

**Date:** August 16, 2022  
**To:** All PIN DebitClients  
**Subject:** ACCEL Fee Updates  
**Product:** ACCEL Network  
**Action:** Review

## ACCEL Fee Updates

ACCEL Network is updating their fee schedule effective **November 1, 2022** as follows:

- ACCEL Network Acquiring Fee for all MCC Categories (0742-9999) will be updated from \$0.2000 to **0.95%**.
- ACCEL Network Fees will be updated for all MCC categories, except MCC 5814 Quick Service Restaurant, as follows:

Fee Description	MCC Category	Fee Category	Current Rate	New Rate
ACCEL Group 1 Assurance	MCC 5300/5411 Grocery Supermarket	Default	0.00% + \$0.2900	<b>0.00% + \$0.4000</b>
		Small Ticket	1.00% + \$0.0600	
	Other Retail Merchants	Default	0.80% + \$0.1400	<b>0.90% + \$0.3000</b>
		Small Ticket	1.00% + \$0.0600	
	MCC 5541/5542 Petroleum	Default	0.80% + \$0.1500 (CAP \$0.09500)	<b>0.80% + \$0.2000 (No CAP)</b>
		Small Ticket	1.00% + \$0.0600	<b>0.80% + \$0.2000</b>
	MCC 5814 Quick Service Restaurant	Default	1.00% + \$0.0600	1.00% + \$0.0600
		Small Ticket		
ACCEL Group 1 Premium	MCC 5300/5411 Grocery Supermarket	Default	0.00% + \$0.2900	<b>0.00% + \$0.4000</b>
		Small Ticket		
	Other Retail Merchants	Default	0.90% + \$0.2250	<b>0.90% + \$0.3000</b>
		Small Ticket	1.00% + \$0.0800	
	MCC 5541/5542 Petroleum	Default	0.80% + \$0.1500	<b>0.80% + \$0.2000</b>
		Small Ticket	1.00% + \$0.0800	

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	MCC 5814 Quick Service Restaurant	Default	1.00% + \$0.0800	1.00% + \$0.0800	
		Small Ticket			
ACCEL Group 1 Special - Exempt	MCC 5300/5411 Grocery Supermarket	Default	0.00% + \$0.2900	<b>1.45% + \$0.4500</b>	
		Small Ticket			
	Other Retail Merchants	Default	0.90% + \$0.2250	<b>1.45% + \$0.4500</b>	
		Small Ticket	1.00% + \$0.0800		
	MCC 5541/5542 Petroleum	Default	0.80% + \$0.1500	<b>1.45% + \$0.4500</b>	
		Small Ticket	1.00% + \$0.0800		
	MCC 5814 Quick Service Restaurant	Default	1.00% + \$0.0800	1.00% + \$0.0800	
		Small Ticket			
	ACCEL Group 1 Standard - Exempt	MCC 5300/5411 Grocery Supermarket	Default	0.00% + \$0.2900	<b>0.00% + \$0.4000</b>
			Small Ticket	1.00% + \$0.0600	
Other Retail Merchants		Default	0.80% + \$0.1400	<b>0.90% + \$0.3000</b>	
		Small Ticket	1.00% + \$0.0600		
MCC 5541/5542 Petroleum		Default	0.80% + \$0.1500 (CAP \$0.9500)	<b>0.80% + \$0.2000 (No CAP)</b>	
		Small Ticket	1.00% + \$0.0600	<b>0.80% + \$0.2000</b>	
MCC 5814 Quick Service Restaurant		Default	1.00% + \$0.0600	1.00% + \$0.0600	
		Small Ticket			
ACCEL Group 2 Assurance	MCC 5300/5411 Grocery Supermarket	Default	1.00% + \$0.1400 (CAP \$0.3300)	<b>0.00% + \$0.4000 (No CAP)</b>	
		Small Ticket	1.00% + \$0.0600	<b>0.00% + \$0.4000</b>	
	Other Retail Merchants	Default	0.85% + \$0.1400	<b>0.90% + \$0.3000</b>	
		Small Ticket	1.00% + \$0.0600		
	MCC 5541/5542 Petroleum	Default	0.75% + \$0.1400 (CAP \$0.9500)	<b>0.80% + \$0.2000 (No CAP)</b>	

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		Small Ticket	1.00% + \$0.0600	<b>0.80% + \$0.2000</b>	
	MCC 5814 Quick Service Restaurant	Default	1.00% + \$0.0600	1.00% + \$0.0600	
		Small Ticket			
ACCEL Group 2 Premium	MCC 5300/5411 Grocery Supermarket	Default	0.00% + \$0.3300	<b>0.00% + \$0.4000</b>	
		Small Ticket			
	Other Retail Merchants	Default	0.90% + \$0.2250	<b>0.90% + \$0.3000</b>	
		Small Ticket	1.00% + \$0.0800		
	MCC 5541/5542 Petroleum	Default	0.80% + \$0.1500	<b>0.80% + \$0.2000</b>	
		Small Ticket	1.00% + \$0.0800		
	MCC 5814 Quick Service Restaurant	Default	1.00% + \$0.1100	1.00% + \$0.1100	
		Small Ticket	1.00% + \$0.0800	1.00% + \$0.0800	
	ACCEL Group 2 Special - Exempt	MCC 5300/5411 Grocery Supermarket	Default	0.00% + \$0.3300	<b>1.45% + \$0.4500</b>
			Small Ticket		
Other Retail Merchants		Default	0.90% + \$0.2250	<b>1.45% + \$0.4500</b>	
		Small Ticket			
MCC 5541/5542 Petroleum		Default	0.80% + \$0.1500	<b>1.45% + \$0.4500</b>	
		Small Ticket			
MCC 5814 Quick Service Restaurant		Default	1.00% + \$0.1100	1.00% + \$0.1100	
		Small Ticket			
ACCEL Group 2 Standard - Exempt	MCC 5300/5411 Grocery Supermarket	Default	1.00% + \$0.1400 (CAP \$0.3300)	<b>0.00% + \$0.4000 (No CAP)</b>	
		Small Ticket	1.00% + \$0.0600	<b>0.00% + \$0.4000</b>	
	Other Retail Merchants	Default	0.85% + \$0.1400	<b>0.90% + \$0.3000</b>	
		Small Ticket	1.00% + \$0.0600		

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	MCC 5541/5542 Petroleum	Default	0.75% + \$0.1400 (CAP \$0.9500)	<b>0.80% + \$0.2000 (No CAP)</b>	
		Small Ticket	1.00% + \$0.0600	<b>0.80% + \$0.2000</b>	
	MCC 5814 Quick Service Restaurant	Default	1.00% + \$0.0600	1.00% + \$0.0600	
		Small Ticket			
ACCEL Group 3 Assurance	MCC 5300/5411 Grocery Supermarket	Default	0.00% + \$0.2900	<b>0.00% + \$0.4000</b>	
		Small Ticket	1.00% + \$0.0600		
	Other Retail Merchants	Default	0.80% + \$0.1400	<b>0.90% + \$0.3000</b>	
		Small Ticket	1.00% + \$0.0600		
	MCC 5541/5542 Petroleum	Default	0.80% + \$0.1500 (CAP \$0.9500)	<b>0.80% + \$0.2000 (No CAP)</b>	
		Small Ticket	1.00% + \$0.0600	<b>0.80% + \$0.2000</b>	
	MCC 5814 Quick Service Restaurant	Default	1.00% + \$0.0600	1.00% + \$0.0600	
		Small Ticket			
	ACCEL Group 3 Premium	MCC 5300/5411 Grocery Supermarket	Default	1.10% + \$0.1150	<b>0.00% + \$0.4000</b>
			Small Ticket		
Other Retail Merchants		Default	1.10% + \$0.1150	<b>0.90% + \$0.3000</b>	
		Small Ticket			
MCC 5541/5542 Petroleum		Default	0.76% + \$0.1150	<b>0.80% + \$0.2000</b>	
		Small Ticket			
MCC 5814 Quick Service Restaurant		Default	1.10% + \$0.1150	1.10% + \$0.1150	
		Small Ticket			
ACCEL Group 3 Special - Exempt	MCC 5300/5411 Grocery Supermarket	Default	1.10% + \$0.1150	<b>1.45% + \$0.4500</b>	
		Small Ticket			
	Other Retail Merchants	Default	1.10% + \$0.1150	<b>1.45% + \$0.4500</b>	

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		Small Ticket		
	MCC 5541/5542 Petroleum	Default	0.76% + \$0.1150	<b>1.45% + \$0.4500</b>
		Small Ticket		
	MCC 5814 Quick Service Restaurant	Default	1.10% + \$0.1150	1.10% + \$0.1150
		Small Ticket		
ACCEL Group 3 Standard - Exempt	MCC 5300/5411 Grocery Supermarket	Default	0.00% + \$0.290	<b>0.00% + \$0.4000</b>
		Small Ticket	1.00% + \$0.060	
	Other Retail Merchants	Default	0.80% + \$0.1400	<b>0.90% + \$0.3000</b>
		Small Ticket	1.00% + \$0.0600	
	MCC 5541/5542 Petroleum	Default	0.80% + \$0.1500 (CAP \$0.9500)	<b>0.80% + \$0.2000 (No CAP)</b>
		Small Ticket	1.00% + \$0.0600	<b>0.80% + \$0.2000</b>
	MCC 5814 Quick Service Restaurant	Default	1.00% + \$0.0600	1.00% + \$0.0600
		Small Ticket		

Please contact Heartland with any questions.

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