



INTERCHANGE QUALIFICATION MATRIX

Reference guide for Interchange Program Requirements & Rates

Visa, Mastercard & Discover

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

Spring 2024

PREFACE

A significant amount of the fees that we charge to you for processing your Credit Card and Non-PIN Debit Card transactions represents charges that We must pay to the Issuing banks (or that are otherwise charged to us by Mastercard and Visa) under Mastercard and Visa (the “Payments Networks”) rules.

This amount, called “Interchange” varies based upon a complex series of interchange levels that may apply to the transaction depending upon a number of factors – such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

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

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

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

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CPS RETAIL 2 (EMERGING MKT) PREPAID CAP = 0.00% + \$2.00	52
CPS RETAIL 2 (EMERGING MKT/RELIGIOUS ORG) PREPAID = 0.65% + \$0.15	52
CPS RETAIL 2 (EMERGING MKT/RELIGIOUS ORG) PREPAID CAP = 0.00% + \$2.00	52
CPS RETAIL KEY ENTRY DEBIT = 1.65% + \$0.15 (Excluding MOTO MCCs)	53
CPS RETAIL KEY ENTERED (PP) = 1.75% + \$0.20	53
CPS SUPERMARKET DEBIT = 0.00% + \$0.30	53
CPS SUPERMARKET (PP) = 1.15% + \$0.15	53
CPS SUPERMARKET (PP) CAP = 0.00% + \$0.35	53
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CPS ECOMMERCE PREFERRED HOTEL DEBIT = 1.70% + \$0.15	60
CPS ECOMMERCE PREFERRED HOTEL (PP) = 1.75% + \$0.20	60
CPS ECOMMERCE PREFERRED CAR RENTAL (PP) = 1.75% + \$0.20	60
CPS ECOMMERCE PREFERRED PASSENGER TRANSPORT DEBIT = 1.70% + \$0.15	60
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CPS GOVERNMENT DEBIT CAP = 0.00% + \$2.00	61
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NON-QUALIFIED PURCH DATA = 2.95% + \$0.10	66
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US BUSINESS TIER 4 VISA INFINITE BUSINESS LEVEL 2 = 2.20% + \$0.10	66
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US BUSINESS TIER 2 VISA PLATINUM BUSINESS PRODUCT 2 = 2.05% + \$0.10	67
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US BUSINESS TIER 2 VISA PLATINUM BUSINESS PRODUCT 1 = 2.80% + \$0.10	67
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INTERREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00	69
INTERREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00	69
INTERREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00	69
INTERREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00	69
INTERREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00	69
INTERREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00	69
INTERREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00	69
INTERREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00	69
INTERREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00	69
INTERREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00	69
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US COMMERCIAL FLEXIBLE B2B PROGRAM V2 = 1.00% + \$0.00	70
US COMMERCIAL FLEXIBLE B2B PROGRAM V3 = 1.20% + \$0.00	70
US COMMERCIAL FLEXIBLE B2B PROGRAM V4 = 1.40% + \$0.00	70

US COMMERCIAL FLEXIBLE B2B PROGRAM V5 = 1.60% + \$0.00	70
US COMMERCIAL FLEXIBLE B2B PROGRAM V6 = 1.80% + \$0.00	70
US COMMERCIAL FLEXIBLE B2B PROGRAM V7 = 2.00% + \$0.00	70
US COMMERCIAL FLEXIBLE B2B PROGRAM V8 = 0.90% + \$0.00	70
US COMMERCIAL FLEXIBLE B2B PROGRAM V9 = 1.10% + \$0.00	70
US COMMERCIAL FLEXIBLE B2B PROGRAM V10 = 1.30% + \$0.00	70
US COMMERCIAL FLEXIBLE B2B PROGRAM V11 = 1.50% + \$0.00	70
US COMMERCIAL FLEXIBLE B2B PROGRAM V12 = 1.70% + \$0.00	70
US COMMERCIAL FLEXIBLE B2B PROGRAM V13 = 1.90% + \$0.00	70
INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V1 = 0.80% + \$0.00	70
INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V2 = 1.00% + \$0.00	70
INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V3 = 1.20% + \$0.00	70
INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V4 = 1.40% + \$0.00	70
INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V5 = 1.60% + \$0.00	70
INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V6 = 1.80% + \$0.00	70
INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V7 = 2.00% + \$0.00	70
INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V8 = 0.90% + \$0.00	70
INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V9 = 1.10% + \$0.00	70
INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V10 = 1.30% + \$0.00	70
INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V11 = 1.50% + \$0.00	70
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US COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00.....	71
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US COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00.....	71
US COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00.....	71
US COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00.....	71
US COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00.....	71
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US COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00.....	71
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INTERREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00	71
INTERREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00	71
INTERREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00	71
INTERREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00	71
INTERREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00	71
INTERREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00	71
INTERREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00	71
INTERREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00	71
INTERREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00	71
INTERREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00	71
INTERREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00	71
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COMMERCIAL CHOICE PROGRAM 2 = 0.45% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 3 = 0.50% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 4 = 0.55% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 5 = 0.60% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 6 = 0.65% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 7 = 0.70% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 8 = 0.75% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 9 = 0.80% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 10 = 0.85% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 11 = 0.90% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 12 = 0.95% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 13 = 1.00% + \$0.00	79
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COMMERCIAL CHOICE PROGRAM 17 = 1.20% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 18 = 1.25% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 19 = 1.30% + \$0.00	79
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COMMERCIAL CHOICE PROGRAM 21 = 1.40% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 22 = 1.45% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 23 = 0.00% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 24 = 0.05% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 25 = 0.10% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 26 = 0.15% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 27 = 0.20% + \$0.00	79

COMMERCIAL CHOICE PROGRAM 28 = 0.25% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 29 = 0.30% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 30 = 0.35% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 31 = 1.50% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 32 = 1.55% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 33 = 1.60% + \$0.00	79
COMMERCIAL CHOICE PROGRAM 34 = 1.65% + \$0.00	79
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INTERREGIONAL BUSINESS-ALT= 2.00% + \$0.00	81
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USVI AIRLINE CHIP FULL DATA/USVI AIRLINE ACQUIRER CHIP = 1.00%	85
USVI AIRLINE = 1.10%.....	85
USVI SECURE ECOMMERCE/USVI ECOMMERCE MERCHANT = 1.44%	85
USVI STANDARD = 1.60%	85
USVI BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION/SIGNATURE/INFINITE = 1.80%	85
PR ELECTRONIC EMERGING SMALL TICKET = 1.10% PR ELECTRONIC EMERGING SMALL TICKET PURCHASING = 1.25%	86
PR ELECTRONIC EMERGING SMALL TICKET CORPORATE = 1.25%	86
PR ELECTRONIC EMERGING SMALL TICKET BUSINESS TIER 3 VISA SIGNATURE BUSINESS = 1.65%.....	86
PR ELECTRONIC EMERGING SMALL TICKET BUSINESS TIER 4 VISA INFINITE BUSINESS = 1.75%	86
PR ELECTRONIC EMERGING SMALL TICKET PLATINUM = 1.25%	86
PR ELECTRONIC EMERGING SMALL TICKET SIGNATURE = 1.48%	86
PR ELECTRONIC EMERGING SMALL TICKET INFINITE (SQ) = 1.65%	86
PR ELECTRONIC EMERGING SMALL TICKET DB = 1.05%	86
PR ELECTRONIC EMERGING SMALL TICKET BUSINESS TIER 1 VISA BUSINESS CREDIT = 1.25%	86
PR ELECTRONIC EMERGING SMALL TICKET BUSINESS TIER 2 VISA PLATINUM BUSINESS = 1.48%.....	86
PR ELECTRONIC EMERGING SMALL TICKET BUSINESS TIER 5 VISA TRAVEL REWARDS BUSINESS = 1.95%	86
PR ELECTRONIC EMERGING SMALL TICKET INFINITE (SNQ) = 1.48%	86
PR ELECTRONIC EMERGING SMALL TICKET SIGNATURE PREFERRED = 1.65%	86
PR ELECTRONIC GAS STATION = 1.00%	86
PR ELECTRONIC GAS STATION PURCHASING = 1.15%	86
PR ELECTRONIC GAS STATION CORPORATE = 1.15%.....	86
PR ELECTRONIC GAS STATION BUSINESS TIER 3 VISA SIGNATURE BUSINESS = 1.35%	86
PR ELECTRONIC GAS STATION BUSINESS TIER 4 VISA INFINITE BUSINESS = 1.45%	86
PR ELECTRONIC GAS STATION PLATINUM = 1.15%	86
PR ELECTRONIC GAS STATION SIGNATURE = 1.23%	86
PR ELECTRONIC GAS STATION INFINITE (SQ) = 1.30%	86
PR ELECTRONIC GAS STATION DB = 0.90%.....	86
PR ELECTRONIC GAS BUSINESS TIER 1 VISA BUSINESS CREDIT = 1.15%.....	86
PR ELECTRONIC GAS BUSINESS TIER 2 VISA PLATINUM BUSINESS = 1.23%	86
PR ELECTRONIC GAS BUSINESS TIER 5 VISA TRAVEL REWARDS BUSINESS = 1.65%.....	86
PR ELECTRONIC GAS INFINITE (SNQ) = 1.23%	86
PR ELECTRONIC GAS SIGNATURE PREFERRED = 1.30%	86
PR ELECTRONIC RETAIL 1 = 1.35%	87
PR ELECTRONIC RETAIL 1 PURCHASING= 1.85%.....	87
PR ELECTRONIC RETAIL 1 CORPORATE = 2.10%.....	87
PR ELECTRONIC RETAIL 1 BUSINESS TIER 3 VISA SIGNATURE BUSINESS = 2.35%	87
PR ELECTRONIC RETAIL 1 BUSINESS TIER 4 VISA INFINITE BUSINESS = 2.45%	87
PR ELECTRONIC RETAIL 1 PLATINUM = 1.95%.....	87
PR ELECTRONIC RETAIL 1 SIGNATURE = 2.10%.....	87
PR ELECTRONIC RETAIL 1 INFINITE (SQ) = 2.40%.....	87
PR ELECTRONIC RETAIL 1 DB = 1.30%.....	87
PR ELECTRONIC RETAIL 1 BUSINESS TIER 1 VISA BUSINESS CREDIT = 2.10%	87
PR ELECTRONIC RETAIL 1 BUSINESS TIER 2 VISA PLATINUM BUSINESS = 2.10%	87
PR ELECTRONIC RETAIL 1 BUSINESS TIER 5 VISA TRAVEL REWARDS BUSINESS = 2.65%.....	87
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PR ELECTRONIC RETAIL 1 SIGNATURE PREFERRED = 2.40%	87
PR ELECTRONIC RETAIL 2 = 1.30%	87
PR ELECTRONIC RETAIL 2 PURCHASING= 1.80%	87
PR ELECTRONIC RETAIL 2 CORPORATE = 2.05%	87
PR ELECTRONIC RETAIL 2 BUSINESS TIER 3 VISA SIGNATURE BUSINESS = 2.30%	87
PR ELECTRONIC RETAIL 2 BUSINESS TIER 4 VISA INFINITE BUSINESS = 2.40%	87
PR ELECTRONIC RETAIL 2 PLATINUM =-1.90%	87
PR ELECTRONIC RETAIL 2 SIGNATURE =-2.05%	87
PR ELECTRONIC RETAIL 2 INFINITE (SQ) = 2.35%	87
PR ELECTRONIC RETAIL 2 DB = 1.25%	87
PR ELECTRONIC RETAIL 2 BUSINESS TIER 1 VISA BUSINESS CREDIT = 2.05%	87
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PR ELECTRONIC RETAIL 2 BUSINESS TIER 5 VISA TRAVEL REWARDS BUSINESS = 2.60%	87
PR ELECTRONIC RETAIL 2 INFINITE (SNQ) = 2.05%	87
PR ELECTRONIC RETAIL 2 SIGNATURE PREFERRED = 2.35%	87
PR ELECTRONIC SUPERMARKET= 1.05%	88
PR ELECTRONIC SUPERMARKET PURCHASING = 1.18%	88
PR ELECTRONIC SUPERMARKET CORPORATE = 1.18%	88
PR ELECTRONIC SUPERMARKET BUSINESS TIER 3 VISA SIGNATURE BUSINESS = 1.45%	88
PR ELECTRONIC SUPERMARKET BUSINESS TIER 4 VISA INFINITE BUSINESS = 1.55%	88
PR ELECTRONIC SUPERMARKET PLATINUM = 1.18%	88
PR ELECTRONIC SUPERMARKET SIGNATURE = 1.33%	88
PR ELECTRONIC SUPERMARKET INFINITE (SQ) = 1.50%	88
PR ELECTRONIC SUPERMARKET DB = 1.00%	88
PR ELECTRONIC SUPERMARKET BUSINESS TIER 1 VISA BUSINESS CREDIT = 1.18%	88
PR ELECTRONIC SUPERMARKET BUSINESS TIER 2 VISA PLATINUM BUSINESS = 1.33%	88
PR ELECTRONIC SUPERMARKET BUSINESS TIER 5 VISA TRAVEL REWARDS BUSINESS = 1.75%	88
PR ELECTRONIC SUPERMARKET INFINITE (SNQ) = 1.33%	88
PR ELECTRONIC SUPERMARKET SIGNATURE PREFERRED = 1.50%	88
PR STANDARD = 1.65%	88
PR STANDARD CORPORATE = 2.20%	88
PR STANDARD BUSINESS TIER 4 VISA INFINITE BUSINESS = 2.55%	88
PR STANDARD PLATINUM = 1.95%	88
PR STANDARD SIGNATURE = 2.20%	88
PR STANDARD INFINITE (SQ) = 2.50%	88
PR STANDARD CASH ADVANCE = .33% + \$1.75	88
PR STANDARD DB = 1.65%	88
PR STANDARD BUSINESS TIER 1 VISA BUSINESS CREDIT = 2.20%	88
PR STANDARD BUSINESS TIER 2 VISA PLATINUM BUSINESS = 2.30%	88
PR STANDARD BUSINESS TIER 3 VISA SIGNATURE BUSINESS = 2.45%	88
PR STANDARD BUSINESS TIER 5 VISA TRAVEL REWARDS BUSINESS = 2.75%	88
PR STANDARD INFINITE (SNQ) = 2.20%	88
PR STANDARD SIGNATURE PREFERRED = 2.50%	88
PR STANDARD PURCHASING = 1.85%	88
LAC INTRAREGIONAL ELECTRONIC/ELECTRON CR = 1.10%	89
LAC INTRAREGIONAL SECURE ECOMMERCE/ELECTRON = 1.44%	89
LAC INTRAREGIONAL ECOMMERCE MERCHANT ELECTRON = 1.44%	89
LAC INTRAREGIONAL STANDARD/ELECTRON = 1.60%	89
LAC INTRAREGIONAL PREMIUM = 1.80%	89
LAC INTRAREGIONAL SUPER PREMIUM = 1.97%	89
LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00	90
LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00	90
LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00	90
LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00	90
LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00	90
LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00	90
LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00	90

LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00.....	90
LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00.....	90
LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00.....	90
LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00.....	90
LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00.....	90
LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00.....	90
LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00.....	90
LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00.....	90
LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00.....	90
LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00.....	90
LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00.....	90
LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00.....	90
LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00.....	90
LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00.....	90
LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00.....	90
LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00.....	90
LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00.....	90
LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V1 = 0.80% + \$0.00.....	91
LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V2 = 1.00% + \$0.00.....	91
LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V3 = 1.20% + \$0.00.....	91
LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V4 = 1.40% + \$0.00.....	91
LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V5 = 1.60% + \$0.00.....	91
LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V6 = 1.80% + \$0.00.....	91
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LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V8 = 0.90% + \$0.00.....	91
LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V9 = 1.10% + \$0.00.....	91
LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V10 = 1.30% + \$0.00.....	91
LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V11 = 1.50% + \$0.00.....	91
LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V12 = 1.70% + \$0.00.....	91
LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V13 = 1.90% + \$0.00.....	91
LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V1 = 0.80% + \$0.00.....	91
LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V2 = 1.00% + \$0.00.....	91
LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V3 = 1.20% + \$0.00.....	91
LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V4 = 1.40% + \$0.00.....	91
LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V5 = 1.60% + \$0.00.....	91
LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V6 = 1.80% + \$0.00.....	91
LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V7 = 2.00% + \$0.00.....	91
LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V8 = 0.90% + \$0.00.....	91
LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V9 = 1.10% + \$0.00.....	91
LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V10 = 1.30% + \$0.00.....	91
LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V11 = 1.50% + \$0.00.....	91
LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V12 = 1.70% + \$0.00.....	91
LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V13 = 1.90% + \$0.00.....	91
LAC INTRAREGIONAL GLOBAL B2B VIRTUAL PAYMENTS = 2.00% + \$0.00.....	92
LAC INTERREGIONAL GLOBAL B2B VIRTUAL PAYMENTS = 2.00% + \$0.00.....	92
LAC REGIONAL SUPER PREMIUM CP BASE = 1.98% + \$0.00.....	92
LAC REGIONAL PREMIUM CP BASE = 1.85% + \$0.00.....	92
LAC REGIONAL NON-PREMIUM CP BASE = 1.10% + \$0.00.....	92
LAC REGIONAL BUSINESS-CARD PRESENT (BASE) = 2.00% + \$0.00.....	92
LAC REGIONAL CORPORATE-CARD PRESENT (BASE) = 2.00% + \$0.00.....	92
LAC REGIONAL PURCHASING-CARD PRESENT (BASE) = 2.00% + \$0.00.....	92
LAC REGIONAL SUPER PREMIUM CNP ALT = 1.98% + \$0.00.....	92
LAC REGIONAL PREMIUM CNP ALT = 1.85% + \$0.00.....	92
LAC REGIONAL NON-PREMIUM CNP ALT = 1.60% + \$0.00.....	92
LAC REGIONAL BUSINESS-CARD ABSENT (ALTERNATIVE) = 2.00% + \$0.00.....	92
LAC REGIONAL CORPORATE-CARD ABSENT (ALTERNATIVE) = 2.00% + \$0.00.....	92
LAC REGIONAL PURCHASING-CARD ABSENT (ALTERNATIVE) = 2.00% + \$0.00.....	92

LAC REGIONAL SUPER PREM DOWNGRADE = 2.03% + \$0.00	93
LAC REGIONAL PREMIUM DOWNGRADE = 1.90% + \$0.00	93
LAC REGIONAL NON-PREMIUM DNG = 1.65% + \$0.00	93
LAC REGIONAL BUSINESS-DOWNGRADE = 2.05% + \$0.00	93
LAC REGIONAL CORPORATE-DOWNGRADE = 2.05% + \$0.00	93
LAC REGIONAL PURCHASING-DOWNGRADE = 2.05% + \$0.00	93
LAC REGIONAL CONS CREDIT VOUCHER = 1.00% + \$0.00	93
LAC REGIONAL COM CREDIT VOUCHER = 1.80% + \$0.00	93
LAC REGIONAL UNCATEGORIZED = 1.60% + \$0.00	93
GUAM ELECTRONIC = 1.00%	93
GUAM ELECTRONIC PLATINUM/SIGNATURE = 1.85%	93
GUAM ELECTRONIC/CORP/PURCH= 1.85%	93
GUAM RECURRING CORPORATE/PURCHASING= 1.00%	93
GUAM RECURRING CORPORATE/PURCHASING= 1.00%	94
GUAM RECURRING NON-TOKEN= 1.05%	94
GUAM RECURRING BUSINESS NON-TOKEN= 2.05%	94
GUAM SMALL TICKET = 1.00%	94
GUAM SMALL TICKET SIGNATURE/PLATINUM = 1.85%	94
GUAM SMALL TICKET CORPORATE/PURCHASING = 1.85%	94
GUAM ACQUIRER CHIP = .90%	94
GUAM ACQUIRER CHIP PLATINUM = 1.80%	94
GUAM ACQUIRER CHIP SIGNATURE = 1.90%	94
GUAM ISSUER CHIP = 1.10%	94
GUAM ISSUER CHIP PLATINUM = 2.00%	94
GUAM ISSUER CHIP SIGNATURE = 2.10%	94
GUAM CHIP ONLINE = 1.00%	95
GUAM CHIP OFFLINE = 1.00%	95
GUAM SECURE ECOMMERCE PLATINUM = 1.70%	95
GUAM SECURE ECOMMERCE SIGNATURE = 1.80%	95
GUAM ECOMMERCE MERCHANT PLATINUM = 1.70%	95
GUAM ECOMMERCE MERCHANT SIGNATURE = 1.80%	95
GUAM STANDARD = 1.44%	95
GUAM STANDARD PLATINUM = 1.90%	95
GUAM STANDARD SIGNATURE = 2.00%	95
GUAM STANDARD/CORP/PURCH = 1.85%	95
GUAM STANDARD NON-TOKEN = 1.49%	95
GUAM STANDARD PLATINUM NON-TOKEN = 1.95%	95
GUAM STANDARD SIGNATURE NON-TOKEN = 2.05%	95
GUAM STANDARD INFINITE NON-TOKEN = 2.40%	95
GUAM INFINITE BUSINESS = 2.35%	95
GUAM BUSINESS/BUSINESS SIGNATURE = 2.00%	95
GUAM INFINITE = 2.35%	95
GUAM STANDARD PURCHASING NON-TOKEN = 1.90%	96
GUAM STANDARD BUSINESS NON-TOKEN = 2.05%	96
GUAM STANDARD INFINITE BUSINESS NON-TOKEN = 2.40%	96
GUAM STANDARD SIGNATURE BUSINESS NON-TOKEN = 2.05%	96
AP DOMESTIC RECURRING COMMERCIAL= 1.00%	96
AP DOMESTIC RECURRING = 1.00%	96
AP DOMESTIC SMALL TICKET = 1.00%	96
AP DOMESTIC SMALL TICKET COMMERCIAL= 1.85%	96
AP DOMESTIC ACQUIRER CHIP = .90%	96
AP DOMESTIC ISSUER CHIP = 1.10%	96
AP DOMESTIC CHIP ONLINE = 1.00%	97
AP DOMESTIC CHIP OFFLINE = 1.00%	97
AP DOMESTIC ELECTRONIC CONSUMER = 1.00%	97
AP DOMESTIC ELECTRONIC BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%	97
AP DOMESTIC STANDARD CONSUMER = 1.44%	97

AP DOMESTIC STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%	97
AP DOMESTIC STANDARD REWARDS = 1.93%	97
AP REGIONAL STANDARD BUSINESS/CORPORATE/PURCHASING / CR DB = 2.05%	97
AP REGIONAL STANDARD SIGNATURE CR DB = 2.07%.....	97
AP REGIONAL STANDARD INFINITE = 2.07%	97
AP REGIONAL STANDARD GOLD CR DB = 1.60%	97
AP REGIONAL STANDARD CLASSIC/ELECTRON CR DB = 1.40%	97
AP REGIONAL STANDARD PLATINUM = 1.93%	97
AP REGIONAL STANDARD PREMIUM ISSUER JAPAN CR DB 1.93%.....	97
AP REGIONAL STANDARD PREMIUM COMMERCIAL CR DB = 2.07%.....	97
AP STANDARD ULTRA HIGH NET WORTH = 2.40%.....	97
AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00	98
AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00	98
AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00	98
AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00	98
AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00	98
AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00	98
AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00	98
AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00	98
AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00	98
AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00	98
AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00	98
AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00	98
AP INTERREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00	98
AP INTERREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00	98
AP INTERREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00	98
AP INTERREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00	98
AP INTERREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00	98
AP INTERREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00	98
AP INTERREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00	98
AP INTERREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00	98
AP INTERREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00	98
AP INTERREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00	98
AP INTERREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00	98
AP INTERREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00	98
AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V1 = 0.80% + \$0.00	99
AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V2 = 1.00% + \$0.00	99
AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V3 = 1.20% + \$0.00	99
AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V4 = 1.40% + \$0.00	99
AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V5 = 1.60% + \$0.00	99
AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V6 = 1.80% + \$0.00	99
AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V7 = 2.00% + \$0.00	99
AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V8 = 0.90% + \$0.00	99
AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V9 = 1.10% + \$0.00	99
AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V10 = 1.30% + \$0.00	99
AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V11 = 1.50% + \$0.00	99
AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V12 = 1.70% + \$0.00	99
AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V13 = 1.90% + \$0.00	99
AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V1 = 0.80% + \$0.00	99
AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V2 = 1.00% + \$0.00	99
AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V3 = 1.20% + \$0.00	99
AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V4 = 1.40% + \$0.00	99
AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V5 = 1.60% + \$0.00	99
AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V6 = 1.80% + \$0.00	99
AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V7 = 2.00% + \$0.00	99
AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V8 = 0.90% + \$0.00	99
AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V9 = 1.10% + \$0.00	99

AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V10 = 1.30% + \$0.00	99
AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V11 = 1.50% + \$0.00	99
AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V12 = 1.70% + \$0.00	99
AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V13 = 1.90% + \$0.00	99
AP INTRAREGIONAL GLOBAL B2B VIRTUAL PAYMENTS = 2.00% + \$0.00	100
AP INTERREGIONAL GLOBAL B2B VIRTUAL PAYMENTS = 2.00% + \$0.00	100
AP INTRAREGIONAL PRODUCT CLASSIC AND ELECTRON = 1.22% + \$0.00	100
AP INTRAREGIONAL PRODUCT GOLD = 1.42% + \$0.00.....	100
AP INTRAREGIONAL PRODUCT GOLD (JAPAN ISSUED) = 1.88% + \$0.00.....	100
AP INTRAREGIONAL PRODUCT PLATINUM = 1.88% + \$0.00	100
AP INTRAREGIONAL PRODUCT REWARDS = 1.88% + \$0.00	100
AP INTRAREGIONAL PRODUCT SIGNATURE = 2.02% + \$0.00	100
AP INTRAREGIONAL PRODUCT INFINITE = 2.02% + \$0.00	100
AP INTRAREGIONAL PRODUCT UHNW = 2.35% + \$0.00	100
AP INTRAREGIONAL PRODUCT BUSINESS AND PLATINUM BUSINESS = 2.00%	100
AP INTRAREGIONAL PRODUCT SIGNATURE BUSINESS INFINITE BUSINESS AND BUSINESS REWARDS= 2.02% ..	100
AP INTRAREGIONAL PRODUCT CORPORATE = 2.00%	100
AP INTRAREGIONAL PRODUCT PURCHASING = 2.00%	100
AP INTRAREGIONAL ALTERNATIVE GOLD = 1.55% + \$0.00.....	101
AP INTRAREGIONAL ALTERNATIVE GOLD (JAPAN ISSUED) = 1.88% + \$0.00.....	101
AP INTRAREGIONAL ALTERNATIVE PLATINUM = 1.88% + \$0.00	101
AP INTRAREGIONAL ALTERNATIVE REWARDS = 1.88% + \$0.00	101
AP INTRAREGIONAL ALTERNATIVE SIGNATURE = 2.02% + \$0.00	101
AP INTRAREGIONAL ALTERNATIVE INFINITE = 2.02% + \$0.00	101
AP INTRAREGIONAL ALTERNATIVE UHNW = 2.35% + \$0.00	101
AP INTRAREGIONAL ALTERNATIVE BUSINESS AND PLATINUM BUSINESS = 2.00%	101
AP INTRAREGIONAL ALTERNATIVE SIGNATURE BUSINESS INFINITE BUSINESS AND BUS REWARDS= 2.02% ...	101
AP INTRAREGIONAL ALTERNATIVE CORPORATE = 2.00%	101
AP INTRAREGIONAL ALTERNATIVE PURCHASING = 2.00%	101
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INTERREGIONAL REGULATED (DB) = 0.05% + \$0.22.....	102
IR REGULATED WITH IAF (DB) (w/International Acquiring Fee .45%) = 0.50% + \$0.22	102
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VISA INTERCHANGE PROGRAMS

Custom Payment Service (CPS) Exclusions

The following transaction types are excluded from CPS interchange programs:

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

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

RETAIL P2 TRADITIONAL REWARDS = 1.65% + \$0.10

RETAIL P2 SIGNATURE= 1.65% + \$0.10

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

RETAIL P2 SIGNATURE PREFERRED = 2.10% + \$0.10

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ Meets CPS qualification one of the qualifying CPS programs for Product 2 Interchange fees: ○ CPS/Retail Credit ○ CPS/Small Ticket Credit ○ CPS/Hotel – Card Present ○ CPS/Car Rental – Card Present ○ CPS/Passenger Transport – Card Present	▪ If not... Non-Qual Consumer Credit
NOTES:	
▪ None	

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

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

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

RESTAURANT TRADITIONAL REWARDS CNP/ MINIMUM = 2.20% (\$0.08 MIN)

RESTAURANT SIGNATURE/SIGNATURE PREFERRED/INFINITE CNP/MINIMUM = 2.70% (\$0.08 MIN)

RESTAURANT INFINITE CNP/MINIMUM (SNQ) = 2.70% (\$0.08 MIN)

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 5812 or 5814	▪ If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
▪ Must meet qualification for an eligible card-present or card-not-present CPS program	▪ If not ...Non-Qual Consumer Credit
NOTES:	
▪ For Card not present transactions, if the Additional Token Response field is a 1 (Token Program) and the token indicator field of the Visa Account Range Definition File (ARDEF) contains the value of Y (Token Range) the transactions will qualify at the existing Card present rates. If the Additional Token Response is a space, those transactions will qualify for existing Card not present rates. ▪ Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1	

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

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

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

TAXI TRADITIONAL REWARDS CNP/MINIMUM = 2.20% (\$0.08 MIN)

TAXI SIGNATURE/SIGNATURE PREFERRED/INFINITE CNP/MINIMUM = 2.70% (\$0.08 MIN)

TAXI INFINITE CNP/MINIMUM (SNQ) = 2.70% (\$0.08 MIN)

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 4121	If not.... refer to appropriate Merchant Segment otherwise... Product 1 or Product 2 Interchange programs
Must meet qualification for an eligible card-present or card-not-present CPS program	If not ...Non-Qual Consumer Credit
NOTES:	
- For Card not present transactions, if the Additional Token Response field is a 1 (Token Program) and the token indicator field of the Visa Account Range Definition File (ARDEF) contains the value of Y (Token Range) the transactions will qualify at the existing Card present rates. If the Additional Token Response is a space, those transactions will qualify for existing Card not present rates. - Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1	

REAL ESTATE TRADITIONAL = 1.43% + \$0.05

REAL ESTATE TRADITIONAL REWARDS = 1.43% + \$0.05

REAL ESTATE SIGNATURE = 1.43% + \$0.05

REAL ESTATE SIGNATURE/INFINITE (SNQ) = 1.43% + \$0.05

REAL ESTATE SIGNATURE PREFERRED/INFINITE (SQ) = 2.15% + \$0.10

REAL ESTATE SIGNATURE PREFERRED = 2.15% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 6513	If not.... refer to appropriate Merchant Segment
Meets minimum transaction amount of \$500.00 or more	If not.... refer to Product 1 or Product 2 Interchange programs
Must meet qualification for any eligible CPS program	If not ...Non-Qual Consumer Credit
If Card not present, Additional Token Response must equal 1 (Token Program) and the token indicator field of the Visa Account Range Definition File (ARDEF) contains the value of Y (Token Range)	If not... Real Estate Non-Token Interchange Programs
NOTES:	
Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1	

REAL ESTATE TRADITIONAL NON-TOKEN = 1.53% + \$0.05

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

REAL ESTATE SIGNATURE NON-TOKEN = 1.53% + \$0.05

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

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

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

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

EDUCATION TRADITIONAL = 1.43% + \$0.05

EDUCATION TRADITIONAL REWARDS = 1.43% + \$0.05

EDUCATION SIGNATURE = 1.43% + \$0.05

EDUCATION SIGNATURE/INFINITE (SNQ) = 1.43% + \$0.05

EDUCATION SIGNATURE PREFERRED/INFINITE (SQ) = 2.15% + \$0.10

EDUCATION SIGNATURE PREFERRED = 2.15% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 8211, 8220, 8241, 8244, 8249, 8299 or 8351	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 or Product 2 interchange programs
▪ Must meet qualification for any eligible CPS program	▪ If not ... Non-Qual Consumer Credit
▪ If Card not present, Additional Token Response must equal 1 (Token Program) and the token indicator field of the Visa Account Range Definition File (ARDEF) contains the value of Y (Token Range)	▪ If not... Education Non-Token Interchange Programs
NOTES:	
▪ Transactions from Education MCCs 8211, 8220, 8299 and 8351 will continue to be exempt from Address Verification Service (AVS) requirements for CPS/Card Not Present and CPS/Electronic Commerce programs	

- Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1

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

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

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

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

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

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

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

HEALTHCARE TRADITIONAL = 1.43% + \$0.05

HEALTHCARE TRADITIONAL REWARDS = 1.43% + \$0.05

HEALTHCARE SIGNATURE = 1.43% + \$0.05

HEALTHCARE SIGNATURE/INFINITE (SNQ) = 1.43% + \$0.05

HEALTHCARE SIGNATURE PREFERRED/INFINITE (SQ) = 2.30% + \$0.10

HEALTHCARE SIGNATURE PREFERRED = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 0742, 4119, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071 or 8099	▪ If not.... refer to appropriate Merchant Segment
▪ Meets minimum transaction amount of \$500.00 or more	▪ If not.... refer to Product 1 or Product 2 interchange programs
▪ Must meet qualification for any eligible CPS program	▪ If not ...Non-Qual Consumer Credit
▪ If Card not present, Additional Token Response must equal 1 (Token Program) and the token indicator field of the Visa Account Range Definition File (ARDEF) contains the value of Y (Token Range)	▪ If not... Healthcare Non-Token Interchange Programs
NOTES:	
▪ Transactions with Healthcare MCCs, except 0742 (Veterinary Services), will continue to be exempt from AVS when qualifying using the CPS/Card Not Present fee program when submitted with Authorization Characteristics Indicator (ACI) of R (Recurring payment) ▪ Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1	

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

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

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

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

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

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

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

ADVERTISING TRADITIONAL = 1.55% + \$0.10

ADVERTISING TRADITIONAL REWARDS = 1.70% + \$0.10

ADVERTISING SIGNATURE = 1.75% + \$0.10

ADVERTISING SIGNATURE/INFINITE (SNQ) = 1.75% + \$0.10

ADVERTISING SIGNATURE PREFERRED/INFINITE (SQ) = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 7311	If not.... refer to appropriate Merchant Segment
Must meet qualification for any eligible CPS program	If not ...Non-Qual Consumer Credit
If Card not present, Additional Token Response must equal 1 (Token Program) and the token indicator field of the Visa Account Range Definition File (ARDEF) contains the value of Y (Token Range)	If not... Advertising Non-Token Interchange Programs
NOTES:	
Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1	

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

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

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

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

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 7311	If not.... refer to appropriate Merchant Segment

▪ Must meet qualification for eligible Card not Present CPS programs	▪ If not ... Non-Qual Consumer Credit
▪ Additional Token Response is not equal to 1 (Token Program)	▪ If not... refer to other Advertising Interchange Programs...otherwise Product 1 or Non-Qual Consumer Credit
NOTES:	
▪ None	

INSURANCE TRADITIONAL = 1.43% + \$0.05

INSURANCE TRADITIONAL REWARDS = 1.43% + \$0.05

INSURANCE SIGNATURE = 1.43% + \$0.05

INSURANCE SIGNATURE/INFINITE (SNQ) = 1.43% + \$0.05

INSURANCE SIGNATURE PREFERRED/INFINITE (SQ) = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 5960 or 6300	▪ If not.... refer to appropriate Merchant Segment
▪ Must meet qualification for any eligible CPS program	▪ If not ... Non-Qual Consumer Credit
▪ If Card not present, Additional Token Response must equal 1 (Token Program) and the token indicator field of the Visa Account Range Definition File (ARDEF) contains the value of Y (Token Range)	▪ If not... Insurance Non-Token Interchange Programs
NOTES:	
▪ Transactions with MCCs 5960 and 6300 will continue to be exempt from AVS requirements when qualified using CPS/Card Not Present or CPS/Electronic Commerce programs ▪ Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1	

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

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

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

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

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

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

SERVICES TRADITIONAL = 1.55% + \$0.10

SERVICES TRADITIONAL REWARDS = 1.70% + \$0.10

SERVICES SIGNATURE = 1.85% + \$0.10

SERVICES SIGNATURE/INFINITE (SNQ) = 1.85% + \$0.10

SERVICES SIGNATURE PREFERRED/INFINITE (SQ) = 2.30% + \$0.10

SERVICES SIGNATURE PREFERRED = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be a Services MCC	If not.... refer to appropriate Merchant Segment
Meets minimum transaction amount of \$100.00 or more	If not.... refer to Product 1 or Product 2 interchange programs
Must meet qualification for any eligible CPS program	If not ...Non-Qual Consumer Credit
If Card not present, Additional Token Response must equal 1 (Token Program) and the token indicator field of the Visa Account Range Definition File (ARDEF) contains the value of Y (Token Range)	If not... Services Non-Token Interchange Programs
NOTES:	
- Transactions from fuel dealer MCC 5983 will continue to be exempt from AVS requirements when qualified using CPS/Card Not Present or CPS/Electronic Commerce programs - Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1	

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

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

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

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

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

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

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

CPS RECURRING BILL PAYMENT = 1.43% + \$0.05

RECURRING BILL PAY INFINITE (SNQ) = 1.43% + \$0.05

RECURRING BILL PAY SIGNATURE PREFERRED/INFINITE (SQ) = 2.20% + \$0.05

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

▪ 2 day Settlement	▪ Within 3 days... Non-Qual Consumer Credit
▪ MCC code must be 4814 or 4899	▪ If not... refer to the appropriate Interchange Rate section
▪ MOTO/ECI indicator must be 2	▪ If not ... refer Non-Qual Consumer Credit
▪ Must be a Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	▪ If not ... refer to the appropriate Interchange Rate section
▪ Meets CPS qualification for CPS/Recurring Bill Payment	▪ If not... refer to Non-Qual Consumer Credit
▪ If Card not present, Additional Token Response must equal 1 (Token Program)	▪ If not... CPS Recurring Bill Payment Non-Token Interchange Programs
NOTES:	
▪ Transactions with Visa Signature Preferred and Visa Infinite (Spend-qualified) products will be eligible for the CPS/Recurring Bill Payment program ▪ Eligible Small Merchants as identified by Visa and/or the Acquirer will qualify for this merchant segment program and will not be required to send the Additional Token Response value of 1	

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

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

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... Non-Qual Consumer Credit
▪ MCC code must be 4814 or 4899	▪ If not... refer to the appropriate Interchange Rate section
▪ MOTO/ECI indicator must be 2	▪ If not ... Non-Qual Consumer Credit
▪ Must be a Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	▪ If not ... refer to the appropriate Interchange Rate section
▪ Meets CPS qualification for CPS/Recurring Bill Payment	▪ If not... Non-Qual Consumer Credit
▪ Additional Token Response is not equal to 1 (Token Program)	▪ If not... refer to other CPS Recurring Interchange Programs...otherwise Product 1 or Non-Qual Consumer Credit

VISA TRAD/TRAD REW/SIG/INF TIER 1 RATE 1 (SNQ) = 1.23% + \$0.05

VISA SIG PREF/INF TIER 1 RATE 2 (SQ) = 1.75% + \$0.05

VISA TRAD/TRAD REW/SIG/INF TIER 2 RATE 1 (SNQ) = 1.33% + \$0.05

VISA SIG PREF/INF TIER 2 RATE 2 (SQ) = 2.10% + \$0.05

VISA TRAD/TRAD REW/SIG/INF TIER 3 RATE 1 (SNQ) = 1.43% + \$0.05

VISA SIG PREF/INF TIER 3 RATE 2 (SQ) = 2.20% + \$0.05

VISA TRAD/TRAD REW/SIG/INF TIER 1 RATE 1 NON-TOKEN (SNQ) = 1.33% + \$0.05

VISA SIG PREF/INF TIER 1 RATE 2 NON-TOKEN (SQ) = 1.85% + \$0.05

VISA TRAD/TRAD REW/SIG/INF TIER 2 RATE 1 NON-TOKEN (SNQ) = 1.43% + \$0.05

VISA SIG PREF/INF TIER 2 RATE 2 NON-TOKEN (SQ) = 2.20% + \$0.05

VISA TRAD/TRAD REW/SIG/INF TIER 3 RATE 1 NON-TOKEN (SNQ) = 1.53% + \$0.05

VISA SIG PREF/INF TIER 3 RATE 2 NON-TOKEN (SQ) = 2.30% + 0.05%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... Non-Qual Consumer Credit
▪ MCC code must be 4814 or 4899	▪ If not... refer to the appropriate Interchange Rate section
▪ MOTO/ECI indicator must be 2	▪ If not ... Non-Qual Consumer Credit
▪ Must be a Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	▪ If not ... refer to the appropriate Interchange Rate section
▪ Meets CPS qualification for CPS/Recurring Bill Payment	▪ If not... Non-Qual Consumer Credit
▪ Additional Token Response is not equal to 1 (Token Program)	▪ If not... refer to other CPS Recurring Interchange Programs...otherwise Product 1 or Non-Qual Consumer Credit

NOTES:

- Merchants eligible for the program will be assigned a unique MVV by Visa. The MVV must be submitted in the transaction to qualify.

SMALL MERCHANT P1 TRADITIONAL = 1.58% + \$0.10

SMALL MERCHANT P1 TRADITIONAL REWARDS = 1.73% + \$0.10

SMALL MERCHANT P1 SIGNATURE = 1.73% + \$0.10

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

SMALL MERCHANT P1 SIGNATURE PREFERRED/INFINITE (SQ) NON-TOKEN = 2.18% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
Must meet qualification for eligible Card not Present CPS programs	If not ... Non-Qual Consumer Credit
NOTES:	
Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate	

SMALL MERCHANT P2 TRADITIONAL = 1.29% + \$0.10

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

SMALL MERCHANT P2 SIGNATURE = 1.43% + \$0.10

SMALL MERCHANT P2 SIGNATURE/INFINITE (SNQ) NON-TOKEN = 1.43% + \$0.10

SMALL MERCHANT P2 SIGNATURE PREFERRED/INFINITE (SQ) NON-TOKEN = 1.88% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
Must meet qualification for eligible Card Present CPS programs	If not ... Non-Qual Consumer Credit
NOTES:	
Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate	

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

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

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

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
Must meet qualification for eligible Card Present CPS programs	If not ... Non-Qual Consumer Credit
NOTES:	
- Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs	

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

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

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

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ Must meet qualification for eligible Card Present CPS programs	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate ▪ Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs.	

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

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

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

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ Must meet qualification for eligible Card Present CPS programs	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate ▪ Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs.	

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

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

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

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	▪ If not ...refer to the appropriate Interchange Rate section
▪ Must meet qualification for eligible Card Present CPS programs	▪ If not ... Non-Qual Consumer Credit
NOTES:	
▪ Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate ▪ Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs.	

SMALL MERCHANT HEALTH TRAD/RW/SIG = 1.43% + \$0.05
SMALL MERCHANT HEALTHCARE SIG PREF = 2.30% + \$0.10
SMALL MERCHANT HEALTHCARE INF SNQ = 1.43% + \$0.05
SMALL MERCHANT HEALTHCARE INF SQ = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
Must meet qualification for eligible Card Present CPS programs	If not ... Non-Qual Consumer Credit
NOTES:	
- Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs.	

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
Must meet qualification for eligible Card Present CPS programs	If not ... Non-Qual Consumer Credit
NOTES:	
- Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs.	

SMALL MERCHANT INSRNC TRAD/RW/SIG = 1.43% + \$0.05
SMALL MERCHANT INSURANCE SIG PREF = 2.25% + \$0.10
SMALL MERCHANT INSURANCE INF SNQ = 1.43% + \$0.05
SMALL MERCHANT INSURANCE INF SQ = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
Must meet qualification for eligible Card Present CPS programs	If not ... Non-Qual Consumer Credit
NOTES:	
- Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs.	

SMALL MERCHANT SERVICES TRAD = 1.55% + \$0.10
SMALL MERCHANT SERVICES TR REW = 1.70% + \$0.10
SMALL MERCHANT SERVICES SIGN = 1.85% + \$0.10
SMALL MERCHANT SERVICES SIG PRF = 2.30% + \$0.10
SMALL MERCHANT SERVICES INF SNQ = 1.85% + \$0.10
SMALL MERCHANT SERVICES INF SQ = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
Must meet qualification for eligible Card Present CPS programs	If not ... Non-Qual Consumer Credit
NOTES:	
- Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate Purchase transactions that qualify for a card-present Custom Payment Service (CPS) program must be submitted with a surcharge amount of zero to receive existing small merchant segment fee programs.	

SMALL MERCHANT ~~TELEC~~ **RPMT TRAD/RW/SIG= 1.43% + \$0.05**
SMALL MERCHANT ~~TELECOMMUN~~ **RPMT SIG PREF= 2.20% + \$0.05**
SMALL MERCHANT ~~TELECOMM~~ **RPMT INF SNQ= 1.43% + \$0.05**
SMALL MERCHANT ~~TELECOMM~~ **RPMT INF SQ= 2.20% + \$0.05**

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
Must meet qualification for eligible Card Present CPS programs	If not ... Non-Qual Consumer Credit
NOTES:	
Transactions will qualify for these programs if they do not qualify for a Merchant Segment rate	

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

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

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

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

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

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

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

CPS GOVERNMENT ALL = 1.55% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ CPS Qualification: Any CPS program	▪ If not CPS qualified... Non-Qual Consumer Credit
▪ MCC code must be 7800, 9211, 9222, 9311 or 9399	▪ If not... refer to appropriate CPS program
▪ Must be a US issued Consumer Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite product	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Address Verification Service (AVS) is not required when using the following CPS programs: ○ CPS/Card Not Present ○ CPS/Electronic Commerce Basic ○ CPS/Electronic Commerce Preferred–Retail	

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

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

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

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

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

NOTES:

- None

SUPERMARKET TRADITIONAL = 1.50% + \$0.07

SUPERMARKET TRADITIONAL REWARDS = 1.50% + \$0.07

SUPERMARKET SIGNATURE = 1.65% + \$0.07

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

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

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

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

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

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

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
- Meets CPS qualification one of the qualifying CPS programs for Product 1 Interchange fees: - CPS/Card Not Present Credit - CPS/Retail Key Entry Credit - CPS/Account Funding Credit - CPS/Passenger Transport – Card Not Present - CPS/Electronic Commerce Basic - CPS/Electronic Commerce Preferred - CPS/Hotel – Card Not Present - CPS/Car Rental – Card Not Present	If not... refer to Non-Qual Consumer Credit
Additional Token Response is not equal to 1 (Token Program)	If not... refer to other Product 1 Interchange Programs...otherwise Non-Qual Consumer Credit
NOTES:	
None	

P1 TRADITIONAL TOKEN = 1.80% + \$0.10
P1 TRADITIONAL REWARDS TOKEN = 1.95% + \$0.10
P1 SIGNATURE TOKEN = 1.95% + \$0.10
P1 INFINITE (SNQ) TOKEN = 2.10% + \$0.10
P1 SIGNATURE PREFERRED TOKEN = 2.40% + \$0.10
P1 INFINITE (SQ) TOKEN = 2.50% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
- Meets CPS qualification one of the qualifying CPS programs for Product 1 Interchange fees: - CPS/Card Not Present Credit - CPS/Retail Key Entry Credit - CPS/Account Funding Credit - CPS/Passenger Transport – Card Not Present - CPS/Electronic Commerce Basic - CPS/Electronic Commerce Preferred - CPS/Hotel – Card Not Present - CPS/Car Rental – Card Not Present	If not... refer to Non-Qual Consumer Credit
If Card not present, Additional Token Response must equal 1 (Token Program) and the token indicator field of the Visa Account Range Definition File (ARDEF) contains the value of Y (Token Range)	If not... refer to other Product 1 Interchange Programs...otherwise Non-Qual Consumer Credit
NOTES:	
None	

HOTEL CAR RENTAL TRADITIONAL = 1.75% + \$0.10
HOTEL CP/CNP PREFERRED TRADITIONAL = 1.75% + \$0.10
CAR RENTAL CP/CNP PREFERRED TRADITIONAL = 1.75% + \$0.10
ECOMMERCE PREFERRED HOTEL/CAR RENTAL TRADITIONAL = 1.75% + \$0.10
PASSENGER TRANSPORT TRADITIONAL = 1.75% + \$0.10
PASSENGER TRANSPORT CP/CNP TRADITIONAL = 1.75% + \$0.10
ECOMMERCE PREFERRED PASSENGER PASSPORT TRADITIONAL = 1.75% + \$0.10
TRAVEL TRADITIONAL = 1.75% + \$0.10
TRAVEL TRAD REWARDS = 1.95% + \$0.10
TRAVEL SIGNATURE = 2.25% + \$0.10
TRAVEL SIGNATURE/INFINITE (SNQ) = 2.25% + \$0.10
TRAVEL SIGNATURE PREFERRED= 2.40% + \$0.10
TRAVEL INFINITE (SQ) = 2.55% + \$0.10
TRAVEL SIGNATURE INFINITE (SNQ) = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Consumer credit card (Traditional, Traditional Rewards, Signature, Signature Preferred or Infinite)	If not ...refer to the appropriate Interchange Rate section
MCC must be 3000-3999, 4112, 4411, 4511, 4722, 7011, 7512, or 7513	If not.... refer to appropriate Merchant Segment
Must meet qualification for any eligible CPS program	If not ...refer to Non-Qual Consumer Credit
NOTES:	
Platform specific codes listed below were repurposed to minimize impacts to merchants because of the changes to Consumer card products (Spring Release 2021)	

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
- CPS Qualification: - CPS/Card Not Present - CPS/Electronic Commerce Preferred - CPS/Electronic Commerce Basic - CPS/Retail Key Entry	If not CPS qualified... Non-Qual Consumer Credit
MCC code must be 8398 and 8661	If not... refer to the appropriate Interchange Rate section
Must be a Consumer credit card, Rewards card, Signature, Signature Preferred card, or Infinite card	If not ...refer to the appropriate Interchange Rate section
NOTES:	
- Signature debit and commercial cards are not eligible - Prepaid cards eligible as of 10/1/11 - As of 14.1, US issued Infinite cards will qualify for CPS Charity when the SQI (Spend Qualified Indicator) = N or Q	

NON-QUALIFIED CONSUMER CREDIT = 3.15% + \$0.10**NON-QUALIFIED CONSUMER CREDIT FUEL CAP= 0.00% + \$1.10**

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
30 day Settlement	No downgrade from Non-Qual Consumer Credit
Must be a Consumer card	If not ...refer to the appropriate Interchange Rate section
NOTES:	
Prepaid cards eligible as of 10/1/11	

CREDIT VOUCHER INTERCHANGE FEES

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

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

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

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

SUPERMARKET TIER 1 RATE 1= 1.20% + \$0.05
SUPERMARKET TIER 1 RATE 2= 1.55% + \$0.05
SUPERMARKET TIER 1 RATE 3= 1.65% + \$0.05

SUPERMARKET TIER 2 RATE 1= 1.22% + \$0.05
SUPERMARKET TIER 2 RATE 2= 1.55% + \$0.05
SUPERMARKET TIER 2 RATE 3= 1.65% + \$0.05

SUPERMARKET TIER 3 RATE 1= 1.22% + \$0.05
SUPERMARKET TIER 3 RATE 2= 1.60% + \$0.05
SUPERMARKET TIER 3 RATE 3= 1.75% + \$0.05

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

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

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

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

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

- Must have a valid MVV

CONSUMER BILL PAY TRADITIONAL = 1.89% + \$0.10

CONSUMER BILL PAY TRADITIONAL REWARDS = 2.04% + \$0.10

CONSUMER BILL PAY SIGNATURE= 2.05% + \$0.10

CONSUMER BILL PAY INFINITE (SNQ) = 2.20% + \$0.10

CONSUMER BILL PAY SIGNATURE PREFERRED= 2.50% + \$0.10

CONSUMER BILL PAY INFINITE (SQ) = 2.60% + \$0.10

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

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
▪ Meets CPS qualification for any CPS Program	▪ If not... Non-Qual Consumer Credit
▪ Must contain a BAI (Business application ID) of CB	▪ If not... Non-Qual Consumer Credit
NOTES:	
▪ None	

MANUAL CASH DISBURSEMENT DEFAULT = 0.00% + \$2.00

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

MANUAL CASH – SURCHARGE = 0.00% + \$0.60

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

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

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

UTILITY CREDIT FEE = \$0.75

UTILITY DEBIT FEE = \$0.65

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

- As of 14.1, US issued Infinite cards will qualify for CPS Utility when the SQI (Spend Qualified Indicator) = N or Q

UTILITY RECURRING DEBIT/PREPAID = \$0.45

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

CPS RETAIL DEBIT = 0.80% + \$0.15

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

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

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

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

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

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

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

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

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

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

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

Card Types	See qualification criteria for:
U.S. Merchant/ U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section

Consumer Debit and Consumer Prepaid-Non-Face to Face	- CPS/Card Not Present - CPS/ECommerce-Basic - CPS/ECommerce Preferred-Retail
- MCCs: 4814, 4899, 5960, 5968, 5983, 6300, 6513, 8211, 8220, 8299 or 8351 - MCCs 8398 or 8661 for Religious Organization	If not... refer to the appropriate Interchange Rate section

NOTES:

- MCCs 4814, 4899, 6513 and 8398 transactions are only eligible for debit and prepaid
- Consumer Debit and Consumer Prepaid-Face to Face cards from Emerging Market MCCs must qualify using the CPS/Retail qualification criteria to attain the CPS/Retail FPI and rate
- Consumer Debit and Consumer Prepaid-Face to Face cards from Emerging Market MCCs must qualify using the CPS/Retail Key Entry qualification criteria to attain the CPS/Retail Key Entry FPI and rate
- Consumer Debit and Consumer Prepaid-Face to Face cards from Emerging Market MCCs must qualify using the CPS/Small Ticket qualification criteria to attain the CPS/Small Ticket FPI and rate
- As of 18.2, MCCs 8398 and 8661 with qualify for the new CPS Retail 2 Debit and Prepaid (Emerging Market/Religious Org) new plan codes listed below

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

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
2 day Settlement	Within 3 days... EIRF Debit or EIRF Prepaid
Valid Electronic Authorization	No authorization... Standard Debit or Standard Prepaid
Validation Code/ Tran ID must be present	If missing... Standard Debit or Standard Prepaid
1 day between Transaction date and Authorization date	Exceeds 1 day... Standard Debit or Standard Prepaid
AVS resulting in full Zip Match (Y, X, Z, W), Retry Response (R), Unavailable (U, S) or any of the New International AVS responses (B, C, D, G, I, M, P)	If missing or invalid response ... Standard Debit or Standard Prepaid
Card Present indicator 71 as POS Condition Code	If missing ... Standard Debit or Standard Prepaid
Must not be MOTO, E-Commerce, Quasi-cash or CAT	If MOTO, Electronic Commerce, Quasi-cash or CAT... refer to the appropriate Interchange Rate section
Must be a Consumer card	If not ...refer to the appropriate Interchange Rate section

NOTES:

- Can qualify for CPS Retail 2 if Emerging Market MCCs: 4814, 4899, 5960, 5968, 5983, 6300, 6513, 8211, 8220, 8299, 8351, 9211, 9222, and 9399
- MCC 5542 Fuel Dispenser, 5960, 5962, 5964-5969 Direct Marketing transactions do not qualify
- Prepaid cards eligible as of 10/1/11

CPS SUPERMARKET DEBIT = 0.00% + \$0.30

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

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
2 day Settlement	Within 3 days... EIRF Debit or EIRF Prepaid
Valid Electronic Authorization	No authorization... Standard Debit or Standard Prepaid
Validation Code / Tran ID must be present	If missing... Standard Debit or Standard Prepaid
Card Present (Swiped, Contactless, EMV) at an attended POS terminal	If key-entered... CPS Retail Key Entry Debit or Standard Debit/Standard Prepaid
MCC code must be 5411	If not MCC 5411...CPS Retail Debit
Full Track I or II	Partial Track Data... Standard Debit or Standard Prepaid
1 day between Transaction date and Authorization date	Exceeds 1 day... Standard Debit or Standard Prepaid

Authorization and Settlement amount match (To achieve Debit Card Rate)	If no match...EIRF Debit
Must be a Consumer card	If not ...refer to the appropriate Interchange Rate section
NOTES:	
- Merchant must meet Supermarket eligibility requirements - Prepaid cards eligible as of 10/1/11	

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

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

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

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
2 day Settlement	Within 3 days... EIRF Debit or EIRF Prepaid
Valid Electronic Authorization	No authorization... Standard Debit or Standard Prepaid
Validation Code/ Tran ID must be present	If missing... Standard Debit or Standard Prepaid
Card Present (Swiped, Contactless, EMV)	If key-entered... CPS Retail Key Entry Debit or Standard Debit/Standard Prepaid
1 day between Transaction date and Authorization date	Exceeds 1 day... Standard Debit or Standard Prepaid
Must be a Retail Service Station Merchant (MCC 5541)	If not... refer to the appropriate Interchange Rate section
Must be a Consumer card, Traditional Rewards, Infinite, or Visa Signature card	If not ...refer to the appropriate Interchange Rate section
NOTES:	
- Prepaid cards eligible as of 10/1/11 - As of 14.1, US issued Infinite cards will qualify for CPS Retail Service Station when the SQI (Spend Qualified Indicator) = N	
Debit = 133 Prepaid = 326	Debit = D18 Prepaid = P18 , E18 (Cap)

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

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

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

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
2 day Settlement	Within 3 days... EIRF Debit or EIRF Prepaid
Original Electronic Authorization (\$1.00 Status Check)	No authorization ... Standard Debit or Standard Prepaid
Validation Code / Tran ID must be present	If missing... Standard Debit or Standard Prepaid
Card Present (Swiped, Contactless, EMV)	If key-entered... CPS Retail Key Entry Debit or Standard Debit/Standard Prepaid
Full Track I or II	Partial Track Data... Standard Debit or Standard Prepaid
1 day between Transaction date and Authorization date	Exceeds 1 day... Standard Debit or Standard Prepaid
\$125 Transaction Maximum	If amount exceeds \$125... Standard Debit or Standard Prepaid
MCC must be 5542	Incorrect MCC code... refer to the appropriate Interchange Rate section
Must contain CAT Level indicator of "3" for Fuel Dispenser	Missing or invalid indicator... Standard Debit or Standard Prepaid
Must be Consumer card, Traditional Rewards, Visa Signature or Infinite card	If not ...refer to the appropriate Interchange Rate section
NOTES:	
- Prepaid cards eligible as of 10/1/11 - As of 14.1, US issued Infinite cards will qualify for CPS AFD when the SQI (Spend Qualified Indicator) = N	

CPS RESTAURANT DEBIT = 1.19% + \$0.10

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

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

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

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

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

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

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization.... Standard Debit or Standard Prepaid
▪ Validation Code/ Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ AVS required	▪ If missing... Standard Debit or Standard Prepaid
▪ 7 day Auth to Settlement	▪ More than 7 days... Standard Debit or Standard Prepaid
▪ Authorization and Settlement amount match (1 authorization reversal permitted)	▪ If no match... Standard Debit or Standard Prepaid
▪ E-Commerce Indicator of 7	▪ If missing... Standard Debit or Standard Prepaid
▪ Merchant Order Number	▪ If missing... Standard Debit or Standard Prepaid
▪ POS Condition Code value of 59	▪ If missing... Standard Debit or Standard Prepaid
▪ Customer Service Phone number, URL or E-Mail Address	▪ If missing... Standard Debit or Standard Prepaid
▪ Must be Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ AVS not required for Bill Payment, Emerging Market /Select Developing Markets MCCs 9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300 and 4899, and the Utility MCC 4900 ▪ For aggregated transactions, the transaction amount must be \$15.00 or less ▪ Transactions may be aggregated for a period of up to three days or up to the total authorized amount. Market Specific Data Indicator must = E. Aggregated transactions that do not meet the transaction aggregation fee edit criteria will downgrade to EIRF or Standard ▪ Prepaid cards eligible as of 10/1/11	

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

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization.... Standard Debit or Standard Prepaid
▪ Validation Code or Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ AVS required	▪ If present... CPS/E-Commerce Basic ...otherwise Standard Debit or Standard Prepaid
▪ 7 day Auth to Settlement	▪ More than 7 days... Standard Debit or Standard Prepaid
▪ Authorization and Settlement amount match	▪ If no match... Standard Debit or Standard Prepaid
▪ E-Commerce Indicator of 5 or 6	▪ If missing ... Standard Debit or Standard Prepaid ...If 7 w/AVS CPS/E-Commerce Basic
▪ CAVV (Cardholder Authentication Verification Value)	▪ If missing but has AVS... CPS/E-Commerce Basic otherwise Standard Debit or Standard Prepaid
▪ Merchant Order number in Settlement	▪ If missing... Standard Debit or Standard Prepaid
▪ POS Condition Code value of 59	▪ If missing... Standard Debit or Standard Prepaid
▪ Customer Service Phone number, URL or E-Mail Address in City Field	▪ If missing... Standard Debit or Standard Prepaid
▪ Must be a Consumer card or Infinite card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ AVS not required for Bill Payment, Emerging Market/Select Developing Markets MCCs 9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300 and 4899, and the Utility MCC 4900 ▪ For aggregated transactions, the transaction amount must be \$15.00 or less ▪ Transactions may be aggregated for a period of up to three days or up to the total authorized amount. Market Specific Data Indicator must = E. Aggregated transactions that do not meet the transaction aggregation fee edit criteria will downgrade to EIRF or Standard ▪ Prepaid cards eligible as of 10/1/11	

FISERV CONFIDENTIAL

24.1 IQM V1

- US issued Infinite cards will qualify for CPS E-Commerce Preferred when the SQI (Spend Qualified Indicator) = N

CPS ACCOUNT FUNDING DEBIT = 1.75% + \$0.20

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization.... Standard Debit or Standard Prepaid
▪ Validation Code/ Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ AVS (Full Address match required) *	▪ If missing... Standard Debit or Standard Prepaid
▪ 1 day Auth to Settlement	▪ More than 1 day... Standard Debit or Standard Prepaid
▪ Authorization and Settlement amount match	▪ If no match... Standard Debit or Standard Prepaid
▪ E-Commerce Indicator of 5, 6 or 7	▪ If missing... Standard Debit or Standard Prepaid
▪ Customer Service Phone number, URL or E-Mail Address	▪ If missing... Standard Debit or Standard Prepaid
▪ Must be a Consumer card or Infinite card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ *AVS result must be D, M, G, U, and Y ▪ *AVS not required for Emerging Market/Select Developing Markets MCCs 9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300 and 4899 ▪ Prepaid cards eligible as of 10/1/11 ▪ US issued Infinite cards will qualify for CPS Account Funding when the SQI (Spend Qualified Indicator) = N	

DEBT REPAYMENT NO FEE = 0.65% + \$0.15

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

DEBT REPAYMENT 2 = 0.65% + \$0.15

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

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

CPS SMALL TICKET DEBIT = 1.55% + \$0.04

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
2 day Settlement	Within 3 days... EIRF Debit or EIRF Prepaid
Valid Electronic Authorization	No authorization... Standard Debit or Prepaid
Validation Code/ Tran ID must be present	If missing... Standard Debit or Prepaid
Card Present (Swiped, Contactless, EMV)	If key-entered... Standard Debit or Prepaid
Full Track I or II	Partial Track Data... Standard Debit or Prepaid
1 day between Transaction date and Authorization date	Exceeds 1 day... Standard Debit or Prepaid
Transaction Amount Limit \$15.00 (less than or equal to)	Exceeds Amount...refer to appropriate CPS Section
Must be a US issued Consumer, Signature Debit or Prepaid product	If not ...refer to the appropriate Interchange Rate section
NOTES:	
- The following MCCs are not eligible: 4829, 5542, 5960-5969, 6010, 6011, 6012, 7801, 7802, 7995, and 9405 - As of October 1, 2011, Consumer Debit/Prepaid card transactions with MCCs 5411, 5499 and 5541 will now be eligible for the CPS Small Ticket debit program. - As of October 1, 2011, merchants participating in the Retail Debit Performance and the Supermarket Debit Performance threshold programs will now qualify for the CPS/Small Ticket Debit rate. - Bill Payment transactions are now eligible for CPS Small Ticket - Prepaid cards eligible as of 10/1/11	

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

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
2 day Settlement	Within 3 days... EIRF Debit or EIRF Prepaid
Valid Electronic Authorization	No authorization..... Standard Debit or Standard Prepaid
Validation Code / Tran ID must be present	If missing... Standard Debit or Standard Prepaid
Card Present (Swiped, Contactless, EMV)	If key-entered.... CPS Hotel CNP or Standard Debit/Standard Prepaid
Full Track I or II	Partial Track Data... Standard Debit or Standard Prepaid
Folio number, Agreement number and Check-in date	Missing or invalid... Standard Debit or Standard Prepaid
Must be a Consumer card	If not ...refer to the appropriate Interchange Rate section
NOTES:	
Prepaid cards eligible as of 10/1/11	

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

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
2 day Settlement	Within 3 days... EIRF Debit or EIRF Prepaid
Valid Electronic Authorization	No authorization.... Standard Debit or Standard Prepaid
Validation Code / Tran ID must be present	If missing... Standard Debit or Standard Prepaid
Preferred Customer indicator	If missing... Standard Debit or Standard Prepaid
Folio number, Agreement number and Check-in date	Missing or invalid... Standard Debit or Standard Prepaid
Must be a Consumer card	If not refer to the appropriate Interchange Rate section
NOTES:	
Prepaid cards eligible as of 10/1/11	

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

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Original Electronic Authorization	▪ No authorization ... Standard Debit or Standard Prepaid
▪ Validation Code / Tran ID must be present	▪ If missing... Standard Debit or Standard Prepaid
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered.... CPS Auto CNP or Standard Debit/Standard Prepaid
▪ Full Track I or II	▪ Partial Track Data... Standard Debit or Standard Prepaid
▪ Rental Agreement number and Check-out date	▪ Missing or different... Standard Debit or Standard Prepaid
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Prepaid cards eligible as of 10/1/11	

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

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 3 days... EIRF Debit or EIRF Prepaid
▪ Valid Electronic Authorization	▪ No authorization ... Standard Debit or Standard Prepaid
▪ Validation Code / Tran ID must be present	▪ If missing.... Standard Debit or Standard Prepaid
▪ Preferred Customer indicator	▪ If missing... Standard Debit or Standard Prepaid
▪ Rental Agreement number and Check-out date	▪ Missing or different... Standard Debit or Standard Prepaid
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Prepaid cards eligible as of 10/1/11	

CPS PASSENGER TRANSPORT CP DEBIT = 1.19% + \$0.10

CPS PASSENGER TRANSPORT CNP DEBIT = 1.70% + \$0.15

CPS PASSENGER TRANSPORT CP (PP) = 1.15% + \$0.15

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

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

CPS ECOMMERCE PREFERRED HOTEL DEBIT = 1.70% + \$0.15

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
2 day Settlement	Within 3 days... EIRF Debit or EIRF Prepaid
Valid Electronic Authorization	No authorization.... Standard Debit or Standard Prepaid
Validation Code/ Tran ID must be present	If missing.... Standard Debit or Standard Prepaid
Preferred Customer indicator	If missing.... Standard Debit or Standard Prepaid
Folio number, Agreement number and Check-in date	Missing or invalid... Standard Debit or Standard Prepaid
E-Commerce Indicator of 5 or 6	If missing or “7” CPS/Hotel CNP otherwise Standard Debit/Standard Prepaid
CAVV (Cardholder Authentication Verification Value)	If missing CPS/Hotel CNP otherwise Standard Debit/Standard Prepaid
POS Condition Code value of 59	If missing Standard Debit or Standard Prepaid
Must be a Consumer card	If not ...refer to the appropriate Interchange Rate section
NOTES:	
Prepaid cards eligible as of 10/1/11	

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

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
2 day Settlement	Within 3 days... EIRF Debit or EIRF Prepaid
Valid Electronic Authorization	No authorization ... Standard Debit or Standard Prepaid
Validation Code / Tran ID must be present	If missing... Standard Debit or Standard Prepaid
Preferred Customer indicator	If missing.... Standard Debit or Standard Prepaid
Rental Agreement number and Check-out date	Missing or different... Standard Debit or Standard Prepaid
E-Commerce Indicator of 5 or 6	If missing or “7” ...CPS/Auto Rental CNP otherwise Standard Debit/Standard Prepaid
CAVV (Cardholder Authentication Verification Value)	If missing CPS/Auto Rental CNP otherwise Standard Debit/Standard Prepaid
POS Condition Code value of 59	If missing Standard Debit or Standard Prepaid
Must be a Consumer card	If not ...refer to the appropriate Interchange Rate section
NOTES:	
Prepaid cards eligible as of 10/1/11	

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

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
8 day Settlement	Within 9 days... EIRF Debit or EIRF Prepaid
Valid Electronic Authorization	No authorization ... Standard Debit or Standard Prepaid
Authorization and Settlement amount match	If no match... Standard Debit or Standard Prepaid
Validation Code / Tran ID must be present	If missing... Standard Debit or Standard Prepaid
Transaction date and Authorization date must be the same	Exceeds 1 day... Standard Debit or Standard Prepaid
Ticket number, ticket sequence number and count	Missing or different... Standard Debit or Standard Prepaid
Itinerary Information	Missing or different... Standard Debit or Standard Prepaid
E-Commerce Indicator of 5 or 6	If missing or “7” CPS/Passenger transport otherwise Standard Debit/Standard Prepaid

▪ CAVV (Cardholder Authentication Verification Value)	▪ If missing CPS/Passenger Transport Debit or Prepaid
▪ POS Condition Code value of 59	▪ If missing CPS/Passenger Transport Debit or Prepaid
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Prepaid cards eligible as of 10/1/11	

CPS GOVERNMENT DEBIT = 0.65% + \$0.15

CPS GOVERNMENT DEBIT CAP = 0.00% + \$2.00

CPS GOVERNMENT PREPAID = 0.65% + \$0.15

CPS GOVERNMENT PREPAID CAP = 0.00% + \$2.00

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

EIRF DEBIT = 1.75% + \$0.20

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

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Not within 3 days... Standard Debit or Standard Prepaid
▪ Valid Authorization	▪ Missing or different... Standard Debit or Standard Prepaid
NOTES:	
▪ Excludes high risk MCC's 5962, 5966 or 5967 and excludes non-secure Ecommerce transactions (ECI = 8) ▪ Excludes Signature, Signature Preferred and Infinite cards ▪ Excludes Debt Repayment Transactions on card products other than consumer debit ▪ Prepaid cards eligible as of 10/1/11	

DOMESTIC STANDARD DEBIT = 1.90% + \$0.25

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 30 day Settlement	▪ No downgrade from Standard Debit or Standard Prepaid
▪ Must be a Consumer card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Prepaid cards eligible as of 10/1/11	

VISA COMMERCIAL CARD INTERCHANGE PROGRAMS

VISA COMMERCIAL CARD DATA REQUIREMENTS
Level II Data = Tax amount (Must be between .1% and 22% of the transaction amount. Tax Amount is not required at Fuel Locations with MCCs 4468, 5541, 5542, 5499, 5983), Tax indicator and Customer Code (required for Purchasing Cards), Local Tax included value = 1
Level III Data Minimum Data Fields required: Discount Amount, Freight/Shipping Amount, Duty Amount, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item and Line-Item Total. (All fields need to be present for Purchase Card Level III, GSA Purchasing Large Ticket and Purchasing Large Ticket programs)
Level III Optional Data Fields: Destination Postal/Zip Code, Ship from Postal/Zip Code, Destination Country Code, Unique VAT Invoice Reference Number, VAT Tax Amount (Freight/Shipping), VAT Tax Rate (Freight/Shipping), VAT Tax Amount (Line Item) or VAT Tax Rate (Line Item)

PURCHASING CARD LEVEL III = 1.90% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Non-T&E MCC	If not... refer to T&E Commercial Card Qualifications
CPS Qualification	If not CPS Qualified... Corporate or Purchase Card Standard
Level III Data	If no Level 3 Data ... Purchase Card Level 2 (if level 2 data is met) otherwise Corporate Standard
NOTES:	
- Includes Purchasing and GSA Fleet Purchasing cards at fuel merchant locations. Level 3 fuel data required - Level III Data minimum data requirements include: Summary Record– Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line Item Detail Record – Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator - Transactions from Fuel and Non-Fuel MCCs do not require the presence of Level 2 Data = Sales Tax and Customer Code Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

PURCHASING CARD LEVEL II = 2.50% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Non-T&E MCC	If not ... refer to T&E Commercial Card Qualifications
CPS Qualification	If not CPS Qualified... Corporate or Purchase Card Standard
Level II Data	If no Level 2 Data and CPS Qualified.... Purchase Card – Card Present, or Purchase Card CNP otherwise Corporate or Purchase Card Standard
NOTES:	
- Only taxable transactions where the tax amount is between 0.1% - 22% of the sale amount can qualify for Level 2 rate Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ MCC must be 4468, 5499, 5541, 5542 or 5982	▪ If not ... Corporate or Purchase Card Level II
▪ CPS Qualification	▪ If not CPS Qualified... Corporate or Purchase Card Standard
▪ Level II Data	▪ If no Level 2 Data and CPS Qualified.... Corporate or Purchase Card – Card Present, Corporate or Purchase Card CNP otherwise Corporate or Purchase Card Standard
NOTES:	
▪ Only taxable transactions where the tax amount is between 0.1% - 22% of the sale amount can qualify for Level 2 rate	

PURCHASING CARD FLEET = 2.50% + \$0.10

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

PURCHASING CARD FUEL LEVEL II = 2.20% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ MCC must be 4468, 5499, 5541, 5542 or 5982	▪ If not ... Corporate or Purchase Card Level II
▪ CPS Qualification	▪ If not CPS Qualified... Corporate or Purchase Card Standard
▪ Level II Data	▪ If no Level 2 Data and CPS Qualified.... Corporate or Purchase Card – Card Present, Corporate or Purchase Card CNP otherwise Corporate or Purchase Card Standard
NOTES:	
▪ Only taxable transactions where the tax amount is between 0.1% - 22% of the sale amount can qualify for Level 2 rate	
▪ Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

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

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

CORPORATE TRAVEL SERVICES = 2.65% + \$0.10

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

PURCHASE TRAVEL SERVICES = 2.65% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ T&E MCC	▪ If not... refer to non-T&E Commercial Card Qualification
▪ CPS Qualification	▪ If not CPS Qualified... Corporate or Purchase Card Standard
NOTES:	
Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

CORPORATE CARD – CNP = 2.70% +\$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non T&E MCC	▪ If not... refer to T&E Commercial Card Qualifications
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Electronic Commerce Preferred ○ CPS/Electronic Commerce Basic ○ CPS/Account Funding	▪ If not... Corporate or Purchase Card Standard
NOTES:	
GSA Healthcare Corporate T&E MCCs: 8011, 8031, 8042, 8049, 8062, 8021, 8041, 8043, 8050, 8071	

PURCHASING CARD – CNP = 2.70% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non T&E MCC	▪ If not... refer to T&E Commercial Card Qualifications
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Electronic Commerce Preferred ○ CPS/Electronic Commerce Basic ○ CPS/Account Funding	▪ If not... Corporate or Purchase Card Standard
NOTES:	
- GSA Healthcare Corporate T&E MCCs: 8011, 8031, 8042, 8049, 8062, 8021, 8041, 8043, 8050, 8071 - Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

CORPORATE CARD – CARD PRESENT = 2.50% + \$0.10

PURCHASING CARD – CARD PRESENT = 2.50% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non-T&E MCC	▪ If not... refer to T&E Commercial Card Qualifications
▪ CPS Qualification: ○ CPS/Retail ○ CPS/Supermarket ○ CPS/Retail Key Entry ○ CPS/Small Ticket ○ CPS/Automated Fuel Dispenser ○ CPS/Retail Service Station	▪ If not... Corporate or Purchase Card Standard
NOTES:	
▪ Fuel Data and Customer Code not required for Fuel MCCs	
▪ GSA Healthcare Corporate T&E MCCs: 8011, 8031, 8042, 8049, 8062, 8021, 8041, 8043, 8050, 8071	

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

NON-QUALIFIED CORPORATE CREDIT = 2.95% + \$0.10

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

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

NON-QUALIFIED PURCHASE CREDIT= 2.95% + \$0.10

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

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non-T&E MCC	If not... refer to T&E Commercial Card Qualifications
▪ Level III data	If not ... Corporate or Purchase Card Standard
NOTES:	
Level III Data minimum data requirements include: Summary Record– Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line Item Detail Record – Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator GSA Healthcare Corporate T&E MCCs: 8011, 8031, 8042, 8049, 8062, 8021, 8041, 8043, 8050, 8071	

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non-T&E MCC	If not... refer to T&E Commercial Card Qualifications
▪ Level III data	If not ... Corporate or Purchase Card Standard
NOTES:	
- Level III Data minimum data requirements include: Summary Record– Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line Item Detail Record – Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator - GSA Healthcare Corporate T&E MCCs: 8011, 8031, 8042, 8049, 8062, 8021, 8041, 8043, 8050, 8071 Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

US BUSINESS TIER 1 VISA BUSINESS CREDIT LEVEL 2 = 1.90% + \$0.10**US BUSINESS TIER 2 VISA PLATINUM BUSINESS LEVEL 2 = 2.05% + \$0.10****US BUSINESS TIER 3 VISA SIGNATURE BUSINESS LEVEL 2 = 2.10% + \$0.10****US BUSINESS TIER 4 VISA INFINITE BUSINESS LEVEL 2 = 2.20% + \$0.10****US BUSINESS TIER 5 VISA TRAVEL REWARDS BUSINESS LEVEL 2 = 2.25% + \$0.10**

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non T&E MCC	▪ If not ... refer to T&E Commercial Card Qualifications
▪ CPS Qualification	▪ If not CPS Qualified and Level 2 data requirements... Non-Qualified Business Credit
▪ Level II Data	▪ If no Level 2 Data and CPS Qualified.... Business Card (Product 1 or 2 - Tiers 1, 2, 3, 4, and 5) otherwise... Non-Qual Business Credit
NOTES:	
▪ Only taxable transactions where the tax amount is between 0.1% - 22% of the sale amount can qualify for Level 2 rate	

~~US BUSINESS TIER 1~~ **VISA BUSINESS CREDIT** PRODUCT 2 = 1.90% + \$0.10
~~US BUSINESS TIER 2~~ **VISA PLATINUM BUSINESS** PRODUCT 2 = 2.05% + \$0.10
~~US BUSINESS TIER 3~~ **VISA SIGNATURE BUSINESS** PRODUCT 2 = 2.10% + \$0.10
~~US BUSINESS TIER 4~~ **VISA INFINITE BUSINESS** PRODUCT 2 = 2.20% + \$0.10
~~US BUSINESS TIER 5~~ **VISA TRAVEL REWARDS BUSINESS** PRODUCT 2 = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non-T&E MCC	▪ If not...refer to T&E Business Card Qualifications
▪ CPS Qualification: ○ CPS/Retail ○ CPS/Supermarket ○ CPS/Retail Key Entry ○ CPS/Small Ticket ○ CPS/Automated Fuel Dispenser ○ CPS/Retail Service Station	▪ If not... Non-Qual Business Credit
NOTES:	
▪ Fuel Data and Customer Code not required for Fuel MCCs	

~~US BUSINESS TIER 1~~ **VISA BUSINESS CREDIT** PRODUCT 1 = 2.65% + \$0.10
~~US BUSINESS TIER 2~~ **VISA PLATINUM BUSINESS** PRODUCT 1 = 2.80% + \$0.10
~~US BUSINESS TIER 3~~ **VISA SIGNATURE BUSINESS** PRODUCT 1 = 2.85% + \$0.10
~~US BUSINESS TIER 4~~ **VISA INFINITE BUSINESS** PRODUCT 1 = 2.95% + \$0.10
~~US BUSINESS TIER 5~~ **VISA TRAVEL REWARDS BUSINESS** PRODUCT 1 = 3.00% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Non-T&E MCC	▪ If not... refer to T&E Commercial Card Qualifications
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Electronic Commerce Preferred ○ CPS/Electronic Commerce Basic ○ CPS/Account Funding	▪ If not... Non-Qual Business Credit
NOTES:	
• None	

~~US BUSINESS TIER 1~~ **VISA BUSINESS CREDIT TRAVEL** = 2.35% + \$0.10
~~US BUSINESS TIER 2~~ **VISA PLATINUM BUSINESS TRAVEL** = 2.50% + \$0.10
~~US BUSINESS TIER 3~~ **VISA SIGNATURE BUSINESS TRAVEL** = 2.55% + \$0.10
~~US BUSINESS TIER 4~~ **VISA INFINITE BUSINESS TRAVEL** = 2.65% + \$0.10
~~US BUSINESS TIER 5~~ **VISA TRAVEL REWARDS BUSINESS TRAVEL** = 2.70% + \$0.10

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

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
30 day Settlement	No downgrade from Non-Qual Business Credit
NOTES:	
None	

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

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

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

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

US COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00
 US COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00
 US COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00
 US COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00
 US COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00
 US COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00
 US COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00
 US COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00
 US COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00
 US COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00
 US COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00
 US COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00

INTERREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00
 INTERREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00
 INTERREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00
 INTERREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00
 INTERREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00
 INTERREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00
 INTERREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00
 INTERREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00
 INTERREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00
 INTERREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00
 INTERREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00
 INTERREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant	If Non-U.S. Merchant...refer to the appropriate Interchange Rate section
Must be a Visa B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
MCC 3000–3350, 3351–3500, 3501–3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999, 4111, 4121, 4789, 5812, 5813, 5814, 5992, 7832, 7922, 7992, 9399	If not...refer to appropriate Interchange Rate section
Card not present only	No downgrade from this program
- Must contain a valid Program ID value: - Program 1 = A1 - Program 2 = A2 - Program 3 = A3 - Program 4 = A4 - Program 5 = A5 - Program 6 = A6 - Program 8 = A8 - Program 9 = A9 - Program 10 = B1 - Program 11 = B2 - Program 12 = B3 - Program 13 = B4	If not...refer to Global B2B Virtual Payments Program
NOTES:	
- Interregional plan code will be assigned to transactions issued outside the U.S. - Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

US COMMERCIAL FLEXIBLE B2B PROGRAM V1 = 0.80% + \$0.00
 US COMMERCIAL FLEXIBLE B2B PROGRAM V2 = 1.00% + \$0.00
 US COMMERCIAL FLEXIBLE B2B PROGRAM V3 = 1.20% + \$0.00
 US COMMERCIAL FLEXIBLE B2B PROGRAM V4 = 1.40% + \$0.00
 US COMMERCIAL FLEXIBLE B2B PROGRAM V5 = 1.60% + \$0.00
 US COMMERCIAL FLEXIBLE B2B PROGRAM V6 = 1.80% + \$0.00
 US COMMERCIAL FLEXIBLE B2B PROGRAM V7 = 2.00% + \$0.00
 US COMMERCIAL FLEXIBLE B2B PROGRAM V8 = 0.90% + \$0.00
 US COMMERCIAL FLEXIBLE B2B PROGRAM V9 = 1.10% + \$0.00
 US COMMERCIAL FLEXIBLE B2B PROGRAM V10 = 1.30% + \$0.00
 US COMMERCIAL FLEXIBLE B2B PROGRAM V11 = 1.50% + \$0.00
 US COMMERCIAL FLEXIBLE B2B PROGRAM V12 = 1.70% + \$0.00
 US COMMERCIAL FLEXIBLE B2B PROGRAM V13 = 1.90% + \$0.00
 INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V1 = 0.80% + \$0.00
 INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V2 = 1.00% + \$0.00
 INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V3 = 1.20% + \$0.00
 INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V4 = 1.40% + \$0.00
 INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V5 = 1.60% + \$0.00
 INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V6 = 1.80% + \$0.00
 INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V7 = 2.00% + \$0.00
 INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V8 = 0.90% + \$0.00
 INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V9 = 1.10% + \$0.00
 INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V10 = 1.30% + \$0.00
 INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V11 = 1.50% + \$0.00
 INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V12 = 1.70% + \$0.00
 INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V13 = 1.90% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant	If Non-U.S. Merchant...refer to the appropriate Interchange Rate section
Must be a Visa Flexible (X1) B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
MCC 3000–3350, 3351–3500, 3501–3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999, 4111, 4121, 4789, 5812, 5813, 5814, 5992, 7832, 7922, 7992, 9399	If not...refer to appropriate Interchange Rate section
- Maximum amount must be: \$749,999.999 (USD)- This applies to purchase and credit voucher credit and deferred debit transactions for Visa Flexible Rate B2B Virtual Program products. - Minimum Amount: \$499,999.99- This applies to purchase and credit voucher prepaid transactions for Visa Flexible Rate B2B Virtual Program product.	If not...refer to appropriate Interchange Rate section
Card not present only	No downgrade from this program
- Must contain a valid Program ID value: - Program 1 = A1 - Program 2 = A2 - Program 3 = A3 - Program 4 = A4 - Program 5 = A5 - Program 6 = A6 - Program 8 = A8 - Program 9 = A9 - Program 10 = B1 - Program 11 = B2 - Program 12 = B3 - Program 13 = B4	If not...refer to Global B2B Virtual Payments Program

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

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

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

US COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00

US COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00

US COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00

US COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00

US COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00

US COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00

US COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00

US COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00

US COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00

US COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00

US COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00

US COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00

INTERREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00

INTERREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00

INTERREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00

INTERREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00

INTERREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00

INTERREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00

INTERREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00

INTERREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00

INTERREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00

INTERREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00

INTERREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00

INTERREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant	If Non-U.S. Merchant...refer to the appropriate Interchange Rate section
Must be a Visa B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
MCC 3000–3350, 3351–3500, 3501–3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999, 4111, 4121, 4789, 5812, 5813, 5814, 5992, 7832, 7922, 7992, 9399	If not...refer to appropriate Interchange Rate section
Card not present only	No downgrade from this program
- Must contain a valid Program ID value: - Program 1 = A1 - Program 2 = A2 - Program 3 = A3 - Program 4 = A4 - Program 5 = A5 - Program 6 = A6 - Program 8 = A8	If not...refer to Global B2B Virtual Payments Program

○ Program 9 = A9 ○ Program 10 = B1 ○ Program 11 = B2 ○ Program 12 = B3 ○ Program 13 = B4	
▪ POS Entry Mode = 01 or 10	▪
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the U.S.	

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

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

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Electronic Commerce – Basic ○ CPS/Electronic Commerce – Preferred Retail ○ CPS/Hotel and Car Rental Card Not Present ○ CPS/Passenger Transport Card Not Present ○ CPS/Electronic Commerce Preferred Hotel and Car Rental ○ CPS/Electronic Commerce Preferred Passenger Transport ○ CPS/Account Funding	▪ If not CPS Qualified... Commercial Standard Prepaid
▪ Must be card not present	▪ If not... Commercial Retail Prepaid otherwise Commercial Standard Prepaid
▪ Must be Visa Business, Corporate and Purchasing Prepaid cards	▪ If not ... refer to the appropriate Interchange Rate section
NOTES	
• None	

Omaha Credit F/A = 508 Debit = N/A	Memphis PP Rate Code = DBN Debit = N/A
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NON-QUALIFIED BUSINESS/PURCHASING (PP) = 2.95% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 30 day Settlement	▪ No downgrade from Non-Qualified
▪ Non-CPS qualified	▪ No downgrade from Non-Qualified
▪ Must be Visa Business, Corporate and Purchasing Prepaid cards	▪ If not ... refer to the appropriate Interchange Rate section
NOTES	
• None	

CORPORATE (PP) = 2.65% + \$0.10

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must meet CPS qualification for any CPS program	▪ If not... Non-Qualified Corporate Prepaid
▪ Must be a Corporate Prepaid card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES	
• None	

GSA PURCHASING CARD LARGE TICKET = 1.20% + \$39.00

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

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 8 day Settlement	▪ If not... Purchase Card Standard
▪ Non-T&E Merchant	▪ If not... refer to T&E Commercial Card Qualification
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred	▪ If not.... refer to existing Purchase Card Qualification
▪ Transaction amount is \$10,000.01 to \$25,000.00	▪ If not.... refer to existing Purchase Card Qualification
NOTES:	
• Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

PURCHASING CARD LARGE PURCHASE ADVANTAGE 2 = 0.60% + \$52.50

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ 8 day Settlement	▪ If not... Purchase Card Standard
▪ Non-T&E Merchant	▪ If not... refer to T&E Commercial Card Qualification
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred	▪ If not.... refer to existing Purchase Card Qualification
▪ Transaction amount is \$25,000.01 to \$100,000.00	▪ If not.... refer to existing Purchase Card Qualification
NOTES:	
• Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

PURCHASING CARD LARGE PURCHASE ADVANTAGE 3 = 0.50% + \$55.50

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ 8 day Settlement	▪ If not... Purchase Card Standard
▪ Non-T&E Merchant	▪ If not... refer to T&E Commercial Card Qualification
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred	▪ If not.... refer to existing Purchase Card Qualification
▪ Transaction amount is \$100,000.01 to \$500,000.00	▪ If not.... refer to existing Purchase Card Qualification
NOTES:	
• Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

PURCHASING CARD LARGE PURCHASE ADVANTAGE 4 = 0.40% + \$58.50

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ...refer to the appropriate Interchange Rate section
▪ 8 day Settlement	▪ If not... Purchase Card Standard
▪ Non-T&E Merchant	▪ If not... refer to T&E Commercial Card Qualification
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred	▪ If not... refer to existing Purchase Card Qualification
▪ Transaction amount is \$500,000.01 and above	▪ If not.... refer to existing Purchase Card Qualification
NOTES:	
• Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

PURCHASING CARD LARGE PURCHASE (PP) = 1.45% + \$35.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 8 day Settlement	▪ If not... Purchase Card Standard
▪ Non-T&E Merchant	▪ If not... refer to T&E Commercial Card Qualification
▪ CPS Qualification: ○ CPS/Card Not Present ○ CPS/Ecommerce Basic ○ CPS/Ecommerce Preferred - Retail	▪ If not... Purchase Card Standard
▪ Meets Levels 2 & 3 data requirements	▪ If not... Purchase Card Standard
▪ Transaction amount is \$25,000.01 - \$500,000.01	▪ If not... refer to existing Purchase Card Qualification
NOTES:	
• None	

GSA GOVERNMENT TO GOVERNMENT = 1.65% + \$0.10

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

COMMERCIAL PRODUCT LARGE TICKET = 1.45% + \$35.00

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

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ...refer to the appropriate Interchange Rate section
Must be a GSA Purchasing or GSA Purchasing with Fleet Card	If non - GSA Purchasing Card ... refer to non - GSA Purchasing card Credit Voucher Section
- Transaction Amount Ranges: - Tier 1 = \$0.01 to \$10,000.00 - Tier 2 = \$10,000.01 to \$25,000.00 - Tier 3 = \$25,000.01 to \$100,000.00 - Tier 4 = \$100,000.01 to \$500,000.00 - Tier 5 = \$500,000.01 and above	If not...refer to appropriate Credit Voucher Fee Program
NOTES:	
Merchant must be non-passenger transport. MCC cannot be 3000-3299, 4112 or 4511.	

PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING, NON-PASS TRANSPORT 1 = 2.40% + \$0.00
PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING, NON-PASS TRANSPORT 2 = 2.30% + \$0.00
PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING, NON-PASS TRANSPORT 3 = 2.20% + \$0.00
PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING, NON-PASS TRANSPORT 4 = 2.00% + \$0.00
PURCHASING CARD CREDIT VOUCHER – NON-GSA PURCHASING, NON-PASS TRANSPORT 5 = 1.80% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ...refer to the appropriate Interchange Rate section
Must be a Non-GSA Purchasing or Non-GSA Purchasing with Fleet Card	If GSA Purchasing Card ... refer to GSA Purchasing card Credit Voucher Section
- Transaction Amount Ranges: - Tier 1 = \$0.01 to \$10,000.00 - Tier 2 = \$10,000.01 to \$25,000.00 - Tier 3 = \$25,000.01 to \$100,000.00 - Tier 4 = \$100,000.01 to \$500,000.00 - Tier 5 = \$500,000.01 and above	If not...refer to appropriate Credit Voucher Fee Program
NOTES:	
- Merchant must be non-passenger transport. MCC cannot be 3000-3299, 4112 or 4511. Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

U.S. STP TIER 1 = 2.00% + \$0.10
U.S. STP TIER 2 = 1.30% + \$35.00
U.S. STP TIER 3 = 1.10% + \$35.00
U.S. STP TIER 4 = 0.95% + \$35.00
U.S. STP TIER 5 = 0.80% + \$35.00

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ...refer to the appropriate Interchange Rate section
Must be a Purchasing or Corporate Card	If not... refer to appropriate Commercial Card program
- CPS Qualification: - CPS/Card Not Present - CPS/Ecommerce Basic - CPS/Ecommerce Preferred - Retail	If not ... refer to non-STP Purchasing or Corporate card Rate section
- Transaction Amount Ranges: - Tier 1 = Equal to and less than \$6,999.99 - Tier 2 = \$7,000.00 to \$14,999.99 - Tier 3 = \$15,000.00 to \$49,999.99 - Tier 4 = \$50,000.00 to \$99,999.99 - Tier 5 = Equal to and greater than \$100,000.00	If not.... refer to existing Purchasing or Corporate card Rate section
NOTES:	
- Market Specific Data Identifier must = J (B2B invoice payments) Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

UTILITY BUSINESS CREDIT = \$1.50

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

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

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

UTILITY BUSINESS RECURRING DEBIT/PREPAID = \$0.75

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

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

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a Commercial card	If not ...refer to the appropriate Interchange Rate section
Meets CPS qualification for any CPS Program	If not... Non-Qualified Business Credit
Must contain a BAI (Business application ID) of CB	If not... Non-Qualified Business Credit
NOTES:	
GSA Healthcare Corporate T&E MCCs: 8011, 8031, 8042, 8049, 8062, 8021, 8041, 8043, 8050, 8071	

COMMERCIAL CHOICE PROGRAM 1 = 0.40% + \$0.00
 COMMERCIAL CHOICE PROGRAM 2 = 0.45% + \$0.00
 COMMERCIAL CHOICE PROGRAM 3 = 0.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 4 = 0.55% + \$0.00
 COMMERCIAL CHOICE PROGRAM 5 = 0.60% + \$0.00
 COMMERCIAL CHOICE PROGRAM 6 = 0.65% + \$0.00
 COMMERCIAL CHOICE PROGRAM 7 = 0.70% + \$0.00
 COMMERCIAL CHOICE PROGRAM 8 = 0.75% + \$0.00
 COMMERCIAL CHOICE PROGRAM 9 = 0.80% + \$0.00
 COMMERCIAL CHOICE PROGRAM 10 = 0.85% + \$0.00
 COMMERCIAL CHOICE PROGRAM 11 = 0.90% + \$0.00
 COMMERCIAL CHOICE PROGRAM 12 = 0.95% + \$0.00
 COMMERCIAL CHOICE PROGRAM 13 = 1.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 14 = 1.05% + \$0.00
 COMMERCIAL CHOICE PROGRAM 15 = 1.10% + \$0.00
 COMMERCIAL CHOICE PROGRAM 16 = 1.15% + \$0.00
 COMMERCIAL CHOICE PROGRAM 17 = 1.20% + \$0.00
 COMMERCIAL CHOICE PROGRAM 18 = 1.25% + \$0.00
 COMMERCIAL CHOICE PROGRAM 19 = 1.30% + \$0.00
 COMMERCIAL CHOICE PROGRAM 20 = 1.35% + \$0.00
 COMMERCIAL CHOICE PROGRAM 21 = 1.40% + \$0.00
 COMMERCIAL CHOICE PROGRAM 22 = 1.45% + \$0.00
 COMMERCIAL CHOICE PROGRAM 23 = 0.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 24 = 0.05% + \$0.00
 COMMERCIAL CHOICE PROGRAM 25 = 0.10% + \$0.00
 COMMERCIAL CHOICE PROGRAM 26 = 0.15% + \$0.00
 COMMERCIAL CHOICE PROGRAM 27 = 0.20% + \$0.00
 COMMERCIAL CHOICE PROGRAM 28 = 0.25% + \$0.00
 COMMERCIAL CHOICE PROGRAM 29 = 0.30% + \$0.00
 COMMERCIAL CHOICE PROGRAM 30 = 0.35% + \$0.00
 COMMERCIAL CHOICE PROGRAM 31 = 1.50% + \$0.00
 COMMERCIAL CHOICE PROGRAM 32 = 1.55% + \$0.00
 COMMERCIAL CHOICE PROGRAM 33 = 1.60% + \$0.00
 COMMERCIAL CHOICE PROGRAM 34 = 1.65% + \$0.00
 COMMERCIAL CHOICE PROGRAM 35 = 1.70% + \$0.00
 COMMERCIAL CHOICE PROGRAM 36 = 1.75% + \$0.00
 COMMERCIAL CHOICE PROGRAM 37 = 1.80% + \$0.00
 COMMERCIAL CHOICE PROGRAM 38 = 1.85% + \$0.00
 COMMERCIAL CHOICE PROGRAM 39 = 1.90% + \$0.00
 COMMERCIAL CHOICE PROGRAM 40 = 1.95% + \$0.00
 COMMERCIAL CHOICE PROGRAM 41 = 2.00% + \$0.00
 COMMERCIAL CHOICE PROGRAM 42 = 2.05% + \$0.00
 COMMERCIAL CHOICE PROGRAM 43 = 2.10% + \$0.00
 COMMERCIAL CHOICE PROGRAM 44 = 2.15% + \$0.00
 COMMERCIAL CHOICE PROGRAM 45 = 2.20% + \$0.00
 COMMERCIAL CHOICE PROGRAM 46 = 2.25% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be one of these cards: Corporate T&E, Government Corporate T&E, Purchasing, Purchasing with Fleet, Government Purchasing or Government Purchasing with Fleet	If not ...refer to the appropriate Interchange Rate section
Acquiring institution ID and account range/primary account number are enabled for the Commercial Choice Program	N/A

▪ Acquiring institution ID along with the card acceptorID or Visa merchant identifier, primary account number, transaction amount combination are valid, and registered for the Commercial Choice program	▪ N/A
NOTES:	
▪ If program fee edit criteria is met, the Commercial Choice Fee Program will take priority over any existing fee program including, but not limited to, Large Purchase Advantage, Straight-Through-Processing, and existing Merchant Verification Value (MVV) based programs, such as Member-Supplied Interchange (MSI) programs and Visa Partner Program	

VISA INTERREGIONAL INTERCHANGE PROGRAMS

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

INTERREGIONAL PREMIUM = 1.80% (US Location)

INTERREGIONAL PREMIUM = 1.80% (Non-US Location)

QUALIFICATIONS	DOWNGRADE REASONS
- Merchant and Issuer are in different Regions - Must be a Non-U.S. issued Platinum Card, Canada issued Infinite Card, or Non-U.S. issued Rewards Card	- If not ...refer to the appropriate Interchange Rate section - If not ...refer to Standard
NOTES:	
As of 17.1, FPI applies to Visa Gold transactions destined to Japan Issuers	

INTERREGIONAL SUPER PREMIUM = 1.97% (US Location)

INTERREGIONAL SUPER PREMIUM = 1.97% (Non-US Location)

QUALIFICATIONS	DOWNGRADE REASONS
- Merchant and Issuer are in different Regions - Must be a Non-U.S. issued Infinite Card or Signature Card - Must be a U.S. issued Signature Preferred Card	- If not ...refer to the appropriate Interchange Rate section - If not ...refer to Standard - If not ...refer to Standard
NOTES:	
Infinite Cards issued in Canada will continue to receive Interregional Premium card rates	

INTERREGIONAL SUPER PREMIUM BASE = 1.98% + \$0.00

INTERREGIONAL PREMIUM BASE = 1.85% + \$0.00

INTERREGIONAL NON PREMIUM BASE = 1.10% + \$0.00

INTERREGIONAL BUSINESS BASE = 2.00% + \$0.00

INTERREGIONAL CORPORATE BASE = 2.00% + \$0.00

INTERREGIONAL PURCHASING BASE = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
- Merchant and Issuer are in different Regions - Must be Consumer or Commerical including Business products - Card-present transactions 3 day settlement Business and Corporate Base will allow Product ID's G3, G4, and K	- If not ...refer to the appropriate Interchange Rate section - If not ...refer to Downgrade Fee Program - If not ...refer to Downgrade Fee Program - If not ...refer to Downgrade Fee Program
NOTES:	

INTERREGIONAL SUPER PREMIUM-ALT= 1.98% + \$0.00

INTERREGIONAL PREMIUM-ALT= 1.85% + \$0.00

INTERREGIONAL NON PREMIUM-ALT= 1.60% + \$0.00

INTERREGIONAL BUSINESS-ALT= 2.00% + \$0.00

INTERREGIONAL CORPORATE-ALT= 2.00% + \$0.00

INTERREGIONAL PURCHASING-ALT= 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
- Merchant and Issuer are in different Regions - Must be Consumer or Commerical including Business products - Card-present transactions - POS Entry Mode must be 02, 05, 07, 90, 91, or 95	- If not ...refer to the appropriate Interchange Rate section - If not ...refer to Downgrade Fee Program - If not ...refer to Downgrade Fee Program - If not ...refer to Downgrade Fee Program

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Business and Corporate Alt will allow Product ID's G3, G4, and K	
NOTES:	
- Clearing timeliness must be: - 7 days or less for airline transactions - 3 days or less for non-airline transactions	

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

INTERREGIONAL PREMIUM- DOWNGRADE = 1.90% + \$0.00

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

INTERREGIONAL BUSINESS- DOWNGRADE = 2.05% + \$0.00

INTERREGIONAL CORPORATE- DOWNGRADE = 2.05% + \$0.00

INTERREGIONAL PURCHASING- DOWNGRADE = 2.05% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Merchant and Issuer are in different Regions	If not ...refer to the appropriate Interchange Rate section
Must be Consumer or Commerical including Business products	If not ...refer to the appropriate Interchange Rate section
Business and Corporate Downgrade will allow Product ID's G3, G4, and K	
NOTES:	

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

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

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

INTERREGIONAL UNCATEGORIZED = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Merchant and Issuer are in different Regions	If not ...refer to the appropriate Interchange Rate section
Must be Consumer or Commerical including Business products	If not ...refer to the appropriate Interchange Rate section
NOTES:	
Does not qualify for any other fee program	

INTERREGIONAL FOREIGN CASH ADVANCE = 0.33% + \$1.75

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

INTERREGIONAL BUSINESS/SIGNATURE BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 2.00% (US Location)

INTERREGIONAL BUSINESS/SIGNATURE BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 2.00% (Non-US Location)

QUALIFICATIONS	DOWNGRADE REASONS
- Merchant and Issuer are in different Regions - Must be a Business Card, Business Signature, Corporate Card, Purchasing Card, Transport/Cargo Card, Platinum Business (LAC and AP Regions) and Signature Business/Business Rewards (AP Region)	- If not ...refer to the appropriate Interchange Rate section - If not ...refer to Standard
NOTES:	
- Purchasing card type of S with Commercial card service of J denotes a Visa Distribution card - Product ID G4 for Infinite card, K for Signature card and G5 for Business Rewards - As of 13.1, Commercial Loan /Visa Argo, Commercial Transport EBT/Visa Cargo, Business Loan transactions are eligible	

INTERREGIONAL STANDARD = 1.60% (US Location)

INTERREGIONAL STANDARD = 1.60% (Non-US Location)

QUALIFICATIONS	DOWNGRADE REASONS
- Merchant and Issuer are in different Regions - Must be a Consumer Card	- N/A - N/A
NOTES:	
As of 17.1, FPI no longer applies to Visa Gold transactions destined to Japan Issuers	

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

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

INTERREGIONAL PRIVATE LABEL STANDARD US ACQ = 1.75% + \$0.20

INTERREGIONAL PRIVATE LABEL STANDARD NON-US ACQ = 1.75% + \$0.20

INTERREGIONAL PRIVATE LABEL ENHANCED US ACQ = 5.00% + \$0.00

INTERREGIONAL PRIVATE LABEL ENHANCED NON-US ACQ = 5.00% + \$0.00

INTERREGIONAL PRIVATE LABEL SPECIALIZED US ACQ = 10.00% + \$0.00

INTERREGIONAL PRIVATE LABEL SPECIALIZED NON-US ACQ = 10.00% + \$0.00

INTERREGIONAL PRIVATE LABEL PREMIUM US ACQ = 20.00% + \$0.00

INTERREGIONAL PRIVATE LABEL PREMIUM NON-US ACQ = 20.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
- Merchant and Issuer are in different Regions 30 day Settlement - Must be a Private Label Card, Product IDs = Q2 – Q6	- If Non-U.S. issued ... refer to the appropriate Interchange Rate section - No downgrade from this program - If not ...refer to the appropriate Interchange Rate section
NOTES:	

VISA U.S. TERRITORY INTERCHANGE PROGRAMS

***U.S. Territories are defined as Puerto Rico and U.S. Virgin Islands (in the LAC Region) and American Samoa, Guam, Marshall Islands, Northern Mariana Islands, and U.S. Minor Outlying Islands (in the AP Region).**

USVI ELECTRONIC/ELECTRON = 1.10%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ POS Entry mode = 90, 91, 05 or 07	▪ If not... Standard
NOTES:	
▪ Also applies to Visa Electron cards	

USVI CHIP FULL DATA = 1.00%

USVI CHIP FULL DATA W/PIN = 0.95%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ POS Entry mode = 05	▪ If not... Standard
NOTES:	
▪ Also applies to Visa Electron cards	

USVI ACQUIRER CHIP = 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ POS Entry mode = 07, 90 or 91	▪ If not... Standard
NOTES:	
▪ Also applies to Visa Electron cards	
▪ Terminal capability is "5"	

USVI ISSUER CHIP = 1.20%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ POS Entry mode = 90 or 91	▪ If not... Standard
NOTES:	
▪ Also applies to Visa Electron cards	
▪ Terminal capability is not "5"	
▪ Issuer is Chip-qualified	

USVI AIRLINE CHIP FULL DATA W/PIN = 0.95 %

USVI AIRLINE CHIP FULL DATA/USVI AIRLINE ACQUIRER CHIP = 1.00 %

USVI AIRLINE = 1.10 %

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement*	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ POS Entry mode = 5**	▪ If not... Standard
▪ Ticket number in merchant name field required	▪ If not... Standard
▪ MCC 3000-3299 or 4511	▪ If not... Standard
NOTES:	
▪ Also applies to Visa Electron cards	
▪ *15 day Settlement for USVI Airline	
▪ **POS Entry mode = 07, 90, or 91 for USVI Airline Acquirer Chip, USVI Airline has no requirement for POS Entry mode	
▪ Terminal capability is “5” for USVI Airline Acquirer Chip only	

USVI SECURE ECOMMERCE/USVI ECOMMERCE MERCHANT = 1.44 %

QUALIFICATIONS	DOWNGRADE REASONS
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ POS Entry mode = 01	▪ If not... Standard
▪ MOTO/ECI = 6 or 9	▪ If not... Standard
NOTES:	
▪ Also applies to Visa Electron cards	

USVI STANDARD = 1.60 %

QUALIFICATIONS	DOWNGRADE REASONS
▪ Reimbursement attribute = 0	▪ N/A
NOTES:	
▪ Also applies to Visa Electron cards	

USVI BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION/SIGNATURE/INFINITE = 1.80 %

QUALIFICATIONS	DOWNGRADE REASONS
▪ Commercial Card types = B, O, R, or S ▪ Consumer Card types = H or K	▪ N/A
NOTES:	
▪ Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

PR ELECTRONIC EMERGING SMALL TICKET = 1.10%
 PR ELECTRONIC EMERGING SMALL TICKET PURCHASING = 1.25%
 PR ELECTRONIC EMERGING SMALL TICKET CORPORATE = 1.25%
 PR ELECTRONIC EMERGING SMALL TICKET ~~BUSINESS TIER 3~~ **VISA SIGNATURE BUSINESS** = 1.65%
 PR ELECTRONIC EMERGING SMALL TICKET ~~BUSINESS TIER 4~~ **VISA INFINITE BUSINESS** = 1.75%
 PR ELECTRONIC EMERGING SMALL TICKET PLATINUM = 1.25%
 PR ELECTRONIC EMERGING SMALL TICKET SIGNATURE = 1.48%
 PR ELECTRONIC EMERGING SMALL TICKET INFINITE (SQ) = 1.65%
 PR ELECTRONIC EMERGING SMALL TICKET DB = 1.05%
 PR ELECTRONIC EMERGING SMALL TICKET ~~BUSINESS TIER 1~~ **VISA BUSINESS CREDIT** = 1.25%
 PR ELECTRONIC EMERGING SMALL TICKET ~~BUSINESS TIER 2~~ **VISA PLATINUM BUSINESS** = 1.48%
 PR ELECTRONIC EMERGING SMALL TICKET ~~BUSINESS TIER 5~~ **VISA TRAVEL REWARDS BUSINESS** = 1.95%
 PR ELECTRONIC EMERGING SMALL TICKET INFINITE (SNQ) = 1.48%
 PR ELECTRONIC EMERGING SMALL TICKET SIGNATURE PREFERRED = 1.65%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ MCCs must be valid	▪ If not... Standard
▪ POS Entry mode = 05, 07, 90 or 91	▪ If not... Standard
NOTES:	
▪ MCCs for Emerging Market and Small Ticket = 4011, 4111, 4112, 4121, 4131, 4784, 4789, 5814, 5912, 5976, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7911, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099, 8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311 and 9399 ▪ MCC for Utilities must be 4900 and 5300 for Discount Clubs	

PR ELECTRONIC GAS STATION = 1.00%
 PR ELECTRONIC GAS STATION PURCHASING = 1.15%
 PR ELECTRONIC GAS STATION CORPORATE = 1.15%
 PR ELECTRONIC GAS STATION ~~BUSINESS TIER 3~~ **VISA SIGNATURE BUSINESS** = 1.35%
 PR ELECTRONIC GAS STATION ~~BUSINESS TIER 4~~ **VISA INFINITE BUSINESS** = 1.45%
 PR ELECTRONIC GAS STATION PLATINUM = 1.15%
 PR ELECTRONIC GAS STATION SIGNATURE = 1.23%
 PR ELECTRONIC GAS STATION INFINITE (SQ) = 1.30%
 PR ELECTRONIC GAS STATION DB = 0.90%
 PR ELECTRONIC GAS ~~BUSINESS TIER 1~~ **VISA BUSINESS CREDIT** = 1.15%
 PR ELECTRONIC GAS ~~BUSINESS TIER 2~~ **VISA PLATINUM BUSINESS** = 1.23%
 PR ELECTRONIC GAS ~~BUSINESS TIER 5~~ **VISA TRAVEL REWARDS BUSINESS** = 1.65%
 PR ELECTRONIC GAS INFINITE (SNQ) = 1.23%
 PR ELECTRONIC GAS SIGNATURE PREFERRED = 1.30%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ MCCs must be 5541 or 5542	▪ If not... Standard
▪ POS Entry mode = 05, 07, 90 or 91	▪ If not... Standard
NOTES:	
▪	

PR ELECTRONIC RETAIL 1 = 1.35%
 PR ELECTRONIC RETAIL 1 PURCHASING= 1.85%
 PR ELECTRONIC RETAIL 1 CORPORATE = 2.10%
 PR ELECTRONIC RETAIL 1 ~~BUSINESS TIER 3~~ **VISA SIGNATURE BUSINESS** = 2.35%
 PR ELECTRONIC RETAIL 1 ~~BUSINESS TIER 4~~ **VISA INFINITE BUSINESS** = 2.45%
 PR ELECTRONIC RETAIL 1 PLATINUM = 1.95%
 PR ELECTRONIC RETAIL 1 SIGNATURE = 2.10%
 PR ELECTRONIC RETAIL 1 INFINITE (SQ) = 2.40%
 PR ELECTRONIC RETAIL 1 DB = 1.30%
 PR ELECTRONIC RETAIL 1 ~~BUSINESS TIER 1~~ **VISA BUSINESS CREDIT** = 2.10%
 PR ELECTRONIC RETAIL 1 ~~BUSINESS TIER 2~~ **VISA PLATINUM BUSINESS** = 2.10%
 PR ELECTRONIC RETAIL 1 ~~BUSINESS TIER 5~~ **VISA TRAVEL REWARDS BUSINESS** = 2.65%
 PR ELECTRONIC RETAIL 1 INFINITE (SNQ) = 2.10%
 PR ELECTRONIC RETAIL 1 SIGNATURE PREFERRED = 2.40%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ MCCs must be valid	▪ If not... Standard
▪ POS Entry mode = 05, 07, 90 or 91	▪ If not... Standard
NOTES:	
▪ MCCs = 3351-3500, 7512, 3501-3999, 7011, 7012, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 5971, or 7995	

PR ELECTRONIC RETAIL 2 = 1.30%
 PR ELECTRONIC RETAIL 2 PURCHASING= 1.80%
 PR ELECTRONIC RETAIL 2 CORPORATE = 2.05%
 PR ELECTRONIC RETAIL 2 ~~BUSINESS TIER 3~~ **VISA SIGNATURE BUSINESS** = 2.30%
 PR ELECTRONIC RETAIL 2 ~~BUSINESS TIER 4~~ **VISA INFINITE BUSINESS** = 2.40%
 PR ELECTRONIC RETAIL 2 PLATINUM = -1.90%
 PR ELECTRONIC RETAIL 2 SIGNATURE = -2.05%
 PR ELECTRONIC RETAIL 2 INFINITE (SQ) = 2.35%
 PR ELECTRONIC RETAIL 2 DB = 1.25%
 PR ELECTRONIC RETAIL 2 ~~BUSINESS TIER 1~~ **VISA BUSINESS CREDIT** = 2.05%
 PR ELECTRONIC RETAIL 2 ~~BUSINESS TIER 2~~ **VISA PLATINUM BUSINESS** = 2.20%
 PR ELECTRONIC RETAIL 2 ~~BUSINESS TIER 5~~ **VISA TRAVEL REWARDS BUSINESS** = 2.60%
 PR ELECTRONIC RETAIL 2 INFINITE (SNQ) = 2.05%
 PR ELECTRONIC RETAIL 2 SIGNATURE PREFERRED = 2.35%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ MCCs must be valid	▪ If not... Standard
▪ POS Entry mode = 05, 07, 90 or 91	▪ If not... Standard
NOTES:	
▪ MCCs = all other MCCs not previously noted in other market segments	

PR ELECTRONIC SUPERMARKET= 1.05%
 PR ELECTRONIC SUPERMARKET PURCHASING = 1.18%
 PR ELECTRONIC SUPERMARKET CORPORATE = 1.18%
 PR ELECTRONIC SUPERMARKET ~~BUSINESS TIER 3~~ **VISA SIGNATURE BUSINESS** = 1.45%
 PR ELECTRONIC SUPERMARKET ~~BUSINESS TIER 4~~ **VISA INFINITE BUSINESS** = 1.55%
 PR ELECTRONIC SUPERMARKET PLATINUM = 1.18%
 PR ELECTRONIC SUPERMARKET SIGNATURE = 1.33%
 PR ELECTRONIC SUPERMARKET INFINITE (SQ) = 1.50%
 PR ELECTRONIC SUPERMARKET DB = 1.00%
 PR ELECTRONIC SUPERMARKET ~~BUSINESS TIER 1~~ **VISA BUSINESS CREDIT** = 1.18%
 PR ELECTRONIC SUPERMARKET ~~BUSINESS TIER 2~~ **VISA PLATINUM BUSINESS** = 1.33%
 PR ELECTRONIC SUPERMARKET ~~BUSINESS TIER 5~~ **VISA TRAVEL REWARDS BUSINESS** = 1.75%
 PR ELECTRONIC SUPERMARKET INFINITE (SNQ) = 1.33%
 PR ELECTRONIC SUPERMARKET SIGNATURE PREFERRED = 1.50%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days ... Standard
▪ Valid Electronic Authorization	▪ No authorization ... Standard
▪ MCCs must be valid	▪ If not... Standard
▪ POS Entry mode = 05, 07, 90 or 91	▪ If not... Standard
NOTES:	
▪ MCCs = 5310 or 5411	

PR STANDARD = 1.65%
 PR STANDARD CORPORATE = 2.20%
 PR STANDARD ~~BUSINESS TIER 4~~ **VISA INFINITE BUSINESS** = 2.55%
 PR STANDARD PLATINUM = 1.95%
 PR STANDARD SIGNATURE = 2.20%
 PR STANDARD INFINITE (SQ) = 2.50%
 PR STANDARD CASH ADVANCE = .33% + \$1.75
 PR STANDARD DB = 1.65%
 PR STANDARD ~~BUSINESS TIER 1~~ **VISA BUSINESS CREDIT** = 2.20%
 PR STANDARD ~~BUSINESS TIER 2~~ **VISA PLATINUM BUSINESS** = 2.30%
 PR STANDARD ~~BUSINESS TIER 3~~ **VISA SIGNATURE BUSINESS** = 2.45%
 PR STANDARD ~~BUSINESS TIER 5~~ **VISA TRAVEL REWARDS BUSINESS** = 2.75%
 PR STANDARD INFINITE (SNQ) = 2.20%
 PR STANDARD SIGNATURE PREFERRED = 2.50%

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

PR STANDARD PURCHASING = 1.85%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Reimbursement attribute = 0	▪ N/A
NOTES:	
▪ MCCs = 6010 or 6011 for Cash Advance ▪ Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

LAC INTRAREGIONAL ELECTRONIC/ELECTRON CR = 1.10%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ If not... Standard
▪ POS Entry mode = 90, 91, 05 or 07	▪ If not... Standard
▪ Authorization code must be valid	▪ If not... Standard
NOTES:	
▪	

LAC INTRAREGIONAL BUSINESS/CORPORATE/PURCHASING = 2.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a Business Card, Corporate Card, Purchasing Card, Platinum Business and Signature Business	▪ If not... Standard
NOTES:	
▪ Purchasing Card type of S with Commercial Card service indicator of J denotes a Visa Distribution card	
▪ As of 13.1, Commercial Loan /Visa Argo, Commercial Transport EBT/Visa Cargo, Business Loan transactions are eligible	
▪ As of 14.1, Infinite Business transactions are eligible	

LAC INTRAREGIONAL SECURE ECOMMERCE/ELECTRON = 1.44%**LAC INTRAREGIONAL ECOMMERCE MERCHANT ELECTRON = 1.44%**

QUALIFICATIONS	DOWNGRADE REASONS
▪ POS Entry mode = 01	▪ If not... Standard
▪ Authorization code must be valid	▪ If not... Standard
▪ MOTO/ECI = 6 or 9	▪ If not... Standard
NOTES:	
▪ The Acquirer must participate in Verified by Visa. U.S. Acquirers will be set to participate	

LAC INTRAREGIONAL STANDARD/ELECTRON = 1.60%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Reimbursement attribute = 0	▪ N/A
NOTES:	
▪	

LAC INTRAREGIONAL PREMIUM = 1.80%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a LAC Merchant	▪ If not ... refer to Standard
▪ Must be a LAC Issued Platinum Card	▪ If not ... refer to Standard
NOTES:	
▪	

LAC INTRAREGIONAL SUPER PREMIUM = 1.97%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a LAC Merchant	▪ If not ... refer to Standard
▪ Must be a LAC Issued Infinite or Signature Card	▪ If not ... refer to Standard
NOTES:	
▪	

LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00
 LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00
 LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00
 LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00
 LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00
 LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00
 LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00
 LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00
 LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00
 LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00
 LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00
 LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00
 LAC INTERREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a LAC Merchant	If Non-LAC Merchant...refer to the appropriate Interchange Rate section
Must be a Visa B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
MCC 3000–3350, 3351–3500, 3501–3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999, 4111, 4121, 4789, 5812, 5813, 5814, 5992, 7832, 7922, 7992, 9399	If not...refer to appropriate Interchange Rate section
Card not present only	No downgrade from this program
- Must contain a valid Program ID value: - Program 1 = A1 - Program 2 = A2 - Program 3 = A3 - Program 4 = A4 - Program 5 = A5 - Program 6 = A6 - Program 8 = A8 - Program 9 = A9 - Program 10 = B1 - Program 11 = B2 - Program 12 = B3 - Program 13 = B4	If not...refer to Global B2B Virtual Payments Program

NOTES:

- Interregional plan code will be assigned to transactions issued outside the LAC
- Expanded to support Debit and Charge Account Funding Sources and Credential on File.

LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V1 = 0.80% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V2 = 1.00% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V3 = 1.20% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V4 = 1.40% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V5 = 1.60% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V6 = 1.80% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V7 = 2.00% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V8 = 0.90% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V9 = 1.10% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V10 = 1.30% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V11 = 1.50% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V12 = 1.70% + \$0.00
 LAC INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V13 = 1.90% + \$0.00
 LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V1 = 0.80% + \$0.00
 LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V2 = 1.00% + \$0.00
 LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V3 = 1.20% + \$0.00
 LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V4 = 1.40% + \$0.00
 LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V5 = 1.60% + \$0.00
 LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V6 = 1.80% + \$0.00
 LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V7 = 2.00% + \$0.00
 LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V8 = 0.90% + \$0.00
 LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V9 = 1.10% + \$0.00
 LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V10 = 1.30% + \$0.00
 LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V11 = 1.50% + \$0.00
 LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V12 = 1.70% + \$0.00
 LAC INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V13 = 1.90% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a LAC Merchant	If Non-LAC Merchant...refer to the appropriate Interchange Rate section
Must be a Visa B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
MCC 3000–3350, 3351–3500, 3501–3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999, 4111, 4121, 4789, 5812, 5813, 5814, 5992, 7832, 7922, 7992, 9399	If not...refer to appropriate Interchange Rate section
Card not present only	No downgrade from this program
- Must contain a valid Program ID value: - Program V1 = A1 - Program V2 = A2 - Program V3 = A3 - Program V 4 = A4 - Program V5 = A5 - Program V6 = A6 - Program V8 = A8 - Program V9 = A9 - Program V10 = B1 - Program V11 = B2 - Program V12 = B3 - Program V13 = B4	If not...refer to Global B2B Virtual Payments Program
NOTES:	
- Interregional plan code will be assigned to transactions issued outside the LAC - Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

LAC INTRAREGIONAL GLOBAL B2B VIRTUAL PAYMENTS = 2.00% + \$0.00

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a LAC Merchant	▪ If Non-LAC Merchant...refer to the appropriate Interchange Rate section
▪ Must be a Visa B2B Virtual Payments card	▪ If not...refer to the appropriate Interchange Rate section
▪ T&E MCC	▪ If non-T&E MCC...refer to appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the LAC	
▪ Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

LAC REGIONAL SUPER PREMIUM CP BASE = 1.98% + \$0.00

LAC REGIONAL PREMIUM CP BASE = 1.85% + \$0.00

LAC REGIONAL NON-PREMIUM CP BASE = 1.10% + \$0.00

LAC REGIONAL BUSINESS-CARD PRESENT (BASE) = 2.00% + \$0.00

LAC REGIONAL CORPORATE-CARD PRESENT (BASE) = 2.00% + \$0.00

LAC REGIONAL PURCHASING-CARD PRESENT (BASE) = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a LAC Merchant	▪ If Non-LAC Merchant...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ If not... LAC Regional Downgrade
▪ Valid authorization	▪ If not... LAC Regional Downgrade
▪ Must be a Visa Consumer or Commercial product	▪ If not...refer to the appropriate Interchange Rate section
▪ POS Entry mode = 02, 05, 07, 90, 91, or 95	▪ If not... LAC Regional Downgrade
▪ Business and Corporate Base will allow Product ID's G3, G4, and K	▪
NOTES:	

LAC REGIONAL SUPER PREMIUM CNP ALT = 1.98% + \$0.00

LAC REGIONAL PREMIUM CNP ALT = 1.85% + \$0.00

LAC REGIONAL NON-PREMIUM CNP ALT = 1.60% + \$0.00

LAC REGIONAL BUSINESS-CARD ABSENT (ALTERNATIVE) = 2.00% + \$0.00

LAC REGIONAL CORPORATE-CARD ABSENT (ALTERNATIVE) = 2.00% + \$0.00

LAC REGIONAL PURCHASING-CARD ABSENT (ALTERNATIVE) = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a LAC Merchant	▪ If Non-LAC Merchant...refer to the appropriate Interchange Rate section
▪ Valid authorization	▪ If not... LAC Regional Downgrade
▪ Must be a Visa Consumer or Commercial product	▪ If not...refer to the appropriate Interchange Rate section
▪ POS Entry mode = 02, 05, 07, 90, 91, or 95	▪ If not... LAC Regional Downgrade
▪ Business and Corporate Alt will allow Product ID's G3, G4, and K	▪
NOTES:	
▪ Clearing timeliness must be: - 7 days or less for airline transactions - 3 days or less for non-airline transactions	

LAC REGIONAL SUPER PREM DOWNGRADE = 2.03% + \$0.00

LAC REGIONAL PREMIUM DOWNGRADE = 1.90% + \$0.00

LAC REGIONAL NON-PREMIUM DNG = 1.65% + \$0.00

LAC REGIONAL BUSINESS-DOWNGRADE = 2.05% + \$0.00

LAC REGIONAL CORPORATE-DOWNGRADE = 2.05% + \$0.00

LAC REGIONAL PURCHASING-DOWNGRADE = 2.05% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a LAC Merchant	If Non-LAC Merchant...refer to the appropriate Interchange Rate section
Must be a Visa Consumer or Commercial product	If not...refer to the appropriate Interchange Rate section
Business and Corporate Downgrade will allow Product ID's G3, G4, and K	
NOTES:	

LAC REGIONAL CONS CREDIT VOUCHER = 1.00% + \$0.00

LAC REGIONAL COM CREDIT VOUCHER = 1.80% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a LAC Merchant	If Non-LAC Merchant...refer to the appropriate Interchange Rate section
Must be a Visa Consumer or Commercial product	If not...refer to the appropriate Interchange Rate section
NOTES:	
Must be Credit Voucher or Merchandise Return transaction	

LAC REGIONAL UNCATEGORIZED = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a LAC Merchant	If Non-LAC Merchant...refer to the appropriate Interchange Rate section
Must be a Visa Consumer or Commercial product	If not...refer to the appropriate Interchange Rate section
NOTES:	
Does not qualify for any other fee program	

GUAM ELECTRONIC = 1.00%

GUAM ELECTRONIC PLATINUM/SIGNATURE = 1.85%

GUAM ELECTRONIC/CORP/PURCH= 1.85%

QUALIFICATIONS	DOWNGRADE REASONS
4 day Settlement	If not...Standard
POS Entry mode = 90 or 91	If not...Standard
NOTES:	
For Commercial card transactions, the authorization code must be valid	

GUAM RECURRING CORPORATE/PURCHASING= 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
4 day Settlement	If not...Standard
POS Environment = R	If not...Standard
NOTES:	

GUAM RECURRING CORPORATE/PURCHASING= 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not... Standard
▪ POS Environment = R	▪ If not... Standard
NOTES:	
• Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

GUAM RECURRING NON-TOKEN= 1.05%**GUAM RECURRING BUSINESS NON-TOKEN= 2.05%**

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not... Standard
▪ POS Environment = R	▪ If not... Standard
NOTES:	
▪ Transaction is Card-Not-Present	
▪ Merchant is Guam and Issuer is Guam	

GUAM SMALL TICKET = 1.00%**GUAM SMALL TICKET SIGNATURE/PLATINUM = 1.85%****GUAM SMALL TICKET CORPORATE/PURCHASING = 1.85%**

QUALIFICATIONS	DOWNGRADE REASONS
▪ 5 day Settlement	▪ If not... Standard
▪ POS Entry mode = 02, 90 or 91	▪ If not... Standard
NOTES:	
▪ MCCs = 4784, 5814, 7523, or 7832	
▪ Transaction amount = US \$25.00 or less	

GUAM ACQUIRER CHIP = .90%**GUAM ACQUIRER CHIP PLATINUM = 1.80%****GUAM ACQUIRER CHIP SIGNATURE = 1.90%**

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not... Standard
▪ POS Entry mode = 90	▪ If not... Standard
▪ POS Terminal capability = 5	▪ If not... Standard
NOTES:	
▪ POS Entry mode for Platinum and Signature = 90 or 91	
▪ POS Terminal capability for Platinum and Signature = 5 or 8	

GUAM ISSUER CHIP = 1.10%**GUAM ISSUER CHIP PLATINUM = 2.00%****GUAM ISSUER CHIP SIGNATURE = 2.10%**

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not... Standard
▪ POS Entry mode = 90	▪ If not... Standard
▪ POS Terminal capability = 5	▪ If not... Standard
▪ Authorization code must be valid	▪ If not... Standard
NOTES:	

- POS Entry mode for Platinum and Signature = 90 or 91
- POS Terminal capability for Platinum and Signature = 5 or 8
- Issuer must be Chip-qualified

GUAM CHIP ONLINE = 1.00%

GUAM CHIP OFFLINE = 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not... Standard
▪ POS Entry mode = 05 or 07	▪ If not... Standard
▪ Terminal capability = 5 or 8	▪ If not... Standard
NOTES:	
▪ For Chip Online, the authorization must be valid	
▪ For Chip Offline, must not be authorized	

GUAM SECURE ECOMMERCE PLATINUM = 1.70%

GUAM SECURE ECOMMERCE SIGNATURE = 1.80%

GUAM ECOMMERCE MERCHANT PLATINUM = 1.70%

GUAM ECOMMERCE MERCHANT SIGNATURE = 1.80%

QUALIFICATIONS	DOWNGRADE REASONS
▪ POS Entry mode = 01	▪ If not... Standard
NOTES:	
▪ For Ecommerce Secure MOTO/ECI = 5	
▪ For Ecommerce Merchant MOTO/ECI = 6	

GUAM STANDARD = 1.44%

GUAM STANDARD PLATINUM = 1.90%

GUAM STANDARD SIGNATURE = 2.00%

GUAM STANDARD/CORP/PURCH = 1.85%

QUALIFICATIONS	DOWNGRADE REASONS
▪ MOTO/ECI not 5 or 6	▪ If not... Standard
NOTES:	
▪	

GUAM STANDARD NON-TOKEN = 1.49%

GUAM STANDARD PLATINUM NON-TOKEN = 1.95%

GUAM STANDARD SIGNATURE NON-TOKEN = 2.05%

GUAM STANDARD INFINITE NON-TOKEN = 2.40%

QUALIFICATIONS	DOWNGRADE REASONS
▪ POS Entry mode = 01 or 10	▪ If not... refer to the appropriate Interchange Rate section
▪ No timeliness requirement	▪ No downgrade from this program
▪ Additional Token Response is not equal to 1 (Token Program)	▪ No downgrade from this program
NOTES:	
▪	

GUAM INFINITE BUSINESS = 2.35%

GUAM BUSINESS/BUSINESS SIGNATURE = 2.00%

GUAM INFINITE = 2.35%

QUALIFICATIONS	DOWNGRADE REASONS
▪ No timeliness requirement	▪ No downgrade from this program
NOTES:	

▪

GUAM STANDARD CORPORATE NON-TOKEN = 1.90%
GUAM STANDARD PURCHASING NON-TOKEN = 1.90%
GUAM STANDARD BUSINESS NON-TOKEN = 2.05%
GUAM STANDARD INFINITE BUSINESS NON-TOKEN = 2.40%
GUAM STANDARD SIGNATURE BUSINESS NON-TOKEN = 2.05%

QUALIFICATIONS	DOWNGRADE REASONS
▪ POS Entry mode = 01 or 10	▪ If not... refer to the appropriate Interchange Rate section
▪ No timeliness requirement	▪ No downgrade from this program
▪ Additional Token Response is not equal to 1 (Token Program)	▪ No downgrade from this program
NOTES:	
▪	

AP DOMESTIC RECURRING COMMERCIAL= 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 5 day Settlement	▪ If not... Standard
▪ POS Environment = R	▪ If not... Standard
▪ MOTO/ECI = 2	▪ If not... Standard
NOTES:	
▪	

AP DOMESTIC RECURRING = 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 5 day Settlement	▪ If not... Standard
▪ POS Environment = R	▪ If not... Standard
▪ MOTO/ECI = 2	▪ If not... Standard
NOTES:	
▪ Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

AP DOMESTIC SMALL TICKET = 1.00%

AP DOMESTIC SMALL TICKET COMMERCIAL= 1.85%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 5 day Settlement	▪ If not... Standard
▪ POS Entry mode = 02, 90 or 91	▪ If not... Standard
▪ Transaction amount = US \$25.00 or less	▪ If not... Standard
NOTES:	
▪ MCCs = 4784, 5814, 7523 or 7832	

AP DOMESTIC ACQUIRER CHIP = .90%

AP DOMESTIC ISSUER CHIP = 1.10%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not... Standard
▪ Valid Electronic Authorization	▪ If not... Standard
▪ POS Entry mode = 90 or 91	▪ If not... Standard
▪ Terminal capability = 5 or 8	▪ If not... Standard
▪ Issuer must not be Chip-qualified	▪ If not... Standard
NOTES:	
▪ For Issuer Chip, the terminal capability must not = 5 or 8	
▪ For Issuer Chip, the issuer must be Chip-qualified	

AP DOMESTIC CHIP ONLINE = 1.00%
AP DOMESTIC CHIP OFFLINE = 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 4 day Settlement	▪ If not... Standard
▪ POS Entry mode = 05	▪ If not... Standard
▪ Terminal capability = 5	▪ If not... Standard
NOTES:	
▪ For Chip Online, the authorization must be valid	
▪ For Chip Offline, must not be authorized	

AP DOMESTIC ELECTRONIC CONSUMER = 1.00%
AP DOMESTIC ELECTRONIC BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 5 day Settlement	▪ If not... Standard
▪ POS Entry mode = 90 or 91	▪ If not... Standard
NOTES:	
▪ For Commercial card transactions, the authorization must be valid	
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 184,185 Debit = N/A
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A
South Credit FPI = AP6, AP7 Debit = N/A	

AP DOMESTIC STANDARD CONSUMER = 1.44%
AP DOMESTIC STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%
AP DOMESTIC STANDARD REWARDS = 1.93%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Reimbursement attribute = 0	▪ N/A
NOTES:	
▪	

AP REGIONAL STANDARD BUSINESS/CORPORATE/PURCHASING / CR DB = 2.05%
AP REGIONAL STANDARD SIGNATURE CR DB = 2.07%
AP REGIONAL STANDARD INFINITE = 2.07%
AP REGIONAL STANDARD GOLD CR DB = 1.60%
AP REGIONAL STANDARD CLASSIC/ELECTRON CR DB = 1.40%
AP REGIONAL STANDARD PLATINUM = 1.93%
AP REGIONAL STANDARD PREMIUM ISSUER JAPAN CR DB 1.93%
AP REGIONAL STANDARD PREMIUM COMMERCIAL CR DB = 2.07%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be an AP Merchant ▪ Must be a Business Card, Corporate Card, Purchasing Card, Platinum Business and Signature Business ▪ Must be a Classic, Electron, Infinite, Platinum, Signature or Gold (Consumer cards)	▪ N/A
NOTES:	
▪ As of 17.1, plan code 307 no longer applies to Visa Gold transactions destined to Japan Issuers	

AP STANDARD ULTRA HIGH NET WORTH = 2.40%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be AP issued ▪ Must be an Infinite card	▪ N/A
NOTES:	
▪	

AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00
 AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00
 AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00
 AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00
 AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00
 AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00
 AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00
 AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00
 AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00
 AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00
 AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00
 AP INTRAREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00
 AP INTERREGIONAL COMMERCIAL B2B PROGRAM 1 = 0.80% + \$0.00
 AP INTERREGIONAL COMMERCIAL B2B PROGRAM 2 = 1.00% + \$0.00
 AP INTERREGIONAL COMMERCIAL B2B PROGRAM 3 = 1.20% + \$0.00
 AP INTERREGIONAL COMMERCIAL B2B PROGRAM 4 = 1.40% + \$0.00
 AP INTERREGIONAL COMMERCIAL B2B PROGRAM 5 = 1.60% + \$0.00
 AP INTERREGIONAL COMMERCIAL B2B PROGRAM 6 = 1.80% + \$0.00
 AP INTERREGIONAL COMMERCIAL B2B PROGRAM 8 = 0.90% + \$0.00
 AP INTERREGIONAL COMMERCIAL B2B PROGRAM 9 = 1.10% + \$0.00
 AP INTERREGIONAL COMMERCIAL B2B PROGRAM 10 = 1.30% + \$0.00
 AP INTERREGIONAL COMMERCIAL B2B PROGRAM 11 = 1.50% + \$0.00
 AP INTERREGIONAL COMMERCIAL B2B PROGRAM 12 = 1.70% + \$0.00
 AP INTERREGIONAL COMMERCIAL B2B PROGRAM 13 = 1.90% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be an AP Merchant	If Non-AP Merchant...refer to the appropriate Interchange Rate section
Must be a Visa B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
MCC 3000–3350, 3351–3500, 3501–3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999, 4111, 4121, 4789, 5812, 5813, 5814, 5992, 7832, 7922, 7992, 9399	If not...refer to appropriate Interchange Rate section
Card not present only	No downgrade from this program
- Must contain a valid Program ID value: - Program 1 = A1 - Program 2 = A2 - Program 3 = A3 - Program 4 = A4 - Program 5 = A5 - Program 6 = A6 - Program 8 = A8 - Program 9 = A9 - Program 10 = B1 - Program 11 = B2 - Program 12 = B3 - Program 13 = B4	If not...refer to Global B2B Virtual Payments Program
NOTES:	
- Interregional plan code will be assigned to transactions issued outside the AP - Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V1 = 0.80% + \$0.00
 AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V2 = 1.00% + \$0.00
 AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V3 = 1.20% + \$0.00
 AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V4 = 1.40% + \$0.00
 AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V5 = 1.60% + \$0.00
 AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V6 = 1.80% + \$0.00
 AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V7 = 2.00% + \$0.00
 AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V8 = 0.90% + \$0.00
 AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V9 = 1.10% + \$0.00
 AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V10 = 1.30% + \$0.00
 AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V11 = 1.50% + \$0.00
 AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V12 = 1.70% + \$0.00
 AP INTRAREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V13 = 1.90% + \$0.00
 AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V1 = 0.80% + \$0.00
 AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V2 = 1.00% + \$0.00
 AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V3 = 1.20% + \$0.00
 AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V4 = 1.40% + \$0.00
 AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V5 = 1.60% + \$0.00
 AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V6 = 1.80% + \$0.00
 AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V7 = 2.00% + \$0.00
 AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V8 = 0.90% + \$0.00
 AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V9 = 1.10% + \$0.00
 AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V10 = 1.30% + \$0.00
 AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V11 = 1.50% + \$0.00
 AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V12 = 1.70% + \$0.00
 AP INTERREGIONAL COMMERCIAL FLEXIBLE B2B PROGRAM V13 = 1.90% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be an AP Merchant	If Non-AP Merchant...refer to the appropriate Interchange Rate section
Must be a Visa B2B Virtual Payments card	If not...refer to the appropriate Interchange Rate section
MCC 3000–3350, 3351–3500, 3501–3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999, 4111, 4121, 4789, 5812, 5813, 5814, 5992, 7832, 7922, 7992, 9399	If not...refer to appropriate Interchange Rate section
Card not present only	No downgrade from this program
- Must contain a valid Program ID value: - Program V1 = A1 - Program V 2 = A2 - Program V3 = A3 - Program V4 = A4 - Program V5 = A5 - Program V6 = A6 - Program V8 = A8 - Program V9 = A9 - Program V10 = B1 - Program V11 = B2 - Program V12 = B3 - Program V13 = B4	If not...refer to Global B2B Virtual Payments Program
NOTES:	
Interregional plan code will be assigned to transactions issued outside the AP	

AP INTRAREGIONAL GLOBAL B2B VIRTUAL PAYMENTS = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be an AP Merchant	▪ If Non-AP Merchant...refer to the appropriate Interchange Rate section
▪ Must be a Visa B2B Virtual Payments card	▪ If not...refer to the appropriate Interchange Rate section
▪ T&E MCC	▪ If non-T&E MCC...refer to appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the AP	

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

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be an AP Merchant	▪ If Non-AP Merchant...refer to the appropriate Interchange Rate section
▪ Must be a Visa B2B Virtual Payments card	▪ If not...refer to the appropriate Interchange Rate section
▪ T&E MCC	▪ If non-T&E MCC...refer to appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the AP	
▪ Expanded to support Debit and Charge Account Funding Sources and Credential on File.	

AP INTRAREGIONAL PRODUCT CLASSIC AND ELECTRON = 1.22% + \$0.00**AP INTRAREGIONAL PRODUCT GOLD = 1.42% + \$0.00****AP INTRAREGIONAL PRODUCT GOLD (JAPAN ISSUED) = 1.88% + \$0.00****AP INTRAREGIONAL PRODUCT PLATINUM = 1.88% + \$0.00****AP INTRAREGIONAL PRODUCT REWARDS = 1.88% + \$0.00****AP INTRAREGIONAL PRODUCT SIGNATURE = 2.02% + \$0.00****AP INTRAREGIONAL PRODUCT INFINITE = 2.02% + \$0.00****AP INTRAREGIONAL PRODUCT UHNW = 2.35% + \$0.00**

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be an AP Merchant	▪ If Non-AP Merchant...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ If not...Standard
▪ Must be a Visa Consumer card	▪ If not...refer to Product Interchange Program for Commercial cards
▪ POS Entry mode = 02, 05, 07, 90, 91 or 95	▪ If not...refer to Alternative Interchange Program
▪ Authorization must be valid	▪ If not...Standard
NOTES:	
▪	

AP INTRAREGIONAL PRODUCT BUSINESS AND PLATINUM BUSINESS = 2.00%**AP INTRAREGIONAL PRODUCT SIGNATURE BUSINESS INFINITE BUSINESS AND BUSINESS REWARDS= 2.02%****AP INTRAREGIONAL PRODUCT CORPORATE = 2.00%****AP INTRAREGIONAL PRODUCT PURCHASING = 2.00%**

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be an AP Merchant	▪ If Non-AP Merchant...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ If not...Standard
▪ Must be a Visa Commercial card	▪ If not...refer to Product Interchange Program for Consumer cards
▪ POS Entry mode = 02, 05, 07, 90, 91 or 95	▪ If not...refer to Alternative Interchange Program
▪ Authorization must be valid	▪ If not...Standard
NOTES:	
▪	

AP INTRAREGIONAL ALTERNATIVE CLASSIC AND ELECTRON = 1.35% + \$0.00

AP INTRAREGIONAL ALTERNATIVE GOLD = 1.55% + \$0.00

AP INTRAREGIONAL ALTERNATIVE GOLD (JAPAN ISSUED) = 1.88% + \$0.00

AP INTRAREGIONAL ALTERNATIVE PLATINUM = 1.88% + \$0.00

AP INTRAREGIONAL ALTERNATIVE REWARDS = 1.88% + \$0.00

AP INTRAREGIONAL ALTERNATIVE SIGNATURE = 2.02% + \$0.00

AP INTRAREGIONAL ALTERNATIVE INFINITE = 2.02% + \$0.00

AP INTRAREGIONAL ALTERNATIVE UHNW = 2.35% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be an AP Merchant	▪ If Non-AP Merchant...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ If not...Standard
▪ Must be a Visa Consumer card	▪ If not...refer to Alternative Interchange Program for Commercial cards
▪ POS Entry mode = 01 or 10	▪ If not...refer to Product Interchange Program
▪ Authorization must be valid	▪ If not...Standard
NOTES:	
▪ Seven day timeliness for Airline MCCs (not supported at this time)	

AP INTRAREGIONAL ALTERNATIVE BUSINESS AND PLATINUM BUSINESS = 2.00%

AP INTRAREGIONAL ALTERNATIVE SIGNATURE BUSINESS INFINITE BUSINESS AND BUS REWARDS= 2.02%

AP INTRAREGIONAL ALTERNATIVE CORPORATE = 2.00%

AP INTRAREGIONAL ALTERNATIVE PURCHASING = 2.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be an AP Merchant	▪ If Non-AP Merchant...refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ If not...Standard
▪ Must be a Visa Commercial card	▪ If not...refer to Alternative Interchange Program for Consumer cards
▪ POS Entry mode = 01 or 10	▪ If not...refer to Product Interchange Program
▪ Authorization must be valid	▪ If not...Standard
NOTES:	
▪	

VISA DURBIN INTERCHANGE PROGRAMS

***Note: There are no changes to existing clearing processing rules and edits, including additional data requirements.**

INTERREGIONAL REGULATED (DB) = 0.05% + \$0.22

IR REGULATED WITH IAF (DB) (w/International Acquiring Fee .45%) = 0.50% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant, US Territory merchant in the US, AP or LAC regions (American Samoa, Guam, Northern Mariana Islands, U.S. Minor Outlying Islands, Puerto Rico or U.S. Virgin Islands)	No downgrade from regulated
Must be regulated debit transaction	No downgrade from regulated
NOTES:	
- Applies only to Regulated Consumer Debit and Prepaid, Commercial Prepaid and Business Debit cards. - Regulated refunds will be qualified at the plan codes noted above	

PUERTO RICO REGULATED (DB) = 0.05% + \$0.22

LAC REGULATED (DB) = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
Must be a Puerto Rico or U.S. Virgin Islands Merchant	No downgrade from regulated
Must be a Puerto Rico or U.S. Virgin Islands issued Card	No downgrade from regulated
Must be regulated debit transaction	No downgrade from regulated
NOTES:	
Applies only to Regulated Consumer Debit and Prepaid, Commercial Prepaid and Business Debit cards.	

GU REGULATED (DB) = 0.05% + \$0.22

AP REGULATED (DB) = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
Must be a American Samoa, Guam, Northern Mariana islands, U.S. Minor Outlying islands merchant	No downgrade from regulated
Must be a American Samoa, Guam, Northern Mariana islands, U.S. Minor Outlying islands issued Card	No downgrade from regulated
Must be regulated debit transaction	No downgrade from regulated
NOTES:	
- Applies only to Regulated Consumer Debit and Prepaid, Commercial Prepaid and Business Debit cards. - Regulated refunds will be qualified at the plan codes noted above - Guam merchant/Guam issuer will receive GU REGULATED rate. All others listed above will receive AP REGULATED	

US CPS/SMALL TICKET REGULATED (DB) = 0.05% + \$0.22

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

QUALIFICATIONS	DOWNGRADE REASONS
2 day Settlement	Within 3 days and non-regulated... Non-Qual Consumer Credit
Valid Electronic Authorization	No authorization and non- regulated ... Non-Qual Consumer Credit
Validation Code/ Tran ID must be present	If missing and non- regulated ... Non-Qual Consumer Credit
Card Present (Swiped, Contactless, EMV)	If key-entered and non- regulated ... CPS Retail Key Entry or Non-Qual Consumer Credit
Full Track I or II	Partial Track Data and non- regulated... Non-Qual Consumer Credit
1 day between Transaction date and Authorization date	Exceeds 1 day and non- regulated... Non-Qual Consumer Credit
Transaction Amount Limit \$15.00 (less than or equal to)	Exceeds Amount and non- regulated... refer to appropriate CPS Section
- Regulated and non-regulated consumer debit card and prepaid - card transactions	If not and non-regulated ...refer to the appropriate Interchange Rate section
NOTES:	
- Regulated and non-regulated Consumer Debit/Prepaid card transactions expanded to include MCCs 5411, 5499 and 5541 are eligible for the CPS Small Ticket debit program. - Consumer credit card and commercial card transactions submitted with MCCs 5411, 5499, and 5541 are now able to qualify for the CPS/Small Ticket program. - Merchants participating in the Retail Debit Performance and the Supermarket Debit Performance threshold programs will now qualify for the CPS/Small Ticket Debit rate. - The following MCCs are not eligible: 4829, 5542, 5960-5969, 6010, 6011, 6012, 7995, and 9405	

CPS RETAIL2 EMERG MKTS (PP) = 0.65% + \$0.15

CPS RETAIL2 EMERG MKTS CAP (PP) = 0.00% + \$2.00

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Domestic	If not and non-regulated ... refer to the appropriate Interchange Rate section
Must be MCC: 4814 or 6513	Not MCC 4814 or 6513 and non-regulated ... Non-Qual Consumer Credit
3 day Settlement	Exceeds 3 days and non-regulated... Non-Qual Consumer Credit
Valid Electronic Authorization	No authorization and non-regulated ... Non-Qual Consumer Credit
Validation Code / Tran ID must be present	If missing and non-regulated ... Non-Qual Consumer Credit
1 day between Transaction date and Authorization date	Exceeds 1 day and non-regulated... Non-Qual Consumer Credit
NOTES:	
Applies only to Regulated Consumer Debit and Prepaid card transaction.	

US REGULATED (DB) = 0.05% + \$0.22

US REGULATED NON-CPS (DB) = 0.05% + \$0.22

US REGULATED COMMERCIAL (DB) = 0.05% + \$0.22

REGULATED CONSUMER MQ (DB) * = 0.05% + \$0.22**

US REGULATED NON-CPS COMMERCIAL (DB) = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a U.S. Merchant, US issued card	▪ No downgrade from regulated
▪ Must be regulated debit transaction	▪ No downgrade from regulated
NOTES:	
▪ Applies only to U.S. Domestic Regulated Consumer and Business Debit and Consumer and Commercial Prepaid card transaction. ▪ Regulated debit card transactions submitted with a valid a MVV for any MVV program (excluding a VPP) will receive the appropriate U.S. regulated debit card rate ▪ ** US Regulated Non-CPS (DB) will consist of transactions that cleared as regulated however qualify at EIRF or Standard ▪ ***REG Consumer MQ (DB) will consist of transactions that cleared as regulated however qualify at CPS Retail Debit Key Entered, CPS Card Not Present Debit, CPS E-Commerce Basic Debit, CPS E-Commerce Preferred Debit or CPS E-Commerce Preferred Passenger Transport Debit	

CREDIT VOUCHER (DB) = 0.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Domestic	▪ Not Applicable
NOTES:	
▪ Applies only to U.S. Domestic Regulated and non-regulated Consumer and Business Debit and Consumer and Commercial Prepaid card transaction. ▪ Any credit voucher transactions eligible for this program will be submitted under the existing Commercial Card credit voucher fee program (FPI 369)	

MASTERCARD INTERCHANGE PROGRAMS

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

MERIT III BASE = 1.65% + \$0.10

MERIT III DEBIT = 1.05% + \$0.15

MERIT III PREPAID = 1.15% + \$0.15

ENHANCED MERIT III BASE = 1.80% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key entered ... Key Entered with eligible MCC otherwise Merit I
▪ 10% Transaction tolerance (25% Barbers/Beauty Salons) *	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
NOTES:	
▪ Mastercard Credit transactions from MCCs 3351-3999, 7512, 7513, 7519, 7011, 4411, 4900, 5541 and 5542 are not eligible	
▪ Mastercard Debit transactions from MCCs 3351-3999, 7512, 7513, 7519, 7011, 4411, 4900, 5541, 5542, 6300 and 6513 are not eligible	
▪ *Restaurants (5812), Fast Food (5814), Bars (5813) , Limousines and Taxis (4121), Cruise Lines (4411) and Airline transactions are exempt from transaction tolerance	

MERIT I = 1.95% + \$0.10

MERIT I PASSENGER TRANSPORT = 1.95% + \$0.10

MERIT I DEBIT = 1.65% + \$0.15

MERIT I PREPAID = 1.76% + \$0.20

ENHANCED MERIT I = 2.10% + \$0.10

MERIT I DAY CARE = 1.60% + \$0.10

MERIT I DAY CARE ENHANCED = 1.60% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement, Airlines 9 day settlement	▪ Exceeds 3 days... Standard ...
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance (25% Barbers/Beauty Salons) *	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match **	▪ No MCC match... Standard
NOTES:	
*Restaurants (5812), Fast Food (5814), Bars (5813), Limousines and Taxis (4121) are exempt from transaction tolerance	
**Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations	
▪ Hotels, Car Rental, Airlines, Automated Fuel Dispensers, (all identified by MCC) and properly identified non-face to face and E-commerce transactions are exempt from transaction amount tolerance and timeliness edits	
▪ MCC 4900 is not eligible to receive Merit I Base or Enhanced Merit I Base as of 10/03/08	
▪ MCCS 4900, 5960, 6300, or 6513 are no longer eligible to receive Merit I Debit as of 10/03/08	

MERIT I ELECTRONIC COMMERCE = 1.95% + \$0.10

MERIT I ELECTRONIC COMMERCE DEBIT = 1.65% + \$0.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ CAT 6 in Settlement*	▪ Missing... Merit I
▪ Electronic Commerce Identifiers in Auth*	▪ Missing... Merit I
NOTES:	
*Transaction Amount Edit and Timeliness edit (from authorization to transaction date) is bypassed, if all required Electronic Commerce Indicators are present in authorization and clearing	
▪ MCC 4900 is not eligible to receive Merit I Ecommerce or Merit I Ecommerce Debit as of 10/03/08	
▪ MCCs 4900, 5960, 6300, or 6513 are no longer eligible to receive Merit I Ecommerce Debit as of 10/03/08	

BILL PAYMENTS MERIT I (Real Estate) = 1.43% + \$ 0.05

BILL PAYMENTS MERIT I DEBIT (Real Estate) = 0.80% + \$ 0.25

BILL PAYMENTS MERIT I DEBIT CAP (Real Estate) = 0.00% + \$ 5.00

BILL PAYMENTS MERIT I PREPAID (Real Estate) = 0.80% + \$ 0.25

BILL PAYMENTS MERIT I PREPAID CAP (Real Estate) = 0.00% + \$ 5.00

ENHANCED BILL PAYMENTS MERIT I (Real Estate) = 1.43% + \$ 0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Standard ...
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCC must be 6513	▪ If not ... Merit I
NOTES:	
▪	

BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$ 0.05

ENHANCED BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$ 0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Standard ...
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCC must be 6300 or 5960	▪ If not ... Merit I
NOTES:	

MERIT I CONSUMER LOAN DEBIT/PREPAID = 0.80% + \$0.25

MERIT I CONSUMER LOAN DEBIT/PREPAID (CAP) = 0.00% + \$2.95

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCC must be 6051 or 6012	▪ If not... Merit I Debit
▪ Must be a Consumer Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪ MAID is required to qualify for the Merit I Consumer Loan Debit/Prepaid Rate	
▪ Maximum convenience fee of \$4.95 is allowed per transaction	

KEY ENTERED = 1.95% + \$0.10

KEY ENTERED DEBIT = 1.65% + \$0.15

KEY ENTERED PREPAID = 1.76% + \$0.20

ENHANCED KEY ENTERED = 2.10% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance*	▪ Exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCC must be Retail or Restaurant	▪ If incorrect MCC code... Merit I
NOTES:	
* MCC's 5812-5814 (Restaurants) are exempt from transaction amount tolerance	

CORE SMALL TICKET CARD PRESENT = 1.65% + \$0.02

ENHANCED SMALL TICKET CARD PRESENT = 1.80% + \$0.02

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If not... refer to appropriate Interchange Rate section
▪ Valid Authorization	▪ No authorization... Standard
▪ Transaction Amount Limit of \$5.00	▪ Exceeds Tran Amount... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Must be Consumer Credit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪	

CORE SMALL TICKET CARD NOT PRESENT = 1.95% + \$0.02

ENHANCED SMALL TICKET CARD NOT PRESENT = 2.10% + \$0.02

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Card not Present	▪ If not... refer to appropriate Interchange Rate section
▪ Valid Authorization	▪ No authorization... Standard
▪ Transaction Amount Limit of \$5.00	▪ Exceeds Tran Amount... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Must be Consumer Credit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪	

SMALL TICKET DEBIT= 1.55% + \$0.04

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I Debit otherwise Standard Debit
▪ Card Present (Swiped, CT7 Transponder, EMV)	▪ If key-entered or missing transponder... Merit I Debit
▪ Valid Authorization	▪ No authorization... Standard Debit
▪ 10% Transaction tolerance*	▪ If exceeds tolerance... Standard Debit
▪ Transaction Amount Limit of \$15.00	▪ Exceeds Tran Amount... Standard Debit
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth date... Standard Debit
▪ MCCs must be 4111, 4121, 4131, 4784, 5499, 5994, 5812, 5814, 7211, 7216, 7338, 7523, 7542, 7832, 7841 or 9402	▪ Incorrect MCC... Merit III Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
* MCC 5812 -5814, and 4121 are exempt from tolerance amount edit	

RESTAURANT DEBIT = 1.19% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I Debit otherwise Standard Debit
▪ Card Present (Swiped, CT7 Transponder, EMV)	▪ If key-entered or missing transponder... Merit I Debit
▪ Valid Authorization	▪ No authorization... Standard Debit
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth date... Standard Debit
▪ MCCs must be 5812 or 5814	▪ Incorrect MCC... Merit III Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be a Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪	

EMERGING MARKET DEBIT = 0.80% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Standard Debit
▪ Valid Authorization	▪ No authorization... Standard Debit
▪ 10% Transaction tolerance	▪ Exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard Debit
▪ MCC must be 4111, 4112, 4784, 4899, 5960, 6300 or 7800	▪ Incorrect MCC... Merit I Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be a Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪ MCC 4900 is not eligible to receive Emerging Market Debit as of 10/03/08	

EMERGING MARKET DEBIT – EDU/GOVT = 0.65% + \$0.15**EMERGING MARKET DEBIT – EDU/GOVT CAP = 0.00% + \$2.00**

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Standard Debit
▪ Valid Authorization	▪ No authorization... Standard Debit
▪ 10% Transaction tolerance	▪ Exceeds tolerance... Standard Debit
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard Debit
▪ MCC must be 8211, 8220, 8299, 9211, 9222, 9223, 9311, 9399, or 9402	▪ Incorrect MCC... Merit I Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be a Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪	

PETROLEUM BASE CREDIT = 1.90% + \$0.00 (\$0.95max)**ENHANCED PETROLEUM BASE = 1.90% + \$0.00 (\$0.95max)**

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered or missing transponder... Merit I
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ Must be a Consumer Credit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
For transactions submitted with MCC 5542 - Must contain CAT Level indicator of 1 or 2 for Fuel Dispenser For transactions submitted with MCC 5541, the transaction must be either: - Magnetic stripe required, except when a Transponder transaction	

PETROLEUM – CAT/AFD DEBIT= 0.70% + \$0.17 (\$0.95 max)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I Debit otherwise Standard Debit
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered... Merit I Debit
▪ Valid Authorization	▪ No authorization... Standard Debit
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth date... Standard Debit
▪ Must be MCCs 5542	▪ Incorrect MCC... Merit III Debit
▪ Must contain CAT Level indicator of 1 or 2 for Fuel Dispenser	▪ Missing or invalid indicator... Merit III Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be a Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	

PETROLEUM – SERVICE STATION DEBIT = 0.70% + \$0.17 (\$0.95 max)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I Debit otherwise Standard Debit
▪ Card Present (Swiped, CT7 Transponder, EMV)	▪ If key-entered or missing transponder... Merit I Debit
▪ Valid Authorization	▪ No authorization... Standard Debit
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth date... Standard Debit
▪ MCC must be 5541	▪ Incorrect MCC... Merit III Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be a Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	

SERVICE INDUSTRY (SIIP) INCENTIVE = 1.15% + \$0.05

SERVICE INDUSTRY (SIIP) INCENTIVE DEBIT = 1.15% + \$0.05

ENHANCED SERVICE INDUSTRY (SIIP) INCENTIVE = 1.15% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days ... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ Key Entered	▪ If swiped.... Merit III
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCCs must be 4814 or 4899	▪ Incorrect MCC... Merit I
▪ Recurring Payment indicator in Auth and Settlement	▪ No Recurring Payment indicator ... Merit I
▪ Must be a Consumer Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪ MCCs 4812, 4900, 5960 or 6300 are no longer eligible to receive these three SIIP programs as of 10/03/08	

PUBLIC SECTOR = 1.55% + \$0.10

ENHANCED PUBLIC SECTOR = 1.55% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance	▪ Exceeds Tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... Standard
▪ MCC must be 4111, 4784, 9211, 9222, 9223, 9311, 9399, 9402 or 4112	▪ Incorrect MCC... Merit I
▪ Must be a Consumer Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	

UTILITIES = 0.00% + \$0.75

UTILITIES DEBIT = 0.00% + \$0.65

UTILITIES PREPAID = 0.00% + \$0.65

ENHANCED UTILITIES = 0.00% + \$0.75

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... Standard
▪ MCC must be 4900 only	▪ Incorrect MCC... Standard
▪ Must be a Consumer Debit Card, Credit Card, or Prepaid Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪ Card Acceptor Type/Card Acceptor Tax ID required	

CHARITIES = 2.00% + \$0.10

CHARITIES DEBIT = 1.45% + \$0.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ No downgrade from Charities
▪ Valid Authorization	▪ No downgrade from Charities
▪ 10% Transaction tolerance*	▪ No downgrade from Charities
▪ MCC must be 8398 only	▪ No downgrade from Charities
▪ Must be a Consumer Debit Card, or Consumer Credit Card	▪ No downgrade from Charities
NOTES:	
* Non-face-to-face and E-commerce transactions are exempt from transaction amount tolerance	
▪ MAID is required to qualify for zero interchange in the event of MasterCard defined Disaster Relief period	

HUMANITARIAN STANDARD = 1.65% + \$0.00

HUMANITARIAN STANDARD DEBIT = 1.65% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ No timeliness	▪ No downgrade from Humanitarian Standard
▪ MCC cannot be 6010, 6532, 6533 and 6011	▪ No downgrade from Humanitarian Standard
NOTES:	

LODGING/AUTO RENTAL/CRUISE LINE = 1.65% + \$0.10

LODGING/AUTO RENTAL/CRUISE LINES DEBIT = 1.15% + \$0.15

ENHANCED LODGING/AUTO RENTAL/CRUISE LINES = 1.75% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... Standard
▪ Settlement Detail Addendum Data	▪ If missing... Merit I
NOTES:	
▪ Any Car Rental, Hotel or Cruise Line merchant may qualify effective 11.1	

PASSENGER TRANSPORT = 1.65% + \$0.10

PASSENGER TRANSPORT DEBIT = 1.60% + \$0.15

ENHANCED PASSENGER TRANSPORT = 1.75% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 9 day Settlement	▪ Exceeds 9 days... Standard
▪ Valid Authorization (except Airlines)	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Passenger Name in settlement	▪ Missing ... Standard
▪ Ticket Number in settlement	▪ Missing ... Standard
▪ Issuing Carrier in settlement	▪ Missing ... Standard
▪ Itinerary Data in Settlement	▪ Missing ... Merit I
▪ Auth and Settlement MCC must match*	▪ No MCC match... Standard
NOTES:	
▪ No Magnetic Stripe or Amount Edits apply to this interchange level	
▪ *Valid exceptions are Travel Agencies and Airline	

SUPERMARKET BASE = 1.45% + \$0.10

SUPERMARKET DEBIT = 1.05% + \$0.15 (max \$0.35)

ENHANCED SUPERMARKET BASE = 1.60% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered... Merit I
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCC must be 5411	▪ Incorrect MCC ... Standard
NOTES:	
▪ Merchant must be registered with MasterCard for Supermarket Incentive Interchange Rate	

CONVENIENCE PURCHASE BASE = 1.65% + \$0.04

ENHANCED CONVENIENCE PURCHASE BASE = 1.80% + \$0.04

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Card Present (Swiped, Contactless, EMV) - (Not required for Transponder transactions identified with a CAT level of CT7)	▪ If key-entered or missing transponder... Key Entered or Merit I
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCCs must be 5814, 5499, 7832, 4121 or 5331	▪ Incorrect MCC ... Standard
▪ 10% Transaction tolerance on MCCs 5499 or 7832*	▪ If exceeds tolerance... Standard
NOTES:	
*MCC 5814 and 4121 are exempt from tolerance amount	
▪ MCC 4121 transaction amount cannot exceed \$25.00	

MERCHANT UCAF = 1.95 % + \$0.10

MERCHANT UCAF DEBIT = 1.65% + \$0.15

ENHANCED MERCHANT UCAF = 2.10% + \$0.10

MERCHANT UCAF PREPAID = 1.76% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Auth and Settlement MCC must match*	▪ No MCC match... Standard
▪ UCAF Collection Indicator = 1	▪ Not present ... Standard
▪ CAT Level Indicator = 6	▪ Not present... Standard
▪ Electronic Commerce Transactions with required data are except from timeliness	▪ Not present ... Standard
▪ Security level indicator/Security protocol indicating Merchant UCAF participation	▪ Not present... Standard
▪ Must be a Consumer Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Applies to U.S. Acquirer and U.S. Issuer Transactions ▪ MCC 5999 does not require itinerary (addendum) data ▪ MCC 4900 is not eligible to receive Merchant UCAF or Enhanced Merchant UCAF as of 10/03/08 ▪ MCCs 4900, 5960, 6300, or 6513 are not eligible to receive Merchant UCAF Debit as of 10/03/08 ▪ Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive Merchant UCAF as of 04/15/11	

FULL UCAF = 1.95% + \$0.10

FULL UCAF DEBIT = 1.65% + \$0.15

ENHANCED FULL UCAF = 2.10% + \$0.10

FULL UCAF PREPAID = 1.76% + \$0.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Auth and Settlement MCC must match*	▪ No MCC match... Standard
▪ UCAF Collection Indicator = 2	▪ Missing ... Standard
▪ CAT Level Indicator = 6	▪ Not present... Standard
▪ Security level = Security protocol and Cardholder Authentication indicators for Full UCAF	▪ Not present... Standard
▪ Must be a Consumer Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Applies to U.S. Acquirer and U.S. Issuer Transactions ▪ MCC 5999 does not require itinerary (addendum) data ▪ MCC 4900 is not eligible to receive Full UCAF or Enhanced Full UCAF as of 10/03/08 ▪ MCCs 4900, 5960 or 6300 are not eligible to receive Full UCAF Debit as of 10/03/08 ▪ Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive FULL UCAF as of 04/15/11	

STANDARD = 3.15% + \$0.10

STANDARD PASSENGER TRANSPORT = 3.15% + \$0.10

STANDARD DEBIT = 1.90% + \$0.25

ENHANCED STANDARD = 3.15% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 30 day Settlement	▪ No downgrade from Standard
▪ Must be a Consumer Card	
NOTES:	

PERSON-TO-PERSON TRANSFER TO CARD ACCOUNT = 3.25% + \$0.10

GENERAL PERSON-TO-PERSON TRANSFER = 3.25% + \$0.10

GENERAL TRANSFER TO OWN ACCOUNT = 3.25% + \$0.10

BUSINESS DISBURSEMENT = 3.25% + \$0.10

TRANSFER TO OWN STAGED DIGITAL WALLET ACCOUNT = 3.25% + \$0.10

GENERAL BUSINESS-TO-BUSINESS TRANSFER = 3.25% + \$0.10

TRANSFER TO OWN DEBIT/PREPAID CARD ACCOUNT = 3.25% + \$0.10

AGENT CASH OUT = 3.25% + \$0.10

PAYMENT OF OWN CREDIT CARD BILL = 3.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ MCC must be 4829, 6540 and TTI (Transaction Type Identifier) must equal: ○ F08 - Person-to-Person Transfer to Card Account ○ F07 - General Person-to-Person Transfer ○ F52 - General Transfer to Own Account ○ F55 - Business Disbursement ○ F61 - Transfer to Own Staged Digital Wallet Account ○ F65 - General Business-to-Business Transfer	▪ If not... refer to the appropriate Interchange Rate section
▪ MCC must be 6538 and TTI (Transaction Type Identifier) must equal: ○ C07 - General Person-to-Person Transfer ○ C52 - General Transfer to Own Account	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ The TTI and MCC combination will determine the applicable clearing plan code	

INSTALLMENT PAYMENT (GRP A) = 1.85% + \$0.00

INSTALLMENT PAYMENT (GRP B) = 1.60% + \$0.00

INSTALLMENT PAYMENT (GRP C) = 0.50% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be one of these product codes: ETA, ETB, ETC, ETD, ETE, ETF, ETG, SPP, or SPS	▪ If not... refer to the appropriate Interchange Rate section
▪ Must be one of the eligible MCCs (refer to Mastercard's Quick Reference Booklet for complete listing)	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ MAID is required to qualify for this program except for Product codes SPP and SPS	
▪ In order to qualify for this program, Merchant must be "Opt In"	

CONSUMER CREDIT REFUND 2 INSTALLMENT PAYMENT = 0.00%

CONSUMER CREDIT REFUND 3 INSTALLMENT PAYMENT = 0.00%

CONSUMER CREDIT REFUND 4 INSTALLMENT PAYMENT = 0.00%

CONSUMER CREDIT REFUND 5 INSTALLMENT PAYMENT = 0.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Must be one of these product codes: ETA, ETB, ETC, ETD, ETE, ETF, ETG, SPP, or SPS	▪ If not... refer to the appropriate Interchange Rate section
▪ Consumer card transactions with Refund Group 2 through Group 5 MCCs listed in the existing programs	▪ No downgrade
▪ Must be a Consumer Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ MAID is required to qualify for this program except for Product codes SPP and SPS	
▪ In order to qualify for this program, Merchant must be “Opt In”	

CONSUMER CREDIT REFUND GROUP 1 = 2.30%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Consumer card transactions with MCCs 3000-3299, 3351-3441, 3501-3999, 3874, 4112, 4411, 4511, 4722, 5812, 7011, 7512, 7513, 7519 (only on World MasterCard cards)	▪ No downgrade
▪ Must be a Consumer Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

CONSUMER CREDIT REFUND GROUP 2 = 1.75%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Consumer card transactions with MCCs ○ 5960, 5964-5969 (Mail Order/Telephone Order) ○ 4812, 4814, 4816, 4821, 4899, 4900, 5983 (Utilities) ○ 4722 (Travel Agencies [excluding World MasterCard cards])	▪ No downgrade
▪ Must be a Consumer Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

CONSUMER CREDIT REFUND GROUP 3 = 1.75%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Consumer card transactions with MCCs ○ 3000-3299 or 4511 (Airlines [excluding World/World Elite MasterCard cards]) ○ 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222 (Professional Services) ○ 5122, 5912 (Drug Stores) ○ 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999 (Recreation) ○ 8211, 8220, 8241, 8244, 8249, 8299 (Education) ○ 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699 (Repair Shops) ○ 5811-5814 (Restaurant/Bars {excluding World/World Elite Card cards submitted with MCC 5812}) ○ 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296-7299, 7311, 7321, 7332, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950 (Other services)	▪ No downgrade
▪ Must be a Consumer Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

CONSUMER CREDIT REFUND GROUP 4 = 1.75%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Consumer card transactions with MCCs ○ 3351-3441, 7512, 7513, 7519 (Automobile/Vehicle Rental [excluding MasterCard cards]) ○ 0763, 5085, 5094, 5099, 5111, 5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, 5735, 5921, 5931, 5933, 5935, 5937, 5942-5944, 5946-5949, 5963, 5970-5973, 5977, 5978, 5992-5999, 7395 (Other Retail) ○ 5541, 5542 (Gas Stations) ○ 5065, 5072, 5198, 5211, 5231, 5251, 5261 (Hardware) ○ 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099 (Health Care) ○ 5940, 5941, 5945 (Sporting – Toy Stores) ○ 5310 (Discount Stores) ○ 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699 (Clothing Stores) ○ 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523 (Other Transport [excluding World/World Elite MasterCard cards submitted with MCCs 4112 and 4411])	▪ No downgrade
▪ Must be a Consumer Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

CONSUMER CREDIT REFUND GROUP 5 = 1.75%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Consumer card transactions with MCCs ○ 3501-3999, 7011 (Hotel/Motel [excluding World MasterCard cards]) ○ 5311 (Department Stores) ○ 5722, 5732, 5733, 5734 (Electric-Appliance) ○ 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950 (interior Furnishing) ○ 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538 (Vehicles) ○ 4829, 6012, 6050, 6051, 6529-6531, 6534, 7995 (Quasi Cash) ○ 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751 (Food Stores – Warehouse)	▪ No downgrade
▪ Must be a Consumer Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

CONSUMER DEBIT REFUND GROUP 1 = 0.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Debit card transactions with any MCCs <u>other</u> than the following: ○ 3000-3299, 4511 (Airline) ○ 4112 (Passenger Railway)	▪ No downgrade
▪ Must be a Debit Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ This interchange program is to be used in a Mail Order/Telephone Order or E-Commerce situation; that is, the return occurs in a non-face-to-face environment	

CONSUMER DEBIT REFUND GROUP 2 = 0.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Debit card transactions must have one of the following MCC's: ○ 3000-3299, 4511 (Airline) ○ 4112 (Passenger Railway)	▪ No downgrade
▪ Must be a Debit Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

CONSUMER DEBIT REFUND GROUP 3 = 0.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Debit card transactions with any MCCs <u>other</u> than the following: ○ 5960, 5962, 5964-5969 (Mail Order/Telephone Order) ○ 3000-3299, 4511 (Airline) ○ 4112 (Passenger Railway)	▪ No downgrade
▪ Must be a Debit Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	
▪ This interchange program is to be used when the return occurs in a face-to-face environment	

WORLD/WORLD ELITE INTERCHANGE PROGRAMS

WORLD CARD LODGING = 2.25% + \$0.10

WORLD CARD AUTO RENTAL = 2.25% + \$0.10

WORLD CARD PASSENGER TRANSPORT = 2.25% + \$0.10

WORLD CARD OTHER = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
3 day Settlement	Exceeds 3 days... World Standard
Valid Authorization (except airlines)	No authorization... World Standard
Banknet Reference number in Settlement	Missing Reference number... World Standard
Banknet Authorization Date	Missing Auth Date... World Standard
Auth and Settlement MCC must match*	No MCC match... World Standard
Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, 4411, 4722 or 5812	If not T&E MCC... World Standard
Must be a World Card	If not ... refer to the appropriate Interchange Rate section
NOTES:	
- Hotels, Car Rental Agencies and Cruise Lines are exempt from timeliness edits - Restaurant MCC 5812 transactions must be \$60 or greater to qualify *Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations	

WORLD ELITE T&E = 2.55% + \$0.10

WORLD ELITE AUTO RENTAL = 2.55% + \$0.10

WORLD ELITE OTHER = 2.55% + \$0.10

HIGH VALUE T&E = 2.55% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
3 day Settlement	Exceeds 3 days... World Elite Standard
Valid Authorization	No authorization... World Elite Standard
Banknet Reference number in Settlement	Missing Reference number... World Elite Standard
Banknet Authorization Date	Missing Auth Date... World Elite Standard
Auth and Settlement MCC must match*	No MCC match... World Elite Standard
Must be MCCs 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, 4411, 4722 or 5812	If not T&E MCC... World Elite Standard
Must be a World Elite MasterCard	If not ... refer to the appropriate Interchange Rate section
NOTES:	
- Airline MCC's 3000-3299, 4511 will qualify for World Elite Airline - Hotels, Car Rental Agencies and Cruise Lines are exempt from timeliness edits - Restaurant MCC 5812 transactions must be \$60 or greater to qualify *Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations - High Value applicable only to World Cards	

WORLD ELITE AIRLINE = 2.55% + \$0.10

HIGH VALUE AIRLINE = 2.55% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... World Elite Standard
▪ Valid Authorization	▪ No authorization... World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World Elite Standard
▪ Auth and Settlement MCC must match*	▪ No MCC match... World Elite Standard
▪ MCCs must be 3000-3299, and 4511	▪ No MCC match... World Elite Standard
NOTES:	
▪ Travel Agencies (MCC 4722) must be submitted with the World Elite T&E program ▪ *Valid exceptions are Travel Agencies and Airline combinations ▪ High Value applicable only to World Cards	

WORLD UTILITIES = 0.00% + \$0.75

WORLD ELITE UTILITIES = 0.00% + \$0.75

HIGH VALUE UTILITIES = 0.00% + \$0.75

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite Merit I otherwise World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match.	▪ No MCC match... World/World Elite Standard
▪ MCC must be 4900 only	▪ Incorrect MCC... World/World Elite Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World /World Elite Standard
▪ Must be a World/World Elite MasterCard	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ High Value applicable only to World Cards	

WORLD MERIT III – BASE = 1.90% + \$0.10

WORLD ELITE MERIT III – BASE = 2.30% + \$0.10

HIGH VALUE MERIT III – BASE = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite Merit I otherwise World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key entered ... World/World Elite Merit I
▪ 10% Transaction tolerance* (25% Beauty Salons)	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
* MCCs 5813, 5814 and 4121 are exempt from transaction tolerance * The following MCCs are not eligible: 3000–3299 or 4511 (Airline), 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental), 3501–3999 or 7011 (Hotel/Motel), 4112 (Passenger Railway), 4411 (Cruise Line/Steamship), 4722 (Travel Agent), 5812 (Restaurant), 5541,5542 (Automated Fuel Dispenser), 5960, 5962, 5964, 5965, 5966, 5967, 5968 and 5969 (MO/TO–Mail Order/Telephone Order) 4900 (Utilities) ▪ High Value applicable only to World Cards	

WORLD MERIT I = 2.20% + \$0.10

WORLD MERIT I DAYCARE = 1.60% + \$0.10

WORLD ELITE MERIT I = 2.60% + \$0.10

HIGH VALUE MERIT I = 2.60% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement*	▪ Exceeds 3 days... World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ 10% Transaction tolerance** (25% Barbers/Beauty Salons)	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must be MCC's other than: 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, 4112, 4411, 4722, 5812 or 4900	▪ Incorrect MCC ... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
*Properly identified ECommerce transactions are exempt from timeliness edits **The following are exempt from Transaction tolerance: Non-Face-to-Face, ECommerce, MCCs 5813, 5814, and 4121 ▪ High Value applicable only to World Cards	

WORLD BILL PAYMENTS MERIT I (Real Estate) = 1.43% + \$ 0.05

WORLD ELITE BILL PAYMENTS MERIT I (Real Estate) = 2.20% + \$ 0.10

HIGH VALUE BILL PAYMENTS MERIT I (Real Estate) = 2.20% + \$ 0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement*	▪ Exceeds 3 days... World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ MCC must be 6513 (Real Estate Agents and Managers – Rentals)	▪ If not . . . World/World Elite Merit I
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
*Properly identified E-Commerce transactions are exempt from timeliness edits	
**The following are exempt from transaction tolerance: Non-Face-to-Face, E-Commerce, and 4121	
▪ High Value applicable only to World Cards	

WORLD BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$ 0.05

WORLD ELITE BILL PAYMENTS MERIT I (Insurance) = 2.25% + \$ 0.10

HIGH VALUE BILL PAYMENTS MERIT I (Insurance) = 2.25% + \$ 0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... World/World Elite Standard ...
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ MCC must be 6300 or 5960	▪ If not . . . World/World Elite Merit I
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
*Properly identified ECommerce transactions are exempt from timeliness edits	
**The following are exempt from Transaction tolerance: Non-Face-to-Face, ECommerce, and 4121	
▪ High Value applicable only to World Cards	

WORLD KEY-ENTERED = 2.20% + \$0.10

WORLD ELITE KEY-ENTERED = 2.60% + \$0.10

HIGH VALUE KEY-ENTERED = 2.60% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 1 day... World/World Elite Merit I otherwise World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ 10% Transaction tolerance*	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ MCC must be Retail or MCCs 5813, 5814**	▪ If incorrect MCC code... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ *MCCs 5813-5814 are exempt from transaction tolerance ▪ **MCC 5812 transactions are not eligible ▪ High Value applicable only to World Cards	

WORLD SERVICE INDUSTRIES = 1.15% + \$0.05

WORLD ELITE SERVICE INDUSTRIES = 1.15% + \$0.05

HIGH VALUE SERVICE INDUSTRIES = 1.15% + \$0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 1day ... World/World Elite Merit I otherwise World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Key Entered	▪ If swiped ... World/World Elite Merit III Base
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must be MCCs 4814 or 4899	▪ Incorrect MCC... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Card acceptor and acquirer must participate in the MC Repeat Pay program ▪ Card acceptor must be qualified and registered with MC to participate in the Services Industries program ▪ MCCs 4812, 4900, 5960 or 6300 are no longer eligible to receive World/WE Service Industries as of 10/03/08 ▪ High Value applicable only to World Cards	

WORLD PUBLIC SECTOR = 1.55% + \$0.10

WORLD ELITE PUBLIC SECTOR = 1.55% + \$0.10

HIGH VALUE PUBLIC SECTOR = 1.55% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... World/World Elite Standard
▪ MCC must be 4111, 4784, 9211, 9222, 9223, 9311, 9399, 9402 or 4112	▪ Incorrect MCC... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ High Value applicable only to World Cards	

WORLD SUPERMARKET BASE = 1.70% + \$0.10

WORLD ELITE SUPERMARKET BASE = 2.10% + \$0.10

HIGH VALUE SUPERMARKET BASE = 2.10% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 1 day... World/World Elite Merit I otherwise World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered... World/World Elite Merit I
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must transmit MCC 5411	▪ Incorrect MCC ... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ High Value applicable only to World Cards	

WORLD CONVENIENCE PURCHASE BASE = 1.90% + \$0.04

WORLD ELITE CONVENIENCE PURCHASE BASE = 2.30% + \$0.04

HIGH VALUE CONVENIENCE PURCHASE BASE = 2.30% + \$0.04

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Within 1 day... World/World Elite Merit I otherwise World/World Elite Standard
▪ Card Present (Swiped, Contactless, EMV) - (Not required for transponder transactions identified with a CAT level of CT7)	▪ If key-entered or missing transponder... Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must be MCCs 5814, 5499, 7832, 4121 or 5331	▪ Incorrect MCC ... World/World Elite Standard
▪ 10% Transaction tolerance on MCCs 5499 or 7832*	▪ If exceeds tolerance... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ *MCCs 4121 and 5814 are exempt from transaction tolerance	
▪ High Value applicable only to World Cards	

WORLD PETROLEUM BASE = 2.00% (\$0.95 max)

WORLD ELITE PETROLEUM BASE = 2.00% (\$0.95 max)

HIGH VALUE PETROLEUM BASE = 2.00% (\$0.95 max)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite Merit I otherwise World/World Elite Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered or missing transponder... World/World Elite Merit I
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
For transactions submitted with MCC 5542 - Must contain CAT Level indicator of 1 or 2 for Fuel Dispenser For transactions submitted with MCC 5541, the transaction must be either: - Magnetic stripe read, with a CAT level of NA plus a space, CT1 or CT2 - Initiated via transponder and identified with a CAT level of CT7	
▪ High Value applicable only to World Cards	

WORLD RESTAURANT = 1.85% + \$0.10

WORLD ELITE RESTAURANT = 2.00% + \$0.10

HIGH VALUE RESTAURANT = 2.00% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite T&E otherwise World/World Elite Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered... World/World Elite Standard
▪ Valid Authorization	▪ World/World Elite T&E ...No authorization... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard
▪ Must be MCC 5812	▪ If Not MCC 5812 ... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be Face-to-Face transaction ▪ For MCC 5812, only transactions equal to or less than \$60.00 will be accepted ▪ High Value applicable only to World Cards	

WORLD MERCHANT UCAF = 2.20% + \$0.10

WORLD ELITE MERCHANT UCAF = 2.60% + \$0.10

HIGH VALUE MERCHANT UCAF = 2.60% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement*	▪ No downgrade from World/World Elite Merchant UCAF
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ UCAF Collection Indicator = 1	▪ Missing ... World/World Elite Standard
▪ CAT Level Indicator = 6	▪ Not present... World/World Elite Standard
▪ Security level indicator/Security protocol indicating Merchant UCAF participation	▪ Not present... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ *Properly identified E-Commerce transactions are exempt from timeliness edits ▪ MCC 4900 is no longer eligible to receive World Elite Merchant UCAF as of 10/03/08 ▪ Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive Merchant UCAF as of 04/15/11 ▪ High Value applicable only to World Cards	

WORLD FULL UCAF = 2.20% + \$0.10

WORLD ELITE FULL UCAF = 2.60% + \$0.10

HIGH VALUE FULL UCAF = 2.60% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement*	▪ No downgrade from World/World Elite Full UCAF
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ UCAF Collection Indicator = 2	▪ Missing ... World/World Elite Standard
▪ CAT Level Indicator = 6	▪ Not present... World/World Elite Standard
▪ Security level = Security protocol and Cardholder Authentication indicators for Full UCAF	▪ Not present... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ *Properly identified E-Commerce transactions are exempt from timeliness edits ▪ MCC 4900 is not eligible for World Elite Full UCAF as of 10/03/08 ▪ High Value applicable only to World Cards ▪ Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive FULL UCAF as of 04/15/11	

WORLD ELITE T&E LARGE TICKET = 2.55%

HIGH VALUE T&E LARGE TICKET = 2.55%

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... World Elite Standard
▪ Valid Authorization	▪ No authorization... World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World Elite Standard
▪ T& E MCC only	▪ Incorrect MCC... World Elite Standard
▪ Must be a World/World Elite MasterCard	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Transaction must be \$2500 or higher ▪ Airline MCCs require General ticket information and Trip Leg data ▪ Car Rental and Hotel Addendum required ▪ High Value applicable only to World Cards	

WORLD SMALL TICKET CARD PRESENT = 1.90% + \$0.02

WORLD HIGH VALUE SMALL TICKET CARD PRESENT = 2.30% + \$0.02

WORLD ELITE SMALL TICKET CARD PRESENT = 2.30% + \$0.02

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite Merit I otherwise World/World Elite Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If not... refer to appropriate Interchange Rate section
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Transaction Amount Limit of \$5.00	▪ Exceeds Tran Amount... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard
▪ Must be Consumer Credit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪	

WORLD SMALL TICKET CARD NOT PRESENT = 2.20% + \$0.02

WORLD HIGH VALUE SMALL TICKET CARD NOT PRESENT = 2.60% + \$0.02

WORLD ELITE SMALL TICKET CARD NOT PRESENT = 2.60% + \$0.02

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite Merit I otherwise World/World Elite Standard
▪ Card not Present	▪ If not... refer to appropriate Interchange Rate section
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Transaction Amount Limit of \$5.00	▪ Exceeds Tran Amount... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard
▪ Must be Consumer Credit Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪	

WORLD STANDARD = 3.15% + \$0.10

WORLD ELITE STANDARD = 3.15% + \$0.10

HIGH VALUE STANDARD = 3.15% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 30 day Settlement	▪ No downgrade from World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ High Value applicable only to World Cards	

MASTERCARD COMMERCIAL CARD INTERCHANGE PROGRAMS

MASTERCARD COMMERCIAL CARD DATA REQUIREMENTS
Effective with the 06.1 Release, any MC Corporate program other than U.S Corporate Large Ticket (IRD 62) and U.S. Corporate Data Rate III (IRD 66) will no longer require all six elements to be provided
Level II Data = Tax amount, Tax indicator, Customer Code (P Cards only), Tax ID and Merchant Type Code (Tax Amount is not required for Business, Corporate and Purchasing cards at Fuel Locations: MCC 4468, 5541, 5542, 5499, and 5983)
Note: MasterCard Customer Code is required 'if provided by the cardholder'
Level III = Level II plus Line-Item Detail: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator
Effective with the 07.1 Release, World and World Elite Business and Corporate cards will qualify for the following existing IRD's: 60, 62, 65, 66, 67, 68, 69, 76/86, 89, 91, 94, and 99

COMMERCIAL DATA RATE I CORP/PURCH = 2.70% + \$0.10

COMMERCIAL DATA RATE I FLEET AT FUEL = 2.70% + \$0.10

COMMERCIAL DATA RATE I FLEET AT NON-FUEL = 2.70% + \$0.10

WORLD/WORLD ELITE COMMERCIAL DATA RATE I CORP = 2.70% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Position 6 of the Authorization response = C or D (Only for MAB, MCB, MEB, MPC and MWB)	▪ If not... refer to appropriate Interchange Rate Section
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Must be a Corporate, Purchasing, Business or Fleet card	▪ Not Corporate, Purchasing, Business, or Fleet card... Merit I
▪ Auth and Settlement MCC must match	▪ No MCC match... Commercial Standard
▪ Full Merchant Description Addendum Record (with valid street address) *	▪ Addendum missing... Commercial Standard
▪ Non-T&E MCC	▪ If T&E MCC... Commercial T&E
NOTES:	
▪ *Not required for Fleet Cards at fuel locations ▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required ▪ Fleet card transactions at fuel locations require Level III data for non-fuel purchases (Motor Fuel Service Type = 3)	

COMMERCIAL DATA RATE I BUSINESS = 2.65% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Position 6 of the Authorization response = C or D (Only for MAB, MCB, MEB, MPC, MWB and BPL)	▪ If not... refer to appropriate Interchange Rate Section
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Must be a Corporate, Purchasing, Business or Fleet card	▪ Not Corporate, Purchasing, Business, or Fleet card... Merit I
▪ Auth and Settlement MCC must match	▪ No MCC match... Commercial Standard
▪ Full Merchant Description Addendum Record (with valid street address) *	▪ Addendum missing... Commercial Standard
▪ Non-T&E MCC	▪ If T&E MCC... Commercial T&E
NOTES:	
▪ *Not required for Fleet Cards at fuel locations ▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required ▪ Fleet card transactions at fuel locations require Level III data for non-fuel purchases (Motor Fuel Service Type = 3)	

BUSINESS LEVEL 2 DATA RATE I = 2.80% + \$0.10

BUSINESS LEVEL 5 DATA RATE I = 3.00% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Business Level 2, 3, 4 or 5 Standard
▪ Valid Authorization	▪ No authorization... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Business Level 2, 3, 4 or 5 Standard
▪ Position 6 of the Authorization response = E or F (Level 2) ▪ Position 6 of the Authorization response = G or H (Level 3) ▪ Position 6 of the Authorization response = J or K (Level 4) ▪ Position 6 of the Authorization response = Q or R (Level 5)	▪ If not... refer to appropriate Interchange Rate Section
▪ Must be one of the following Business card products: (MAB, MCB, MEB, MPC or MWB)	▪ Not Business card... Refer to the appropriate interchange program
▪ Auth and Settlement MCC must match	▪ No MCC match... Business Level 2, 3, 4 or 5 Standard
▪ Full Merchant Description Addendum Record (with valid street address) *	▪ Addendum missing... Business Level 2, 3, 4 or 5 Standard
▪ Non-T&E MCC	▪ If T&E MCC... Business Level 2, 3, 4 or 5 Standard
NOTES:	
▪ *Not required for Fleet Cards at fuel locations ▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required ▪ Electronic Payment transactions must contain PDS 0502 (Custom Identifier) and PDS 0678 (Unique Invoice Number) ▪ Fleet card transactions at fuel locations require Level III data for non-fuel purchases (Motor Fuel Service Type = 3)	

BUSINESS LEVEL 3 DATA RATE I = 2.85% + \$0.10

BUSINESS LEVEL 4 DATA RATE I = 2.95% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Business Level 2, 3, 4 or 5 Standard
▪ Valid Authorization	▪ No authorization... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Business Level 2, 3, 4 or 5 Standard
▪ Position 6 of the Authorization response = E or F (Level 2) ▪ Position 6 of the Authorization response = G or H (Level 3) ▪ Position 6 of the Authorization response = J or K (Level 4) ▪ Position 6 of the Authorization response = Q or R (Level 5)	▪ If not... refer to appropriate Interchange Rate Section
▪ Must be one of the following Business card products: (MAB, MCB, MEB, MPC, MWB or BPL)	▪ Not Business card... Refer to the appropriate interchange program
▪ Auth and Settlement MCC must match	▪ No MCC match... Business Level 2, 3, 4 or 5 Standard
▪ Full Merchant Description Addendum Record (with valid street address) *	▪ Addendum missing... Business Level 2, 3, 4 or 5 Standard
▪ Non-T&E MCC	▪ If T&E MCC... Business Level 2, 3, 4 or 5 Standard
NOTES:	
▪ *Not required for Fleet Cards at fuel locations ▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required ▪ Electronic Payment transactions must contain PDS 0502 (Custom Identifier) and PDS 0678 (Unique Invoice Number) ▪ Fleet card transactions at fuel locations require Level III data for non-fuel purchases (Motor Fuel Service Type = 3)	

COMMERCIAL DATA RATE II BUS DEBIT = 2.10% + \$0.10

COMMERCIAL DATA RATE II PETROLEUM BUS DEBIT = 2.05% + \$0.10

COMMERCIAL DATA RATE II CORP/PURCH = 2.50% + \$0.10

COMMERCIAL DATA RATE II PETROLEUM CORP/PURCH = 2.20% + \$0.10

COMMERCIAL DATA RATE II PETROLEUM FLEET AT FUEL = 2.20% + \$0.10

COMMERCIAL DATA RATE II FLEET AT NON-FUEL = 2.50% + \$0.10

COMMERCIAL PREPAID DATA RATE II BUS = 2.65% + \$0.10

COMMERCIAL PREPAID DATA RATE II PETROLEUM BUS = 2.05% + \$0.10

WORLD/WORLD ELITE COMMERCIAL DATA RATE II CORP = 2.50% + \$0.10

WORLD/WORLD ELITE COMMERCIAL DATA RATE II PETROLEUM CORP = 2.20% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Position 6 of the Authorization response = C or D (Only for MAB, MCB, MEB, MPC and MWB)	▪ If not... refer to appropriate Interchange Rate Section
▪ Must be a Corporate, Purchasing, Business or Fleet card	▪ Not Corporate, Purchasing, Business, or Fleet card... Merit I
▪ Auth and Settlement MCC must match	▪ No MCC match... Commercial Standard
▪ Full Merchant Description Addendum Record (with valid street address) *	▪ Addendum missing... Commercial Standard
▪ Level II Purchasing Card Data** ○ Tax must be greater than \$0.00 but no less than 0.1% - 30% of the sale amount and transactions with a tax	▪ If missing Level II Data... Commercial Data Rate I

amount of \$0.00 must include the tax-exempt identifier ***	
▪ Non-T&E MCC	▪ If T&E MCC... Commercial T&E
NOTES:	
▪ *Not required for Fleet Cards at fuel locations ▪ **All Commercial Cards except Fleet Cards at fuel locations ▪ *** Exclusions to the tax edit: 1. Commercial cards at Fuel locations (MCC's: 4468, 5541, 5542, 5499, and 5983) are exempt from the sales tax amount edit (0.1% - 30% of the Sale Amount) 2. Transactions involving Government/Public Sector Product Codes: MGF, MPK and MNF are exempt by the tax edit in its entirety 3. Tax amount is not required for MCCs 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399, or 9402 (if a tax amount is present, it must be valid) ▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required ▪ Fleet card transactions at fuel locations require Level III data for non-fuel purchases (Motor Fuel Service Type = 3) ▪ For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassified by MasterCard	

COMMERCIAL DATA RATE II BUS/ PETROLEUM BUS = 1.90% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Position 6 of the Authorization response = C or D (Only for MAB, MCB, MEB, MPC MWB and BPL)	▪ If not... refer to appropriate Interchange Rate Section
▪ Must be a Corporate, Purchasing, Business or Fleet card	▪ Not Corporate, Purchasing, Business, or Fleet card... Merit I
▪ Auth and Settlement MCC must match	▪ No MCC match... Commercial Standard
▪ Full Merchant Description Addendum Record (with valid street address) *	▪ Addendum missing... Commercial Standard
▪ Level II Purchasing Card Data** ○ Tax must be greater than \$0.00 but no less than 0.1% - 30% of the sale amount and transactions with a tax amount of \$0.00 must include the tax-exempt identifier ***	▪ If missing Level II Data... Commercial Data Rate I
▪ Non-T&E MCC	▪ If T&E MCC... Commercial T&E

NOTES:	
▪ *Not required for Fleet Cards at fuel locations ▪ **All Commercial Cards except Fleet Cards at fuel locations ▪ *** Exclusions to the tax edit: 3. Commercial cards at Fuel locations (MCC's: 4468, 5541, 5542, 5499, and 5983) are exempt from the sales tax amount edit (0.1% - 30% of the Sale Amount) 4. Transactions involving Government/Public Sector Product Codes: MGF, MPK and MNF are exempt by the tax edit in its entirety 4. Tax amount is not required for MCCs 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399, or 9402 (if a tax amount is present, it must be valid) ▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required ▪ Fleet card transactions at fuel locations require Level III data for non-fuel purchases (Motor Fuel Service Type = 3) ▪ For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassified by MasterCard	

BUSINESS LEVEL 2 DATA RATE II PETROLEUM = 2.05% + \$0.10

BUSINESS LEVEL 3 DATA RATE II = 2.10% + \$0.10

BUSINESS LEVEL 5 DATA RATE II = 2.25% + \$0.10

BUSINESS LEVEL 5 DATA RATE II PETROLEUM = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
3 day Settlement	Exceeds 3 days... Business Level 2, 3, 4 or 5 Standard
Valid Authorization	No authorization... Business Level 2, 3, 4 or 5 Standard
Banknet Authorization Date	Missing Auth Date... Business Level 2, 3, 4 or 5 Standard
Banknet Reference number in Settlement	Missing Reference number... Business Level 2, 3, 4 or 5 Standard
- Position 6 of the Authorization response = E or F (Level 2) - Position 6 of the Authorization response = G or H (Level 3) - Position 6 of the Authorization response = J or K (Level 4) - Position 6 of the Authorization response = Q or R (Level 5)	If not... refer to appropriate Interchange Rate Section
Must be one of the following Business card products: (MAB, MCB, MEB, MPC or MWB)	Not Business card...Refer to the appropriate interchange program
Auth and Settlement MCC must match	No MCC match... Business Level 2, 3, 4 or 5 Standard
Full Merchant Description Addendum Record (with valid street address) *	Addendum missing... Business Level 2, 3, 4 or 5 Standard
- Level II Purchasing Card Data** - Tax must be greater than \$0.00 but no less than 0.1% - 30% of the sale amount and transactions with a tax amount of \$0.00 must include the tax-exempt identifier ***	If missing Level II Data... Business Level 2, 3, 4 or 5 Standard
Non-T&E MCC	If T&E MCC... Business Level 2, 3, 4 or 5 Standard
NOTES:	
*Not required for Fleet Cards at fuel locations **All Commercial Cards except Fleet Cards at fuel locations *** Exclusions to the tax edit: - Commercial cards at Fuel locations (MCC's: 4468, 5541, 5542, 5499, and 5983) are exempt from the sales tax amount edit (0.1% - 30% of the Sale Amount) - Transactions involving Government/Public Sector Product Codes: MGF, MPK and MNF are exempt by the tax edit in its entirety - Tax amount is not required for MCCs 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399, or 9402 (if a tax amount is present, it must be valid) - Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required - Fleet card transactions at fuel locations require Level III data for non-fuel purchases (Motor Fuel Service Type = 3) - For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassified by MasterCard	

BUSINESS LEVEL 2 DATA RATE II = 2.05% + \$0.10

BUSINESS LEVEL 4 DATA RATE II = 2.20% + \$0.10

BUSINESS LEVEL 3 DATA RATE II PETROLEUM = 2.10% + \$0.10

BUSINESS LEVEL 4 DATA RATE II PETROLEUM = 2.20% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
3 day Settlement	Exceeds 3 days... Business Level 2, 3, 4 or 5 Standard
Valid Authorization	No authorization... Business Level 2, 3, 4 or 5 Standard
Banknet Authorization Date	Missing Auth Date... Business Level 2, 3, 4 or 5 Standard
Banknet Reference number in Settlement	Missing Reference number... Business Level 2, 3, 4 or 5 Standard

- Position 6 of the Authorization response = E or F (Level 2) - Position 6 of the Authorization response = G or H (Level 3) - Position 6 of the Authorization response = J or K (Level 4) - Position 6 of the Authorization response = Q or R (Level 5)	If not... refer to appropriate Interchange Rate Section
Must be one of the following Business card products: (MAB, MCB, MEB, MPC, MWB or BPL)	Not Business card...Refer to the appropriate interchange program
Auth and Settlement MCC must match	No MCC match... Business Level 2, 3, 4 or 5 Standard
Full Merchant Description Addendum Record (with valid street address) *	Addendum missing... Business Level 2, 3, 4 or 5 Standard
- Level II Purchasing Card Data** - Tax must be greater than \$0.00 but no less than 0.1% - 30% of the sale amount and transactions with a tax amount of \$0.00 must include the tax-exempt identifier ***	If missing Level II Data... Business Level 2, 3, 4 or 5 Standard
Non-T&E MCC	If T&E MCC... Business Level 2, 3, 4 or 5 Standard

NOTES:

- *Not required for Fleet Cards at fuel locations
- **All Commercial Cards except Fleet Cards at fuel locations
- *** Exclusions to the tax edit:
 - Commercial cards at Fuel locations (MCC's: 4468, 5541, 5542, 5499, and 5983) are exempt from the sales tax amount edit (0.1% - 30% of the Sale Amount)
 - Transactions involving Government/Public Sector Product Codes: MGF, MPK and MNF are exempt by the tax edit in its entirety
 - Tax amount is not required for MCCs 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399, or 9402 (if a tax amount is present, it must be valid)
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Fleet card transactions at fuel locations require Level III data for non-fuel purchases (Motor Fuel Service Type = 3)
- For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassified by MasterCard

WORLD/WORLD ELITE COMMERCIAL DATA RATE III CORP = 1.90% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
3 day Settlement	Exceeds 3 days...Commercial Standard
Valid Authorization	No authorization...Commercial Standard
Banknet Authorization Date	Missing Auth Date...Commercial Standard
Banknet Reference number in Settlement	Missing Reference number...Commercial Standard
Position 6 of the Authorization response = C or D (Only for MAB, MCB, MEB, MPC and MWB)	If not... refer to appropriate Interchange Rate Section
Must be a Corporate, Purchasing, Business or Fleet card	Not Corporate, Purchasing, Business, or Fleet card...Merit I
Auth and Settlement MCC must match	No MCC match...Commercial Standard
Full Merchant Description Addendum Record (with valid street address)	Addendum missing...Commercial Standard
Level II and Level III Purchasing Card Data*	- If missing Level III Data... Commercial Data Rate II - If missing Level II Data...Commercial Data Rate I otherwise Commercial Standard
Non-T&E MCC	If T&E MCC...Commercial T&E Standard

NOTES:

- *Customer Code not required for Business or Corporate cards
- All MCCs require: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator
- Fleet at Fuel locations require the Motor Fuel Service Type
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required

COMMERCIAL DATA RATE III CORP/PURCH/FLEET = 1.90% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 3 day Settlement	▪ Exceeds 3 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Position 6 of the Authorization response = C or D (Only for MAB, MCB, MEB, MPC, MWB and BPL)	▪ If not... refer to appropriate Interchange Rate Section
▪ Must be a Corporate, Purchasing, Business or Fleet card	▪ Not Corporate, Purchasing, Business, or Fleet card... Merit I
▪ Auth and Settlement MCC must match	▪ No MCC match... Commercial Standard
▪ Full Merchant Description Addendum Record (with valid street address)	▪ Addendum missing... Commercial Standard
▪ Level II and Level III Purchasing Card Data*	▪ If missing Level III Data... Commercial Data Rate II ▪ If missing Level II Data... Commercial Data Rate I otherwise Commercial Standard
▪ Non-T&E MCC	▪ If T&E MCC... Commercial T&E Standard
NOTES:	
▪ *Customer Code not required for Business or Corporate cards ▪ All MCCs require: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator ▪ Fleet at Fuel locations require the Motor Fuel Service Type ▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required	

COMMERCIAL LARGE TICKET/DATA RATE III CORP/PURCH = 1.45% + \$35.00

COMMERCIAL LARGE TICKET FLEET AT FUEL = 1.45% + \$35.00

COMMERCIAL LARGE TICKET FLEET AT NON-FUEL = 1.45% + \$35.00

WORLD/WORLD ELITE COMMERCIAL LARGE TICKET/DATA RATE III CORP = 1.45% + \$35.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement****	▪ Exceeds 2 days... Commercial Data Rate III otherwise... Commercial Standard
▪ Transaction amount must be a minimum of \$10,000.00	▪ Under \$10,000.00 ... Commercial Data Rate III otherwise... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Must be a Corporate, Purchasing, Business or Fleet card	▪ If not ... refer to the appropriate Interchange Rate section
▪ Auth and Settlement MCC must match	▪ No MCC match... Commercial Standard
▪ 25% Transaction tolerance*	▪ If exceeds tolerance... Commercial Standard
▪ Full Merchant Description Addendum Record (with valid street address) **	▪ Addendum missing... Commercial Standard
▪ Level II and III Purchasing Card Data***	▪ If missing Level III Data... Commercial Data Rate II ▪ If missing Level II Data... Commercial Data Rate I otherwise Commercial Standard
▪ Must be a non-T&E MCC	▪ If T&E MCC... Commercial T&E
NOTES:	
▪ *MCCs 5813 and 5814 (5812 is not eligible for this program) are exempt, Amount tolerance not performed for MCC 5542, Ecommerce transactions will bypass the interchange transaction tolerance if all required fields are provided ▪ Non-face-to-face transactions and properly identified Ecommerce transactions are exempt from the timeliness test ▪ **Not required for Fleet Cards at fuel locations, Fleet at Fuel locations require Fleet Data	

- *****All Commercial Cards except, Fleet Cards at fuel locations. Customer Code is not required for Business or Corporate Cards**
- All MCCs require: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator, excluding Fleet at Fuel locations
- Card Present (Swipe or contactless) required only for MasterCard Fleet Card at fuel location transactions
- Fleet at Fuel locations require the Motor Fuel Service Type
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Fleet card transactions at fuel locations require Level III data for non-fuel purchases (Motor Fuel Service Type = 3)
- For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassified by MasterCard

COMMERCIAL T&E RATE BUS = 2.35% + \$0.10

COMMERCIAL T&E RATE CORP/PURCH = 2.65% + \$0.10

COMMERCIAL T&E RATE FLEET = 2.65% + \$0.10

WORLD/WORLD ELITE COMMERCIAL T&E RATE CORP = 2.65% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 9 days settlement for Airlines all other MCCs 3 days	▪ Exceeds 9 or 3 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Must be a Corporate, Purchasing, Business or Fleet card product	▪ If not ... refer to the appropriate Interchange Rate section
▪ Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, or 4112*	▪ No MCC match... Commercial Standard
▪ Auth and Settlement MCC must match**	▪ No MCC match... Commercial Standard
▪ Industry Specific T&E Addendum Required	▪ Addendum missing... Commercial Standard
▪ Merchant Description Addendum Required (with valid street address)	▪ Addendum missing... Commercial Standard

NOTES:

- *MCC 4722 is not permitted in the clearing message
- **Valid exceptions are Travel Agencies and Hotel/Car Rental/Airline and Passenger Railway combinations
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Customer Service and Property Phone numbers are required
- As of 19.1, MCC 5812 is eligible

BUSINESS LEVEL 3 T&E RATE = 2.55% + \$0.10

BUSINESS LEVEL 5 T&E RATE = 2.70% + \$0.10

BUSINESS LEVEL 3 T&E RATE = 2.55% + \$0.10

BUSINESS LEVEL 4 T&E RATE = 2.65% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 9 days settlement for Airlines all other MCCs 3 days	▪ Exceeds 9 or 3 days... Business Level 2, 3, 4 or 5 Standard
▪ Valid Authorization	▪ No authorization... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Business Level 2, 3, 4 or 5 Standard
▪ Position 6 of the Authorization response = E or F (Level 2)	▪ If not... refer to appropriate Interchange Rate Section
▪ Position 6 of the Authorization response = G or H (Level 3)	
▪ Position 6 of the Authorization response = J or K (Level 4)	
▪ Position 6 of the Authorization response = Q or R (Level 5)	
▪ Must be one of the following Business card products: (MAB, MCB, MEB, MPC or MWB)	▪ Not Business card... Refer to the appropriate interchange program

▪ Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, or 4112	▪ No MCC match... Business Level 2, 3, 4 or 5 Standard
▪ Auth and Settlement MCC must match*	▪ No MCC match... Business Level 2, 3, 4 or 5 Standard
▪ Industry Specific T&E II Addendum Required	▪ Addendum missing... Business Level 2, 3, 4 or 5 Standard
▪ Merchant Description Addendum Required (with valid street address)	▪ Addendum missing... Business Level 2, 3, 4 or 5 Standard
NOTES:	

BUSINESS LEVEL 3 T&E RATE = 2.55% + \$0.10

BUSINESS LEVEL 4 T&E RATE = 2.65% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 9 days settlement for Airlines all other MCCs 3 days	▪ Exceeds 9 or 3 days... Business Level 2, 3, 4 or 5 Standard
▪ Valid Authorization	▪ No authorization... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Business Level 2, 3, 4 or 5 Standard
▪ Position 6 of the Authorization response = E or F (Level 2) ▪ Position 6 of the Authorization response = G or H (Level 3) ▪ Position 6 of the Authorization response = J or K (Level 4) ▪ Position 6 of the Authorization response = Q or R (Level 5)	▪ If not... refer to appropriate Interchange Rate Section
▪ Must be one of the following Business card products: (MAB, MCB, MEB, MPC, MWB or BPL)	▪ Not Business card... Refer to the appropriate interchange program
▪ Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, or 4112	▪ No MCC match... Business Level 2, 3, 4 or 5 Standard
▪ Auth and Settlement MCC must match*	▪ No MCC match... Business Level 2, 3, 4 or 5 Standard
▪ Industry Specific T&E II Addendum Required	▪ Addendum missing... Business Level 2, 3, 4 or 5 Standard
▪ Merchant Description Addendum Required (with valid street address)	▪ Addendum missing... Business Level 2, 3, 4 or 5 Standard
NOTES:	

COMMERCIAL STANDARD BUS/CORP/PURCH= 2.95% + \$0.10

COMMERCIAL STANDARD FLEET AT FUEL = 2.95% + \$0.10

WORLD/WORLD ELITE COMMERCIAL STANDARD CORP = 2.95% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ No timeliness requirement	▪ No downgrade from Commercial Standard
▪ Must be a Corporate, Purchasing, Business or Fleet card product	▪ If not ... refer to the appropriate Interchange Rate section
NOTES:	
▪ Card Acceptor Tax ID is not required	

BUSINESS LEVEL 2 STANDARD = 3.10% + \$0.10

BUSINESS LEVEL 3 STANDARD = 3.15% + \$0.00

BUSINESS LEVEL 4 STANDARD = 3.25% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ No timeliness requirement	▪ No downgrade from Commercial Standard

▪ Must be a Business card product	▪ If not Business card... refer to appropriate Consumer or Commercial Standard Interchange
NOTES:	
▪ Card Acceptor Tax ID is not required	

BUSINESS UTILITY = 0.00% + \$1.50

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... Standard
▪ MCC must be 4900 only	▪ Incorrect MCC... Standard
▪ Must be a Business Card	▪ If not... refer to appropriate Interchange Rate section
NOTES:	
▪ Card Acceptor Type/Card Acceptor Tax ID required	

BUSINESS LEVEL 2 UTILITIES = 0.00% + \$1.50

BUSINESS LEVEL 4 UTILITIES = 0.00% + \$1.50

BUSINESS LEVEL 5 UTILITIES = 0.00% + \$1.50

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Business Level 2, 3, 4 or 5 Standard
▪ Valid Authorization	▪ No authorization... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Business Level 2, 3, 4 or 5 Standard
▪ Position 6 of the Authorization response = E or F (Level 2) ▪ Position 6 of the Authorization response = G or H (Level 3) ▪ Position 6 of the Authorization response = J or K (Level 4) ▪ Position 6 of the Authorization response = Q or R (Level 5)	▪ If not... refer to appropriate Interchange Rate Section
▪ Must be one of the following Business card products: (MAB, MCB, MEB, MPC or MWB)	▪ Not Business card... Refer to the appropriate interchange program
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Business Level 2, 3, 4 or 5 Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... Business Level 2, 3, 4 or 5 Standard
▪ MCC must be 4900 only	▪ Incorrect MCC... Business Level 2, 3, 4 or 5 Standard
NOTES:	
▪ Card Acceptor Type/Card Acceptor Tax ID required	

BUSINESS LEVEL 3 UTILITIES = 0.00% + \$1.50

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Business Level 2, 3, 4 or 5 Standard
▪ Valid Authorization	▪ No authorization... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Business Level 2, 3, 4 or 5 Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Business Level 2, 3, 4 or 5 Standard

- Position 6 of the Authorization response = E or F (Level 2) - Position 6 of the Authorization response = G or H (Level 3) - Position 6 of the Authorization response = J or K (Level 4) - Position 6 of the Authorization response = Q or R (Level 5)	If not... refer to appropriate Interchange Rate Section
Must be one of the following Business card products: (MAB, MCB, MEB, MPC, MWB or BPL)	Not Business card...Refer to the appropriate interchange program
10% Transaction tolerance	If exceeds tolerance... Business Level 2, 3, 4 or 5 Standard
Auth and Settlement MCC must match	No MCC match ... Business Level 2, 3, 4 or 5 Standard
MCC must be 4900 only	Incorrect MCC... Business Level 2, 3, 4 or 5 Standard
NOTES:	
Card Acceptor Type/Card Acceptor Tax ID required	

CHARITIES COMMERCIAL = 2.00% + \$0.10

CHARITIES COMMERCIAL DEBIT = 2.00% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
3 day Settlement	No downgrade from Charities
Valid Authorization	No downgrade from Charities
10% Transaction tolerance*	No downgrade from Charities
MCC must be 8398 only	No downgrade from Charities
Must be a Commercial Credit or Debit Card	If not..refer to Consumer Charities Interchange Program
NOTES:	
* Non-face-to-face and E-commerce transactions are exempt from transaction amount tolerance - MAID is required to qualify for zero interchange in the event of MasterCard defined Disaster Relief period	

COMMERCIAL PAYMENTS ACCOUNT TIER 1 = 1.20% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
2 day Settlement	Exceeds 2 days...Commercial Standard
Valid Authorization	No authorization...Commercial Standard
Banknet Authorization Date	Missing Auth Date...Commercial Standard
Banknet Reference number in Settlement	Missing Reference number...Commercial Standard
Transaction amount is \$10,000.00 to \$25,000.00	If not ...refer to the appropriate Interchange Rate section
Non-Face-to-Face MCC (MOTO or Ecommerce)	No MCC match...Commercial Standard
25% Transaction tolerance	If exceeds tolerance...Commercial Standard
NOTES:	

COMMERCIAL PAYMENTS ACCOUNT TIER 2 = 1.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
2 day Settlement	Exceeds 2 days...Commercial Standard
Valid Authorization	No authorization...Commercial Standard
Banknet Authorization Date	Missing Auth Date...Commercial Standard
Banknet Reference number in Settlement	Missing Reference number...Commercial Standard
Transaction amount is \$25,000.01 to \$100,000.00	If not ...refer to the appropriate Interchange Rate section
Non-Face-to-Face MCC (MOTO or Ecommerce)	No MCC match...Commercial Standard
25% Transaction tolerance	If exceeds tolerance...Commercial Standard
NOTES:	

COMMERCIAL PAYMENTS ACCOUNT TIER 3 = 0.90% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Transaction amount is \$100,000.01 to \$500,000.00	▪ If not ... refer to the appropriate Interchange Rate section
▪ Non-Face-to-Face MCC (MOTO or Ecommerce)	▪ No MCC match... Commercial Standard
▪ 25% Transaction tolerance	▪ If exceeds tolerance... Commercial Standard
NOTES:	
▪	

COMMERCIAL PAYMENTS ACCOUNT TIER 4 = 0.80% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Transaction amount is \$500,000.01 - \$1,000,000.00	▪ If not ... refer to the appropriate Interchange Rate section
▪ Non Face-to-Face MCC (MOTO or Ecommerce)	▪ No MCC match... Commercial Standard
▪ 25% Transaction tolerance	▪ If exceeds tolerance... Commercial Standard
NOTES:	
▪	

COMMERCIAL PAYMENTS ACCOUNT TIER 5 = 0.70% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ 2 day Settlement	▪ Exceeds 2 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Transaction amount is \$1,000,000.01 and greater	▪ If not ... refer to the appropriate Interchange Rate section
▪ Non Face-to-Face MCC (MOTO or Ecommerce)	▪ No MCC match... Commercial Standard
▪ 25% Transaction tolerance	▪ If exceeds tolerance... Commercial Standard
NOTES:	
▪	

COMMERCIAL B2B PRODUCT 1 – U.S. DOMESTIC = 2.00% + \$0.00
COMMERCIAL B2B PRODUCT 1 – U.S. INTERREGIONAL = 2.00% + \$0.00
COMMERCIAL B2B PRODUCT 2 = 1.80% + \$0.00
COMMERCIAL B2B PRODUCT 3 = 1.60% + \$0.00
COMMERCIAL B2B PRODUCT 4 = 1.40% + \$0.00
COMMERCIAL B2B PRODUCT 5 = 1.20% + \$0.00
COMMERCIAL B2B PRODUCT 6 = 1.00% + \$0.00
COMMERCIAL B2B PRODUCT 7 = 2.00% + \$0.00
COMMERCIAL B2B PRODUCT 8 = 1.90% + \$0.00
COMMERCIAL B2B PRODUCT 9 = 1.80% + \$0.00
COMMERCIAL B2B PRODUCT 10 = 1.70% + \$0.00
COMMERCIAL B2B PRODUCT 11 = 1.60% + \$0.00
COMMERCIAL B2B PRODUCT 12 = 1.50% + \$0.00
COMMERCIAL B2B PRODUCT 13 = 1.40% + \$0.00
COMMERCIAL B2B PRODUCT 14 = 1.30% + \$0.00
COMMERCIAL B2B PRODUCT 15 = 1.20% + \$0.00
COMMERCIAL B2B PRODUCT 16 = 1.10% + \$0.00
COMMERCIAL B2B PRODUCT 17 = 1.00% + \$0.00
COMMERCIAL B2B PRODUCT 18 = 1.45% + \$0.00
COMMERCIAL B2B PRODUCT 19 = 1.35% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a MasterCard B2B transaction	▪ If not ... refer to the appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the U.S.	

COMMERCIAL FREIGHT – U.S. DOMESTIC = 1.80% + \$0.00
COMMERCIAL FREIGHT – U.S. INTERREGIONAL = 1.80% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a U.S. Merchant	▪ If Non-U.S. Merchant ... refer to the appropriate Interchange Rate section
▪ Must be a Mastercard Enterprise Solutions transaction	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 3000-3350, 4011, 4214, 4215, 4511, 4789, 4112, 4111, 7299, 9311, 9402 or 9399	▪ If not ... refer to the appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the U.S.	

MASTERCARD B2B VIP 1 = 0.80% + \$0.10
MASTERCARD B2B VIP 2 = 1.05% + \$0.10
MASTERCARD B2B VIP 3 = 1.35% + \$0.10
MASTERCARD B2B VIP 4 = 1.45% + \$0.10
MASTERCARD B2B VIP 5 = 1.90% + \$0.10
MASTERCARD B2B VIP 6 = 2.50% + \$0.10
MASTERCARD B2B VIP 7 = 3.00% + \$0.10
MASTERCARD B2B VIP 8 = 1.25% + \$40.00
MASTERCARD B2B VIP 9 = 1.20% + \$60.00
MASTERCARD B2B VIP 10 = 1.15% + \$80.00
MASTERCARD B2B VIP 11 = 1.45% + \$35.00
MASTERCARD B2B VIP 12 = 2.40% + \$0.00
MASTERCARD B2B VIP 13 = 2.30% + \$0.00
MASTERCARD B2B VIP 14 = 2.00% + \$0.00
MASTERCARD B2B VIP 15 = 2.85% + \$0.00
MASTERCARD B2B VIP 16 = 2.80% + \$0.10
MASTERCARD B2B VIP 17 = 2.65% + \$0.10
MASTERCARD B2B VIP 18 = 2.20% + \$0.00
MASTERCARD B2B VIP 19 = 2.10% + \$0.00
MASTERCARD B2B VIP 20 = 1.95% + \$0.00
MASTERCARD B2B VIP 21 = 1.85% + \$0.00
MASTERCARD B2B VIP 22 = 1.75% + \$0.00
MASTERCARD B2B VIP 23 = 1.65% + \$0.00
MASTERCARD B2B VIP 24 = 1.55% + \$0.00
MASTERCARD B2B VIP 25 = 1.25% + \$0.00
MASTERCARD B2B VIP 26 = 1.10% + \$0.00
MASTERCARD B2B VIP 27 = 0.95% + \$0.00
MASTERCARD B2B VIP 28 = 0.90% + \$0.00
MASTERCARD B2B VIP 29 = 0.75% + \$0.00
MASTERCARD B2B VIP 30 = 0.65% + \$0.00
MASTERCARD B2B VIP 31 = 0.60% + \$0.00
MASTERCARD B2B VIP 32 = 0.50% + \$0.00
MASTERCARD B2B VIP 33 = 0.30% + \$5.00
MASTERCARD B2B VIP 34 = 0.00% + \$50.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant	If Non-U.S. Merchant ... refer to the appropriate Interchange Rate section
Must be a Commercial card with one of these products: MVA, MVB, MVC, MVD, MVE, MVF, MVG, MVH, MVI, MVJ, MVK, MVL, MVM, MVN, MVO, MVP, MVQ, MVR, MVS, MVT, MVU, MVV, MVW, MVX, MVY, MVZ, FIA, FIB, FIC, FID, FIE, FIF, FIG, FIH	If not ...refer to the appropriate Interchange Rate section
Card not present only	No downgrade from this program
NOTES:	
Interregional plan code will be assigned to transactions issued outside the U.S.	

COMMERCIAL BILL PAY STANDARD = 2.50% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
Must be a MasterCard BPC (Bill Pay Commercial) transaction	If not ...refer to the appropriate Interchange Rate section
Card not present only	No downgrade from this program
NOTES:	

COMMERCIAL CREDIT REFUND GROUP 1 = 2.37% (U.S. Only)

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
- Corporate card transactions with MCCs 4829, 6012, 6050, 6051, 6529-6531, 6534, 7995 (Quasi Cash) 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523 (Other Transport) 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751 (Food – Warehouse) 5310 (Discount Stores) 5122, 5912 (Drug Stores) 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999 (Recreation) 5812-5814 (Restaurants) 4812, 4814, 4816, 4821, 4899, 4900, 5983 (Utilities)	No downgrade
Must be a Corporate Card	If not ...refer to the appropriate Interchange Rate section
NOTES:	

COMMERCIAL CREDIT REFUND GROUP 2 = 2.30% (U.S. Only)

QUALIFICATIONS	DOWNGRADE REASONS
U.S. Merchant/U.S. Issuer	If Non-U.S. issued ... refer to the appropriate Interchange Rate section
- Corporate card transactions with MCCs 3351-3441, 7512, 7513, 7519 (Automobile/Vehicle Rental) 3501-3999, 7011 (Hotel/Motel) 5940, 5941, 5945 (Sporting – Toy Stores) 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699 (Clothing Stores) 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538 (Vehicles)	No downgrade

○ 8211, 8220, 8241, 8244, 8249, 8299 (Education) ○ 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699 (Repair Shops) ○ 4722 (Travel Agencies)	
▪ Must be a Corporate Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

COMMERCIAL CREDIT REFUND GROUP 3 = 2.21% (U.S. Only)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Corporate card transactions with MCCs ○ 3000-3299, 4511 (Airline) ○ 0763, 5085, 5094, 5099, 5111, 5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, 5735, 5921, 5931, 5933, 5935, 5937, 5942-5944, 5946-5949, 5963, 5970-5973, 5977, 5978, 5992-5999, 7395 (Other Retail) ○ 5960, 5964-5969 (Mail Order/Telephone Order) ○ 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099 (Health Care) ○ 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222 (Professional Services) ○ 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296-7299, 7311, 7321, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950 (Other Services) ○ 5065, 5072, 5198, 5211, 5231, 5251, 5261 (Hardware)	▪ No downgrade
▪ Must be a Corporate Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

COMMERCIAL CREDIT REFUND GROUP 4 = 2.16% (U.S. Only)

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/U.S. Issuer	▪ If Non-U.S. issued ... refer to the appropriate Interchange Rate section
▪ Corporate card transactions with MCCs ○ 5311 (Department Stores) ○ 5722, 5732, 5733, 5734 (Electric–Appliances) ○ 5541, 5542 (Gas Stations) ○ 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950 (Interior Furnishings)	▪ No downgrade
▪ Must be a Corporate Card	▪ If not ...refer to the appropriate Interchange Rate section
NOTES:	

MASTERCARD INTERREGIONAL INTERCHANGE PROGRAMS

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

INTERREGIONAL CONSUMER RATE I – DIGITAL COMMERCE CORE = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Credit card or Debit card	▪ If not... refer to Commercial Interchange Rate section
▪ Valid Authorization	▪ No authorization... Interregional Consumer Rate III Base Core
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Interregional Consumer Rate III Base Core
▪ Banknet Authorization Date	▪ Missing Auth Date... Interregional Consumer Rate III Base Core
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Banknet data is required for transactions acquired in the US region	

INTERREGIONAL CONSUMER RATE I – DIGITAL COMMERCE PREMIUM = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Premium Credit card or Premium Debit card	▪ If not... refer to Commercial Interchange Rate section
▪ Valid Authorization	▪ No authorization... Interregional Consumer Rate III
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Interregional Consumer Rate III
▪ Banknet Authorization Date	▪ Missing Auth Date... Interregional Consumer Rate III
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Banknet data is required for transactions acquired in the US region	

INTERREGIONAL CONSUMER RATE I – DIGITAL COMMERCE SUPER PREMIUM = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Super Premium Consumer Credit card or Super Premium Debit card	▪ If not... refer to Commercial Interchange Rate section
▪ Valid Authorization	▪ No authorization... Interregional Consumer Rate III
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Interregional Consumer Rate III
▪ Banknet Authorization Date	▪ Missing Auth Date... Interregional Consumer Rate III
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Banknet data is required for transactions acquired in the US region	

INTERREGIONAL CONSUMER RATE II – CARD PRESENT CORE = 1.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ 5 day Settlement	▪ Exceeds 5 days... Interregional Consumer Rate III Base Core

▪ Must be a Consumer Credit card or Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Valid Authorization	▪ No authorization... Interregional Consumer Rate III Base Core
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Interregional Consumer Rate III Base Core
▪ Banknet Authorization Date	▪ Missing Auth Date... Interregional Consumer Rate III Base Core
▪ Card present (Swiped, Contactless, EMV)	▪ If not... refer to the appropriate Interchange Rate section
▪ 10% Transaction tolerance	▪ Exceeds tolerance... Interregional Consumer Rate III Base Core
NOTES:	
▪ Banknet data is required for transactions acquired in the US region	
▪ 10% amount tolerance applies only to US acquired transactions	

INTERREGIONAL CONSUMER RATE II – CARD PRESENT PREMIUM = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ 5 day Settlement	▪ Exceeds 5 days... Interregional Consumer Rate III Base Premium
▪ Must be a Consumer Super Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Valid Authorization	▪ No authorization... Interregional Consumer Rate III Base Premium
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Interregional Consumer Rate III Base Premium
▪ Banknet Authorization Date	▪ Missing Auth Date... Interregional Consumer Rate III Base Premium
▪ Card present (Swiped, Contactless, EMV)	▪ If not... refer to the appropriate Interchange Rate section
▪ 10% Transaction tolerance	▪ Exceeds tolerance... Interregional Consumer Rate III Base Premium
NOTES:	
▪ Banknet data is required for transactions acquired in the US region	
▪ 10% amount tolerance applies only to US acquired transactions	

INTERREGIONAL CONSUMER RATE II – CARD PRESENT SUPER PREMIUM = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ 5 day Settlement	▪ Exceeds 5 days... Interregional Consumer Rate III Base Super Premium
▪ Must be a Consumer Super Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Valid Authorization	▪ No authorization... Interregional Consumer Rate III Base Super Premium
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Interregional Consumer Rate III Base Super Premium
▪ Banknet Authorization Date	▪ Missing Auth Date... Interregional Consumer Rate III Base Super Premium
▪ Card present (Swiped, Contactless, EMV)	▪ If not... refer to the appropriate Interchange Rate section
▪ 10% Transaction tolerance	▪ Exceeds tolerance... Interregional Consumer Rate III Base Super Premium
NOTES:	
▪ Banknet data is required for transactions acquired in the US region	
▪ 10% amount tolerance applies only to US acquired transactions	

INTERREGIONAL CONSUMER RATE III – BASE CORE = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Credit card or Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪	

INTERREGIONAL CONSUMER RATE III – BASE PREMIUM = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Premium Credit card or Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪	

INTERREGIONAL CONSUMER RATE III – BASE SUPER PREMIUM = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ US or Non-US Merchant	▪ N/A
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Super Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪	

INTERREGIONAL CONSUMER STANDARD CREDIT REFUND = 1.00%**INTERREGIONAL CONSUMER SUPER PREMIUM STANDARD CREDIT REFUND = 1.00%**

QUALIFICATIONS	DOWNGRADE REASONS
▪ No timeliness	▪ No downgrade
▪ Must be a Consumer, Premium and Super Premium card product	▪ If Corporate... refer to the appropriate interchange program
NOTES:	
▪	

INTERREGIONAL CONSUMER PREMIUM STANDARD CREDIT REFUND = 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ No timeliness	▪ No downgrade
▪ Must be a Consumer, Premium and Super Premium card product	▪ If Corporate... refer to the appropriate interchange program
NOTES:	
▪	

INTERREGIONAL ELECTRONIC CARD COMMERCIAL = 1.85% (US Location)**INTERREGIONAL ELECTRONIC CARD COMMERCIAL = 1.85% (Non-US Location)**

QUALIFICATIONS	DOWNGRADE REASONS
▪ No timeliness	▪ No downgrade
▪ Valid Authorization	▪ No authorization... Interregional Standard
▪ Card Present (Swiped, Contactless, EMV) except Internet transactions	▪ If not... Interregional Standard

▪ MCC cannot be 5542, 5960, 5962, or 5964-5969	▪ If not... Interregional Standard
NOTES:	
▪ Internet transactions must contain CAT Level Indicator of 6 and UCAF Collection Indicator of 0, 1, 2, 5 and 6 (values 0, 1, 5 and 6 apply when card is EU issued)	
▪ Card Acceptor Type/Card Acceptor Tax ID required	

INTERREGIONAL COMMERCIAL PREMIUM STANDARD = 2.00% (US Location)

QUALIFICATIONS	DOWNGRADE REASONS
▪ 30 day Settlement	▪ No downgrade from Standard
NOTES:	
▪ Card Acceptor Type and Card Acceptor Tax ID required for US locations	

INTERREGIONAL COMMERCIAL BUSINESS = 2.00% (US Location)

INTERREGIONAL COMMERCIAL = 2.00% (Non-US Location)

QUALIFICATIONS	DOWNGRADE REASONS
▪ 30 day Settlement	▪ No downgrade... Interregional Standard
▪ Valid Authorization	▪ No authorization... Interregional Standard
▪ Must be a Corporate or Business card product	▪ If not... Interregional Standard
NOTES:	
▪ Transaction acquired in the U.S. region must contain the card acceptor type and card acceptor tax ID	

INTERREGIONAL COMMERCIAL PURCHASING/FLEET = 2.00% (US Location)

INTERREGIONAL COMMERCIAL PURCHASING = 2.00% (Non-US Location)

QUALIFICATIONS	DOWNGRADE REASONS
▪ 30 day Settlement	▪ No downgrade... Interregional Standard
▪ Valid Authorization	▪ No authorization... Purchasing
▪ Must be a Purchasing or Fleet card product	▪ Not Purchasing or Fleet card... Commercial
NOTES:	
▪ Transaction acquired in the U.S. region must contain the card acceptor type and card acceptor tax ID	

INTERREGIONAL HUMANITARIAN STANDARD = 1.65% (US Location)

INTERREGIONAL HUMANITARIAN STANDARD = 1.65% (Non-US Location)

QUALIFICATIONS	DOWNGRADE REASONS
▪ No timeliness	▪ No downgrade... Humanitarian Standard
▪ MCC cannot equal 6010, 6532, 6533 and 6011	▪ No downgrade... Humanitarian Standard
NOTES:	
▪	

INTERREGIONAL COMMERCIAL STANDARD REFUND = 1.80%

INTERREGIONAL COMMERCIAL PURCHASING STANDARD CREDIT REFUND = 1.80%

INTERREGIONAL COMMERCIAL PREMIUM STANDARD CREDIT REFUND = 1.80%

QUALIFICATIONS	DOWNGRADE REASONS
▪ No timeliness	▪ No downgrade from this program
▪ Must be a Commercial card product	▪ If Consumer... refer to the appropriate interchange program
NOTES:	
▪	

INTERREGIONAL COMMERCIAL B2B PRODUCT 2 = 1.80% + \$0.00

INTERREGIONAL COMMERCIAL B2B PRODUCT 3 = 1.60% + \$0.00

INTERREGIONAL COMMERCIAL B2B PRODUCT 4 = 1.40% + \$0.00

INTERREGIONAL COMMERCIAL B2B PRODUCT 5 = 1.20% + \$0.00

INTERREGIONAL COMMERCIAL B2B PRODUCT 6 = 1.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a Non-U.S. Merchant (LAC or AP)	▪ If U.S. Merchant ... refer to the appropriate Interchange Rate section
▪ Must be a MasterCard B2B transaction	▪ If not ... refer to the appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the U.S.	

INTERREGIONAL PERSON-TO-PERSON TRANSFER TO CARD ACCOUNT = 2.00% + \$0.00

INTERREGIONAL GENERAL PERSON-TO-PERSON TRANSFER = 2.00% + \$0.00

INTERREGIONAL GENERAL TRANSFER TO OWN ACCOUNT = 2.00% + \$0.00

INTERREGIONAL BUSINESS DISBURSEMENT = 2.00% + \$0.00

INTERREGIONAL TRANSFER TO OWN STAGED DIGITAL WALLET ACCOUNT = 2.00% + \$0.00

INTERREGIONAL GENERAL BUSINESS-TO-BUSINESS TRANSFER = 2.00% + \$0.00

INTERREGIONAL TRANSFER TO OWN DEBIT/PREPAID CARD ACCOUNT = 2.00% + \$0.00

INTERREGIONAL AGENT CASH OUT = 2.00% + \$0.00

INTERREGIONAL PAYMENT OF OWN CREDIT CARD BILL = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ U.S. Merchant/Non-U.S. Issued transactions.	▪ If U.S. issued ... refer to the appropriate Interchange Rate section
▪ MCC must be 4829, 6540 and TTI (Transaction Type Identifier) must equal: ○ F08 - Person-to-Person Transfer to Card Account ○ F07 - General Person-to-Person Transfer ○ F52 - General Transfer to Own Account ○ F55 - Business Disbursement ○ F61 - Transfer to Own Staged Digital Wallet Account ○ F65 - General Business-to-Business Transfer	▪ If not... refer to the appropriate Interchange Rate section
▪ MCC must be 6538 and TTI (Transaction Type Identifier) must equal: ○ C07 - General Person-to-Person Transfer ○ C52 - General Transfer to Own Account	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ The TTI and MCC combination will determine the applicable clearing plan code	

MASTERCARD/DINERS ELECTRONIC INTERCHANGE = 2.00% + 0.00

MASTERCARD/DINERS STANDARD INTERCHANGE = 2.50% + 0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ 5 day Settlement	▪ After 5 days... Diners Standard
▪ Original Authorization	▪ Missing or different... Diners Standard
▪ Card Present (Swiped, Contactless, EMV)	▪ If key-entered.... Diners Standard
NOTES:	
*Diners Club Card issued outside the United States and Canada that are 14 digits long, beginning with “36” **Transactions accepted at Diners Club locations within the designated areas listed below: American Samoa, Bahamas, Bermuda, British Virgin Islands, Cayman Islands, Dominican Republic, Federated States of Micronesia, (including Yap and Pohnpei), Marshall Islands (including Majuro), Guam, Haiti, Jamaica, Northern Mariana Islands (Saipan), Palau, Puerto Rico, Turks and Caicos Islands, U.S. Minor Outlying Islands, defined as: Baker Island, Howland Island, Jarvis Island, Johnston Atoll, Midway Islands, Navassa Island, Palmyra Atoll, Wake Island, U.S. Virgin Islands)	

MASTERCARD U.S. TERRITORY INTERCHANGE PROGRAMS

***U.S. Territories are defined as Puerto Rico and U.S. Virgin Islands (in the LAC Region) and American Samoa, Guam, Marshall Islands, Northern Mariana Islands, and U.S. Minor Outlying Islands (in the AP Region).**

PUERTO RICO INTRACOUNTRY CONSUMER ELECTRONIC/STANDARD CREDIT = 1.73% + \$0.00

PUERTO RICO INTRACOUNTRY CONSUMER ELECTRONIC/STANDARD DEBIT = 1.25% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Puerto Rico Merchant/Puerto Rico Issuer	If not... Interregional Electronic otherwise Interregional Standard
Must be a Consumer Card	If not... refer to the appropriate Interchange Rate section
NOTES:	

PUERTO RICO INTRACOUNTRY PETROLEUM CREDIT = 1.16% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM DEBIT = 1.01% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM PREMIUM CREDIT/DEBIT = 1.85% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM SUPER PREMIUM CREDIT/DEBIT = 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Puerto Rico Merchant/Puerto Rico Issuer	If not... Interregional Electronic otherwise Interregional Standard
Must be MCC 5541 or 5542	If not... refer to the appropriate Interchange Rate section
NOTES:	

PUERTO RICO INTRACOUNTRY WAREHOUSE CREDIT/DEBIT = 1.00% + \$0.00

PUERTO RICO INTRACOUNTRY WAREHOUSE PREMIUM CREDIT/DEBIT = 1.85% + \$0.00

PUERTO RICO CONSUMER SUPER PREMIUM WAREHOUSE CREDIT/DEBIT = 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY WAREHOUSE COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Puerto Rico Merchant/Puerto Rico Issuer	If not... Interregional Electronic otherwise Interregional Standard
Must be MCC 5300	If not... refer to the appropriate Interchange Rate section
NOTES:	

PUERTO RICO INTRACOUNTRY GOVERNMENT CREDIT = 1.65% + \$0.00

PUERTO RICO INTRACOUNTRY GOVERNMENT DEBIT = 1.00% + \$0.00

PUERTO RICO INTRACOUNTRY GOVERNMENT PREMIUM CREDIT/DEBIT = 1.85% + \$0.00

PUERTO RICO INTRACOUNTRY GOVERNMENT SUPER PREMIUM CREDIT/DEBIT = 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY GOVERNMENT COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCC 9211, 9222, 9223, 9311 or 9399	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY SUPERMARKET CREDIT = 1.20% + \$0.00

PUERTO RICO INTRACOUNTRY SUPERMARKET DEBIT = 1.00% + \$0.00

PUERTO RICO CONSUMER SUPER PREMIUM SUPERMARKET CREDIT/DEBIT = 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY PREMIUM SUPERMARKET CREDIT/DEBIT = 1.85% + \$0.00

PUERTO RICO INTRACOUNTRY SUPERMARKET COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCC 5310 or 5411	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY EMERGING MARKETS CREDIT = 1.94% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING MARKETS DEBIT = 1.16% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING SUPER PREMIUM CREDIT = 2.18% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING SUPER PREMIUM DEBIT = 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING PREMIUM CREDIT = 2.12% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING PREMIUM DEBIT = 1.85% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING COMMERCIAL CREDIT = 2.37% + \$0.00

PUERTO RICO INTRACOUNTRY EMERGING COMMERCIAL DEBIT = 2.32% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCCs 4111, 4313, 4787, 7523, 7832, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099, 8111, 8211, 8220, 8241, 8244, 8249, 8299, 8351, 8641, 8651, 8661, 8675, 8699, 8734, 8911, 8931, or 8999	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY UTILITIES CREDIT = 1.15% + \$0.00

PUERTO RICO INTRACOUNTRY UTILITIES DEBIT = 1.10% + \$0.00

PUERTO RICO INTRACOUNTRY UTILITIES SUPER PREMIUM CREDIT/DEBIT= 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY UTILITIES PREMIUM CREDIT/DEBIT = 1.85% + \$0.00

PUERTO RICO INTRACOUNTRY UTILITIES COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCCs 4813, 4814, 4816, 4821, 4899, or 4900	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS CREDIT = 1.16% + \$0.00

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS DEBIT = 1.30% + \$0.00

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS SUPER PREMIUM CREDIT= 2.18% + \$0.00

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS SUPER PREMIUM DEBIT = 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS PREMIUM CREDIT= 2.12% + \$0.00

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS PREMIUM DEBIT = 1.85% + \$0.00

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS COMMERCIAL CREDIT= 2.37% + \$0.00

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS COMMERCIAL DEBIT = 2.32% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCCs 5499, 5735, 5814, 5912, 5942, 5994, or 7216	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY CHARITIES CREDIT/DEBIT = 0.00% + \$0.00

PUERTO RICO INTRACOUNTRY CHARITIES SUPER PREMIUM CREDIT/DEBIT= 1.98% + \$0.00

PUERTO RICO INTRACOUNTRY CHARITIES PREMIUM CREDIT/DEBIT = 1.85% + \$0.00

PUERTO RICO INTRACOUNTRY CHARITIES COMMERCIAL CREDIT/DEBIT = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCCs 8398 or 8661	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY PREMIUM CREDIT = 2.12% + \$0.00

PUERTO RICO INTRACOUNTRY PREMIUM DEBIT = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a World or Platinum Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY SUPER PREMIUM CREDIT = 2.18% + \$0.00

PUERTO RICO INTRACOUNTRY SUPER PREMIUM DEBIT = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a Puerto Rico Merchant	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Black or World Elite Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY COMMERCIAL CREDIT = 2.37% + \$0.00

PUERTO RICO INTRACOUNTRY COMMERCIAL DEBIT = 2.32% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a Puerto Rico Merchant	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Corporate Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

PUERTO RICO INTRACOUNTRY CORE CONSUMER ELECTRONIC CREDIT = 1.83% + \$0.00

PUERTO RICO INTRACOUNTRY CORE CONSUMER ELECTRONIC PP = 1.35% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Consumer Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY PETROLEUM, CORE CONSUMER CREDIT = 1.26% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM, PREMIUM CREDIT = 1.95% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM, SUPER PREMIUM CREDIT = 2.08% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM, COMMERCIAL CREDIT = 2.10% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM, CORE CONSUMER PP = 1.11% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM, PREMIUM PP = 1.95% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM, SUPER PREMIUM PP = 2.08% + \$0.00

PUERTO RICO INTRACOUNTRY PETROLEUM, COMMERCIAL PP = 2.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCC 5541 or 5542	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY WAREHOUSE, CORE CONSUMER CREDIT = 1.10% + \$0.00
PUERTO RICO INTRACOUNTRY WAREHOUSE, PREMIUM CREDIT = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY WAREHOUSE, SUPER PREMIUM CREDIT = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY WAREHOUSE, COMMERCIAL CREDIT = 2.10% + \$0.00
PUERTO RICO INTRACOUNTRY WAREHOUSE, CORE CONSUMER PP = 1.10% + \$0.00
PUERTO RICO INTRACOUNTRY WAREHOUSE, PREMIUM PP = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY WAREHOUSE, SUPER PREMIUM PP = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY WAREHOUSE, COMMERCIAL PP = 2.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCC 5300	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY GOVERNMENT, CORE CONSUMER CREDIT = 1.75% + \$0.00
PUERTO RICO INTRACOUNTRY GOVERNMENT, PREMIUM CREDIT = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY GOVERNMENT, SUPER PREMIUM CREDIT = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY GOVERNMENT, COMMERCIAL CREDIT = 2.10% + \$0.00
PUERTO RICO INTRACOUNTRY GOVERNMENT, CORE CONSUMER PP = 1.10% + \$0.00
PUERTO RICO INTRACOUNTRY GOVERNMENT, PREMIUM PP = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY GOVERNMENT, SUPER PREMIUM PP = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY GOVERNMENT, COMMERCIAL PP = 2.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCC 9211, 9222, 9223, 9311 or 9399	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY SUPERMARKET, CORE CONSUMER CREDIT = 1.30% + \$0.00
PUERTO RICO INTRACOUNTRY SUPERMARKET, PREMIUM CREDIT = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY SUPERMARKET, SUPER PREMIUM CREDIT = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY SUPERMARKET, COMMERCIAL CREDIT = 2.10% + \$0.00
PUERTO RICO INTRACOUNTRY SUPERMARKET, CORE CONSUMER PP = 1.10% + \$0.00
PUERTO RICO INTRACOUNTRY SUPERMARKET, PREMIUM PP = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY SUPERMARKET, SUPER PREMIUM PP = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY SUPERMARKET, COMMERCIAL PP = 2.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCC 5310 or 5411	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY EMERGING MARKETS, CORE CONSUMER CREDIT = 2.04% + \$0.00
PUERTO RICO INTRACOUNTRY EMERGING MARKETS, PREMIUM CREDIT = 2.22% + \$0.00
PUERTO RICO INTRACOUNTRY EMERGING MARKETS, SUPER PREMIUM CREDIT = 2.28% + \$0.00
PUERTO RICO INTRACOUNTRY EMERGING MARKETS, COMMERCIAL CREDIT = 2.47% + \$0.00
PUERTO RICO INTRACOUNTRY EMERGING MARKETS, CORE CONSUMER PP = 1.26% + \$0.00
PUERTO RICO INTRACOUNTRY EMERGING MARKETS, PREMIUM PP = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY EMERGING MARKETS, SUPER PREMIUM PP = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY EMERGING MARKETS, COMMERCIAL PP = 2.42% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCCs 4111, 4313, 4787, 7523, 7832, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099, 8111, 8211, 8220, 8241, 8244, 8249, 8299, 8351, 8641, 8651, 8661, 8675, 8699, 8734, 8911, 8931, or 8999	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY UTILITIES MARKETS, CORE CONSUMER CREDIT = 1.25% + \$0.00
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS, PREMIUM CREDIT = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS, SUPER PREMIUM CREDIT = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS, COMMERCIAL CREDIT = 2.10% + \$0.00
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS, CORE CONSUMER PP = 1.20% + \$0.00
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS, PREMIUM PP = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS, SUPER PREMIUM PP = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY UTILITIES MARKETS, COMMERCIAL PP = 2.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCCs 4813, 4814, 4816, 4821, 4899, or 4900	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY RAPID PAYMENTS, CORE CONSUMER CREDIT = 1.26% + \$0.00
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS, PREMIUM CREDIT = 2.22% + \$0.00
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS, SUPER PREMIUM CREDIT = 2.28% + \$0.00
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS, COMMERCIAL CREDIT = 2.47% + \$0.00
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS, CORE CONSUMER PP = 1.40% + \$0.00
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS, PREMIUM PP = 1.95% + \$0.00
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS, SUPER PREMIUM PP = 2.08% + \$0.00
PUERTO RICO INTRACOUNTRY RAPID PAYMENTS, COMMERCIAL PP = 2.42% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCCs 5499, 5735, 5814, 5912, 5942, 5994, or 7216	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY CHARITIES CORE CONSUMER CREDIT = 0.00% + \$0.00

PUERTO RICO INTRACOUNTRY CHARITIES - PREMIUM CREDIT = 1.95% + \$0.00

PUERTO RICO INTRACOUNTRY CHARITIES - SUPER PREMIUM CREDIT = 2.08% + \$0.00

PUERTO RICO INTRACOUNTRY CHARITIES - COMMERCIAL CREDIT = 2.10% + \$0.00

PUERTO RICO INTRACOUNTRY CHARITIES, CORE CONSUMER PP = 0.00% + \$0.00

PUERTO RICO INTRACOUNTRY CHARITIES, CORE CONSUMER, PREMIUM CREDIT PP = 1.95% + \$0.00

PUERTO RICO INTRACOUNTRY CHARITIES, CORE CONSUMER, SUPER PREMIUM PP = 2.08% + \$0.00

PUERTO RICO INTRACOUNTRY CHARITIES, CORE CONSUMER, COMMERCIAL PP = 2.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Puerto Rico Merchant/Puerto Rico Issuer	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be MCCs 8398 or 8661	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY SUPER PREMIUM CREDIT = 2.28% + \$0.00

PUERTO RICO INTRACOUNTRY PREMIUM CREDIT = 2.22% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a Puerto Rico Merchant	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Black or World Elite Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a Digital First Transaction	

PUERTO RICO INTRACOUNTRY COMMERCIAL CREDIT = 2.47% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a Puerto Rico Merchant	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Corporate Card	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a Digital First Transaction	

LAC INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE CORE = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Credit or Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

LAC INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE PREMIUM = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Premium Credit or Premium Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section

▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

LAC INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE SUPER PREMIUM = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Super Premium Credit or Super Premium Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

LAC INTRAREGIONAL CONSUMER RATE II – CARD PRESENT CORE = 1.10% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ 5 day Settlement	▪ Exceeds five days... Intraregional Consumer Rate III Base Core
▪ Must be a Consumer Credit or Debit Card	▪ If not... refer to Commercial Interchange Rate section
▪ Card present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

LAC INTRAREGIONAL CONSUMER RATE II – CARD PRESENT PREMIUM = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ 5 day Settlement	▪ Exceeds five days... Intraregional Consumer Rate III Base Core
▪ Must be a Consumer Premium Credit card or Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

LAC INTRAREGIONAL CONSUMER RATE II – CARD PRESENT SUPER PREMIUM = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ 5 day Settlement	▪ Exceeds five days... Intraregional Consumer Rate III Base Core
▪ Must be a Consumer Super Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

LAC INTRAREGIONAL CONSUMER RATE III – BASE CORE = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Credit or Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪	

LAC INTRAREGIONAL CONSUMER RATE III – BASE PREMIUM = 1.85% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Premium Credit card or Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪	

LAC INTRAREGIONAL CONSUMER RATE III – BASE SUPER PREMIUM = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Super Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪	

LAC INTRAREGIONAL ELECTRONIC CARD COMMERCIAL = 1.85%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ No timeliness	▪ No downgrade... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Card Present (Swiped, Contactless, EMV) except Internet transactions	▪ If not... Commercial Standard
▪ MCC cannot be 5542, 5960, 5962, or 5964-5969	▪ If not... Commercial Standard
NOTES:	
▪ Internet transactions must contain CAT Level Indicator of 6 and UCAF Collection Indicator of 0, 1, 2, 5 and 6 (values 0, 1, 5 and 6 apply when card is EU issued)	

LAC INTRAREGIONAL CONSUMER STANDARD = 1.60% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... Interregional Electronic otherwise Interregional Standard

▪ Must be a Consumer Card, excluding Super Premium and Premium Cards	▪ If not... refer to the appropriate Interchange Rate based on Card Type
NOTES:	
▪	

LAC INTRAREGIONAL COMMERCIAL PURCHASING STANDARD = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Commercial Card	▪ If not... refer to the appropriate Interchange Rate based on Card Type
NOTES:	
▪	

LAC INTRAREGIONAL COMMERCIAL STANDARD = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in LAC	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Commercial Card	▪ If not... refer to the appropriate Interchange Rate based on Card Type
NOTES:	
▪	

COMMERCIAL B2B PRODUCT 1 – LAC REGIONAL = 2.00% + \$0.00

COMMERCIAL B2B PRODUCT 1 – LAC INTERREGIONAL = 2.00% + \$0.00

LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 2 = 1.80% + \$0.00

LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 3 = 1.60% + \$0.00

LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 4 = 1.40% + \$0.00

LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 5 = 1.20% + \$0.00

LAC INTRAREGIONAL COMMERCIAL B2B PRODUCT 6 = 1.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a LAC Merchant	▪ If not LAC Merchant... refer to the appropriate Interchange Rate section
▪ Must be a MasterCard B2B transaction	▪ If not ... refer to the appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the LAC	

COMMERCIAL FREIGHT – LAC REGIONAL = 1.80% + \$0.00

COMMERCIAL FREIGHT – LAC INTERREGIONAL = 1.80% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a LAC Merchant	▪ If not LAC Merchant ... refer to the appropriate Interchange Rate section
▪ Must be a Mastercard Enterprise Solutions transaction	▪ If not ... refer to the appropriate Interchange Rate section
▪ MCC must be 3000-3350, 4011, 4214, 4215, 4511, 4789, 4112, 4111, 7299, 9311, 9402 or 9399	▪ If not ... refer to the appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the LAC	

LAC INTRAREGIONAL HUMANITARIAN STANDARD = 1.65% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
- Merchant and Issuer must be in LAC - MCC cannot be 6010, 6532, 6533 and 6011	- No downgrade from Humanitarian Standard - No downgrade from Humanitarian Standard
NOTES:	

LAC INTRAREGIONAL CONSUMER PREMIUM STANDARD CREDIT REFUND = 1.00%**LAC INTRAREGIONAL CONSUMER SUPER PREMIUM STANDARD CREDIT REFUND = 1.00%**

QUALIFICATIONS	DOWNGRADE REASONS
- Must be a LAC Merchant - No timeliness - Must be a Consumer, Premium and Super Premium card product	- If not LAC Merchant ... refer to the appropriate Interchange Rate section - No downgrade from this program - If Corporate...refer to the appropriate interchange program
NOTES:	

LAC INTRAREGIONAL CONSUMER STANDARD CREDIT REFUND = 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
- Must be a LAC Merchant - No timeliness - Must be a Consumer, Premium and Super Premium card product	- If not LAC Merchant ... refer to the appropriate Interchange Rate section - No downgrade from this program - If Corporate...refer to the appropriate interchange program
NOTES:	

LAC INTRAREGIONAL COMMERCIAL STANDARD REFUND = 1.80%**LAC INTRAREGIONAL COMMERCIAL PURCHASING STANDARD CREDIT REFUND = 1.80%**

QUALIFICATIONS	DOWNGRADE REASONS
- Must be a LAC Merchant - No timeliness - Must be a Commercial card product	- If not LAC Merchant ... refer to the appropriate Interchange Rate section - No downgrade from this program - If Consumer...refer to the appropriate interchange program
NOTES:	

AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE CORE 1= 1.25% + \$0.00**AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE CORE 2= 1.69% + \$0.10****AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE ENHANCED CORE 1= 1.45% + \$0.00****AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE ENHANCED CORE 2= 1.69% + \$0.10**

QUALIFICATIONS	DOWNGRADE REASONS
- Merchant and Issuer must be in AP - No timeliness requirement - Must be a Consumer Credit or Debit Card - Card not present only	- If not... refer to the appropriate Interregional or Intraregional Consumer Rate program - No downgrade - If Commercial... refer to Commercial Interchange Rate section - If not... refer to the appropriate Interchange Rate section
NOTES:	
- MCC must be 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968 or 5969 to qualify for plan codes L77 and L79 (and corresponding platform values) - Must be a Gold Credit card or Gold Debit card to qualify for IRD YJ (Enhanced)	

AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE PREMIUM= 1.88% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Premium Credit or Premium Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE SUPER PREMIUM= 2.02% + \$0.00**AP INTRAREGIONAL CONSUMER RATE I – DIGITAL COMMERCE ENHANCED SUPER PREMIUM= 2.35% + \$0.00**

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Super Premium Credit or Super Premium Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card not present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a World Elite card or World Elite Debit card to qualify for IRD YL (Enhanced)	

AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT CORE = 1.25% + \$0.00**AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT ENHANCED CORE = 1.45% + \$0.00**

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ 5 day Settlement	▪ Exceeds five days... Intraregional Consumer Rate III Base Core
▪ Must be a Consumer Credit or Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card present (Swiped, Contactless, EMV)	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a Gold Credit card or Gold Debit card to qualify for IRD YM (Enhanced)	

AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT PREMIUM = 1.88% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ 5 day Settlement	▪ Exceeds five days... Intraregional Consumer Rate III Base Core
▪ Must be a Consumer Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪	

AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT SUPER PREMIUM = 2.02% + \$0.00

AP INTRAREGIONAL CONSUMER RATE II – CARD PRESENT ENHANCED SUPER PREMIUM = 2.35% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ 5 day Settlement	▪ Exceeds five days... Intraregional Consumer Rate III Base Core
▪ Must be a Consumer Super Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
▪ Card present only	▪ If not... refer to the appropriate Interchange Rate section
NOTES:	
▪ Must be a World Elite card or World Elite Debit card to qualify for IRD YS (Enhanced)	

AP INTRAREGIONAL CONSUMER RATE III – BASE CORE 1 = 1.25% + \$0.00

AP INTRAREGIONAL CONSUMER RATE III – BASE CORE 2 = 1.69% + \$0.10

AP INTRAREGIONAL CONSUMER RATE III – BASE ENHANCED CORE 1 = 1.45% + \$0.00

AP INTRAREGIONAL CONSUMER RATE III – BASE ENHANCED CORE 2 = 1.69% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Credit or Debit Card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪ MCC must be 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968 or 5969 to qualify for plan codes L89 and L91 (and corresponding platform values)	
▪ Must be a Gold Credit card or Gold Debit card to qualify for IRD YX (Enhanced)	

AP INTRAREGIONAL CONSUMER RATE III – BASE PREMIUM = 1.88% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Premium Credit card or Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪	

AP INTRAREGIONAL CONSUMER RATE III – BASE SUPER PREMIUM = 2.02% + \$0.00

AP INTRAREGIONAL CONSUMER RATE III – BASE ENHANCED SUPER PREMIUM = 2.35% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... refer to the appropriate Interregional or Intraregional Consumer Rate program
▪ No timeliness requirement	▪ No downgrade
▪ Must be a Consumer Super Premium Credit card or Super Premium Debit card	▪ If Commercial... refer to Commercial Interchange Rate section
NOTES:	
▪ Must be a World Elite card or World Elite Debit card to qualify for IRD YW (Enhanced)	

AP INTRAREGIONAL COMMERCIAL STANDARD = 2.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Commercial Card	▪ If not... refer to the appropriate Interchange Rate based on Card Type
NOTES:	
▪	

AP INTRAREGIONAL COMMERCIAL PURCHASING STANDARD = 1.98% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a Commercial Card	▪ If not... refer to the appropriate Interchange Rate based on Card Type
NOTES:	
▪	

AP INTRAREGIONAL COMMERCIAL SUPER PREMIUM = 2.02% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ Must be a World Business Card or World Elite Corporate Card	▪ If not... refer to the appropriate Interchange Rate based on Card Type
NOTES:	
▪	

AP INTRAREGIONAL COMMERCIAL LARGE TICKET = 0.50% + \$5.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not... Interregional Electronic otherwise Interregional Standard
▪ MCC cannot be 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, 4112, 5812, 7011, 7512, 7513 or 7519	▪ If not... Commercial Standard
▪ Must be a Commercial Credit or Commercial Debit card	▪ If not... refer to the appropriate Interchange Rate based on Card Type
NOTES:	
▪	

AP INTRAREGIONAL COMMERCIAL ELITE STANDARD = 2.35% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If Not AP Merchant... refer to the appropriate Interchange Rate section
▪ Must be a World Elite Business or World Elite Corporate card	▪ If not... Commercial Standard
NOTES:	
▪	

COMMERCIAL B2B PRODUCT 1 – AP REGIONAL = 2.00% + \$0.00

COMMERCIAL B2B PRODUCT 1 – AP INTERREGIONAL = 2.00% + \$0.00

AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 2 = 1.80% + \$0.00

AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 3 = 1.60% + \$0.00

AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 4 = 1.40% + \$0.00

AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 5 = 1.20% + \$0.00

AP INTRAREGIONAL COMMERCIAL B2B PRODUCT 6 = 1.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If Not AP Merchant... refer to the appropriate Interchange Rate section
▪ Must be a MasterCard B2B transaction	▪ If not ...refer to the appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the AP	

COMMERCIAL FREIGHT – AP REGIONAL = 1.80% + \$0.00

COMMERCIAL FREIGHT – AP INTERREGIONAL = 1.80% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be an AP Merchant	▪ If not AP Merchant ... refer to the appropriate Interchange Rate section
▪ Must be a Mastercard Enterprise Solutions transaction	▪ If not ...refer to the appropriate Interchange Rate section
▪ MCC must be 3000-3350, 4011, 4214, 4215, 4511, 4789, 4112, 4111, 7299, 9311, 9402 or 9399	▪ If not ...refer to the appropriate Interchange Rate section
▪ Card not present only	▪ No downgrade from this program
NOTES:	
▪ Interregional plan code will be assigned to transactions issued outside the AP	

AP INTRAREGIONAL HUMANITARIAN STANDARD = 1.65% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ No downgrade from Humanitarian Standard
▪ MCC cannot be 6010, 6532, 6533 and 6011	▪ No downgrade from Humanitarian Standard
NOTES:	
▪	

AP INTRAREGIONAL CONSUMER STANDARD CREDIT REFUND = 1.00%

AP INTRAREGIONAL CONSUMER PREMIUM STANDARD CREDIT REFUND = 1.00%

AP INTRAREGIONAL CONSUMER ELITE STANDARD CREDIT REFUND = 1.00%

AP INTRAREGIONAL CONSUMER GOLD CREDIT REFUND = 1.00%

AP INTRAREGIONAL CONSUMER SUPER PREMIUM CREDIT REFUND = 1.00%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not AP Merchant ... refer to the appropriate Interchange Rate section
▪ No timeliness	▪ No downgrade from this program
▪ Must be a Consumer, Premium, Gold, and Super Premium card product	▪ If Corporate...refer to the appropriate interchange program
NOTES:	
▪	

AP INTRAREGIONAL COMMERCIAL STANDARD CREDIT REFUND = 1.80 %
AP INTRAREGIONAL COMMERCIAL PURCHASING STANDARD CREDIT REFUND = 1.80 %
AP INTRAREGIONAL COMMERCIAL SUPER PREMIUM CREDIT REFUND = 1.80 %
AP INTRAREGIONAL COMMERCIAL ELITE CREDIT REFUND = 1.80 %

QUALIFICATIONS	DOWNGRADE REASONS
▪ Merchant and Issuer must be in AP	▪ If not AP Merchant ... refer to the appropriate Interchange Rate section
▪ No timeliness	▪ No downgrade from this program
▪ Must be a Commercial card product	▪ If Consumer...refer to the appropriate interchange program
NOTES:	
▪	

MASTERCARD DURBIN INTERCHANGE PROGRAMS

REGULATED INCENTIVE POS (DB) = 0.05% + \$0.21

REGULATED UST INTERREGIONAL POS (DB) = 0.05% + \$0.21

REGULATED UST INTERREGIONAL GAF POS (DB) = 0.05% + \$0.21

REGULATED CONSUMER US MQ (DB)* = 0.05% + \$0.21

REGULATED NON-INCENTIVE POS (DB) * = 0.05% + \$0.21**

REGULATED COMM (DB) = 0.05% + \$0.21

REGULATED COMM UST INTERREGIONAL (DB) = 0.05% + \$0.21

REGULATED COMM UST INTERREGIONAL GAF (DB) = 0.05% + \$0.21

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant, US Territory merchant in the US, AP or LAC regions (American Samoa, Guam, Northern Mariana Islands, Puerto Rico, or U.S. Virgin Islands)	No downgrade from regulated
Must be regulated debit transaction	No downgrade from regulated
NOTES:	
- GAF applies when the merchant is in the U.S and accepts a card from a U.S. Territory *Regulated Consumer US MQ (DB) will consist of transactions that cleared as regulated however qualify at Merit 1 or Key Entered ***MC Regulated Non-Incentive POS Debit will consist of transactions that cleared at regulated however qualify at Standard	

REGULATED POS SMALL TICKET (DB) = 0.05% + \$0.21

REGULATED POS SMALL TICKET GAF (DB) = 0.05% + \$0.21

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant, US Territory merchant in the US, AP or LAC regions (American Samoa, Guam, Northern Mariana Islands, Puerto Rico, or U.S. Virgin Islands)	No downgrade from regulated
Must be regulated debit transaction	No downgrade from regulated
NOTES: Regulated POS Debit Small Ticket qualifies at the existing IRD of Regulated Base LD	
GAF applies when the merchant is in the U.S and accepts a card from a U.S. Territory	

REGULATED INCENTIVE FRD ADJ POS (DB) = 0.05% + \$0.22

REGULATED FRAUD ADJ UST INTERREGIONAL POS (DB) = 0.05% + \$0.22

REGULATED FRAUD ADJ UST INTERREGIONAL GAF (DB) = 0.05% + \$0.22

REGULATED CONSUMER FRAUD ADJ MQ (DB) ** = 0.05% + \$0.22

REGULATED NON-INCENTIVE FRD ADJ (DB) = 0.05% + \$0.22

REGULATED FRAUD ADJ COMM (DB) = 0.05% + \$0.22

REGULATED FRAUD ADJ COMM UST INTERREGIONAL (DB) = 0.05% + \$0.22

REGULATED FRAUD ADJ COMM UST INTERREGIONAL GAF (DB) = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
Must be a U.S. Merchant, US Territory merchant in the US, AP or LAC regions (American Samoa, Guam, Northern Mariana Islands, Puerto Rico, or U.S. Virgin Islands)	No downgrade from regulated
Must be regulated debit transaction	No downgrade from regulated
NOTES:	
- GAF applies when the merchant is in the U.S and accepts a card from a U.S. Territory ** Reg Consm wFraud Adj MQ (DB) will consist of transactions that cleared as regulated with fraud adjustment however qualify at Merit 1 or Key Entered	

REGULATED POS SMALL TICKET WITH FRAUD ADJUSTMENT (DB) = 0.05 % + \$0.22

REGULATED POS SMALL TICKET WITH FRAUD ADJUSTMENT GAF (DB) = 0.05 % + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a U.S. Merchant, US Territory merchant in the US, AP or LAC regions (American Samoa, Guam, Northern Mariana Islands, Puerto Rico, or U.S. Virgin Islands)	▪ No downgrade from regulated
▪ Must be regulated debit transaction	▪ No downgrade from regulated
NOTES: Regulated POS Debit Small Ticket with fraud adjustment qualifies at the existing IRD of LF Regulated Base with Fraud Adjustment	
▪ GAF applies when the merchant is in the U.S and accepts a card from a U.S. Territory	

REGULATED REFUNDS (DB) = 0.00 + \$0.00

REGULATED WITH FRAUD REFUNDS (DB) = 0.00 + \$0.00

REGULATED REFUNDS INTERREGIONAL (DB) = 0.00 + \$0.00

REGULATED WITH FRAUD REFUNDS INTERREGIONAL (DB) = 0.00 + \$0.00

REGULATED REFUNDS US TERRITORIES (DB) = 0.00 + \$0.00

REGULATED WITH FRAUD REFUNDS US TERRITORIES (DB) = 0.00 + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a U.S. Merchant, US Territory merchant in the US, AP or LAC regions (American Samoa, Guam, Northern Mariana Islands, Puerto Rico, or U.S. Virgin Islands)	▪ No downgrade from regulated
▪ Must be regulated debit refund transaction	▪ No downgrade from regulated
NOTES:	
▪	

DISCOVER INTERCHANGE PROGRAMS

CASH ADVANCE = 0.16% + \$1.65

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
• Must be MCC 6010	• If not...refer to the appropriate Interchange Program
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	• If Card Not Present...refer to the appropriate Interchange Program
• Valid Authorization	• If no authorization...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
NOTES:	

Prime Submission Level (PSL) Program Rules
The following are MCC categories referred to throughout this document and generally limited to or excluded from* PSL programs, please see specific program for rules: • Utilities: 4900 • Real Estate: 6513 • Insurance: 5960, 6300 • Supermarkets/Warehouse Clubs: 5300, 5411 • Emerging Markets: 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398 • Public Services: 4784, 9211, 9222, 9223, 9311, 9399, 9405 • Petroleum: 5541, 5542 • Restaurants: 5812, 5814 • Hotels/Car Rentals: 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519 • Passenger Transport: 3000–3350, 4111, 4112, 4131, 4411, 4511 • Quasi Cash*: 4829, 6050, 6051, 6540 • High Risk*: 5962, 5966, 5967 • Digital Goods: 5815–5818 • Direct Marketing: 5262, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969

PSL RECURRING PAYMENT CORE = 1.35% + \$0.05
PSL RECURRING PAYMENT REWARDS = 1.35% + \$0.05
PSL RECURRING PAYMENT DEBIT = 1.20% + \$0.05
PSL RECURRING PAYMENT PREPAID = 1.20% + \$0.05
PSL RECURRING PAYMENT PREMIUM = 1.45% + \$0.05
PSL RECURRING PAYMENT PREMIUM PLUS = 1.80% + \$0.05
PSL RECURRING PAYMENT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL RECURRING PAYMENT DEBIT WITH FRAUD = 0.05% + \$0.22
PSL RECURRING PAYMENT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL RECURRING PAYMENT PREPAID WITH FRAUD = 0.05% + \$0.22
PSL RECURRING PAYMENT REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to appropriate Interchange Program
▪ MCC must be 4814, 4899, 5968, 7997, or 8351	▪ If not...refer to appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 2 day Settlement	▪ Within 3 days...Base Submission Level
▪ Processing Code 13, 14, 15 or 16	▪ If not...refer to appropriate Interchange Program
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL UTILITIES CORE = 0.00% + \$0.75
PSL UTILITIES REWARDS = 0.00% + \$0.75
PSL UTILITIES DEBIT = 0.00% + \$0.75
PSL UTILITIES PREPAID = 0.00% + \$0.75
PSL UTILITIES PREMIUM = 0.00% + \$0.75
PSL UTILITIES PREMIUM PLUS = 0.00% + \$0.75
PSL UTILITIES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL UTILITIES DEBIT WITH FRAUD = 0.05% + \$0.22
PSL UTILITIES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL UTILITIES PREPAID WITH FRAUD = 0.05% + \$0.22
PSL UTILITIES REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to Commercial Utilities Interchange Program
▪ MCC must be 4900	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 2 day Settlement	▪ Within 3 days...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL REAL ESTATE CORE = 1.10% + \$0.00
PSL REAL ESTATE REWARDS = 1.10% + \$0.00
PSL REAL ESTATE DEBIT = 1.10% + \$0.00
PSL REAL ESTATE PREPAID = 1.10% + \$0.00
PSL REAL ESTATE PREMIUM = 1.10% + \$0.00
PSL REAL ESTATE PREMIUM PLUS = 2.30% + \$0.10
PSL REAL ESTATE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL REAL ESTATE DEBIT WITH FRAUD = 0.05% + \$0.22
PSL REAL ESTATE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL REAL ESTATE PREPAID WITH FRAUD = 0.05% + \$0.22
PSL REAL ESTATE REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 6513	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 3 day Settlement	▪ Timeliness Exceeded . . . Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL DEBT REPAYMENT DEBIT = 0.70% + \$0.16
PSL DEBT REPAYMENT DEBIT WITHOUT FRAUD = 0.05% + \$0.21
PSL DEBT REPAYMENT DEBIT WITH FRAUD = 0.05% + \$0.22
PSL DEBT REPAYMENT MAXIMUM DEBIT = 0.00% + \$2.40
PSL DEBT REPAYMENT MAXIMUM DEBIT WITHOUT FRAUD = 0.05% + \$0.21
PSL DEBT REPAYMENT MAXIMUM DEBIT WITH FRAUD = 0.05% + \$0.22
PSL DEBT REPAYMENT PREPAID = 0.70% + \$0.16
PSL DEBT REPAYMENT PREPAID WITHOUT FRAUD = 0.05% + \$0.21
PSL DEBT REPAYMENT PREPAID WITH FRAUD = 0.05% + \$0.22
PSL DEBT REPAYMENT MAXIMUM PREPAID = 0.00% + \$2.40
PSL DEBT REPAYMENT MAXIMUM PREPAID WITHOUT FRAUD = 0.05% + \$0.21
PSL DEBT REPAYMENT MAXIMUM PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer Debit or Prepaid card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 6012 or 6051	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ Card Not Present with Manual Entry, E-Commerce, Stored Card Account, Mobile Commerce, or VRU POS Entry Mode	▪ If not...refer to the appropriate Interchange Program
▪ 2 day Settlement	▪ Timeliness Exceeded . . . Base Submission Level
▪ Transaction Data Condition Code must be 00, 60, 70, 71, 72 or 74	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Transaction Amount Limits: ➢ Less than or equal to \$320.00 - Debt Repayment ➢ Greater than \$320.00 – Debt Repayment Maximum	▪ If not...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	
• Merchant must be registered for Debt Repayment program (indicator of Y) • Authorizations using a Consumer Credit or Commercial Credit, Debit, or Prepaid card will be declined if merchant is registered for Debt Repayment	

PSL INSURANCE CORE = 1.43% + \$0.05
PSL INSURANCE REWARDS = 1.43% + \$0.05
PSL INSURANCE DEBIT = 0.80% + \$0.25
PSL INSURANCE PREPAID = 0.80% + \$0.25
PSL INSURANCE PREMIUM = 1.43% + \$0.05
PSL INSURANCE PREMIUM PLUS = 2.30% + \$0.05
PSL INSURANCE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL INSURANCE DEBIT WITH FRAUD = 0.05% + \$0.22
PSL INSURANCE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL INSURANCE PREPAID WITH FRAUD = 0.05% + \$0.22
PSL INSURANCE REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 5960 or 6300	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 3 day Settlement	▪ Timeliness Exceeded . . . Base Submission Level
▪ Valid Authorization	▪ No authorization . . . Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL SUPERMARKETS/WAREHOUSE CLUBS CORE = 1.40% + \$0.05
PSL SUPERMARKETS/WAREHOUSE CLUBS REWARDS = 1.62% + \$0.10
PSL SUPERMARKETS/WAREHOUSE CLUBS DEBIT = 1.10% + \$0.16 with a \$0.36cap
PSL SUPERMARKETS/WAREHOUSE CLUBS PREPAID = 1.12% + \$0.16 with a \$0.36 cap
PSL SUPERMARKETS/WAREHOUSE CLUBS PREMIUM = 1.65% + \$0.10
PSL SUPERMARKETS/WAREHOUSE CLUBS PREMIUM PLUS = 2.10% + \$0.10
PSL SUPERMARKETS/WAREHOUSE CLUBS DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL SUPERMARKETS/WAREHOUSE CLUBS DEBIT WITH FRAUD = 0.05% + \$0.22
PSL SUPERMARKETS/WAREHOUSE CLUBS PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL SUPERMARKETS/WAREHOUSE CLUBS PREPAID WITH FRAUD = 0.05% + \$0.22
PSL SUPERMARKETS/WAREHOUSE CLUBS REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 5300 or 5411	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ Card Present with Swiped, Contactless, or Chip POS Entry Mode	▪ If key-entered . . . Base Submission Level
▪ 2 day Settlement	▪ Within 3 days...Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL EMERGING MARKET CORE = 1.45% + \$0.05

PSL EMERGING MARKET REWARDS = 1.50% + \$0.05

PSL EMERGING MARKET DEBIT = 0.90% + \$0.20

PSL EMERGING MARKET PREPAID = 0.90% + \$0.20

PSL EMERGING MARKET PREMIUM = 1.50% + \$0.05

PSL EMERGING MARKET PREMIUM PLUS = 2.30% + \$0.10

PSL EMERGING MARKET DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL EMERGING MARKET DEBIT WITH FRAUD = 0.05% + \$0.22

PSL EMERGING MARKET PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL EMERGING MARKET PREPAID WITH FRAUD = 0.05% + \$0.22

PSL EMERGING MARKET REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 3 day Settlement	▪ Within 3 days...Base Submission Level
▪ Valid Authorization	▪ No authorization.... Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	
The eligibility for the Emerging Markets Consumer Interchange to be applicable for only Consumer Debit and Prepaid Card Products. Consumer Credit Card Products will no longer be eligible.	

PSL CHARITY CORE = 1.45% + \$0.05

PSL CHARITY REWARDS = 1.50% + \$0.05

PSL CHARITY DEBIT = 0.90% + \$0.20

PSL CHARITY PREPAID = 0.90% + \$0.20

PSL CHARITY PREMIUM = 1.50% + \$0.05

PSL CHARITY PREMIUM PLUS = 2.30% + \$0.10

PSL CHARITY DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL CHARITY DEBIT WITH FRAUD = 0.05% + \$0.22

PSL CHARITY PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL CHARITY PREPAID WITH FRAUD = 0.05% + \$0.22

PSL CHARITY REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to appropriate Interchange Program
▪ MCC must be 8398	▪ If not...refer to appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 3 day Settlement	▪ Exceeds 3 days...Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL PUBLIC SERVICES CORE = 1.55% + \$0.10
PSL PUBLIC SERVICES REWARDS = 1.55% + \$0.10
PSL PUBLIC SERVICES DEBIT = 0.90% + \$0.20
PSL PUBLIC SERVICES PREPAID = 0.90% + \$0.20
PSL PUBLIC SERVICES PREMIUM = 1.55% + \$0.10
PSL PUBLIC SERVICES PREMIUM PLUS = 1.55% + \$0.10
PSL PUBLIC SERVICES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL PUBLIC SERVICES DEBIT WITH FRAUD = 0.05% + \$0.22
PSL PUBLIC SERVICES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL PUBLIC SERVICES PREPAID WITH FRAUD = 0.05% + \$0.22
PSL PUBLIC SERVICES REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 4784, 9211, 9222, 9223, 9311, 9399, or 9405	▪ If not...refer to the appropriate Interchange Program
▪ Amount must be less then or equal to \$200 for US Consumer Exempt Debit or Exempt Prepaid Card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 3 day Settlement	▪ Timeliness Exceeded . . . Base Submission Level
▪ Valid Authorization	▪ No authorization . . . Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL PUBLIC SERVICES DEBIT MAX = 0.00% + \$2.00
PSL PUBLIC SERVICES PREPAID MAX= 0.00% + \$2.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer Exempt Debit or Exempt Prepaid Card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 4784, 9211, 9222, 9223, 9311, 9399, or 9405	▪ If not...refer to the appropriate Interchange Program
▪ Amount must be greater than \$200	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 3 day Settlement	▪ Timeliness Exceeded . . . Base Submission Level
▪ Valid Authorization	▪ No authorization . . . Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL MICRO TICKET CORE = 1.95% + \$0.00
PSL MICRO TICKET REWARDS = 1.95% + \$0.00
PSL MICRO TICKET DEBIT = 1.80% + \$0.00
PSL MICRO TICKET PREPAID = 1.80% + \$0.00
PSL MICRO TICKET PREMIUM = 1.95% + \$0.00
PSL MICRO TICKET PREMIUM PLUS = 2.05 + \$0.05
PSL MICRO TICKET DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL MICRO TICKET DEBIT WITH FRAUD = 0.05% + \$0.22
PSL MICRO TICKET PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL MICRO TICKET PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 4111, 4112, 4131,4784, 5499, 5552, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841	▪ If not...refer to the appropriate Interchange Program

▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ Transaction Amount Limit: ➤ Less than or equal to \$5.00	▪ Exceeds Amount . . . refer to the appropriate Interchange Program
▪ 2 day Settlement	▪ Within 3 days . . . Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization (trans over amount limit)	▪ No authorization . . . Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL EXPRESS SERVICES CORE = 1.95% + \$0.00

PSL EXPRESS SERVICES REWARDS = 1.95% + \$0.00

PSL EXPRESS SERVICES DEBIT = 1.80% + \$0.00

PSL EXPRESS SERVICES PREPAID = 1.80% + \$0.25

PSL EXPRESS SERVICES PREMIUM = 1.97% + \$0.00

PSL EXPRESS SERVICES PREMIUM PLUS = 2.05% + \$0.05

PSL EXPRESS SERVICES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL EXPRESS SERVICES DEBIT WITH FRAUD = 0.05% + \$0.22

PSL EXPRESS SERVICES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL EXPRESS SERVICES PREPAID WITH FRAUD = 0.05% + \$0.22

PSL EXPRESS SERVICES REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 4111, 4112, 4121,4131,4784, 5499, 5552, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ Transaction Amount Limit: ➤ Less than or equal to \$15.00 for MCCs 4111, 4131,4784, 5499, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, or 7841 ➤ Less than or equal to \$25.00 for MCC 4121	▪ Exceeds Amount . . . refer to the appropriate Interchange Program
▪ Card Present with Swiped, Contactless, or Chip POS Entry Mode	▪ If key-entered . . . Base Submission Level
▪ 2 day Settlement	▪ Within 3 days . . . Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization (trans over amount limit)	▪ No authorization . . . Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL PETROLEUM CORE = 1.80% + \$0.05
PSL PETROLEUM REWARDS = 1.80% + \$0.05
PSL PETROLEUM DEBIT = 0.76% + \$0.16
PSL PETROLEUM PREPAID = 0.76% + \$0.16
PSL PETROLEUM PREMIUM = 1.80% + \$0.05
PSL PETROLEUM PREMIUM PLUS = 1.80% + \$0.05
PSL PETROLEUM DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL PETROLEUM DEBIT WITH FRAUD = 0.05% + \$0.22
PSL PETROLEUM PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL PETROLEUM PREPAID WITH FRAUD = 0.05% + \$0.22
PSL PETROLEUM REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 5541 or 5542	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ Card Present with Swiped, Contactless, or Chip POS Entry Mode	▪ If key-entered . . . Base Submission Level
▪ 2 day Settlement	▪ Within 3 days...Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization... Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL RETAIL CORE = 1.57% + \$0.10
PSL RETAIL REWARDS = 1.72% + \$0.10
PSL RETAIL PREMIUM = 1.74% + \$0.10
PSL RETAIL PREMIUM PLUS = 2.25% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCCs except: 4900, 6513, 5960, 6300, 5300, 5411, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351 , 8398, 4784, 9211, 9222, 9223, 9311, 9399, 9405, 5541, 5542, 5812, 5814, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000–3299, 4112, 4411, 4511, 4829, 6050, 6051, 6540, 5962, 5966, 5967	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	▪ If not...refer to the appropriate Interchange Program
▪ 2 day Settlement	▪ Within 3 days . . . Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level

FISERV CONFIDENTIAL

24.1 IQM V1

• Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	
Previous Emerging Market MCCs 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351 are now eligible	

PSL RETAIL DEBIT = 1.10% + \$0.16

PSL RETAIL PREPAID = 1.12% + \$0.16

PSL RETAIL DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL RETAIL DEBIT WITH FRAUD = 0.05% + \$0.22

PSL RETAIL PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL RETAIL PREPAID WITH FRAUD = 0.05% + \$0.22

PSL RETAIL REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCCs except: 4900, 6513, 5960, 6300, 5300, 5411, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9399, 9405, 5541, 5542, 5812, 5814, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000–3299, 4112, 4411, 4511, 4829, 6050, 6051, 6540, 5962, 5966, 5967	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	▪ If not...refer to the appropriate Interchange Program
▪ 2 day Settlement	▪ Within 3 days . . . Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL RESTAURANT CORE = 1.56% + \$0.10

PSL RESTAURANT REWARDS = 1.90% + \$0.10

PSL RESTAURANT DEBIT = 1.19% + \$0.10

PSL RESTAURANT PREPAID = 1.14% + \$0.15

PSL RESTAURANT PREMIUM = 2.30% + \$0.10

PSL RESTAURANT PREMIUM PLUS = 2.45% + \$0.10

PSL RESTAURANT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL RESTAURANT DEBIT WITH FRAUD = 0.05% + \$0.22

PSL RESTAURANT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL RESTAURANT PREPAID WITH FRAUD = 0.05% + \$0.22

PSL RESTAURANT REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCC must be 5812 or 5814	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ Card Present with Swiped, Contactless, or Chip POS Entry Mode	▪ If key-entered . . . Base Submission Level
▪ 2 day Settlement	▪ Within 3 days . . . Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level

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▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL HOTELS/CAR RENTALS CORE = 1.58% + \$0.10

PSL HOTELS/CAR-RENTALS REWARDS = 1.92% + \$0.10

PSL HOTELS/CAR RENTALS DEBIT = 1.35% + \$0.16

PSL HOTELS/CAR RENTALS PREPAID = 1.35% + \$0.16

PSL HOTELS/CAR RENTALS PREMIUM = 2.30% + \$0.10

PSL HOTELS/CAR RENTALS PREMIUM PLUS = 2.40% + \$0.10

PSL HOTELS/CAR RENTALS DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL HOTELS/CAR RENTALS DEBIT WITH FRAUD = 0.05% + \$0.22

PSL HOTELS/CAR RENTALS PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL HOTELS/CAR RENTALS PREPAID WITH FRAUD = 0.05% + \$0.22

PSL HOTELS/CAR RENTALS REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card	▪ If not...refer to the appropriate Interchange Program
▪ MCCs must be 3351-3441, 3501-3999, 7011, 7012, 7513, 7512, or 7519	▪ If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
▪ 2 day Settlement	▪ Within 3 days...Base Submission Level
▪ CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	▪ If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process
NOTES:	

PSL PASSENGER TRANSPORT CORE = 1.75% + \$0.10
PSL PASSENGER TRANSPORT REWARDS = 1.92% + \$0.10
PSL PASSENGER TRANSPORT DEBIT = 1.60% + \$0.15
PSL PASSENGER TRANSPORT PREPAID = 1.60% + \$0.15
PSL PASSENGER TRANSPORT PREMIUM = 2.30% + \$0.10
PSL PASSENGER TRANSPORT PREMIUM PLUS = 2.40% + \$0.10
PSL PASSENGER TRANSPORT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL PASSENGER TRANSPORT DEBIT WITH FRAUD = 0.05% + \$0.22
PSL PASSENGER TRANSPORT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL PASSENGER TRANSPORT PREPAID WITH FRAUD = 0.05% + \$0.22
PSL PASSENGER TRANSPORT REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a US Consumer card	• If not...refer to the appropriate Interchange Program
• MCCs must be 3000-3299, 4112, 4411, or 4511	• If not...Base Submission Level
▪ MCC must match between authorization and settlement*	▪ If not...Base Submission Level
• 8 day Settlement	• Timeliness Exceeded . . . Base Submission Level
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Base Submission Level
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Base Submission Level
• Valid Authorization	• No authorization...Base Submission Level
▪ NRID must be present	▪ If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
NOTES:	
*Exceptions to MCC Match are: • MCC 4722 in Authorization can be MCCs 4112, 4411 or specific Passenger Transport, Hotel or Car Rental MCCs in Sales Data Record • MCC 4511 in Authorization can be specific Airline MCCs in Sales Data Record • Specific Airline MCCs in Authorization can be 4511 in Sales Data Record	

PSL CARD NOT PRESENT DEBIT = 1.75% + \$0.20
PSL CARD NOT PRESENT PREPAID = 1.76% + \$0.20
PSL CARD NOT PRESENT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL CARD NOT PRESENT DEBIT WITH FRAUD = 0.05% + \$0.22
PSL CARD NOT PRESENT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
PSL CARD NOT PRESENT PREPAID WITH FRAUD = 0.05% + \$0.22
PSL CARD NOT PRESENT REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
▪ MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513,	• If not...refer to the appropriate Interchange Program
• 7519, 3000-3299, 4112, 4411, 4511, 4829, 6540, 6050, 6051, 5962, 5966, 5967	
▪ MCC must match between authorization and settlement	▪ If not...Base Submission Level
• Card Not Present with Manual Entry, Stored Card Account, or VRU POS Entry Mode	• If not...refer to the appropriate Interchange Program
• 2 day Settlement	• Within 3 days...Base Submission Level
• Must have an AVS request	• If not...Base Submission Level
▪ Valid Authorization	▪ No authorization...Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
▪ Card Sale must be a local card sale that occurs in the US	▪ If not...follow the non-US Process

NOTES:

PSL CARD NOT PRESENT CORE = 1.91% + \$0.10

PSL CARD NOT PRESENT REWARDS = 2.03% + \$0.10

PSL CARD NOT PRESENT PREMIUM = 2.05% + \$0.10

PSL CARD NOT PRESENT PREMIUM PLUS = 2.55% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
- Must be US Consumer card - MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000-3299, 4112, 4411, 4511, 4829, 6540, 6050, 6051, 5962, 5966, 5967 - MCC must match between authorization and settlement - Card Not Present with Manual Entry, Stored Card Account, or VRU POS Entry Mode 2 day Settlement - Must have an AVS request - Valid Authorization - NRID must be present - Card Sale must be a local card sale that occurs in the US	- If not...refer to the appropriate Interchange Program - If not...refer to the appropriate Interchange Program - If not...Base Submission Level - If not...refer to the appropriate Interchange Program - Within 3 days...Base Submission Level - If not...Base Submission Level - No authorization...Base Submission Level - If no NRID...Base Submission Level - If not...follow the non-US Process
NOTES:	
Previous Emerging Market MCCs 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351 are now eligible	

PSL E-COMMERCE DEBIT = 1.75% + \$0.20

PSL E-COMMERCE PREPAID = 1.76% + \$0.20

PSL E-COMMERCE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL E-COMMERCE DEBIT WITH FRAUD = 0.05% + \$0.22

PSL E-COMMERCE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL E-COMMERCE PREPAID WITH FRAUD = 0.05% + \$0.22

PSL E-COMMERCE REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
- Must be US Consumer card - MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000-3299, 4112, 4411, 4511, 4829, 6540, 6050, 6051, 5962, 5966, 5967 - MCC must match between authorization and settlement - Card Not Present with E-Commerce, Stored Card Account, or Mobile Commerce POS Entry Modes 7 day Settlement - Must have an AVS request, except for Card Sales with a Mobile Payment Device or for a Recurring Payment transaction - Valid Authorization - NRID must be present - Card Sale must be a local card sale that occurs in the US	- If not...refer to the appropriate Interchange Program - If not...refer to the appropriate Interchange Program - If not...Base Submission Level - If not...refer to the appropriate Interchange Program - Timeliness Exceeded . . . Base Submission Level - If not...Base Submission Level - No authorization...Base Submission Level - If no NRID...Base Submission Level - If not...follow the non-US Process
NOTES:	

PSL E-COMMERCE CORE = 1.91% + \$0.10

PSL E-COMMERCE REWARDS = 2.03% + \$0.10

PSL E-COMMERCE PREMIUM = 2.05% + \$0.10

PSL E-COMMERCE PREMIUM PLUS = 2.55% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
- Must be US Consumer card - MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000-3299, 4112, 4411, 4511, 4829, 6540, 6050, 6051, 5962, 5966, 5967 - MCC must match between authorization and settlement - Card Not Present with E-Commerce, Stored Card Account, or Mobile Commerce POS Entry Modes 7 day Settlement - Must have an AVS request, except for Card Sales with a Mobile Payment Device or for a Recurring Payment transaction - Valid Authorization - NRID must be present - Card Sale must be a local card sale that occurs in the US	- If not...refer to the appropriate Interchange Program - If not...refer to the appropriate Interchange Program - If not...Base Submission Level - If not...refer to the appropriate Interchange Program - Timeliness Exceeded . . . Base Submission Level - If not...Base Submission Level - No authorization...Base Submission Level - If no NRID...Base Submission Level - If not...follow the non-US Process
NOTES:	
Previous Emerging Market MCCs 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351 are now eligible	

PSL E-COMMERCE SECURED DEBIT = 1.75% + \$0.20

PSL E-COMMERCE SECURED PREPAID = 1.75% + \$0.20

PSL E-COMMERCE SECURED DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL E-COMMERCE SECURED DEBIT WITH FRAUD = 0.05% + \$0.22

PSL E-COMMERCE SECURED PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

PSL E-COMMERCE SECURED PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
- Must be US Consumer card, utilizing ProtectBuy® or ProtectBuy® with token - MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000-3299, 4112, 4411, 4511, 4829, 6050, 6051, 6540, 5962, 5966, 5967 - MCC must match between authorization and settlement - Card Not Present with Manual (Key Entered), Electronic Commerce, Stored Card Account Information, and Mobile Commerce POS Entry modes 7 day Settlement - POS Ecommerce Indicator of 5 or 6 - Transaction Data Condition Code 60 or 61 required - Valid Authorization - NRID must be present - Card Sale must be a local card sale that occurs in the US	- If not...refer to the appropriate Interchange Program - If not...refer to the appropriate Interchange Program - If not...Base Submission Level - If not...refer to the appropriate Interchange Program - Timeliness Exceeded . . . Base Submission Level - If not...refer to the appropriate Interchange Program - If not...refer to the appropriate Interchange Program - No authorization...Base Submission Level - If no NRID...Base Submission Level - If not...follow the non-US Process
NOTES:	
This program is only supported on Nashville/Cardnet, Compass, and Buypass utilizing North backend	

PSL E-COMMERCE SECURED CORE = 1.80% + \$0.10

PSL E-COMMERCE SECURED REWARDS = 1.90% + \$0.10

PSL E-COMMERCE SECURED PREMIUM = 1.95% + \$0.10

PSL E-COMMERCE SECURED PREMIUM PLUS = 2.40% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
Must be US Consumer card, utilizing ProtectBuy® or ProtectBuy® with token	If not...refer to the appropriate Interchange Program
MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000–3299, 4112, 4411, 4511, 4829, 6050, 6051, 6540, 5962, 5966, 5967	If not...refer to the appropriate Interchange Program
MCC must match between authorization and settlement	If not...Base Submission Level
Card Not Present with Manual (Key Entered), Electronic Commerce, Stored Card Account Information, and Mobile Commerce POS Entry modes	If not...refer to the appropriate Interchange Program
7 day Settlement	Timeliness Exceeded . . . Base Submission Level
POS Ecommerce Indicator of 5 or 6	If not...refer to the appropriate Interchange Program
Transaction Data Condition Code 60 or 61 required	If not...refer to the appropriate Interchange Program
Valid Authorization	No authorization...Base Submission Level
NRID must be present	If no NRID...Base Submission Level
Card Sale must be a local card sale that occurs in the US	If not...follow the non-US Process
NOTES:	
This program is only supported on Nashville/Cardnet, Compass, and Buypass utilizing North backend Previous Emerging Market MCCs 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351 are now eligible	

KEY ENTRY DEBIT = 1.75% + \$0.20

KEY ENTRY PREPAID = 1.76% + \$0.20

KEY ENTRY DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

KEY ENTRY DEBIT WITH FRAUD = 0.05% + \$0.22

KEY ENTRY PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

KEY ENTRY PREPAID WITH FRAUD = 0.05% + \$0.22

KEY ENTRY REGULATED INCENT = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
Must be US Consumer card	If not...refer to the appropriate Interchange Program
MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000–3299, 4112, 4411, 4511, 4829, 6540, 6050, 6051, 5962, 5966, 5967	If not...refer to the appropriate Interchange Program
MCC must match between authorization and settlement	If not...Base Submission Level
Card Present with Swiped, Contactless, or Chip POS Entry Mode	If not...refer to the appropriate Interchange Program
Manual Entry Mode	If not...refer to the appropriate Interchange Program
2 day Settlement	Within 3 days...Base Submission Level
Valid Authorization	No authorization...Base Submission Level
NRID must be present	If no NRID...Base Submission Level
Card Sale must be a local card sale that occurs in the US	If not...follow the non-US Process
NOTES:	

KEY ENTRY CORE = 1.91% + \$0.10

KEY ENTRY REWARDS = 2.03% + \$0.10

KEY ENTRY PREMIUM = 2.05% + \$0.10

KEY ENTRY PREMIUM PLUS = 2.55% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be US Consumer card ▪ MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000-3299, 4112, 4411, 4511, 4829, 6540, 6050, 6051, 5962, 5966, 5967 ▪ MCC must match between authorization and settlement ▪ Card Present with Swiped, Contactless, or Chip POS Entry Mode ▪ Manual Entry Mode ▪ 2 day Settlement ▪ Valid Authorization ▪ NRID must be present ▪ Card Sale must be a local card sale that occurs in the US	▪ If not...refer to the appropriate Interchange Program ▪ If not...refer to the appropriate Interchange Program ▪ If not...Base Submission Level ▪ If not...refer to the appropriate Interchange Program ▪ If not...refer to the appropriate Interchange Program ▪ Within 3 days...Base Submission Level ▪ No authorization...Base Submission Level ▪ If no NRID...Base Submission Level ▪ If not...follow the non-US Process
NOTES:	
Previous Emerging Market MCCs 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351 are now eligible	

BASE SUBMISSION LEVEL CORE = ~~3.05%~~ + ~~\$0.10~~ 3.15% + \$0.10

BASE SUBMISSION LEVEL REWARDS = ~~3.05%~~ + ~~\$0.10~~ 3.15% + \$0.10

BASE SUBMISSION LEVEL DEBIT = 1.90% + \$0.25

BASE SUBMISSION LEVEL PREPAID = 1.90% + \$0.25

BASE SUBMISSION LEVEL PREMIUM = ~~3.05%~~ + ~~\$0.10~~ 3.15% + \$0.10

BASE SUBMISSION LEVEL PREMIUM PLUS = ~~3.05%~~ + ~~\$0.10~~ 3.15% + \$0.10

BASE SUBMISSION LEVEL REGULATED NON INCENT = 0.05% + \$0.22

BASE SUBMISSION LEVEL DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

BASE SUBMISSION LEVEL DEBIT WITH FRAUD = 0.05% + \$0.22

BASE SUBMISSION LEVEL PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

BASE SUBMISSION LEVEL PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a US Consumer card • Card Sale must be a local card sale that occurs in the US	• If not...refer to appropriate Interchange Program • If not...follow the non-US Process
NOTES:	

DISCOVER COMMERCIAL CARD INTERCHANGE PROGRAMS

COMMERCIAL UTILITIES = 0.00% + \$1.50

COMMERCIAL UTILITIES DEBIT = 0.00% + \$1.50

COMMERCIAL UTILITIES PREPAID = 0.00% + \$1.50

COMMERCIAL UTILITIES INCENTIVE WITH FRAUD = 0.05% + \$0.22

COMMERCIAL UTILITIES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

COMMERCIAL UTILITIES DEBIT WITH FRAUD = 0.05% + \$0.22

COMMERCIAL UTILITIES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

COMMERCIAL UTILITIES PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a Commercial card	• If not...refer to the Consumer Utilities Interchange Program
• MCC must be 4900	• If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement**	▪ If not...Commercial Base
• 2 day Settlement	• Timeliness Exceeded ... Commercial Base
• Valid Authorization	• No authorization ... Commercial Base
▪ NRID must be present	▪ If no NRID...Commercial Base
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
NOTES:	

COMMERCIAL LARGE TICKET = 1.45% + \$35.00

COMMERCIAL LARGE TICKET DEBIT = 0.90% + \$20.00

COMMERCIAL LARGE TICKET PREPAID = 0.90% + \$20.00

COMMERCIAL LARGE TICKET INCENTIVE WITH FRAUD = 0.05% + \$0.22

COMMERCIAL LARGE TICKET DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21

COMMERCIAL LARGE TICKET DEBIT WITH FRAUD = 0.05% + \$0.22

COMMERCIAL LARGE TICKET PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21

COMMERCIAL LARGE TICKET PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a Commercial card	• If not...refer to the appropriate Consumer Interchange Program
• MCC must be 2741, 2791, 2842, 5013, 5021, 5039, 5044, 5045, 5046, 5047, 5051, 5065, 5072, 5074, 5085, 5094, 5099, 5111, 5122, 5131, 5137, 5139, 5169, 5172, 5192, 5193, 5198, or 5199	• If not...refer to the appropriate Interchange Program
▪ MCC must match between authorization and settlement**	▪ If not...Commercial Base
• Sale Amount must be greater than or equal to \$5,000.00	• If not...refer to the appropriate Interchange Program
• 2 day Settlement	• Timeliness Exceeded ... Commercial Base
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Commercial Base
• Valid Authorization	• No authorization ... Commercial Base
▪ NRID must be present	▪ If no NRID...Commercial Base
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
NOTES:	

COMMERCIAL ELECTRONIC PASSENGER TRANSPORT = 2.45% + \$0.15
COMMERCIAL ELECTRONIC EMERGING MRKTS/PUBLIC SVCS = 2.45% + \$0.15
COMMERCIAL ELECTRONIC ALL OTHERS = 2.45% + \$0.15
COMMERCIAL ELECTRONIC PASSENGER TRANSPORT DEBIT = 2.45% + \$0.15
COMMERCIAL ELECTRONIC EMERGING MRKTS/PUBLIC SVCS DEBIT = 2.45% + \$0.15
COMMERCIAL ELECTRONIC ALL OTHERS DEBIT = 2.45% + \$0.15
COMMERCIAL ELECTRONIC PASSENGER TRANSPORT PREPAID = 2.65% + \$0.10
COMMERCIAL ELECTRONIC EMERGING MRKTS/PUBLIC SVCS PREPAID = 2.65% + \$0.10
COMMERCIAL ELECTRONIC ALL OTHERS PREPAID = 2.65% + \$0.10
COMMERCIAL ELECTRONIC INCENTIVE WITH FRAUD = 0.05% + \$0.22
COMMERCIAL ELECTRONIC DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
COMMERCIAL ELECTRONIC DEBIT WITH FRAUD = 0.05% + \$0.22
COMMERCIAL ELECTRONIC PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
COMMERCIAL ELECTRONIC PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a Commercial card	• If not... refer to appropriate Consumer Interchange Program
• MCCs except: 5962, 5966, 5967, 4900	• If not...Commercial Base
▪ MCC must match between authorization and settlement**	▪ If not...Commercial Base
• 8 day Settlement – MCCs 3000-3299, 4112, 4411, 4511	• Timeliness Exceeded ... Commercial Base
• 3 2 day Settlement – MCCs 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 4784, 9211, 9222, 9223, 9311, 9399, 9405	
• 2 day Settlement – All Other MCCs	
• AVS request on card not present transactions, except for Card Sales with a Mobile Payment Device or for a Recurring Payment transaction*	• No AVS ... Commercial Base
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Commercial Base
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Commercial Base
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...Commercial Base
• Valid Authorization	• No authorization ... Commercial Base
▪ NRID must be present	▪ If no NRID...Commercial Base
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
NOTES:	
* The following MCCs do not require an AVS for Card Not Present transactions: 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9399, 9405, 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519, 3000-3299, 4112, 4411, 4511	

COMMERCIAL BASE = 3.05% + \$0.10
COMMERCIAL BASE DEBIT = 3.05% + \$0.10
COMMERCIAL BASE PREPAID = 3.05% + \$0.10
COMMERCIAL BASE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21
COMMERCIAL BASE DEBIT WITH FRAUD = 0.05% + \$0.22
COMMERCIAL BASE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21
COMMERCIAL BASE PREPAID WITH FRAUD = 0.05% + \$0.22

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a Commercial card	• If not...refer to the appropriate Consumer Interchange Program
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
NOTES:	

COMMERCIAL B2B 1 PREPAID = 0.00% + \$0.00

COMMERCIAL B2B 2 CREDIT = 6.00% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be a Commercial card	If not...refer to the appropriate Commercial Interchange Program
Card Sale must be a local card sale that occurs in the US	If not...follow the non-US Process
NOTES:	

DISCOVER INTERNATIONAL CARD INTERCHANGE PROGRAMS

INTERNATIONAL CASH ADVANCE = 0.16% + \$3.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be International card	If not...refer to the appropriate US Cash Advance Interchange Program
Must be MCC 6010	If not...refer to the appropriate Interchange Program
Card Present with Swiped, Contactless, or Chip POS Entry Mode	If key-entered . . . refer to the appropriate Interchange Program
Valid Authorization	No authorization...International Base
Card Sale must be an International Card Sale that occurs in the US	If not...follow the non-US Process
NOTES:	
The International Cash Advance rate does not include the International Processing Fee of 50 basis points.	

U.S. INTERNATIONAL CONSUMER DEBIT/PREPAID = 1.70% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
Must be International Consumer debit or prepaid card	If not...refer to the appropriate US Interchange Program
All MCCs except 5962, 5966, 5967 (High Risk)	If not...International Base
MCC must match between authorization and settlement**	If not...International Base
Card Present with Swiped, Contactless, or Chip POS Entry Mode	If not...International Base
8 day Settlement for MCCs 3000-3299, 4112, 4411, or 4511 5 day Settlement for all other MCCs	Timeliness Exceeded . . . International Base
CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	If not...International Base
Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	If not...International Base
Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	If not...International Base
Valid Authorization	No authorization...International Base
NRID must be present	If no NRID...International Base
Card Sale must be an International Card Sale that occurs in the US	If not...follow the non-US Process
NOTES:	
The International Cash Advance rate does not include the International Processing Fee of 50 basis points. Please see International Cash Advance program for cash advance transactions.	

U.S. INTERNATIONAL CONSUMER CREDIT = 2.15% + \$0.00

QUALIFICATIONS	DOWNGRADE REASONS
• Must be International Consumer credit card	• If not...refer to the appropriate US Interchange Program
• MCCs except 5962, 5966, 5967	• If not...International Base
▪ MCC must match between authorization and settlement**	▪ If not...International Base
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	• If not...International Base
• 8 day Settlement for MCCs 3000-3299, 4112, 4411, or 4511 • 5 day Settlement for all other MCCs	• Timeliness Exceeded . . . International Base
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...International Base
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...International Base
▪ Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	▪ If not...International Base
• Valid Authorization	• No authorization...International Base
▪ NRID must be present	▪ If no NRID...International Base
• Card Sale must be an International Card Sale that occurs in the US	• If not...follow the non-US Process
NOTES:	
The International Cash Advance rate does not include the International Processing Fee of 50 basis points. Please see International Cash Advance program for cash advance transactions.	

U.S. INTERNATIONAL CONSUMER BASE = 2.20% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
• Must be International Consumer card	• If not...refer to the appropriate US Interchange Program
• Card Sale must be an International Card Sale that occurs in the US	• If not...follow the non-US Process
NOTES:	
The International Base Rate includes the International Processing Fee of 50 basis points. Please see International Cash Advance program for cash advance transactions.	

U.S. INTERNATIONAL COMMERCIAL BASE = 2.40% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
• Must be International Commercial card	• If not...refer to the appropriate US Interchange Program
• Card Sale must be an International Card Sale that occurs in the US	• If not...follow the non-US Process
NOTES:	
The International Base Rate includes the International Processing Fee of 50 basis points. Please see International Cash Advance program for cash advance transactions.	

DISCOVER CREDIT VOUCHER INTERCHANGE PROGRAMS

CONSUMER - US AND INTERNATIONAL VOUCHER PROGRAMS

QUALIFICATIONS	CORE	REWARDS	DEBIT	PREPAID	PREMIUM	PREMIUM PLUS
Consumer Adjustment Voucher Program 1 – (Direct Marketing MCCs)	2.07%	2.07%	0.00%	0.00%	2.07%	2.07%
Consumer Adjustment Voucher Program 2 – (Passenger Transport MCCs)	2.02%	2.02%	0.00%	0.00%	2.02%	2.02%
Consumer Adjustment Voucher Program 3 – (All MCCs except Direct Marketing / Passenger Transport)	1.75%	1.75%	0.00%	0.00%	1.75%	1.75%
U.S. International Adjustment Voucher	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Consumer Adjustment Voucher Program 1 Without Fraud Fee	N/A	N/A	0.00%	0.00%	N/A	N/A
Consumer Adjustment Voucher Program 2 Without Fraud Fee	N/A	N/A	0.00%	0.00%	N/A	N/A
Consumer Adjustment Voucher Program 3 Without Fraud Fee	N/A	N/A	0.00%	0.00%	N/A	N/A
NOTES:						
If AVPC is submitted with the Credit Voucher transaction, Discover will assess Consumer Adjustment Voucher 3 program rate						

COMMERCIAL – US AND INTERNATIONAL VOUCHER PROGRAMS

QUALIFICATIONS	COMMERCIAL
Commercial Adjustment Voucher Program 1 – (All MCCs)	2.25%
Commercial Adjustment Voucher Program 1 – (All MCCs) Debit	2.25%
Commercial Adjustment Voucher Program 1 – (All MCCs) Prepaid	2.25%
Commercial Adjustment Voucher Debit without Fraud fee	0.00%
Commercial Adjustment Voucher Debit With Fraud fee	0.00%
Commercial Adjustment Voucher Prepaid without Fraud fee	0.00%
Commercial Adjustment Voucher Prepaid With Fraud fee	0.00%
Commercial Adjustment Voucher Program B2B1 – (All MCCs) Prepaid	0.00%
Commercial Adjustment Voucher Program B2B2 – (All MCCs) Credit	6.00%
U.S. International Adjustment Voucher	0.00%
NOTES:	