	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement, 7 day Settlement (Airline)	▪ If not...LAC Premium Downgrade
▪ POS Entry mode = 01 or 10	▪ If not...LAC Premium Base
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not...LAC Premium Downgrade

NOTES:
▪

LAC PREMIUM DOWNGRADE = 1.90% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ LAC Merchant/LAC Issuer	▪ If not ...refer to the appropriate Interchange Rate section
▪ Must be a Classic, Gold or Electron Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

LAC SUPER PREMIUM CP BASE = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ LAC Merchant/LAC Issuer	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ If not...LAC Super Premium Downgrade
▪ POS Entry mode = 02, 05, 07, 90, 91 or 95	▪ If not...LAC Super Premium Alternative
▪ Must be a Signature, Signature Preferred or Infinite Card	▪ If not ...refer to the appropriate Interchange Rate section
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not... Super Premium Downgrade
NOTES:	
▪	

LAC SUPER PREMIUM CARD ABSENT (ALTERNATIVE) / AIRLINE = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ LAC Merchant/LAC Issuer	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement, 7 day Settlement (Airline)	▪ If not...LAC Super Premium Downgrade
▪ POS Entry mode = 01 or 10	▪ If not...LAC Super Premium Base
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not...LAC Super Premium Downgrade
NOTES:	
▪	

LAC SUPER PREM DOWNGRADE = 2.03% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ LAC Merchant/LAC Issuer	▪ If not ...refer to the appropriate Interchange Rate section
▪ Must be a Classic, Gold or Electron Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

LAC BUSINESS CARD PRESENT (BASE) = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ LAC Merchant/LAC Issuer	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ If not...LAC Business Downgrade
▪ POS Entry mode = 02, 05, 07, 90, 91 or 95	▪ If not...LAC Business Alternative
▪ Must be a Business Card	▪ If not ...refer to the appropriate Interchange Rate section
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not...LAC Business Downgrade

NOTES:

- Commercial Loan /Visa Argo, Commercial Transport EBT/Visa Cargo, Business Loan transactions are eligible

LAC BUSINESS CARD ABSENT (ALTERNATIVE) / AIRLINE = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
- LAC Merchant/LAC Issuer 3 day Settlement, 7 day Settlement (Airline) - POS Entry mode = 01 or 10 - Must be a Business Card - Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	- If not ...refer to the appropriate Interchange Rate section - If not...LAC Business Downgrade - If not...LAC Business Base - If not ...refer to the appropriate Interchange Rate section - If not...LAC Business Downgrade
NOTES:	
Commercial Loan /Visa Argo, Commercial Transport EBT/Visa Cargo, Business Loan transactions are eligible	

LAC BUSINESS DOWNGRADE = 2.05% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
- LAC Merchant/LAC Issuer - Must be a Business Card	- If not ...refer to the appropriate Interchange Rate section - If not... refer to the appropriate Interchange Rate section
NOTES:	

LAC CORPORATE CARD PRESENT (BASE) = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
- LAC Merchant/LAC Issuer 3 day Settlement - POS Entry mode = 02, 05, 07, 90, 91 or 95 - Must be a Corporate Card - Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	- If not ...refer to the appropriate Interchange Rate section - If not...LAC Corporate Downgrade - If not...LAC Corporate Alternative - If not ...refer to the appropriate Interchange Rate section - If not...LAC Corporate Downgrade
NOTES:	

LAC CORPORATE CARD ABSENT (ALTERNATIVE) / AIRLINE = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
- LAC Merchant/LAC Issuer 3 day Settlement, 7 day Settlement (Airline) - POS Entry mode = 01 or 10 - Must be a Corporate Card - Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	- If not ...refer to the appropriate Interchange Rate section - If not...LAC Corporate Downgrade - If not...LAC Corporate Base - If not ...refer to the appropriate Interchange Rate section - If not...LAC Corporate Downgrade
NOTES:	

LAC CORPORATE DOWNGRADE = 2.05% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
- LAC Merchant/LAC Issuer - Must be a Corporate Card	- If not ...refer to the appropriate Interchange Rate section - If not... refer to the appropriate Interchange Rate section
NOTES:	

LAC PURCHASING CARD PRESENT (BASE) = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ LAC Merchant/LAC Issuer	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ If not...LAC Purchasing Downgrade
▪ POS Entry mode = 02, 05, 07, 90, 91 or 95	▪ If not...LAC Purchasing Alternative
▪ Must be a Purchasing Card	▪ If not ...refer to the appropriate Interchange Rate section
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not...LAC Purchasing Downgrade
NOTES:	
▪	

LAC PURCHASING CARD ABSENT (ALTERNATIVE) / AIRLINE = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ LAC Merchant/LAC Issuer	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement, 7 day Settlement (Airline)	▪ If not...LAC Purchasing Downgrade
▪ POS Entry mode = 01 or 10	▪ If not...LAC Purchasing Base
▪ Must be a Purchasing Card	▪ If not ...refer to the appropriate Interchange Rate section
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not...LAC Purchasing Downgrade
NOTES:	
▪	

LAC PURCHASING DOWNGRADE = 2.05% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ LAC Merchant/LAC Issuer	▪ If not ...refer to the appropriate Interchange Rate section
▪ 3 day Settlement, 7 day Settlement (Airline)	▪ If not...LAC Purchasing Downgrade
▪ POS Entry mode = 01 or 10	▪ If not...LAC Purchasing Base
▪ Must be a Purchasing Card	▪ If not ...refer to the appropriate Interchange Rate section
▪ Valid authorization, Y1 (Offline-approved) or Y3 (Unable to go online; offline-approved)	▪ If not...LAC Purchasing Downgrade
NOTES:	
▪	

LAC REGIONAL CONS CREDIT VOUCHER = 1.00% + \$0.00**LAC REGIONAL COM CREDIT VOUCHER = 1.80% + \$0.00**

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a LAC Merchant	▪ If Non-LAC Merchant...refer to the appropriate Interchange Rate section
▪ Must be a Visa Consumer or Commercial product	▪ If not...refer to the appropriate Interchange Rate section
NOTES:	
Must be Credit Voucher or Merchandise Return transaction	

LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00**LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00****LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00****LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00****LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00****LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00****LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00****LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00**

LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 22 = 2.10% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 23 = 2.20% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 24 = 2.30% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 25 = 2.40% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 26 = 2.50% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 27 = 2.60% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 28 = 2.70% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 29 = 2.80% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 30 = 2.90% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 31 = 3.00% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 32 = TBD
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 33 = TBD
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 34 = TBD
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 35 = TBD
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 36 = TBD
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 37 = TBD
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 38 = TBD
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 39 = TBD
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 40 = 0.85% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 41 = 0.95% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 42 = 1.05% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 43 = 1.15% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 44 = 1.25% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 45 = 1.35% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 46 = 1.45% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 47 = 1.55% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 48 = 1.65% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 49 = 1.75% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 50 = 1.85% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 51 = 1.95% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 52 = 2.05% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 53 = 2.15% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 54 = 2.25% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 55 = 2.35% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 56 = 2.45% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 57 = 2.55% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 58 = 2.65% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 59 = 2.75% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 60 = 2.85% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 61 = 2.95% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a LAC Merchant	If Non-LAC Merchant...refer to the appropriate Interchange Rate section
Must be a Visa B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
- T&E MCC: - MCC 3000–3350, 3351–3500, 3501–3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999, 4111, 4121, 4789, 5812, 5813, 5814, 5992, 7832, 7922, 7992, 9399	If not...refer to appropriate Interchange Rate section
Card not present only	No downgrade from this program
- Must contain a valid Program ID value: - Prgm 1 = A1 Prgm 22 = C4 Prgm 42 = E6 Prgm 54 = F9 - Prgm 2 = A2 Prgm 23 = C5 Prgm 43 = E7 Prgm 55 = G1	If not...refer to Global B2B Virtual Payments Program

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26.1 IQM V1

- Prgm 3 = A3 Prgm 24 = C6 Prgm 44 = E8 Prgm 56 = G2
- Prgm 4 = A4 Prgm 25 = C7 Prgm 45 = E9 Prgm 57 = G3
- Prgm 5 = A5 Prgm 26 = C8 Prgm 46 = F1 Prgm 58 = G4
- Prgm 6 = A6 Prgm 27 = C9 Prgm 47 = F2 Prgm 59 = G5
- Prgm 8 = A8 Prgm 28 = D1 Prgm 48 = F3 Prgm 60 = G6
- Prgm 9 = A9 Prgm 29 = D2 Prgm 49 = F4 Prgm 61 = G7
- Prgm 10 = B1 Prgm 30 = D3 Prgm 50 = F5
- Prgm 11 = B2 Prgm 31 = D4 Prgm 51 = F6
- Prgm 12 = B3 Prgm 40 = E4 Prgm 52 = F7
- Prgm 13 = B4 Prgm 41 = E5 Prgm 53 = F8

NOTES:

- Interregional plan code will be assigned to transactions issued outside the LAC

LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 1 = 0.80% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 2 = 1.00% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 3 = 1.20% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 4 = 1.40% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 5 = 1.60% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 6 = 1.80% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 7 = 2.00% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 8 = 0.90% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 9 = 1.10% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 10 = 1.30% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 11 = 1.50% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 12 = 1.70% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 13 = 1.90% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 22 = 2.10% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 23 = 2.20% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 24 = 2.30% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 25 = 2.40% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 26 = 2.50% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 27 = 2.60% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 28 = 2.70% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 29 = 2.80% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 30 = 2.90% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 31 = 3.00% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 32 = TBD
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 33 = TBD
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 34 = TBD
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 35 = TBD
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 36 = TBD
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 37 = TBD
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 38 = TBD
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 39 = TBD
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 40 = 0.85% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 41 = 0.95% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 42 = 1.05% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 43 = 1.15% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 44 = 1.25% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 45 = 1.35% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 46 = 1.45% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 47 = 1.55% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 48 = 1.65% + \$0.00
LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 49 = 1.75% + \$0.00

LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 50 = 1.85% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 51 = 1.95% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 52 = 2.05% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 53 = 2.15% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 54 = 2.25% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 55 = 2.35% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 56 = 2.45% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 57 = 2.55% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 58 = 2.65% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 59 = 2.75% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 60 = 2.85% + \$0.00
 LAC INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 61 = 2.95% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a LAC Merchant	If Non-LAC Merchant...refer to the appropriate Interchange Rate section
Must be a Visa B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
POS Entry mode must = 01	If product ID is valid but not manually keyed...transaction will be declined
- Must contain a valid Program ID value: - Prgm 1 = A1 Prgm 22 = C4 Prgm 42 = E6 Prgm 54 = F9 - Prgm 2 = A2 Prgm 23 = C5 Prgm 43 = E7 Prgm 55 = G1 - Prgm 3 = A3 Prgm 24 = C6 Prgm 44 = E8 Prgm 56 = G2 - Prgm 4 = A4 Prgm 25 = C7 Prgm 45 = E9 Prgm 57 = G3 - Prgm 5 = A5 Prgm 26 = C8 Prgm 46 = F1 Prgm 58 = G4 - Prgm 6 = A6 Prgm 27 = C9 Prgm 47 = F2 Prgm 59 = G5 - Prgm 8 = A8 Prgm 28 = D1 Prgm 48 = F3 Prgm 60 = G6 - Prgm 9 = A9 Prgm 29 = D2 Prgm 49 = F4 Prgm 61 = G7 - Prgm 10 = B1 Prgm 30 = D3 Prgm 50 = F5 - Prgm 11 = B2 Prgm 31 = D4 Prgm 51 = F6 - Prgm 12 = B3 Prgm 40 = E4 Prgm 52 = F7 - Prgm 13 = B4 Prgm 41 = E5 Prgm 53 = F8	If not...refer to Global B2B Virtual Payments Program
NOTES:	
Interregional plan code will be assigned to transactions issued outside the LAC	

LAC INTRAREGIONAL GLOBAL B2B VIRTUAL PAYMENTS = 2.00% + \$0.00
 LAC INTERREGIONAL GLOBAL B2B VIRTUAL PAYMENTS = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a LAC Merchant	If Non-LAC Merchant...refer to the appropriate Interchange Rate section
Must be a Visa B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
Card not present only	No downgrade from this program
NOTES:	
Interregional plan code will be assigned to transactions issued outside the LAC	

LAC REGIONAL UNCATEGORIZED = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a LAC Merchant	If Non-LAC Merchant...refer to the appropriate Interchange Rate section
Must be a Visa Consumer or Commercial product	If not...refer to the appropriate Interchange Rate section
NOTES:	
Does not qualify for any other fee program	

GUAM ELECTRONIC = 1.00%

GUAM ELECTRONIC PLATINUM/SIGNATURE = 1.85%

GUAM ELECTRONIC/CORP/PURCH = 1.85%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not... Standard
▪ POS Entry mode = 90 or 91	▪ If not... Standard
NOTES:	
▪ For Commercial card transactions, the authorization code must be valid	

GUAM RECURRING SIGNATURE/PLATINUM = 1.00% + \$0.00

GUAM RECURRING CORPORATE/PURCHASING = 1.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not... Standard
▪ POS Environment = R	▪ If not... Standard
NOTES:	
▪	

GUAM RECURRING NON-TOKEN = 1.05%

GUAM RECURRING BUSINESS NON-TOKEN = 2.05%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not... Standard
▪ POS Entry mode = 01 or 10	▪ If not... refer to the appropriate Interchange Rate section
▪ POS Environment = R	▪ If not recurring... refer to the appropriate Interchange Rate section
▪ Additional Token Response is not equal to 1 (Token Program)	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

GUAM SMALL TICKET = 1.00%

GUAM SMALL TICKET SIGNATURE/PLATINUM = 1.85%

GUAM SMALL TICKET CORPORATE/PURCHASING = 1.85%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 5 day Settlement	▪ If not... Standard
▪ POS Entry mode = 02, 90 or 91	▪ If not... Standard
NOTES:	
▪ MCCs = 4784, 5814, 7523, or 7832	
▪ Transaction amount = US \$25.00 or less	

GUAM ACQUIRER CHIP = 0.90%

GUAM ACQUIRER CHIP PLATINUM = 1.80%

GUAM ACQUIRER CHIP SIGNATURE = 1.90%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not... Standard
▪ POS Entry mode = 90	▪ If not... Standard
▪ POS Terminal capability = 5	▪ If not... Standard
NOTES:	
▪ POS Entry mode for Platinum and Signature = 90 or 91	
▪ POS Terminal capability for Platinum and Signature = 5 or 8	

GUAM ISSUER CHIP = 1.10%

GUAM ISSUER CHIP PLATINUM = 2.00%

GUAM ISSUER CHIP SIGNATURE = 2.10%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not... Standard
▪ POS Entry mode = 90	▪ If not... Standard
▪ POS Terminal capability = 5	▪ If not... Standard
▪ Authorization code must be valid	▪ If not... Standard
NOTES:	
▪ POS Entry mode for Platinum and Signature = 90 or 91	
▪ POS Terminal capability for Platinum and Signature = 5 or 8	
▪ Issuer must be Chip-qualified	

GUAM CHIP ONLINE = 1.00%

GUAM CHIP OFFLINE = 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not... Standard
▪ POS Entry mode = 05 or 07	▪ If not... Standard
▪ Terminal capability = 5 or 8	▪ If not... Standard
NOTES:	
▪ For Chip Online, the authorization must be valid	
▪ For Chip Offline, must not be authorized	

GUAM SECURE ECOMMERCE PLATINUM = 1.70%

GUAM SECURE ECOMMERCE SIGNATURE = 1.80%

GUAM ECOMMERCE MERCHANT PLATINUM = 1.70%

GUAM ECOMMERCE MERCHANT SIGNATURE = 1.80%

QUALIFICATIONS	DOWNGRADE REASONS
▪ POS Entry mode = 01	▪ If not... Standard
NOTES:	
▪ For Ecommerce Secure MOTO/ECI = 5	
▪ For Ecommerce Merchant MOTO/ECI = 6	

GUAM STANDARD = 1.44%

GUAM STANDARD PLATINUM = 1.90%

GUAM STANDARD SIGNATURE = 2.00%

GUAM STANDARD/CORP/PURCH = 1.85%

QUALIFICATIONS	DOWNGRADE REASONS
▪ MOTO/ECI not 5 or 6	▪ If not... Standard
NOTES:	
▪	

GUAM STANDARD NON-TOKEN = 1.49%

GUAM STANDARD PLATINUM NON-TOKEN = 1.95%

GUAM STANDARD SIGNATURE NON-TOKEN = 2.05%

GUAM STANDARD INFINITE NON-TOKEN = 2.40%

QUALIFICATIONS	DOWNGRADE REASONS
▪ POS Entry mode = 01 or 10	▪ If not... refer to the appropriate Interchange Rate section
▪ No timeliness requirement	▪ No downgrade from this program
▪ Additional Token Response is not equal to 1 (Token Program)	▪ No downgrade from this program

NOTES:
▪

GUAM INFINITE BUSINESS = 2.35%

GUAM BUSINESS/BUSINESS SIGNATURE = 2.00%

GUAM INFINITE = 2.35%

QUALIFICATIONS	DOWNGRADE REASONS
▪ No timeliness requirement	▪ No downgrade from this program
NOTES:	
▪	

GUAM STANDARD CORPORATE NON-TOKEN = 1.90%

GUAM STANDARD PURCHASING NON-TOKEN = 1.90%

GUAM STANDARD BUSINESS NON-TOKEN = 2.05%

GUAM STANDARD INFINITE BUSINESS NON-TOKEN = 2.40%

GUAM STANDARD SIGNATURE BUSINESS NON-TOKEN = 2.05%

QUALIFICATIONS	DOWNGRADE REASONS
▪ POS Entry mode = 01 or 10	▪ If not...refer to the appropriate Interchange Rate section
▪ No timeliness requirement	▪ No downgrade from this program
▪ Additional Token Response is not equal to 1 (Token Program)	▪ No downgrade from this program
NOTES:	
▪	

AP DOMESTIC RECURRING = 1.00%

AP DOMESTIC RECURRING COMMERCIAL = 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 5 day Settlement	▪ If not...Standard
▪ POS Environment = R	▪ If not...Standard
▪ MOTO/ECI = 2	▪ If not...Standard
NOTES:	
▪	

AP DOMESTIC SMALL TICKET = 1.00%

AP DOMESTIC SMALL TICKET COMMERCIAL = 1.85%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 5 day Settlement	▪ If not...Standard
▪ POS Entry mode = 02, 90 or 91	▪ If not...Standard
▪ Transaction amount = US \$25.00 or less	▪ If not...Standard
NOTES:	
▪ MCCs = 4784, 5814, 7523 or 7832	

AP DOMESTIC ACQUIRER CHIP = 0.90%

AP DOMESTIC ISSUER CHIP = 1.10%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not...Standard
▪ Valid Electronic Authorization	▪ If not...Standard
▪ POS Entry mode = 90 or 91	▪ If not...Standard
▪ Terminal capability = 5 or 8	▪ If not...Standard

▪ Issuer must not be Chip-qualified	▪ If not... Standard
NOTES:	
▪ For Issuer Chip, the terminal capability must not = 5 or 8 ▪ For Issuer Chip, the issuer must be Chip-qualified	

AP DOMESTIC CHIP ONLINE = 1.00%

AP DOMESTIC CHIP OFFLINE = 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not... Standard
▪ POS Entry mode = 05	▪ If not... Standard
▪ Terminal capability = 5	▪ If not... Standard
NOTES:	
▪ For Chip Online, the authorization must be valid ▪ For Chip Offline, must not be authorized	

AP DOMESTIC ELECTRONIC CONSUMER = 1.00%

AP DOMESTIC ELECTRONIC BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 5 day Settlement	▪ If not... Standard
▪ POS Entry mode = 90 or 91	▪ If not... Standard
NOTES:	
▪ For Commercial card transactions, the authorization must be valid	

AP DOMESTIC STANDARD CONSUMER = 1.44%

AP DOMESTIC STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%

AP DOMESTIC STANDARD REWARDS = 1.93%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Reimbursement attribute = 0	▪ N/A
NOTES:	
▪	

AP STANDARD ULTRA HIGH NET WORTH = 2.40%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be AP issued ▪ Must be an Infinite card	▪ N/A
NOTES:	
▪	

AP REGIONAL STANDARD BUSINESS/CORPORATE/PURCHASING / CR DB = 2.05%

AP REGIONAL STANDARD SIGNATURE CR DB = 2.07%

AP REGIONAL STANDARD INFINITE = 2.07%

AP REGIONAL STANDARD GOLD CR DB = 1.60%

AP REGIONAL STANDARD CLASSIC/ELECTRON CR DB = 1.40%

AP REGIONAL STANDARD PLATINUM = 1.93%

AP REGIONAL STANDARD PREMIUM ISSUER JAPAN CR DB = 1.93%

AP REGIONAL STANDARD PREMIUM COMMERCIAL CR DB = 2.07%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be an AP Merchant ▪ Must be a Business Card, Corporate Card, Purchasing Card, Platinum Business and Signature Business	▪ N/A

▪ Must be a Classic, Electron, Infinite, Platinum, Signature or Gold (Consumer cards)	
NOTES:	
As of 17.1, plan code 307 no longer applies to Visa Gold transactions destined to Japan Issuers	

AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 22 = 2.10% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 23 = 2.20% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 24 = 2.30% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 25 = 2.40% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 26 = 2.50% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 27 = 2.60% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 28 = 2.70% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 29 = 2.80% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 30 = 2.90% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 31 = 3.00% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 32 = TBD
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 33 = TBD
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 34 = TBD
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 35 = TBD
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 36 = TBD
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 37 = TBD
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 38 = TBD
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 39 = TBD
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 40 = 0.85% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 41 = 0.95% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 42 = 1.05% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 43 = 1.15% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 44 = 1.25% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 45 = 1.35% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 46 = 1.45% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 47 = 1.55% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 48 = 1.65% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 49 = 1.75% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 50 = 1.85% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 51 = 1.95% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 52 = 2.05% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 53 = 2.15% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 54 = 2.25% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 55 = 2.35% + \$0.00

AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 55 = 2.35% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 56 = 2.45% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 57 = 2.55% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 58 = 2.65% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 59 = 2.75% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 60 = 2.85% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL B2B PROGRAM 61 = 2.95% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be an AP Merchant	If Non-AP Merchant...refer to the appropriate Interchange Rate section
Must be a Visa B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
- T&E MCC: - MCC 3000–3350, 3351–3500, 3501–3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999, 4111, 4121, 4789, 5812, 5813, 5814, 5992, 7832, 7922, 7992, 9399	If not...refer to appropriate Interchange Rate section
Card not present only	No downgrade from this program
- Must contain a valid Program ID value: - Prgm 1 = A1 Prgm 22 = C4 Prgm 42 = E6 Prgm 54 = F9 - Prgm 2 = A2 Prgm 23 = C5 Prgm 43 = E7 Prgm 55 = G1 - Prgm 3 = A3 Prgm 24 = C6 Prgm 44 = E8 Prgm 56 = G2 - Prgm 4 = A4 Prgm 25 = C7 Prgm 45 = E9 Prgm 57 = G3 - Prgm 5 = A5 Prgm 26 = C8 Prgm 46 = F1 Prgm 58 = G4 - Prgm 6 = A6 Prgm 27 = C9 Prgm 47 = F2 Prgm 59 = G5 - Prgm 8 = A8 Prgm 28 = D1 Prgm 48 = F3 Prgm 60 = G6 - Prgm 9 = A9 Prgm 29 = D2 Prgm 49 = F4 Prgm 61 = G7 - Prgm 10 = B1 Prgm 30 = D3 Prgm 50 = F5 - Prgm 11 = B2 Prgm 31 = D4 Prgm 51 = F6 - Prgm 12 = B3 Prgm 40 = E4 Prgm 52 = F7 - Prgm 13 = B4 Prgm 41 = E5 Prgm 53 = F8	If not...refer to Global B2B Virtual Payments Program
NOTES:	
Interregional plan code will be assigned to transactions issued outside the AP	

AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 1 = 0.80% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 2 = 1.00% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 3 = 1.20% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 4 = 1.40% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 5 = 1.60% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 6 = 1.80% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 7 = 2.00% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 8 = 0.90% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 9 = 1.10% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 10 = 1.30% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 11 = 1.50% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 12 = 1.70% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 13 = 1.90% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 22 = 2.10% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 23 = 2.20% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 24 = 2.30% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 25 = 2.40% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 26 = 2.50% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 27 = 2.60% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 28 = 2.70% + \$0.00

AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 29 = 2.80% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 30 = 2.90% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 31 = 3.00% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 40 = 0.85% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 41 = 0.95% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 42 = 1.05% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 43 = 1.15% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 44 = 1.25% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 45 = 1.35% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 46 = 1.45% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 47 = 1.55% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 48 = 1.65% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 49 = 1.75% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 50 = 1.85% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 51 = 1.95% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 52 = 2.05% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 53 = 2.15% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 54 = 2.25% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 55 = 2.35% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 56 = 2.45% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 57 = 2.55% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 58 = 2.65% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 59 = 2.75% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 60 = 2.85% + \$0.00
 AP INTRAREGIONAL / INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM 61 = 2.95% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be an AP Merchant	If Non-AP Merchant...refer to the appropriate Interchange Rate section
Must be a Visa Flexible B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
POS Entry mode must = 01	If product ID is valid but not manually keyed...transaction will be declined
- Must contain a valid Program ID value: - Prgm 1 = A1 Prgm 22 = C4 Prgm 42 = E6 Prgm 54 = F9 - Prgm 2 = A2 Prgm 23 = C5 Prgm 43 = E7 Prgm 55 = G1 - Prgm 3 = A3 Prgm 24 = C6 Prgm 44 = E8 Prgm 56 = G2 - Prgm 4 = A4 Prgm 25 = C7 Prgm 45 = E9 Prgm 57 = G3 - Prgm 5 = A5 Prgm 26 = C8 Prgm 46 = F1 Prgm 58 = G4 - Prgm 6 = A6 Prgm 27 = C9 Prgm 47 = F2 Prgm 59 = G5 - Prgm 8 = A8 Prgm 28 = D1 Prgm 48 = F3 Prgm 60 = G6 - Prgm 9 = A9 Prgm 29 = D2 Prgm 49 = F4 Prgm 61 = G7 - Prgm 10 = B1 Prgm 30 = D3 Prgm 50 = F5 - Prgm 11 = B2 Prgm 31 = D4 Prgm 51 = F6 - Prgm 12 = B3 Prgm 40 = E4 Prgm 52 = F7 - Prgm 13 = B4 Prgm 41 = E5 Prgm 53 = F8	If not...refer to Global B2B Virtual Payments Program
NOTES:	
Interregional plan code will be assigned to transactions issued outside the AP	

AP INTRAREGIONAL GLOBAL B2B VIRTUAL PAYMENTS = 2.00% + \$0.00
 AP INTERREGIONAL GLOBAL B2B VIRTUAL PAYMENTS = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be an AP Merchant	If Non-AP Merchant...refer to the appropriate Interchange Rate section
Must be a Visa B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
Card not present only	No downgrade from this program
NOTES:	
Interregional plan code will be assigned to transactions issued outside the AP	

AP INTRAREGIONAL PRODUCT CLASSIC AND ELECTRON = 1.22% + \$0.00

AP INTRAREGIONAL PRODUCT GOLD = 1.42% + \$0.00

AP INTRAREGIONAL PRODUCT GOLD (JAPAN ISSUED) = 1.88% + \$0.00

AP INTRAREGIONAL PRODUCT PLATINUM = 1.88% + \$0.00

AP INTRAREGIONAL PRODUCT REWARDS = 1.88% + \$0.00

AP INTRAREGIONAL PRODUCT SIGNATURE = 2.02% + \$0.00

AP INTRAREGIONAL PRODUCT INFINITE = 2.02% + \$0.00

AP INTRAREGIONAL PRODUCT UHNW = 2.35% + \$0.00

AP INTRAREGIONAL PRODUCT FLEX = 1.88% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be an AP Merchant	▪ If Non-AP Merchant...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ If not...Standard
▪ Must be a Visa Consumer card	▪ If not...refer to Product Interchange Program for Commercial cards
▪ POS Entry mode = 02, 05, 07, 90, 91 or 95	▪ If not...refer to Alternative Interchange Program
▪ Authorization must be valid	▪ If not...Standard
NOTES:	
▪	

AP INTRAREGIONAL PRODUCT BUSINESS AND PLATINUM BUSINESS = 2.00%

AP INTRAREGIONAL PRODUCT SIGNATURE BUSINESS INFINITE BUSINESS AND BUSINESS REWARDS = 2.02%

AP INTRAREGIONAL PRODUCT CORPORATE = 2.00%

AP INTRAREGIONAL PRODUCT PURCHASING = 2.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be an AP Merchant	▪ If Non-AP Merchant...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ If not...Standard
▪ Must be a Visa Commercial card	▪ If not...refer to Product Interchange Program for Consumer cards
▪ POS Entry mode = 02, 05, 07, 90, 91 or 95	▪ If not...refer to Alternative Interchange Program
▪ Authorization must be valid	▪ If not...Standard
NOTES:	
▪	

AP INTRAREGIONAL ALTERNATIVE CLASSIC AND ELECTRON = 1.35% + \$0.00

AP INTRAREGIONAL ALTERNATIVE GOLD = 1.55% + \$0.00

AP INTRAREGIONAL ALTERNATIVE GOLD (JAPAN ISSUED) = 1.88% + \$0.00

AP INTRAREGIONAL ALTERNATIVE PLATINUM = 1.88% + \$0.00

AP INTRAREGIONAL ALTERNATIVE REWARDS = 1.88% + \$0.00

AP INTRAREGIONAL ALTERNATIVE SIGNATURE = 2.02% + \$0.00

AP INTRAREGIONAL ALTERNATIVE INFINITE = 2.02% + \$0.00

AP INTRAREGIONAL ALTERNATIVE UHNW = 2.35% + \$0.00

AP INTRAREGIONAL ALTERNATIVE FLEX = 1.88% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be an AP Merchant	▪ If Non-AP Merchant...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ If not...Standard
▪ Must be a Visa Consumer card	▪ If not...refer to Alternative Interchange Program for Commercial cards
▪ POS Entry mode = 01 or 10	▪ If not...refer to Product Interchange Program
▪ Authorization must be valid	▪ If not...Standard
NOTES:	
▪ Seven day timeliness for Airline MCCs (not supported at this time)	

AP INTRAREGIONAL ALTERNATIVE BUSINESS AND PLATINUM BUSINESS = 2.00%
 AP INTRAREGIONAL ALTERNATIVE SIGNATURE BUSINESS INFINITE BUSINESS AND BUS REWARDS = 2.02%
 AP INTRAREGIONAL ALTERNATIVE CORPORATE = 2.00%
 AP INTRAREGIONAL ALTERNATIVE PURCHASING = 2.00%

QUALIFICATIONS	DOWNGRADE REASONS
Must be an AP Merchant	If Non-AP Merchant...refer to the appropriate Interchange Rate section
3 day Settlement	If not...Standard
Must be a Visa Commercial card	If not...refer to Alternative Interchange Program for Consumer cards
POS Entry mode = 01 or 10	If not...refer to Product Interchange Program
Authorization must be valid	If not...Standard
NOTES:	

VISA DURBIN INTERCHANGE PROGRAMS

***Note: There are no changes to existing clearing processing rules and edits, including additional data requirements.**

INTERREGIONAL REGULATED (DB) = 0.05% + \$0.22

IR REGULATED WITH IAF (DB) (w/International Acquiring Fee .45%) = 0.50% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant, US Territory merchant in the US, AP or LAC regions (American Samoa, Guam, Northern Mariana Islands, U.S. Minor Outlying Islands, Puerto Rico or U.S. Virgin Islands)	No downgrade from regulated
Must be regulated debit transaction	No downgrade from regulated
NOTES:	
- Applies only to Regulated Consumer Debit and Prepaid, Commercial Prepaid and Business Debit cards. - Regulated refunds will be qualified at the plan codes noted above	

PUERTO RICO REGULATED (DB) = 0.05% + \$0.22

LAC REGULATED (DB) = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
Must be a Puerto Rico or U.S. Virgin Islands Merchant	No downgrade from regulated
Must be a Puerto Rico or U.S. Virgin Islands issued Card	No downgrade from regulated
Must be regulated debit transaction	No downgrade from regulated
NOTES:	
Applies only to Regulated Consumer Debit and Prepaid, Commercial Prepaid and Business Debit cards.	

GU REGULATED (DB) = 0.05% + \$0.22

AP REGULATED (DB) = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
Must be an American Samoa, Guam, Northern Mariana islands, U.S. Minor Outlying islands merchant	No downgrade from regulated
Must be an American Samoa, Guam, Northern Mariana islands, U.S. Minor Outlying islands issued Card	No downgrade from regulated
Must be regulated debit transaction	No downgrade from regulated
NOTES:	
- Applies only to Regulated Consumer Debit and Prepaid, Commercial Prepaid and Business Debit cards. - Regulated refunds will be qualified at the plan codes noted above - Guam merchant/Guam issuer will receive GU REGULATED rate. All others listed above will receive AP REGULATED	

US CPS/SMALL TICKET REGULATED (DB) = 0.05% + \$0.22

CPS SMALL TICKET (PP) = 1.60% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
2 day Settlement	Within 3 days and non-regulated... Non-Qual Consumer Credit
Valid Electronic Authorization	No authorization and non- regulated ... Non-Qual Consumer Credit
Validation Code/ Tran ID must be present	If missing and non- regulated ... Non-Qual Consumer Credit
Card Present (Swiped, Contactless, EMV)	If key-entered and non- regulated ... CPS Retail Key Entry or Non-Qual Consumer Credit
Full Track I or II	Partial Track Data and non- regulated... Non-Qual Consumer Credit
1 day between Transaction date and Authorization date	Exceeds 1 day and non- regulated... Non-Qual Consumer Credit

▪ Transaction Amount Limit \$15.00 (less than or equal to)	▪ Exceeds Amount and non-regulated... refer to appropriate CPS Section
▪ Regulated and non-regulated consumer debit card and prepaid card transactions	▪ If not and non-regulated ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Regulated and non-regulated Consumer Debit/Prepaid card transactions expanded to include MCCs 5411, 5499 and 5541 are eligible for the CPS Small Ticket debit program. ▪ Consumer credit card and commercial card transactions submitted with MCCs 5411, 5499, and 5541 are now able to qualify for the CPS/Small Ticket program. ▪ Merchants participating in the Retail Debit Performance and the Supermarket Debit Performance threshold programs will now qualify for the CPS/Small Ticket Debit rate. ▪ The following MCCs are not eligible: 4829, 5542, 5960-5969, 6010, 6011, 6012, 7995, and 9405	

CPS RETAIL2 EMERG MKTS (PP) = 0.65% + \$0.15

CPS RETAIL2 EMERG MKTS CAP (PP) = 0.00% + \$2.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Domestic	▪ If not and non-regulated ... refer to the appropriate Interchange Rate section
▪ Must be MCC: 4814 or 6513	▪ Not MCC 4814 or 6513 and non-regulated ... Non-Qual Consumer Credit
▪ 3 day Settlement	▪ Exceeds 3 days and non-regulated... Non-Qual Consumer Credit
▪ Valid Electronic Authorization	▪ No authorization and non-regulated ... Non-Qual Consumer Credit
▪ Validation Code / Tran ID must be present	▪ If missing and non-regulated ... Non-Qual Consumer Credit
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day and non-regulated... Non-Qual Consumer Credit
NOTES:	
▪ Applies only to Regulated Consumer Debit and Prepaid card transaction.	

US REGULATED (DB) = 0.05% + \$0.22

US REGULATED NON-CPS (DB) = 0.05% + \$0.22

US REGULATED COMMERCIAL (DB) = 0.05% + \$0.22

REGULATED CONSUMER MQ (DB) * = 0.05% + \$0.22**

US REGULATED NON-CPS COMMERCIAL (DB) = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a U.S. Merchant, US issued card	▪ No downgrade from regulated
▪ Must be regulated debit transaction	▪ No downgrade from regulated
NOTES:	
▪ Applies only to U.S. Domestic Regulated Consumer and Business Debit and Consumer and Commercial Prepaid card transaction. ▪ Regulated debit card transactions submitted with a valid a MVV for any MVV program (excluding a VPP) will receive the appropriate U.S. regulated debit card rate ▪ ** US Regulated Non-CPS (DB) will consist of transactions that cleared as regulated however qualify at EIRF or Standard ▪ ***REG Consumer MQ (DB) will consist of transactions that cleared as regulated, however qualify at CPS Retail Debit Key Entered, CPS Card Not Present Debit, CPS E-Commerce Basic Debit, CPS E-Commerce Preferred Debit or CPS E-Commerce Preferred Passenger Transport Debit	

CREDIT VOUCHER (DB) = 0.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Domestic	▪ Not Applicable
NOTES:	
▪ Applies only to U.S. Domestic Regulated and non-regulated Consumer and Business Debit and Consumer and Commercial Prepaid card transaction.	

- Any credit voucher transactions eligible for this program will be submitted under the existing Commercial Card credit voucher fee program (FPI 369)

MASTERCARD INTERCHANGE PROGRAMS

* Rates listed herein are exclusive of applicable payment brand fees and assessments unless specifically otherwise noted.

MERIT III BASE = 1.65% + \$0.10

MERIT III DEBIT = 1.05% + \$0.15

MERIT III PREPAID = 1.15% + \$0.15

ENHANCED MERIT III BASE = 1.80% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key entered ... Key Entered with eligible MCC otherwise Merit I
▪ 10% Transaction tolerance (25% Barbers/Beauty Salons) *	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
NOTES:	
▪ Mastercard Credit transactions from MCCs 3351-3999, 7512, 7513, 7519, 7011, 4411, 4900, 5541 and 5542 are not eligible	
▪ Mastercard Debit transactions from MCCs 3351-3999, 7512, 7513, 7519, 7011, 4411, 4900, 5541, 5542, 6300 and 6513 are not eligible	
▪ *Restaurants (5812), Fast Food (5814), Bars (5813), Limousines and Taxis (4121), Cruise Lines (4411) and Airline transactions are exempt from transaction tolerance	

MERIT I = 1.95% + \$0.10

MERIT I PASSENGER TRANSPORT = 1.95% + \$0.10

MERIT I DEBIT = 1.65% + \$0.15

MERIT I PREPAID = 1.76% + \$0.20

ENHANCED MERIT I = 2.10% + \$0.10

MERIT I DAY CARE = 1.60% + \$0.10

MERIT I DAY CARE ENHANCED = 1.60% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement, Airlines 9 day settlement	▪ Exceeds 3 days... Standard ...
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance (25% Barbers/Beauty Salons) *	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match **	▪ No MCC match... Standard
NOTES:	
*Restaurants (5812), Fast Food (5814), Bars (5813), Limousines and Taxis (4121) are exempt from transaction tolerance	
**Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations	
▪ Hotels, Car Rental, Airlines, Automated Fuel Dispensers, (all identified by MCC) and properly identified non-face to face and E-commerce transactions are exempt from transaction amount tolerance and timeliness edits	
▪ As of 10/03/08 MCC 4900 is not eligible to receive Merit I Base or Enhanced Merit I Base	
▪ As of 10/03/08 MCCS 4900, 5960, 6300, or 6513 are no longer eligible to receive Merit I Debit	

MERIT I ELECTRONIC COMMERCE = 1.95% + \$0.10

MERIT I ELECTRONIC COMMERCE DEBIT = 1.65% + \$0.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ CAT 6 in Settlement*	▪ Missing... Merit I
▪ Electronic Commerce Identifiers in Auth*	▪ Missing... Merit I
NOTES:	
*Transaction Amount Edit and Timeliness edit (from authorization to transaction date) is bypassed, if all required Electronic Commerce Indicators are present in authorization and clearing	
▪ As of 10/03/08 MCC 4900 is not eligible to receive Merit I Ecommerce or Merit I Ecommerce Debit	
▪ As of 10/03/08 MCCs 4900, 5960, 6300, or 6513 are no longer eligible to receive Merit I Ecommerce Debit	

BILL PAYMENTS MERIT I (Real Estate) = 1.43% + \$0.05

BILL PAYMENTS MERIT I DEBIT (Real Estate) = 0.80% + \$0.25

BILL PAYMENTS MERIT I DEBIT CAP (Real Estate) = 0.00% + \$5.00

BILL PAYMENTS MERIT I PREPAID (Real Estate) = 0.80% + \$0.25

BILL PAYMENTS MERIT I PREPAID CAP (Real Estate) = 0.00% + \$5.00

ENHANCED BILL PAYMENTS MERIT I (Real Estate) = 1.43% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Standard ...
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCC must be 6513	▪ If not ... Merit I
NOTES:	
▪	

BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$ 0.05

ENHANCED BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$ 0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Standard ...
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCC must be 6300 or 5960	▪ If not ... Merit I
NOTES:	

MERIT I CONSUMER LOAN DEBIT/PREPAID = 0.80% + \$0.25

MERIT I CONSUMER LOAN DEBIT/PREPAID (CAP) = 0.00% + \$2.95

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCC must be 6051 or 6012	▪ If not... Merit I Debit
▪ Must be a Consumer Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪ MAID is required to qualify for the Merit I Consumer Loan Debit/Prepaid Rate	
▪ Maximum convenience fee of \$4.95 is allowed per transaction	

KEY ENTERED = 1.95% + \$0.10

KEY ENTERED DEBIT = 1.65% + \$0.15

KEY ENTERED PREPAID = 1.76% + \$0.20

ENHANCED KEY ENTERED = 2.10% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance*	▪ Exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCC must be Retail or Restaurant	▪ If incorrect MCC code... Merit I
NOTES:	
* MCC's 5812-5814 (Restaurants) are exempt from transaction amount tolerance	

CORE SMALL TICKET CARD PRESENT = 1.65% + \$0.02

ENHANCED SMALL TICKET CARD PRESENT = 1.80% + \$0.02

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If not... refer to appropriate Interchange Rate section
▪ Valid Authorization	▪ No authorization... Standard
▪ Transaction Amount Limit of \$5.00	▪ Exceeds Tran Amount... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Must be Consumer Credit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪	

CORE SMALL TICKET CARD NOT PRESENT = 1.95% + \$0.02

ENHANCED SMALL TICKET CARD NOT PRESENT = 2.10% + \$0.02

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Card not Present	▪ If not... refer to appropriate Interchange Rate section
▪ Valid Authorization	▪ No authorization... Standard
▪ Transaction Amount Limit of \$5.00	▪ Exceeds Tran Amount... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Must be Consumer Credit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪	

SMALL TICKET DEBIT = 1.55% + \$0.04

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I Debit otherwise Standard Debit
▪ Card Present (Swiped, CT7 Transponder, EMV)	▪ If key-entered or missing transponder... Merit I Debit
▪ Valid Authorization	▪ No authorization... Standard Debit
▪ 10% Transaction tolerance*	▪ If exceeds tolerance... Standard Debit
▪ Transaction Amount Limit of \$15.00	▪ Exceeds Tran Amount... Standard Debit
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth date... Standard Debit
▪ MCCs must be 4111, 4121, 4131, 4784, 5499, 5994, 5812, 5814, 7211, 7216, 7338, 7523, 7542, 7832, 7841 or 9402	▪ Incorrect MCC... Merit III Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
* MCC 5812 -5814, and 4121 are exempt from tolerance amount edit	

RESTAURANT DEBIT = 1.19% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I Debit otherwise Standard Debit
▪ Card Present (Swiped, CT7 Transponder, EMV)	▪ If key-entered or missing transponder... Merit I Debit
▪ Valid Authorization	▪ No authorization... Standard Debit
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth date... Standard Debit
▪ MCCs must be 5812 or 5814	▪ Incorrect MCC... Merit III Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be a Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪	

EMERGING MARKET DEBIT = 0.80% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Standard Debit
▪ Valid Authorization	▪ No authorization... Standard Debit
▪ 10% Transaction tolerance	▪ Exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard Debit
▪ MCC must be 4111, 4112, 4784, 4899, 5960, 6300 or 7800	▪ Incorrect MCC... Merit I Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be a Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪ As of 10/03/08 MCC 4900 is not eligible to receive Emerging Market Debit	

EMERGING MARKET DEBIT – EDU/GOVT = 0.65% + \$0.15**EMERGING MARKET DEBIT – EDU/GOVT CAP = 0.00% + \$2.00**

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Standard Debit
▪ Valid Authorization	▪ No authorization... Standard Debit
▪ 10% Transaction tolerance	▪ Exceeds tolerance... Standard Debit
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard Debit
▪ MCC must be 8211, 8220, 8299, 9211, 9222, 9223, 9311, 9399, or 9402	▪ Incorrect MCC... Merit I Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be a Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪	

PETROLEUM BASE CREDIT = 1.90% + \$0.00 (\$0.95 MAX)**ENHANCED PETROLEUM BASE = 1.90% + \$0.00 (\$0.95 MAX)**

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered or missing transponder... Merit I
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ Must be a Consumer Credit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
For transactions submitted with MCC 5542 ○ Must contain CAT Level indicator of 1 or 2 for Fuel Dispenser For transactions submitted with MCC 5541, the transaction must be either: ○ Magnetic stripe required, except when a Transponder transaction	

PETROLEUM – CAT/AFD DEBIT= 0.70% + \$0.17 (\$0.95 MAX)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I Debit otherwise Standard Debit
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered... Merit I Debit
▪ Valid Authorization	▪ No authorization... Standard Debit
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth date... Standard Debit
▪ Must be MCCs 5542	▪ Incorrect MCC... Merit III Debit
▪ Must contain CAT Level indicator of 1 or 2 for Fuel Dispenser	▪ Missing or invalid indicator... Merit III Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be a Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	

PETROLEUM – SERVICE STATION DEBIT = 0.70% + \$0.17 (\$0.95 MAX)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I Debit otherwise Standard Debit
▪ Card Present (Swiped, CT7 Transponder, EMV)	▪ If key-entered or missing transponder... Merit I Debit
▪ Valid Authorization	▪ No authorization... Standard Debit
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth date... Standard Debit
▪ MCC must be 5541	▪ Incorrect MCC... Merit III Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be a Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	

SERVICE INDUSTRY (SIIP) INCENTIVE = 1.15% + \$0.05

SERVICE INDUSTRY (SIIP) INCENTIVE DEBIT = 1.15% + \$0.05

ENHANCED SERVICE INDUSTRY (SIIP) INCENTIVE = 1.15% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days ... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ Key Entered	▪ If swiped.... Merit III
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCCs must be 4814 or 4899	▪ Incorrect MCC... Merit I
▪ Recurring Payment indicator in Auth and Settlement	▪ No Recurring Payment indicator ... Merit I
▪ Must be a Consumer Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪ As of 10/03/08 MCCs 4812, 4900, 5960 or 6300 are no longer eligible to receive these three SIIP programs	

PUBLIC SECTOR = 1.55% + \$0.10

ENHANCED PUBLIC SECTOR = 1.55% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance	▪ Exceeds Tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... Standard
▪ MCC must be 4111, 4784, 9211, 9222, 9223, 9311, 9399, 9402 or 4112	▪ Incorrect MCC... Merit I
▪ Must be a Consumer Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	

UTILITIES = 0.00% + \$0.75

UTILITIES DEBIT = 0.00% + \$0.65

UTILITIES PREPAID = 0.00% + \$0.65

ENHANCED UTILITIES = 0.00% + \$0.75

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... Standard
▪ MCC must be 4900 only	▪ Incorrect MCC... Standard
▪ Must be a Consumer Debit Card, Credit Card or Prepaid Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪ Card Acceptor Type/Card Acceptor Tax ID required	

CHARITIES = 2.00% + \$0.10

CHARITIES DEBIT = 1.45% + \$0.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ No downgrade from Charities
▪ Valid Authorization	▪ No downgrade from Charities
▪ 10% Transaction tolerance*	▪ No downgrade from Charities
▪ MCC must be 8398 only	▪ No downgrade from Charities
▪ Must be a Consumer Debit Card, or Consumer Credit Card	▪ No downgrade from Charities
NOTES:	
* Non-face-to-face and E-commerce transactions are exempt from transaction amount tolerance	
▪ MAID is required to qualify for zero interchange in the event of MasterCard defined Disaster Relief period	

HUMANITARIAN STANDARD = 1.65% + \$0.00
HUMANITARIAN STANDARD DEBIT = 1.65% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ No timeliness	▪ No downgrade from Humanitarian Standard
▪ MCC cannot be 6010, 6532, 6533 or 6011	▪ No downgrade from Humanitarian Standard
NOTES:	

LODGING/AUTO RENTAL/CRUISE LINE = 1.65% + \$0.10
LODGING/AUTO RENTAL/CRUISE LINES DEBIT = 1.15% + \$0.15
ENHANCED LODGING/AUTO RENTAL/CRUISE LINES = 1.75% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... Standard
▪ Settlement Detail Addendum Data	▪ If missing... Merit I
NOTES:	
▪ As of 11.1 Any Car Rental, Hotel or Cruise Line merchant may qualify	

PASSENGER TRANSPORT = 1.65% + \$0.10
PASSENGER TRANSPORT DEBIT = 1.60% + \$0.15
ENHANCED PASSENGER TRANSPORT = 1.75% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 9 day Settlement	▪ Exceeds 9 days... Standard
▪ Valid Authorization (except Airlines)	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Passenger Name in settlement	▪ Missing ... Standard
▪ Ticket Number in settlement	▪ Missing ... Standard
▪ Issuing Carrier in settlement	▪ Missing ... Standard
▪ Itinerary Data in Settlement	▪ Missing ... Merit I
▪ Auth and Settlement MCC must match*	▪ No MCC match... Standard
NOTES:	
▪ No Magnetic Stripe or Amount Edits apply to this interchange level	
▪ *Valid exceptions are Travel Agencies and Airline	

SUPERMARKET BASE = 1.45% + \$0.10

SUPERMARKET DEBIT = 1.05% + \$0.15 (\$0.35 MAX)

ENHANCED SUPERMARKET BASE = 1.60% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered... Merit I
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCC must be 5411	▪ Incorrect MCC ... Standard
NOTES:	
▪ Merchant must be registered with MasterCard for Supermarket Incentive Interchange Rate	

CONVENIENCE PURCHASE BASE = 1.65% + \$0.04

ENHANCED CONVENIENCE PURCHASE BASE = 1.80% + \$0.04

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Card Present (Swiped, Contactless, EMV) - (Not required for Transponder transactions identified with a CAT level of CT7)	▪ If key-entered or missing transponder... Key Entered or Merit I
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCCs must be 5814, 5499, 7832, 4121 or 5331	▪ Incorrect MCC ... Standard
▪ 10% Transaction tolerance on MCCs 5499 or 7832*	▪ If exceeds tolerance... Standard
NOTES:	
*MCC 5814 and 4121 are exempt from tolerance amount	
▪ MCC 4121 transaction amount cannot exceed \$25.00	

MERCHANT UCAF = 1.95 % + \$0.10

MERCHANT UCAF DEBIT = 1.65% + \$0.15

ENHANCED MERCHANT UCAF = 2.10% + \$0.10

MERCHANT UCAF PREPAID = 1.76% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Auth and Settlement MCC must match*	▪ No MCC match... Standard
▪ UCAF Collection Indicator = 1	▪ Not present ... Standard
▪ CAT Level Indicator = 6	▪ Not present... Standard
▪ Electronic Commerce Transactions with required data are except from timeliness	▪ Not present ... Standard

▪ Security level indicator/Security protocol indicating Merchant UCAF participation	▪ Not present... Standard
▪ Must be a Consumer Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Applies to U.S. Acquirer and U.S. Issuer Transactions ▪ MCC 5999 does not require itinerary (addendum) data ▪ As of 10/03/08 MCC 4900 is not eligible to receive Merchant UCAF or Enhanced Merchant UCAF ▪ As of 10/03/08 MCCs 4900, 5960, 6300 or 6513 are not eligible to receive Merchant UCAF Debit ▪ As of 04/15/11 Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive Merchant UCAF	

FULL UCAF = 1.95% + \$0.10

FULL UCAF DEBIT = 1.65% + \$0.15

ENHANCED FULL UCAF = 2.10% + \$0.10

FULL UCAF PREPAID = 1.76% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Auth and Settlement MCC must match*	▪ No MCC match... Standard
▪ UCAF Collection Indicator = 2	▪ Missing ... Standard
▪ CAT Level Indicator = 6	▪ Not present... Standard
▪ Security level = Security protocol and Cardholder Authentication indicators for Full UCAF	▪ Not present... Standard
▪ Must be a Consumer Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Applies to U.S. Acquirer and U.S. Issuer Transactions ▪ MCC 5999 does not require itinerary (addendum) data ▪ As of 10/03/08 MCC 4900 is not eligible to receive Full UCAF or Enhanced Full UCAF ▪ As of 10/03/08 MCCs 4900, 5960 or 6300 are not eligible to receive Full UCAF Debit ▪ As of 04/15/11 Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive FULL UCAF	

STANDARD = 3.15% + \$0.10

STANDARD PASSENGER TRANSPORT = 3.15% + \$0.10

STANDARD DEBIT = 1.90% + \$0.25

ENHANCED STANDARD = 3.15% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 30 day Settlement	▪ No downgrade from Standard
▪ Must be a Consumer Card	
NOTES:	

PERSON-TO-PERSON TRANSFER TO CARD ACCOUNT = 3.25% + \$0.10
GENERAL PERSON-TO-PERSON TRANSFER = 3.25% + \$0.10
GENERAL TRANSFER TO OWN ACCOUNT = 3.25% + \$0.10
BUSINESS DISBURSEMENT = 3.25% + \$0.10
TRANSFER TO OWN STAGED DIGITAL WALLET ACCOUNT = 3.25% + \$0.10
GENERAL BUSINESS-TO-BUSINESS TRANSFER = 3.25% + \$0.10
TRANSFER TO OWN DEBIT/PREPAID CARD ACCOUNT = 3.25% + \$0.10
AGENT CASH OUT = 3.25% + \$0.10
PAYMENT OF OWN CREDIT CARD BILL = 3.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
- MCC must be 4829, 6540 and TTI (Transaction Type Identifier) must equal: - 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	If not... refer to the appropriate Interchange Rate section
- MCC must be 6538 and TTI (Transaction Type Identifier) must equal: - C07 - General Person-to-Person Transfer - C52 - General Transfer to Own Account	If not... refer to the appropriate Interchange Rate section
NOTES:	
The TTI and MCC combination will determine the applicable clearing plan code	

INSTALLMENT PAYMENT (GRP A) = 1.85% + \$0.00
INSTALLMENT PAYMENT (GRP B) = 1.60% + \$0.00
INSTALLMENT PAYMENT (GRP C) = 0.50% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be one of these product codes: ETA, ETB, ETC, ETD, ETE, ETF, ETG, SPP, or SPS	If not... refer to the appropriate Interchange Rate section
Must be one of the eligible MCCs (refer to Mastercard's Quick Reference Booklet for complete listing)	If not... refer to the appropriate Interchange Rate section
NOTES:	
- MAID is required to qualify for this program except for Product codes SPP and SPS - In order to qualify for this program, Merchant must be "Opt In"	

CONSUMER CREDIT REFUND 2 INSTALLMENT PAYMENT = 0.00%
CONSUMER CREDIT REFUND 3 INSTALLMENT PAYMENT = 0.00%
CONSUMER CREDIT REFUND 4 INSTALLMENT PAYMENT = 0.00%
CONSUMER CREDIT REFUND 5 INSTALLMENT PAYMENT = 0.00%

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be one of these product codes: ETA, ETB, ETC, ETD, ETE, ETF, ETG, SPP, or SPS	If not... refer to the appropriate Interchange Rate section
Consumer card transactions with Refund Group 2 through Group 5 MCCs listed in the existing programs	No downgrade
Must be a Consumer Card	If not ...refer to the appropriate Interchange Rate section

NOTES:

- MAID is required to qualify for this program except for Product codes SPP and SPS
- In order to qualify for this program, Merchant must be “Opt In”

CONSUMER CREDIT REFUND GROUP 1 = 2.30%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Consumer card transactions with MCCs 3000-3299, 3351-3441, 3501-3999, 3874, 4112, 4411, 4511, 4722, 5812, 7011, 7512, 7513, 7519 (only on World MasterCard cards)	▪ No downgrade
▪ Must be a Consumer Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

CONSUMER CREDIT REFUND GROUP 2 = 1.75%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Consumer card transactions with MCCs ○ 5960, 5964-5969 (Mail Order/Telephone Order) ○ 4812, 4814, 4816, 4821, 4899, 4900, 5983 (Utilities) ○ 4722 (Travel Agencies [excluding World MasterCard cards])	▪ No downgrade
▪ Must be a Consumer Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

CONSUMER CREDIT REFUND GROUP 3 = 1.75%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Consumer card transactions with MCCs ○ 3000-3299 or 4511 (Airlines [excluding World/World Elite MasterCard cards]) ○ 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222 (Professional Services) ○ 5122, 5912 (Drug Stores) ○ 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999 (Recreation) ○ 8211, 8220, 8241, 8244, 8249, 8299 (Education) ○ 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699 (Repair Shops) ○ 5811-5814 (Restaurant/Bars {excluding World/World Elite Card cards submitted with MCC 5812}) ○ 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296-7299,	▪ No downgrade

7311, 7321, 7332, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950 (Other services)	
▪ Must be a Consumer Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

CONSUMER CREDIT REFUND GROUP 4 = 1.75%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Consumer card transactions with MCCs ○ 3351-3441, 7512, 7513, 7519 (Automobile/Vehicle Rental [excluding MasterCard cards]) ○ 0763, 5085, 5094, 5099, 5111, 5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, 5735, 5921, 5931, 5933, 5935, 5937, 5942-5944, 5946-5949, 5963, 5970-5973, 5977, 5978, 5992-5999, 7395 (Other Retail) ○ 5541, 5542 (Gas Stations) ○ 5065, 5072, 5198, 5211, 5231, 5251, 5261 (Hardware) ○ 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099 (Health Care) ○ 5940, 5941, 5945 (Sporting – Toy Stores) ○ 5310 (Discount Stores) ○ 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699 (Clothing Stores) ○ 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523 (Other Transport [excluding World/World Elite MasterCard cards submitted with MCCs 4112 and 4411])	▪ No downgrade
▪ Must be a Consumer Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

CONSUMER CREDIT REFUND GROUP 5 = 1.75%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Consumer card transactions with MCCs ○ 3501-3999, 7011 (Hotel/Motel [excluding World MasterCard cards]) ○ 5311 (Department Stores) ○ 5722, 5732, 5733, 5734 (Electric-Appliance) ○ 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950 (Interior Furnishing) ○ 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538 (Vehicles) ○ 4829, 6012, 6050, 6051, 6529-6531, 6534, 7995 (Quasi Cash) ○ 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751 (Food Stores – Warehouse)	▪ No downgrade

▪ Must be a Consumer Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

CONSUMER DEBIT REFUND GROUP 1 = 0.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Debit card transactions with any MCCs <u>other</u> than the following: ○ 3000-3299, 4511 (Airline) ○ 4112 (Passenger Railway)	▪ No downgrade
▪ Must be a Debit Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ This interchange program is to be used in a Mail Order/Telephone Order or E-Commerce situation; that is, the return occurs in a non-face-to-face environment	

CONSUMER DEBIT REFUND GROUP 2 = 0.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Debit card transactions must have one of the following MCC's: ○ 3000-3299, 4511 (Airline) ○ 4112 (Passenger Railway)	▪ No downgrade
▪ Must be a Debit Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

CONSUMER DEBIT REFUND GROUP 3 = 0.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Debit card transactions with any MCCs <u>other</u> than the following: ○ 5960, 5962, 5964-5969 (Mail Order/Telephone Order) ○ 3000-3299, 4511 (Airline) ○ 4112 (Passenger Railway)	▪ No downgrade
▪ Must be a Debit Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ This interchange program is to be used when the return occurs in a face-to-face environment	

WORLD/WORLD ELITE INTERCHANGE PROGRAMS

WORLD CARD LODGING = 2.25% + \$0.10

WORLD CARD AUTO RENTAL = 2.25% + \$0.10

WORLD CARD PASSENGER TRANSPORT = 2.25% + \$0.10

WORLD CARD OTHER = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
3 day Settlement	Exceeds 3 days... World Standard
Valid Authorization (except airlines)	No authorization... World Standard
Banknet Reference number in Settlement	Missing Reference number... World Standard
Banknet Authorization Date	Missing Auth Date... World Standard
Auth and Settlement MCC must match*	No MCC match... World Standard
Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, 4411, 4722 or 5812	If not T&E MCC... World Standard
Must be a World Card	If not ... refer to the appropriate Interchange Rate section
NOTES:	
- Hotels, Car Rental Agencies and Cruise Lines are exempt from timeliness edits - Restaurant MCC 5812 transactions must be \$60 or greater to qualify *Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations	

WORLD ELITE T&E = 2.55% + \$0.10

WORLD ELITE AUTO RENTAL = 2.55% + \$0.10

WORLD ELITE OTHER = 2.55% + \$0.10

HIGH VALUE T&E = 2.55% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
3 day Settlement	Exceeds 3 days... World Elite Standard
Valid Authorization	No authorization... World Elite Standard
Banknet Reference number in Settlement	Missing Reference number... World Elite Standard
Banknet Authorization Date	Missing Auth Date... World Elite Standard
Auth and Settlement MCC must match*	No MCC match... World Elite Standard
Must be MCCs 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, 4411, 4722 or 5812	If not T&E MCC... World Elite Standard
Must be a World Elite MasterCard	If not ... refer to the appropriate Interchange Rate section
NOTES:	
- Airline MCC's 3000-3299, 4511 will qualify for World Elite Airline - Hotels, Car Rental Agencies and Cruise Lines are exempt from timeliness edits - Restaurant MCC 5812 transactions must be \$60 or greater to qualify *Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations - High Value applicable only to World Cards	

WORLD ELITE AIRLINE = 2.55% + \$0.10

HIGH VALUE AIRLINE = 2.55% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
3 day Settlement	Exceeds 3 days... World Elite Standard
Valid Authorization	No authorization... World Elite Standard

▪ Banknet Reference number in Settlement	▪ Missing Reference number... World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World Elite Standard
▪ Auth and Settlement MCC must match*	▪ No MCC match... World Elite Standard
▪ MCCs must be 3000-3299, and 4511	▪ No MCC match... World Elite Standard
NOTES:	
▪ Travel Agencies (MCC 4722) must be submitted with the World Elite T&E program ▪ *Valid exceptions are Travel Agencies and Airline combinations ▪ High Value applicable only to World Cards	

WORLD UTILITIES = 0.00% + \$0.75

WORLD ELITE UTILITIES = 0.00% + \$0.75

HIGH VALUE UTILITIES = 0.00% + \$0.75

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite Merit I otherwise World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match.	▪ No MCC match... World/World Elite Standard
▪ MCC must be 4900 only	▪ Incorrect MCC... World/World Elite Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World /World Elite Standard
▪ Must be a World/World Elite MasterCard	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ High Value applicable only to World Cards	

WORLD MERIT III – BASE = 1.90% + \$0.10

WORLD ELITE MERIT III – BASE = 2.30% + \$0.10

HIGH VALUE MERIT III – BASE = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite Merit I otherwise World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key entered ... World/World Elite Merit I
▪ 10% Transaction tolerance* (25% Beauty Salons)	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
* MCCs 5813, 5814 and 4121 are exempt from transaction tolerance * The following MCCs are not eligible: 3000–3299 or 4511 (Airline), 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental), 3501–3999 or 7011 (Hotel/Motel), 4112 (Passenger Railway), 4411 (Cruise Line/Steamship), 4722 (Travel Agent), 5812 (Restaurant), 5541,5542 (Automated Fuel Dispenser), 5960, 5962, 5964, 5965, 5966, 5967, 5968 and 5969 (MO/TO–Mail Order/Telephone Order) 4900 (Utilities) ▪ High Value applicable only to World Cards	

WORLD MERIT I = 2.20% + \$0.10

WORLD MERIT I DAYCARE = 1.60% + \$0.10

WORLD ELITE MERIT I = 2.60% + \$0.10

HIGH VALUE MERIT I = 2.60% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement*	▪ Exceeds 3 days... World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ 10% Transaction tolerance** (25% Barbers/Beauty Salons)	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must be MCC's other than: 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, 4112, 4411, 4722, 5812 or 4900	▪ Incorrect MCC ... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
*Properly identified ECommerce transactions are exempt from timeliness edits	
**The following are exempt from Transaction tolerance: Non-Face-to-Face, ECommerce, MCCs 5813, 5814 and 4121	
▪ High Value applicable only to World Cards	

WORLD BILL PAYMENTS MERIT I (Real Estate) = 1.43% + \$0.05

WORLD ELITE BILL PAYMENTS MERIT I (Real Estate) = 2.20% + \$0.10

HIGH VALUE BILL PAYMENTS MERIT I (Real Estate) = 2.20% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement*	▪ Exceeds 3 days... World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ MCC must be 6513 (Real Estate Agents and Managers – Rentals)	▪ If not ... World/World Elite Merit I
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
*Properly identified E-Commerce transactions are exempt from timeliness edits	
**The following are exempt from transaction tolerance: Non-Face-to-Face, E-Commerce and 4121	
▪ High Value applicable only to World Cards	

WORLD BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$0.05

WORLD ELITE BILL PAYMENTS MERIT I (Insurance) = 2.25% + \$0.10

HIGH VALUE BILL PAYMENTS MERIT I (Insurance) = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... World/World Elite Standard ...
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard

▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ MCC must be 6300 or 5960	▪ If not . . . World/World Elite Merit I
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
*Properly identified ECommerce transactions are exempt from timeliness edits	
**The following are exempt from Transaction tolerance: Non-Face-to-Face, ECommerce and 4121	
▪ High Value applicable only to World Cards	

WORLD KEY-ENTERED = 2.20% + \$0.10

WORLD ELITE KEY-ENTERED = 2.60% + \$0.10

HIGH VALUE KEY-ENTERED = 2.60% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 1 day... World/World Elite Merit I otherwise World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ 10% Transaction tolerance*	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ MCC must be Retail or MCCs 5813, 5814**	▪ If incorrect MCC code... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ *MCCs 5813-5814 are exempt from transaction tolerance	
▪ **MCC 5812 transactions are not eligible	
▪ High Value applicable only to World Cards	

WORLD SERVICE INDUSTRIES = 1.15% + \$0.05

WORLD ELITE SERVICE INDUSTRIES = 1.15% + \$0.05

HIGH VALUE SERVICE INDUSTRIES = 1.15% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 1day ... World/World Elite Merit I otherwise World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Key Entered	▪ If swiped ... World/World Elite Merit III Base
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must be MCCs 4814 or 4899	▪ Incorrect MCC... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Card acceptor and acquirer must participate in the MC Repeat Pay program	
▪ Card acceptor must be qualified and registered with MC to participate in the Services Industries program	
▪ As of 10/03/08 MCCs 4812, 4900, 5960 or 6300 are no longer eligible to receive World/WE Service Industries	
▪ High Value applicable only to World Cards	

WORLD PUBLIC SECTOR = 1.55% + \$0.10

WORLD ELITE PUBLIC SECTOR = 1.55% + \$0.10

HIGH VALUE PUBLIC SECTOR = 1.55% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... World/World Elite Standard
▪ MCC must be 4111, 4784, 9211, 9222, 9223, 9311, 9399, 9402 or 4112	▪ Incorrect MCC... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ High Value applicable only to World Cards	

WORLD SUPERMARKET BASE = 1.70% + \$0.10

WORLD ELITE SUPERMARKET BASE = 2.10% + \$0.10

HIGH VALUE SUPERMARKET BASE = 2.10% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 1 day... World/World Elite Merit I otherwise World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered... World/World Elite Merit I
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must transmit MCC 5411	▪ Incorrect MCC ... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ High Value applicable only to World Cards	

WORLD CONVENIENCE PURCHASE BASE = 1.90% + \$0.04

WORLD ELITE CONVENIENCE PURCHASE BASE = 2.30% + \$0.04

HIGH VALUE CONVENIENCE PURCHASE BASE = 2.30% + \$0.04

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 1 day... World/World Elite Merit I otherwise World/World Elite Standard
▪ Card Present (Swiped, Contactless, EMV) - (Not required for transponder transactions identified with a CAT level of CT7)	▪ If key-entered or missing transponder... Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard

▪ Must be MCCs 5814, 5499, 7832, 4121 or 5331	▪ Incorrect MCC ... World/World Elite Standard
▪ 10% Transaction tolerance on MCCs 5499 or 7832*	▪ If exceeds tolerance... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
*MCCs 4121 and 5814 are exempt from transaction tolerance - High Value applicable only to World Cards	

WORLD PETROLEUM BASE = 2.00% (\$0.95 MAX)

WORLD ELITE PETROLEUM BASE = 2.00% (\$0.95 MAX)

HIGH VALUE PETROLEUM BASE = 2.00% (\$0.95 MAX)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite Merit I otherwise World/World Elite Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered or missing transponder... World/World Elite Merit I
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
For transactions submitted with MCC 5542 - Must contain CAT Level indicator of 1 or 2 for Fuel Dispenser For transactions submitted with MCC 5541, the transaction must be either: - Magnetic stripe read, with a CAT level of NA plus a space, CT1 or CT2 - Initiated via transponder and identified with a CAT level of CT7 - High Value applicable only to World Cards	

WORLD RESTAURANT = 1.85% + \$0.10

WORLD ELITE RESTAURANT = 2.00% + \$0.10

HIGH VALUE RESTAURANT = 2.00% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite T&E otherwise World/World Elite Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered... World/World Elite Standard
▪ Valid Authorization	▪ World/World Elite T&E ...No authorization... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard
▪ Must be MCC 5812	▪ If Not MCC 5812 ... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
- Must be Face-to-Face transaction - For MCC 5812, only transactions equal to or less than \$60.00 will be accepted - High Value applicable only to World Cards	

WORLD MERCHANT UCAF = 2.20% + \$0.10
WORLD ELITE MERCHANT UCAF = 2.60% + \$0.10
HIGH VALUE MERCHANT UCAF = 2.60% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement*	▪ No downgrade from World/World Elite Merchant UCAF
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ UCAF Collection Indicator = 1	▪ Missing ... World/World Elite Standard
▪ CAT Level Indicator = 6	▪ Not present... World/World Elite Standard
▪ Security level indicator/Security protocol indicating Merchant UCAF participation	▪ Not present... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ *Properly identified E-Commerce transactions are exempt from timeliness edits ▪ As of 10/03/08 MCC 4900 is no longer eligible to receive World Elite Merchant UCAF ▪ As of 04/15/11 Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive Merchant UCAF High Value applicable only to World Cards	

WORLD FULL UCAF = 2.20% + \$0.10
WORLD ELITE FULL UCAF = 2.60% + \$0.10
HIGH VALUE FULL UCAF = 2.60% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement*	▪ No downgrade from World/World Elite Full UCAF
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ UCAF Collection Indicator = 2	▪ Missing ... World/World Elite Standard
▪ CAT Level Indicator = 6	▪ Not present... World/World Elite Standard
▪ Security level = Security protocol and Cardholder Authentication indicators for Full UCAF	▪ Not present... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ *Properly identified E-Commerce transactions are exempt from timeliness edits ▪ As of 10/03/08 MCC 4900 is not eligible for World Elite Full UCAF ▪ High Value applicable only to World Cards ▪ As of 04/15/11 Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive FULL UCAF	

WORLD ELITE T&E LARGE TICKET = 2.55%
HIGH VALUE T&E LARGE TICKET = 2.55%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... World Elite Standard
▪ Valid Authorization	▪ No authorization... World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World Elite Standard

▪ T & E MCC only	▪ Incorrect MCC... World Elite Standard
▪ Must be a World/World Elite MasterCard	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Transaction must be \$2500 or higher ▪ Airline MCCs require General ticket information and Trip Leg data ▪ Car Rental and Hotel Addendum required ▪ High Value applicable only to World Cards	

WORLD SMALL TICKET CARD PRESENT = 1.90% + \$0.02

WORLD HIGH VALUE SMALL TICKET CARD PRESENT = 2.30% + \$0.02

WORLD ELITE SMALL TICKET CARD PRESENT = 2.30% + \$0.02

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite Merit I otherwise World/World Elite Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If not... refer to appropriate Interchange Rate section
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Transaction Amount Limit of \$5.00	▪ Exceeds Tran Amount... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard
▪ Must be Consumer Credit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪	

WORLD SMALL TICKET CARD NOT PRESENT = 2.20% + \$0.02

WORLD HIGH VALUE SMALL TICKET CARD NOT PRESENT = 2.60% + \$0.02

WORLD ELITE SMALL TICKET CARD NOT PRESENT = 2.60% + \$0.02

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite Merit I otherwise World/World Elite Standard
▪ Card not Present	▪ If not... refer to appropriate Interchange Rate section
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Transaction Amount Limit of \$5.00	▪ Exceeds Tran Amount... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard
▪ Must be Consumer Credit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪	

WORLD STANDARD = 3.15% + \$0.10

WORLD ELITE STANDARD = 3.15% + \$0.10

HIGH VALUE STANDARD = 3.15% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 30 day Settlement	▪ No downgrade from World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	

- High Value applicable only to World Cards

MASTERCARD COMMERCIAL CARD INTERCHANGE PROGRAMS

MASTERCARD COMMERCIAL CARD DATA REQUIREMENTS
Effective with the 06.1 Release, any MC Corporate program other than U.S Corporate Large Ticket (IRD 62) and U.S. Corporate Data Rate III (IRD 66) will no longer require all six elements to be provided
Level II Data = Tax amount, Tax indicator, Customer Code (P Cards only), Tax ID and Merchant Type Code (Tax Amount is not required for Business, Corporate and Purchasing cards at Fuel Locations: MCC 4468, 5541, 5542, 5499, and 5983)
Note: MasterCard Customer Code is required 'if provided by the cardholder'
Level III = Level II plus Line-Item Detail: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator
Effective with the 07.1 Release, World and World Elite Business and Corporate cards will qualify for the following existing IRD's: 60, 62, 65, 66, 67, 68, 69, 76/86, 89, 91, 94, and 99

COMMERCIAL DATA RATE I BUSINESS = 2.65% + \$0.10

COMMERCIAL DATA RATE I CORP/PURCH = 2.70% + \$0.10

COMMERCIAL DATA RATE I FLEET AT FUEL = 2.70% + \$0.10

COMMERCIAL DATA RATE I FLEET AT NON-FUEL = 2.70% + \$0.10

WORLD/WORLD ELITE COMMERCIAL DATA RATE I CORP = 2.70% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Position 6 of the Authorization response = C or D (Only for MAB, MCB, MEB, MPC and MWB)	▪ If not... refer to appropriate Interchange Rate Section
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Must be a Corporate, Purchasing, Business or Fleet card	▪ Not Corporate, Purchasing, Business, or Fleet card... Merit I
▪ Auth and Settlement MCC must match	▪ No MCC match... Commercial Standard
▪ Full Merchant Description Addendum Record (with valid street address) *	▪ Addendum missing... Commercial Standard
▪ Non-T&E MCC	▪ If T&E MCC... Commercial T&E
NOTES:	
▪ *Not required for Fleet Cards at fuel locations ▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required ▪ Fleet card transactions at fuel locations require Level III data for non-fuel purchases (Motor Fuel Service Type = 3)	

BUSINESS LEVEL 2 DATA RATE I = 2.80% + \$0.10

BUSINESS LEVEL 3 DATA RATE I = 2.85% + \$0.10

BUSINESS LEVEL 4 DATA RATE I = 2.95% + \$0.10

BUSINESS LEVEL 5 DATA RATE I = 3.00% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Business Level 2, 3, 4 or 5 Standard
▪ Valid Authorization	▪ No authorization... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Business Level 2, 3, 4 or 5 Standard
▪ Position 6 of the Authorization response = E or F (Level 2) ▪ Position 6 of the Authorization response = G or H (Level 3) ▪ Position 6 of the Authorization response = J or K (Level 4)	▪ If not... refer to appropriate Interchange Rate Section

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26.1 IQM V1

▪ Position 6 of the Authorization response = Q or R (Level 5)	
▪ Must be one of the following Business card products: (MAB, MCB, MEB, MPC or MWB)	▪ Not Business card... Refer to the appropriate interchange program
▪ Auth and Settlement MCC must match	▪ No MCC match... Business Level 2, 3, 4 or 5 Standard
▪ Full Merchant Description Addendum Record (with valid street address) *	▪ Addendum missing... Business Level 2, 3, 4 or 5 Standard
▪ Non-T&E MCC	▪ If T&E MCC... Business Level 2, 3, 4 or 5 Standard
NOTES:	
▪ *Not required for Fleet Cards at fuel locations ▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required ▪ Electronic Payment transactions must contain PDS 0502 (Custom Identifier) and PDS 0678 (Unique Invoice Number) ▪ Fleet card transactions at fuel locations require Level III data for non-fuel purchases (Motor Fuel Service Type = 3)	

COMMERCIAL DATA RATE II BUS DEBIT = 2.10% + \$0.10

COMMERCIAL DATA RATE II BUS/ PETROLEUM BUS = 1.90% + \$0.10

COMMERCIAL DATA RATE II PETROLEUM BUS DEBIT = 2.05% + \$0.10

COMMERCIAL DATA RATE II CORP/PURCH = 2.50% + \$0.10

COMMERCIAL DATA RATE II PETROLEUM CORP/PURCH = 2.20% + \$0.10

COMMERCIAL DATA RATE II PETROLEUM FLEET AT FUEL = 2.20% + \$0.10

COMMERCIAL DATA RATE II FLEET AT NON-FUEL = 2.50% + \$0.10

COMMERCIAL PREPAID DATA RATE II BUS = 2.65% + \$0.10

COMMERCIAL PREPAID DATA RATE II PETROLEUM BUS = 2.05% + \$0.10

WORLD/WORLD ELITE COMMERCIAL DATA RATE II CORP = 2.50% + \$0.10

WORLD/WORLD ELITE COMMERCIAL DATA RATE II PETROLEUM CORP = 2.20% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Position 6 of the Authorization response = C or D (Only for MAB, MCB, MEB, MPC and MWB)	▪ If not... refer to appropriate Interchange Rate Section
▪ Must be a Corporate, Purchasing, Business or Fleet card	▪ Not Corporate, Purchasing, Business, or Fleet card... Merit I
▪ Auth and Settlement MCC must match	▪ No MCC match... Commercial Standard
▪ Full Merchant Description Addendum Record (with valid street address) *	▪ Addendum missing... Commercial Standard
▪ Level II Purchasing Card Data** ○ Tax must be greater than \$0.00 but no less than 0.1% - 30% of the sale amount and transactions with a tax amount of \$0.00 must include the tax-exempt identifier ***	▪ If missing Level II Data... Commercial Data Rate I
▪ Non-T&E MCC	▪ If T&E MCC... Commercial T&E

NOTES:

- *Not required for Fleet Cards at fuel locations
- **All Commercial Cards except Fleet Cards at fuel locations
- *** Exclusions to the tax edit:
 1. Commercial cards at Fuel locations (MCC's: 4468, 5541, 5542, 5499, and 5983) are exempt from the sales tax amount edit (0.1% - 30% of the Sale Amount)
 2. Transactions involving Government/Public Sector Product Codes: MGF, MPK and MNF are exempt by the tax edit in its entirety
 3. Tax amount is not required for MCCs 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399, or 9402 (if a tax amount is present, it must be valid)
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required

- Fleet card transactions at fuel locations require Level III data for non-fuel purchases (Motor Fuel Service Type = 3)
- For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassified by MasterCard

BUSINESS LEVEL 2 DATA RATE II = 2.05% + \$0.10

BUSINESS LEVEL 2 DATA RATE II PETROLEUM = 2.05% + \$0.10

BUSINESS LEVEL 3 DATA RATE II = 2.10% + \$0.10

BUSINESS LEVEL 3 DATA RATE II PETROLEUM = 2.10% + \$0.10

BUSINESS LEVEL 4 DATA RATE II = 2.20% + \$0.10

BUSINESS LEVEL 4 DATA RATE II PETROLEUM = 2.20% + \$0.10

BUSINESS LEVEL 5 DATA RATE II = 2.25% + \$0.10

BUSINESS LEVEL 5 DATA RATE II PETROLEUM = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Business Level 2, 3, 4 or 5 Standard
▪ Valid Authorization	▪ No authorization... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Business Level 2, 3, 4 or 5 Standard
▪ Position 6 of the Authorization response = E or F (Level 2)	▪ If not... refer to appropriate Interchange Rate Section
▪ Position 6 of the Authorization response = G or H (Level 3)	
▪ Position 6 of the Authorization response = J or K (Level 4)	
▪ Position 6 of the Authorization response = Q or R (Level 5)	
▪ Must be one of the following Business card products: (MAB, MCB, MEB, MPC or MWB)	▪ Not Business card... Refer to the appropriate interchange program
▪ Auth and Settlement MCC must match	▪ No MCC match... Business Level 2, 3, 4 or 5 Standard
▪ Full Merchant Description Addendum Record (with valid street address) *	▪ Addendum missing... Business Level 2, 3, 4 or 5 Standard
▪ Level II Purchasing Card Data** ○ Tax must be greater than \$0.00 but no less than 0.1% - 30% of the sale amount and transactions with a tax amount of \$0.00 must include the tax-exempt identifier ***	▪ If missing Level II Data... Business Level 2, 3, 4 or 5 Standard
▪ Non-T&E MCC	▪ If T&E MCC... Business Level 2, 3, 4 or 5 Standard

NOTES:

- *Not required for Fleet Cards at fuel locations
- **All Commercial Cards except Fleet Cards at fuel locations
- *** Exclusions to the tax edit:
 3. Commercial cards at Fuel locations (MCC's: 4468, 5541, 5542, 5499, and 5983) are exempt from the sales tax amount edit (0.1% - 30% of the Sale Amount)
 4. Transactions involving Government/Public Sector Product Codes: MGF, MPK and MNF are exempt by the tax edit in its entirety
 4. Tax amount is not required for MCCs 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399, or 9402 (if a tax amount is present, it must be valid)
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Fleet card transactions at fuel locations require Level III data for non-fuel purchases (Motor Fuel Service Type = 3)
- For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassified by MasterCard

COMMERCIAL DATA RATE III CORP/PURCH/FLEET = 1.90% + \$0.10

WORLD/WORLD ELITE COMMERCIAL DATA RATE III CORP = 1.90% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
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▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Position 6 of the Authorization response = C or D (Only for MAB, MCB, MEB, MPC and MWB)	▪ If not... refer to appropriate Interchange Rate Section
▪ Must be a Corporate, Purchasing, Business or Fleet card	▪ Not Corporate, Purchasing, Business, or Fleet card... Merit I
▪ Auth and Settlement MCC must match	▪ No MCC match... Commercial Standard
▪ Full Merchant Description Addendum Record (with valid street address)	▪ Addendum missing... Commercial Standard
▪ Level II and Level III Purchasing Card Data*	▪ If missing Level III Data... Commercial Data Rate II ▪ If missing Level II Data... Commercial Data Rate I otherwise Commercial Standard
▪ Non-T&E MCC	▪ If T&E MCC... Commercial T&E Standard
NOTES:	
▪ *Customer Code not required for Business or Corporate cards ▪ All MCCs require: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator ▪ Fleet at Fuel locations require the Motor Fuel Service Type ▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required	

COMMERCIAL LARGE TICKET/DATA RATE III CORP/PURCH = 1.45% + \$35.00

COMMERCIAL LARGE TICKET FLEET AT FUEL = 1.45% + \$35.00

COMMERCIAL LARGE TICKET FLEET AT NON-FUEL = 1.45% + \$35.00

WORLD/WORLD ELITE COMMERCIAL LARGE TICKET/DATA RATE III CORP = 1.45% + \$35.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement****	▪ Exceeds 2 days... Commercial Data Rate III otherwise...Commercial Standard
▪ Transaction amount must be a minimum of \$10,000.00	▪ Under \$10,000.00 ... Commercial Data Rate III otherwise...Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Must be a Corporate, Purchasing, Business or Fleet card	▪ If not ... refer to the appropriate Interchange Rate section
▪ Auth and Settlement MCC must match	▪ No MCC match... Commercial Standard
▪ 25% Transaction tolerance*	▪ If exceeds tolerance... Commercial Standard
▪ Full Merchant Description Addendum Record (with valid street address) **	▪ Addendum missing... Commercial Standard
▪ Level II and III Purchasing Card Data***	▪ If missing Level III Data... Commercial Data Rate II ▪ If missing Level II Data... Commercial Data Rate I otherwise Commercial Standard
▪ Must be a non-T&E MCC	▪ If T&E MCC... Commercial T&E
NOTES:	
▪ *MCCs 5813 and 5814 (5812 is not eligible for this program) are exempt, Amount tolerance not performed for MCC 5542, Ecommerce transactions will bypass the interchange transaction tolerance if all required fields are provided ▪ Non-face-to-face transactions and properly identified Ecommerce transactions are exempt from the timeliness test ▪ **Not required for Fleet Cards at fuel locations, Fleet at Fuel locations require Fleet Data ▪ ***All Commercial Cards except, Fleet Cards at fuel locations. Customer Code is not required for Business or Corporate Cards ▪ All MCCs require: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator, excluding Fleet at Fuel locations	

- Card Present (Swipe or contactless) required only for MasterCard Fleet Card at fuel location transactions
- Fleet at Fuel locations require the Motor Fuel Service Type
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Fleet card transactions at fuel locations require Level III data for non-fuel purchases (Motor Fuel Service Type = 3)
- For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassified by MasterCard

COMMERCIAL T&E RATE BUS = 2.35% + \$0.10

COMMERCIAL T&E RATE CORP/PURCH = 2.65% + \$0.10

COMMERCIAL T&E RATE FLEET = 2.65% + \$0.10

WORLD/WORLD ELITE COMMERCIAL T&E RATE CORP = 2.65% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 9 days settlement for Airlines all other MCCs 3 days	▪ Exceeds 9 or 3 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Must be a Corporate, Purchasing, Business or Fleet card product	▪ If not ... refer to the appropriate Interchange Rate section
▪ Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, or 4112*	▪ No MCC match... Commercial Standard
▪ Auth and Settlement MCC must match**	▪ No MCC match... Commercial Standard
▪ Industry Specific T&E Addendum Required	▪ Addendum missing... Commercial Standard
▪ Merchant Description Addendum Required (with valid street address)	▪ Addendum missing... Commercial Standard
NOTES:	
▪ *MCC 4722 is not permitted in the clearing message ▪ **Valid exceptions are Travel Agencies and Hotel/Car Rental/Airline and Passenger Railway combinations ▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required ▪ Customer Service and Property Phone numbers are required ▪ As of 19.1, MCC 5812 is eligible	

BUSINESS LEVEL 2 T&E RATE = 2.50% + \$0.10

BUSINESS LEVEL 3 T&E RATE = 2.55% + \$0.10

BUSINESS LEVEL 4 T&E RATE = 2.65% + \$0.10

BUSINESS LEVEL 5 T&E RATE = 2.70% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 9 days settlement for Airlines all other MCCs 3 days	▪ Exceeds 9 or 3 days... Business Level 2, 3, 4 or 5 Standard
▪ Valid Authorization	▪ No authorization... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Business Level 2, 3, 4 or 5 Standard
▪ Position 6 of the Authorization response = E or F (Level 2) ▪ Position 6 of the Authorization response = G or H (Level 3) ▪ Position 6 of the Authorization response = J or K (Level 4) ▪ Position 6 of the Authorization response = Q or R (Level 5)	▪ If not... refer to appropriate Interchange Rate Section
▪ Must be one of the following Business card products: (MAB, MCB, MEB, MPC or MWB)	▪ Not Business card... Refer to the appropriate interchange program
▪ Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, or 4112	▪ No MCC match... Business Level 2, 3, 4 or 5 Standard

▪ Auth and Settlement MCC must match*	▪ No MCC match... Business Level 2, 3, 4 or 5 Standard
▪ Industry Specific T&E II Addendum Required	▪ Addendum missing... Business Level 2, 3, 4 or 5 Standard
▪ Merchant Description Addendum Required (with valid street address)	▪ Addendum missing... Business Level 2, 3, 4 or 5 Standard
NOTES:	

COMMERCIAL STANDARD BUS/CORP/PURCH = 2.95% + \$0.10

COMMERCIAL STANDARD FLEET AT FUEL = 2.95% + \$0.10

WORLD/WORLD ELITE COMMERCIAL STANDARD CORP = 2.95% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ No timeliness requirement	▪ No downgrade from Commercial Standard
▪ Must be a Corporate, Purchasing, Business or Fleet card product	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Card Acceptor Tax ID is not required	

BUSINESS LEVEL 2 STANDARD = 3.10% + \$0.10

BUSINESS LEVEL 3 STANDARD = 3.15% + \$0.00

BUSINESS LEVEL 4 STANDARD = 3.25% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ No timeliness requirement	▪ No downgrade from Commercial Standard
▪ Must be a Business card product	▪ If not Business card... refer to appropriate Consumer or Commercial Standard Interchange
NOTES:	
▪ Card Acceptor Tax ID is not required	

BUSINESS UTILITY = 0.00% + \$1.50

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... Standard
▪ MCC must be 4900 only	▪ Incorrect MCC... Standard
▪ Must be a Business Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪ Card Acceptor Type/Card Acceptor Tax ID required	

BUSINESS LEVEL 2 UTILITIES = 0.00% + \$1.50

BUSINESS LEVEL 3 UTILITIES = 0.00% + \$1.50

BUSINESS LEVEL 4 UTILITIES = 0.00% + \$1.50

BUSINESS LEVEL 5 UTILITIES = 0.00% + \$1.50

QUALIFICATIONS	DOWNGRADE REASONS
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▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Business Level 2, 3, 4 or 5 Standard
▪ Valid Authorization	▪ No authorization... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Business Level 2, 3, 4 or 5 Standard
▪ Position 6 of the Authorization response = E or F (Level 2) ▪ Position 6 of the Authorization response = G or H (Level 3) ▪ Position 6 of the Authorization response = J or K (Level 4) ▪ Position 6 of the Authorization response = Q or R (Level 5)	▪ If not... refer to appropriate Interchange Rate Section
▪ Must be one of the following Business card products: (MAB, MCB, MEB, MPC or MWB)	▪ Not Business card... Refer to the appropriate interchange program
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Business Level 2, 3, 4 or 5 Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... Business Level 2, 3, 4 or 5 Standard
▪ MCC must be 4900 only	▪ Incorrect MCC... Business Level 2, 3, 4 or 5 Standard
NOTES:	
▪ Card Acceptor Type/Card Acceptor Tax ID required	

CHARITIES COMMERCIAL = 2.00% + \$0.10

CHARITIES COMMERCIAL DEBIT = 2.00% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ No downgrade from Charities
▪ Valid Authorization	▪ No downgrade from Charities
▪ 10% Transaction tolerance*	▪ No downgrade from Charities
▪ MCC must be 8398 only	▪ No downgrade from Charities
▪ Must be a Commercial Credit or Debit Card	▪ If not..refer to Consumer Charities Interchange Program
NOTES:	
* Non-face-to-face and E-commerce transactions are exempt from transaction amount tolerance	
▪ MAID is required to qualify for zero interchange in the event of MasterCard defined Disaster Relief period	

COMMERCIAL PAYMENTS ACCOUNT TIER 1 = 1.20% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Transaction amount is \$10,000.00 to \$25,000.00	▪ If not ... refer to the appropriate Interchange Rate section
▪ Non-Face-to-Face MCC (MOTO or Ecommerce)	▪ No MCC match... Commercial Standard
▪ 25% Transaction tolerance	▪ If exceeds tolerance... Commercial Standard
NOTES:	
▪	

COMMERCIAL PAYMENTS ACCOUNT TIER 2 = 1.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section

▪ 2 day Settlement	▪ Exceeds 2 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Transaction amount is \$25,000.01 to \$100,000.00	▪ If not ... refer to the appropriate Interchange Rate section
▪ Non-Face-to-Face MCC (MOTO or Ecommerce)	▪ No MCC match... Commercial Standard
▪ 25% Transaction tolerance	▪ If exceeds tolerance... Commercial Standard
NOTES:	
▪	

COMMERCIAL PAYMENTS ACCOUNT TIER 3 = 0.90% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Transaction amount is \$100,000.01 to \$500,000.00	▪ If not ... refer to the appropriate Interchange Rate section
▪ Non-Face-to-Face MCC (MOTO or Ecommerce)	▪ No MCC match... Commercial Standard
▪ 25% Transaction tolerance	▪ If exceeds tolerance... Commercial Standard
NOTES:	
▪	

COMMERCIAL PAYMENTS ACCOUNT TIER 4 = 0.80% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Transaction amount is \$500,000.01 - \$1,000,000.00	▪ If not ... refer to the appropriate Interchange Rate section
▪ Non Face-to-Face MCC (MOTO or Ecommerce)	▪ No MCC match... Commercial Standard
▪ 25% Transaction tolerance	▪ If exceeds tolerance... Commercial Standard
NOTES:	
▪	

COMMERCIAL PAYMENTS ACCOUNT TIER 5 = 0.70% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Transaction amount is \$1,000,000.01 and greater	▪ If not ... refer to the appropriate Interchange Rate section
▪ Non Face-to-Face MCC (MOTO or Ecommerce)	▪ No MCC match... Commercial Standard
▪ 25% Transaction tolerance	▪ If exceeds tolerance... Commercial Standard
NOTES:	
▪	

COMMERCIAL B2B PRODUCT 1 – U.S. DOMESTIC = 2.00% + \$0.00
COMMERCIAL B2B PRODUCT 1 – U.S. INTERREGIONAL = 2.00% + \$0.00
COMMERCIAL B2B PRODUCT 2 = 1.80% + \$0.00
COMMERCIAL B2B PRODUCT 3 = 1.60% + \$0.00
COMMERCIAL B2B PRODUCT 4 = 1.40% + \$0.00
COMMERCIAL B2B PRODUCT 5 = 1.20% + \$0.00
COMMERCIAL B2B PRODUCT 6 = 1.00% + \$0.00
COMMERCIAL B2B PRODUCT 7 = 2.00% + \$0.00
COMMERCIAL B2B PRODUCT 8 = 1.90% + \$0.00
COMMERCIAL B2B PRODUCT 9 = 1.80% + \$0.00
COMMERCIAL B2B PRODUCT 10 = 1.70% + \$0.00
COMMERCIAL B2B PRODUCT 11 = 1.60% + \$0.00
COMMERCIAL B2B PRODUCT 12 = 1.50% + \$0.00
COMMERCIAL B2B PRODUCT 13 = 1.40% + \$0.00
COMMERCIAL B2B PRODUCT 14 = 1.30% + \$0.00
COMMERCIAL B2B PRODUCT 15 = 1.20% + \$0.00
COMMERCIAL B2B PRODUCT 16 = 1.10% + \$0.00
COMMERCIAL B2B PRODUCT 17 = 1.00% + \$0.00
COMMERCIAL B2B PRODUCT 18 = 1.45% + \$0.00
COMMERCIAL B2B PRODUCT 19 = 1.35% + \$0.00
COMMERCIAL B2B PRODUCT 20 = 2.00% + \$0.00
COMMERCIAL B2B PRODUCT 21 = 2.00% + \$0.00
COMMERCIAL B2B PRODUCT 22 = 2.00% + \$0.00
U.S. COMMERCIAL B2B PRODUCT 20 = 2.70% + \$0.00
U.S. COMMERCIAL B2B PRODUCT 21 = 2.60% + \$0.00
U.S. COMMERCIAL B2B PRODUCT 22 = 2.50% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
- Must be a MasterCard B2B transaction - Card not present only	- If not ...refer to the appropriate Interchange Rate section - No downgrade from this program
NOTES:	
- IRD BB: Interregional plan code will no longer apply to U.S. intraregional transactions (be assigned to transactions issued outside the U.S.) - IRD BU: Interregional plan code will only apply to U.S. region intraregional transactions	

COMMERCIAL FREIGHT – U.S. DOMESTIC = 1.80% + \$0.00
COMMERCIAL FREIGHT – U.S. INTERREGIONAL = 1.80% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant	If Non-U.S. Merchant ... refer to the appropriate Interchange Rate section
Must be a Mastercard Enterprise Solutions transaction	If not ...refer to the appropriate Interchange Rate section
MCC must be 3000-3350, 4011, 4214, 4215, 4511, 4789, 4112, 4111, 7299, 9311, 9402 or 9399	If not ...refer to the appropriate Interchange Rate section
Card not present only	No downgrade from this program
NOTES:	
Interregional plan code will be assigned to transactions issued outside the U.S.	

MASTERCARD B2B VIP 1 = 0.80% + \$0.10
MASTERCARD B2B VIP 2 = 1.05% + \$0.10
MASTERCARD B2B VIP 3 = 1.35% + \$0.10
MASTERCARD B2B VIP 4 = 1.45% + \$0.10
MASTERCARD B2B VIP 5 = 1.90% + \$0.10
MASTERCARD B2B VIP 6 = 2.50% + \$0.10
MASTERCARD B2B VIP 7 = 3.00% + \$0.10
MASTERCARD B2B VIP 8 = 2.70% + \$0.10
MASTERCARD B2B VIP 9 = 2.95% + \$0.10
MASTERCARD B2B VIP 10 = 2.75% + \$0.10
MASTERCARD B2B VIP 11 = 1.45% + \$35.00
MASTERCARD B2B VIP 12 = 2.40% + \$0.00
MASTERCARD B2B VIP 13 = 2.30% + \$0.00
MASTERCARD B2B VIP 14 = 2.00% + \$0.00
MASTERCARD B2B VIP 15 = 2.85% + \$0.00
MASTERCARD B2B VIP 16 = 2.80% + \$0.10
MASTERCARD B2B VIP 17 = 2.65% + \$0.10
MASTERCARD B2B VIP 18 = 2.20% + \$0.00
MASTERCARD B2B VIP 19 = 2.10% + \$0.00
MASTERCARD B2B VIP 20 = 1.95% + \$0.00
MASTERCARD B2B VIP 21 = 1.85% + \$0.00
MASTERCARD B2B VIP 22 = 1.75% + \$0.00
MASTERCARD B2B VIP 23 = 1.65% + \$0.00
MASTERCARD B2B VIP 24 = 1.55% + \$0.00
MASTERCARD B2B VIP 25 = 1.25% + \$0.00
MASTERCARD B2B VIP 26 = 1.10% + \$0.00
MASTERCARD B2B VIP 27 = 0.95% + \$0.00
MASTERCARD B2B VIP 28 = 0.90% + \$0.00
MASTERCARD B2B VIP 29 = 0.75% + \$0.00
MASTERCARD B2B VIP 30 = 0.65% + \$0.00
MASTERCARD B2B VIP 31 = 0.60% + \$0.00
MASTERCARD B2B VIP 32 = 0.50% + \$0.00
MASTERCARD B2B VIP 33 = 0.30% + \$5.00
MASTERCARD B2B VIP 34 = 0.00% + \$50.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant	If Non-U.S. Merchant ... refer to the appropriate Interchange Rate section
Must be a Commercial card with one of these products: MVA, MVB, MVC, MVD, MVE, MVF, MVG, MVH, MVI, MVJ, MVK, MVL, MVM, MVN, MVO, MVP, MVQ, MVR, MVS, MVT, MVU, MVV, MVW, MVX, MVY, MVZ, FIA, FIB, FIC, FID, FIE, FIF, FIG, FIH	If not ...refer to the appropriate Interchange Rate section
Card not present only	No downgrade from this program
NOTES:	
Interregional plan code will be assigned to transactions issued outside the U.S.	

US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 1 = 0.50% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 2 = 0.55% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 3 = 0.60% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 4 = 0.65% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 5 = 0.70% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 6 = 0.75% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 7 = 0.80% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 8 = 0.85% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 9 = 0.90% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 10 = 0.95% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 11 = 1.00% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 12 = 1.05% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 13 = 1.10% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 14 = 1.15% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 15 = 1.20% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 16 = 1.25% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 17 = 1.30% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 18 = 1.35% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 19 = 1.40% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 20 = 1.45% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 21 = 1.50% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 22 = 1.55% + \$0.00
 US / INTERREGIONAL COMMERCIAL FLEX B2B PRD 23 = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. / LAC / AP Merchant	If Non-U.S. Merchant...refer to the appropriate Interchange Rate section
Must be a MasterCard B2B transaction	If not ...refer to the appropriate Interchange Rate section
Card not present only	No downgrade from this program
NOTES:	

COMMERCIAL BILL PAY STANDARD = 2.50% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a MasterCard BPC (Bill Pay Commercial) transaction	If not ...refer to the appropriate Interchange Rate section
Card not present only	No downgrade from this program
NOTES:	

COMMERCIAL CREDIT REFUND GROUP 1 = 2.37% (U.S. Only)

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
- Corporate card transactions with MCCs 4829, 6012, 6050, 6051, 6529-6531, 6534, 7995 (Quasi Cash) 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523 (Other Transport) 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751 (Food – Warehouse) 5310 (Discount Stores)	No downgrade

○ 5122, 5912 (Drug Stores) ○ 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999 (Recreation) ○ 5812-5814 (Restaurants) ○ 4812, 4814, 4816, 4821, 4899, 4900, 5983 (Utilities)	
▪ Must be a Corporate Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

COMMERCIAL CREDIT REFUND GROUP 2 = 2.30% (U.S. Only)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Corporate card transactions with MCCs ○ 3351-3441, 7512, 7513, 7519 (Automobile/Vehicle Rental) ○ 3501-3999, 7011 (Hotel/Motel) ○ 5940, 5941, 5945 (Sporting – Toy Stores) ○ 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699 (Clothing Stores) ○ 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538 (Vehicles) ○ 8211, 8220, 8241, 8244, 8249, 8299 (Education) ○ 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699 (Repair Shops) ○ 4722 (Travel Agencies)	▪ No downgrade
▪ Must be a Corporate Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

COMMERCIAL CREDIT REFUND GROUP 3 = 2.21% (U.S. Only)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Corporate card transactions with MCCs ○ 3000-3299, 4511 (Airline) ○ 0763, 5085, 5094, 5099, 5111, 5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, 5735, 5921, 5931, 5933, 5935, 5937, 5942-5944, 5946-5949, 5963, 5970-5973, 5977, 5978, 5992-5999, 7395 (Other Retail) ○ 5960, 5964-5969 (Mail Order/Telephone Order) ○ 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099 (Health Care) ○ 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222 (Professional Services) ○ 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296-7299, 7311, 7321, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999,	▪ No downgrade

9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950 (Other Services) ○ 5065, 5072, 5198, 5211, 5231, 5251, 5261 (Hardware)	
▪ Must be a Corporate Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

COMMERCIAL CREDIT REFUND GROUP 4 = 2.16% (U.S. Only)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Corporate card transactions with MCCs ○ 5311 (Department Stores) ○ 5722, 5732, 5733, 5734 (Electric–Appliances) ○ 5541, 5542 (Gas Stations) ○ 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950 (Interior Furnishings)	▪ No downgrade
▪ Must be a Corporate Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

MASTERCARD INTERREGIONAL INTERCHANGE PROGRAMS

***For all MasterCard International interchange programs, please refer to the applicable interchange program guide for the specific Region.**

INTERREGIONAL CONSUMER RATE I – DIGITAL COMMERCE CORE = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Credit card or Debit card	▪ If not... refer to Commercial Interchange Rate section
▪ Valid Authorization	▪ No authorization... Interregional Consumer Rate III Base Core
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Interregional Consumer Rate III Base Core
▪ Banknet Authorization Date	▪ Missing Auth Date... Interregional Consumer Rate III Base Core
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Banknet data is required for transactions acquired in the US region ▪ 25.2 IRDs YA, YB, YC, YJ and YL must contain Electronic Commerce Security Level Indicator (SLI) is present and equal to 210, or Token Requestor ID is present and positions 1-3 must not contain a value of 000	

INTERREGIONAL CONSUMER RATE I – DIGITAL COMMERCE PREMIUM = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Premium Credit card or Premium Debit card	▪ If not... refer to Commercial Interchange Rate section
▪ Valid Authorization	▪ No authorization... Interregional Consumer Rate III
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Interregional Consumer Rate III
▪ Banknet Authorization Date	▪ Missing Auth Date... Interregional Consumer Rate III
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Banknet data is required for transactions acquired in the US region ▪ 25.2 IRDs YA, YB, YC, YJ and YL must contain Electronic Commerce Security Level Indicator (SLI) is present and equal to 210, or Token Requestor ID is present and positions 1-3 must not contain a value of 000	

INTERREGIONAL CONSUMER RATE I – DIGITAL COMMERCE SUPER PREMIUM = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Super Premium Consumer Credit card or Super Premium Debit card	▪ If not... refer to Commercial Interchange Rate section
▪ Valid Authorization	▪ No authorization... Interregional Consumer Rate III
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Interregional Consumer Rate III
▪ Banknet Authorization Date	▪ Missing Auth Date... Interregional Consumer Rate III
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Banknet data is required for transactions acquired in the US region ▪ 25.2 IRDs YA, YB, YC, YJ and YL must contain Electronic Commerce Security Level Indicator (SLI) is present and equal to 210, or Token Requestor ID is present and positions 1-3 must not contain a value of 000	

INTERREGIONAL CONSUMER RATE II – CARD PRESENT CORE = 1.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ 5 day Settlement	▪ Exceeds 5 days... Interregional Consumer Rate III Base Core
▪ Must be a Consumer Credit card or Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Valid Authorization	▪ No authorization... Interregional Consumer Rate III Base Core
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Interregional Consumer Rate III Base Core
▪ Banknet Authorization Date	▪ Missing Auth Date... Interregional Consumer Rate III Base Core
▪ Card present (Swiped, Contactless, EMV)	▪ If not... refer to the appropriate Interchange Rate section
▪ 10% Transaction tolerance	▪ Exceeds tolerance... Interregional Consumer Rate III Base Core
NOTES:	
▪ Banknet data is required for transactions acquired in the US region ▪ 10% amount tolerance applies only to US acquired transactions	

INTERREGIONAL CONSUMER RATE II – CARD PRESENT PREMIUM = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ 5 day Settlement	▪ Exceeds 5 days... Interregional Consumer Rate III Base Premium
▪ Must be a Consumer Super Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Valid Authorization	▪ No authorization... Interregional Consumer Rate III Base Premium
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Interregional Consumer Rate III Base Premium
▪ Banknet Authorization Date	▪ Missing Auth Date... Interregional Consumer Rate III Base Premium
▪ Card present (Swiped, Contactless, EMV)	▪ If not... refer to the appropriate Interchange Rate section
▪ 10% Transaction tolerance	▪ Exceeds tolerance... Interregional Consumer Rate III Base Premium
NOTES:	
▪ Banknet data is required for transactions acquired in the US region ▪ 10% amount tolerance applies only to US acquired transactions	

INTERREGIONAL CONSUMER RATE II – CARD PRESENT SUPER PREMIUM = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ 5 day Settlement	▪ Exceeds 5 days... Interregional Consumer Rate III Base Super Premium
▪ Must be a Consumer Super Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Valid Authorization	▪ No authorization... Interregional Consumer Rate III Base Super Premium
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Interregional Consumer Rate III Base Super Premium
▪ Banknet Authorization Date	▪ Missing Auth Date... Interregional Consumer Rate III Base Super Premium
▪ Card present (Swiped, Contactless, EMV)	▪ If not... refer to the appropriate Interchange Rate section
▪ 10% Transaction tolerance	▪ Exceeds tolerance... Interregional Consumer Rate III Base Super Premium
NOTES:	

▪ Banknet data is required for transactions acquired in the US region ▪ 10% amount tolerance applies only to US acquired transactions
--

INTERREGIONAL CONSUMER RATE III – BASE CORE = 1.65% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Credit card or Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪	

INTERREGIONAL CONSUMER RATE III – BASE PREMIUM = 1.90% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Premium Credit card or Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪	

INTERREGIONAL CONSUMER RATE III – BASE SUPER PREMIUM = 2.03% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Super Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪	

INTERREGIONAL CONSUMER STANDARD CREDIT REFUND = 1.00%

INTERREGIONAL CONSUMER PREMIUM STANDARD CREDIT REFUND = 1.00%

INTERREGIONAL CONSUMER SUPER PREMIUM STANDARD CREDIT REFUND = 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ No timeliness	▪ No downgrade
▪ Must be a Consumer, Premium and Super Premium card product	▪ If Corporate...refer to the appropriate interchange program
NOTES:	
▪	

INTERREGIONAL ELECTRONIC CARD COMMERCIAL = 1.85% (US Location)

INTERREGIONAL ELECTRONIC CARD COMMERCIAL = 1.85% (Non-US Location)

QUALIFICATIONS	DOWNGRADE REASONS
▪ No timeliness	▪ No downgrade
▪ Valid Authorization	▪ No authorization... Interregional Standard
▪ Card Present (Swiped, Contactless, EMV) except ▪ Internet transactions	▪ If not... Interregional Standard
▪ MCC cannot be 5542, 5960, 5962 or 5964-5969	▪ If not... Interregional Standard
NOTES:	

- Internet transactions must contain CAT Level Indicator of 6 and UCAF Collection Indicator of 0, 1, 2, 5 and 6 (values 0, 1, 5 and 6 apply when card is EU issued)
- Card Acceptor Type/Card Acceptor Tax ID required

INTERREGIONAL COMMERCIAL PREMIUM STANDARD = 2.00% (US Location)

QUALIFICATIONS	DOWNGRADE REASONS
▪ 30 day Settlement	▪ No downgrade from Standard
NOTES:	
▪ Card Acceptor Type and Card Acceptor Tax ID required for US locations	

INTERREGIONAL COMMERCIAL BUSINESS = 2.00% (US Location)

INTERREGIONAL COMMERCIAL = 2.00% (Non-US Location)

QUALIFICATIONS	DOWNGRADE REASONS
▪ 30 day Settlement ▪ Valid Authorization ▪ Must be a Corporate or Business card product	▪ No downgrade... Interregional Standard ▪ No authorization... Interregional Standard ▪ If not... Interregional Standard
NOTES:	
▪ Transaction acquired in the U.S. region must contain the card acceptor type and card acceptor tax ID	

INTERREGIONAL COMMERCIAL PURCHASING/FLEET = 2.00% (US Location)

INTERREGIONAL COMMERCIAL PURCHASING = 2.00% (Non-US Location)

QUALIFICATIONS	DOWNGRADE REASONS
▪ 30 day Settlement ▪ Valid Authorization ▪ Must be a Purchasing or Fleet card product	▪ No downgrade... Interregional Standard ▪ No authorization... Purchasing ▪ Not Purchasing or Fleet card... Commercial
NOTES:	
▪ Transaction acquired in the U.S. region must contain the card acceptor type and card acceptor tax ID	

INTERREGIONAL HUMANITARIAN STANDARD = 1.65% (US Location)

INTERREGIONAL HUMANITARIAN STANDARD = 1.65% (Non-US Location)

QUALIFICATIONS	DOWNGRADE REASONS
▪ No timeliness ▪ MCC cannot equal 6010, 6532, 6533 and 6011	▪ No downgrade... Humanitarian Standard ▪ No downgrade... Humanitarian Standard
NOTES:	
▪	

INTERREGIONAL COMMERCIAL STANDARD REFUND = 1.80%

INTERREGIONAL COMMERCIAL PURCHASING STANDARD CREDIT REFUND = 1.80%

INTERREGIONAL COMMERCIAL PREMIUM STANDARD CREDIT REFUND = 1.80%

QUALIFICATIONS	DOWNGRADE REASONS
▪ No timeliness ▪ Must be a Commercial card product	▪ No downgrade from this program ▪ If Consumer... refer to the appropriate interchange program
NOTES:	
▪	

INTERREGIONAL COMMERCIAL B2B PRODUCT 2 = 1.80% + \$0.00
INTERREGIONAL COMMERCIAL B2B PRODUCT 3 = 1.60% + \$0.00
INTERREGIONAL COMMERCIAL B2B PRODUCT 4 = 1.40% + \$0.00
INTERREGIONAL COMMERCIAL B2B PRODUCT 5 = 1.20% + \$0.00
INTERREGIONAL COMMERCIAL B2B PRODUCT 6 = 1.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a Non-U.S. Merchant (LAC or AP)	▪ If U.S. Merchant ... refer to the appropriate Interchange Rate section
▪ Must be a MasterCard B2B transaction	▪ If not ... refer to the appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the U.S.	

INTERREGIONAL PERSON-TO-PERSON TRANSFER TO CARD ACCOUNT = 2.00% + \$0.00
INTERREGIONAL GENERAL PERSON-TO-PERSON TRANSFER = 2.00% + \$0.00
INTERREGIONAL GENERAL TRANSFER TO OWN ACCOUNT = 2.00% + \$0.00
INTERREGIONAL BUSINESS DISBURSEMENT = 2.00% + \$0.00
INTERREGIONAL TRANSFER TO OWN STAGED DIGITAL WALLET ACCOUNT = 2.00% + \$0.00
INTERREGIONAL GENERAL BUSINESS-TO-BUSINESS TRANSFER = 2.00% + \$0.00
INTERREGIONAL TRANSFER TO OWN DEBIT/PREPAID CARD ACCOUNT = 2.00% + \$0.00
INTERREGIONAL AGENT CASH OUT = 2.00% + \$0.00
INTERREGIONAL PAYMENT OF OWN CREDIT CARD BILL = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/Non-U.S. Issued transactions.	▪ If U.S. issued ... refer to the appropriate Interchange Rate section
▪ MCC must be 4829, 6540 and TTI (Transaction Type Identifier) must equal: ○ 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	▪ If not... refer to the appropriate Interchange Rate section
▪ MCC must be 6538 and TTI (Transaction Type Identifier) must equal: ○ C07 - General Person-to-Person Transfer ○ C52 - General Transfer to Own Account	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ The TTI and MCC combination will determine the applicable clearing plan code	

MASTERCARD/DINERS ELECTRONIC INTERCHANGE = 2.00% + 0.00
MASTERCARD/DINERS STANDARD INTERCHANGE = 2.50% + 0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ 5 day Settlement	▪ After 5 days... Diners Standard
▪ Original Authorization	▪ Missing or different... Diners Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered.... Diners Standard
NOTES:	
*Diners Club Card issued outside the United States and Canada that are 14 digits long, beginning with “36” **Transactions accepted at Diners Club locations within the designated areas listed below: American Samoa, Bahamas, Bermuda, British Virgin Islands, Cayman Islands, Dominican Republic, Federated States of Micronesia, (including Yap and Pohnpei), Marshall Islands (including Majuro), Guam, Haiti, Jamaica, Northern Mariana Islands (Saipan), Palau, Puerto Rico, Turks and Caicos Islands, U.S. Minor Outlying Islands, defined as: Baker Island, Howland Island, Jarvis Island, Johnston Atoll, Midway Islands, Navassa Island, Palmyra Atoll, Wake Island, U.S. Virgin Islands)	

MASTERCARD U.S. TERRITORY INTERCHANGE PROGRAMS

***U.S. Territories are defined as Puerto Rico and U.S. Virgin Islands (in the LAC Region) and American Samoa, Guam, Marshall Islands, Northern Mariana Islands, and U.S. Minor Outlying Islands (in the AP Region).**

PUERTO RICO INTRACOUNTRY CONSUMER ELECTRONIC/STANDARD CREDIT = 1.73% + \$0.00

PUERTO RICO INTRACOUNTRY CONSUMER ELECTRONIC/STANDARD DEBIT = 1.25% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Consumer Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY PETROLEUM CREDIT = 1.16% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM DEBIT = 1.01% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM PREMIUM CREDIT/DEBIT = 1.85% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM SUPER PREMIUM CREDIT/DEBIT = 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCC 5541 or 5542	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY WAREHOUSE CREDIT/DEBIT = 1.00% + \$0.00

PUERTO RICO INTRACOUNTRY WAREHOUSE PREMIUM CREDIT/DEBIT = 1.85% + \$0.00

PUERTO RICO CONSUMER SUPER PREMIUM WAREHOUSE CREDIT/DEBIT = 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY WAREHOUSE COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCC 5300	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY GOVERNMENT CREDIT = 1.65% + \$0.00

PUERTO RICO INTRACOUNTRY GOVERNMENT DEBIT = 1.00% + \$0.00

PUERTO RICO INTRACOUNTRY GOVERNMENT PREMIUM CREDIT/DEBIT = 1.85% + \$0.00

PUERTO RICO INTRACOUNTRY GOVERNMENT SUPER PREMIUM CREDIT/DEBIT = 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY GOVERNMENT COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCC 9211, 9222, 9223, 9311 or 9399	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY SUPERMARKET CREDIT = 1.20% + \$0.00

PUERTO RICO INTRACOUNTRY SUPERMARKET DEBIT = 1.00% + \$0.00

PUERTO RICO INTRACOUNTRY PREMIUM SUPERMARKET CREDIT/DEBIT = 1.85% + \$0.00

PUERTO RICO CONSUMER SUPER PREMIUM SUPERMARKET CREDIT/DEBIT = 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY SUPERMARKET COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCC 5310 or 5411	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY EMERGING MARKETS CREDIT = 1.94% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING MARKETS DEBIT = 1.16% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING PREMIUM CREDIT = 2.12% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING PREMIUM DEBIT = 1.85% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING SUPER PREMIUM CREDIT = 2.18% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING SUPER PREMIUM DEBIT = 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING COMMERCIAL CREDIT = 2.37% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING COMMERCIAL DEBIT = 2.32% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCCs 4111, 4313, 4787, 7523, 7832, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099, 8111, 8211, 8220, 8241, 8244, 8249, 8299, 8351, 8641, 8651, 8661, 8675, 8699, 8734, 8911, 8931 or 8999	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY UTILITIES CREDIT = 1.15% + \$0.00

PUERTO RICO INTRACOUNTRY UTILITIES DEBIT = 1.10% + \$0.00

PUERTO RICO INTRACOUNTRY UTILITIES PREMIUM CREDIT/DEBIT = 1.85% + \$0.00

PUERTO RICO INTRACOUNTRY UTILITIES SUPER PREMIUM CREDIT/DEBIT = 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY UTILITIES COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCCs 4813, 4814, 4816, 4821, 4899 or 4900	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS CREDIT = 1.16% + \$0.00

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS DEBIT = 1.30% + \$0.00

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS PREMIUM CREDIT = 2.12% + \$0.00

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS PREMIUM DEBIT = 1.85% + \$0.00

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS SUPER PREMIUM CREDIT = 2.18% + \$0.00

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS SUPER PREMIUM DEBIT = 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS COMMERCIAL CREDIT = 2.37% + \$0.00

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS COMMERCIAL DEBIT = 2.32% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCCs 5499, 5735, 5814, 5912, 5942, 5994 or 7216	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY CHARITIES CREDIT/DEBIT = 0.00% + \$0.00

PUERTO RICO INTRACOUNTRY CHARITIES PREMIUM CREDIT/DEBIT = 1.85% + \$0.00

PUERTO RICO INTRACOUNTRY CHARITIES SUPER PREMIUM CREDIT/DEBIT = 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY CHARITIES COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCCs 8398 or 8661	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY PREMIUM CREDIT = 2.12% + \$0.00

PUERTO RICO INTRACOUNTRY PREMIUM DEBIT = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a World or Platinum Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY SUPER PREMIUM CREDIT = 2.18% + \$0.00

PUERTO RICO INTRACOUNTRY SUPER PREMIUM DEBIT = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a Puerto Rico Merchant	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Black or World Elite Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY COMMERCIAL CREDIT = 2.37% + \$0.00

PUERTO RICO INTRACOUNTRY COMMERCIAL DEBIT = 2.32% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a Puerto Rico Merchant	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Corporate Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
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PUERTO RICO INTRACOUNTRY CORE CONSUMER ELECTRONIC CREDIT (DF) = 1.83% + \$0.00

PUERTO RICO INTRACOUNTRY CORE CONSUMER ELECTRONIC PP (DF) = 1.35% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
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▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Consumer Card	▪ If not... refer to the appropriate Interchange Rate section
▪ Digital First Indicator must be “Y”	▪ If not... refer to non-Digital First Puerto Rico Electronic program
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY PETROLEUM CORE CONSUMER CREDIT (DF) = 1.26% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM PREMIUM CREDIT (DF) = 1.95% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM SUPER PREMIUM CREDIT (DF) = 2.08% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM COMMERCIAL CREDIT (DF) = 2.10% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM CORE CONSUMER PP (DF) = 1.11% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM PREMIUM PP (DF) = 1.95% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM SUPER PREMIUM PP (DF) = 2.08% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM COMMERCIAL PP (DF) = 2.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCC 5541 or 5542	▪ If not... refer to the appropriate Interchange Rate section
▪ Digital First Indicator must be “Y”	▪ If not... refer to non-Digital First Puerto Rico Petroleum program
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY WAREHOUSE CORE CONSUMER CREDIT (DF) = 1.10% + \$0.00

PUERTO RICO INTRACOUNTRY WAREHOUSE PREMIUM CREDIT (DF) = 1.95% + \$0.00

PUERTO RICO INTRACOUNTRY WAREHOUSE SUPER PREMIUM CREDIT (DF) = 2.08% + \$0.00

PUERTO RICO INTRACOUNTRY WAREHOUSE COMMERCIAL CREDIT (DF) = 2.10% + \$0.00

PUERTO RICO INTRACOUNTRY WAREHOUSE CORE CONSUMER PP (DF) = 1.10% + \$0.00

PUERTO RICO INTRACOUNTRY WAREHOUSE PREMIUM PP (DF) = 1.95% + \$0.00

PUERTO RICO INTRACOUNTRY WAREHOUSE SUPER PREMIUM PP (DF) = 2.08% + \$0.00

PUERTO RICO INTRACOUNTRY WAREHOUSE COMMERCIAL PP (DF) = 2.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCC 5300	▪ If not... refer to the appropriate Interchange Rate section
▪ Digital First Indicator must be “Y”	▪ If not... refer to non-Digital First Puerto Rico Warehouse program
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY GOVERNMENT CORE CONSUMER CREDIT (DF) = 1.75% + \$0.00

PUERTO RICO INTRACOUNTRY GOVERNMENT PREMIUM CREDIT (DF) = 1.95% + \$0.00

PUERTO RICO INTRACOUNTRY, GOVERNMENT SUPER PREMIUM CREDIT (DF) = 2.08% + \$0.00

PUERTO RICO INTRACOUNTRY GOVERNMENT COMMERCIAL CREDIT (DF) = 2.10% + \$0.00

PUERTO RICO INTRACOUNTRY GOVERNMENT CORE CONSUMER PP (DF) = 1.10% + \$0.00

PUERTO RICO INTRACOUNTRY GOVERNMENT PREMIUM PP (DF) = 1.95% + \$0.00

PUERTO RICO INTRACOUNTRY GOVERNMENT SUPER PREMIUM PP (DF) = 2.08% + \$0.00

PUERTO RICO INTRACOUNTRY GOVERNMENT COMMERCIAL PP (DF) = 2.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
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▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCC 9211, 9222, 9223, 9311 or 9399	▪ If not... refer to the appropriate Interchange Rate section
▪ Digital First Indicator must be “Y”	▪ If not... refer to non-Digital First Puerto Rico Government program
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY SUPERMARKET CORE CONSUMER CREDIT (DF) = 1.30% + \$0.00

PUERTO RICO INTRACOUNTRY SUPERMARKET PREMIUM CREDIT (DF) = 1.95% + \$0.00

PUERTO RICO INTRACOUNTRY SUPERMARKET SUPER PREMIUM CREDIT (DF) = 2.08% + \$0.00

PUERTO RICO INTRACOUNTRY SUPERMARKET COMMERCIAL CREDIT (DF) = 2.10% + \$0.00

PUERTO RICO INTRACOUNTRY SUPERMARKET CORE CONSUMER PP (DF) = 1.10% + \$0.00

PUERTO RICO INTRACOUNTRY SUPERMARKET PREMIUM PP (DF) = 1.95% + \$0.00

PUERTO RICO INTRACOUNTRY SUPERMARKET SUPER PREMIUM PP (DF) = 2.08% + \$0.00

PUERTO RICO INTRACOUNTRY SUPERMARKET COMMERCIAL PP (DF) = 2.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCC 5310 or 5411	▪ If not... refer to the appropriate Interchange Rate section
▪ Digital First Indicator must be “Y”	▪ If not... refer to non-Digital First Puerto Rico Supermarket program
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY EMERGING MARKETS CORE CONSUMER CREDIT (DF) = 2.04% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING MARKETS PREMIUM CREDIT (DF) = 2.22% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING MARKETS SUPER PREMIUM CREDIT (DF) = 2.28% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING MARKETS COMMERCIAL CREDIT (DF) = 2.47% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING MARKETS CORE CONSUMER PP (DF) = 1.26% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING MARKETS PREMIUM PP (DF) = 1.95% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING MARKETS SUPER PREMIUM PP (DF) = 2.08% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING MARKETS COMMERCIAL PP (DF) = 2.42% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCCs 4111, 4313, 4787, 7523, 7832, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099, 8111, 8211, 8220, 8241, 8244, 8249, 8299, 8351, 8641, 8651, 8661, 8675, 8699, 8734, 8911, 8931 or 8999	▪ If not... refer to the appropriate Interchange Rate section
▪ Digital First Indicator must be “Y”	▪ If not... refer to non-Digital First Puerto Rico Emerging Markets program
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY UTILITIES MARKETS CORE CONSUMER CREDIT (DF) = 1.25% + \$0.00
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS PREMIUM CREDIT (DF) = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS SUPER PREMIUM CREDIT (DF) = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS COMMERCIAL CREDIT (DF) = 2.10% + \$0.00
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS CORE CONSUMER PP (DF) = 1.20% + \$0.00
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS PREMIUM PP (DF) = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS SUPER PREMIUM PP (DF) = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS COMMERCIAL PP (DF) = 2.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Puerto Rico Merchant/Puerto Rico Issuer	If not... Interregional Electronic otherwise Interregional Standard
Must be MCCs 4813, 4814, 4816, 4821, 4899, or 4900	If not... refer to the appropriate Interchange Rate section
Digital First Indicator must be "Y"	If not... refer to non-Digital First Puerto Rico Utilities program
NOTES:	
Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS CORE CONSUMER CREDIT (DF) = 1.26% + \$0.00
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS PREMIUM CREDIT (DF) = 2.22% + \$0.00
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS SUPER PREMIUM CREDIT (DF) = 2.28% + \$0.00
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS COMMERCIAL CREDIT (DF) = 2.47% + \$0.00
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS CORE CONSUMER PP (DF) = 1.40% + \$0.00
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS PREMIUM PP (DF) = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS SUPER PREMIUM PP (DF) = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS COMMERCIAL PP (DF) = 2.42% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Puerto Rico Merchant/Puerto Rico Issuer	If not... Interregional Electronic otherwise Interregional Standard
Must be MCCs 5499, 5735, 5814, 5912, 5942, 5994, or 7216	If not... refer to the appropriate Interchange Rate section
Digital First Indicator must be "Y"	If not... refer to non-Digital First Puerto Rico Rapid Payments program
NOTES:	
Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY CHARITIES CORE CONSUMER CREDIT (DF) = 0.00% + \$0.00
PUERTO RICO INTRACOUNTRY CHARITIES PREMIUM CREDIT (DF) = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY CHARITIES SUPER PREMIUM CREDIT (DF) = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY CHARITIES COMMERCIAL CREDIT (DF) = 2.10% + \$0.00
PUERTO RICO INTRACOUNTRY CHARITIES CORE CONSUMER PP (DF) = 0.00% + \$0.00
PUERTO RICO INTRACOUNTRY CHARITIES CORE CONSUMER PREMIUM CREDIT PP (DF) = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY CHARITIES CORE CONSUMER SUPER PREMIUM PP (DF) = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY CHARITIES CORE CONSUMER COMMERCIAL PP (DF) = 2.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Puerto Rico Merchant/Puerto Rico Issuer	If not... Interregional Electronic otherwise Interregional Standard
Must be MCCs 8398 or 8661	If not... refer to the appropriate Interchange Rate section
Digital First Indicator must be "Y"	If not... refer to non-Digital First Puerto Rico Charities program
NOTES:	
Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY SUPER PREMIUM CREDIT = 2.28% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a Puerto Rico Merchant	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Black or World Elite Card	▪ If not... refer to the appropriate Interchange Rate section
▪ Digital First Indicator must be “Y”	▪ If not... refer to non-Digital First Puerto Rico Super Premium program
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY PREMIUM CREDIT = 2.22% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a World or Platinum Card	▪ If not... refer to the appropriate Interchange Rate section
▪ Digital First Indicator must be “Y”	▪ If not... refer to non-Digital First Puerto Rico Premium program
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY COMMERCIAL CREDIT = 2.47% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a Puerto Rico Merchant	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Corporate Card	▪ If not... refer to the appropriate Interchange Rate section
▪ Digital First Indicator must be “Y”	▪ If not... refer to non-Digital First Puerto Rico Commercial program
NOTES:	
▪ Must be a Digital First Transaction	

LAC INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE CORE = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Credit or Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ 25.2 IRDs YA, YB, YC, YJ and YL must contain Electronic Commerce Security Level Indicator (SLI) is present and equal to 210, or Token Requestor ID is present and positions 1-3 must not contain a value of 000	

LAC INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE PREMIUM = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Premium Credit or Premium Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section

NOTES:

- 25.2 IRDs YA, YB, YC, YJ and YL must contain Electronic Commerce Security Level Indicator (SLI) is present and equal to 210, or Token Requestor ID is present and positions 1-3 must not contain a value of 000

LAC INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE SUPER PREMIUM = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Super Premium Credit or Super Premium Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section

NOTES:

- 25.2 IRDs YA, YB, YC, YJ and YL must contain Electronic Commerce Security Level Indicator (SLI) is present and equal to 210, or Token Requestor ID is present and positions 1-3 must not contain a value of 000

LAC INTRAREGIONAL CONSUMER RATE II – CARD PRESENT CORE = 1.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ 5 day Settlement	▪ Exceeds five days... Intraregional Consumer Rate III Base Core
▪ Must be a Consumer Credit or Debit Card	▪ If not... refer to Commercial Interchange Rate section
▪ Card present only	▪ If not... refer to the appropriate Interchange Rate section

NOTES:

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LAC INTRAREGIONAL CONSUMER RATE II – CARD PRESENT PREMIUM = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ 5 day Settlement	▪ Exceeds five days... Intraregional Consumer Rate III Base Core
▪ Must be a Consumer Premium Credit card or Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card present only	▪ If not... refer to the appropriate Interchange Rate section

NOTES:

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LAC INTRAREGIONAL CONSUMER RATE II – CARD PRESENT SUPER PREMIUM = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ 5 day Settlement	▪ Exceeds five days... Intraregional Consumer Rate III Base Core
▪ Must be a Consumer Super Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card present only	▪ If not... refer to the appropriate Interchange Rate section

NOTES:

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LAC INTRAREGIONAL CONSUMER RATE III – BASE CORE = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Merchant and Issuer must be in LAC	If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
No timeliness requirement	No downgrade
Must be a Consumer Credit or Debit Card	If Commercial... refer to Commercial Interchange Rate section
NOTES:	

LAC INTRAREGIONAL CONSUMER RATE III – BASE PREMIUM = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Merchant and Issuer must be in LAC	If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
No timeliness requirement	No downgrade
Must be a Consumer Premium Credit card or Premium Debit card	If Commercial... refer to Commercial Interchange Rate section
NOTES:	

LAC INTRAREGIONAL CONSUMER RATE III – BASE SUPER PREMIUM = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Merchant and Issuer must be in LAC	If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
No timeliness requirement	No downgrade
Must be a Consumer Super Premium Credit card or Super Premium Debit card	If Commercial... refer to Commercial Interchange Rate section
NOTES:	

LAC INTRAREGIONAL ELECTRONIC CARD COMMERCIAL = 1.85%

QUALIFICATIONS	DOWNGRADE REASONS
Merchant and Issuer must be in LAC	If not... Interregional Electronic otherwise Interregional Standard
No timeliness	No downgrade... Commercial Standard
Valid Authorization	No authorization... Commercial Standard
Card Present (Swiped, Contactless, EMV) except Internet transactions	If not... Commercial Standard
MCC cannot be 5542, 5960, 5962 or 5964-5969	If not... Commercial Standard
NOTES:	
Internet transactions must contain CAT Level Indicator of 6 and UCAF Collection Indicator of 0, 1, 2, 5 and 6 (values 0, 1, 5 and 6 apply when card is EU issued)	

LAC INTRAREGIONAL CONSUMER STANDARD = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Merchant and Issuer must be in LAC	If not... Interregional Electronic otherwise Interregional Standard
Must be a Consumer Card, excluding Super Premium and Premium Cards	If not... refer to the appropriate Interchange Rate based on Card Type
NOTES:	

▪

LAC INTRAREGIONAL COMMERCIAL PURCHASING STANDARD = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Commercial Card	▪ If not... refer to the appropriate Interchange Rate based on Card Type
NOTES:	
▪	

LAC INTRAREGIONAL COMMERCIAL STANDARD = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Commercial Card	▪ If not... refer to the appropriate Interchange Rate based on Card Type
NOTES:	
▪	

COMMERCIAL B2B PRODUCT 1 – LAC REGIONAL = 2.00% + \$0.00

COMMERCIAL B2B PRODUCT 1 – LAC INTERREGIONAL = 2.00% + \$0.00

LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 2 = 1.80% + \$0.00

LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 3 = 1.60% + \$0.00

LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 4 = 1.40% + \$0.00

LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 5 = 1.20% + \$0.00

LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 6 = 1.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a LAC Merchant	▪ If not LAC Merchant... refer to the appropriate Interchange Rate section
▪ Must be a MasterCard B2B transaction	▪ If not ... refer to the appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the LAC	

COMMERCIAL FREIGHT – LAC REGIONAL = 1.80% + \$0.00

COMMERCIAL FREIGHT – LAC INTERREGIONAL = 1.80% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a LAC Merchant	▪ If not LAC Merchant ... refer to the appropriate Interchange Rate section
▪ Must be a Mastercard Enterprise Solutions transaction	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 3000-3350, 4011, 4214, 4215, 4511, 4789, 4112, 4111, 7299, 9311, 9402 or 9399	▪ If not ... refer to the appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the LAC	

LAC INTRAREGIONAL HUMANITARIAN STANDARD = 1.65% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ No downgrade from Humanitarian Standard

▪ MCC cannot be 6010, 6532, 6533 and 6011	▪ No downgrade from Humanitarian Standard
NOTES:	
▪	

LAC INTRAREGIONAL CONSUMER PREMIUM STANDARD CREDIT REFUND = 1.00%

LAC INTRAREGIONAL CONSUMER STANDARD CREDIT REFUND = 1.00%

LAC INTRAREGIONAL CONSUMER SUPER PREMIUM STANDARD CREDIT REFUND = 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a LAC Merchant	▪ If not LAC Merchant ... refer to the appropriate Interchange Rate section
▪ No timeliness	▪ No downgrade from this program
▪ Must be a Consumer, Premium and Super Premium card product	▪ If Corporate... refer to the appropriate interchange program
NOTES:	
▪	

LAC INTRAREGIONAL COMMERCIAL STANDARD REFUND = 1.80%

LAC INTRAREGIONAL COMMERCIAL PURCHASING STANDARD CREDIT REFUND = 1.80%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a LAC Merchant	▪ If not LAC Merchant ... refer to the appropriate Interchange Rate section
▪ No timeliness	▪ No downgrade from this program
▪ Must be a Commercial card product	▪ If Consumer... refer to the appropriate interchange program
NOTES:	
▪	

AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE CORE 1 = 1.25% + \$0.00

AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE CORE 2 = 1.69% + \$0.10

AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE ENHANCED CORE 1 = 1.45% + \$0.00

AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE ENHANCED CORE 2 = 1.69% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Credit or Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ MCC must be 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968 or 5969 to qualify for plan codes L77 and L79 (and corresponding platform values) ▪ Must be a Gold Credit card or Gold Debit card to qualify for IRD YJ (Enhanced) ▪ 25.2 IRDs YA, YB, YC, YJ and YL must contain Electronic Commerce Security Level Indicator (SLI) is present and equal to 210, or Token Requestor ID is present and positions 1-3 must not contain a value of 000	

AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE PREMIUM = 1.88% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Premium Credit or Premium Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section

NOTES:

- 25.2 IRDs YA, YB, YC, YJ and YL must contain Electronic Commerce Security Level Indicator (SLI) is present and equal to 210, or Token Requestor ID is present and positions 1-3 must not contain a value of 000

AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE SUPER PREMIUM = 2.02% + \$0.00

AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE ENHANCED SUPER PREMIUM = 2.35% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Super Premium Credit or Super Premium Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section

NOTES:

- Must be a World Elite card or World Elite Debit card to qualify for IRD YL (Enhanced)
- 25.2 IRDs YA, YB, YC, YJ and YL must contain Electronic Commerce Security Level Indicator (SLI) is present and equal to 210, or Token Requestor ID is present and positions 1-3 must not contain a value of 000

AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT CORE = 1.25% + \$0.00

AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT ENHANCED CORE = 1.45% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ 5 day Settlement	▪ Exceeds five days...Intraregional Consumer Rate III Base Core
▪ Must be a Consumer Credit or Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card present (Swiped, Contactless, EMV)	▪ If not... refer to the appropriate Interchange Rate section

NOTES:

- Must be a Gold Credit card or Gold Debit card to qualify for IRD YM (Enhanced)

AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT PREMIUM = 1.88% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ 5 day Settlement	▪ Exceeds five days...Intraregional Consumer Rate III Base Core
▪ Must be a Consumer Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card present only	▪ If not... refer to the appropriate Interchange Rate section

NOTES:

-

AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT SUPER PREMIUM = 2.02% + \$0.00

AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT ENHANCED SUPER PREMIUM = 2.35% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ 5 day Settlement	▪ Exceeds five days...Intraregional Consumer Rate III Base Core
▪ Must be a Consumer Super Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section

▪ Card present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a World Elite card or World Elite Debit card to qualify for IRD YS (Enhanced)	

AP INTRAREGIONAL CONSUMER RATE III – BASE CORE 1 = 1.30% + \$0.00

AP INTRAREGIONAL CONSUMER RATE III – BASE CORE 2 = 1.74% + \$0.10

AP INTRAREGIONAL CONSUMER RATE III – BASE ENHANCED CORE 1 = 1.50% + \$0.00

AP INTRAREGIONAL CONSUMER RATE III – BASE ENHANCED CORE 2 = 1.74% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Credit or Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪ MCC must be 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968 or 5969 to qualify for plan codes L89 and L91 (and corresponding platform values)	
▪ Must be a Gold Credit card or Gold Debit card to qualify for IRD YX (Enhanced)	

AP INTRAREGIONAL CONSUMER RATE III – BASE PREMIUM = 1.93% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Premium Credit card or Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪	

AP INTRAREGIONAL CONSUMER RATE III – BASE SUPER PREMIUM = 2.07% + \$0.00

AP INTRAREGIONAL CONSUMER RATE III – BASE ENHANCED SUPER PREMIUM = 2.40% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Super Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪ Must be a World Elite card or World Elite Debit card to qualify for IRD YW (Enhanced)	

AP INTRAREGIONAL CONSUMER RATE I, DIGITAL COMMERCE, CONSUMER SELECT = 2.12% + \$0.00

AP INTRAREGIONAL CONSUMER RATE II, CARD PRESENT, CONSUMER SELECT = 2.12% + \$0.00

AP INTRAREGIONAL CONSUMER RATE III, BASE, CONSUMER SELECT = 2.12% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a World Consumer Select Credit card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪ IRDs YC, YF and YI	

AP INTRAREGIONAL COMMERCIAL STANDARD = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Commercial Card	▪ If not... refer to the appropriate Interchange Rate based on Card Type
NOTES:	
▪	

AP INTRAREGIONAL COMMERCIAL PURCHASING STANDARD = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Commercial Card	▪ If not... refer to the appropriate Interchange Rate based on Card Type
NOTES:	
▪	

AP INTRAREGIONAL COMMERCIAL SUPER PREMIUM = 2.02% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a World Business Card or World Elite Corporate Card	▪ If not... refer to the appropriate Interchange Rate based on Card Type
NOTES:	
▪	

AP INTRAREGIONAL COMMERCIAL LARGE TICKET = 0.50% + \$5.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ MCC cannot be 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, 4112, 5812, 7011, 7512, 7513 or 7519	▪ If not... Commercial Standard
▪ Must be a Commercial Credit or Commercial Debit card	▪ If not... refer to the appropriate Interchange Rate based on Card Type
NOTES:	
▪	

AP INTRAREGIONAL COMMERCIAL ELITE STANDARD = 2.35% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If Not AP Merchant... refer to the appropriate Interchange Rate section
▪ Must be a World Elite Business or World Elite Corporate card	▪ If not... Commercial Standard
NOTES:	
▪	

COMMERCIAL B2B PRODUCT 1 – AP REGIONAL = 2.00% + \$0.00

COMMERCIAL B2B PRODUCT 1 – AP INTERREGIONAL = 2.00% + \$0.00

AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 2 = 1.80% + \$0.00

AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 3 = 1.60% + \$0.00

AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 4 = 1.40% + \$0.00

AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 5 = 1.20% + \$0.00

AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 6 = 1.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If Not AP Merchant... refer to the appropriate Interchange Rate section
▪ Must be a MasterCard B2B transaction	▪ If not ... refer to the appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the AP	

COMMERCIAL FREIGHT – AP REGIONAL = 1.80% + \$0.00

COMMERCIAL FREIGHT – AP INTERREGIONAL = 1.80% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be an AP Merchant	▪ If not AP Merchant ... refer to the appropriate Interchange Rate section
▪ Must be a Mastercard Enterprise Solutions transaction	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 3000-3350, 4011, 4214, 4215, 4511, 4789, 4112, 4111, 7299, 9311, 9402 or 9399	▪ If not ... refer to the appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the AP	

AP INTRAREGIONAL HUMANITARIAN STANDARD = 1.65% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ No downgrade from Humanitarian Standard
▪ MCC cannot be 6010, 6532, 6533 and 6011	▪ No downgrade from Humanitarian Standard
NOTES:	
▪	

AP INTRAREGIONAL CONSUMER STANDARD CREDIT REFUND = 1.00%

AP INTRAREGIONAL CONSUMER PREMIUM STANDARD CREDIT REFUND = 1.00%

AP INTRAREGIONAL CONSUMER ELITE STANDARD CREDIT REFUND = 1.00%

AP INTRAREGIONAL CONSUMER GOLD CREDIT REFUND = 1.00%

AP INTRAREGIONAL CONSUMER SUPER PREMIUM CREDIT REFUND = 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not AP Merchant ... refer to the appropriate Interchange Rate section
▪ No timeliness	▪ No downgrade from this program
▪ Must be a Consumer, Premium, Gold, and Super Premium card product	▪ If Corporate... refer to the appropriate interchange program
NOTES:	
▪	

AP INTRAREGIONAL COMMERCIAL STANDARD CREDIT REFUND = 1.80%
 AP INTRAREGIONAL COMMERCIAL PURCHASING STANDARD CREDIT REFUND = 1.80%
 AP INTRAREGIONAL COMMERCIAL SUPER PREMIUM CREDIT REFUND = 1.80%
 AP INTRAREGIONAL COMMERCIAL ELITE CREDIT REFUND = 1.80%

QUALIFICATIONS	DOWNGRADE REASONS
Merchant and Issuer must be in AP	If not AP Merchant ... refer to the appropriate Interchange Rate section
No timeliness	No downgrade from this program
Must be a Commercial card product	If Consumer...refer to the appropriate interchange program
NOTES:	

MASTERCARD DURBIN INTERCHANGE PROGRAMS

REGULATED INCENTIVE POS (DB) = 0.05% + \$0.21

REGULATED UST INTERREGIONAL POS (DB) = 0.05% + \$0.21

REGULATED UST INTERREGIONAL GAF POS (DB) = 0.05% + \$0.21

REGULATED CONSUMER US MQ (DB)* = 0.05% + \$0.21

REGULATED NON-INCENTIVE POS (DB) * = 0.05% + \$0.21**

REGULATED COMM (DB) = 0.05% + \$0.21

REGULATED COMM UST INTERREGIONAL (DB) = 0.05% + \$0.21

REGULATED COMM UST INTERREGIONAL GAF (DB) = 0.05% + \$0.21

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant, US Territory merchant in the US, AP or LAC regions (American Samoa, Guam, Northern Mariana Islands, Puerto Rico, or U.S. Virgin Islands)	No downgrade from regulated
Must be regulated debit transaction	No downgrade from regulated
NOTES:	
- GAF applies when the merchant is in the U.S and accepts a card from a U.S. Territory *Regulated Consumer US MQ (DB) will consist of transactions that cleared as regulated however qualify at Merit 1 or Key Entered ***MC Regulated Non-Incentive POS Debit will consist of transactions that cleared at regulated however qualify at Standard	

REGULATED POS SMALL TICKET (DB) = 0.05% + \$0.21

REGULATED POS SMALL TICKET GAF (DB) = 0.05% + \$0.21

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant, US Territory merchant in the US, AP or LAC regions (American Samoa, Guam, Northern Mariana Islands, Puerto Rico, or U.S. Virgin Islands)	No downgrade from regulated
Must be regulated debit transaction	No downgrade from regulated
NOTES: Regulated POS Debit Small Ticket qualifies at the existing IRD of Regulated Base LD	
GAF applies when the merchant is in the U.S and accepts a card from a U.S. Territory	

REGULATED INCENTIVE FRD ADJ POS (DB) = 0.05% + \$0.22

REGULATED FRAUD ADJ UST INTERREGIONAL POS (DB) = 0.05% + \$0.22

REGULATED FRAUD ADJ UST INTERREGIONAL GAF (DB) = 0.05% + \$0.22

REGULATED CONSUMER FRAUD ADJ MQ (DB) ** = 0.05% + \$0.22

REGULATED NON-INCENTIVE FRD ADJ (DB) = 0.05% + \$0.22

REGULATED FRAUD ADJ COMM (DB) = 0.05% + \$0.22

REGULATED FRAUD ADJ COMM UST INTERREGIONAL (DB) = 0.05% + \$0.22

REGULATED FRAUD ADJ COMM UST INTERREGIONAL GAF (DB) = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant, US Territory merchant in the US, AP or LAC regions (American Samoa, Guam, Northern Mariana Islands, Puerto Rico, or U.S. Virgin Islands)	No downgrade from regulated
Must be regulated debit transaction	No downgrade from regulated
NOTES:	
- GAF applies when the merchant is in the U.S and accepts a card from a U.S. Territory ** Reg Consm wFraud Adj MQ (DB) will consist of transactions that cleared as regulated with fraud adjustment however qualify at Merit 1 or Key Entered	

REGULATED POS SMALL TICKET WITH FRAUD ADJUSTMENT (DB) = 0.05% + \$0.22

REGULATED POS SMALL TICKET WITH FRAUD ADJUSTMENT GAF (DB) = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a U.S. Merchant, US Territory merchant in the US, AP or LAC regions (American Samoa, Guam, Northern Mariana Islands, Puerto Rico, or U.S. Virgin Islands)	▪ No downgrade from regulated
▪ Must be regulated debit transaction	▪ No downgrade from regulated
NOTES:	
▪ Regulated POS Debit Small Ticket with fraud adjustment qualifies at the existing IRD of LF Regulated Base with Fraud Adjustment ▪ GAF applies when the merchant is in the U.S and accepts a card from a U.S. Territory	

REGULATED REFUNDS (DB) = 0.00 + \$0.00

REGULATED WITH FRAUD REFUNDS (DB) = 0.00 + \$0.00

REGULATED REFUNDS INTERREGIONAL (DB) = 0.00 + \$0.00

REGULATED WITH FRAUD REFUNDS INTERREGIONAL (DB) = 0.00 + \$0.00

REGULATED REFUNDS US TERRITORIES (DB) = 0.00 + \$0.00

REGULATED WITH FRAUD REFUNDS US TERRITORIES (DB) = 0.00 + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a U.S. Merchant, US Territory merchant in the US, AP or LAC regions (American Samoa, Guam, Northern Mariana Islands, Puerto Rico, or U.S. Virgin Islands)	▪ No downgrade from regulated
▪ Must be regulated debit refund transaction	▪ No downgrade from regulated
NOTES:	
▪	

DISCOVER INTERCHANGE PROGRAMS

CASH ADVANCE = 0.16% + \$1.65

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
• Must be MCC 6010	• If not...refer to the appropriate Interchange Program
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	• If Card Not Present...refer to the appropriate Interchange Program
• Valid Authorization	• If no authorization...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
NOTES:	

Prime Submission Level (PSL) Program Rules
The following are MCC categories referred to throughout this document and generally limited to or excluded from* PSL programs, please see specific program for rules: • Utilities: 4900 • Real Estate: 6513 • Insurance: 5960, 6300 • Supermarkets/~~Warehouse Clubs~~: 5300, 5411 • Emerging Markets: 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398 • Public Services: 4784, 9211, 9222, 9223, 9311, 9399, 9405 • Petroleum: 5541, 5542 • Restaurants: 5812, 5814 • Hotels/Car Rentals: 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519 • Passenger Transport: 3000–3350, 4111, 4112, 4131, 4411, 4511 • Quasi Cash*: 4829, 6050, 6051, 6540 • High Risk*: 5962, 5966, 5967 • Digital Goods: 5815–5818 • Direct Marketing: 5262, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969

PSL RECURRING PAYMENT CORE = 1.35% + \$0.05

PSL RECURRING PAYMENT CORE PLUS = 1.35% + \$0.05

PSL RECURRING PAYMENT DEBIT = 1.20% + \$0.05

PSL RECURRING PAYMENT PREPAID = 1.20% + \$0.05

PSL RECURRING PAYMENT PREMIUM = 1.45% + \$0.05

PSL RECURRING PAYMENT PREMIUM PLUS = 1.80% + \$0.05

PSL RECURRING PAYMENT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL RECURRING PAYMENT DEBIT WITH FRAUD = 0.05% + \$0.22

PSL RECURRING PAYMENT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL RECURRING PAYMENT PREPAID WITH FRAUD = 0.05% + \$0.22

PSL RECURRING PAYMENT REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to appropriate Interchange Program
▪ MCC must be 4814, 4899	▪ If not...refer to appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 2 day Settlement	▪ Within 3 days...Base Submission Level
▪ Processing Code 13, 14, 15 or 16	▪ If not...refer to appropriate Interchange Program
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level

▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL UTILITIES CORE = 0.00% + \$0.75

PSL UTILITIES CORE PLUS = 0.00% + \$0.75

PSL UTILITIES DEBIT = 0.00% + \$0.75

PSL UTILITIES PREPAID = 0.00% + \$0.75

PSL UTILITIES PREMIUM = 0.00% + \$0.75

PSL UTILITIES PREMIUM PLUS = 0.00% + \$0.75

PSL UTILITIES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL UTILITIES DEBIT WITH FRAUD = 0.05% + \$0.22

PSL UTILITIES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL UTILITIES PREPAID WITH FRAUD = 0.05% + \$0.22

PSL UTILITIES REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to Commercial Utilities Interchange Program
▪ MCC must be 4900	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 2 day Settlement	▪ Within 3 days...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL REAL ESTATE CORE = 1.10% + \$0.00

PSL REAL ESTATE CORE PLUS = 1.10% + \$0.00

PSL REAL ESTATE DEBIT = 1.10% + \$0.00

PSL REAL ESTATE PREPAID = 1.10% + \$0.00

PSL REAL ESTATE PREMIUM = 1.10% + \$0.00

PSL REAL ESTATE PREMIUM PLUS = 2.30% + \$0.10

PSL REAL ESTATE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL REAL ESTATE DEBIT WITH FRAUD = 0.05% + \$0.22

PSL REAL ESTATE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL REAL ESTATE PREPAID WITH FRAUD = 0.05% + \$0.22

PSL REAL ESTATE REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 6513	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 3 day Settlement	▪ Timeliness Exceeded . . . Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL DEBT REPAYMENT DEBIT = 0.70% + \$0.16
PSL DEBT REPAYMENT DEBIT WITHOUT FRAUD = 0.05% + \$0.21
PSL DEBT REPAYMENT DEBIT WITH FRAUD = 0.05% + \$0.22
PSL DEBT REPAYMENT MAXIMUM DEBIT = 0.00% + \$2.40
PSL DEBT REPAYMENT MAXIMUM DEBIT WITHOUT FRAUD = 0.05% + \$0.21
PSL DEBT REPAYMENT MAXIMUM DEBIT WITH FRAUD = 0.05% + \$0.22
PSL DEBT REPAYMENT PREPAID = 0.70% + \$0.16
PSL DEBT REPAYMENT PREPAID WITHOUT FRAUD = 0.05% + \$0.21
PSL DEBT REPAYMENT PREPAID WITH FRAUD = 0.05% + \$0.22
PSL DEBT REPAYMENT MAXIMUM PREPAID = 0.00% + \$2.40
PSL DEBT REPAYMENT MAXIMUM PREPAID WITHOUT FRAUD = 0.05% + \$0.21
PSL DEBT REPAYMENT MAXIMUM PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer Debit or Prepaid card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 6012 or 6051	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ Card Not Present with Manual Entry, E-Commerce, Stored Card Account, Mobile Commerce, or VRU POS Entry Mode	▪ If not...refer to the appropriate Interchange Program
▪ 2 day Settlement	▪ Timeliness Exceeded . . . Base Submission Level
▪ Transaction Data Condition Code must be 00, 60, 61, 70 or 71	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Transaction Amount Limits: ➢ Less than or equal to \$320.00 - Debt Repayment ➢ Greater than \$320.00 – Debt Repayment Maximum	▪ If not...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	
• Merchant must be registered for Debt Repayment program (indicator of Y) • Authorizations using a Consumer Credit or Commercial Credit, Debit, or Prepaid card will be declined if merchant is registered for Debt Repayment	

PSL INSURANCE CORE = 1.43% + \$0.05
PSL INSURANCE CORE PLUS = 1.43% + \$0.05
PSL INSURANCE DEBIT = 0.80% + \$0.25
PSL INSURANCE PREPAID = 0.80% + \$0.25
PSL INSURANCE PREMIUM = 1.43% + \$0.05
PSL INSURANCE PREMIUM PLUS = 2.30% + \$0.05
PSL INSURANCE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL INSURANCE DEBIT WITH FRAUD = 0.05% + \$0.22
PSL INSURANCE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL INSURANCE PREPAID WITH FRAUD = 0.05% + \$0.22
PSL INSURANCE REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 5960 or 6300	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 3 day Settlement	▪ Timeliness Exceeded . . . Base Submission Level
▪ Valid Authorization	▪ No authorization . . . Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL SUPERMARKETS CORE = 1.40% + \$0.05
PSL SUPERMARKETS CORE PLUS = 1.62% + \$0.10
PSL SUPERMARKETS DEBIT = 1.10% + \$0.16 with a \$0.36 cap
PSL SUPERMARKETS PREPAID = 1.12% + \$0.16 with a \$0.36 cap
PSL SUPERMARKETS PREMIUM = 1.65% + \$0.10
PSL SUPERMARKETS PREMIUM PLUS = 2.10% + \$0.10
PSL SUPERMARKETS DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL SUPERMARKETS DEBIT WITH FRAUD = 0.05% + \$0.22
PSL SUPERMARKETS PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL SUPERMARKETS PREPAID WITH FRAUD = 0.05% + \$0.22
PSL SUPERMARKETS REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be ~~5300~~ or 5411	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ Card Present with Swiped, Contactless, or Chip POS Entry Mode	▪ If key-entered . . . Base Submission Level
▪ 2 day Settlement	▪ Within 3 days...Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL EMERGING MARKET DEBIT = 0.90% + \$0.20
PSL EMERGING MARKET PREPAID = 0.90% + \$0.20
PSL EMERGING MARKET DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL EMERGING MARKET DEBIT WITH FRAUD = 0.05% + \$0.22
PSL EMERGING MARKET PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL EMERGING MARKET PREPAID WITH FRAUD = 0.05% + \$0.22
PSL EMERGING MARKET REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 3 day Settlement	▪ Within 3 days...Base Submission Level
▪ Valid Authorization	▪ No authorization.... Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	
The eligibility for the Emerging Markets Consumer Interchange to be applicable for only Consumer Debit and Prepaid Card Products. Consumer Credit Card Products will no longer be eligible.	

PSL CHARITY CORE = 1.45% + \$0.05
PSL CHARITY CORE PLUS = 1.50% + \$0.05
PSL CHARITY DEBIT = 0.90% + \$0.20
PSL CHARITY PREPAID = 0.90% + \$0.20
PSL CHARITY PREMIUM = 1.50% + \$0.05
PSL CHARITY PREMIUM PLUS = 2.30% + \$0.10
PSL CHARITY DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL CHARITY DEBIT WITH FRAUD = 0.05% + \$0.22
PSL CHARITY PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL CHARITY PREPAID WITH FRAUD = 0.05% + \$0.22
PSL CHARITY REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to appropriate Interchange Program
▪ MCC must be 8398	▪ If not...refer to appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 3 day Settlement	▪ Exceeds 3 days...Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL PUBLIC SERVICES CORE = 1.55% + \$0.10
PSL PUBLIC SERVICES CORE PLUS = 1.55% + \$0.10
PSL PUBLIC SERVICES DEBIT = 0.90% + \$0.20
PSL PUBLIC SERVICES DEBIT MAX (>\$200.00) = 0.00% + \$2.00
PSL PUBLIC SERVICES PREPAID = 0.90% + \$0.20
PSL PUBLIC SERVICES PREPAID MAX (>\$200.00) = 0.00% + \$2.00
PSL PUBLIC SERVICES PREMIUM = 1.55% + \$0.10
PSL PUBLIC SERVICES PREMIUM PLUS = 1.55% + \$0.10
PSL PUBLIC SERVICES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL PUBLIC SERVICES DEBIT WITH FRAUD = 0.05% + \$0.22
PSL PUBLIC SERVICES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL PUBLIC SERVICES PREPAID WITH FRAUD = 0.05% + \$0.22
PSL PUBLIC SERVICES REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 4784, 9211, 9222, 9223, 9311, 9399, or 9405	▪ If not...refer to the appropriate Interchange Program
▪ Amount must be less than or equal to \$200 for US Consumer Exempt Debit or Exempt Prepaid Card ▪ Amounts greater than \$200 will qualify with the MAX rate	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 3 day Settlement	▪ Timeliness Exceeded . . . Base Submission Level
▪ Valid Authorization	▪ No authorization . . . Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL MICRO TICKET CORE = 1.95% + \$0.00
PSL MICRO TICKET CORE PLUS = 1.95% + \$0.00
PSL MICRO TICKET DEBIT = 1.80% + \$0.00
PSL MICRO TICKET PREPAID = 1.80% + \$0.00
PSL MICRO TICKET PREMIUM = 1.97% + \$0.00
PSL MICRO TICKET PREMIUM PLUS = 2.05 + \$0.05
PSL MICRO TICKET DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL MICRO TICKET DEBIT WITH FRAUD = 0.05% + \$0.22
PSL MICRO TICKET PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL MICRO TICKET PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 4111, 4112, 4131, 4784, 5499, 5552, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ Transaction Amount Limit: ➤ Less than or equal to \$5.00	▪ Exceeds Amount . . . refer to the appropriate Interchange Program
▪ 2 day Settlement	▪ Within 3 days . . . Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization (trans over amount limit)	▪ No authorization . . . Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL EXPRESS SERVICES CORE = 1.95% + \$0.00
PSL EXPRESS SERVICES CORE PLUS = 1.95% + \$0.00
PSL EXPRESS SERVICES DEBIT = 1.80% + \$0.00
PSL EXPRESS SERVICES PREPAID = 1.80% + \$0.25
PSL EXPRESS SERVICES PREMIUM = 1.97% + \$0.00
PSL EXPRESS SERVICES PREMIUM PLUS = 2.05% + \$0.05
PSL EXPRESS SERVICES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL EXPRESS SERVICES DEBIT WITH FRAUD = 0.05% + \$0.22
PSL EXPRESS SERVICES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL EXPRESS SERVICES PREPAID WITH FRAUD = 0.05% + \$0.22
PSL EXPRESS SERVICES REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 4111, 4112, 4121, 4131, 4784, 5499, 5552, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ Transaction Amount Limit: ➤ Less than or equal to \$15.00 for MCCs 4111, 4131, 4784, 5499, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, or 7841 ➤ Less than or equal to \$25.00 for MCC 4121	▪ Exceeds Amount . . . refer to the appropriate Interchange Program

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26.1 IQM V1

▪ Card Present with Swiped, Contactless, or Chip POS Entry Mode	▪ If key-entered . . . Base Submission Level
▪ 2 day Settlement	▪ Within 3 days . . . Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization (trans over amount limit)	▪ No authorization . . . Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL PETROLEUM CORE = 1.80% + \$0.05

PSL PETROLEUM CORE PLUS = 1.80% + \$0.05

PSL PETROLEUM DEBIT = 0.76% + \$0.16

PSL PETROLEUM PREPAID = 0.76% + \$0.16

PSL PETROLEUM PREMIUM = 1.80% + \$0.05

PSL PETROLEUM PREMIUM PLUS = 1.80% + \$0.05

PSL PETROLEUM DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL PETROLEUM DEBIT WITH FRAUD = 0.05% + \$0.22

PSL PETROLEUM PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL PETROLEUM PREPAID WITH FRAUD = 0.05% + \$0.22

PSL PETROLEUM REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 5541 or 5542	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ Card Present with Swiped, Contactless, or Chip POS Entry Mode	▪ If key-entered . . . Base Submission Level
▪ 2 day Settlement	▪ Within 3 days...Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization... Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL RETAIL CORE = 1.57% + \$0.10
PSL RETAIL CORE PLUS = 1.72% + \$0.10
PSL RETAIL DEBIT = 1.10% + \$0.16
PSL RETAIL PREPAID = 1.12% + \$0.16
PSL RETAIL PREMIUM = 1.74% + \$0.10
PSL RETAIL PREMIUM PLUS = 2.25% + \$0.10
PSL RETAIL DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL RETAIL DEBIT WITH FRAUD = 0.05% + \$0.22
PSL RETAIL PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL RETAIL PREPAID WITH FRAUD = 0.05% + \$0.22
PSL RETAIL REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
Must be US Consumer card	If not...refer to the appropriate Interchange Program
MCCs except: 4900, 6513, 5960, 6300, ~~5300~~, 5411, 8398, 4784, 9211, 9222, 9223, 9311, 9399, 9405, 5541, 5542, 5812, 5814, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000–3299, 4112, 4411, 4511, 4829, 6050, 6051, 6540, 5962, 5966, 5967	If not...refer to the appropriate Interchange Program
MCC must match between authorization and settlement	If not...Base Submission Level
Card Present with Swiped, Contactless, or Chip POS Entry Mode	If not...refer to the appropriate Interchange Program
2 day Settlement	Within 3 days . . . Base Submission Level
CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	If not...Base Submission Level
Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	If not...Base Submission Level
Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	If not...Base Submission Level
Valid Authorization	No authorization...Base Submission Level
NRID must be present	If no NRID...Base Submission Level
Card Sale must be a local card sale that occurs in the US	If not...follow the non-US Process
NOTES:	
Previous Emerging Market MCCs 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351 are now eligible	

PSL RESTAURANT CORE = 1.56% + \$0.10
PSL RESTAURANT CORE PLUS = 1.90% + \$0.10
PSL RESTAURANT DEBIT = 1.19% + \$0.10
PSL RESTAURANT PREPAID = 1.14% + \$0.15
PSL RESTAURANT PREMIUM = 2.30% + \$0.10
PSL RESTAURANT PREMIUM PLUS = 2.45% + \$0.10
PSL RESTAURANT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL RESTAURANT DEBIT WITH FRAUD = 0.05% + \$0.22
PSL RESTAURANT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL RESTAURANT PREPAID WITH FRAUD = 0.05% + \$0.22
PSL RESTAURANT REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
Must be US Consumer card	If not...refer to the appropriate Interchange Program
MCC must be 5812 or 5814	If not...refer to the appropriate Interchange Program
MCC must match between authorization and settlement	If not...Base Submission Level
Card Present with Swiped, Contactless, or Chip POS Entry Mode	If key-entered . . . Base Submission Level
2 day Settlement	Within 3 days . . . Base Submission Level
CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	If not...Base Submission Level

▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL HOTELS/CAR RENTALS CORE = 1.75% + \$0.10

PSL HOTELS/CAR RENTALS CORE PLUS = 1.92% + \$0.10

PSL HOTELS/CAR RENTALS DEBIT = 1.35% + \$0.16

PSL HOTELS/CAR RENTALS PREPAID = 1.35% + \$0.16

PSL HOTELS/CAR RENTALS PREMIUM = 2.25% + \$0.10

PSL HOTELS/CAR RENTALS PREMIUM PLUS = 2.55% + \$0.10

PSL HOTELS/CAR RENTALS DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL HOTELS/CAR RENTALS DEBIT WITH FRAUD = 0.05% + \$0.22

PSL HOTELS/CAR RENTALS PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL HOTELS/CAR RENTALS PREPAID WITH FRAUD = 0.05% + \$0.22

PSL HOTELS/CAR RENTALS REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCCs must be 3351-3441, 3501-3999, 7011, 7012, 7513, 7512, or 7519	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 2 day Settlement	▪ Within 3 days...Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL PASSENGER TRANSPORT CORE = 1.75% + \$0.10

PSL PASSENGER TRANSPORT CORE PLUS = 1.92% + \$0.10

PSL PASSENGER TRANSPORT DEBIT = 1.60% + \$0.15

PSL PASSENGER TRANSPORT PREPAID = 1.60% + \$0.15

PSL PASSENGER TRANSPORT PREMIUM = 2.25% + \$0.10

PSL PASSENGER TRANSPORT PREMIUM PLUS = 2.55% + \$0.10

PSL PASSENGER TRANSPORT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL PASSENGER TRANSPORT DEBIT WITH FRAUD = 0.05% + \$0.22

PSL PASSENGER TRANSPORT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL PASSENGER TRANSPORT PREPAID WITH FRAUD = 0.05% + \$0.22

PSL PASSENGER TRANSPORT REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a US Consumer card	• If not...refer to the appropriate Interchange Program
• MCCs must be 3000-3299, 4112, 4411, or 4511	• If not...Base Submission Level

▪ MCC must match between authorization and settlement*	▪ If not...Base Submission Level
• 8 day Settlement	• Timeliness Exceeded . . . Base Submission Level
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
• Valid Authorization	• No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
NOTES:	
*Exceptions to MCC Match are: • MCC 4722 in Authorization can be MCCs 4112, 4411 or specific Passenger Transport, Hotel or Car Rental MCCs in Sales Data Record • MCC 4511 in Authorization can be specific Airline MCCs in Sales Data Record • Specific Airline MCCs in Authorization can be 4511 in Sales Data Record	

PSL CARD NOT PRESENT CORE = 1.91% + \$0.10

PSL CARD NOT PRESENT CORE PLUS = 2.03% + \$0.10

PSL CARD NOT PRESENT DEBIT = 1.75% + \$0.20

PSL CARD NOT PRESENT PREPAID = 1.76% + \$0.20

PSL CARD NOT PRESENT PREMIUM = 2.05% + \$0.10

PSL CARD NOT PRESENT PREMIUM PLUS = 2.55% + \$0.10

PSL CARD NOT PRESENT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL CARD NOT PRESENT DEBIT WITH FRAUD = 0.05% + \$0.22

PSL CARD NOT PRESENT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL CARD NOT PRESENT PREPAID WITH FRAUD = 0.05% + \$0.22

PSL CARD NOT PRESENT REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
▪ MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000–3299, 4112, 4411, 4511, 4829, 6540, 6050, 6051, 5962, 5966, 5967	• If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
• Card Not Present with Manual Entry, Stored Card Account, or VRU POS Entry Mode	• If not...refer to the appropriate Interchange Program
• 2 day Settlement	• Within 3 days...Base Submission Level
• Must have an AVS request	• If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL E-COMMERCE CORE = 1.91% + \$0.10
PSL E-COMMERCE CORE PLUS = 2.03% + \$0.10
PSL E-COMMERCE DEBIT = 1.75% + \$0.20
PSL E-COMMERCE PREPAID = 1.76% + \$0.20
PSL E-COMMERCE PREMIUM = 2.05% + \$0.10
PSL E-COMMERCE PREMIUM PLUS = 2.55% + \$0.10
PSL E-COMMERCE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL E-COMMERCE DEBIT WITH FRAUD = 0.05% + \$0.22
PSL E-COMMERCE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL E-COMMERCE PREPAID WITH FRAUD = 0.05% + \$0.22
PSL E-COMMERCE REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
Must be US Consumer card	If not...refer to the appropriate Interchange Program
MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000-3299, 4112, 4411, 4511, 4829, 6540, 6050, 6051, 5962, 5966, 5967	If not...refer to the appropriate Interchange Program
MCC must match between authorization and settlement	If not...Base Submission Level
Card Not Present with E-Commerce, Stored Card Account, or Mobile Commerce POS Entry Modes	If not...refer to the appropriate Interchange Program
7 day Settlement	Timeliness Exceeded . . . Base Submission Level
Must have an AVS request, except for Card Sales with a Mobile Payment Device or for a Recurring Payment transaction	If not...Base Submission Level
Valid Authorization	No authorization...Base Submission Level
NRID must be present	If no NRID...Base Submission Level
Card Sale must be a local card sale that occurs in the US	If not...follow the non-US Process
NOTES:	

PSL E-COMMERCE SECURED CORE = 1.80% + \$0.10
PSL E-COMMERCE SECURED CORE PLUS = 1.90% + \$0.10
PSL E-COMMERCE SECURED DEBIT = 1.75% + \$0.20
PSL E-COMMERCE SECURED PREPAID = 1.75% + \$0.20
PSL E-COMMERCE SECURED PREMIUM = 1.95% + \$0.10
PSL E-COMMERCE SECURED PREMIUM PLUS = 2.40% + \$0.10
PSL E-COMMERCE SECURED DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL E-COMMERCE SECURED DEBIT WITH FRAUD = 0.05% + \$0.22
PSL E-COMMERCE SECURED PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL E-COMMERCE SECURED PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
Must be US Consumer card, utilizing ProtectBuy® or ProtectBuy® with token	If not...refer to the appropriate Interchange Program
MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000-3299, 4112, 4411, 4511, 4829, 6050, 6051, 6540, 5962, 5966, 5967	If not...refer to the appropriate Interchange Program
MCC must match between authorization and settlement	If not...Base Submission Level
Card Not Present with Manual (Key Entered), Electronic Commerce, Stored Card Account Information, and Mobile Commerce POS Entry modes	If not...refer to the appropriate Interchange Program
7 day Settlement	Timeliness Exceeded . . . Base Submission Level

▪ POS Ecommerce Indicator of 5 or 6	▪ If not...refer to the appropriate Interchange Program
▪ Transaction Data Condition Code 60 or 61 required	▪ If not...refer to the appropriate Interchange Program
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	
This program is only supported on Nashville/Cardnet, Compass, and Buypass utilizing North backend	

KEY ENTRY CORE = 1.91% + \$0.10

KEY ENTRY CORE PLUS = 2.03% + \$0.10

KEY ENTRY DEBIT = 1.75% + \$0.20

KEY ENTRY PREPAID = 1.76% + \$0.20

KEY ENTRY PREMIUM = 2.05% + \$0.10

KEY ENTRY PREMIUM PLUS = 2.55% + \$0.10

KEY ENTRY DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

KEY ENTRY DEBIT WITH FRAUD = 0.05% + \$0.22

KEY ENTRY PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

KEY ENTRY PREPAID WITH FRAUD = 0.05% + \$0.22

KEY ENTRY REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519, 3000-3299, 4112, 4411, 4511, 4829, 6540, 6050, 6051, 5962, 5966, 5967	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ Card Present with Swiped, Contactless, or Chip POS Entry Mode	▪ If not...refer to the appropriate Interchange Program
▪ Manual Entry Mode	▪ If not...refer to the appropriate Interchange Program
▪ 2 day Settlement	▪ Within 3 days...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	
▪ Previous Emerging Market MCCs 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351 are now eligible	

BASE SUBMISSION LEVEL CORE = 3.15% + \$0.10

BASE SUBMISSION LEVEL CORE PLUS = 3.15% + \$0.10

BASE SUBMISSION LEVEL DEBIT = 1.90% + \$0.25

BASE SUBMISSION LEVEL PREPAID = 1.90% + \$0.25

BASE SUBMISSION LEVEL PREMIUM = 3.15% + \$0.10

BASE SUBMISSION LEVEL PREMIUM PLUS = 3.15% + \$0.10

BASE SUBMISSION LEVEL REGULATED NON INCENT = 0.05% + \$0.22

BASE SUBMISSION LEVEL DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

BASE SUBMISSION LEVEL DEBIT WITH FRAUD = 0.05% + \$0.22

BASE SUBMISSION LEVEL PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

BASE SUBMISSION LEVEL PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a US Consumer card	• If not...refer to appropriate Interchange Program
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
NOTES:	

DISCOVER COMMERCIAL CARD INTERCHANGE PROGRAMS

COMMERCIAL UTILITIES = 0.00% + \$1.50

COMMERCIAL UTILITIES DEBIT = 0.00% + \$1.50

COMMERCIAL UTILITIES PREPAID = 0.00% + \$1.50

COMMERCIAL UTILITIES INCENTIVE WITH FRAUD = 0.05% + \$0.22

COMMERCIAL UTILITIES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

COMMERCIAL UTILITIES DEBIT WITH FRAUD = 0.05% + \$0.22

COMMERCIAL UTILITIES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

COMMERCIAL UTILITIES PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a Commercial card	• If not...refer to the Consumer Utilities Interchange Program
• MCC must be 4900	• If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement**	▪ If not...Commercial Base
• 2 day Settlement	• Timeliness Exceeded ... Commercial Base
• Valid Authorization	• No authorization ... Commercial Base
▪ NRID must be present	▪ If no NRID...Commercial Base
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
NOTES:	

COMMERCIAL LARGE TICKET = 0.90% + \$20.00

COMMERCIAL LARGE TICKET DEBIT = 0.90% + \$20.00

COMMERCIAL LARGE TICKET PREPAID = 1.45% + \$35.00

COMMERCIAL LARGE TICKET INCENTIVE WITH FRAUD = 0.05% + \$0.22

COMMERCIAL LARGE TICKET DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

COMMERCIAL LARGE TICKET DEBIT WITH FRAUD = 0.05% + \$0.22

COMMERCIAL LARGE TICKET PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

COMMERCIAL LARGE TICKET PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a Commercial card	• If not...refer to the appropriate Consumer Interchange Program
• MCC must be 2741, 2791, 2842, 5013, 5021, 5039, 5044, 5045, 5046, 5047, 5051, 5065, 5072, 5074, 5085, 5094, 5099, 5111, 5122, 5131, 5137, 5139, 5169, 5172, 5192, 5193, 5198, or 5199	• If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement**	▪ If not...Commercial Base
• Sale Amount must be greater than or equal to \$5,000.00	• If not...refer to the appropriate Interchange Program
• 2 day Settlement	• Timeliness Exceeded ... Commercial Base
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Commercial Base
• Valid Authorization	• No authorization ... Commercial Base
▪ NRID must be present	▪ If no NRID...Commercial Base
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
NOTES:	

COMMERCIAL ELECTRONIC PASSENGER TRANSPORT = 2.45% + \$0.15
COMMERCIAL ELECTRONIC EMERGING MRKTS/PUBLIC SVCS = 2.45% + \$0.15
COMMERCIAL ELECTRONIC ALL OTHERS = 2.45% + \$0.15
COMMERCIAL ELECTRONIC PASSENGER TRANSPORT DEBIT = 2.45% + \$0.15
COMMERCIAL ELECTRONIC EMERGING MRKTS/PUBLIC SVCS DEBIT = 2.45% + \$0.15
COMMERCIAL ELECTRONIC ALL OTHERS DEBIT = 2.45% + \$0.15
COMMERCIAL ELECTRONIC PASSENGER TRANSPORT PREPAID = 2.65% + \$0.10
COMMERCIAL ELECTRONIC EMERGING MRKTS/PUBLIC SVCS PREPAID = 2.65% + \$0.10
COMMERCIAL ELECTRONIC ALL OTHERS PREPAID = 2.65% + \$0.10
COMMERCIAL ELECTRONIC INCENTIVE WITH FRAUD = 0.05% + \$0.22
COMMERCIAL ELECTRONIC DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
COMMERCIAL ELECTRONIC DEBIT WITH FRAUD = 0.05% + \$0.22
COMMERCIAL ELECTRONIC PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
COMMERCIAL ELECTRONIC PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a Commercial card	• If not... refer to appropriate Consumer Interchange Program
• MCCs except: 5962, 5966, 5967, 4900	• If not...Commercial Base
▪ MCC must match between authorization and settlement**	▪ If not...Commercial Base
• 8 day Settlement – MCCs 3000-3299, 4112, 4411, 4511	• Timeliness Exceeded ... Commercial Base
• 2 day Settlement – MCCs 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 4784, 9211, 9222, 9223, 9311, 9399, 9405	
• 2 day Settlement – All Other MCCs	
• AVS request on card not present transactions, except for Card Sales with a Mobile Payment Device or for a Recurring Payment transaction*	• No AVS ... Commercial Base
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Commercial Base
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Commercial Base
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Commercial Base
• Valid Authorization	• No authorization ... Commercial Base
▪ NRID must be present	▪ If no NRID...Commercial Base
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
NOTES:	
* The following MCCs do not require an AVS for Card Not Present transactions: 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9399, 9405, 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519, 3000-3299, 4112, 4411, 4511	

COMMERCIAL BASE = 3.05% + \$0.10
COMMERCIAL BASE DEBIT = 3.05% + \$0.10
COMMERCIAL BASE PREPAID = 3.05% + \$0.10
COMMERCIAL BASE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
COMMERCIAL BASE DEBIT WITH FRAUD = 0.05% + \$0.22
COMMERCIAL BASE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
COMMERCIAL BASE PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a Commercial card	• If not...refer to the appropriate Consumer Interchange Program
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
NOTES:	

COMMERCIAL B2B 1 PREPAID = 0.00% + \$0.00
COMMERCIAL B2B 2 CREDIT = 6.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a Commercial card	If not...refer to the appropriate Commercial Interchange Program
Card Sale must be a local card sale that occurs in the US	If not...follow the non-US Process
NOTES:	

DISCOVER INTERNATIONAL CARD INTERCHANGE PROGRAMS

INTERNATIONAL CASH ADVANCE = 0.16% + \$3.00

QUALIFICATIONS	DOWNGRADE REASONS
• Must be International card	• If not...refer to the appropriate US Cash Advance Interchange Program
• Must be MCC 6010	• If not...refer to the appropriate Interchange Program
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	• If key-entered . . . refer to the appropriate Interchange Program
• Valid Authorization	• No authorization...International Base
• Card Sale must be an International Card Sale that occurs in the US	• If not...follow the non-US Process
NOTES:	
The International Cash Advance rate does not include the International Processing Fee of 50 basis points.	

U.S. INTERNATIONAL CONSUMER DEBIT/PREPAID = 1.70% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
• Must be International Consumer debit or prepaid card	• If not...refer to the appropriate US Interchange Program
• All MCCs except 5962, 5966, 5967 (High Risk)	• If not...International Base
▪ MCC must match between authorization and settlement**	▪ If not...International Base
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	• If not...International Base
• 8 day Settlement for MCCs 3000-3299, 4112, 4411, or 4511 • 5 day Settlement for all other MCCs	• Timeliness Exceeded . . . International Base
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...International Base
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...International Base
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...International Base
• Valid Authorization	• No authorization...International Base
▪ NRID must be present	▪ If no NRID...International Base
• Card Sale must be an International Card Sale that occurs in the US	• If not...follow the non-US Process
NOTES:	
The International Cash Advance rate does not include the International Processing Fee of 50 basis points. Please see International Cash Advance program for cash advance transactions.	

U.S. INTERNATIONAL CONSUMER CREDIT = 2.15% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
• Must be International Consumer credit card	• If not...refer to the appropriate US Interchange Program
• MCCs except 5962, 5966, 5967	• If not...International Base
▪ MCC must match between authorization and settlement**	▪ If not...International Base
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	• If not...International Base
• 8 day Settlement for MCCs 3000-3299, 4112, 4411, or 4511 • 5 day Settlement for all other MCCs	• Timeliness Exceeded . . . International Base
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...International Base
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...International Base

▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...International Base
• Valid Authorization	• No authorization...International Base
▪ NRID must be present	▪ If no NRID...International Base
• Card Sale must be an International Card Sale that occurs in the US	• If not...follow the non-US Process
NOTES:	
The International Cash Advance rate does not include the International Processing Fee of 50 basis points. Please see International Cash Advance program for cash advance transactions.	

U.S. INTERNATIONAL CONSUMER BASE = 2.20% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
• Must be International Consumer card	• If not...refer to the appropriate US Interchange Program
• Card Sale must be an International Card Sale that occurs in the US	• If not...follow the non-US Process
NOTES:	
The International Base Rate includes the International Processing Fee of 50 basis points. Please see International Cash Advance program for cash advance transactions.	

U.S. INTERNATIONAL COMMERCIAL BASE = 2.40% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
• Must be International Commercial card	• If not...refer to the appropriate US Interchange Program
• Card Sale must be an International Card Sale that occurs in the US	• If not...follow the non-US Process
NOTES:	
The International Base Rate includes the International Processing Fee of 50 basis points. Please see International Cash Advance program for cash advance transactions.	

DISCOVER CREDIT VOUCHER INTERCHANGE PROGRAMS

CONSUMER - US AND INTERNATIONAL VOUCHER PROGRAMS

QUALIFICATIONS	CORE	CORE PLUS	DEBIT	PREPAID	PREMIUM	PREMIUM PLUS
Consumer Adjustment Voucher Program 1 – (Direct Marketing MCCs)	2.07%	2.07%	0.00%	0.00%	2.07%	2.07%
Consumer Adjustment Voucher Program 2 – (Passenger Transport MCCs)	2.02%	2.02%	0.00%	0.00%	2.02%	2.02%
Consumer Adjustment Voucher Program 3 – (All MCCs except Direct Marketing / Passenger Transport)	1.75%	1.75%	0.00%	0.00%	1.75%	1.75%
U.S. International Adjustment Voucher	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Consumer Adjustment Voucher Program 1 Without Fraud Fee	N/A	N/A	0.00%	0.00%	N/A	N/A
Consumer Adjustment Voucher Program 2 Without Fraud Fee	N/A	N/A	0.00%	0.00%	N/A	N/A
Consumer Adjustment Voucher Program 3 Without Fraud Fee	N/A	N/A	0.00%	0.00%	N/A	N/A
NOTES:						
If AVPC is submitted with the Credit Voucher transaction, Discover will assess Consumer Adjustment Voucher 3 program rate						

COMMERCIAL – US AND INTERNATIONAL VOUCHER PROGRAMS

QUALIFICATIONS	COMMERCIAL
Commercial Adjustment Voucher Program 1 – (All MCCs)	2.25%
Commercial Adjustment Voucher Program 1 – (All MCCs) Debit	2.25%
Commercial Adjustment Voucher Program 1 – (All MCCs) Prepaid	2.25%
Commercial Adjustment Voucher Debit without Fraud fee	0.00%
Commercial Adjustment Voucher Debit With Fraud fee	0.00%
Commercial Adjustment Voucher Prepaid without Fraud fee	0.00%
Commercial Adjustment Voucher Prepaid With Fraud fee	0.00%
Commercial Adjustment Voucher Program B2B1 – (All MCCs) Prepaid	0.00%
Commercial Adjustment Voucher Program B2B2 – (All MCCs) Credit	6.00%
U.S. International Adjustment Voucher	0.00%
NOTES:	