

INTERCHANGE QUALIFICATION MATRIX

Includes:

Visa® and MasterCard®

Interchange Programs

Discover® Network

Interchange Programs

VISA AND MASTERCARD PREFACE

A significant amount of the fees that we charge to you for processing your Credit Card and Non-PIN Debit Card transactions represents charges that We must pay to the Issuing banks (or that are otherwise charged to us by MasterCard and Visa) under MasterCard and Visa (the “Associations”) 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 Associations. This **Interchange Qualification Matrix** identifies the primary qualification criteria for the various Interchange levels. In reviewing the Interchange Qualification Matrix, please note the following:

- The Interchange Qualification Matrix 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 Associations 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 Interchange Qualification Matrix 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.
- Merchants located in the Latin American/Caribbean (LAC), Asia Pacific (AP), Virgin Islands (VI), Puerto Rico (PR) or Guam region may request interchange program qualification information from Customer Service.

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

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/Retail	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Authorization and Settlement amounts must match for debit cards (beauty salons, barber shops, spas, bars and taxis/limos excluded) 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Excludes: Restaurants, Fast Food, Supermarkets, Automated Fuel Dispensers and Retail Service Stations</p> <p>Excludes: Travel Services for Debit/Prepaid card types</p>
CPS/Retail Key Entry	<ul style="list-style-type: none"> ▪ Key Entered transaction, card present ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ AVS response with Full Zip Match (Y,X,Z,W), Retry response (R), Unavailable (U,S) or International AVS responses (B,C,D,G,I,M,P) 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Excludes: Automated Fuel Dispensers, E-commerce, and Direct Marketing</p>
CPS/Small Ticket	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Transaction amount less than or equal to \$15.00 	<p>Card Types: U.S. Issued Consumer Credit, Debit, Regulated Debit, Prepaid, Rewards, and Signature</p> <p>Excludes: Wire Transfers Money Orders, Automated Fuel Dispensers, Volume Tier Participants, Direct Marketing, Financial Institutions-Merchandise and Services and Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting Tracks</p>
CPS/Retail 2	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Must qualify for one of the below Interchange Programs: ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> - CPS/Card Not Present - CPS/Ecommerce Basic - CPS/Ecommerce Preferred - CPS/Retail Key-Entry ▪ Direct Marketing Insurance and Subscription merchant must meet criteria for CPS/Card Not Present or CPS/E-Commerce programs 	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, Rewards and Signature</p> <p>Limited to: Government, Schools, Insurance, Cable, Satellite or other Pay Television/Radio Services; Direct Marketing Subscriptions, Fuel Dealers, and Child Care.</p> <p>Limited to debit cards only: Telecommunication Services, Charitable Organizations and Real Estate Agents/Rentals.</p> <p>Excludes: Card Present identified sales meeting CPS/Retail and CPS/Retail Key Entry program qualification for Debit/Prepaid card types</p>
CPS/Charity Credit	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> - CPS/Card Not Present - CPS/Ecommerce Basic - CPS/Ecommerce Preferred - CPS/Retail Key-Entry 	<p>Card Types: U.S. Issued Consumer Credit, Rewards, Signature, and Signature Preferred</p> <p>Limited to: Charitable Organizations</p>
CPS/Hotel and Car Rental Card Not Present	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of check-out/return date ▪ 15% Authorization to transaction amount tolerance ▪ Preferred Customer Indicator in Authorization and Settlement ▪ Hotel/Car Rental Indicator in Authorization and Settlement ▪ Folio # /Agreement # & Check-in/pick-up date 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>

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Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/Hotel and Car Rental Card Present	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of check-out/return date ▪ 15% Authorization to transaction amount tolerance ▪ Hotel/Car Rental Indicator in Authorization and Settlement ▪ Folio # /Agreement # & Check-in/pick-up date 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>
Utility	<ul style="list-style-type: none"> ▪ Must be registered with Visa and have a valid MVV ▪ Must qualify for one of the below Interchange Programs <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Electronic Commerce Basic ▪ CPS/Electronic Commerce Preferred Retail ▪ CPS/Retail Key Entry ▪ CPS/Retail 	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, Rewards and Signature Cards and U.S. Issued Commercial Business</p> <p>Limited to Utility merchants</p> <p>Excludes: Card Present identified sales meeting CPS/Retail and CPS/Retail Key Entry program qualification for Debit/Prepaid card types</p>
CPS/Electronic Commerce Preferred – Hotel and Car Rental	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of check-out/return date ▪ 15% Authorization to transaction amount tolerance ▪ Preferred Customer Indicator ▪ Hotel/Car Rental Indicator in Authorization and Settlement ▪ Folio # /Agreement # & Check-in/pick-up date ▪ Valid E-Commerce Indicator ▪ CAVV (Cardholder Authentication Verification Value) 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>
CPS/Card Not Present	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ Authorization & Settlement amounts must match (1 authorization reversal permitted) ▪ AVS request in authorization (healthcare, select developing market, and utility excluded when the ACI = R) ▪ Merchant Order # in Settlement ▪ Card Not Present Indicator ▪ Customer Service Phone # in Settlement 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p>
CPS/Restaurant	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to: Restaurants and Fast Food</p>
CPS/Retail Service Station	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction 	<p>Card Type: U.S. Issued Consumer Credit, Debit, Prepaid, Rewards and Signature</p> <p>Limited to Service Station merchants</p>

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/E-Commerce Basic	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within settlement Record ▪ Settlement within 1 day of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ AVS request in authorization (healthcare, select developing markets, and utility excluded) ▪ Authorization & Settlement amount must match (1 authorization reversal permitted) ▪ Valid E-Commerce Indicator ▪ Merchant Order # in Settlement ▪ Customer Service Phone #, URL or Email Address in Settlement 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid</p> <p>Limited to Internet merchants</p>
CPS/E-Commerce Preferred	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ Transaction date must be within 7 days of the Authorization date ▪ AVS request in authorization (healthcare, select developing markets, and utility excluded) ▪ Authorization & Settlement amount must match (1 authorization reversal permitted) ▪ Valid E-Commerce Indicator ▪ Merchant Order # in Settlement ▪ CAVV (C/H Authentication Verification Value) ▪ Customer Service Phone #, URL or Email Address in Settlement 	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, Rewards and Signature</p> <p>Limited to Verified by Visa (VbV) Enabled Internet merchants</p>
CPS/Account Funding	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of transaction ▪ AVS response (Zip and Full Address match required) ▪ Authorization & Settlement amounts must match ▪ Valid E-Commerce Indicator ▪ Customer Service Phone #, URL or Email Address in Settlement 	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, Rewards and Signature</p>
CPS/Automated Fuel Dispenser	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Authorization must be \$1 ▪ CAT Indicator ▪ Settlement within 1 day of transaction ▪ Transaction date must be within 1 day of the Authorization date ▪ \$75.00 Transaction Maximum ▪ Must contain CAT level indicator of a “3” for Fuel Dispenser 	<p>Card Types: U.S. Issued Consumer Credit, Debit, Prepaid, Rewards and Signature</p> <p>Limited to Automated Fuel Dispensers</p>

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

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Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Regulated Debit	<ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer ▪ U.S. Merchant 	Card Types: Regulated U.S. Issued Debit, Prepaid, Small Business Debit and Commercial Debit/Prepaid
EIRF	<ul style="list-style-type: none"> ▪ Does not meet CPS Qualifications ▪ Settlement within 2 days of transaction ▪ Authorization Response Code 	Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid Only level available for quasi cash transactions, excluding exempt debit/prepaid card products.
Standard	<ul style="list-style-type: none"> ▪ Does not meet CPS Qualifications ▪ Settlement after 2 days of the transaction 	Card Types: U.S. Issued Consumer Credit, Debit, and Prepaid Only level available for high-risk merchants and non-secure E-Commerce transactions
CPS/Debt Repayment Fee Program	<ul style="list-style-type: none"> ▪ Must be registered with Visa and have a valid MVV ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> - CPS/Card Not Present - CPS/Ecommerce Basic - CPS/Ecommerce Preferred 	Card Types: U.S. Issued Consumer Debit and Prepaid Limited to: Card Not Present Financial and Non-financial Institutions (merchants selling negotiable instruments and accepting loan payments)
CPS/Tax Payment Fee 1 & 2	<ul style="list-style-type: none"> ▪ Must be registered with Visa and have a valid MVV ▪ Must qualify for one of the following Interchange Programs: <ul style="list-style-type: none"> - CPS/Card Not Present - CPS/Ecommerce Basic - CPS/Ecommerce Preferred 	Card Types: U.S. Issued Consumer Debit and Prepaid Limited to: Card Not Present Tax Payments
Signature Electronic	<ul style="list-style-type: none"> ▪ CPS Qualification ▪ T&E Merchant 	Card Type: U.S. Issued Signature Card Limited to: T&E Merchants
Signature Standard	<ul style="list-style-type: none"> ▪ T&E Merchant ▪ Does not meet CPS Qualifications 	Card Type: U.S. Issued Signature Card Limited to: T&E Merchants
Signature Preferred Electronic	<ul style="list-style-type: none"> ▪ CPS Qualification ▪ T&E Merchant 	Card Type: U.S. Issued Signature Preferred Card Limited to: T&E Merchants
Signature Preferred Standard	<ul style="list-style-type: none"> ▪ Does not meet CPS Qualifications ▪ Settlement within 30 days of transaction 	Card Type: U.S. Issued Signature Preferred Card
Commercial Card Electronic Non T&E	<ul style="list-style-type: none"> ▪ Level II data: Non fuel transactions only require sales tax¹ ▪ Does not meet CPS Qualifications ▪ Non-T&E Merchant 	Card Type: U.S. Issued Corporate and Purchasing Cards
Commercial Card Electronic T&E	<ul style="list-style-type: none"> ▪ CPS Qualification ▪ T&E Merchant 	Card Type: U.S. Issued Business, Business Enhanced, Signature Business, Corporate and Purchasing Cards
Commercial Card Standard	<ul style="list-style-type: none"> ▪ Does not meet CPS Qualifications ▪ Does not meet Level II data Requirements 	Card Type: U.S. Issued Business, Business Enhanced, Signature Business, exempt Business Debit, Corporate, and Purchasing Cards
GSA G2G (Government 2 Government)	<ul style="list-style-type: none"> ▪ Must be registered with Visa and have a valid MVV ▪ CPS qualification 	Card Types: US. Issued GSA Purchasing Card Limited to: Federal Government Services and U.S. Postal Service
GSA Purchasing Card Large Ticket	<ul style="list-style-type: none"> ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Purchasing Card Level II: sales tax¹ and customer code ▪ Purchasing Card Level III: Level III² data includes Level II data and line item detail 	Card Type: US. Issued GSA Purchasing Card

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Purchasing Card Large Ticket	<ul style="list-style-type: none"> ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Settlement within 7 days of transaction ▪ Purchasing Card Level II: sales tax¹ and customer code ▪ Purchasing Card Level III: Level III² data includes Level II data and line item detail 	Card Type: U.S. Issued Non-GSA Purchasing Card
Purchasing Large Purchase Advantage Ticket 1	<ul style="list-style-type: none"> ▪ Must be card not present ▪ Transaction amount between \$10,000.01 and \$25,000.00 ▪ CPS Qualified ▪ Meets 8 day clearing timeliness 	Card Type: U.S. Issued Large Purchasing Advantage Card
Purchasing Large Purchase Advantage Ticket 2	<ul style="list-style-type: none"> ▪ Must be card not present ▪ Transaction amount between \$25,000.01 and \$100,000.00 ▪ CPS Qualified ▪ Meets 8 day clearing timeliness 	Card Type: U.S. Issued Large Purchasing Advantage Card
Purchasing Large Purchase Advantage Ticket 3	<ul style="list-style-type: none"> ▪ Must be card not present ▪ Transaction amount between \$100,000.01 and \$500,000.00 ▪ CPS Qualified ▪ Meets 8 day clearing timeliness 	Card Type: U.S. Issued Large Purchasing Advantage Card
Purchasing Large Purchase Advantage Ticket 4	<ul style="list-style-type: none"> ▪ Must be card not present ▪ Transaction amount \$500,000.01 and greater ▪ CPS Qualified ▪ Meets 8 day clearing timeliness 	Card Type: U.S. Issued Large Purchasing Advantage Card
Electronic with Data	<ul style="list-style-type: none"> ▪ Non-T&E Merchant ▪ Level III² data requirements are met ▪ Does not meet requirements for any CPS program 	Card Type: U.S. Issued Corporate and Purchasing Card
Corporate Card Level III	<ul style="list-style-type: none"> ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Level III² data required 	Card Type: U.S. Issued Corporate Card
Purchasing Card Level III	<ul style="list-style-type: none"> ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Level III² data required 	Card Type: U.S. Issued Purchasing, including GSA Purchasing Level 3 fuel data required for Fleet fuel transactions.
Commercial Card Level II	<ul style="list-style-type: none"> ▪ CPS Qualification ▪ Non-T&E Merchant ▪ Level II data: Non fuel transactions only require sales tax¹ ▪ Level II data: Purchasing Card fuel transactions require customer code 	Card Type: U.S. Issued Business, Business Enhanced, Signature Business, Corporate, and Purchasing Cards

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial – CNP	<ul style="list-style-type: none"> ▪ Non-T&E Merchant ▪ Level II data requirements not met ▪ Transaction must qualify for one of the below Interchange programs <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Electronic Commerce Preferred ▪ CPS/Electronic Commerce Basic ▪ CPS/Retail 2 ▪ CPS/Account Funding 	Card Type: U.S. Issued Business, Business Enhanced, Signature Business, Corporate, and Purchasing Cards
Commercial Retail	<ul style="list-style-type: none"> ▪ Non-T&E Merchant ▪ Level II data requirements not met ▪ Transaction must qualify for one of the below Interchange programs: <ul style="list-style-type: none"> ▪ CPS/Retail ▪ CPS/Supermarket ▪ CPS/Retail Key Entry ▪ CPS/Small Ticket ▪ CPS/Automated Fuel Dispenser ▪ CPS/Retail Service Station 	Card Type: U.S. Issued Business, Business Enhanced, Signature Business, Corporate, and Purchasing Cards
Commercial – Business-to-Business	<ul style="list-style-type: none"> ▪ Non-T&E Merchant ▪ Level II data requirements are not met ▪ Qualified for any CPS program 	Card Type: U.S. Issued Business, Business Enhanced, Signature Business, Corporate, and Purchasing Cards Limited to specific business-to-business MCCs
Purchasing Card – Retail Fleet	<ul style="list-style-type: none"> ▪ Fuel transaction ▪ Level II and fuel data requirements met, CPS qualifications not met or ▪ Level II and/or fuel data requirements not met, CPS qualified 	Card Type: U.S. Issued Fleet Purchasing Card
Business Debit – Card Present	<ul style="list-style-type: none"> ▪ Must be card present ▪ Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ○ CPS/Retail ○ CPS/Retail Key Entry ○ CPS/Small Ticket ○ CPS/Supermarket ○ CPS/Restaurant ○ CPS/Retail Service Station ○ CPS/Automated Fuel Dispenser ○ CPS/Hotel and Car Rental Card Present ○ CPS/Passenger Transport Card Present 	Card Type: U.S. Issued Business Debit Card
Business Debit – Card Not Present	<ul style="list-style-type: none"> ▪ Must be card not present ▪ Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> ▪ CPS/Card Not Present ▪ CPS/Electronic Commerce – Basic ▪ CPS/Electronic Commerce – Preferred Retail ▪ CPS/Hotel and Car Rental Card Not Present ▪ CPS/Passenger Transport Card Not Present ▪ CPS/Electronic Commerce Preferred Hotel and Car Rental ▪ CPS/Electronic Commerce Preferred Passenger Transport ▪ CPS/Account Funding 	Card Type: U.S. Issued Business Debit Card

Visa Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
T&E Commercial Card	<ul style="list-style-type: none"> ▪ Must be T&E Merchant ▪ Qualified at any CPS Program 	Card Type: U.S. Issued Corporate and Purchasing Card
Interregional Commercial (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Business, Signature Business, Corporate, Purchasing and Distribution card
Interregional Signature/Infinite (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Signature and Infinite
Interregional Electronic (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 2 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Issuer Chip (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 2 days of transaction ▪ Issuer is chip-qualified 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Airline (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Ticket Number ▪ Valid Approval Code ▪ Settlement within 14 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron Limited to: Airlines
Interregional Secure Electronic Commerce (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Key Entered transaction ▪ Valid Approval Code ▪ Valid E-commerce Indicator (Authenticated) ▪ Verified By Visa participation ▪ Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Electronic Commerce Merchant (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Key Entered transaction ▪ Valid Approval Code ▪ Valid E-commerce Indicator (Authentication attempted) ▪ Verified By Visa participation ▪ Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Standard (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Premium (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Premium Card
Interregional Super Premium (US)	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Super Premium Card
Interregional Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Settlement within 30 days of transaction 	Card Types: Regulated U.S. Territory Issued Debit, Prepaid, and Commercial Debit

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

² Purchasing Card Level III minimum data requirements include: Summary Record – Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line Item Detail Record – Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator.

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Merit III	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons) <ul style="list-style-type: none"> ○ Restaurants/Bars, Fast Food, and Limousine/Taxicabs are exempt from the transaction amount tolerance ▪ Airline and Railways require itinerary data in settlement 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Enhanced, World, World Elite, and High Value</p> <p>Excludes: Automated Fuel Dispensers, Direct Marketing merchants, Insurance (Debit cards only), Real Estate (Debit cards only) Service Stations, AFD, Utilities, Hotels, Car Rentals, and Cruise Lines</p> <p>World, World Elite and High Value Excludes: Restaurants, Travel Agents, MOTO and T&E merchants</p>
Merit I	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction, 8 days for Airlines ▪ General ticket information required in settlement ▪ 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons) ▪ Mail Order/Telephone Order/ eCommerce transactions are exempt from the transaction amount tolerance 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Enhanced, World, World Elite, and High Value</p> <p>Excludes: Utilities, Insurance and Real Estate</p> <p>World, World Elite and High Value Excludes: Restaurants, Travel Agent and T&E merchants</p>
Utilities	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance ▪ Card Acceptor Type and Tax ID must be provided for Commercial cards 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Enhanced, World, World Elite, and High Value.</p> <p>Card Types: U.S. Issued Commercial Business and Business Enhanced</p>
Regulated POS Debit	<ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) ▪ U.S. Merchant or U.S. Territory ▪ Settlement within 30 days of transaction 	<p>Card Types: Regulated U.S. Issued Debit, Prepaid, and Commercial Debit</p>
Regulated POS Debit with Fraud Adjustment	<ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) – Certified Fraud-Prevention Standards ▪ U.S. Merchant or U.S. Territory ▪ Settlement within 30 days of transaction 	<p>Card Types: Regulated U.S. (including U.S. Territories) Issued Debit, Prepaid, and Commercial Debit</p>

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Key Entered	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Card and cardholder must be present at time of authorization ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance except restaurants, bars and fast food 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Enhanced, World, World Elite, and High Value</p> <p>Excludes: Direct Marketing, Tax Preparation, Quasi Cash, Automated Fuel Dispenser, Travel Agent, T&E and Service merchants</p> <p>World, World Elite and High Value Excludes: Restaurants</p>
Public Sector	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ 10% Authorization transaction amount tolerance 	<p>Card Types: U.S. Issued Consumer Credit, Enhanced, World, World Elite, and High Value</p> <p>Limited to: Government Services, Passenger Railways, Transportation : Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees, Tolls, and Postal Services : Government</p>
Petroleum	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions) ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction 	<p>Card Types: U.S. Issued Consumer Credit, Enhanced, World, World Elite, and High Value</p> <p>Limited to: Service Stations and Automated Fuel Dispensers</p>
Merit I Bill Payment	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ Banknet data and date must be present ▪ 10% Authorization transaction amount tolerance 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Enhanced, World, World Elite, and High Value</p> <p>Credit Limited to: Real Estate Agents and Managers-Rentals, Direct Marketing-Insurance Services, Insurance Sales, Underwriting and Premiums</p> <p>Debit Limited to: Real Estate Agents and Managers-Rentals</p>
U.S. Full UCAF	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ UCAF Status Indicator must = 2 ▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Enhanced, World, World Elite, and High Value</p> <p>Excludes: Insurance Debit, AFD, Hotels, Car Rentals, and Cruise Lines</p> <p>World, World Elite and High Value excludes: Restaurants, Utilities, Travel Agents and T&E merchants</p>
U.S. Merchant UCAF	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ UCAF Status Indicator must = 1 ▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Enhanced, World, World Elite, and High Value cards</p> <p>Excludes: AFD, Insurance Debit , Real Estate Debit, Hotels, Car Rentals, and Cruise Lines</p> <p>World, World Elite and High Value excludes: Restaurants, Utilities, Travel Agents, and T&E merchants</p>

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Supermarket	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Supermarkets that meet eligibility requirements</p>
Restaurant	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction 	<p>Card Types: U.S. Issued Consumer Debit, World, World Elite, and High Value</p> <p>Limited to: Restaurant and Fast Food</p>
Small Ticket Debit	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance ▪ Transaction amount limit \$15.00 ▪ Restaurants/Fast food are exempt from the transaction amount tolerance 	<p>Card Types: U.S. Issued Consumer Debit</p> <p>Limited to: Postal Services : Government only, Transportation, Convenience Stores, Restaurants/Fast Food, Parking Lots/Garages, Movie Theaters and Video Rental Stores</p>
Regulated Small Ticket Base	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance ▪ Transaction amount limit \$10 	<p>Card Types: U.S. Issued Regulated Consumer Debit</p> <p>Limited to: Fast Food and Video Rental Stores</p>
Emerging Market Debit	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ 10% Authorization transaction amount tolerance 	<p>Card Types: U.S. Issued Consumer Debit</p> <p>Limited to: Government Services, Schools, Colleges, Insurance Agencies, Cable, Passenger Railways, Transportation : Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees, Tolls, and Postal Services : Government</p>
Petroleum - CAT/AFD Debit	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ CAT Level indicator of 1 or 2 must be present 	<p>Card Types: Consumer Debit</p> <p>Limited to: Automated Fuel Dispensers</p>
Petroleum - Service Station Debit	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request except transponder transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction 	<p>Card Types: U.S. Issued Consumer Debit</p> <p>Limited to: Service Stations</p>

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Service Industries Incentive Program (SIIP)	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance ▪ Recurring Payment indicator in Authorization and Settlement 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Cable and Telecommunication Services merchants</p>
Lodging /Auto Rental (Formerly TIPS)	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ Settlement Detail Addendum Data 	<p>Card Types: U.S. Issued Consumer Credit, World, Enhanced and Debit</p> <p>Limited to Hotel, Car Rental and Cruise Line</p>
Passenger Transport	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 8 days of transaction ▪ Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in Settlement 	<p>Card Types: U.S. Issued Consumer Credit, Debit, and Enhanced cards</p> <p>Limited to: Airline and Passenger Railway merchants</p>
Warehouse Club	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request for debit transactions ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization transaction amount tolerance ▪ Debit transaction must be presented under Warehouse Clubs ▪ Level III⁴ data is required for fleet, non-fuel purchases 	<p>Card Types: U.S. Issued Consumer Credit and Debit including Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Wholesale Clubs</p>
Convenience Purchase Base	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions) ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ Limousines/Taxicabs must be \$25.00 or less ▪ 10% Authorization to transaction tolerance on Convenience Stores and Movie Theaters <ul style="list-style-type: none"> – Convenience Stores and Movie Theaters are exempt from a transaction amount tolerance if transaction is less than or equal to \$10.00 ▪ Limousines/Taxicabs and Fast Food are exempt from the transaction tolerance 	<p>Card Types: U.S. Issued Consumer Credit including Enhanced, World, World Elite, and High Value cards</p> <p>Limited to: Variety Stores, Fast Food, Convenience Stores, Limousines/Taxicabs and Movie Theaters</p>

MasterCard Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
T&E	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ Must be T&E MCC Code (excludes Airline MCCs for World Elite and High Value) ▪ Level III⁴ data is required 	Card Types: U.S. Issued World MasterCard, World Elite, and High Value
T&E Large Ticket	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ Must be T&E MCC Code ▪ Transaction must be greater than \$2500.00 ▪ Level III⁴ data is required 	Card Types: U.S. Issued World Elite and World High Value
Airline	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ MCC Code must be an Airline MCC: 3000-3299 and 4511 ▪ General ticket information and Itinerary Data in Settlement 	Card Types: World Elite and World High Value Limited to: Airlines
Commercial Standard	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction 	Card Types: U.S. issued Commercial Business, Business Enhanced, Corporate including Corporate World and Corporate World Elite, and Purchasing
Commercial Data Rate I	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ Fuel detail addendum data required for Fleet Cards at fuel locations ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ Non T&E MCC ▪ Card Acceptor Type and Tax ID must be provided 	Card Types: U.S. issued Commercial Business, Business Enhanced, Corporate including Corporate World and Corporate World Elite, and Purchasing
Commercial Face-to-Face	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization to transaction tolerance amount (25% Barbers/Beauty Salons) ▪ Bars, Fast Food and Limos/taxicabs are exempt from the transaction amount tolerance ▪ Non T&E MCC ▪ Level II³ Commercial Card Data required ▪ A valid tax amount is required, the amount must be greater than \$0.00, but no less than 0.1% - 30 % of the transaction amount <p>Note: Tax amount not required for: Transportation, Bus Lines, Courier Services, Bridge and Toll Fees, Schools and Universities, Charitable/Social Service Organizations, Religious Organizations, Court Costs, Fines, Tax Payments, Government Services and Government Postal Services</p>	Card Types: U.S. issued Commercial Business, Business Enhanced, Corporate including Corporate World and Corporate World Elite, and Purchasing Excluded: Fleet Cards at fuel locations

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial Face-to-Face Petroleum	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 1 day of transaction ▪ 10% Authorization to transaction tolerance amount ▪ Level II³ Commercial Card Data required 	<p>Card Types: U.S. issued Commercial Business, Business Enhanced, Corporate including Corporate World and Corporate World Elite, and Purchasing</p> <p>Excluded: Fleet Cards at fuel locations</p>
Commercial Data Rate II	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Magnetic card swipe must be passed in the authorization request for fleet at fuel ▪ Settlement within 2 days of transaction ▪ Level II³ Corporate Card data (All Commercial Cards except Fleet at fuel locations) ▪ Fuel detail addendum data required for Fleet Cards at fuel locations ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ Non T&E MCC ▪ Card Acceptor Type and Tax ID must be provided ▪ A valid tax amount is required, the amount must be greater than \$0.00, but no less than 0.1% - 30 % of the transaction amount <p>Note: Tax amount not required for Transportation, Bus Lines, Courier Services, Bridge and Toll Fees, Schools and Universities, Charitable/Social Service Organizations, Religious Organizations, Court Costs, Fines, Tax Payments, Government Services and Government Postal Services, Fuel</p>	<p>Card Types: U.S. issued Commercial Business, Business Enhanced, Corporate including Corporate World and Corporate World Elite, and Purchasing</p>
Commercial Data Rate II Petroleum	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Magnetic card swipe must be passed in the authorization request for fleet at fuel ▪ Settlement within 2 days of transaction ▪ Level II³ Corporate Card data (All Commercial Cards except Fleet at fuel locations) ▪ Fuel detail addendum data required for Fleet Cards at fuel locations ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ Card Acceptor Type and Tax ID must be provided 	<p>Card Types: U.S. issued Commercial Business, Business Enhanced, Corporate including Corporate World and Corporate World Elite, and Purchasing</p> <p>Limited to: Marinas, Service Stations, Automated Fuel Dispensers, Fuel Dealers and Truck Stop transactions</p>
Commercial Data Rate III	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 2 days of transaction ▪ Level II³ & Level III⁴ Corporate Card data ▪ Non T&E MCC ▪ Card Acceptor Type and Tax ID must be provided 	<p>Card Types: U.S. issued Commercial Business, Business Enhanced, Corporate including Corporate World and Corporate World Elite, and Purchasing</p> <p>Excluded: Fleet Cards at fuel locations</p>

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial T&E Rate I	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 8 days of transaction for Airlines; 2 Days for all other MCCs ▪ T&E Merchants ▪ General ticket information required for airlines and passenger railways ▪ Card Acceptor Type and Tax ID must be provided 	Card Types: U.S. issued Commercial Business, Business Enhanced, Corporate including Corporate World and Corporate World Elite, and Purchasing
Commercial T&E Rate II	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement ▪ Data Settlement within 8 days of transaction for Airlines; 2 Days for all other MCCs ▪ T&E Merchant (Restaurants not eligible) ▪ Industry Specific T&E II Addendum required ▪ Card Acceptor Type and Tax ID must be provided 	Card Types: U.S. issued Commercial Business, Business Enhanced, Corporate including Corporate World and Corporate World Elite, and Purchasing
T&E Rate III	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 8 days of transaction for Airlines; 2 Days for all other MCCs, ▪ T&E Merchant (Restaurants not eligible) ▪ Industry Specific T&E II and T&E III Addendum required ▪ Card Acceptor Type and Tax ID must be provided 	Card Types: U.S. issued Commercial Business, Business Enhanced, Corporate including Corporate World and Corporate World Elite, and Purchasing
Commercial Large Ticket I	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations ▪ Settlement within 1 day of transaction ▪ 25% Authorization to transaction tolerance amount ▪ Bars, Fast Food , eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance ▪ Level II³ Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) ▪ Level III⁴ Purchasing Card Data ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ Fuel detail addendum data required for Fleet Cards at fuel locations ▪ Non T&E MCC ▪ The transaction amount must be greater than \$3,000.00 	Card Types: U.S. issued Commercial Business, Business Enhanced, Corporate including Corporate World and Corporate World Elite, and Purchasing

MasterCard Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial Large Ticket II	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations ▪ Settlement within 1 day of transaction ▪ 25% Authorization to transaction tolerance amount ▪ Bars, Fast Food , eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance ▪ Level II³ Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) (Customer Code not required for Business or Corporate Cards) ▪ Level III⁴ Purchasing Card Data ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ Non T&E MCC ▪ The transaction amount must be greater than \$25,000 	Card Types: U.S. issued Commercial Business, Business Enhanced, Corporate including Corporate World and Corporate World Elite, and Purchasing
Commercial Large Ticket III	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Magnetic card swipe must be passed in the authorization request for Fleet at fuel locations ▪ Settlement within 1 day of transaction ▪ 25% Authorization to transaction tolerance amount ▪ Bars, Fast Food, eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance ▪ Level II³ Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) (Customer Code not required for Business or Corporate Cards) ▪ Level III⁴ Purchasing Card Data ▪ Level III⁴ data is required for fleet, non-fuel purchases ▪ Card Acceptor Type and Tax ID required for Fleet Cards at fuel locations ▪ Non T&E MCC The transaction amount must be greater than \$100,000 	Card Types: U.S. issued Commercial Business, Business Enhanced, Corporate including Corporate World and Corporate World Elite, and Purchasing
Interregional Consumer Standard (ISI)	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction 	Card Types: Non- U.S. Issued Consumer Credit and Premium Card
Interregional Consumer Electronic (IEI)	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction ▪ 10% Authorization amount transaction tolerance for transactions acquired in the U.S. region only 	<p>Card Types: Non- U.S. Issued Consumer Credit, Premium, and Super Premium Card</p> <p>Excludes: Automated Fuel Dispenser and Direct Marketing MCCs</p>

MasterCard Transactions		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Full UCAF	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction ▪ Must include a CAT level indicator of a 6 ▪ UCAF Status Indicator must = 2 ▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Non- U.S. Issued Consumer Credit and Premium Card
Interregional Merchant UCAF	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 5 days of transaction ▪ Must include a CAT level indicator of a 6 ▪ UCAF Status Indicator must = 1 ▪ Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Non- U.S. Issued Consumer Credit, Premium, and Super Premium Card
Interregional Commercial Standard	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction ▪ Card Acceptor Type and Tax ID required for U.S. Merchant locations 	Card Types: Non- U.S. Issued Commercial and Super Premium Cards Excludes: Purchasing and Fleets cards for transactions acquired in the U.S. Region
Interregional Purchasing Standard	<ul style="list-style-type: none"> ▪ The sale must be deposited within 30 days of transaction date ▪ For transactions acquired in the U.S. region, Corporate Card Common Data Requirements are required 	Card Types: Non- U.S. Issued Purchasing Cards
Interregional Purchasing Large Ticket	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction ▪ Card Acceptor Tax ID ▪ Non T&E MCC 	Card Types: Non- U.S. Issued Purchasing/Fleet
Interregional Purchasing Data Rate II	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction ▪ Level II³ purchasing data required 	Card Types: Non- U.S. Issued Purchasing Cards
Interregional Commercial Electronic card	<ul style="list-style-type: none"> ▪ The transaction must be authorized, the authorization code must be included in the settlement record ▪ Magnetic card swipe or contactless information must be passed in the authorization request ▪ The sale must be deposited within 4 days of transaction date ▪ Must contain an MCC other than one of the following: 5542, 5960 : 5969 ▪ For Internet transactions: <ul style="list-style-type: none"> - UCAF Status Indicator must equal 2 - CAT Level Indicator must be a 6 	Card Types: Non- U.S. Issued Commercial Cards
Interregional Consumer Super Premium Electronic	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction ▪ 10% Authorization amount transaction tolerance for transactions acquired in the U.S. region only 	Card Types: Non- U.S. Issued Consumer Cards

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

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

DISCOVER® NETWORK PREFACE

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

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

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

Card Sales Involving Consumer Cards

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

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

- Base Submission Level (BSL) Programs are for Card Sales that do not meet all MSL Program requirements.

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

Adjustment Vouchers Involving Consumer Cards

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

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

Card Sales Involving Commercial Cards

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

- Commercial Electronic Level Program is for Card Sales that meet the Acquirer Interchange Program requirements
- Card Sale must have an approved Authorization Response.
 - MCC listed on the Sales Data must not be High Risk.
 - Card Sale must be processed by Discover® Network within the specified number of days.
 - Acquirer must include Acquirer Interchange Program Code in Sales Data.

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

Adjustment Vouchers Involving Commercial Cards

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

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

Acquirer Interchange Validation Tests

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

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

Discover Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries
PSL Recurring Payments Core	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of authorization/transaction ▪ 10% Authorization to transaction amount tolerance ▪ Recurring Billing or Installment Payment Indicator 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Limited to: Child Care Services, Charitable/Social Service Organizations, Cable/Satellite Services, Utilities, Health and Beauty Spas, Memberships</p>
PSL Supermarkets/Warehouse Clubs	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Magnetic card swipe must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Limited to: Supermarkets, Warehouse Clubs</p>
PSL Emerging Markets	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 2 days of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Limited to: Payment Service Provider – Merchant Payment Transaction, Insurance Premiums, Cable/Satellite Services, Schools / Education Services, Direct Marketing, Fuel Dealers, Child Day Care Services and Charitable/Social Services</p>
PSL Public Services	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 2 days of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Limited to: Government Services, Courts Costs, Government Fines, Tax Payments, Bail and Bond Payments</p>
PSL Express Services	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs) ▪ Restaurants and Fast Food Restaurants are exempt from the transaction amount tolerance ▪ Magnetic card swipe must be passed in the authorization request ▪ For MCC 4121, transaction must be less than or equal to \$25.00 ▪ All other MCCs, transaction must be less than or equal to \$15.00 ▪ Settlement within 1 day of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Limited to: Convenience Stores, Commuter Passenger, Limousines and Taxicabs, Bus Lines, Tolls, Restaurants, Fast Food, Newsstands, Laundry Services, Dry Cleaners, Copy Services, Parking Lots and Garages, Car Washes, Movie Theaters and Video Rental Stores</p>
PSL Petroleum	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Magnetic card swipe must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Limited to: Automated Fuel Dispensers, Service Stations</p>

Discover Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries
PSL Retail	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Magnetic card swipe must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Excludes the following: Supermarkets/Warehouse Clubs, Petroleum, Restaurants, Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants</p>
PSL Restaurants	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Magnetic card swipe must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Limited to: Restaurants and Fast Food</p>
PSL Hotels/Car Rentals	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Limited to: Hotels/Car Rentals</p>
PSL Passenger Transport	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 7 days of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Limited to: Airlines, Passenger Railways</p>
PSL Card Not Present/Ecommerce	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ AVS request in authorization ▪ Settlement within 1 day of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants</p>
PSL Key Entry	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Settlement within 1 day of authorization/transaction ▪ Key entered transaction, card present 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants</p>
PSL Utilities	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 1 day of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Limited to: Utility merchants</p>
Non-Exempt Debit / Prepaid without Fraud Prevention adjustment	<ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) ▪ U.S. Merchant or U.S. Territory ▪ Settlement within 30 days of transaction 	<p>Card Types: Regulated U.S. Issued Debit, Prepaid, and Commercial Debit</p>
Non-Exempt Debit / Prepaid with Fraud Prevention Adjustment	<ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) – Certified Fraud-Prevention Standards ▪ U.S. Merchant or U.S. Territory ▪ Settlement within 30 days of transaction 	<p>Card Types: Regulated U.S. (including U.S. Territories) Issued Debit, Prepaid, and Commercial Debit</p>
PSL Real Estate	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Limited to: Real Estate merchants</p>
PSL Insurance	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of authorization/transaction Card Present and Card Not Present transactions are eligible 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Limited to: Insurance merchants</p>

Discover Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries
Mid Submission Level	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Exempt from amount tolerance - Passenger Transport, Car Rentals, Hotels, Passenger Railways, Steamship/Cruise Lines, Service Stations, Automated Fuel Dispensers, Eating Places and Restaurants Drinking Places (Alcoholic Beverages), Fast Food Restaurants ▪ Settlement within 2 days of authorization/transaction 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p> <p>Excludes the following: High Risk Direct Marketing</p> <p>Excludes the following for Premium and Premium Plus cards: Passenger Transport, Hotel/Car Rentals</p>
Base Submission Level	<ul style="list-style-type: none"> • Settlement within 60 days of Authorization 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit</p>
Commercial Electronic	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Exempt from amount tolerance - Passenger Transport, Car Rentals, Hotels, Passenger Railways, Steamship/Cruise Lines, Service Stations, Automated Fuel Dispensers, Eating Places and Restaurants Drinking Places (Alcoholic Beverages), Fast Food Restaurants ▪ Acquirer Interchange Program Code must be included in Sales Data for the Card Sale ▪ AVS request in authorization when Card Not Present (Excludes Emerging Markets, Insurance, Public Services, Hotels/Car Rentals, Passenger Transport) ▪ Settlement within 7 days of authorization/transaction for Passenger Transport ▪ Settlement within 2 days of authorization/transaction for Emerging Markets, Public Services and Utilities ▪ Settlement within 1 day of authorization/transaction for all other merchant types 	<p>Card Types: U.S. Issued Commercial Credit</p>
Commercial Utilities	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 1 day of authorization/transaction 	<p>Card Types: U.S. Issued Commercial Card</p> <p>Limited to: Utility merchants</p>
Commercial Base	<ul style="list-style-type: none"> ▪ Settlement within 30 days of Authorization 	<p>Card Types: U.S. issued Commercial Card</p>
US Commercial Large Ticket	<ul style="list-style-type: none"> ▪ Sale amount must be greater than \$5,000.00 ▪ Settlement within 2 days of the transaction date 	<p>Card Types: U.S. Issued Commercial Card</p> <p>Limited to specific business-to-business MCCs</p>
International Base	<ul style="list-style-type: none"> ▪ Must be an International Card Sale 	<p>Card Types: Non U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit cards</p>

Discover Transactions

Interchange Level	Requirements for Interchange Level	Limitations on Card Type and Industries
International Electronic	<ul style="list-style-type: none"> ▪ Must be an International Card Sale ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Must be magnetic swipe, Card Present environment ▪ Settlement within 4 day of authorization/transaction ▪ POS Entry Mode must be present ▪ CVV Data must be present ▪ Not Subject to Transaction Amount Validation 	<p>Card Types: Non U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit cards</p> <p>Excludes: High Risk Direct Marketing Merchants</p>

This summary is a compilation of documents received from Visa, MasterCard, and Discover. This summary is presented for the convenience of the reader and should not be used as a substitute for reference to the actual payment card brand releases, rules, and other official documents whenever necessary. FDMS shall not be responsible for any inaccurate or incomplete information.

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Network Fee Billing Tables for Visa Transactions

Table 1: Card Present (Excludes Fast Food MCC 5814)

The monthly Network Fee Billing amount is determined by the number of merchant locations actively accepting Visa transactions per Taxpayer ID, per Month.

Tiers	No. of locations by MID	Price per location, per merchant (per month)	
		Table 1A (High Volume MCCs)	Table 1B (All Other MCCs)
1-3	1-3	\$2.90	\$2.00
4-6	4-10	\$4.00	\$2.90
7-8	11-50	\$5.00	\$4.00
9	51-100	\$8.00	\$6.00
10	101-150	\$12.00	\$8.00
11	151-200	\$18.00	\$10.00
12	201-250	\$25.00	\$14.00
13	251-500	\$35.00	\$24.00
14	501-1,000	\$45.00	\$32.00
15	1,001-1,500	\$55.00	\$40.00
16	1,501-2,000	\$65.00	\$50.00
17	2,001-4,000	\$75.00	\$60.00
18	> 4,000	\$85.00	\$65.00

Maximum number of billable locations will be capped at 4,001

Table 2: Fast Food (MCC 5814), Card Not Present (MOTO/ECI: 1-9), Merchant Aggregators
The Network Fee Billing amount is based on Visa monthly gross sales volume per Taxpayer ID, per Month.

Tier	Monthly Gross Sales Volume	Fee per Month
1	< \$50	\$2.00
2	\$50 - \$199	\$2.90
3	\$200 - \$999	\$5.00
4	\$1,000 - \$3,999	\$7.00
5	\$4,000 - \$7,999	\$9.00
6	\$8,000 - \$39,999	\$15.00
7	\$40,000 - \$199,999	\$45.00
8	\$200,000 - \$799,999	\$120.00
9	\$800,000 - \$1,999,999	\$350.00
10	\$2,000,000 - \$3,999,999	\$700.00
11	\$4,000,000 - \$7,999,999	\$1,500.00
12	\$8,000,000 - \$19,999,999	\$3,500.00
13	\$20,000,000 - \$39,999,999	\$7,000.00
14	\$40,000,000 - \$79,999,999	\$15,000.00
15	\$80,000,000 - \$399,999,999	\$30,000.00
16	≥ \$400,000,000	\$40,000.00

Table 1A: High Volume MCC Merchants – Card Present ¹

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

¹ MCC must have 50% or more in monthly card present volume.