

## January 2019 Payment Brand Mastercard: Interchange Rate Schedule



Consumer	Regulated	Reg. w/FA	Debit Exempt	Prepaid Exempt	Consumer Core	Enhanced	World	World Elite	High Value
Merit 3	0.05% + \$ 0.21	0.05% + \$ 0.22	1.05% + \$ 0.15	1.05% + \$ 0.15	1.58% + \$ 0.10	1.73% + \$ 0.10	1.77% + \$ 0.10	2.20% + \$ 0.10	2.20% + \$ 0.10
Key Entered	0.05% + \$ 0.21	0.05% + \$ 0.22	1.60% + \$ 0.15	1.76% + \$ 0.20	1.89% + \$ 0.10	2.04% + \$ 0.10	2.05% + \$ 0.10	2.50% + \$ 0.10	2.50% + \$ 0.10
Merit 1	General	0.05% + \$ 0.21	0.05% + \$ 0.22	1.60% + \$ 0.15	1.76% + \$ 0.20	1.89% + \$ 0.10	2.04% + \$ 0.10	2.05% + \$ 0.10	2.50% + \$ 0.10
	Insurance	0.05% + \$ 0.21	0.05% + \$ 0.22	1.60% + \$ 0.15	1.76% + \$ 0.20	1.43% + \$ 0.05	1.43% + \$ 0.05	2.05% + \$ 0.10	2.20% + \$ 0.10
	Real Estate	0.05% + \$ 0.21	0.05% + \$ 0.22	1.10% + \$ 0.00	1.76% + \$ 0.20	1.10% + \$ 0.00	1.10% + \$ 0.00	2.20% + \$ 0.10	2.20% + \$ 0.10
Standard	0.05% + \$ 0.21	0.05% + \$ 0.22	1.90% + \$ 0.25	1.90% + \$ 0.25	2.95% + \$ 0.10	2.95% + \$ 0.10	2.95% + \$ 0.10	3.25% + \$ 0.10	3.25% + \$ 0.10
Small Ticket	0.05% + \$ 0.21	0.05% + \$ 0.22	1.55% + \$ 0.04	1.55% + \$ 0.04	-----	-----	-----	-----	-----

International	Regulated	Reg. w/FA	Core	Premium	Super Prem.	Commercial	Purchasing	Comm. Prem.	Non - U.S.
Electronic	0.05% + \$ 0.21	0.05% + \$ 0.22	1.10% + \$ 0.00	1.85% + \$ 0.00	1.98% + \$ 0.00	1.85% + \$ 0.00	2.00% + \$ 0.00	-----	1.10% + \$ 0.00
Standard	0.05% + \$ 0.21	0.05% + \$ 0.22	1.60% + \$ 0.00	1.85% + \$ 0.00	1.98% + \$ 0.00	2.00% + \$ 0.00	-----	2.00% + \$ 0.00	-----
Data Rate II	0.05% + \$ 0.21	0.05% + \$ 0.22	-----	-----	-----	-----	1.70% + \$ 0.00	-----	-----
Large Ticket	0.05% + \$ 0.21	0.05% + \$ 0.22	-----	-----	-----	-----	0.90% + \$ 30.00	-----	-----
Chip	0.05% + \$ 0.21	0.05% + \$ 0.22	-----	-----	1.98% + \$ 0.00	-----	-----	-----	-----

Commercial	Corporate	Corporate World	Corp World Elite	Purchasing	Fleet
Data Rate III	1.90% + \$ 0.10	1.90% + \$ 0.10	1.90% + \$ 0.10	1.90% + \$ 0.10	1.90% + \$ 0.10
Data Rate II	2.50% + \$ 0.10	2.50% + \$ 0.10	2.50% + \$ 0.10	2.50% + \$ 0.10	2.50% + \$ 0.10
Data Rate I	* 2.65% + \$ 0.10	2.70% + \$ 0.10	2.70% + \$ 0.10	* 2.65% + \$ 0.10	-----
Standard	* 2.95% + \$ 0.10	2.95% + \$ 0.10	2.95% + \$ 0.10	* 2.95% + \$ 0.10	-----
Large Ticket	1.25% + \$40.00	1.25% + \$40.00	1.25% + \$40.00	1.25% + \$40.00	1.25% + \$40.00
DR2 Petroleum	2.05% + \$ 0.10	-----	-----	2.05% + \$ 0.10	2.05% + \$ 0.10

Business	Level 1	Level 2	Level 3	Level 4	Business World	Bus World Elite	CHARITIES	ALL CARDS
Data Rate III	1.75% + \$ 0.10	1.91% + \$ 0.10	1.96% + \$ 0.10	2.06% + \$ 0.10	1.91% + \$ 0.10	1.96% + \$ 0.10	Consumer CR	2.00% + \$ 0.10
Data Rate II	2.00% + \$ 0.10	2.16% + \$ 0.10	2.21% + \$ 0.10	2.31% + \$ 0.10	2.16% + \$ 0.10	2.21% + \$ 0.10	Consumer DB	1.45% + \$ 0.15
Data Rate I	* 2.65% + \$ 0.10	2.81% + \$ 0.10	2.86% + \$ 0.10	2.96% + \$ 0.10	2.81% + \$ 0.10	2.86% + \$ 0.10	Commercial	2.00% + \$ 0.10
Standard	* 2.95% + \$ 0.10	3.11% + \$ 0.10	3.16% + \$ 0.10	3.26% + \$ 0.10	3.11% + \$ 0.10	3.16% + \$ 0.10		
Utility	0.00% + \$ 1.50	0.00% + \$ 1.50	0.00% + \$ 1.50	0.00% + \$ 1.50	0.00% + \$ 1.50	0.00% + \$ 1.50		
Large Ticket	1.20% + \$40.00	1.36% + \$40.00	1.41% + \$40.00	1.51% + \$40.00	1.36% + \$40.00	1.41% + \$40.00		
DR2 Petroleum	-----	-----	-----	-----	2.16% + \$ 0.10	2.21% + \$ 0.10		

Public Sector	Regulated	Reg. w/FA	Debit Exempt	Prepaid Exempt	Consumer Core	Enhanced	World	World Elite	High Value
Public Sect / Emerging Mkt	0.05% + \$ 0.21	0.05% + \$ 0.22	0.65% + \$ 0.15	0.65% + \$ 0.15	1.55% + \$ 0.10	1.55% + \$ 0.10	1.55% + \$ 0.10	1.55% + \$ 0.10	1.55% + \$ 0.10
Utility	0.05% + \$ 0.21	0.05% + \$ 0.22	0.00% + \$ 0.45	0.00% + \$ 0.65	0.00% + \$ 0.65	0.00% + \$ 0.65	0.00% + \$ 0.65	0.00% + \$ 0.75	0.00% + \$ 0.75
Service Industries	0.05% + \$ 0.21	0.05% + \$ 0.22	1.15% + \$ 0.05	1.15% + \$ 0.05	1.15% + \$ 0.05	1.15% + \$ 0.05	1.15% + \$ 0.05	1.15% + \$ 0.05	1.15% + \$ 0.05

T&E Consumer	Regulated	Reg. w/FA	Debit Exempt	Prepaid Exempt	Consumer Core	Enhanced	World	World Elite	High Value
Restaurant	0.05% + \$ 0.21	0.05% + \$ 0.22	1.19% + \$ 0.10	1.19% + \$ 0.10	-----	-----	1.73% + \$ 0.10	2.20% + \$ 0.10	2.20% + \$ 0.10
Convenience Purchases	0.05% + \$ 0.21	0.05% + \$ 0.22	-----	-----	1.90% + \$ 0.00	1.90% + \$ 0.00	2.00% + \$ 0.00	2.00% + \$ 0.10	2.00% + \$ 0.00
Large Ticket	-----	-----	-----	-----	-----	-----	-----	2.00% + \$ 0.00	2.00% + \$ 0.00
World T&E	0.05% + \$ 0.21	0.05% + \$ 0.22	-----	-----	-----	-----	2.30% + \$ 0.10	2.75% + \$ 0.10	2.75% + \$ 0.10
Lodging / Auto Rental	0.05% + \$ 0.21	0.05% + \$ 0.22	1.15% + \$ 0.15	1.15% + \$ 0.15	1.58% + \$ 0.10	1.80% + \$ 0.10	-----	-----	-----
Service Station	0.05% + \$ 0.21	0.05% + \$ 0.22	0.70% + \$ 0.17	0.70% + \$ 0.17	-----	-----	-----	-----	-----
Petroleum	0.05% + \$ 0.21	0.05% + \$ 0.22	0.70% + \$ 0.17	0.70% + \$ 0.17	1.90% + \$ 0.00	1.90% + \$ 0.00	2.00% + \$ 0.00	2.00% + \$ 0.00	2.00% + \$ 0.00
Passenger Transport	0.05% + \$ 0.21	0.05% + \$ 0.22	1.60% + \$ 0.15	1.60% + \$ 0.15	1.75% + \$ 0.10	1.90% + \$ 0.10	-----	-----	-----

T&E Commercial	Corporate	Corp. World	Corp. World Elite	Purchasing	Fleet
T & E I	2.75% + \$ 0.00	2.75% + \$ 0.10	2.75% + \$ 0.10	2.75% + \$ 0.00	2.75% + \$ 0.00
T & E II	2.60% + \$ 0.10	2.60% + \$ 0.10	2.60% + \$ 0.10	2.60% + \$ 0.10	2.60% + \$ 0.10
T & E III	2.55% + \$ 0.10	2.55% + \$ 0.10	2.55% + \$ 0.10	2.55% + \$ 0.10	2.55% + \$ 0.10

T&E Business	Level 1	Level 2	Level 3	Level 4	Business World	Bus World Elite
T & E I	2.50% + \$ 0.00	2.66% + \$ 0.00	2.71% + \$ 0.00	2.81% + \$ 0.00	2.66% + \$ 0.00	2.71% + \$ 0.00
T & E II	2.35% + \$ 0.10	2.51% + \$ 0.10	2.56% + \$ 0.10	2.66% + \$ 0.10	2.51% + \$ 0.10	2.56% + \$ 0.10
T & E III	2.30% + \$ 0.10	2.46% + \$ 0.10	2.51% + \$ 0.10	2.61% + \$ 0.10	2.46% + \$ 0.10	2.51% + \$ 0.10

### Payment Brand Transaction Fees

		Credit	Debit
<b>Ntwk Access Brand Usage Fee - Auth</b>	Applies to each authorized record from U.S. merchants for U.S. cardholders (does not apply to offline transactions)	\$ 0.0195	\$ 0.0195
<b>Ntwk Access Brand Usage Fee - Settle</b>	Applies to each settled record from U.S. merchants for U.S. cardholders (only applies to settled offline transactions)	\$ 0.0195	\$ 0.0195
<b>Partial/Full Reversal Authorization Fee</b>	Applies to all transactions submitted for reversal of authorization	\$ 0.0450	\$ 0.0450
<b>Status Inquiry Intraregional Fee</b>	Applies when merchant submits a \$0.00 dollar status Account Status Inquiry request along with AVS, CVC2 or both.	\$ 0.0250	\$ 0.0250
<b>Status Inquiry Interregional Fee</b>	Applies when merchant submits a \$0.00 dollar status Account Status Inquiry request along with AVS, CVC2 or both.	\$ 0.0300	\$ 0.0300
<b>Processing Integrity Fee</b>	1) Auth not settled/Reversed within 120 Days. 2) Reversal sent more than 24 hours following Card Present. 3) Reversal sent more than 72 hours following Card Not Present	\$ 0.0550	\$ 0.0550

### Payment Brand Location Fees

		Per Month
<b>Merchant Location Fee</b>	Applies to each merchant location that accepts card transactions using the MasterCard network. (exempt SIC: 8398, 8661) - \$1.25 will be assessed each month beginning with the June 2017 merchant statement. - Q1 2017 fee of \$3.75 will be assessed on the May 2017 merchant statement. - 2016 fee of \$7.50 will be assessed on the April 2017 merchant statement.	\$1.25

### Payment Brand Volume Fees

		Credit	Debit
<b>Acquirer Brand Volume Fee</b>	The assessment applies to gross transaction volume on all MasterCard Card Types below \$1,000.01	0.1300 %	0.1300 %
<b>Acquirer Brand Volume Fee ( \$1k + )</b>	This assessment applies to gross transaction volume on all MasterCard Card Types above \$1,000.00	0.1400 %	0.1400 %
<b>Cross Border Assessment</b>	Applies to U.S. acquired transactions paid for with a card issued outside of the U.S. and settled in USD	0.6000 %	0.6000 %
<b>Acquirer Program Support Fee</b>	Applies to U.S. acquired transactions paid for with a card issued outside of the U.S. and settled in USD	0.8500 %	0.8500 %
<b>Global Wholesale Travel B2B Acq Fee</b>	Applies to all MC B2B (MBS) card product sale transactions (contact AMS for a list of eligible industries)	1.5700 %	1.5700 %
<b>Acquirer License Fee</b>	Applies to All MasterCard Transactions	0.0050 %	0.0050 %
<b>Digital Enablement Fee</b>	Applies to All Card Not Present transactions	0.0100 %	0.0100 %

## January 2019 Payment Brand Visa: Interchange Rate Schedule



Consumer	Regulated	Reg. w/FA	Debit Exempt	Prepaid Exempt	Consumer	Signature	Signature Pref.	Infinite	Rewards
CPS Retail	0.05% + \$ 0.22	0.05% + \$ 0.22	0.80% + \$ 0.15	1.15% + \$ 0.15	1.51% + \$ 0.10	-----	2.10% + \$ 0.10	2.10% + \$ 0.10	1.65% + \$ 0.10
CPS Keyed	0.05% + \$ 0.22	0.05% + \$ 0.22	1.65% + \$ 0.15	1.75% + \$ 0.20	1.80% + \$ 0.10	-----	-----	-----	1.95% + \$ 0.10
CPS Card Not Present	0.05% + \$ 0.22	0.05% + \$ 0.22	1.65% + \$ 0.15	1.75% + \$ 0.20	1.80% + \$ 0.10	-----	2.40% + \$ 0.10	2.40% + \$ 0.10	1.95% + \$ 0.10
E.I.R.F.	0.05% + \$ 0.22	0.05% + \$ 0.22	1.75% + \$ 0.20	1.80% + \$ 0.20	2.30% + \$ 0.10	-----	2.40% + \$ 0.10	2.40% + \$ 0.10	-----
Standard	0.05% + \$ 0.22	0.05% + \$ 0.22	1.90% + \$ 0.25	1.90% + \$ 0.25	2.70% + \$ 0.10	-----	2.95% + \$ 0.10	2.95% + \$ 0.10	-----
Preferred eCommerce	0.05% + \$ 0.22	0.05% + \$ 0.22	1.60% + \$ 0.15	1.75% + \$ 0.20	1.80% + \$ 0.10	-----	-----	-----	1.95% + \$ 0.10
Basic eCommerce	0.05% + \$ 0.22	0.05% + \$ 0.22	1.65% + \$ 0.15	1.75% + \$ 0.20	1.80% + \$ 0.10	-----	-----	-----	1.95% + \$ 0.10
Small Ticket	0.05% + \$ 0.22	0.05% + \$ 0.22	1.55% + \$ 0.04	1.60% + \$ 0.05	1.65% + \$ 0.04	-----	-----	-----	-----

International	Regulated	Consumer	Premium	Super Prem.	Electron	Signature	Signature Pref.	Commercial
Chip	0.05% + \$ 0.22	1.20% + \$ 0.00	1.80% + \$ 0.00	1.97% + \$ 0.00	1.20% + \$ 0.00	-----	-----	-----
eCommerce	0.05% + \$ 0.22	1.44% + \$ 0.00	1.80% + \$ 0.00	1.97% + \$ 0.00	-----	-----	-----	-----
Electronic	0.05% + \$ 0.22	1.10% + \$ 0.00	1.80% + \$ 0.00	1.97% + \$ 0.00	1.10% + \$ 0.00	-----	-----	-----
Standard	0.05% + \$ 0.22	1.60% + \$ 0.00	1.80% + \$ 0.00	1.97% + \$ 0.00	1.60% + \$ 0.00	-----	-----	-----
Interregional	0.05% + \$ 0.22	-----	-----	-----	-----	-----	-----	2.00% + \$ 0.00

Commercial	Business Regulated	Bus. Reg. w/FA	Business Debit	Bus. Prepaid	Business T1	Business T2	Business T3	Business T4	Corporate	Purchasing
Level III	0.05% + \$ 0.22	0.05% + \$ 0.22	-----	-----	-----	-----	-----	-----	1.90% + \$ 0.10	1.90% + \$ 0.10
Level II	0.05% + \$ 0.22	0.05% + \$ 0.22	-----	-----	2.05% + \$ 0.10	2.05% + \$ 0.10	2.05% + \$ 0.10	2.20% + \$ 0.10	2.50% + \$ 0.10	2.50% + \$ 0.10
Business 2 Business	0.05% + \$ 0.22	0.05% + \$ 0.22	-----	-----	2.10% + \$ 0.10	2.25% + \$ 0.10	2.40% + \$ 0.10	2.50% + \$ 0.10	2.55% + \$ 0.10	2.55% + \$ 0.10
Card Not Present	0.05% + \$ 0.22	0.05% + \$ 0.22	2.45% + \$ 0.10	2.65% + \$ 0.10	2.25% + \$ 0.10	2.45% + \$ 0.15	2.60% + \$ 0.20	2.70% + \$ 0.20	2.70% + \$ 0.10	2.70% + \$ 0.10
Retail	0.05% + \$ 0.22	0.05% + \$ 0.22	1.70% + \$ 0.10	2.15% + \$ 0.10	2.20% + \$ 0.10	2.30% + \$ 0.10	2.40% + \$ 0.10	2.50% + \$ 0.10	2.50% + \$ 0.10	2.50% + \$ 0.10
Electronic	0.05% + \$ 0.22	0.05% + \$ 0.22	-----	-----	2.40% + \$ 0.10	2.75% + \$ 0.15	2.85% + \$ 0.20	2.95% + \$ 0.20	2.95% + \$ 0.10	2.95% + \$ 0.10
Standard	0.05% + \$ 0.22	0.05% + \$ 0.22	2.95% + \$ 0.10	2.95% + \$ 0.10	2.95% + \$ 0.20	2.95% + \$ 0.20	2.95% + \$ 0.20	2.95% + \$ 0.25	2.95% + \$ 0.10	2.95% + \$ 0.10
Utility Fee Program	0.05% + \$ 0.22	0.05% + \$ 0.22	0.00% + \$ 1.50	0.00% + \$ 1.50	0.00% + \$ 1.50	-----	-----	-----	-----	-----
GSA Large Ticket	0.05% + \$ 0.22	0.05% + \$ 0.22	-----	-----	-----	-----	-----	-----	-----	1.20% + \$39.00
Large Ticket	0.05% + \$ 0.22	0.05% + \$ 0.22	-----	1.45% + \$35.00	-----	-----	-----	-----	-----	1.45% + \$35.00

Public Sector	Regulated	Reg. w/FA	Debit Exempt	Prepaid Exempt	Consumer	Signature	Signature Pref.	Infinite	Rewards
CPS Retail 2	0.05% + \$ 0.22	0.05% + \$ 0.22	0.65% + \$ 0.15	0.65% + \$ 0.15	1.43% + \$ 0.05	-----	-----	-----	-----
Government	0.05% + \$ 0.22	0.05% + \$ 0.22	0.65% + \$ 0.15	0.65% + \$ 0.15	1.55% + \$ 0.10	-----	-----	-----	-----
Utility Fee Program	0.05% + \$ 0.22	0.05% + \$ 0.22	0.00% + \$ 0.65	-----	0.00% + \$ 0.75	-----	-----	-----	-----
Charity / Religious Org	0.05% + \$ 0.22	0.05% + \$ 0.22	0.00% + \$ 0.65	-----	1.35% + \$ 0.05	-----	-----	-----	-----

T&E Consumer	Regulated	Reg. w/FA	Debit Exempt	Prepaid Exempt	Consumer
Restaurant	0.05% + \$ 0.22	0.05% + \$ 0.22	1.19% + \$ 0.10	1.15% + \$ 0.15	1.54% + \$ 0.10
Hotel/Car Card Present	0.05% + \$ 0.22	0.05% + \$ 0.22	1.19% + \$ 0.10	1.15% + \$ 0.15	1.54% + \$ 0.10
Hotel/Car Card Not Present	0.05% + \$ 0.22	0.05% + \$ 0.22	1.70% + \$ 0.15	1.75% + \$ 0.20	1.54% + \$ 0.10
Service Station/Auto Fuel	0.05% + \$ 0.22	0.05% + \$ 0.22	0.80% + \$ 0.15	1.15% + \$ 0.15	1.15% + \$ 0.25
Passenger Transport CP	0.05% + \$ 0.22	0.05% + \$ 0.22	1.19% + \$ 0.10	1.15% + \$ 0.15	1.70% + \$ 0.10
Passenger Transport CNP	0.05% + \$ 0.22	0.05% + \$ 0.22	1.70% + \$ 0.15	1.75% + \$ 0.20	1.70% + \$ 0.10

T&E Commercial	Regulated Debit	Travel Service
Business T1	0.05% + \$ 0.22	2.40% + \$ 0.10
Business T2	0.05% + \$ 0.22	2.75% + \$ 0.15
Business T3	0.05% + \$ 0.22	2.85% + \$ 0.20
Business T4	0.05% + \$ 0.22	2.95% + \$ 0.20
Corporate Card	0.05% + \$ 0.22	2.65% + \$ 0.10
Purchase Card	0.05% + \$ 0.22	2.65% + \$ 0.10

### Payment Brand Transaction Fees

<b>Acquirer Processing Fee</b>	Applies to all authorized transactions regardless of whether the transaction is actually settled.	<b>Credit</b>	<b>Debit</b>
		\$ 0.0195	\$ 0.0155
<b>Misuse of Authorization Fee</b>	Applies to Visa authorizations that are not followed by a matching clearing transaction.	\$ 0.0900	\$ 0.0900
<b>Zero Dollar Verification Fee</b>	Applies when you want to verify a cardholder's information without actually authorizing an amount.	\$ 0.0250	\$ 0.0250
<b>Zero Dollar Verification Fee - AVS</b>	Applies when you want to verify a cardholder's information, with address verification, without actually authorizing an amount.	\$ 0.0250	\$ 0.0250
<b>Visa Base II Fee</b>	Applies to all U.S.-based settlement transactions.	\$0.0030	\$0.0030
<b>Visa Base II Transmission Fee</b>	Applies to all U.S.-based settlement transactions.	\$0.0018	\$0.0018
<b>Zero Floor Limit Fee</b>	Applies to settlement transactions submitted without a proper authorization.	\$ 0.2000	\$ 0.2000
<b>Partial Auth – Non Participation Fee</b>	Applies to AFD transactions where Partial Auth indicator = 0 (partial auth not supported) or is missing.	\$ 0.0100	\$ 0.0100
<b>Transaction Integrity Fee</b>	Applies on transactions involving Visa debit and prepaid cards that do not meet CPS requirements	\$ 0.1000	\$ 0.1000

### Payment Brand Volume Fees

<b>Assessments</b>	The assessment applies to gross transaction volume on all Visa Card Types below \$1,000.01	<b>Credit</b>	<b>Debit</b>
		0.1400 %	0.1300 %
<b>Assessments (above \$1,000.00)</b>	This assessment applies to gross transaction volume on all Visa Card Types above \$1,000.00	0.1400 %	0.1300 %
<b>ISA - Purchase</b>	Applies to U.S. acquired transactions paid for with a card issued outside of the U.S.	0.8000 %	0.8000 %
<b>International Acquirer Fee</b>	Applies to U.S. acquired transactions paid for with a card issued outside of the U.S.	0.4500 %	0.4500 %
<b>Fixed Acquirer Network Fees</b>	Please refer to the Visa – Fixed Acquirer Network Fees Table below	See Chart Below	

### Visa - Fixed Acquirer Network Fees

High Volume MCC Merchants - Card Present	MCC Description	MCC Codes
Airlines		3000 - 3299 - 4511
Auto Rental		3300 - 3499 - 7512
Lodging		3500 - 3999 - 7011
Steamship/Cruise Lines		4411
Wire Transfer Money Order		4829
Home Supply Warehouse Stores		5200
Wholesale Clubs		5300
Duty Free Stores		5309
Discount Stores		5310
Department Stores		5311
Grocery & Supermarkets		5411
Car/Truck Dealers New/Used		5511
Automotive Tire Stores		5532
Services Stations		5541
Automated Fuel Dispensers		5542
Family Clothing Stores		5651
Sports/ Riding Apparel Stores		5655
Furniture / Equipment Stores		5712
Electronic Stores		5732
Drugstores & Pharmacies		5912
Stationary Stores		5943
Timeshares		7012
Motion Picture Theaters		7832

This monthly Network Fee Billing amount is determined by the number of merchant locations actively accepting Visa Transactions. Per Taxpayer ID					
Table 1A	Price Per MID/Location	Tiers	Location by MID	Price Per MID/Location	Table 1B
CARD PRESENT	\$2.90	1 - 3	1 - 3	\$2.00	CARD PRESENT All Other MCC Merchants (MCC 5814 Excluded)
	\$4.00	4 - 6	4 - 10	\$2.90	
	\$5.00	7 - 8	11 - 50	\$4.00	
	\$8.00	9	51 - 100	\$6.00	
	\$12.00	10	101 - 150	\$8.00	
High Volume MCC Merchants	\$18.00	11	151 - 200	\$10.00	

\* If total volume for all MID's < \$199.99 = \$0.00. If between \$200.00 - \$1,249.99 = 0.15% \* Volume. If > \$1,249.99 see table above.

This monthly Network Fee Billing amount is based on monthly gross sales volume actively accepting Visa Transactions per Taxpayer ID			
Table 2	Fee Per Month	Tier	Monthly Gross Volume
CARD NOT PRESENT (MOTO/ECI: 1-9), Merchant Aggregators.	\$0.00	1	< \$200.00
	0.15%	2	\$200.00 - \$1,249.99
	\$7.00	3	\$1,250.00 - \$3,999.99
	\$9.00	4	\$4,000.00 - \$7,999.99
	\$15.00	5	\$8,000.00 - \$39,999.99
	\$45.00	6	\$40,000.00 - \$199,999.99
	\$160.00	7	\$200,000.00 - \$799,999.99
	\$450.00	8	\$800,000.00 - \$1,999,999.99
	\$1,000.00	9	\$2,000,000.00 - \$3,999,999.99

Visit [www.automatedmerchant.com/FANF.html](http://www.automatedmerchant.com/FANF.html) for more information regarding Fixed Acquirer Network Fees

## January 2018 Payment Brand Discover Interchange Rate Schedule



Consumer	Regulated	Reg. w/FA	Exempt Debit	Prepaid	Core	Rewards	Premium	Premium Plus
Retail	0.05% + \$ 0.21	0.05% + \$ 0.22	1.10% + \$ 0.16	1.10% + \$ 0.16	1.56% + \$ 0.10	1.71% + \$ 0.10	1.71% + \$ 0.10	2.15% + \$ 0.10
Key Entry	0.05% + \$ 0.21	0.05% + \$ 0.22	1.75% + \$ 0.20	1.75% + \$ 0.20	1.87% + \$ 0.10	1.97% + \$ 0.10	2.00% + \$ 0.10	2.40% + \$ 0.10
CNP / eComm	0.05% + \$ 0.21	0.05% + \$ 0.22	1.75% + \$ 0.20	1.75% + \$ 0.20	1.87% + \$ 0.10	1.97% + \$ 0.10	2.00% + \$ 0.10	2.35% + \$ 0.10
MID Submission	0.05% + \$ 0.21	0.05% + \$ 0.22	1.80% + \$ 0.20	1.80% + \$ 0.20	2.40% + \$ 0.10	2.40% + \$ 0.10	2.40% + \$ 0.10	2.40% + \$ 0.10
Base Submission	0.05% + \$ 0.21	0.05% + \$ 0.22	1.89% + \$ 0.25	1.89% + \$ 0.25	2.95% + \$ 0.10	2.95% + \$ 0.10	2.95% + \$ 0.10	2.95% + \$ 0.10
Express Services	0.05% + \$ 0.21	0.05% + \$ 0.22	1.80% + \$ 0.00	1.80% + \$ 0.00	1.95% + \$ 0.00	1.95% + \$ 0.00	1.95% + \$ 0.00	2.05% + \$ 0.05
Recurring Payments	0.05% + \$ 0.21	0.05% + \$ 0.22	1.20% + \$ 0.05	1.20% + \$ 0.05	1.35% + \$ 0.05	1.35% + \$ 0.05	1.45% + \$ 0.05	1.80% + \$ 0.05
International	0.05% + \$ 0.21	0.05% + \$ 0.22	1.20% + \$ 0.00	1.20% + \$ 0.00	1.65% + \$ 0.00	-----	-----	-----

  

Int'l / Comm	Regulated	Reg. w/FA	Exempt Debit	Prepaid	Commercial	International
Base Submission	0.05% + \$ 0.21	0.05% + \$ 0.22	2.95% + \$ 0.10	2.95% + \$ 0.10	2.95% + \$ 0.10	1.70% + \$ 0.10
Electronic	0.05% + \$ 0.21	0.05% + \$ 0.22	2.30% + \$ 0.10	2.30% + \$ 0.10	2.30% + \$ 0.10	1.90% + \$ 0.10
Utilities	0.05% + \$ 0.21	0.05% + \$ 0.22	0.00% + \$ 1.50	0.00% + \$ 1.50	0.00% + \$ 1.50	-----
Large Ticket	0.05% + \$ 0.21	0.05% + \$ 0.22	0.90% + \$ 20.00	0.90% + \$ 20.00	0.90% + \$ 20.00	-----

  

Public Sector	Regulated	Reg. w/FA	Debit	Prepaid	Core	Rewards	Premium	Premium Plus
Utilities	0.05% + \$ 0.21	0.05% + \$ 0.22	0.00% + \$ 0.75	0.00% + \$ 0.75	0.00% + \$ 0.75	0.00% + \$ 0.75	0.00% + \$ 0.75	0.00% + \$ 0.75
Public Services	0.05% + \$ 0.21	0.05% + \$ 0.22	0.90% + \$ 0.20	0.90% + \$ 0.20	1.55% + \$ 0.10	1.55% + \$ 0.10	1.55% + \$ 0.10	1.55% + \$ 0.10
Emerging Markets	0.05% + \$ 0.21	0.05% + \$ 0.22	0.90% + \$ 0.20	0.90% + \$ 0.20	1.45% + \$ 0.05	1.45% + \$ 0.05	1.45% + \$ 0.05	2.30% + \$ 0.10

  

Consumer	Regulated	Reg. w/FA	Debit	Prepaid	Core	Rewards	Premium	Premium Plus
Restaurant	0.05% + \$ 0.21	0.05% + \$ 0.22	1.10% + \$ 0.16	1.10% + \$ 0.16	1.56% + \$ 0.10	1.90% + \$ 0.10	2.20% + \$ 0.10	2.40% + \$ 0.10
Hotel/Car Rental	0.05% + \$ 0.21	0.05% + \$ 0.22	1.35% + \$ 0.16	1.35% + \$ 0.16	1.58% + \$ 0.10	1.90% + \$ 0.10	2.30% + \$ 0.10	2.40% + \$ 0.10
Passenger Transport	0.05% + \$ 0.21	0.05% + \$ 0.22	1.59% + \$ 0.16	1.59% + \$ 0.16	1.75% + \$ 0.10	1.90% + \$ 0.10	2.30% + \$ 0.10	2.40% + \$ 0.10
Petroleum	0.05% + \$ 0.21	0.05% + \$ 0.22	0.76% + \$ 0.16	0.76% + \$ 0.16	1.55% + \$ 0.05	1.80% + \$ 0.05	1.80% + \$ 0.05	1.80% + \$ 0.05

### Payment Brand Transaction Fees

<b>Data Usage Fee</b>	Applies to all transactions regardless of the cards origin	<b>Credit</b>	<b>Debit</b>
<b>Data Transmission Fee</b>	Applies to all sale transactions (fee applies per kilobyte of data sent to Discover)	\$ 0.0195	\$ 0.0195
		\$ 0.0025	\$ 0.0025

### Payment Brand Volume Fees

<b>Assessments</b>	The assessment applies to gross transaction volume on all Discover Card Types below \$1,000.01	<b>Credit</b>	<b>Debit</b>
<b>Assessments (above \$1,000.00)</b>	This assessment applies to gross transaction volume on all Discover Card Types above \$1,000.00	0.1300 %	0.1300 %
<b>International Processing Fee</b>	Applies to U.S. acquired transactions paid for with a card issued outside of the U.S.	0.1300 %	0.1300 %
<b>International Service Fee</b>	Applies to U.S. acquired transactions paid for with a card issued outside of the U.S.	0.5000 %	0.5000 %
		0.8000 %	0.8000 %



## April 2018 Regional PIN DEBIT Fees



INTERLINK	Interchange Level/Industry	Non-Regulated Interchange	Regulated Interchange	Switch Fee
	Petroleum (MCCs 5541,5542)	0.80% + \$0.15 (Cap \$0.95)		\$0.0350
	Petroleum (MCCs 5541,5542) Prepaid	1.15% + \$0.15 (Cap \$0.95)		\$0.0350
	Retail	0.80% + \$0.15		\$0.0350
	Retail Prepaid	1.15% + \$0.15		\$0.0350
	Supermarket (MCC 5411)	\$0.30		\$0.0350
	Supermarket (MCC 5411) Prepaid	1.15% + \$0.15 (Cap \$0.35)		\$0.0350
	TRAVEL SERVICE (MCC 3000-3999,4112,4411,4511,4722,5812,5814,7011,7512)	1.19% + \$0.10		\$0.0350
	TRAVEL SERVICE (MCC 3000-3999,4112,4411,4511,4722,5812,5814,7011,7512) Prepaid	1.15% + \$0.15		\$0.0350
	BUSINESS DEBIT	1.70% + \$0.10		\$0.0350
	Commercial Cards Prepaid	2.15% + \$0.10		\$0.0350
	All Regulated Interchange		0.05% + \$0.21	\$0.0350
	All Regulated Interchange with Fraud Adjustment		0.05% + \$0.22	\$0.0350
MAESTRO	Interchange Level/Industry	Non-Regulated Interchange	Regulated Interchange	Switch Fee
	QSR (MCC 5499,5541,5542,5814,7832)	0.75% + \$0.17 (Cap \$0.95)		\$0.0250
	Retail	0.90% + \$0.15		\$0.0250
	Supermarket (MCCs 5300,5411)	1.05% + \$0.15 (Cap \$0.35)		\$0.0250
	All Regulated Interchange		0.05% + \$0.21	\$0.0250
	All Regulated Interchange with Fraud Adjustment		0.05% + \$0.22	\$0.0250
STAR	Interchange Level/Industry	Non-Regulated Interchange	Regulated Interchange	Switch Fee
	Medical Retail (MCC's 5912,8011,8062,8099)	0.80% + \$0.15		\$0.0625
	Medical Retail Preferred	0.80% + \$0.15		\$0.0625
	Petroleum (MCC's 5541,5542)	0.85% + \$0.17		\$0.0625
	Petroleum Preferred	0.85% + \$0.205		\$0.0625
	Restaurant (MCC's 5812,5814)	1.15% + \$0.08		\$0.0625
	Restaurant Preferred	1.15% + \$0.105		\$0.0625
	Retail (All other MCC's)	0.90% + \$0.195		\$0.0625
	Retail Preferred	0.90% + \$0.25		\$0.0625
	Small Ticket Retail (MCC's 4111,5499,5994,7211,7338,7523,7542,7832,7841) Transaction <=\$15.00	1.55% + \$0.04		\$0.0625
	Small ticket Retail Preferred <= \$15.00	1.55% + \$0.04		\$0.0625
	Small Ticket Retail (MCC's 4111,5499,5994,7211,7338,7523,7542,7832,7841) Transaction >\$15.00	0.80% + \$0.185		\$0.0625
	Small ticket Retail Preferred > \$15.00	0.80% + \$0.26		\$0.0625
	Supermarket (MCC's 5300,5411)	0.60% + \$0.22		\$0.0625
	Supermarket Preferred	0.60% + \$0.25		\$0.0625
	All Regulated Interchange		0.05% + \$0.21	\$0.0625
	All Regulated Interchange with Fraud Adjustment		0.05% + \$0.22	\$0.0625
	Administrative Fee assessed on all categories	\$0.01		
	<b>Network Annual merchant fee \$12.00</b>			

### Payment Brand Volume Fees

<b>International Service Assessment</b>	The assessment applies to non-U.S. issued cards for all categories	<b>Debit</b>
<b>International Acquiring Fee</b>	This assessment applies to non-U.S. issued cards for all categories	0.0800 %
<b>Interregional Fee</b>	Applies to non-U.S. issued cards for all categories	0.0450 %
		1.1000 %

**January 2019 Payment Brand  
American Express: Opt-Blue Program Fees**



<b>CONSUMER &amp; COMMERCIAL CREDIT CARDS</b>			
INDUSTRY	Transaction Amount		Transaction Amount
Other	< \$100.00		> \$3,000.00
	1.50% + \$0.10		2.30% + \$0.10
Government	< \$100.00		> \$3,000.00
	1.55% + \$0.10		1.90% + \$0.10
Emerging Markets	< \$1,200.00		> \$4,000.00
	1.43% + \$0.10		2.70% + \$0.10
Services & Professional Services Includes Utility	< \$400.00		> \$3,000.00
	1.60% + \$0.10		2.40% + \$0.10
Retail	< \$75.00		> \$1,000.00
	1.60% + \$0.10		2.40% + \$0.10
Mail Order & Internet	< \$150.00		> \$3,000.00
	1.70% + \$0.10		2.50% + \$0.10
B2B / Wholesale	< \$400.00		> \$7,500.00
	1.55% + \$0.10		2.25% + \$0.10
Restaurant	< \$5.00	\$5.01 - \$25.00	> \$150.00
	1.90% + \$0.04	1.85% + \$0.10	2.75% + \$0.10
Caterers & Drinking Places	< \$5.00	%5.01 - \$25.00	> \$150.00
	1.90% + \$0.04	1.85% + \$0.10	2.75% + \$0.10
Travel & Entertainment	< \$100.00		> \$1,000.00
	2.25% + \$0.10		3.00% + \$0.10
Lodging	< \$100.00		> \$1,000.00
	2.25% + \$0.10		3.00% + \$0.10
Education	< \$100.00		> \$3,000.00
	1.45% + \$0.10		2.05% + \$0.10
Healthcare	< \$150.00		> \$2,000.00
	1.55% + \$0.10		2.30% + \$0.10

<b>PRE-PAID CARDS</b>			
INDUSTRY	Transaction Amount		Transaction Amount
All Industries	< \$75.00		> \$1,000.00
	1.35% + \$0.10		2.15% + \$0.10

**Payment Brand Volume Fees**

<b>Network Fee</b>	Applies to gross transaction volume on all American Express Card Types	0.1500 %
<b>Processor Acquirer Fee</b>	Applies to gross transaction volume on all American Express Card Types	0.2500 %
<b>Merchant Access Fee</b>	Applies to ESA accounts converted over to OptBlue (expires 10/2020)	0.3000 %
<b>Non-Swiped Transaction Fee</b>	Applies to non-swiped transaction volume on all American Express Card Types	0.3000 %
<b>Inbound Fee</b>	Applies to U.S. acquired transactions paid for with a card issued outside of the U.S.	0.4000 %
<b>Non-Compliance Fee</b>	Applies to transactions that do not comply with Technical Specifications.	0.7500 %
<b>Data Quality Fee</b>	Applies to transactions that do not meet the data quality standards.	0.7500 %

**Payment Brand Transaction Fees**

<b>Excessive Dispute Fee</b>	Applies to disputed items if disputed charges are more than 3% of s volume if enrolled in the Immediate Chargeback Program.	\$ 5.00
<b>Excessive Dispute Fee</b>	Applies to disputed items if disputed charges are more than 3% of s volume if NOT enrolled in the Immediate Chargeback Program.	\$ 15.00
<b>Excessive Chargeback Fee</b>	Applies to chargebacks received after the chargeback to s ratio is over 1% for three consecutive months.	\$ 25.00