

UPDATED MASTERCARD® INTERCHANGE PROGRAMS-U.S.

Bank of America Merchant Services is taking this opportunity to provide to you as a courtesy, this quick reference document. This document reflects historical and upcoming modifications to interchange fee programs and performance tier processing volume requirements as announced by MasterCard as part of a release.

This list is not all inclusive and does not include all qualification criteria that may be necessary to achieve certain interchange assessments. A rate's inclusion in this document does not indicate Bank of America Merchant Services current support of that rate. Bank of America Merchant Services delivers separate written letter notice when modifications to interchange fee programs result in a change to a client's pricing terms. Detailed interchange rate schedules based on agreed pricing methods, including all qualifying criteria, may be requested through your normal customer service contact if needed.

For historical reference, we are providing the interchange rates effective October 14, 2016, April 21, 2017, and April 12, 2019. Upcoming changes are highlighted in **blue**.

| Consumer Debit (US Region) | October 14, 2016 | April 21, 2017 | April 12, 2019 |
|--|--------------------------------|--------------------------------|--------------------------------|
| Full UCAF – Debit | 1.25% + \$0.15 | 1.25% + \$0.15 | 1.25% + \$0.15 |
| Emerging Markets – Debit | 0.80% + \$0.25 | 0.80% + \$0.25 | 0.80% + \$0.25 |
| Emerging Markets – Debit (Government and Education) | 0.65% + \$0.15 (\$2.00 max) | 0.65% + \$0.15 (\$2.00 max) | 0.65% + \$0.15 (\$2.00 max) |
| Key-Entered – Debit | 1.60% + \$0.15 | 1.60% + \$0.15 | 1.65% + \$0.15 |
| Merchant UCAF – Debit | 1.15% + \$0.15 | 1.15% + \$0.15 | 1.15% + \$0.15 |
| Merit I – Debit | 1.60% + \$0.15 | 1.60% + \$0.15 | 1.65% + \$0.15 |
| Merit I BP Real Estate – Debit | 1.10% | 1.10% | 1.10% |
| Merit I - Consumer Loans | 0.80% + \$0.25 (\$2.95 max) | 0.80% + \$0.25 (\$2.95 max) | 0.80% + \$0.25 (\$2.95 max) |
| Merit III – Debit | 1.05% + \$0.15 | 1.05% + \$0.15 | 1.05% + \$0.15 |
| Merit 3—Tier 1 | 0.70% + \$0.15 | 0.70% + \$0.15 | 0.70% + \$0.15 |
| Merit 3—Tier 2 | 0.83% + \$0.15 | 0.83% + \$0.15 | 0.83% + \$0.15 |
| Merit 3—Tier 3 | 0.95% + \$0.15 | 0.95% + \$0.15 | 0.95% + \$0.15 |
| Passenger Transport – Debit | 1.60% + \$0.15 | 1.60% + \$0.15 | 1.60% + \$0.15 |
| Petroleum CAT/AFD – Debit | 0.70% + \$0.17 (\$0.95 max) | 0.70% + \$0.17 (\$0.95 max) | 0.70% + \$0.17 (\$0.95 max) |
| Petroleum Service Station Debit | 0.70% + \$0.17 (\$0.95 max) | 0.70% + \$0.17 (\$0.95 max) | 0.70% + \$0.17 (\$0.95 max) |
| Restaurant - Debit | 1.19% + \$0.10 | 1.19% + \$0.10 | 1.19% + \$0.10 |
| Service Industries – Debit | 1.15% + \$0.05 | 1.15% + \$0.05 | 1.15% + \$0.05 |
| Small Ticket - Debit | 1.55% + \$0.04 | 1.55% + \$0.04 | 1.55% + \$0.04 |
| Small Ticket Tier 1 - Debit | 1.30% + 0.03 | 1.30% + 0.03 | 1.30% + 0.03 |
| Standard – Debit | 1.90% + \$0.25 | 1.90% + \$0.25 | 1.90% + \$0.25 |
| Supermarket – Debit | 1.05% + \$0.15 (\$0.35 max) | 1.05% + \$0.15 (\$0.35 max) | 1.05% + \$0.15 (\$0.35 max) |
| Supermarket—Tier 1 | 0.70% + \$0.15 (\$0.35 max) | 0.70% + \$0.15 (\$0.35 max) | N/A |
| Supermarket—Tier 2 | 0.83% + \$0.15 (\$0.35 max) | 0.83% + \$0.15 (\$0.35 max) | N/A |
| Supermarket—Tier 3 | 0.95% + \$0.15 (\$0.35 max) | 0.95% + \$0.15 (\$0.35 max) | N/A |
| Lodging and Auto Rental | 1.15% + \$0.15 | 1.15% + \$0.15 | |
| Utilities | \$0.45 | \$0.45 | \$0.65 |
| Cash Back at POS | 0.00% + \$0.00 | 0.00% + \$0.00 | 0.00% + \$0.00 |
| Regulated POS Debit | 0.05% + \$0.21 | 0.05% + \$0.21 | 0.05% + \$0.21 |
| Regulated POS Debit with Fraud Adjustment | 0.05% + \$0.22 | 0.05% + \$0.22 | 0.05% + \$0.22 |
| Regulated POS Debit Small Ticket | 0.05% + \$0.21 | 0.05% + \$0.21 | 0.05% + \$0.21 |
| Regulated POS Debit Small Ticket With Fraud Adjustment | 0.05% + \$0.22 | 0.05% + \$0.22 | 0.05% + \$0.22 |

| Consumer Prepaid (US Region) | October 14, 2016 | April 21, 2017 | April 12, 2019 |
|--|--------------------------------|--------------------------------|--------------------------------|
| Full UCAF – Prepaid | 1.25% + \$0.15 | 1.25% + \$0.15 | 1.25% + \$0.15 |
| Emerging Markets – Prepaid | 0.80% + \$0.25 | 0.80% + \$0.25 | 0.80% + \$0.25 |
| Emerging Markets – Prepaid (Government and Education) | 0.65% + \$0.15 (\$2.00 max) | 0.65% + \$0.15 (\$2.00 max) | 0.65% + \$0.15 (\$2.00 max) |
| Key-Entered – Prepaid | 1.76% + \$0.20 | 1.76% + \$0.20 | 1.76% + \$0.20 |
| Merchant UCAF – Prepaid | 1.15% + \$0.15 | 1.15% + \$0.15 | 1.15% + \$0.15 |
| Merit I – Prepaid | 1.76% + \$0.20 | 1.76% + \$0.20 | 1.76% + \$0.20 |
| Merit I BP Real Estate – Prepaid | 1.10% | 1.10% | 1.10% |
| Merit III – Prepaid | 1.05% + \$0.15 | 1.05% + \$0.15 | 1.05% + \$0.15 |
| Merit 3—Tier 1 | 0.70% + \$0.15 | 0.70% + \$0.15 | 0.70% + \$0.15 |
| Merit 3—Tier 2 | 0.83% + \$0.15 | 0.83% + \$0.15 | 0.83% + \$0.15 |
| Merit 3—Tier 3 | 0.95% + \$0.15 | 0.95% + \$0.15 | 0.95% + \$0.15 |
| Passenger Transport – Prepaid | 1.60% + \$0.15 | 1.60% + \$0.15 | 1.60% + \$0.15 |
| Petroleum CAT/AFD – Prepaid | 0.70% + \$0.17 (\$0.95 max) | 0.70% + \$0.17 (\$0.95 max) | 0.70% + \$0.17 (\$0.95 max) |
| Petroleum Service Station Prepaid | 0.70% + \$0.17 (\$0.95 max) | 0.70% + \$0.17 (\$0.95 max) | 0.70% + \$0.17 (\$0.95 max) |
| Restaurant - Prepaid | 1.19% + \$0.10 | 1.19% + \$0.10 | 1.19% + \$0.10 |
| Service Industries – Prepaid | 1.15% + \$0.05 | 1.15% + \$0.05 | 1.15% + \$0.05 |
| Small Ticket - Prepaid | 1.55% + \$0.04 | 1.55% + \$0.04 | 1.55% + \$0.04 |
| Small Ticket Tier 1 - Prepaid | 1.30% + 0.03 | 1.30% + 0.03 | 1.30% + 0.03 |
| Standard – Prepaid | 1.90% + \$0.25 | 1.90% + \$0.25 | 1.90% + \$0.25 |
| Supermarket – Prepaid | 1.05% + \$0.15 (\$0.35 max) | 1.05% + \$0.15 (\$0.35 max) | 1.05% + \$0.15 (\$0.35 max) |
| Supermarket—Tier 1 | 0.70% + \$0.15 (\$0.35 max) | 0.70% + \$0.15 (\$0.35 max) | N/A |
| Supermarket—Tier 2 | 0.83% + \$0.15 (\$0.35 max) | 0.83% + \$0.15 (\$0.35 max) | N/A |
| Supermarket—Tier 3 | 0.95% + \$0.15 (\$0.35 max) | 0.95% + \$0.15 (\$0.35 max) | N/A |
| Lodging and Auto Rental | 1.15% + \$0.15 | 1.15% + \$0.15 | 1.15% + \$0.15 |
| Utilities | \$0.65 | \$0.65 | \$0.65 |
| Cash Back at POS | 0.00% + \$0.00 | 0.00% + \$0.00 | 0.00% + \$0.00 |
| Regulated POS Debit | 0.05% + \$0.21 | 0.05% + \$0.21 | 0.05% + \$0.21 |
| Regulated POS Debit with Fraud Adjustment | 0.05% + \$0.22 | 0.05% + \$0.22 | 0.05% + \$0.22 |
| Regulated POS Debit Small Ticket | 0.05% + \$0.21 | 0.05% + \$0.21 | 0.05% + \$0.21 |
| Regulated POS Debit Small Ticket With Fraud Adjustment | 0.05% + \$0.22 | 0.05% + \$0.22 | 0.05% + \$0.22 |
| Consumer Credit (US Region) | | | |
| Convenience Purchase-Base - Credit | 1.90% | 1.90% | 1.90% |
| Convenience Purchase - Tier 1 - Credit | 1.35% | 1.35% | 1.35% |
| Full UCAF – Credit | 1.78% + \$0.10 | 1.78% + \$0.10 | 1.78% + \$0.10 |
| Key-Entered - Credit | 1.89% + \$0.10 | 1.89% + \$0.10 | 1.89% + \$0.10 |
| Merchant UCAF – Credit | 1.68% + \$0.10 | 1.68% + \$0.10 | 1.68% + \$0.10 |
| Merit I - Credit | 1.89% + \$0.10 | 1.89% + \$0.10 | 1.89% + \$0.10 |
| Merit I BP Insurance – Credit | 1.43%+ \$0.05 | 1.43%+ \$0.05 | 1.43%+ \$0.05 |
| Merit I BP Real Estate – Credit | 1.10% | 1.10% | 1.10% |
| Merit III - Credit | 1.58% + \$0.10 | 1.58% + \$0.10 | 1.58% + \$0.10 |
| Merit 3—Tier 1 | 1.43% + \$0.10 | 1.43% + \$0.10 | 1.43% + \$0.10 |
| Merit 3—Tier 2 | 1.48% + \$0.10 | 1.48% + \$0.10 | 1.48% + \$0.10 |
| Merit 3—Tier 3 | 1.55% + \$0.10 | 1.55% + \$0.10 | 1.55% + \$0.10 |
| Passenger Transport - Credit | 1.75% + \$0.10 | 1.75% + \$0.10 | 1.75% + \$0.10 |

| | <u>October 14, 2016</u> | <u>April 21, 2017</u> | <u>April 12, 2019</u> |
|--|-------------------------|-----------------------|-----------------------|
| Petroleum – Credit | 1.90% (\$0.95 max) | 1.90% (\$0.95 max) | 1.90% (\$0.95 max) |
| Public Sector - Credit | 1.55% + \$0.10 | 1.55% + \$0.10 | 1.55% + \$0.10 |
| Service Industries - Credit | 1.15% + \$0.05 | 1.15% + \$0.05 | 1.15% + \$0.05 |
| Standard - Credit | 2.95% + \$0.10 | 2.95% + \$0.10 | 2.95% + \$0.10 |
| Supermarket - Credit | 1.48% + \$0.10 | 1.48% + \$0.10 | 1.48% + \$0.10 |
| Supermarket - Tier 1 | 1.15% + \$0.05 | 1.15% + \$0.05 | 1.15% + \$0.05 |
| Supermarket - Tier 2 | 1.15% + \$0.05 | 1.15% + \$0.05 | 1.15% + \$0.05 |
| Supermarket - Tier 3 | 1.22% + \$0.05 | 1.22% + \$0.05 | 1.22% + \$0.05 |
| Lodging and Auto Rental (Previously called Travel Premier) | 1.58% + \$0.10 | 1.58% + \$0.10 | 1.58% + \$0.10 |
| Utilities | \$0.65 | \$0.65 | \$0.65 |

Enhanced Value Consumer Credit (US Region)

| | | | |
|--|-----------------------|-----------------------|-----------------------|
| Convenience Purchase-Base - Credit | 1.90% | 1.90% | 1.90% |
| Convenience Purchase - Tier 1 - Credit | 1.35% | 1.35% | 1.35% |
| Full UCAF – Credit | 1.93% + \$0.10 | 1.93% + \$0.10 | 1.93% + \$0.10 |
| Key-Entered - Credit | 2.04% + \$0.10 | 2.04% + \$0.10 | 2.04% + \$0.10 |
| Merchant UCAF – Credit | 1.83% + \$0.10 | 1.83% + \$0.10 | 1.83% + \$0.10 |
| Merit I - Credit | 2.04% + \$0.10 | 2.04% + \$0.10 | 2.04% + \$0.10 |
| Merit I BP Insurance – Credit | 1.43%+ \$0.05 | 1.43%+ \$0.05 | 1.43%+ \$0.05 |
| Merit I BP Real Estate – Credit | 1.10% | 1.10% | 1.10% |
| Merit III - Credit | 1.73% + \$0.10 | 1.73% + \$0.10 | 1.73% + \$0.10 |
| Merit III - Tier 1 | 1.43% + \$0.10 | 1.43% + \$0.10 | 1.43% + \$0.10 |
| Merit III - Tier 2 | 1.48% + \$0.10 | 1.48% + \$0.10 | 1.48% + \$0.10 |
| Merit III - Tier 3 | 1.55% + \$0.10 | 1.55% + \$0.10 | 1.55% + \$0.10 |
| Passenger Transport - Credit | 1.90% + \$0.10 | 1.90% + \$0.10 | 1.90% + \$0.10 |
| Petroleum – Credit | 1.90% (\$0.95 max) | 1.90% (\$0.95 max) | 1.90% (\$0.95 max) |
| Public Sector - Credit | 1.55% + \$0.10 | 1.55% + \$0.10 | 1.55% + \$0.10 |
| Service Industries - Credit | 1.15% + \$0.05 | 1.15% + \$0.05 | 1.15% + \$0.05 |
| Standard - Credit | 2.95% + \$0.10 | 2.95% + \$0.10 | 2.95% + \$0.10 |
| Supermarket - Credit | 1.48% + \$0.10 | 1.48% + \$0.10 | 1.48% + \$0.10 |
| Supermarket—Tier 1 | 1.15% + \$0.05 | 1.15% + \$0.05 | 1.15% + \$0.05 |
| Supermarket—Tier 2 | 1.15% + \$0.05 | 1.15% + \$0.05 | 1.15% + \$0.05 |
| Supermarket—Tier 3 | 1.22% + \$0.05 | 1.22% + \$0.05 | 1.22% + \$0.05 |
| Lodging and Auto Rental (Previously called Travel Premier) | 1.80% + \$0.10 | 1.80% + \$0.10 | 1.80% + \$0.10 |
| Utilities - Credit | \$0.65 | \$0.65 | \$0.65 |
| Warehouse – Credit | 1.48% + \$0.10 | 1.48% + \$0.10 | 1.48% + \$0.10 |
| Warehouse—Tier 1 | 1.48% + \$0.10 | 1.48% + \$0.10 | 1.48% + \$0.10 |

World Card (Consumer Credit- US Region)

| | | | |
|-------------------------------------|----------------|----------------|----------------|
| World Convenience Purchase-Base | 2.00% | 2.00% | 2.00% |
| World Convenience Purchase - Tier 1 | 1.45% | 1.45% | 1.45% |
| World Full UCAF | 1.97% + \$0.10 | 1.97% + \$0.10 | 1.97% + \$0.10 |
| World Key-Entered | 2.05% + \$0.10 | 2.05% + \$0.10 | 2.05% + \$0.10 |
| World Merchant UCAF | 1.87% + \$0.10 | 1.87% + \$0.10 | 1.87% + \$0.10 |
| World Merit I | 2.05% + \$0.10 | 2.05% + \$0.10 | 2.05% + \$0.10 |
| World Merit I BP Insurance | 1.43%+ \$0.05 | 1.43%+ \$0.05 | 1.43%+ \$0.05 |
| World Merit I BP Real Estate | 1.10% | 1.10% | 1.10% |
| World Merit III | 1.77% + \$0.10 | 1.77% + \$0.10 | 1.77% + \$0.10 |
| World Merit III - Tier 1 | 1.53% + \$0.10 | 1.53% + \$0.10 | 1.53% + \$0.10 |
| World Merit III - Tier 2 | 1.58% + \$0.10 | 1.58% + \$0.10 | 1.58% + \$0.10 |

| | <u>October 14, 2016</u> | <u>April 21, 2017</u> | <u>April 12, 2019</u> |
|---|-------------------------|-----------------------|-----------------------|
| World Merit III - Tier 3 | 1.65% + \$0.10 | 1.65% + \$0.10 | 1.65% + \$0.10 |
| World Petroleum | 2.00% (\$0.95 max) | 2.00% (\$0.95 max) | 2.00% (\$0.95 max) |
| World Public Sector | 1.55% + \$0.10 | 1.55% + \$0.10 | 1.55% + \$0.10 |
| World Restaurant | 1.73% + \$0.10 | 1.73% + \$0.10 | 1.73% + \$0.10 |
| World Service Industries | 1.15% + \$0.05 | 1.15% + \$0.05 | 1.15% + \$0.05 |
| World Supermarket | 1.58% + \$0.10 | 1.58% + \$0.10 | 1.58% + \$0.10 |
| World Supermarket—Tier 1 | 1.25% + \$0.05 | 1.25% + \$0.05 | 1.25% + \$0.05 |
| World Supermarket—Tier 2 | 1.25% + \$0.05 | 1.25% + \$0.05 | 1.25% + \$0.05 |
| World Supermarket—Tier 3 | 1.32% + \$0.05 | 1.32% + \$0.05 | 1.32% + \$0.05 |
| World Standard | 2.95% + \$0.10 | 2.95% + \$0.10 | 2.95% + \$0.10 |
| World T&E | 2.30% + \$0.10 | 2.30% + \$0.10 | 2.30% + \$0.10 |
| World Utilities | \$0.65 | \$0.65 | \$0.65 |
| World High Value (Consumer Credit - US Region) | | | |
| World High Value Convenience Purchase-Base | 2.00% | 2.00% | 2.00% |
| World High Value Convenience Purchase - Tier 1 | 1.60% | 1.60% | 1.60% |
| World High Value Full UCAF | 2.40% + \$0.10 | 2.40% + \$0.10 | 2.40% + \$0.10 |
| World High Value Key-Entered | 2.50% + \$0.10 | 2.50% + \$0.10 | 2.50% + \$0.10 |
| World High Value Merchant UCAF | 2.30% + \$0.10 | 2.30% + \$0.10 | 2.30% + \$0.10 |
| World High Value Merit I | 2.50% + \$0.10 | 2.50% + \$0.10 | 2.50% + \$0.10 |
| World High Value Merit I BP Insurance | 2.20% + \$0.10 | 2.20% + \$0.10 | 2.20% + \$0.10 |
| World High Value Merit I BP Real Estate | 2.20% + \$0.10 | 2.20% + \$0.10 | 2.20% + \$0.10 |
| World High Value Merit III | 2.20% + \$0.10 | 2.20% + \$0.10 | 2.20% + \$0.10 |
| World High Value Merit III - Tier 1 | 2.05% + \$0.10 | 2.05% + \$0.10 | 2.05% + \$0.10 |
| World High Value Merit III - Tier 2 | 2.10% + \$0.10 | 2.10% + \$0.10 | 2.10% + \$0.10 |
| World High Value Merit III - Tier 3 | 2.15% + \$0.10 | 2.15% + \$0.10 | 2.15% + \$0.10 |
| World High Value Petroleum | 2.00% (\$0.95 max) | 2.00% (\$0.95 max) | 2.00% (\$0.95 max) |
| World High Value Public Sector | 1.55% + \$0.10 | 1.55% + \$0.10 | 1.55% + \$0.10 |
| World High Value Restaurant | 2.20% + \$0.10 | 2.20% + \$0.10 | 2.20% + \$0.10 |
| World High Value Service Industries | 1.15% + \$0.05 | 1.15% + \$0.05 | 1.15% + \$0.05 |
| World High Value Supermarket | 1.90% + \$0.10 | 1.90% + \$0.10 | 1.90% + \$0.10 |
| World High Value Supermarket - Tier 1 | 1.25% + \$0.05 | 1.25% + \$0.05 | 1.25% + \$0.05 |
| World High Value Supermarket - Tier 2 | 1.25% + \$0.05 | 1.25% + \$0.05 | 1.25% + \$0.05 |
| World High Value Supermarket - Tier 3 | 1.32% + \$0.05 | 1.32% + \$0.05 | 1.32% + \$0.05 |
| World High Value Standard | 3.25% + \$0.10 | 3.25% + \$0.10 | 3.25% + \$0.10 |
| World High Value Airline | 2.30% + \$0.10 | 2.30% + \$0.10 | 2.30% + \$0.10 |
| World High Value T&E | 2.75% + \$0.10 | 2.75% + \$0.10 | 2.75% + \$0.10 |
| World High Value Utilities | 0.00% + \$0.75 | 0.00% + \$0.75 | 0.00% + \$0.75 |
| World High V Large T&E Large Ticket | 2.00% | 2.00% | 2.00% |
| World Elite Card (Consumer Credit - US Region) | | | |
| World Elite Airline | 2.30% + \$0.10 | 2.30% + \$0.10 | 2.30% + \$0.10 |
| World Elite Convenience Purchase-Base | 2.00% | 2.00% | 2.00% |
| World Elite Convenience Purchase - Tier 1 | 1.60% | 1.60% | 1.60% |
| World Elite Full UCAF | 2.40% + \$0.10 | 2.40% + \$0.10 | 2.40% + \$0.10 |
| World Elite Key-Entered | 2.50% + \$0.10 | 2.50% + \$0.10 | 2.50% + \$0.10 |
| World Elite Merchant UCAF | 2.30% + \$0.10 | 2.30% + \$0.10 | 2.30% + \$0.10 |
| World Elite Merit I | 2.50% + \$0.10 | 2.50% + \$0.10 | 2.50% + \$0.10 |
| World Elite Merit I BP Insurance | 2.20% + \$0.10 | 2.20% + \$0.10 | 2.20% + \$0.10 |
| World Elite Merit I BP Real Estate | 2.20% + \$0.10 | 2.20% + \$0.10 | 2.20% + \$0.10 |
| World Elite Merit III | 2.20% + \$0.10 | 2.20% + \$0.10 | 2.20% + \$0.10 |
| World Elite Merit III - Tier 1 | 2.05% + \$0.10 | 2.05% + \$0.10 | 2.05% + \$0.10 |
| World Elite Merit III - Tier 2 | 2.10% + \$0.10 | 2.10% + \$0.10 | 2.10% + \$0.10 |
| World Elite Merit III - Tier 3 | 2.15% + \$0.10 | 2.15% + \$0.10 | 2.15% + \$0.10 |

| | <u>October 14, 2016</u> | <u>April 21, 2017</u> | <u>April 12, 2019</u> |
|----------------------------------|-------------------------|-----------------------|-----------------------|
| World Elite Petroleum | 2.00% (\$0.95 max) | 2.00% (\$0.95 max) | 2.00% (\$0.95 max) |
| World Elite Public Sector | 1.55% + \$0.10 | 1.55% + \$0.10 | 1.55% + \$0.10 |
| World Elite Restaurant | 2.20% + \$0.10 | 2.20% + \$0.10 | 2.20% + \$0.10 |
| World Elite Service Industries | 1.15% + \$0.05 | 1.15% + \$0.05 | 1.15% + \$0.05 |
| World Elite Supermarket | 1.90% + \$0.10 | 1.90% + \$0.10 | 1.90% + \$0.10 |
| World Elite Supermarket - Tier 1 | 1.25% + \$0.05 | 1.25% + \$0.05 | 1.25% + \$0.05 |
| World Elite Supermarket - Tier 2 | 1.25% + \$0.05 | 1.25% + \$0.05 | 1.25% + \$0.05 |
| World Elite Supermarket - Tier 3 | 1.32% + \$0.05 | 1.32% + \$0.05 | 1.32% + \$0.05 |
| World Elite Standard | 3.25% + \$0.10 | 3.25% + \$0.10 | 3.25% + \$0.10 |
| World Elite T&E | 2.75% + \$0.10 | 2.75% + \$0.10 | 2.75% + \$0.10 |
| World Elite T&E Large Ticket | 2.00% | 2.00% | 2.00% |
| World Elite Utilities | \$0.75 | \$0.75 | \$0.75 |

**MasterCard Commercial Rates - Small Business Credit
Business Card Level 1 (US Region)**

| | | | |
|---|-----------------|-----------------|-----------------------|
| Commercial Data Rate I | 2.65% + \$0.10 | 2.65% + \$0.10 | 2.65% + \$0.10 |
| Commercial Data Rate II | 2.00% + \$0.10 | 2.00% + \$0.10 | 1.90% + \$0.10 |
| Commercial Data Rate II Petroleum | 2.00% + \$0.10 | 2.00% + \$0.10 | 2.00% + \$0.10 |
| Commercial Data Rate III | 1.75% + \$0.10 | 1.75% + \$0.10 | N/A |
| Commercial Electronic Payment Account | 0.19% + \$0.53 | 0.19% + \$0.53 | 0.19% + \$0.53 |
| Commercial Large Ticket I | 1.20% + \$40.00 | 1.20% + \$40.00 | N/A |
| Commercial Large Ticket II | 1.20% + \$40.00 | 1.20% + \$40.00 | N/A |
| Commercial Large Ticket III | 1.20% + \$40.00 | 1.20% + \$40.00 | N/A |
| Commercial T&E Rate I | 2.50% | 2.50% | N/A |
| Commercial T&E Rate (formerly known as Commercial T&E Rate II) | 2.35% + \$0.10 | 2.35% + \$0.10 | 2.35% + \$0.10 |
| Commercial T&E Rate III | 2.30% + \$0.10 | 2.30% + \$0.10 | N/A |
| Commercial Standard | 2.95% + \$0.10 | 2.95% + \$0.10 | 2.95% + \$0.10 |
| Commercial Utilities | \$1.50 | \$1.50 | \$1.50 |

Business Card Level 2 (US Region)

| | | | |
|---|-----------------|-----------------|-----------------------|
| Commercial Data Rate I | 2.81% + \$0.10 | 2.81% + \$0.10 | 2.80% + \$0.10 |
| Commercial Data Rate II | 2.16% + \$0.10 | 2.16% + \$0.10 | 2.05% + \$0.10 |
| Commercial Data Rate II Petroleum | 2.16% + \$0.10 | 2.16% + \$0.10 | 2.16% + \$0.10 |
| Commercial Data Rate III | 1.91% + \$0.10 | 1.91% + \$0.10 | N/A |
| Commercial Electronic Payment Account | 0.19% + \$0.53 | 0.19% + \$0.53 | 0.19% + \$0.53 |
| Commercial Large Ticket I | 1.36% + \$40.00 | 1.36% + \$40.00 | N/A |
| Commercial Large Ticket II | 1.36% + \$40.00 | 1.36% + \$40.00 | N/A |
| Commercial Large Ticket III | 1.36% + \$40.00 | 1.36% + \$40.00 | N/A |
| Commercial T&E Rate I | 2.66% | 2.66% | N/A |
| Commercial T&E Rate (formerly known as Commercial T&E Rate II) | 2.51% + \$0.10 | 2.51% + \$0.10 | 2.50% + \$0.10 |
| Commercial T&E Rate III | 2.46% + \$0.10 | 2.46% + \$0.10 | N/A |
| Commercial Standard | 3.11% + \$0.10 | 3.11% + \$0.10 | 3.10% + \$0.10 |
| Commercial Utilities | \$1.50 | \$1.50 | \$1.50 |

Business Card Level 3 (U.S. Region)

| | | | |
|---------------------------------------|-----------------|-----------------|-----------------------|
| Commercial Data Rate I | 2.86% + \$0.10 | 2.86% + \$0.10 | 2.85% + \$0.10 |
| Commercial Data Rate II | 2.21% + \$0.10 | 2.21% + \$0.10 | 2.10% + \$0.10 |
| Commercial Data Rate II Petroleum | 2.21% + \$0.10 | 2.21% + \$0.10 | 2.21% + \$0.10 |
| Commercial Data Rate III | 1.96% + \$0.10 | 1.96% + \$0.10 | N/A |
| Commercial Electronic Payment Account | 0.19% + \$0.53 | 0.19% + \$0.53 | 0.19% + \$0.53 |
| Commercial Large Ticket I | 1.41% + \$40.00 | 1.41% + \$40.00 | N/A |
| Commercial Large Ticket II | 1.41% + \$40.00 | 1.41% + \$40.00 | N/A |

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|---|-------------------------|-----------------------|-----------------------|
| Commercial Large Ticket III | 1.41% + \$40.00 | 1.41% + \$40.00 | N/A |
| Commercial T&E Rate I | 2.71% | 2.71% | N/A |
| Commercial T&E Rate (formerly known as Commercial T&E Rate II) | 2.56% + \$0.10 | 2.56% + \$0.10 | 2.55% + \$0.10 |
| Commercial T&E Rate III | 2.51% + \$0.10 | 2.51% + \$0.10 | N/A |
| Commercial Standard | 3.16% + \$0.10 | 3.16% + \$0.10 | 3.15% + \$0.10 |
| Commercial Utilities | \$1.50 | \$1.50 | \$1.50 |
| Business Card Level 4 (U.S. Region) | | | |
| Commercial Data Rate I | 2.96% + \$0.10 | 2.96% + \$0.10 | 2.95% + \$0.10 |
| Commercial Data Rate II | 2.31% + \$0.10 | 2.31% + \$0.10 | 2.20% + \$0.10 |
| Commercial Data Rate II Petroleum | 2.31% + \$0.10 | 2.31% + \$0.10 | 2.31% + \$0.10 |
| Commercial Data Rate III | 2.06% + \$0.10 | 2.06% + \$0.10 | N/A |
| Commercial Electronic Payment Account | 0.19% + \$0.53 | 0.19% + \$0.53 | 0.19% + \$0.53 |
| Commercial Large Ticket I | 1.51% + \$40.00 | 1.51% + \$40.00 | N/A |
| Commercial Large Ticket II | 1.51% + \$40.00 | 1.51% + \$40.00 | N/A |
| Commercial Large Ticket III | 1.51% + \$40.00 | 1.51% + \$40.00 | N/A |
| Commercial T&E Rate I | 2.81% | 2.81% | N/A |
| Commercial T&E Rate (formerly known as Commercial T&E Rate II) | 2.66% + \$0.10 | 2.66% + \$0.10 | 2.65% + \$0.10 |
| Commercial T&E Rate III | 2.61% + \$0.10 | 2.61% + \$0.10 | N/A |
| Commercial Standard | 3.26% + \$0.10 | 3.26% + \$0.10 | 3.25% + \$0.10 |
| Commercial Utilities | \$1.50 | \$1.50 | \$1.50 |
| Business Card Level 5 (U.S. Region) | | | |
| Commercial Data Rate I | N/A | N/A | 3.00% + \$0.10 |
| Commercial Data Rate II | N/A | N/A | 2.25% + \$0.10 |
| Commercial Electronic Payment Account | N/A | N/A | 0.19% + \$0.53 |
| Commercial T&E Rate | N/A | N/A | 2.70% + \$0.10 |
| Commercial Standard | N/A | N/A | 3.30% + \$0.10 |
| Commercial Utilities | N/A | N/A | 0.00% + \$1.50 |
| MasterCard Commercial Rates—Business Debit/Prepaid (U.S. Region) | | | |
| Commercial Data Rate I | 2.65% + \$0.10 | 2.65% + \$0.10 | 2.65% + \$0.10 |
| Data Rate I/ Healthcare | 1.00% (\$5 max) | 1.00% (\$5 max) | 1.00% (\$5 max) |
| Commercial Data Rate II (Debit) | 2.20% + \$0.10 | 2.20% + \$0.10 | 2.10% + \$0.10 |
| Commercial Data Rate II (Prepaid) | 2.20% + \$0.10 | 2.20% + \$0.10 | 2.65% + \$0.10 |
| Commercial Data Rate II Petroleum | 2.05% + \$0.10 | 2.05% + \$0.10 | 2.05% + \$0.10 |
| Commercial Data Rate III | 1.80% + \$0.10 | 1.80% + \$0.10 | N/A |
| Commercial Electronic Payment Account | 0.19% + \$0.53 | 0.19% + \$0.53 | 0.19% + \$0.53 |
| Commercial Large Ticket I | 1.25% + \$40.00 | 1.25% + \$40.00 | N/A |
| Commercial Large Ticket II | 1.25% + \$40.00 | 1.25% + \$40.00 | N/A |
| Commercial Large Ticket III | 1.25% + \$40.00 | 1.25% + \$40.00 | N/A |
| Commercial T&E Rate I | 2.50% | 2.50% | N/A |
| Commercial T&E Rate II | 2.35% + \$0.10 | 2.35% + \$0.10 | 2.35% + \$0.10 |
| Commercial T&E Rate III | 2.30% + \$0.10 | 2.30% + \$0.10 | N/A |
| Commercial T&E Rate III (Airline MCCs) | 2.30% + \$0.10 | 2.30% + \$0.10 | N/A |
| Commercial Standard | 2.95% + \$0.10 | 2.95% + \$0.10 | 2.95% + \$0.10 |
| Commercial Utilities | \$1.50 | \$1.50 | \$1.50 |

**MasterCard Commercial Rates - Large Market
(formerly Fleet Card, Purchase Card and Corporate,
Corporate World/World Elite)
(U.S. Region)**

| | <u>October 14, 2016</u> | <u>April 21, 2017</u> | <u>April 12, 2019</u> |
|--|-------------------------|-----------------------|------------------------|
| Large Market Data Rate I | 2.65% + \$0.10 | 2.70% + \$0.10 | 2.70% + \$0.10 |
| Large Market Data Rate I/Healthcare | 1.00% (\$5 max) | 1.00% (\$5 max) | 1.00% (\$5 max) |
| Large Market Data Rate II | 2.50% + \$0.10 | 2.50% + \$0.10 | 2.50% + \$0.10 |
| Large Market Data Rate II Petroleum | 2.05% + \$0.10 | 2.20% + \$0.10 | 2.20% + \$0.10 |
| Large Market Data Rate III | 1.80% + \$0.10 | 1.90% + \$0.10 | 1.90% + \$0.10 |
| Large Market Electronic Payment Account | 0.19% + \$0.53 | 0.19% + \$0.53 | 0.19% + \$0.53 |
| Large Market Large Ticket (formerly known as Large Market Large Ticket I) | 1.25% + \$40.00 | 1.25% + \$40.00 | 1.45% + \$35.00 |
| Large Market Large Ticket II | 1.20% + \$60.00 | 1.20% + \$60.00 | N/A |
| Large Market Large Ticket III | 1.15% + \$80.00 | 1.15% + \$80.00 | N/A |
| Large Market T&E Rate I | 2.70% | 2.75% | N/A |
| Large Market T&E Rate (formerly known as Large Market T&E Rate II, no longer includes Lodging MCCs) | 2.55% + \$0.10 | 2.60% + \$0.10 | 2.65% + \$0.10 |
| Large Market T&E Rate III | 2.50% + \$0.10 | 2.55% + \$0.10 | N/A |
| Large Market T&E Rate III (Airline MCCs) | 2.43% + \$0.10 | 2.55% + \$0.10 | N/A |
| Large Market Standard | 2.95% + \$0.10 | 2.95% + \$0.10 | 2.95% + \$0.10 |

Variable Interchange Program

| | | | |
|--------------------|-----|-----|------------------------|
| VIP Rate 1 | N/A | N/A | 0.80% + \$0.10 |
| VIP Rate 2 | N/A | N/A | 1.05% + \$0.10 |
| VIP Rate 3 | N/A | N/A | 1.35% + \$0.10 |
| VIP Rate 4 | N/A | N/A | 1.45% + \$0.10 |
| VIP Rate 5 | N/A | N/A | 1.90% + \$0.10 |
| VIP Rate 6 | N/A | N/A | 2.50% + \$0.10 |
| VIP Rate 7 | N/A | N/A | 3.00% + \$0.10 |
| VIP Rate 8 | N/A | N/A | 1.25% + \$40.00 |
| VIP Rate 9 | N/A | N/A | 1.20% + \$60.00 |
| VIP Rate 10 | N/A | N/A | 1.15% + \$80.00 |
| VIP Rate 11 | N/A | N/A | 1.45% + \$35.00 |

**MasterCard Commercial Rates - Large Ticket
MPG/Commercial Payments Account (US Region)**

| | | | |
|---|-------|-------|-----|
| Large Ticket 1 (\$7,255.01–\$25,000) | 1.20% | 1.20% | N/A |
| Large Ticket 2 (\$25,000.01–\$100,000) | 1.00% | 1.00% | N/A |
| Large Ticket 3 (\$100,000.01–\$500,000) | 0.90% | 0.90% | N/A |
| Large Ticket 4 (\$500,000.01–\$999,999) | 0.80% | 0.80% | N/A |
| Large Ticket 5 (More than \$1,000,000) | 0.70% | 0.70% | N/A |

Charity (MCC 8398-Consumer and Commercial) U.S. Region

| | | | |
|---|----------------|----------------|----------------|
| Charities-(Consumer Credit, Commercial Credit and Commercial Debit) | 2.00% + \$0.10 | 2.00% + \$0.10 | 2.00% + \$0.10 |
| Charities-(Consumer Signature Debit & Prepaid) | 1.45% + \$0.15 | 1.45% + \$0.15 | 1.45% + \$0.15 |

Global Business to Business

| | | | |
|---|-------|-------|--------------|
| Global Wholesale Travel Transaction Program | 2.00% | 2.00% | 2.00% |
| Global Wholesale Freight Transaction Program | N/A | N/A | 1.80% |

Humanitarian Organization Prepaid Card Product

| | | | |
|-------------------------------------|-------|-------|-------|
| Interregional Humanitarian Standard | 1.65% | 1.65% | 1.65% |
| Intraregional Humanitarian Standard | 1.65% | 1.65% | 1.65% |

| | <u>October 14, 2016</u> | <u>April 21, 2017</u> | <u>April 12, 2019</u> |
|---|-------------------------|-----------------------|-----------------------|
| <i>Latin America/Caribbean Intracountry (Credit)</i> | | | |
| Puerto Rico - Consumer | 1.30% | 1.30% | 1.30% |
| Puerto Rico - Commercial | 1.85% | 1.85% | 1.85% |
| Puerto Rico - World & Black | 1.85% | 1.85% | 1.85% |
| Puerto Rico – Supermarket | 1.20% | 1.20% | 1.20% |
| Puerto Rico – Petroleum | 1.16% | 1.16% | 1.16% |
| Puerto Rico – Government | 1.00% | 1.00% | 1.00% |
| Puerto Rico – Quick Payments | 1.16% | 1.16% | 1.16% |
| Puerto Rico – Emerging Markets | 1.00% | 1.00% | 1.00% |
| Puerto Rico – Utilities | \$0.95 | \$0.95 | \$0.95 |
| Puerto Rico – Charities | 0.00% | 0.00% | 0.00% |
| Puerto Rico – Premium | 1.85% | 1.85% | 1.85% |
| <i>Latin America/Caribbean Intracountry (Debit)</i> | | | |
| Puerto Rico – Consumer Debit | 1.25% | 1.25% | 1.25% |
| Puerto Rico – Commercial Debit | 1.85% | 1.85% | 1.85% |
| Puerto Rico – Supermarket Debit | 1.00% | 1.00% | 1.00% |
| Puerto Rico – Petroleum - Debit | 1.00% | 1.00% | 1.00% |
| Puerto Rico – Government Debit | 1.00% | 1.00% | 1.00% |
| Puerto Rico – Quick Payments Debit | 1.20% | 1.20% | 1.20% |
| Puerto Rico – Emerging Markets Debit | 1.25% | 1.25% | 1.25% |
| Puerto Rico – Utilities Debit | \$0.95 | \$0.95 | \$0.95 |
| Puerto Rico – Charities Debit | 0.00% | 0.00% | 0.00% |
| Puerto Rico – Premium Debit | 1.85% | 1.85% | 1.85% |
| Puerto Rico – Super Premium Debit | 1.98% | 1.98% | 1.98% |
| <i>Latin America/Caribbean Intra regional (Consumer)</i> | | | |
| Consumer Premium Standard | 1.85% | 1.85% | 1.85% |
| Consumer Premium Electronic | 1.85% | 1.85% | 1.85% |
| Consumer Premium Full UCAF | 1.85% | 1.85% | 1.85% |
| Consumer Premium merchant UCAF | 1.85% | 1.85% | 1.85% |
| Consumer Premium Issuer Chip | 1.85% | 1.85% | 1.85% |
| Consumer Premium Acquirer Chip | 1.85% | 1.85% | 1.85% |
| Consumer Payment Transaction | 0.19% + \$0.53 | 0.19% + \$0.53 | 0.19% + \$0.53 |
| Consumer Merchant UCAF | 1.44% | 1.44% | 1.44% |
| Consumer Issuer Chip | 1.20% | 1.20% | 1.20% |
| Consumer Acquirer Chip | 1.00% | 1.00% | 1.00% |
| Consumer Electronic | 1.10% | 1.10% | 1.10% |
| MC Electronic Card Consumer | 1.16% | 1.16% | 1.16% |
| Consumer Standard | 1.60% | 1.60% | 1.60% |
| Consumer Full UCAF | 1.54% | 1.54% | 1.54% |
| Super Premium Standard | 1.98% | 1.98% | 1.98% |
| Super Premium Merchant UCAF | 1.98% | 1.98% | 1.98% |
| Super Premium Full UCAF | 1.98% | 1.98% | 1.98% |
| Super Premium Electronic | 1.98% | 1.98% | 1.98% |
| <i>Latin America/Caribbean Intra regional (Commercial)</i> | | | |
| Commercial Payment Transaction | 0.19% + \$0.53 | 0.19% + \$0.53 | 0.19% + \$0.53 |
| Electronic Card Commercial | 1.85% | 1.85% | 1.85% |
| Commercial Standard | 2.00% | 2.00% | 2.00% |
| Commercial Purchasing Large Ticket | 0.9% + \$30.00 | 0.9% + \$30.00 | 0.9% + \$30.00 |
| Commercial Purchasing Standard | 2.00% | 2.00% | 2.00% |
| Commercial Purchasing Data Rate II | 1.70% | 1.70% | 1.70% |

Asia Pacific Intraregional(Same Region)

| | <u>October 14, 2016</u> | <u>April 21, 2017</u> | <u>April 12, 2019</u> |
|--------------------------------|-------------------------|-----------------------|-----------------------|
| Consumer Electronic | 1.25% | 1.25% | 1.25% |
| Consumer Standard | 1.25% | 1.25% | 1.25% |
| Consumer Merchant UCAF | 1.25% | 1.25% | 1.25% |
| Consumer Full UCAF | 1.25% | 1.25% | 1.25% |
| Consumer Premium Standard | 1.88% | 1.88% | 1.88% |
| Consumer Premium Electronic | 1.88% | 1.88% | 1.88% |
| Consumer Premium Full UCAF | 1.88% | 1.88% | 1.88% |
| Consumer Premium Merchant UCAF | 1.88% | 1.88% | 1.88% |
| Consumer Gold | 1.45% | 1.45% | 1.45% |
| Consumer Super Premium | 1.98% | 1.98% | 1.98% |
| Consumer Elite | 2.35% | 2.35% | 2.35% |
| Commercial Super Premium | 1.98% | 1.98% | 1.98% |
| Commercial Standard | 1.85% | 1.85% | 1.85% |
| Purchasing Large Ticket | 0.75% + \$30.00 | 0.75% + \$30.00 | 0.75% + \$30.00 |
| Purchasing Standard | 1.85% | 1.85% | 1.85% |
| Commercial Large Ticket | 0.50% + \$5.00 | 0.50% + \$5.00 | 0.50% + \$5.00 |
| Commercial Elite Standard | 2.35% | 2.35% | 2.35% |
| Commercial Elite Large Ticket | 0.50% + \$5.00 | 0.50% + \$5.00 | 0.50% + \$5.00 |

Interregional Consumer POS Interchange

| | | | |
|--------------------------------------|-------|-------|-------|
| Consumer Electronic | 1.10% | 1.10% | 1.10% |
| Consumer Standard | 1.60% | 1.60% | 1.60% |
| Consumer Merchant UCAF | 1.44% | 1.44% | 1.44% |
| Consumer Full UCAF | 1.54% | 1.54% | 1.54% |
| Consumer Premium Standard | 1.85% | 1.85% | 1.85% |
| Consumer Premium Electronic | 1.85% | 1.85% | 1.85% |
| Consumer Premium Full UCAF | 1.85% | 1.85% | 1.85% |
| Consumer Premium Merchant UCAF | 1.85% | 1.85% | 1.85% |
| Consumer Super Premium Standard | 1.98% | 1.98% | 1.98% |
| Consumer Super Premium Full UCAF | 1.98% | 1.98% | 1.98% |
| Consumer Super Premium Merchant UCAF | 1.98% | 1.98% | 1.98% |
| Consumer Super Premium Electronic | 1.98% | 1.98% | 1.98% |
| Consumer Super Premium Issuer Chip | 1.98% | 1.98% | 1.98% |
| Consumer Super Premium Acquirer Chip | 1.98% | 1.98% | 1.98% |

Interregional Electronic Card

| | | | |
|---|-------|-------|-------|
| Electronic Consumer Card Face to Face | 1.10% | 1.10% | 1.10% |
| Consumer Card Full UCAF | 1.54% | 1.54% | 1.54% |
| Electronic Commercial Card Face to Face | 1.85% | 1.85% | 1.85% |
| Electronic Commercial Card Full UCAF | 1.85% | 1.85% | 1.85% |

Interregional Commercial

| | | | |
|---|-----------------|-----------------|-----------------|
| Corporate Standard | 2.00% | 2.00% | 2.00% |
| Corporate Large Ticket | 0.90% + \$30.00 | 0.90% + \$30.00 | 0.90% + \$30.00 |
| Corporate Purchasing Standard | 2.00% | 2.00% | 2.00% |
| Corporate Purchasing Data Rate II | 1.70% | 1.70% | 1.70% |
| Interregional Commercial Premium Standard | 2.00% | 2.00% | 2.00% |

U.S. Region MasterCard Consumer Credit Tier Qualifying Criteria

| Tier | Minimum Annual Consumer Credit Core Value, Enhanced Value, World, World High Value, and World Elite Volume |
|-----------------------------|---|
| Merit III Tier 1 | USD 1.80 billion |
| Merit III Tier 2 | USD 1.25 billion |
| Merit III Tier 3 | USD 750 million |
| Supermarket Tier 1 | USD 6.00 billion |
| Supermarket Tier 2 | USD 2.00 billion |
| Supermarket Tier 3 | USD 750 million |
| Convenience Purchase Tier 1 | USD 1.00 billion* |

The minimum annual consumer credit Core Value, Enhanced Value, World, World High Value, and World Elite volume is based on a merchant's **October 2017–September 2018** volume settled through GCMS that qualified for the Merit III, Supermarket, or the Convenience Purchase interchange programs and requires a MasterCard approved and assigned Merchant ID.

Only retail and restaurant MCCs may qualify for Merit III Tier 1, 2, or 3.

*A merchant may also qualify for the Convenience Purchases tier if ALL the following requirements are met: (1) Minimum annual MasterCard Consumer Credit volume of USD 75 million settled through GCMS that qualified for the Convenience Purchases interchange rate programs, (2) 60% of MasterCard Consumer Credit transactions are USD 20 or lower, (3) Merchant must offer MasterCard prepaid products (gift or reloadable), (4) Provide acceptance message at the point-of-sale (POS) AND (5) Not a tiered merchant for Consumer Credit Merit 3.

U.S. Region MasterCard Consumer Debit and Prepaid Tier Qualifying Criteria

| Tier | Minimum Annual Consumer Debit and Prepaid Merit III and Supermarket Volume |
|-------------|---|
| Tier 1 | USD 400 million |
| Tier 2 | USD 275 million |
| Tier 3 | USD 175 Million |

U.S. Region MC Consumer Debit Small Ticket Tier Qualifying Criteria

| Tier | Minimum Annual Consumer Small Ticket Transactions |
|-------------|--|
| Tier 1 | 175 million |

The minimum annual Consumer Debit and Prepaid volume is based on a merchant's **October 2017–September 2018** unregulated volume or transactions settled through GCMS that qualified for the Merit III or Supermarket interchange programs and requires a MasterCard approved and assigned Merchant ID.

Only retail and restaurant MCCs may qualify for Merit III Tier 1, 2, or 3.