

INTERCHANGE QUALIFICATION MATRIX (IQM)

Includes:

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

VISA AND MASTERCARD 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.

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

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/Retail	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Excludes: Travel Services for Debit/Prepaid card types</p>
CPS/Retail Key Entry	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Key Entered transaction, card present ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ AVS response with Full Zip Match (Y,X,Z,W), Retry response (R), Unavailable (U,S) or International AVS responses (B,C,D,G,I,M,P) 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Excludes: Automated Fuel Dispensers, E-commerce, and Direct Marketing</p>
CPS/Small Ticket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Transaction amount less than or equal to \$15.00 	<p>Card Types: U.S. Issued Consumer Credit, Debit, Regulated Debit, Prepaid, High Net Worth, Rewards, and Signature</p> <p>Excludes: Wire Transfers Money Orders, Automated Fuel Dispensers, Volume Tier Participants, Direct Marketing, Financial Institutions-Manual Cash Disbursements, Financial Institutions-Automated Cash Disbursements, Financial Institutions-Merchandise and Services, Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting Tracks, and U.S. Federal Government Agencies or Departments</p>
CPS/Retail 2 Credit	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Transaction must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> - CPS/Retail - CPS/Card Not Present - CPS/Ecommerce Basic - CPS/Ecommerce Preferred - CPS/Retail Key-Entry ▪ Direct Marketing Insurance and Subscription merchant must meet criteria for CPS/Card Not Present or CPS/E-Commerce programs 	<p>Card Types: U.S. Issued Consumer Credit, Rewards and Signature</p> <p>Limited to: Schools, Insurance, Direct Marketing Subscriptions, Fuel Dealers, Child Care</p> <p>Excludes: Card Present sales that meet CPS/Retail and CPS/Retail Key Entry program qualification for Debit/Prepaid card types; Government and Government Owned Lotteries</p>
CPS/Retail 2 Debit and Prepaid	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Transaction must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred ▪ Direct Marketing Insurance and Subscription merchant must meet criteria for CPS/Card Not Present or CPS/E-Commerce programs 	<p>Card Types: Debit and Prepaid</p> <p>Limited to debit and prepaid cards only: Telecommunication Services, Cable, Satellite or other Pay Television/Radio Services, Charitable Organizations, and Real Estate Agents/Rentals; Religious Organizations (tax exempt)</p> <p>Excludes: Government and Government Owned Lotteries</p>

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/Charity and Religious Organizations	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Ecommerce Basic ▪ CPS/Ecommerce Preferred ▪ CPS/Retail Key-Entry 	<p>Card Types: U.S. Issued Consumer Credit, High Net Worth, Rewards, Signature, Signature Preferred, and Traditional</p> <p>Limited to: Charitable Organizations, Religious Organizations</p>
CPS/Hotel and Car Rental Card Not Present	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of check-out/return date ▪ Preferred Customer Indicator in Authorization and Settlement ▪ Hotel/Car Rental Indicator in Authorization and Settlement ▪ Folio # /Agreement # & Check-in/pick-up date 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Lodging, Cruise Lines, Car Rental and Truck and Utility Trailer rental merchants</p>
CPS/Hotel and Car Rental Card Present	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of check-out/return date ▪ Hotel/Car Rental Indicator in Authorization and Settlement ▪ Folio # /Agreement # & Check-in/pick-up date 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Lodging, Cruise Lines, Car Rental and Truck and Utility Trailer rental merchants</p>
CPS/Recurring Bill Payment	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Card Not Present Indicator ▪ Must be a Bill Payment transaction ▪ Recurring Payment and Bill Payment indicators in Authorization and Settlement ▪ Authorization & Settlement amounts must match (1 authorization reversal permitted) 	<p>Card Types: U.S. Issued Consumer Credit, Rewards and Signature</p> <p>Limited to: Cable, Satellite or other Pay Television/Radio Services and Telecommunication Services</p>
CPS/Electronic Commerce Preferred – Hotel and Car Rental	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of check-out/return date ▪ Preferred Customer Indicator ▪ Hotel/Car Rental Indicator in Authorization and Settlement ▪ Folio # /Agreement # & Check-in/pick-up date ▪ Valid E-Commerce Indicator ▪ CAVV (Cardholder Authentication Verification Value) 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Lodging, Cruise Lines, Car Rental and Truck and Utility Trailer rental merchants</p>

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/Card Not Present	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ AVS request in authorization (healthcare, select developing market, and utility excluded when the ACI = R) ▪ Merchant Order # in Settlement ▪ Card Not Present Indicator ▪ Customer Service Phone # in Settlement 	Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid
CPS/Restaurant	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction 	Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid Limited to: Restaurants and Fast Food
CPS/Retail Service Station	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction 	Card Type: U.S. Issued Consumer Credit, Debit, Prepaid, High Net Worth, Rewards and Signature Limited to Service Station merchants
CPS/E-Commerce Basic	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within settlement Record ▪ Settlement within 1 day of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ AVS request in authorization (healthcare, select developing markets, and utility excluded) ▪ Authorization & Settlement amount must match (1 authorization reversal permitted) ▪ Valid E-Commerce Indicator ▪ Merchant Order # in Settlement ▪ Customer Service Phone #, URL or Email Address in Settlement 	Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid Limited to Internet merchants
CPS/E-Commerce Preferred	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ AVS request in authorization (healthcare, select developing markets, and utility excluded) ▪ Authorization & Settlement amount must match (1 authorization reversal permitted) ▪ Valid E-Commerce Indicator ▪ Merchant Order # in Settlement ▪ CAVV (C/H Authentication Verification Value) ▪ Customer Service Phone #, URL or Email Address in Settlement 	Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, High Net Worth, Rewards and Signature Limited to Verified by Visa (VbV) Enabled Internet merchants

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CPS/Account Funding	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ AVS response (Zip and Full Address match required; select developing markets excluded) ▪ Authorization & Settlement amounts must match ▪ Valid E-Commerce Indicator ▪ Customer Service Phone #, URL or Email Address in Settlement 	Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, High Net Worth, Rewards and Signature
CPS/Automated Fuel Dispenser	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Authorization must be \$1 ▪ CAT Indicator ▪ Settlement within 1 day of transaction ▪ Transaction date must be within 1 day of the Authorization date ▪ \$125.00 Transaction Maximum ▪ Must contain CAT level indicator of a “3” for Fuel Dispenser 	Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, High Net Worth, Rewards and Signature Limited to Automated Fuel Dispensers
CPS/Supermarket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Authorization & Settlement amounts must match for Visa Debit Cards 	Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid Limited to Supermarkets that meet eligibility requirements
CPS/Passenger Transport – Card Present	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present Characteristics Transaction Identifiers ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 7 days of transaction ▪ Transaction date must be within 1 day of the Authorization date ▪ Ticket #, Sequence # and Count ▪ Itinerary Information 	Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid Limited to: Airlines and Railways
CPS/Passenger Transport – Card Not Present	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Not Present Transaction Identifiers ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 7 days of transaction ▪ Transaction date must be within 1 day of the Authorization date ▪ Ticket #, Sequence # and Count ▪ Itinerary Information 	Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid Limited to: Airlines and Railways

Visa Transactions		
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CPS/Electronic Commerce Preferred – Passenger Transport	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 7 days of transaction ▪ Transaction date can only be 1 day from the Authorization date ▪ Ticket #, Sequence # and Count ▪ Itinerary Information ▪ Valid E-Commerce Indicator ▪ CAVV (Cardholder Authentication Verification Value) 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Airlines and Railways</p>
CPS/Rewards 1	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Transaction must qualify for one of the below Interchange Programs <ul style="list-style-type: none"> ○ CPS/Retail (Rewards and Signature) ○ CPS/Supermarket (Rewards and Signature) ○ CPS/Retail Credit Thresholds 1–3 (Signature only) ○ CPS/Supermarket Credit Thresholds 1–3 (Signature only) 	<p>Card Types: U.S. Issued Consumer Credit Rewards, High Net Worth, and Signature Cards included</p> <p>Excluded: Signature cards at Travel and Entertainment merchants</p>
CPS/Rewards 2	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Transaction must qualify for one of the below Interchange Programs : <ul style="list-style-type: none"> ○ CPS/Card Not Present Credit (Rewards and Signature) ○ CPS/Retail Key Entry (Rewards and Signature) ○ CPS/Electronic Commerce-Basic Credit (Rewards and Signature) ○ CPS/Electronic Commerce Preferred Hotel and Car Rental Credit (Rewards only) ○ CPS/Electronic Commerce Preferred Passenger Transport Credit (Rewards only) ○ CPS/Hotel and Car Rental Card Present (Rewards only) ○ CPS/Hotel and Car Rental Card Not Present (Rewards only) ○ CPS/Passenger Transport Card Present (Rewards only) ○ CPS/Passenger Transport Card Not Present (Rewards only) ○ CPS Restaurant (Rewards only) 	<p>Card Types: U.S. Issued Consumer Credit, High Net Worth, Rewards and Signature Cards included</p> <p>Excluded: Signature cards at Travel and Entertainment merchants</p>

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CPS Government (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ Valid Approval Code ▪ Applicable Electronic Authorization Data must be included within Settlement Record 	<p>Card Types: Consumer Credit, Debit, and Prepaid</p> <p>Limited to MCCs 7800; 9211; 9222; 9311; 9399</p>
CPS/Tax Payment Fee	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be registered with Visa and have a valid MVV ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred 	<p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> <p>Limited to: Card Not Present Tax Payments</p>
Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Does not meet CPS Qualifications ▪ Settlement after 2 days of the transaction ▪ Authorization Response Code 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Only level available for high-risk merchants and non-secure E-Commerce transactions</p>
Signature Electronic	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ T&E Merchant 	<p>Card Type: U.S. Issued Signature Card</p> <p>Limited to: T&E Merchants</p>
Signature Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ T&E Merchant ▪ Does not meet CPS Qualifications 	<p>Card Type: U.S. Issued Signature Card</p> <p>Limited to: T&E Merchants</p>
Signature Preferred Electronic	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ T&E Merchant 	<p>Card Type: U.S. Issued Signature Preferred Card</p> <p>Limited to: T&E Merchants</p>
Signature Preferred Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Does not meet CPS Qualifications 	<p>Card Type: U.S. Issued Signature Preferred Card</p>
Signature Preferred Retail	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> ○ CPS/Retail ○ CPS/Supermarket ○ CPS/Retail Key Entry ○ CPS/Small Ticket ▪ Non-T&E Merchant 	<p>Card Type: U.S. Issued Signature Preferred Card</p>

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Signature Preferred Fuel	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> ○ CPS/Automated Fuel Dispenser ○ CPS/Retail Service Station ▪ Maximum transaction amount \$125 for Automated Fuel Dispenser 	<p>Card Type: U.S. Issued Signature Preferred Card</p> <p>Limited to: Automated Fuel Dispenser and Retail Service Station merchants</p>
Signature Preferred Card Not Present	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> ○ CPS/Card Not Present ○ CPS/Electronic Commerce Preferred ○ CPS/Electronic Commerce Basic ○ CPS/Account Funding ▪ Non-T&E Merchant 	<p>Card Type: U.S. Issued Signature Preferred Card</p>
Signature Preferred B2B	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ Non-T&E Merchant 	<p>Card Type: U.S. Issued Signature Preferred Card</p> <p>Limited to: Business to Business Merchants</p> <p>Excludes: Insurance sales, Underwriting and premiums (MCC 6300)</p>
Commercial and Purchasing Card – Standard with Data	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Level III² data requirements are met ▪ Does not meet CPS Qualifications ▪ Non-T&E Merchant 	<p>Card Type: U.S. Issued Corporate and Purchasing Cards</p>
T&E Commercial Card	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be T&E Merchant ▪ CPS Qualification 	<p>Card Type: U.S. Issued Corporate and Purchasing Card</p>
Commercial Card Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Does not meet CPS Qualifications ▪ Does not meet Level II data Requirements 	<p>Card Type: U.S. Issued exempt Business Debit, Corporate, and Purchasing Cards</p>
Commercial Card Electronic T&E	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ T&E Merchant 	<p>Card Type: U.S. Issued Corporate and Purchasing Cards</p>

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial Retail – Prepaid	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card present ▪ Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ○ CPS/Retail ○ CPS/Retail Key Entry ○ CPS/Small Ticket ○ CPS/Supermarket ○ CPS/Restaurant ○ CPS/Retail Service Station ○ CPS/Automated Fuel Dispenser ○ CPS/Hotel and Car Rental Card Present ○ CPS/Passenger Transport Card Present ▪ Level 2 and 3 data is not required 	Card Type: U.S. Issued Business, Purchasing, and Corporate Prepaid Card
Commercial Card Not Present – Prepaid	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card not present ▪ Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ○ CPS/Card Not Present ○ CPS/Electronic Commerce – Basic ○ CPS/Electronic Commerce – Preferred Retail ○ CPS/Hotel and Car Rental Card Not Present ○ CPS/Passenger Transport Card Not Present ○ CPS/Electronic Commerce Preferred Hotel and Car Rental ○ CPS/Electronic Commerce Preferred Passenger Transport ○ CPS/Account Funding ▪ Level 2 and 3 data is not required 	Card Type: U.S. Issued Business, Purchasing, and Corporate Prepaid Card
Commercial Standard – Prepaid	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Transaction is not CPS qualified ▪ Level 2 and 3 data is not required 	Card Type: U.S. Issued Business, Purchasing, and Corporate Prepaid Card
Business Electronic Tier 1 – Tier 4	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ T&E Merchant 	Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, and Tier 4
Business Level 2 Tier 1- Tier 4	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Level II data: Non-fuel transactions only require sales tax¹ ▪ Level II data: Purchasing Card fuel transactions require customer code 	Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, and Tier 4

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Business Standard Tier 1 – Tier 4	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Does not meet CPS Qualifications ▪ Does not meet Level II data Requirements 	Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, and Tier 4
Business CNP Tier 1 – Tier 4	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Non-T&E Merchant ▪ Level II data requirements not met ▪ Transaction must qualify for one of the below Interchange programs <ul style="list-style-type: none"> ○ CPS/Card Not Present ○ CPS/Electronic Commerce Preferred ○ CPS/Electronic Commerce Basic ○ CPS/Account Funding 	Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, and Tier 4
Business Retail Tier 1 – Tier 4	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Non-T&E Merchant ▪ Level II data requirements not met ▪ Transaction must qualify for one of the below Interchange programs: <ul style="list-style-type: none"> ○ CPS/Retail ○ CPS/Supermarket ○ CPS/Retail Key Entry ○ CPS/Small Ticket ○ CPS/Automated Fuel Dispenser ○ CPS/Retail Service Station 	Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, and Tier 4
Business B2B Tier 1 – Tier 4	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Non-T&E Merchant ▪ Level II data requirements not met ▪ CPS Qualification 	Card Type: U.S. Issued Business Card Tier 1, Tier 2, Tier 3, and Tier 4 Limited to specific business-to-business MCCs Excludes: Insurance sales, Underwriting and premiums (MCC 6300)
B2B Virtual Payments	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be key entered ▪ T&E Merchant 	Card Type: U.S. Issued and Non-U.S. Issued Commercial B2B Virtual Payments Credit Products Limited to specific T&E MCCs and other travel payment providers Exclusions: Manual Cash Disbursement and Insurance sales, Underwriting and premiums (MCC 6300)
GSA G2G (Government 2 Government)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be registered with Visa and have a valid MVV ▪ CPS qualification 	Card Types: US. Issued GSA Purchasing Card Limited to: Federal Government Services and U.S. Postal Service

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
GSA Purchasing Card Large Ticket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Purchasing Card Level II: sales tax¹ and customer code ▪ Purchasing Card Level III: Level III² data includes Level II data and line item detail 	Card Type: US. Issued GSA Purchasing Card
Commercial Product Large Ticket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Settlement within 7 days of transaction ▪ Purchasing Card Level II: sales tax¹ and customer code ▪ Purchasing Card Level III: Level III² data includes Level II data and line item detail 	Card Type: U.S. Issued Non-GSA Purchasing Card including Prepaid Cards and Corporate Cards
Purchasing Large Purchase Advantage Ticket 1	<ul style="list-style-type: none"> ▪ U.S. Merchant (Non-T&E) ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card not present ▪ Transaction amount between \$10,000.01 and \$25,000.00 ▪ CPS qualified with card not present transaction characteristics ▪ Meets 7 day clearing timeliness 	Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Purchasing Large Purchase Advantage Ticket 2	<ul style="list-style-type: none"> ▪ U.S. Merchant (Non-T&E) ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card not present ▪ Transaction amount between \$25,000.01 and \$100,000.00 ▪ CPS qualified with card not present transaction characteristics ▪ Meets 7 day clearing timeliness 	Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card
Purchasing Large Purchase Advantage Ticket 3	<ul style="list-style-type: none"> ▪ U.S. Merchant (Non-T&E) ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card not present ▪ Transaction amount between \$100,000.01 and \$500,000.00 ▪ CPS qualified with card not present transaction characteristics ▪ Meets 7 day clearing timeliness 	Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card
Purchasing Large Purchase Advantage Ticket 4	<ul style="list-style-type: none"> ▪ U.S. Merchant (Non-T&E) ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be card not present ▪ Transaction amount \$500,000.01 and greater ▪ CPS qualified with card not present transaction characteristics ▪ Meets 7day clearing timeliness 	Card Type: U.S. Issued Visa Large Purchase Advantage (VLPA) and General Services Administration (GSA) Card
U.S. Straight Through Processing 1	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Buyer-initiated transactions ▪ Must be card not present ▪ Transaction amount equal to and less than \$6,999.99 <ul style="list-style-type: none"> ○ CPS qualified with card not present transaction characteristics ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred - Retail ▪ Meets 7 day clearing timeliness 	Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards
U.S. Straight Through Processing 2	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Buyer-initiated transactions ▪ Must be card not present ▪ Transaction amount between \$7,000.00 to \$14,999.99 ▪ CPS qualified with card not present transaction characteristics <ul style="list-style-type: none"> ○ CPS qualified with card not present transaction characteristics ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred - Retail ▪ Meets 7 day clearing timeliness 	Card Type: U.S. Issued GSA Purchasing Cards, Non-GSA Purchasing Cards, Corporate Cards and GSA Corporate T&E Cards

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

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

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

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

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Signature/Infinite (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data 	Card Type: Non-U.S. issued Signature and Infinite
Interregional Electronic (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 2 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Issuer Chip (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 2 days of transaction ▪ Issuer is chip-qualified 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Secure Electronic Commerce (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Key Entered transaction ▪ Valid E-commerce Indicator (Authenticated) ▪ Verified By Visa participation 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Electronic Commerce Merchant (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Key Entered transaction ▪ Valid E-commerce Indicator (Authentication attempted) ▪ Verified By Visa participation 	Card Type: Non-U.S. issued Consumer and Electron

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Standard (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Premium (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data 	Card Type: Non-U.S. issued Premium Card including the Select Card
Interregional Super Premium (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data 	Card Type: Non-U.S. issued Super Premium Card including Infinite Privilege
Interregional Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant 	Card Types: Regulated U.S. Territory Issued Debit, Prepaid, and Commercial Debit
Interregional B2B Virtual Payments	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be key entered ▪ T&E Merchant 	<p>Card Type: U.S. Issued and Non-U.S. Issued Commercial B2B Virtual Payments Credit Products</p> <p>Limited to specific T&E MCCs and other travel payment providers</p> <p>Exclusions: Manual Cash Disbursement and Insurance sales, Underwriting and premiums (MCC 6300)</p>
Debt Repayment – No Fee	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be registered with Visa and have a valid MVV ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred-Retail 	<p>Card Types: U.S. Issued Consumer Debit and Prepaid, Commercial Prepaid</p> <p>Limited to: Card Not Present Financial and Non-financial Institutions (merchants selling negotiable instruments and accepting loan payments)</p>
Debt Repayment 2 (with fee)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Must be registered with Visa and have a valid MVV ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred-Retail 	<p>Card Types: U.S. Issued Consumer Debit and Prepaid</p> <p>Limited to: Card Not Present Financial and Non-financial Institutions (merchants selling negotiable instruments and accepting loan payments)</p>

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

² Level III minimum data requirements include: 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, and Discount per Line Item, Line Item Total, and Line Item Detail Indicator.

Mastercard Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Merit I	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction, 8 days for Airlines ▪ General ticket information required in settlement ▪ 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons) ▪ Non-face-to-face transactions, eCommerce transactions and limousines and taxicabs are exempt from the transaction amount tolerance 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value</p> <p>Excludes: Utilities, Insurance, Real Estate and Charity</p> <p>World, World Elite and High Value Excludes: Restaurants, Travel Agent and T&E merchants</p>
Merit III	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons) <ul style="list-style-type: none"> ○ Restaurants/Bars, Fast Food, and Limousine/Taxicabs are exempt from the transaction amount tolerance ▪ Airline and Railways require itinerary data in settlement 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value</p> <p>Excludes: Automated Fuel Dispensers, Direct Marketing merchants, Insurance (Debit cards only), Real Estate (Debit cards only) Service Stations, AFD, Utilities, Hotels, Car Rentals, and Cruise Lines</p> <p>World, World Elite and High Value Excludes: Restaurants, Travel Agents, MOTO and T&E merchants</p>
Merit I Bill Payment	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction ▪ Banknet data and date must be present ▪ 10% Authorization transaction amount tolerance 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value</p> <p>Credit Limited to: Real Estate Agents and Managers-Rentals, Direct Marketing-Insurance Services, Insurance Sales, Underwriting and Premiums</p> <p>Debit Limited to: Real Estate Agents and Managers-Rentals</p>
Merit I Consumer Loans	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction ▪ General ticket information required in settlement ▪ 10% Authorization transaction amount tolerance ▪ Maximum convenience fee charged to cardholder of \$4.95 per transaction ▪ Mastercard Assigned ID (MAID) 	<p>Card Types: U.S. Issued Consumer Signature Debit and Prepaid</p> <p>Limited to: Quasi Cash Merchants (MCC 6051) & Merchandise and Services—Customer Financial Institution (MCC 6012)</p>
Utilities	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance ▪ Card Acceptor Type and Tax ID must be provided for Commercial cards 	<p>Card Types: U.S. Issued Commercial Business (including Business Level 2, Level 3, Level 4 and Level 5; Executive Business; U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value.</p> <p>Exclusive to: MCC 4900</p>

Mastercard Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Charity	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Charitable/Social Service Org MCC 8398 ▪ Settlement within 2 days ▪ Applicable Electronic Authorization Data must be included and match to Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Transaction may be keyed or swiped 	Card Types: U.S. Issued Consumer Credit, Debit, Prepaid
Key Entered	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Card and cardholder must be present at time of authorization ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance except restaurants, bars and fast food 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value</p> <p>Excludes: Direct Marketing, Tax Preparation, Quasi Cash, Automated Fuel Dispenser, Travel Agent, T&E and Service merchants</p> <p>World, World Elite and High Value Excludes: Restaurants</p>
Public Sector	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction ▪ 10% Authorization transaction amount tolerance 	<p>Card Types: U.S. Issued Consumer Credit, Enhanced, World, World Elite, and High Value</p> <p>Limited to: Government Services, Passenger Railways, Transportation : Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees, Tolls, and Postal Services – Government only Tax Payments, Fines, Court Costs including Alimony and Child Support, Government Owned Lottery</p>
Petroleum	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions) ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 1 day of transaction 	<p>Card Types: U.S. Issued Consumer Credit, Enhanced, World, World Elite, and High Value</p> <p>Limited to: Service Stations and Automated Fuel Dispensers</p>
Supermarket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Supermarkets that meet eligibility requirements</p>
Restaurant	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 1 day of transaction 	<p>Card Types: U.S. Issued Consumer Debit, Prepaid, World, World Elite, and High Value</p> <p>Limited to: Restaurant and Fast Food</p>

Mastercard Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Small Ticket Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance ▪ Transaction amount limit \$15.00 ▪ Restaurants/Fast food and limousines and taxis are exempt from the transaction amount tolerance 	<p>Card Types: U.S. Issued Consumer Debit / Prepaid</p> <p>Limited to: Postal Services : Government only, Transportation, Convenience Stores, Restaurants/Fast Food, Parking Lots/Garages, Movie Theaters, Video Rental Stores, Car Washes, Dry Cleaners, Laundry Services, News Deales and Newstands, Bridge and Road Fees/Tolls, Government Owned Lottery</p>
Regulated POS Debit	<ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) ▪ U.S. Merchant or U.S. Territory ▪ Commercial Card Transactions require Card Acceptor Type & Card Acceptor ID 	<p>Card Types: Regulated U.S. Issued Commercial Standard – Credit, Prepaid, Commercial Standard - Debit</p>
Regulated POS Debit with Fraud Adjustment	<ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) – Certified Fraud Prevention Standards ▪ U.S. Merchant or U.S. Territory ▪ Commercial Card Transactions require Card Acceptor Type & Card Acceptor ID 	<p>Card Types: Regulated U.S. (including U.S. Territories) Commercial Standard – Credit, Prepaid, Commercial Standard - Debit</p>

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

Mastercard Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Service Industries Incentive Program (SIIP)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance ▪ Recurring Payment indicator in Authorization and Settlement 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Prepaid, Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Cable and Telecommunication Services merchants</p>
Lodging /Auto Rental (Formerly TIPS)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 1 day of transaction ▪ Settlement Detail Addendum Data 	<p>Card Types: U.S. Issued Consumer Credit, Enhanced, Prepaid, and Debit</p> <p>Limited to Hotel, Car Rental and Cruise Line</p>
Passenger Transport	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 8 days of transaction ▪ Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in Settlement 	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, and Enhanced cards</p> <p>Limited to: Airline and Passenger Railway merchants</p>
Convenience Purchase Base	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions) ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 1 day of transaction ▪ Limousines/Taxicabs must be \$25.00 or less ▪ 10% Authorization to transaction tolerance on Convenience Stores and Movie Theaters ▪ Convenience Stores and Movie Theaters are exempt from a transaction amount tolerance if transaction is less than or equal to \$10.00 ▪ Limousines/Taxicabs and Fast Food are exempt from the transaction tolerance 	<p>Card Types: U.S. Issued Consumer Credit including Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Variety Stores, Fast Food, Convenience Stores, Limousines/Taxicabs and Movie Theaters, Government Owned Lottery</p>
Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ 30 day settlement ▪ Applicable Electronic Authorization Data must be included and match Settlement Data 	<p>Card Types: Consumer only</p>
T&E	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 2 days of transaction ▪ Must be T&E MCC Code (excludes Airline MCCs for World Elite and High Value) ▪ Level III[†] data is required 	<p>Card Types: U.S. Issued World Mastercard, World Elite, and High Value</p>

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

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

Mastercard Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial T&E Rate	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 8 days of transaction for Airlines; 2 Days for all other MCCs ▪ T&E Merchant (Restaurants not eligible) ▪ Industry Specific T&E II Addendum required ▪ Card Acceptor Type and Tax ID must be provided 	Card Types: U.S. issued Commercial Business (including Business Level 2, Level 3, Level 4 and Level 5), Corporate including Corporate World and Corporate World Elite, Purchasing
Commercial Large Ticket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations ▪ Settlement within 1 day of transaction ▪ 25% Authorization to transaction tolerance amount ▪ Bars, Fast Food, eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance ▪ Level II Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) ▪ Level III Purchasing Card Data ▪ Level III data is required for fleet, non-fuel purchases ▪ Fuel detail addendum data required for Fleet Cards at fuel locations ▪ Transaction amount \$10,000.00 - \$100,000.00 	Card Types: U.S. issued Commercial Business Limited: Non-T&E MCC, excluding Lodging MCCs Only the following products qualify for lodging MCCs: <ul style="list-style-type: none"> ▪ MasterCard Corporate Executive Card ▪ Fleet ▪ Global Certified Corporate ▪ MasterCard Purchasing Card ▪ Corporate World
Commercial Payments Account Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$10,000.00 - \$25,000.00 ▪ Transaction settled in 1 day ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Non-face-to-face (Mail Order or Ecommerce) ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date 	Card Types: U.S. issued Commercial Credit - Commercial Payments Account Excluded: Airline (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)
Commercial Payments Account Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$25,000.01 - \$100,000.00 ▪ Transaction settled in 2 days ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Non-face-to-face (Mail Order or Ecommerce) ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date 	Card Types: U.S. issued Commercial Credit - Commercial Payments Account Excluded: Airline (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)
Commercial Payments Account Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$100,000.01 - \$500,000.00 ▪ Transaction settled in 2 days ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Non-face-to-face (Mail Order or Ecommerce) ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date 	Card Types: U.S. issued Commercial Credit - Commercial Payments Account Excluded: Airline (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railway (4112), and Eating Places (5812)

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

Mastercard Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial Large Ticket I MPG Tier 4	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: \$500,000.01 - \$1,000,000.00 ▪ Transaction settled in 1 day ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Invoice Number ▪ Level II³ Corporate Card Data 	<p>Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, & Public Sector Commercial Cards</p> <p>Limited: Non-T&E MCC; Mastercard Payment Gateway (MPG) transactions only</p>
Commercial Large Ticket I MPG Tier 5	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction amount: greater than \$1,000,000.00 ▪ Transaction settled in 1 day ▪ Valid electronic approval code ▪ Banknet reference number / Banknet Date ▪ 25% Amount Tolerance – Ecommerce trans exempt if 5 Ecommerce indicators are present ▪ Invoice Number ▪ Level II³ Corporate Card Data 	<p>Card Types: U.S. issued Purchasing, Fleet, Government, Prepaid Government, Business, Corporate, & Public Sector Commercial Cards</p> <p>Limited: Non-T&E MCC; Mastercard Payment Gateway (MPG) transactions only</p>
Interregional Consumer Standard (ISI)	<ul style="list-style-type: none"> ▪ U.S. Merchant 	<p>Card Types: Non- U.S. Issued Consumer Credit, Premium, and Super Premium Card</p>
Interregional Consumer Electronic (IEI)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Valid Banknet Reference Number and Banknet Date (U.S. only) all others if Banknet Date is present it must be in the valid format MMDD ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction ▪ 10% Authorization amount transaction tolerance for transactions acquired in the U.S. region only 	<p>Card Types: Non- U.S. Issued Consumer Credit, Premium, and Super Premium Card</p> <p>Excludes: Automated Fuel Dispenser and Direct Marketing MCCs</p>
Interregional Full UCAF	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 4 days of transaction ▪ Must include a CAT level indicator of a 6 ▪ UCAF Status Indicator must = 2 ▪ Must have a valid Security level indicator/Security protocol and a valid Cardholder Authentication 	<p>Card Types: Non- U.S. Issued Consumer Credit, Debit and Prepaid, Premium, and Super Premium Card</p>
Interregional Merchant UCAF	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Settlement within 4 days of transaction ▪ Must include a CAT level indicator of a 6 ▪ UCAF Status Indicator must = 1 ▪ Must have a valid Security level indicator/Security protocol and a valid Cardholder Authentication 	<p>Card Types: Non- U.S. Issued Consumer Credit, Debit and Prepaid, Premium, and Super Premium Card</p>
Interregional Commercial Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Card Acceptor Type and Tax ID required for U.S. Merchant locations 	<p>Card Types: Non- U.S. Issued Commercial and Super Premium Cards</p> <p>Excludes: Purchasing and Fleets cards for transactions acquired in the U.S. Region</p>

Mastercard Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Purchasing Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ For transactions acquired in the U.S. region, Corporate Card Common Data Requirements are required 	Card Types: Non- U.S. Issued Purchasing Cards
Interregional Purchasing Large Ticket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Card Acceptor Tax ID ▪ Card Acceptor Type ▪ Non-T&E MCC 	Card Types: Non- U.S. Issued Purchasing/Fleet
Interregional Purchasing Data Rate II	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction ▪ Level II³ purchasing data required (total tax amount is not required for commercial account range used at fuel locations – Marinas, Service Stations, AFD, Convenience Stores and Fuel Dealers) 	Card Types: Non- U.S. Issued Purchasing Cards
Interregional Commercial Electronic card	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ The transaction must be authorized, the authorization code must be included in the settlement record ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD ▪ Magnetic card swipe or contactless information must be passed in the authorization request except for internet transaction ▪ Must contain an MCC other than one of the following: 5542, 5960 : 5969 ▪ For Internet transactions: <ul style="list-style-type: none"> ▪ UCAF Status Indicator must equal 2 ▪ CAT Level Indicator must be a 6 	Card Types: Non- U.S. Issued Commercial Cards
Interregional Humanitarian Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data 	Card Types: Non- U.S. Issued Consumer Credit, Premium and Super Premium Card, Debit and Credit Mastercard Humanitarian Prepaid
Humanitarian Standard	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included and match Settlement Data 	Card Types: U.S. Issued Consumer Credit, Premium and Super Premium Card, Debit and Credit Mastercard Humanitarian Prepaid Excludes MCCs 6010; 6532; 6533; 6011
Commercial Freight Program	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD 	Card Types: Non-U.S. and U.S. Issued Commercial Cards Limited: Airlines; Railroads/Freight; Motor Freight Carriers; Courier Services; Transportation Services; Passenger Railways; Commuter Passenger; Other Services; Tax Payments; Postal Services; Government Services Not Elsewhere Classified
Commercial VIP Standard	<ul style="list-style-type: none"> ▪ U.S Merchant ▪ Valid Banknet Reference Number and Banknet Date in valid date format MMDD 	Card Types: U.S. Issued Commercial Virtual Cards Limited to: T&E Merchants; Mail order/Telephone Order; Restaurants; Beauty Salons; Railways; Supermarkets; Warehouse Clubs

***You cannot have Level 3 without 2

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

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

DISCOVER® NETWORK PREFACE

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

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

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

Card Sales Involving Consumer Cards

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

- Prime Submission Level (PSL) Programs are for Card Sales that meet Discover® Network’s processing requirements described in the Operating Regulations.
 - A Card Sale must have a record of an approved or positive Authorization Response.
 - MCC listed on the Sales Data must not be Quasi-Cash or High Risk.
 - Eligibility and Card Sale criteria for a Prime Submission Level Program must be met.
 - Card Sale must be processed by Discover® Network within the specified number of days for the individual Prime Submission Level Program.
 - Acquirer must include Acquirer Interchange Program Code in Sales Data.
 - Card sale must not be an international card sale.
- Mid Submission Level (MSL) Programs are for Card Sales that do not meet all Prime Submission Level requirements, but do meet the MSL requirements.
 - A Card Sale must have a record of an approved or positive Authorization Response.
 - MCC listed on the Sales Data must not be High Risk.
 - Card Sale must be processed by Discover® Network within the specified number of days for the individual Mid Submission Level Program.
 - Acquirer must include Acquirer Interchange Program Code in Sales Data.
 - Card sale must not be an international card sale.
- Base Submission Level (BSL) Programs are for Card Sales that do not meet all MSL Program requirements.
 - All MCCs are eligible.
 - All POS Entry Modes are eligible.
 - Card Sale must be processed by Discover® Network within the specified number of days for the Base Submission Level Program.
 - Acquirer should include Acquirer Interchange Program Code in Sales Data.
 - Card sale must not be an international card sale.

- International Cash Advance Reimbursement
 - Cash Reimbursement is a payment by Discover Network to the Acquirer for a Cash Advance transaction or Representment of a Cash Advance transaction or a payment by the Acquirer to Discover Network for a Chargeback or Reversal of a Cash Advance transaction. Cash Advance transactions are processed under the applicable Cash Reimbursement Program, set forth in Discover Rules and Regulations. Consequently, no additional eligibility criteria or validation tests apply to Cash Advance transactions.
- International Electronic (International is defined as a US merchant accepting a transaction from a card issued outside of the US)
 - Card Sale must be an International Card Sale
 - Card Sale must have an approved Authorization Response
 - MCC listed on the Sales Data must not be High Risk
 - Eligibility and Card Sale criteria for the individual International Submission Level Program must be met
 - Card Sale must be processed by Discover Network within the specified number of days for the individual International Submission Level Program
 - Acquirer must include Acquirer Interchange Program Code in Sales Data
- International Base
 - Card Sale must be an International Card Sale
 - All MCCs are eligible
 - All POS Entry Modes are eligible
 - Card Sale must be processed by Discover Network within the specified number of days for the International Base Submission Level Program
 - Acquirer should include Acquirer Interchange Program Code in Sales Data

Adjustment Vouchers Involving Consumer Cards

Discover® Network offers three Consumer Adjustment Voucher Programs for Acquirer Interchange on Card Credits or Refunds involving Consumer Cards:

- Consumer Card Products in Direct Marketing MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969
- Consumer Card Products in Passenger Transport MCCs 3000-3299, 4112, 4511
- Consumer Card Products in Non Direct Marketing / Passenger Transport MCCs or all others
- Card sale must not be an international card sale.

Card Sales Involving Commercial Cards

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

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

Adjustment Vouchers Involving Commercial Cards

Discover® Network offers one Commercial Adjustment Voucher Program for Acquirer Interchange on Card Credits or Refunds involving Commercial Cards:

- Commercial Card Products all MCCs
- Card sale must not be an international card sale.

Acquirer Interchange Validation Tests

To determine the qualification of each Card Sale Discover® Network may conduct one or more of the four validation tests described below. The validation tests confirm the following:

- Timeliness of submission of Sales Data
 - The number of Banking Days transpiring between the Card Sale date and the Processing Date
 - Processing date begins at 06:01am ET and ends at 06:00am ET the next day.
- Presence and contents of Track Data
 - The presence of CVV Data in the Track Data included in the Authorization Request
- MCC on Sales Data matches MCC on Authorization Request
 - MCCs must be the same in both the Card sale and the Authorization Request (Exception: Travel Agency MCC 4722, Airline MCC 4511 and all Unique Airline MCCs)
- Transaction amount on Sales Data matches the amount on Authorization Request
 - Sales Data amount compared to the Authorization Approved amount must match.
 - Tolerance requirement of 10% for all MCCs
 - Tolerance exception of 20% for Taxicab/Limousines MCC 4121 and Beauty/Barber Shops MCC 7230
 - The following MCCs are not subject to Transaction Amount Validation 3000-3299, 4112, 4511 – Passenger Transport 4411 – Steamship/Cruise Line, 5542 – Automated Fuel Pumps 5813 – Drinking Places/Bars, 3351-3441, 7512, 7513, 7519 – Car Rental 5541 – Service Stations 5812 – Eating Places and Restaurants 5814 – Fast Food Restaurants, 3501-3999, 7011, 7012 - Hotels

Discover Transactions		
Pricing Level	Requirements for Pricing Level	Limitations on Card Type and Industries
PSL Recurring Payments	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of authorization/transaction ▪ 10% Authorization to transaction amount tolerance ▪ Recurring Billing or Installment Payment Indicator ▪ NRID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Child Care Services, Charitable/Social Service Organizations, Memberships, Direct Marketing Subscription Sales</p> <p>Limited to debit and prepaid cards only: Cable/Satellite Services and Telecommunication Services</p>
PSL Supermarkets/Warehouse Clubs	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction ▪ NRID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Supermarkets, Warehouse Clubs</p>
PSL Emerging Markets	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 2 days of authorization/transaction ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Payment Service Provider – Merchant Payment Transaction, Insurance Premiums, Cable/Satellite Services, Schools / Education Services, Direct Marketing, Fuel Dealers, Child Day Care Services and Charitable/Social Services</p>
PSL Public Services	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 2 days of authorization/transaction ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Government Services, Courts Costs, Government Fines, Tax Payments, Bail and Bond Payments, and Tolls and Bridge Fees</p>
PSL Utilities	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 1 day of authorization/transaction ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Utility merchants</p>

Discover Transactions		
Pricing Level	Requirements for Pricing Level	Limitations on Card Type and Industries
PSL Express Services	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs)- Restaurants, Fast Food Restaurants and Passenger Transport merchants are not subject to transaction amount validation ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ For MCC 4121, transaction must be less than or equal to \$25.00 ▪ All other MCCs, transaction must be less than or equal to \$15.00 ▪ Settlement within 1 day of authorization/transaction ▪ NRID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Convenience Stores, Local/Suburban Commuter, Passenger Transportation, Including Ferries, Passenger Railways, Limousines and Taxicabs, Bus Lines, Tolls, Restaurants, Fast Food, Newsstands, Laundry Services, Dry Cleaners, Copy Services, Parking Lots and Garages, Car Washes, Movie Theaters and Video Rental Stores</p>
PSL Petroleum	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction ▪ NRID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Automated Fuel Dispensers, Service Stations</p>
PSL Retail	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops)- Drinking Places (Alcoholic Beverages) and Digital Goods merchants are exempt from the transaction amount tolerance validation ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction ▪ NRID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Excludes the following: Supermarkets/Warehouse Clubs, Petroleum, Restaurants, Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Government Owned Gaming/Lottery, Real Estate and Insurance Merchants, Steamship/Cruise Lines</p>

Discover Transactions		
Pricing Level	Requirements for Pricing Level	Limitations on Card Type and Industries
PSL Restaurants	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction ▪ NRID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Restaurants and Fast Food</p>
PSL Hotels/Car Rentals	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of authorization/transaction ▪ NRID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Hotels/Car Rentals</p>
PSL Passenger Transport	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 7 days of authorization/transaction ▪ NRID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Airlines, Passenger Railways, Steamship/Cruise Line</p>
PSL Card Not Present (excluding E-commerce/Internet)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ AVS request in authorization ▪ Settlement within 1 day of authorization/transaction ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Government Owned Gaming/Lottery, Real Estate and Insurance Merchants, Steamship/Cruise Lines</p>
PSL E-commerce	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ AVS request in authorization ▪ Settlement within 1 day of authorization/transaction ▪ POS Entry Mode must be 07–Electronic Commerce ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Government Owned Gaming/Lottery, Real Estate and Insurance Merchants, Steamship/Cruise Lines</p>

Discover Transactions		
Pricing Level	Requirements for Pricing Level	Limitations on Card Type and Industries
PSL E-Commerce Secured	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction Data Condition Code must reflect eCommerce–Discover ProtectBuy and must be present in the Authorization Request Settlement within 6 days of authorization/transaction ▪ 10% Authorization to transaction amount tolerance (20% for limusine/Taxicabs and Beauty/Barber Shops) ▪ POS Entry Mode must be 07–Electronic Commerce ▪ POS E-commerce indicator must be 5 or 6 ▪ NRID ▪ Applicable Electronic Authorization Data must be included within Settlement Record 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Government Owned Gaming/Lottery, Real Estate and Insurance Merchants, Steamship/Cruise Lines; Direct Marketing Merchants, Payment Service Providers, Education Merchants, Charitable/Social Services Merchants, Toll Roads/Bridge Fees</p>
PSL Real Estate	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of authorization/transaction ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Real Estate merchants</p>
PSL Insurance	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of authorization/transaction Card Present and Card Not Present transactions are eligible ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Insurance merchants</p>
PSL Debt Repayment	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Settlement within 1 day of authorization/transaction ▪ Transaction amount equal to or less than \$320.00 ▪ 10% Authorization to transaction amount tolerance ▪ Applicable Electronic Authorization Data must be included within Settlement Record 	<p>Card Types: U.S. Issued Consumer Debit</p> <p>Limited to: Financial Institution merchants, MCC 6051 or 6012</p>
PSL Debt Repayment (Maximum)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Settlement within 1 day of authorization/transaction ▪ Transaction amount greater than \$320.00 ▪ 10% Authorization to transaction amount tolerance ▪ Applicable Electronic Authorization Data must be included within Settlement Record 	<p>Card Types: U.S. Issued Consumer Debit</p> <p>Limited to: Financial Institution merchants, MCC 6051 or 6012</p>

Discover Transactions		
Pricing Level	Requirements for Pricing Level	Limitations on Card Type and Industries
Mid Submission Level	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Not subject to transaction amount validation: Passenger Transport, Car Rentals, Hotels, Passenger Railways, Steamship/Cruise Lines, Service Stations, Automated Fuel Dispensers, Eating Places and Restaurants Drinking Places (Alcoholic Beverages), Fast Food Restaurants ▪ Settlement within 2 days of authorization/transaction, 7 days for Passenger Transport merchants ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Excludes the following: High Risk Direct Marketing</p> <p>Excludes the following for Premium and Premium Plus cards: Passenger Transport, Hotel/Car Rentals</p> <p>Note: Best rate program available for registered U.S. government owned lotteries, online casinos, and horse/dog racing transactions</p> <p>Steamship/Cruise Lines, Drinking Places (Alcoholic Beverages) and Digital Goods merchants are exempt from the transaction amount tolerance</p>
Base Submission Level	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record 	<p>Card Types: U.S. Issued Commercial Credit, Debit, Regulated Debit, and Prepaid</p>
Key Entry	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Settlement within 1 day of authorization/transaction ▪ Key entered transaction, card present ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Government Owned Gaming/Lottery, Real Estate and Insurance Merchants, Steamship/Cruise Lines</p> <p>Drinking Places (Alcoholic Beverages) and Digital Goods merchants are exempt from the transaction amount tolerance</p>
Commercial Electronic	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Not subject to transaction amount validation” Passenger Transport, Car Rentals, Hotels, Passenger Railways, Steamship/Cruise Lines, Service Stations, Automated Fuel Dispensers, Eating Places and Restaurants Drinking Places (Alcoholic Beverages), Fast Food Restaurants ▪ AVS request in authorization when Card Not Present (Excludes Emerging Markets, Insurance, Public Services, Hotels/Car Rentals, Passenger Transport) ▪ Settlement within 7 days of authorization/transaction for Passenger Transport ▪ Settlement within 2 days of authorization/transaction for Emerging Markets and Public Services ▪ Settlement within 1 day of authorization/transaction for all other merchant types ▪ NRID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Commercial Credit, Debit, Regulated Debit, and Prepaid</p> <p>Excludes the following: Utilities, High Risk</p> <p>Steamship/Cruise Lines, Drinking Places (Alcoholic Beverages) and Digital Goods merchants are exempt from the transaction amount tolerance</p>

Discover Transactions		
Pricing Level	Requirements for Pricing Level	Limitations on Card Type and Industries
Commercial Utilities	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 1 day of authorization/transaction ▪ NRID 	<p>Card Types: U.S. Issued Commercial Card , Debit, Regulated Debit and Prepaid</p> <p>Limited to: Utility merchants</p>
Commercial Base	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record 	<p>Card Types: U.S. Issued Commercial Card , Debit, Regulated Debit and Prepaid</p>
US Commercial Large Ticket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Sale amount must be greater than \$5,000.00 ▪ Settlement within 1 day of the transaction date ▪ NRID 	<p>Card Types: U.S. Issued Commercial Card , Debit, Regulated Debit and Prepaid</p> <p>Limited to specific business-to-business MCCs</p>
U.S. International Consumer Base	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be an International Card Sale ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request 	<p>Card Types: Non-U.S. Issued Consumer Core, Rewards, Premium, and Debit cards, Prepaid card</p>
U.S. International Consumer Debit/Prepaid	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be an International Card Sale ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Must be magnetic swipe/contactless/chip read, Card Present environment ▪ Settlement within 4 day of authorization/transaction ▪ Settlement within 7 days of authorization/transaction for Passenger Transport ▪ NRID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: Non-U.S. Issued Consumer Core, Rewards, Premium, Debit cards, Prepaid cards</p> <p>Excludes: High Risk Merchants</p>
U.S. International Commercial	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be an International Card Sale ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ NRID 	<p>Card Types: Non-U.S. Issued Consumer Core, Rewards, Premium, Debit and Prepaid Cards</p>
U.S. International Consumer Credit	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be an International Card Sale ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Must be magnetic swipe/contactless/chip read/chip fallback, Card Present environment ▪ Settlement within 4 day of authorization/transaction ▪ Settlement within 7 days of authorization/transaction for Passenger Transport ▪ NRID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: Non-U.S. Issued Consumer Credit Core, Rewards, Premium</p> <p>Excludes: High Risk Merchants</p>

PalPal In-Store Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Government	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 2 days of authorization/transaction 	Card Type: PayPal Mobile In-Store Payment Limited to: Commuter Transport/Ferries, Passenger Railways, Tolls/Bridge Fees, Court Costs, Including Alimony and Child Support - Courts of Law, Fines - Government Administrative Entities, Tax Payments - Government Agencies, Government Services (Not Elsewhere Classified), Postal Services - Government Only, U.S. Federal Government Agencies or Departments
Lodging and Auto Rental	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 1 days of authorization/transaction 	Card Type: PayPal Mobile In-Store Payment Limited to: Car Rental, Cruise Lines, Hotels, Motels, and Resorts, Car Rental Agencies, Truck/Utility Trailer Rentals, Recreational Vehicle Rentals
Passenger Transport	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 2 days of authorization/transaction 	Card Type: PayPal Mobile In-Store Payment Limited to: Airlines
Petroleum	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 1 days of authorization/transaction 	Card Type: PayPal Mobile In-Store Payment Limited to: Automated Fuel Dispensers, Service Stations
Restaurant	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 1 days of authorization/transaction 	Card Type: PayPal Mobile In-Store Payment Limited to: Eating Places, Restaurants and Fast Food Restaurants
Retail	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 1 days of authorization/transaction 	Card Type: PayPal Mobile In-Store Payment Excludes the following: Airlines, Car Rental, Commuter Transport/Ferries, Passenger Railways, Cruise Lines, Tourist Attractions and Exhibits Tolls/Bridge Fees, Utilities, Wholesale Clubs, Grocery Stores, Supermarkets, Automated Fuel Dispensers, Service Stations, Restaurants, Eating Places and Restaurants, Drinking Places, Fast Food Restaurants, Hotels, Motels, and Resorts, Car Rental Agencies, Truck/Utility Trailer Rentals, Recreational Vehicle Rentals, Court Costs, Including Alimony and Child Support - Courts of Law, Fines - Government Administrative Entities, Tax Payments - Government Agencies, Government Services (Not Elsewhere Classified), Postal Services - Government Only, U.S. Federal Government Agencies or Departments
Small Ticket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 1 days of authorization/transaction Transaction amount less than or equal to \$25.00	Card Type: PayPal Mobile In-Store Payment Limited to: Taxicabs/Limousines, Bus Lines, Tolls/Bridge Fees, Eating Places and Restaurants, Drinking Places, Fast Food Restaurants, Miscellaneous Food Stores - Convenience Stores and Specialty Markets, News Dealers and Newsstands, Laundries, Dry Cleaners, Parking Lots, Garages, Car Washes, Motion Picture Theaters
Supermarket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 1 days of authorization/transaction 	Card Type: PayPal Mobile In-Store Payment Limited to: Grocery Stores, Supermarkets
Utilities	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 1 days of authorization/transaction 	Card Type: PayPal Mobile In-Store Payment Limited to: Utilities
Warehouse Club	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 1 days of authorization/transaction 	Card Type: PayPal Mobile In-Store Payment Limited to: Wholesale Clubs

PalPal In-Store Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Mid Acceptance	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Card Present ▪ Mobile In-Store Payment Code ▪ Settlement within 2 days of authorization/transaction 	Card Type: PayPal Mobile In-Store Payment Excludes the following: Airlines, Commuter Transport/Ferries, Passenger Railways, Tolls/Bridge Fees, Court Costs, Including Alimony and Child Support - Courts of Law, Fines - Government Administrative Entities, Tax Payments - Government Agencies, Government Services (Not Elsewhere Classified), Postal Services - Government Only, U.S. Federal Government Agencies or Departments
Maximum Acceptance	<ul style="list-style-type: none"> ▪ U.S. Merchant 	Card Type: PayPal Mobile In-Store Payment

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

Star Signature Debit Preface

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

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

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

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

Star Signature Debit Transactions

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

Star Signature Debit Transactions

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

Star Signature Debit Transactions

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

PIN AND PINLESS DEBIT

The fees in this table (or as more recently published by the Debit Networks) will be passed on to you and charged in addition to the processing fees paid to us and identified on your Fee Schedule. The amount charged for Interchange, which is paid to the bank that issued the Debit Cards, will be the lesser of (a) the face amount of the transaction multiplied by the percentage rate reflected in the Interchange Fee column plus any fixed transaction amount, and (b) the Cap, if a Cap is set. Switch fees, which are paid to the PIN Debit Network, will be charged to you in addition to the Interchange Fee and the debit processing fee. Issuing Banks with more than \$10 billion in assets are Regulated by the Federal Reserve, as such are limited to interchange fees of \$0.21 + 0.05%. If the issuer develops and implements fraud-prevention standards they may assess an addition \$0.01. Interchange rates also apply to Debit Pre-Authorizations.

ACCEL PIN INTERCHANGE RATES

STANDARD

INDUSTRY	Group 1			Group 2			Group 3		
	%	Fixed	Cap	%	Fixed	Cap	%	Fixed	Cap
SUPERMARKET (MCC 5300, 5411)	-	\$0.29	-	1.00%	\$0.14	\$0.33	-	\$0.29	-
PETROLEUM (MCC 5541, 5542)	0.80%	\$0.15	\$0.95	0.75%	\$0.14	\$0.95	0.80%	\$0.15	\$0.95
QSR (MCC 5814)	1.00%	\$0.06	-	1.00%	\$0.06	-	1.00%	\$0.06	-
RETAIL (ALL OTHER MCCS)	0.80%	\$0.14	-	0.85%	\$0.14	-	0.80%	\$0.14	-
SMALL TICKET (MCCS 5411, 5300, 5541, 5542, 5814 AND ALL OTHER RETAIL MCCS)	1.00%	\$0.06	-	1.00%	\$0.06	-	1.00%	\$0.06	-
INTERNET PIN - AIRLINE	0.85%	\$0.05	-	0.85%	\$0.05	-	0.85%	\$0.05	-
INTERNET PIN - TIER 1	1.00%	\$0.15	-	1.00%	\$0.15	-	1.00%	\$0.15	-
BILL PAYMENT - UTILITY (BUYPASS)	-	\$0.64	-	-	\$0.64	-	-	\$0.64	-
BILL PAYMENT - TELECOM (BUYPASS)	0.65%	\$0.12	\$1.75	0.65%	\$0.12	\$1.75	0.65%	\$0.12	\$1.75
BILL PAYMENT - OTHER (BUYPASS)	0.60%	\$0.12	\$1.50	0.60%	\$0.12	\$1.50	0.60%	\$0.12	\$1.50

MEMBER ADVANTAGE

INDUSTRY	Group 1			Group 2			Group 3		
	%	Fixed	Cap	%	Fixed	Cap	%	Fixed	Cap
SUPERMARKET (MCC 5300, 5411)	-	\$0.29	-		\$0.33	-	1.10%	\$0.115	-
PETROLEUM (MCC 5541, 5542)	0.80%	\$0.15	-	0.80%	\$0.15	-	0.76%	\$0.115	-
QSR (MCC 5814)	1.00%	\$0.08	-	1.00%	\$0.11	-	1.10%	\$0.115	-
RETAIL (ALL OTHER MCCS)	0.90%	\$0.225	-	0.90%	\$0.225	-	1.10%	\$0.115	-
SMALL TICKET (MCCS 5814 AND ALL OTHER RETAIL)	1.00%	\$0.08	-	1.00%	\$0.08	-	1.10%	\$0.115	-
SMALL TICKET (MCCS 5541 & 5542)	1.00%	\$0.08	-	1.00%	\$0.08	-	0.76%	\$0.115	-

MEMBER ADVANTAGE

	Group 1			Group 2			Group 3		
INDUSTRY	%	Fixed	Cap	%	Fixed	Cap	%	Fixed	Cap
SMALL TICKET (MCCS 5300 & 5411)	-	\$0.29	-		\$0.33	-	1.10%	\$0.115	-
INTERNET PIN - AIRLINE	1.15%	\$0.15	-	1.15%	\$0.15	-	0.85%	\$0.14	-
INTERNET PIN - TIER 1	1.30%	\$0.25	-	1.30%	\$0.25	-	1.00%	\$0.15	-
BILL PAYMENT - UTILITY (BUYPASS)	-	\$0.64	-	-	\$0.64	-	-	\$0.70	-
BILL PAYMENT - TELECOM (BUYPASS)	0.65%	\$0.13	\$2.00	0.65%	\$0.13	\$2.00	1.10%	\$0.04	-
BILL PAYMENT - OTHER (BUYPASS)	0.65%	\$0.14	\$2.00	0.65%	\$0.14	\$2.00	1.10%	\$0.04	-
SPECIAL									
	Group 1			Group 2			Group 3		
INDUSTRY	%	Fixed	Cap	%	Fixed	Cap	%	Fixed	Cap
SUPERMARKET (MCC 5300, 5411)	-	\$0.29	-		\$0.33	-	1.10%	\$0.115	-
PETROLEUM (MCC 5541, 5542)	0.80%	\$0.15	-	0.80%	\$0.15	-	0.76%	\$0.115	-
QSR (MCC 5814)	1.00%	\$0.08	-	1.00%	\$0.11	-	1.10%	\$0.115	-
RETAIL (ALL OTHER MCCS)	0.90%	\$0.225	-	0.90%	\$0.225	-	1.10%	\$0.115	-
SMALL TICKET (MCCS 5814 AND ALL OTHER RETAIL)	1.00%	\$0.08	-	1.00%	\$0.08	-	1.10%	\$0.115	-
SMALL TICKET (MCCS 5541 & 5542)	1.00%	\$0.08	-	0.80%	\$0.15	-	0.76%	\$0.115	-
SMALL TICKET (MCCS 5300 & 5411)	-	\$0.29	-		\$0.33	-	1.10%	\$0.115	-
INTERNET PIN - AIRLINE	1.15%	\$0.15	-	1.15%	\$0.15	-	0.85%	\$0.14	-
INTERNET PIN - TIER 1	1.30%	\$0.25	-	1.30%	\$0.25	-	1.00%	\$0.15	-
BILL PAYMENT - UTILITY (BUYPASS)	-	\$0.64	-	-	\$0.64	-	-	\$0.70	-
BILL PAYMENT - TELECOM (BUYPASS)	0.65%	\$0.13	\$2.00	0.65%	\$0.13	\$2.00	1.10%	\$0.04	-
BILL PAYMENT - OTHER (BUYPASS)	0.65%	\$0.14	\$2.00	0.65%	\$0.14	\$2.00	1.10%	\$0.04	-
ASSURANCE									
	Group 1			Group 2			Group 3		
INDUSTRY	%	Fixed	Cap	%	Fixed	Cap	%	Fixed	Cap
SUPERMARKET (MCC 5300, 5411)	-	\$0.29	-	1.00%	\$0.14	\$0.33	-	\$0.29	-
PETROLEUM (MCC 5541, 5542)	0.80%	\$0.15	\$0.95	0.75%	\$0.14	\$0.95	0.80%	\$0.15	\$0.95
QSR (MCC 5814)	1.00%	\$0.06	-	1.00%	\$0.06	-	1.00%	\$0.06	-

ASSURANCE									
	Group 1			Group 2			Group 3		
INDUSTRY	%	Fixed	Cap	%	Fixed	Cap	%	Fixed	Cap
RETAIL (ALL OTHER MCCS)	0.80%	\$0.14	-	0.85%	\$0.14	-	0.80%	\$0.14	-
SMALL TICKET (MCCS 5411, 5300, 5541, 5542, 5814 AND ALL OTHER RETAIL MCCS)	1.00%	\$0.06	-	1.00%	\$0.06	-	1.00%	\$0.06	-
INTERNET PIN - AIRLINE	0.85%	\$0.05	-	0.85%	\$0.05	-	0.85%	\$0.05	-
INTERNET PIN - TIER 1	1.00%	\$0.15	-	1.00%	\$0.15	-	1.00%	\$0.15	-
BILL PAYMENT - UTILITY (BUYPASS)	-	\$0.64	-	-	\$0.64	-	-	\$0.64	-
BILL PAYMENT - TELECOM (BUYPASS)	0.65%	\$0.12	\$1.75	0.65%	\$0.12	\$1.75	0.65%	\$0.12	\$1.75
BILL PAYMENT - OTHER (BUYPASS)	0.60%	\$0.12	\$1.50	0.60%	\$0.12	\$1.50	0.60%	\$0.12	\$1.50

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

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

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

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

ACCEL NO PIN (ANP+) > \$50 PINLESS INTERCHANGE RATES

Ineligible MCC 4829, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5969, 6010, 6011, 6012, 7995, 9754, 9405, 9950

INDUSTRY	Group 1			Group 2			Group 3		
	%	Fixed	Cap	%	Fixed	Cap	%	Fixed	Cap
SUPERMARKET (MCC 5300, 5411)	-	\$0.34	-	-	\$0.34		1.10%	\$0.115	-
PETROLEUM (MCC 5541)	0.90%	\$0.13	\$0.95	0.90%	\$0.13	\$0.96	0.76%	\$0.115	-
QSR (MCC 5814)	0.95%	\$0.15	-	0.95%	\$0.15	-	1.10%	\$0.115	-
RESTAURANT (MCC 5812)	1.11%	\$0.12	-	1.15%	\$0.11	-	1.10%	\$0.115	-
TRAVEL (MCC 3000-3299, 3351-3441, 3501-3999, 4112, 4411, 4511, 7011, 7512)	1.65%	\$0.15	-	1.12%	\$0.155		1.10%	\$0.115	-
RETAIL (ALL OTHER MCCS)	0.80%	\$0.140	-	0.925%	\$0.15	-	1.10%	\$0.115	-

ACCEL E-COMMERCE INTERCHANGE RATES

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

AFFN PIN AND PINLESS > \$50 INTERCHANGE RATES

PINLESS POS EXCLUDED MCCS:

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

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

AFFN PINLESS POS INTERCHANGE RATES < or = \$50

PINLESS POS EXCLUDED MCCS:

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

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

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

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

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

JEANIE PIN AND PINLESS INTERCHANGE RATES						
INDUSTRY	JEANIE			JEANIE PREFERRED		
	%	Fixed	Cap	%	Fixed	Cap
SUPERMARKET (MCC 5300, 5411)	-	\$0.26	-	-	\$0.36	-
PETROLEUM (MCC 5541, 5542)	0.80%	\$0.10	\$0.95	0.80%	\$0.10	\$0.95
QSR (MCC 5814)	1.55%	\$0.04	-	1.55%	\$0.04	-
RETAIL (ALL OTHER MCCS)	0.75%	\$0.14	-	0.80%	\$0.20	-

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

NYCE PIN AND PINLESS INTERCHANGE RATES
 Ineligible MCCs for PINLESS < or = \$50: 4813, 4829, 5960, 5962, 5964-5969, 6010-6012, 6050, 6051, 6529, 6530, 6532-6534, 7511, 7995
 Ineligible MCCs for PINLESS > \$50: 3351-3441, 3501-3799, 7011, 7995

INDUSTRY	NYCE			NYCE PREMIER ISSUER		
	%	Fixed	Cap	%	Fixed	Cap
SUPERMARKET (MCC 5300, 5411)	-	\$0.27	-		\$0.29	-
PETROLEUM (MCC 5541, 5542)	0.70%	\$0.14	\$0.85	0.75%	\$0.15	\$0.90
QSR (MCC 5814) SMALL TICKET (MCC 5310)	1.30%	\$0.03	-	1.30%	\$0.03	-
RETAIL (ALL OTHER MCCS)	0.75%	\$0.13	-	0.80%	\$0.13	-
E-COMMERCE < OR = \$15.00	1.50%	\$0.04		1.50%	\$0.04	
E-COMMERCE > \$15.00	1.30%	\$0.11		1.50%	\$0.14	
ON-DEMAND PINLESS BILL PAY - UTILITY	-	\$0.60	-	-	\$0.60	-
ON-DEMAND PINLESS BILL PAY - OTHER	0.65%	\$0.15	-	0.65%	\$0.15	-
ON-DEMAND PINLESS BILL PAY - TELECOM	0.55%	\$0.10	\$2.00	0.55%	\$0.10	\$2.00
NYCE FILE FEE	\$0.0014					

PUSLE INTERCHANGE RATES									
INDUSTRY	PULSE PAY PULSE PAY CHOICE			PULSE PAY LIMITED			PULSE PAY PREPAID		
	%	Fixed	Cap	%	Fixed	Cap	%	Fixed	Cap
SUPERMARKET (MCC 5300, 5411)	-	\$0.30	-	1.15%	\$0.15	\$0.35	1.15%	\$0.15	\$0.35
PETROLEUM (MCC 5541, 5542)	0.80%	\$0.15	\$0.95	1.15%	\$0.15	\$0.95	1.15%	\$0.15	\$0.95
RETAIL (ALL OTHER MCCS)	0.80%	\$0.15	-	1.15%	\$0.15	-	1.15%	\$0.15	-
SMALL TICKET (MCC 3581, 4111, 4121, 4131, 4784, 5814, 5994, 7211, 7216, 7334, 7523, 7542, 7832, 7841)	1.55%	\$0.04	-	1.60%	0.05%	-	1.60%	0.05%	-
PINLESS E-COMMERCE > \$15.01	1.60%	\$0.15	-	1.60%	\$0.15	-	1.60%	\$0.15	-
PINLESS E-COMMERCE < OR = \$15.00	1.60%	\$0.15		1.65%	\$0.15		1.60%	\$0.15	
PINLESS BILL PAYMENT - UTILITY	-	\$0.60	-	-	\$0.60	-	-	-	-
PINLESS BILL PAYMENT - TELECOM	0.65%	\$0.13	\$2.00	0.65%	\$0.13	\$2.00	-	-	-
PINLESS BILL PAYMENT - OTHER	1.59%	\$0.12	-	1.59%	\$0.12	-	-	-	-

PINLESS INTERCHANGE RATES			
	PULSE PAY EXPRESS		
INDUSTRY	%	Fixed	Cap
SUPERMARKET (MCC 5300, 5411)	-	\$0.30	-
PETROLEUM (MCC 5541, 5542)	0.80%	\$0.15	\$0.95
RETAIL (ALL OTHER MCCS)	0.80%	\$0.15	-
RESTAURANT	1.19%	\$0.10	-
SMALL TICKET (Excludes 4829,5542,5960,5962,5964,5965,5966,5967,59 68,5969,6010,6011,6012,7995)	1.55%	\$0.04	-

SHAZAM/SURE PASS PIN INTERCHANGE RATES

INDUSTRY	Schedule A			Schedule B			Schedule C		
	%	Fixed	Cap	%	Fixed	Cap	%	Fixed	Cap
SUPERMARKET (MCC 5300, 5411)	0.90%	\$0.16	\$0.34	1.05%	\$0.14	\$0.35	0.90%	\$0.16	\$0.35
QSR (MCC 5814)	0.80%	\$0.13	-	0.75%	\$0.14	\$0.95	1.25%	\$0.05	-
PETROLEUM (MCC 5541, 5542)	0.80%	\$0.14	\$0.95	0.80%	\$0.14	\$0.95	0.80%	\$0.13	-
RETAIL (ALL OTHER MCCS)	0.85%	\$0.15	-	0.90%	\$0.13	-	0.85%	\$0.16	-
BUSINESS DEBIT (CARD NOT PRESENT)	2.45%	\$0.09	-	2.65%	\$0.09	-	2.45%	\$0.09	-
BUSINESS DEBIT (CARD PRESENT)	1.70%	\$0.09	-	0.90%	\$0.11	-	1.70%	\$0.09	-
INTERNET PIN DEBIT	1.15%	\$0.15	-	1.15%	\$0.15	-	1.15%	\$0.15	-
BILL PAY - TIER 1	-	\$0.60	-	-	\$0.60	-	-	\$0.60	-
BILL PAY - TIER 2	0.65%	\$0.13	\$2.00	0.65%	\$0.13	\$2.00	0.65%	\$0.13	\$2.00
BILL PAY - TIER 3	1.60%	\$0.13	-	1.60%	\$0.13	-	1.60%	\$0.13	-

SHAZAM/SURE PASS PINLESS INTERCHANGE RATES

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

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

STAR INTERCHANGE RATES						
INDUSTRY	STAR			STAR PREFERRED		
	%	Fixed	Cap	%	Fixed	Cap
SUPERMARKET (MCC 5300, 5411)	0.60%	\$0.22	\$0.33	0.60%	\$0.25	\$0.40
PETROLEUM (MCC 5541)	0.85%	\$0.17	-	0.85%	\$0.205	-
RESTAURANTS (MCC 5812, 5814)	1.15%	\$0.08	-	1.15%	\$0.105	-
RETAIL (ALL OTHER MCCS)	0.90%	\$0.195	-	0.90%	\$0.25	-
SMALL TICKET (MCC 4111, 7523, 5994, 7211, 7542, 7832, 7841, 5499) TRAN AMT < or = \$15.00	1.55%	\$0.04	-	1.55%	\$0.04	-
SMALL TICKET (MCC 4111, 7523, 5994, 7211, 7542, 7832, 7841, 5499) TRAN AMT > or = \$15.01	0.80%	\$0.185	-	0.80%	\$0.26	-
E-COMMERCE	1.63%	\$0.15	-	1.63%	\$0.15	-
UTILITIES BILL PAYMENT (MCC 4900)	-	\$0.52	-	-	\$0.54	-
STANDARD BILL PAYMENT (MCC 4457, 4814, 4816, 4899, 5271, 5511, 5521, 5551, 5561, 5571, 5592, 5598, 5960, 6010, 6011, 6012, 6162, 6300, 6311, 6321, 6331, 6351, 6361, 6411, 7012, 8211, 8220, 8240, 8241, 8244, 8249, 8299, 9211, 9222, 9311, 9399)	0.55%	\$0.08	\$1.25	0.55%	\$0.155	\$1.325
MEDICAL RETAILERS (MCC 8011, 8062, 8099, 5912)	0.80%	\$0.15	-	0.80%	\$0.15	-
HEALTHCARE	1.10%	\$0.14	-	1.10%	\$0.14	-
STAR ACCESS NETWORK INTEGRITY FEE	\$0.05					
STAR AUTH REVERSAL FEE	\$0.015					
STAR AUTH REQUEST FEE	\$0.015					
STAR CLEARING TRANS FEE	0.10%					

STAR PINLESS INTERCHANGE RATES

INDUSTRY	STAR & STAR PREFERRED		
	%	Fixed	Cap
SUPERMARKET (MCC 5300, 5411) TRAN AMT > OR = \$15.01	-	\$0.29	-
PETROLEUM (MCC 5541) TRAN AMT > OR = \$15.01	0.73%	\$0.155	\$0.85
RESTAURANTS (MCC 5812, 5814) TRAN AMT > OR = \$15.01	1.17%	\$0.10	-
RETAIL (ALL OTHER MCCS) TRAN AMT > OR = \$15.01	0.80%	\$0.145	-
ANY ELIGIBLE MERCHANT TRAN AMT < OR = \$15.00	1.55%	\$0.04	-

DEBIT NETWORK ADDITIONAL FEES

DEBIT NETWORK	SWITCH FEES	Admin Fee	Annual Merchant Location	Adjustment Fee
ACCEL PIN AND PINLESS	\$0.04	N/A	\$12.00	\$3.00
AFFN	\$0.035	N/A	N/A	\$2.00
CULIANCE	\$0.03	N/A	N/A	\$5.00
INTERLINK INCLUDING PAVD	0.08% + \$0.022 (max. \$0.035)	N/A	N/A	\$0.485
INTERLINK INTERNATIONAL SERVICE ASSESSMENT ISA	N/A	1.00%	N/A	
INTERLINK INTERNATIONAL ACQUIRER FEE IAF	N/A	0.45%	N/A	
INTERLINK INTERNATIONAL ACQUIRER FEE IAF HIGH RISK MCCS 5962, 5966, 5967	N/A	0.90%	N/A	
INTERLINK INTERREGIONAL	N/A	1.10%	N/A	
JEANIE	\$0.055	N/A	\$12.00	\$5.00
MAESTRO	\$0.025	N/A	N/A	\$3.00
MAESTRO CROSS BORDER ASSESSMENT	N/A	0.60%	N/A	
MAESTRO CROSS BORDER INTERCHANGE	N/A	0.65%	N/A	
MAESTRO GLOBAL ACQUIRER PROGRAM	N/A	0.85%	N/A	
NYCE		\$0.005	\$14.00	\$4.00
NYCE - MERCHANT POS TRANSACTION FEE				
1 - 500,000 - Monthly POS Volume	\$0.0450			
500,001 - 1,000,000 - Monthly POS Volume	\$0.0400			
1,000,001 - 2,500,000 - Monthly POS Volume	\$0.0375			
2,500,001 - 5,000,000 - Monthly POS Volume	\$0.0325			
Above 5,000,001 - Monthly POS Volume	\$0.0275			
NYCE PINLESS POS PINLESS BILL PAY	0.10% + \$0.015 (no max.)			
PULSE PULSE PAY EXPRESS (<50)	\$0.075	\$0.005	\$12.00	\$4.00
PINLESS BILL PAY E-COMMERCE	0.10% + \$0.025	\$0.005		
PULSE INTERNATIONAL ACQUIRER	0.95%	N/A		
SHAZAM	\$0.060	N/A	N/A	\$1.08
STAR	\$0.0325	\$0.01	\$12.00	\$6.00
STAR GROUP 3 ONLY	\$0.0625	\$0.01		
STAR BILL PAY	0.10% + \$0.015	N/A		
STAR E-COMMERCE	0.10% + \$0.015	N/A		
STAR ALL PINLESS POS	0.10% + \$0.015	N/A		

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