

INTERCHANGE RATE SCHEDULE

(Effective April, 2014)

This Interchange Rate Schedule contains a summary of the primary qualification criteria established by Visa®, MasterCard®, and Discover® Network (sometimes referred to as Discover) for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify. For a complete list, call the number on your merchant statement. Please note that Discover Network fees apply only to Discover transactions acquired by Bank of America Merchant Services. For more information regarding your Rates and fees, please call Customer Service.

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
VISA			
CPS / Retail Credit	1.51%	\$0.10	Consumer Traditional Cards. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Purchase date must be within 1 day of auth date. For Hotel and Car Rental: Folio / Rental Agreement number and check-in / check-out dates required. For Passenger Transport: full itinerary required (including ticket number, passenger name, and trip leg data); transactions that include ancillary data (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name) are not eligible for this program. Bill payment transactions must include bill payment indicators. Authorization and settlement amount on check card transactions do not need to match for certain merchant segments (Taxis and Limousines - 4121, Bars and Taverns - 5813, Beauty and Barber Shops - 7230, Health and Beauty Spas - 7298), Supermarkets (5411), Service Stations (5541), Restaurants (5812, 5814), and High Risk (5962, 5966, 5967) not eligible for this program. Consumer debit and prepaid transactions at Hotels (3501-3999, 7011), Car Rental (3351-3441, 7512), Passenger Transport (3000-3299, 4511, 4112), Cruise Lines / Steamships (4411), Travel Agencies & Tour Operators (4722) not eligible for this program. Maximum 2 days to deposit & settle.
CPS / Retail Debit	0.80%	\$0.15	
CPS / Retail Prepaid	1.15%	\$0.15	
Regulated Debit	0.05%	\$0.22	Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Authorization required. CPS requirements recommended but not required. Regulated Consumer Debit and Prepaid transactions that meet qualifications for the CPS/Small Ticket Regulated Debit program are not eligible for this program. Maximum 30 days to deposit & settle.
CPS / Restaurant Credit	1.54%	\$0.10	Consumer Traditional Cards. Same requirements as CPS/Retail. Authorized amount does not have to match transaction amount. Authorization and magnetic stripe required. Purchase date must be within 1 day of auth date. Eligible Merchants: Restaurants (5812) and Fast Food Restaurants (5814). Maximum 2 days to deposit & settle.
CPS / Restaurant Debit	1.19%	\$0.10	
CPS / Restaurant Prepaid	1.15%	\$0.15	
CPS / Rewards 1	1.65%	\$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Retail or CPS/Supermarket. Visa Signature and Infinite cards at non-Travel Services merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Visa Signature cards at merchants that participate in the Retail or Supermarket Performance Threshold (Tier) MVV interchange programs. Maximum 2 days to deposit & settle.
CPS / Rewards 2	1.95%	\$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Card Not Present, CPS/Retail Key Entry, or CPS/E-Commerce Basic, CPS/E-Commerce Preferred: Hotel/Car Rental & Passenger Transport, CPS/Hotel & Car Rental: Card Present / Card Not Present, and CPS/Passenger Transport and CPS/Restaurant. Signature and Infinite cards that meet existing CPS/Card Not Present, CPS/Retail Key Entry, and CPS/E-Commerce Basic by non-Travel Services merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Maximum 2 days to deposit & settle.
CPS / Small Ticket Credit	1.65%	\$0.04	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Regulated Consumer Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange are eligible for the CPS/Small Ticket Regulated Debit rate. Card present / magnetic stripe read and authorized. Signature not required. Bill payment transactions must include bill payment indicators. Purchase date must be within 1 day of auth date. Eligible Merchants include all merchants with the exception of: Money Transfer (4829), Automated Fuel Dispensers (5542), Direct Marketing - Insurance (5960), Direct Marketing - Travel Arrangement (5962), Direct Marketing - Catalog (5964), Direct Marketing - Combination Catalog & Retail (5965), Direct Marketing - Outbound Telemarketing (5966), Direct Marketing - Inbound Telemarketing (5967), Direct Marketing - Continuity / Subscription (5968), Direct Marketing - Other (5969), Manual Cash (6010), Automated Cash (6011), Financial Institutions - Merchandise & Services (6012), Betting / Casinos / Race Tracks (7995), Intra-Government Purchases (9405), UK Supermarkets (9751), UK Petrol Stations (9752), and Intra-Company Purchases (9950). Transaction amount must be less than or equal to \$15.00. Small Ticket transactions from merchants that participate in Retail or Supermarket Performance Threshold (Tier) MVV interchange programs are eligible for this program. Small Ticket Credit eligible transactions will qualify for the following MVV interchange programs: Utilities, Debt Repayment, and Debit Tax Payment. Maximum 2 days to deposit & settle.
CPS / Small Ticket Debit	1.55%	\$0.04	
CPS / Small Ticket Prepaid	1.60%	\$0.05	
CPS / Small Ticket Debit Regulated	0.05%	\$0.22	
CPS / Retail Key Entered Credit	1.80%	\$0.10	Consumer Traditional Cards. Key-Entered due to inability to read magnetic stripe. All requirements of CPS/Retail except magnetic stripe read. Authorization required. Address Verification Required with a positive match on Zip Code or full address. For hotel and car rental (3300-3799, 7011, 7512): Folio / Rental Agreement number and check-in / check-out dates required. For Passenger Transport (3000-3299, 4112, 4511): ticket number and itinerary required; transactions that include ancillary data (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name) are not eligible for this program. Bill payment transactions must include bill payment indicators. Purchase date must be within 1 day of auth date. Automated Fuel (5542), Direct Marketing (5960, 5962, 5964-5969), Cardholder Activated Terminal merchants are not eligible for this program. Credit transactions at Quasi-Cash (6051) merchants not eligible for this program. Maximum 2 days to deposit & settle.
CPS / Retail Key Entered Debit	1.65%	\$0.15	
CPS / Retail Key Entered Prepaid	1.75%	\$0.20	
CPS / Card Not Present Credit	1.80%	\$0.10	Consumer Traditional Cards. Card Not Present / Signature Not Obtained / Mail or Phone Order. Address Verification required unless Healthcare (4119, 5975, 5976, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099), Emerging Market (9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300, 4899, 4814, 6513, 5968, 5983, 8351, 8398), or Utilities (4900). Customer Service phone number and invoice / order number required. Authorization required. Purchase date must be within 7 days of auth date. Authorization and settlement amounts must match. Bill payment transactions must include bill payment indicators. Maximum 2 days to deposit & settle.
CPS / Card Not Present Debit	1.65%	\$0.15	
CPS / Card Not Present Prepaid	1.75%	\$0.20	
CPS / E-Commerce Basic Credit	1.80%	\$0.10	Consumer Traditional Cards. Same requirements as CPS/Card Not Present but transaction takes place in a secure Internet environment. Authorization required. Address Verification required unless Emerging Market (9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300, 4899, 4814, 6513, 5968, 5983, 8351, 8398), or Utilities (4900). E-Commerce requires additional data fields in authorization and settlement. Bill payment transactions must include bill payment indicators. Purchase date must be within 7 days of auth date (or within 3 days for Transaction Aggregation transactions). Authorization amount for Transaction Aggregation transactions must not exceed \$15.00. Maximum 2 days to deposit & settle.
CPS / E-Commerce Basic Debit	1.65%	\$0.15	
CPS / E-Commerce Basic Prepaid	1.75%	\$0.20	
CPS / E-Commerce Preferred Credit	1.80%	\$0.10	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as E-Commerce Basic, except require Cardholder Authentication Value (CAVV). Authorization required. Requires Verified by Visa. Maximum 2 days to deposit & settle.
CPS / E-Commerce Preferred Debit	1.60%	\$0.15	
CPS / E-Comm Preferred Prepaid	1.75%	\$0.20	

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	Fee Per Sales \$	Per Item	
CPS / Supermarket Credit	1.22%	\$0.05	Consumer Traditional Cards. Merchant is certified with Visa. Same requirements as CPS/Retail. No signature required if transactions \$25.00 or less. Authorization and magnetic stripe required. Authorization and settlement amounts must match for consumer debit and prepaid transactions. Cap of \$0.35 for consumer prepaid transactions only. Purchase date must be within 1 day of auth date. Eligible Merchants: Supermarkets (5411). Maximum 2 days to deposit & settle.
CPS / Supermarket Debit	0.00%	\$0.30	
CPS / Supermarket Prepaid	1.15%	\$0.15	
CPS / Hotel / Car: CP Credit	1.54%	\$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant. Authorized. Card is present. Magnetic stripe read and signature obtained. Estimated length of stay required in authorization. Folio / Rental Agreement number and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. Purchase date must be the same as hotel check-out date or car return date. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: CP Debit	1.19%	\$0.10	
CPS / Hotel / Car: CP Prepaid	1.15%	\$0.15	
CPS / Hotel / Car: CNP Credit	1.54%	\$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant. Authorized. Card not present. Estimated length of stay and Preferred Customer indicator required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. Purchase date must be the same as hotel check-out date or car return date. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: CNP Debit	1.70%	\$0.15	
CPS / Hotel / Car: CNP Prepaid	1.75%	\$0.20	
CPS / Hotel / Car: E-Commerce Preferred Credit	1.54%	\$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant. Authorized. Card not present. Estimated length of stay and Preferred Customer indicator required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. Purchase date must be the same as hotel check-out date or car return date. E-Commerce requires additional data fields in authorization and settlement. Requires Verified by Visa. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: E-Commerce Preferred Debit	1.70%	\$0.15	
CPS / Hotel / Car: E-Commerce Preferred Prepaid	1.75%	\$0.20	
CPS / Retail 2 Credit	1.43%	\$0.05	Traditional, Traditional Rewards, Signature and Infinite consumer cards that meet the existing requirements of CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Consumer debit and prepaid transactions that meet CPS/Retail or CPS/Retail Key Entry are not eligible for this program. Authorization required. Eligible Merchants: Court Costs (9211), Fines (9222), Government Services (9399), Colleges / Universities / Professional Schools (8220), Elementary & Secondary Schools (8211), Schools - Other (8299), Insurance (5960, 6300), Cable and Other TV Services (4899), Subscriptions (5968), Fuel Dealers (5983), Child Care Services (8351), consumer debit and prepaid transactions only at Charitable & Social Service Organizations (8398), Telecommunication Services (4814), and Real Estate Agents & Managers - Rentals (6513). Cap of \$2.00 on consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
CPS / Retail 2 Debit	0.65%	\$0.15	
CPS / Retail 2 Prepaid	0.65%	\$0.15	
CPS / Charity Credit	1.35%	\$0.05	Traditional, Traditional Rewards, Signature, Consumer Credit Spend, and Signature Preferred consumer credit cards that meet existing requirements for CPS/Retail, CPS/Card Not Present, CPS/Retail Key Entry, CPS/E-Commerce Basic, CPS/E-Commerce Preferred. Eligible Merchants: Charitable & Social Service Organizations (8398). Maximum 2 days to deposit & settle.
CPS / Auto Fuel Dispenser Credit	1.15%	\$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Fuel Dispensing merchant who is certified with Visa. Same requirements as CPS/Retail except signature obtained. Must be less than or equal to \$125.00 (or \$500.00 for transactions submitted via Real Time Clearing). May be authorized for full amount or for \$1.00. Magnetic stripe required. Cardholder Activated Terminal (CAT) indicator must be present. Purchase date must be within 1 day of auth date. Eligible Merchants: Automated Fuel Dispensers (5542). Cap of \$0.95 on consumer debit and prepaid transactions, and cap of \$1.10 on consumer credit transactions. Maximum 2 days to deposit & settle.
CPS / Auto Fuel Dispenser Debit	0.80%	\$0.15	
CPS / Auto Fuel Dispenser Prepaid	1.15%	\$0.15	
CPS / Retail Service Station Credit	1.15%	\$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as CPS/Retail. Purchase date must be within 1 day of auth date. Eligible Merchant: Service Stations (5541). Cap of \$0.95 on consumer debit and prepaid transactions, and cap of \$1.10 on consumer credit transactions. Maximum 2 days to deposit & settle.
CPS / Retail Service Station Debit	0.80%	\$0.15	
CPS / Retail Service Station Prepaid	1.15%	\$0.15	
CPS / Passenger Transport Card Present Credit	1.70%	\$0.10	Consumer Traditional Cards. Airline (3000-3299, 4511) or Passenger Railway (4112) merchant. Authorized. Card Present / Magnetic Stripe Read. Full itinerary required including ticket number, passenger name, and trip leg data. Last 13 positions of merchant name must contain either description of ancillary purchase or ticket number. Ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). One or more clearing records for a single authorization. Purchase date is same as auth date. Maximum 8 days to deposit & settle.
CPS / Passenger Transport Card Present Debit	1.19%	\$0.10	
CPS / Passenger Transport Card Present Prepaid	1.15%	\$0.15	
CPS / Passenger Transport Card Not Present Credit	1.70%	\$0.10	Consumer Traditional Cards. Airline (3000-3299, 4511) or Passenger Railway (4112) merchant. Authorized. Card Not Present / Not Magnetic Stripe Read. Full itinerary required including ticket number, passenger name, and trip leg data. Last 13 positions of merchant name must contain either description of ancillary purchase or ticket number. Ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). One or more clearing records for a single authorization. Purchase date is same as auth date. Maximum 8 days to deposit & settle.
CPS / Passenger Transport Card Not Present Debit	1.70%	\$0.15	
CPS / Passenger Transport Card Not Present Prepaid	1.75%	\$0.20	
CPS / Passenger Transport E-Commerce Preferred Credit	1.70%	\$0.10	Consumer Traditional Cards. Airline (3000-3299, 4511) or Passenger Railway (4112) merchant. Authorized. Card Not Present / Not Magnetic Stripe Read. Full itinerary required including ticket number, passenger name, and trip leg data. Last 13 positions of merchant name must contain either description of ancillary purchase or ticket number. Ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). One or more clearing records for a single authorization. E-Commerce requires additional data fields in authorization and settlement. Requires Verified by Visa. Purchase date same as auth date. Maximum 8 days to deposit & settle.
CPS / Passenger Transport E-Commerce Preferred Debit	1.70%	\$0.15	
CPS / Passenger Transport E-Commerce Preferred Prepaid	1.75%	\$0.20	

INTERCHANGE RATE SCHEDULE

(Effective April, 2014)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
CPS / Utilities Consumer	0.00%	\$0.75	Traditional, Traditional Rewards, Signature, Infinite, Consumer Credit Spend, Signature Preferred Consumer cards and Business, Signature Business, and Business Enhanced cards that meet the existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Consumer and Business debit and prepaid transactions that meet CPS/Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. Eligible Merchants: Utilities (4900). Requires registration with Visa and MVV must be present. Maximum 2 days to deposit & settle.
CPS / Utilities Cons Debit & Prepaid	0.00%	\$0.65	
CPS / Utilities Business	0.00%	\$1.50	
CPS / Utilities Bus Debit & Prepaid	0.00%	\$1.50	
CPS / Account Funding Credit	2.14%	\$0.10	Consumer Traditional, Rewards, and Signature card transactions to fund a pre-paid product, a brokerage account, or escrow account. Identified as E-Commerce transactions processed in a secure environment. Card is not present. Full Address Verification Service (zip code and full address) required. E-Commerce requires additional data fields such as the merchant order number, valid E-Commerce indicator, and the Customer Service phone number, URL, or email address in authorization and settlement. Authorization and settlement amounts must match. Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
CPS / Account Funding Debit	1.75%	\$0.20	
CPS / Account Funding Prepaid	1.80%	\$0.20	
Electronic (EIRF) Credit and Signature Electronic	2.30%	\$0.10	Key-Entered due to unreadable magnetic stripe and did not meet CPS/Retail Key-Entered requirements. Authorized. Mail or phone order and did not meet CPS/Card Not Present requirements. Did not meet other CPS market specific requirements. For Passenger Transport (3000-3299, 4112, 4511): last 13 positions of merchant name must contain either description of ancillary purchase or ticket number; ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). Authorization is Referral / Voice-Authorized transaction. Transaction date is 3 days old. Bill payment transactions must include bill payment indicators. Signature or Infinite card transactions, CPS qualified at Travel Services Merchants including, Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). Cap of \$0.95 on consumer debit and prepaid transactions and cap of \$1.10 on consumer credit transactions at Service Stations (5541) and Automated Fuel Dispensers (5542). Maximum 3 days to deposit & settle.
Electronic (EIRF) Debit	1.75%	\$0.20	
Electronic (EIRF) Prepaid	1.80%	\$0.20	
Debit Tax Payment	0.65%	\$0.15	Consumer Debit and Prepaid cards that meet the existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Eligible Merchants: Tax Payments (9311). Requires registration with Visa and MVV must be present. Purchase date must be within 1 day of auth date. Merchant can charge a convenience fee up to \$3.95, which must be submitted as a separate transaction. Cap of \$2.00 on consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
Debt Repayment	0.65%	\$0.15	Consumer Debit and Prepaid cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Debt repayment indicator and Bill Payment indicators must be present. Eligible Merchants: Financial Services-Merchandise and Services (6012), Foreign Currency, Money Orders - Not Wire Transfer, Stored Value Card / Load, and Travelers Checks (6051). Cap of \$2.00 on consumer debit and prepaid transactions. Requires registration and MVV must be present. Maximum 2 days to deposit & settle.
Signature Preferred Electronic	2.40%	\$0.10	Signature Preferred and Consumer Credit Spend cards that meet existing requirements for EIRF. CPS-qualified, Signature Preferred and Consumer Credit Spend transactions at Travel Services merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Consumer Credit Spend cards must meet that annual cardholder spend qualification threshold set by Visa. Maximum 2 days to deposit & settle.
Premium Consumer Credit Electronic	2.40%	\$0.10	
Signature Preferred Retail	2.10%	\$0.10	Signature Preferred and Consumer Credit Spend cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, or CPS/Small Ticket at non Travel Services (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512) merchants. Consumer Credit Spend cards must meet that annual cardholder spend qualification threshold set by Visa. Charitable & Social Service Organizations (8398) and Utilities (4900) not eligible for this program. Maximum 2 days to deposit & settle.
Premium Consumer Credit Retail	2.10%	\$0.10	
Signature Preferred Card Not Present	2.40%	\$0.10	Signature Preferred and Consumer Credit Spend cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, CPS/Account Funding at non Travel Services (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512) merchants. Consumer Credit Spend cards must meet that annual cardholder spend qualification threshold set by Visa. Charitable & Social Service Organizations (8398) and Utilities (4900) not eligible for this program. Maximum 2 days to deposit & settle.
Premium Consumer Credit Card Not Present	2.40%	\$0.10	
Signature Pref Business to Business	2.10%	\$0.10	Signature Preferred and Consumer Credit Spend cards that meet existing requirements for any CPS program. Consumer Credit Spend cards must meet that annual cardholder spend qualification threshold set by Visa. Eligible Merchants: Business-to-Business MCCs 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Maximum 2 days to deposit & settle.
Premium Consumer Credit Business to Business	2.10%	\$0.10	
Signature Preferred Fuel	1.15%	\$0.25	Signature Preferred and Consumer Credit Spend cards that meet existing requirements for CPS/Service Station, CPS/Automated Fuel Dispenser, and CPS/Small Ticket. Consumer Credit Spend cards must meet that annual cardholder spend qualification threshold set by Visa. Eligible Merchants: Service Stations (5541) or Automated Fuel Dispensers (5542). Purchase date must be within 1 day of auth date. Cap of \$1.10 per transaction. Maximum 2 days to deposit & settle.
Premium Consumer Credit Fuel	1.15%	\$0.25	
Signature Preferred Standard	2.95%	\$0.10	Signature Preferred and Consumer Credit Spend cards. Consumer Credit Spend cards must meet that annual cardholder spend qualification threshold set by Visa. Transaction date is more than 2 days old. Not CPS qualified, Authorization required. Cap of \$1.10 on transactions at Service Stations (5541) and Automated Fuel Dispensers (5542). Maximum 30 days to deposit & settle.
Premium Consumer Credit Standard	2.95%	\$0.10	
Standard Credit and Signature Standard	2.70%	\$0.10	Transaction date is more than three (3) days old. Authorization required. Signature or Infinite cards NOT CPS qualified at a Travel Services Merchant, including Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). High-risk telemarketing transactions (5962, 5966, 5967). Non-secure E-Commerce transactions. Maximum 30 days to deposit & settle.
Standard Debit	1.90%	\$0.25	
Standard Prepaid	1.90%	\$0.25	
Commercial			
Business Card Present Debit	1.70%	\$0.10	Business Debit cards and Business, Signature Business, Business Enhanced, Corporate, and Purchasing Prepaid cards that meet existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Supermarket, CPS/Restaurant, CPS/Service Station, CPS/Automated Fuel Dispenser, CPS/Hotel & Car Rental Card Present, or CPS/Passenger Transport Card Present. Quasi-Cash (6050, 6051) are eligible for this program. Maximum 2 days to deposit & settle.
Commercial Retail Prepaid	2.15%	\$0.10	
Business Card Not Present Debit	2.45%	\$0.10	Business Debit cards and Business, Signature Business, Business Enhanced, Corporate, and Purchasing Prepaid cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, CPS/Hotel & Car Rental Card Not Present, CPS/Passenger Transport Card Not Present, or CPS/Account Funding. Business Debit and Prepaid transactions at Utilities (4900) merchants can continue to qualify for the Utilities program. Maximum 2 days to deposit & settle.
Commercial Card Not Present Prepaid	2.65%	\$0.10	

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	Fee Per Sales \$	Per Item	
Business Card Level 2	2.05%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, Purchasing, and GSA Purchasing Cards. CPS requirements met. Non-Travel Services transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 2 data required, which is Sales Tax (sales tax must be between 0.1% and 22% of the sales amount - tax exempt transactions do not qualify) and Customer Code (only required for Purchasing card transactions at fuel merchants). Maximum 2 days to deposit & settle.
Business Enhanced Level 2	2.05%	\$0.10	
Signature Business Level 2	2.05%	\$0.10	
Corporate Card Level 2	2.05%	\$0.10	
Purchasing Card Level 2	2.05%	\$0.10	
Purchasing Card Level 3	1.95%	\$0.10	Purchasing, GSA Purchasing, and Corporate cards. CPS requirements met. Non-Travel Services transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 3 data required, which includes 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. Level 3 data is not required for Straight Through Processing transactions via the Visa Payables Automation Service. Maximum 2 days to deposit & settle.
Corporate Card Level 3	1.95%	\$0.10	
GSA Government to Government	1.65%	\$0.10	GSA Purchasing Cards. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. CPS qualified. Eligible Merchants: Government Services (9399), Postal Services - Government (9402). Federal government merchants only. Requires registration with Visa and MVV must be present. Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
Business Electronic	2.40%	\$0.10	Business, Signature Business, Business Enhanced cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, CPS/Auto Fuel Dispenser, CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, or CPS/Acct Funding for Travel Services transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Corporate and Purchasing cards that meet Level 2 data requirements (Sales Tax and Customer Code) but do not meet CPS requirements for Non-Travel Services transactions. Direct Marketing - Travel-Related Arrangement Services (5962), Direct Marketing - Outbound Telemarketing Merchants (5966), and Direct Marketing - Inbound Telemarketing Merchants (5967) and non-secure E-Commerce transactions are not eligible for this program. Maximum 2 days to deposit & settle.
Business Enhanced Electronic	2.75%	\$0.15	
Signature Business Electronic	2.85%	\$0.20	
Corporate Electronic	2.75%	\$0.10	
Purchasing Electronic	2.75%	\$0.10	
Business Retail	2.20%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, and Purchasing cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, or CPS/Auto Fuel Dispenser. Non-Travel Services transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Business Enhanced Retail	2.30%	\$0.10	
Signature Business Retail	2.40%	\$0.10	
Corporate Retail	2.10%	\$0.10	
Purchasing Retail	2.40%	\$0.10	
Business Card Not Present	2.25%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, and Purchasing cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, or CPS/Account Funding. Non-Travel Services transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Business, Signature Business, and Business Enhanced cards require AVS. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Business Enhanced Card Not Present	2.45%	\$0.15	
Signature Business Card Not Present	2.60%	\$0.20	
Corporate Card Not Present	2.20%	\$0.10	
Purchasing Card Not Present	2.65%	\$0.10	
Business Bus to Business	2.10%	\$0.10	Business, Signature Business, Enhanced Business, Corporate, and Purchasing cards that meet existing requirements for any CPS program by non Travel Services merchants. Eligible Merchants: Business to Business MCCs 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Business Enhanced Bus to Business	2.25%	\$0.10	
Signature Business Bus to Business	2.40%	\$0.10	
Corporate Business to Business	2.10%	\$0.10	
Purchasing Business to Business	2.40%	\$0.10	
Corporate Card Travel Service	2.55%	\$0.10	Corporate and Purchasing cards that meet existing requirements for any CPS program at Travel Services merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Maximum 2 days to deposit & settle.
Purchasing Card Travel Service	2.45%	\$0.10	
Purchasing Electronic with Data	2.75%	\$0.10	Non-GSA Purchasing and Corporate cards. Level 3 data requirements met but CPS requirements not met for Non-Travel Services transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 3 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. Level 3 data is not required for Straight Through Processing transactions via the Visa Payables Automation Service. Maximum 2 days to deposit & settle.
Corporate Card Electronic with Data	2.75%	\$0.10	
Business Standard	2.95%	\$0.20	Business, Signature Business, Business Enhanced, Corporate, and Purchasing Cards. Transaction date is more than 2 days old. Not CPS qualified, Authorization required. Maximum 30 days to deposit & settle.
Business Standard Debit	2.95%	\$0.10	
Business Enhanced Standard	2.95%	\$0.20	
Signature Business Standard	2.95%	\$0.20	
Corporate Standard	2.95%	\$0.10	
Purchasing Standard	2.95%	\$0.10	
Commercial Standard Prepaid	2.95%	\$0.10	
Large Ticket			
GSA Purchasing Card Large Ticket	1.20%	\$39.00	GSA Purchasing cards that meet existing requirements for CPS/Retail, CPS/Key Entry, CPS/Service Station, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Level 2 (sales tax and customer code) and Level 3 (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) data is required. Not applicable to Travel Services (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512). Authorization required. Maximum 2 days to deposit & settle.

INTERCHANGE RATE SCHEDULE

(Effective April, 2014)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Purchasing Card Large Ticket	1.45%	\$35.00	Non-GSA Purchasing cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Key Entry, CPS/Service Station, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred and non-GSA Purchasing prepaid cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Level 2 (sales tax and customer code) and Level 3 (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) data is required, except for Straight Through Processing transactions via the Visa Payables Automation Service. Non-Travel Services transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Authorization required. Maximum 8 days to deposit & settle.
Purchasing Card Large Ticket Prepaid	1.45%	\$35.00	
Large Purchase Advantage 1	0.70%	\$49.50	Visa Large Purchase Advantage (VLPA) cards, including both GSA Purchasing and non-GSA Purchasing cards, that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred for non Travel Services merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Transaction amount must be greater than \$10,000 (Rate 1 ~ \$10,000 and ≤ \$25,000; Rate 2 ~ \$25,000 and ≤ \$100,000; Rate 3 ~ \$100,000 and ≤ \$500,000; Rate 4 ~ \$500,000). Maximum 8 days to deposit & settle.
Large Purchase Advantage 2	0.60%	\$52.50	
Large Purchase Advantage 3	0.50%	\$55.50	
Large Purchase Advantage 4	0.40%	\$58.50	
Interregional			
Interregional Standard	2.05%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Standard Electron	2.05%	\$0.00	
Interregional Electronic	1.55%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Maximum 3 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Electronic Electron	1.55%	\$0.00	
Interregional Regulated Debit	0.50%	\$0.22	Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, and U.S. Minor Outlying Islands in the AP region and Puerto Rico and U.S. Virgin Islands in the LAC region. Authorization required. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Business	2.45%	\$0.00	Business, Signature Business, Platinum Business, Infinite Business, Corporate, and Purchasing cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Corporate	2.45%	\$0.00	
Interregional Purchasing	2.45%	\$0.00	
Interregional Consumer Premium	2.25%	\$0.00	Platinum cards issued in the LAC, Asia Pacific, CEMEA, and Europe regions, Traditional Rewards cards issued in the CEMEA region, Infinite cards issued in Canada, and Select cards issued in the Europe region at a U.S. merchant location and Signature cards issued in the U.S. region at a non-U.S. or U.S. Territory merchant location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Consumer Super Premium	2.42%	\$0.00	Infinite and Signature cards issued in the Asia Pacific, CEMEA, Europe, and LAC regions; Infinite Privilege Consumer cards issued in Canada at a U.S. merchant location; Signature Preferred cards issued in the U.S. region at a non-U.S. merchant location; Ultra High Net Worth cards issued in the Asia Pacific and CEMEA regions; Consumer Credit Spend cards issued in the U.S. region at a non-U.S. merchant location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional E-Commerce Merchant	1.89%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Verified by Visa. Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements. Rate includes the Visa International Acquirer Fee.
Interregional E-Commerce Merchant Electron	1.89%	\$0.00	
Interregional Secure E-Commerce	1.89%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Verified by Visa. Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements. Rate includes the Visa International Acquirer Fee.
Interregional Secure E-Commerce Electron	1.89%	\$0.00	
Interregional Issuer Chip	1.65%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read (not Chip Read) / Signature Obtained / Authorized. Card issuer must be chip qualified. Maximum 3 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Issuer Chip Electron	1.65%	\$0.00	
Interregional Airline	1.55%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Eligible Merchants: Airline merchants (3000-3299 or 4511). Maximum 15 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Airline Electron	1.55%	\$0.00	
Visa Assessments	0.11%	\$0.00	Fee assessed on the gross dollar amount of all Visa transactions.
Authorization System Misuse Fee	0.00%	\$0.045	Fee assessed on all Visa authorized transactions which are not followed by a matching Visa clearing transaction (or not reversed in the case of a cancelled transaction). Billed on a one month lag.
Zero Floor Limit Fee	0.00%	\$0.10	Fee assessed on all Visa clearing transactions that are not authorized. Billed on a one month lag.
Debit Transaction Integrity Fee	0.00%	\$0.10	Fee charged on each signature debit transaction (including Visa Consumer and Business debit cards and Visa Consumer and Commercial Prepaid cards) that does not meet the qualification criteria defined under the Visa U.S. Custom Payment Service (CPS) program.

Visa® and MasterCard® Credit Voucher Programs and Rate Schedule

(Effective April, 2014)

This Credit Voucher Programs and Rate Schedule contains a summary of the primary qualification criteria established by Visa and MasterCard for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify.

Program Rate Category	Rates		Transaction Qualification Information
	Per Sales \$	Per Item	
VISA*			
Consumer Credit			
US CRDT VCR-MOTO	2.05%	\$0.00	Consumer Traditional Credit card transactions: Mail / Telephone Order and E-Commerce, except High Risk (5962, 5966, 5967), Airlines (3000-3299, 4511), and Passenger Railway (4112).
US CRDT VCR-Consumer	1.76%	\$0.00	Consumer Traditional Credit card transactions: All Industries, except Airlines (3000-3299, 4511), Passenger Railway (4112), Mail / Telephone Order, and E-Commerce.
Debit			
US CRDT VCR-Debit	0.00%	\$0.00	All Debit and Prepaid card transactions, including Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange.
Passenger Transport			
US CRDT VCR-Passenger Transport	2.33%	\$0.00	Consumer Traditional Credit and Commercial Credit card transactions: Airlines (3000-3299, 4511) and Passenger Railway (4112).
Commercial Credit			
US CRDT VCR-Commercial Credit	2.35%	\$0.00	Business, Signature Business, or Corporate credit transactions. All Industries, except Airlines (3000-3299, 4511), and Passenger Railway (4112).
US CRDT VCR-GSA Purchasing 1	2.35%	\$0.00	GSA Purchasing card transactions ≤ \$10,000. All Industries, except Airlines (3000-3299, 4511), and Passenger Railway (4112).
US CRDT VCR-GSA Purchasing 2	2.15%	\$0.00	GSA Purchasing card transactions > \$10,000 and ≤ \$25,000. All Industries, except Airlines (3000-3299, 4511), and Passenger Railway (4112).
US CRDT VCR-GSA Purchasing 3	2.00%	\$0.00	GSA Purchasing card transactions > \$25,000 and ≤ \$100,000. All Industries, except Airlines (3000-3299, 4511), and Passenger Railway (4112).
US CRDT VCR-GSA Purchasing 4	1.80%	\$0.00	GSA Purchasing card transactions > \$100,000 and ≤ \$500,000. All Industries, except Airlines (3000-3299, 4511), and Passenger Railway (4112).
US CRDT VCR-GSA Purchasing 5	1.80%	\$0.00	GSA Purchasing card transactions > \$500,000. All Industries, except Airlines (3000-3299, 4511), and Passenger Railway (4112).
US CRDT VCR-Purchasing 1	2.40%	\$0.00	Purchasing card transactions ≤ \$10,000. All Industries, except Airlines (3000-3299, 4511), and Passenger Railway (4112).
US CRDT VCR-Purchasing 2	2.30%	\$0.00	Purchasing card transactions > \$10,000 and ≤ \$25,000. All Industries, except Airlines (3000-3299, 4511), and Passenger Railway (4112).
US CRDT VCR-Purchasing 3	2.20%	\$0.00	Purchasing card transactions > \$25,000 and ≤ \$100,000. All Industries, except Airlines (3000-3299, 4511), and Passenger Railway (4112).
US CRDT VCR-Purchasing 4	2.00%	\$0.00	Purchasing card transactions > \$100,000 and ≤ \$500,000. All Industries, except Airlines (3000-3299, 4511), and Passenger Railway (4112).
US CRDT VCR-Purchasing 5	1.80%	\$0.00	Purchasing card transactions > \$500,000. All Industries, except Airlines (3000-3299, 4511), and Passenger Railway (4112).

*Credit (or sales return) transactions for Account Funding and interregional transactions are applied back against the interchange program for which the purchase transaction originally qualified.