

Appendix G

Pricing Schedule

Pricing																					
MERCHANT SERVICES FEE SCHEDULE	<p>Tax Payments and Non Tax Payments Mastercard, Visa, Discover and American Express cards 2.35% of the total tax amount, minimum fee of \$1.00 \$3.95 Visa Debit (tax only) \$1.00 Electronic Check</p> <p>Flat Fee Ranges</p> <table> <tr><td>\$0.00-\$50.00</td><td>\$1.25</td></tr> <tr><td>\$50.01-\$100.00</td><td>\$2.35</td></tr> <tr><td>\$100.01-\$150.00</td><td>\$3.50</td></tr> <tr><td>\$150.01-\$200.00</td><td>\$4.75</td></tr> <tr><td>\$200.01-\$300.00</td><td>\$7.00</td></tr> <tr><td>\$300.01-\$400.00</td><td>\$10.00</td></tr> <tr><td>\$400.01-\$550.00</td><td>\$13.00</td></tr> <tr><td>\$550.01-\$750.00</td><td>\$17.75</td></tr> <tr><td>\$750.01-\$1000.00</td><td>\$23.50</td></tr> <tr><td>\$1000.01-\$1500.00</td><td>\$35.25</td></tr> </table> <p>Additional tiers can be created at 2.35%</p>	\$0.00-\$50.00	\$1.25	\$50.01-\$100.00	\$2.35	\$100.01-\$150.00	\$3.50	\$150.01-\$200.00	\$4.75	\$200.01-\$300.00	\$7.00	\$300.01-\$400.00	\$10.00	\$400.01-\$550.00	\$13.00	\$550.01-\$750.00	\$17.75	\$750.01-\$1000.00	\$23.50	\$1000.01-\$1500.00	\$35.25
\$0.00-\$50.00	\$1.25																				
\$50.01-\$100.00	\$2.35																				
\$100.01-\$150.00	\$3.50																				
\$150.01-\$200.00	\$4.75																				
\$200.01-\$300.00	\$7.00																				
\$300.01-\$400.00	\$10.00																				
\$400.01-\$550.00	\$13.00																				
\$550.01-\$750.00	\$17.75																				
\$750.01-\$1000.00	\$23.50																				
\$1000.01-\$1500.00	\$35.25																				
PASS THROUGH PRICING– ABSORBED MODEL	<p>The following fees will be charged to IL STO participants who absorb the fees to process transactions:</p> <p>I/A + 0.03% + \$0.03 per item(Auth) The equivalent of I/A + \$0.05 per item A listing of Global's fees is provided in Global Pricing Grid.</p>																				
OTHER ITEMIZED PRICING																					
Chargeback Fee	\$5.00 per chargeback (Absorb Pricing)																				
Authorization Fee (all card types)	<p>Authorization fee shown above for Mastercard and Visa transactions = \$0.03 Authorization fees for American Express= \$0.05 Authorization fees for Discover/Retained = \$0.05 Authorization fees for Discover/Non-Retained = \$0.00</p>																				
Credit Card Processing Equipment	See Equipment Pricing																				
Training Related Costs (if applicable)	\$0.00 training costs																				

Application Fee (if applicable)	\$0.00 application fee
Monthly Discount Minimum	\$0.00 monthly minimum
Monthly Maintenance	\$0.00 monthly maintenance
IVR Fee	<p>Absorbed Model \$0.95 per completed call Set up Packages based on customization-range from \$500-\$2500 Development/Customization \$90/h4</p> <p>Service Fee Model \$0.00-Costs of the IVR are included in the service fee model</p>
Equipment Cost	See Equipment Pricing
Additional fees	<p>Absorbed Electronic Check/ACH pricing: \$0.08/per item \$0.22/ATM Verify per Item \$2.00 per return</p> <p>Check Guarantee Option: Service fee model=1.50% of the principal Absorbed fee model=1.25% of principal Ave Ticket=\$500.00 Rate of Return is less than 2% Must participate in NSF Recovery (\$25.00)</p> <p>NFS Check Recovery Program NSF Recovery (\$25.00)</p> <p>BillPayIt-absorbed model One time setup fee of \$1500.00 0-500,000 records Annual Hosting fee of \$1500.00 500,001 + records \$1500.00 hosting fee plus \$0.03/record</p> <p>Gateway Fee (if applicable) \$0.05/per transaction *this fee is only charged if a participant is using Forte's services to another processor and we are acting as the gateway and we provide reporting, etc.</p>
ALTERNATIVE PRICING FOR SELECT SERVICES	The Service Fee schedule proposed in The Merchant Service Fees Schedule section includes the cost of PCI fees.

Global Pricing Grid

Global Payments rates table contained below.

Type	Description	Rate	Billing Cycle
Bank Card Rates			
	Visa	I/A + 0.03% + \$0.03	Per authorization
	Visa Business Card	I/A + 0.03% + \$0.03	Per authorization
	Visa Check	I/A + 0.03% + \$0.03	Per authorization
	MasterCard	I/A + 0.03% + \$0.03	Per authorization
	MasterCard Business Card	I/A + 0.03% + \$0.03	Per authorization
	MasterCard Check	I/A + 0.03% + \$0.03	Per authorization
	Discover BankCard (Through Global)	I/A + 0.03% + \$0.03	Per authorization
	I/A + 0.03% + \$0.03 is equivalent to I/A + \$0.051 per item		
Fees			
	Non-Refundable Application Fee	Waived	One time fixed fee
	AMEX Application Fee	Waived	One time fixed fee
	Add Location Fee	Waived	One time fixed fee
	Virtual Site Survey Fee	Waived	One time fixed fee
	Annual Membership Fee	Waived	Annual fixed fee
	Monthly Membership Fee	Waived	Monthly fixed fee
	Monthly Statement Fee	Waived	Monthly
	Minimum Monthly Discount	Waived	Monthly
	Minimum Monthly Debit Fee	Waived	Monthly
	Training Fee (on-site)	Waived	One time fixed fee
	Chargeback Fees	\$5.00	Per occurrence
	Retrieval Fees	Waived	Per occurrence
	Non-sufficient Funds	Waived	Per occurrence
	Replacement Shipping Fee	Waived	Per occurrence
	Installation/Programming/Reprogramming	Waived	One time fixed fee
	POS Warranty Fee – Per Piece/Set	\$5.00	Monthly
	Help Desk Fee	Waived	Monthly
	Annual Postage and Service Fee	Waived	Annual fixed fee
	EDC AVS Fee	\$0.25	Per occurrence
	Voice AVS Fee	\$0.25	Per occurrence
	Voice Authorization Fee	\$0.60	Per occurrence
	Adjustment Fees (paper only)	Waived	Per occurrence
	Touchtone Capture Setup Fee	Waived	One time fixed fee
	Scan Batch Header Fee	Waived	Per occurrence

	Global Access @dvantage Setup	Waived	One time fixed fee
	Global Access @dvantage Reporting per ID	Waived	Monthly
	Global Transport – Client: License Fee	Waived	One time fixed fee
	Global Transport – SDK	Waived	One time fixed fee
	Global Transport – VT: Setup Fee	Waived	One time fixed fee
	Global Transport – VT: Monthly Access Fee	Waived	Monthly
	Global Transport – VT: Transaction Fee	\$0.05	Per occurrence
	Global Transport – Dynamics RMS: License Fee	Waived	Per license
	Global Transport – Intuit QuickBooks Pro: License Fee	Waived	Per license
	Pay Flow: One Time Setup Fee	\$100	One time fixed fee
	Pay Flow Link: One Time Setup Fee	\$75	One time fixed fee
	PayPal Per Transaction Fee	\$0.05	Per Authorization
	Authorize.Net One Time Setup Fee	\$100	One time fixed fee
	Authorize.Net Monthly Access Fee	\$15	Monthly
	Authorize.Net Per Transaction Fee	\$0.08	Per Authorization
	TSYS Gateway Fee	\$0.07	Per Authorization
Debit Transaction			
	Debit Transaction Fee	\$0.05	Per authorization
Non-Bank Card			
	American Express	\$0.05	Per authorization
	Discover	\$0.05	Per authorization
	EBT	\$0.05	Per authorization

Equipment Pricing

Name of Equipment	Cost	Comments
VX 510	\$229.00	1-year warranty and free paper supply
Vx 520 no EMV no Contactless	\$285.00	1-year warranty and free paper supply
VX 520 with EMV and Contactless	\$319.00	1-year warranty and free paper supply
VX 570	\$440.00	1-year warranty and free paper supply
VX 610 Wireless (2mg version/CDMA)	\$775.00	or Monthly Rental \$44.00, \$25.00 Activation Fee, \$19.99 Service Fee, additional auth fee \$0.05
MagTek IPAD Non-Signature capture	\$229.00	\$30.00 annual decryption service
MagTek Dynamag SWP reader	\$89.00	\$30.00 annual decryption service
MagTek Idynamo	\$99.00	
MagTek Bullet	\$125.00	
Star TSP 100 series Receipt Printer	\$199.00	
MagTek Keyboard Wedge Credit Card Reader	\$75.00	
MagTek MICR and Credit Card Reader	\$325.00	
MagTek Check MICR Reader	\$225.00	
MagTek MICR Imager w/MSR	\$379.00	
MagTek Excella Imager	\$995.00	
VT3 Web-based solution	\$359.00	
Integrated Software w/ VX 520 with EMV and Contactless Complete combo	\$319.00	Additional VX520s will be \$319.00
Verifone Pin Pad 1000se	\$160.00	

Equipment			
	VX520 DC Terminal: EMV capable (DC + SC + CTLS)	\$319.00	Per unit
	VX520 DC Terminal: EMV capable (DC + SC + CTLS)	\$17.00	Monthly Rental
	VX520 LE Terminal EMV Capable (dial only)	\$285.00	Per unit
	VX520 LE Terminal EMV Capable (dial only)	\$12.00	Monthly Rental
	VeriFone VX805 Pin Pad: EMV capable (SC + CTLS)	\$175	Per unit
	VeriFone VX805 Pin Pad: EMV capable (SC + CTLS)	\$9.00	Monthly Rental
	VeriFone VX680 GPRS Base Unit	\$110	Per unit
	VeriFone VX680 Dongle (IP)	\$45	Per unit
	VeriFone VX680 GPRS Terminal: EMV capable (DC + SC + CTLS)	\$460.00	Per unit
	VeriFone VX680 GPRS Terminal: EMV capable (DC + SC + CTLS)	\$23.00	Monthly Rental
	Wireless Service Fee	\$19.99	Monthly
	Wireless Activation Fee	\$25.00	One time fixed fee
	Wireless Per Transaction Fee	\$0.05	Per Authorization
Key			
DC = Dual Comm (IP & Dial communications)			
SC = Smart Card Reader (EMV chip card reader)			
CTLS = Contactless (NFC and Contactless EMV)			

Global Payments Gateway Product	Global Transport Secure eCommerce (GT-SE)	Merchant Setup - Per MID	Monthly Fee - Per MID	Per Auth Transaction Fee	Per Auth Transaction Fee with AVS	Per Auth Transaction Fee with 3D Secure
GT-SE	Payment Page	\$75.00	\$10.00	\$ 0.10	\$ 0.10	\$ 0.15
GT-SE	Payment Form	\$75.00	\$10.00	\$ 0.10	\$ 0.10	\$ 0.15
GT-SE	Shopping Cart Module	\$75.00	\$10.00	\$ 0.10	\$ 0.10	\$ 0.15
GT-SE	Link	\$75.00	\$10.00	\$ 0.10	\$ 0.10	\$ 0.15



Visa USA Interchange Reimbursement Fees

Visa Supplemental Requirements



17 October 2015

Visa Public



Introduction to the Visa USA Interchange Reimbursement Fees

The following tables set forth the interchange reimbursement fees applied on Visa financial transactions completed within the 50 United States and the District of Columbia.

Visa uses interchange reimbursement fees as transfer fees between financial institutions to balance and grow the payment system for the benefit of all participants. Merchants do not pay interchange reimbursement fees; merchants pay "merchant discount" to their financial institution. This is an important distinction, because merchants buy a variety of processing services from financial institutions; all these services may be included in their merchant discount rate, which is typically a percentage rate per transaction.

Note: This document is a supplement of the Visa Core Rules and Visa Product and Service Rules. In the event of any conflict between any content in this document, any document referenced herein, any exhibit to this document, or any communications concerning this document, and any content in the Visa Core Rules and Visa Product and Service Rules, the Visa Core Rules and Visa Product and Service Rules shall govern and control.

Contact Information

If you have any questions about Visa's interchange rates or your merchant discount, please contact your financial institution.

A Visa USA Consumer Check Card Exempt and Regulated Interchange Reimbursement Fees

Rates Effective October 17, 2015

Fee Program	Exempt Visa Check Card	Regulated Visa Check Card
Card Present Transactions		
CPS/Supermarket, Debit	\$0.30	0.05% + \$0.21*
CPS/Retail, Debit	0.80% + \$0.15	0.05% + \$0.21*
CPS/Automated Fuel Dispenser (AFD), Debit	0.80% + \$0.15 (\$0.95 Cap)	0.05% + \$0.21*
CPS/Service Station, Debit	0.80% + \$0.15 (\$0.95 Cap)	0.05% + \$0.21*
CPS/Small Ticket, Debit	1.55% + \$0.04 ¹	0.05% + \$0.21*
CPS/Restaurant, Debit	1.19% + \$0.10	0.05% + \$0.21*
CPS/Hotel and Car Rental Card Present, Debit	1.19% + \$0.10	0.05% + \$0.21*
CPS/Passenger Transport Card Present, Debit	1.19% + \$0.10	0.05% + \$0.21*
Travel Service, Debit	1.19% + \$0.10	0.05% + \$0.21*
CPS/Retail Key Entry, Debit ²	1.65% + \$0.15	0.05% + \$0.21*
Card Not Present Transactions		
CPS/Retail 2 – Card Not Present, Debit	0.65% + \$0.15 (\$2.00 Cap)	0.05% + \$0.21*
CPS/Debt Repayment	0.65% + \$0.15 (\$2.00 Cap)	0.05% + \$0.21*

CPS/Utility, Debit	\$0.65	0.05% + \$0.21*
CPS/Debit Tax Payment	0.65% + \$0.15 (\$2.00 Cap)	0.05% + \$0.21*
CPS/Card Not Present, Debit	1.65% + \$0.15	0.05% + \$0.21*
CPS/e-Commerce Basic, Debit	1.65% + \$0.15	0.05% + \$0.21*

Visa USA Consumer Check Card Exempt and Regulated Interchange Reimbursement Fees **Visa USA**
Interchange Reimbursement Fees

Fee Program	Exempt Visa Check Card	Regulated Visa Check Card
Card Not Present Transactions (continued)		
CPS/e-Commerce Preferred Retail, Debit	1.60% + \$0.15	0.05% + \$0.21*
CPS/e-Commerce Preferred Hotel and Car Rental, Debit	1.70% + \$0.15	0.05% + \$0.21*
CPS/e-Commerce Preferred Passenger Transport, Debit	1.70% + \$0.15	0.05% + \$0.21*
CPS/Hotel and Car Rental Card Not Present, Debit	1.70% + \$0.15	0.05% + \$0.21*
CPS/Passenger Transport Card Not Present, Debit	1.70% + \$0.15	0.05% + \$0.21*
CPS/Account Funding, Debit	1.75% + \$0.20	0.05% + \$0.21*
Electronic Interchange Reimbursement Fee (EIRF), Debit ³	1.75% + \$0.20	0.05% + \$0.21*
Standard Interchange Reimbursement Fee, Debit	1.90% + \$0.25	0.05% + \$0.21*

Note: Fees in this table are listed in U.S. dollars; fees are paid to cardholder financial institutions.

* Issuers that certify to Visa their compliance with the interim fraud prevention standards will receive an additional US \$0.01. ¹ Small-ticket interchange rate on PIN-authenticated Visa Debit transactions applies only to Visa Network 002 transactions.

² Not applicable to PIN-authenticated transactions.

³ EIRF transactions from AFDs and service stations are eligible for a US \$0.95 cap.

Visa U.S.A. Consumer Prepaid Exempt & Regulated and Other Exempt Products Interchange Reimbursement Fees **Visa USA**
Interchange Reimbursement Fees

B Visa U.S.A. Consumer Prepaid Exempt & Regulated and Other Exempt Products Interchange Reimbursement Fees

Rates Effective October 17, 2015

Fee Program	EXEMPT Visa Consumer Prepaid and Other Exempt	REGULATED Visa Consumer Prepaid
Card Present Transactions		
CPS/Supermarket, Prepaid	1.15% + \$0.15 (\$0.35 Cap)	0.05% + \$0.21*
CPS/Retail, Prepaid	1.15% + \$0.15	0.05% + \$0.21*
CPS/Automated Fuel Dispenser (AFD), Prepaid	1.15% + \$0.15 (\$0.95 Cap)	0.05% + \$0.21*
CPS/Service Station, Prepaid	1.15% + \$0.15 (\$0.95 Cap)	0.05% + \$0.21*
CPS/Small Ticket, Prepaid	1.60% + \$0.05 ¹	0.05% + \$0.21*
CPS/Hotel and Car Rental Card Present, Prepaid	1.15% + \$0.15	0.05% + \$0.21*
CPS/Restaurant, Prepaid	1.15% + \$0.15	0.05% + \$0.21*
CPS/Passenger Transport Card Present, Prepaid	1.15% + \$0.15	0.05% + \$0.21*
Travel Service, Prepaid	1.15% + \$0.15	0.05% + \$0.21*
CPS/Retail Key Entry, Prepaid ²	1.75% + \$0.20	0.05% + \$0.21*
Card Not Present Transactions		
CPS/Retail 2 Card Not Present, Prepaid	0.65% + \$0.15 (\$2.00 Cap)	0.05% + \$0.21*

CPS/Debt Repayment	0.65% + \$0.15 (\$2.00 Cap)	0.05% + \$0.21*
CPS/Utility, Prepaid	\$0.65	0.05% + \$0.21*
CPS/Debit Tax Payment	0.65% + \$0.15 (\$2.00 Cap)	0.05% + \$0.21*
CPS/Card Not Present, Prepaid	1.75% + \$0.20	0.05% + \$0.21*

Visa U.S.A. Consumer Prepaid Exempt & Regulated and Other Exempt Products Interchange Reimbursement Fees [Visa USA](#)
Interchange Reimbursement Fees

Fee Program	EXEMPT Visa Consumer Prepaid and Other Exempt	REGULATED Visa Consumer Prepaid
Card Not Present Transactions (continued)		
CPS/e-Commerce Basic, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
CPS/e-Commerce Preferred Retail, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
CPS/e-Commerce Preferred Hotel and Car Rental, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
CPS/e-Commerce Preferred Passenger Transport, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
CPS/Hotel and Car Rental Card Not Present, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
CPS/Passenger Transport, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
CPS/Account Funding, Prepaid	1.80% + \$0.20	0.05% + \$0.21*
Electronic Interchange Reimbursement Fee (EIRF), Prepaid ³	1.80% + \$0.20	0.05% + \$0.21*

Standard Interchange Reimbursement Fee, Prepaid	1.90% + \$0.25	0.05% + \$0.21*
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Note: Fees in this table are listed in U.S. dollars; fees are paid to cardholder financial institutions.

* Issuers that certify to Visa their compliance with the interim fraud prevention standards will receive an additional US \$0.01. ¹ Small-ticket interchange rate on PIN-authenticated Visa Prepaid transactions applies only to Visa Network 002.

² Not applicable to PIN-authenticated transactions.

³ EIRF transactions from AFDs and service stations are eligible for a US \$0.95 cap.

Visa U.S.A. Consumer Credit Interchange Reimbursement Fees [Visa USA](#)
Interchange Reimbursement Fees

C Visa U.S.A. Consumer Credit Interchange Reimbursement Fees

Rates Effective October 17, 2015

Fee Program	Visa Signature Preferred / Visa Infinite†	Visa Signature / Visa Infinite‡	Traditional Rewards	All Other Products
CPS/Supermarket Credit—Performance Threshold* I	2.10% + \$0.10	CPS/Rewards 1 1.65% + \$0.10	1.15% + \$0.05	
CPS/Supermarket Credit—Performance Threshold* II			1.20% + \$0.05	
CPS/Supermarket Credit—Performance Threshold* III			1.22% + \$0.05	
CPS/Supermarket Credit—All Other		CPS/Rewards 1 1.65% + \$0.10		1.22% + \$0.05
CPS/Retail Credit-Performance Threshold* I		CPS/Rewards 1 1.65% + \$0.10	1.43% + \$0.10	
CPS/Retail Credit-Performance Threshold* II			1.47% + \$0.10	
CPS/Retail Credit-Performance Threshold* III			1.51% + \$0.10	

CPS/Retail—All Other		CPS/Rewards 1 1.65% + \$0.10	1.51% + \$0.10
CPS/Small Ticket		1.65% + \$0.04	
CPS/Retail 2	2.40% + \$0.10**	1.43% + \$0.05	
CPS/Recurring Payments MCCs: 4814 (Telco); 4899 (Cable)	2.40% + \$0.10	1.43% + \$0.05	
CPS/Charity	1.35% + \$0.05		
CPS/Automated Fuel Dispenser (AFD)	1.15% + \$0.25 (\$1.10 Cap)		
CPS/Service Station	1.15% + \$0.25 (\$1.10 Cap)		
CPS/Utility	\$0.75		

Visa U.S.A. Consumer Credit Interchange Reimbursement Fees [Visa USA](#)
Interchange Reimbursement Fees

Fee Program	Visa Signature Preferred / Visa Infinite†	Visa Signature / Visa Infinite‡	Traditional Rewards	All Other Products
CPS/Retail Key Entry	2.10% + \$0.10	CPS/Rewards 2 1.95% + \$0.10		1.80% + \$0.10
CPS/Card Not Present	2.40% + \$0.10 (except for B2B which receives 2.10% + \$0.10)			1.80% + \$0.10
CPS/e-Commerce Basic				1.80% + \$0.10
CPS/e-Commerce Preferred Retail				1.80% + \$0.10
CPS/e-Commerce Preferred Hotel and Car Rental	2.40% + \$0.10	EIRF 2.30% + \$0.10	CPS/Rewards 2 1.95% + \$0.10	1.54% + \$0.10
CPS/e-Commerce Preferred Passenger Transport				1.70% + \$0.10

CPS/Hotel and Car Rental Card Present				1.54% + \$0.10
CPS/Hotel and Car Rental Card Not Present				1.54% + \$0.10
CPS/Passenger Transport				1.70% + \$0.10
CPS/Restaurant				1.54% + \$0.10
CPS/Account Funding			2.14% + \$0.10	
Electronic Interchange Reimbursement Fee (EIRF) ¹	2.40% + \$0.10		2.30% + \$0.10	
Standard Interchange Reimbursement Fee	2.95% + \$0.10 ²		2.70% + \$0.10	

Note: Fees in this table are listed in U.S. dollars; fees are paid to cardholder financial institutions.

* See page 9 for performance threshold criteria. ** MCC 6300 eligible for B2B (2.10% + \$0.10).

¹ EIRF transactions from AFDs and service stations are eligible for a US \$1.10 cap.

² Standard transactions on VSP cards from AFDs and service stations are eligible for a US \$1.10 cap.

† Visa Infinite (Spend Qualified accounts)

‡ Visa Infinite (Spend Not Qualified accounts)

Visa U.S.A. Credit Performance Threshold Criteria For Retail and Supermarket Categories **Visa USA**
Interchange Reimbursement Fees

D Visa U.S.A. Credit Performance Threshold Criteria For Retail and Supermarket Categories

Effective April 18, 2015, based on 12 months of activity ending September 30, 2014

Performance Thresholds	Transaction Minimum	Volume Minimum	Maximum Chargeback Ratio*	PCI Compliance
Threshold I	67.0 million	\$4.2 billion	0.020%	
Threshold II	41.4 million	\$2.2 billion		
Threshold III	10.3 million	\$565 million		

* Chargeback ratio calculated as a percentage of a merchant's gross transaction count.

Please reference the Visa rules for complete detail on performance threshold criteria.

Visa U.S.A. Credit Performance Threshold Criteria For Retail and Supermarket Categories
Visa USA Interchange Reimbursement Fees



Visa U.S.A. Corporate and Purchasing Interchange Fees **Visa USA Interchange Reimbursement Fees**

E Visa U.S.A. Corporate and Purchasing Interchange Fees

Rates Effective October 17, 2015

Fee Program	Purchasing* & Corporate T&E
Commercial Level III	1.85% + \$0.10
Commercial Level II	2.05% + \$0.10
Commercial Card Present	2.50% + \$0.10
Commercial Card Not Present	2.65% + \$0.10
Commercial Travel Service	2.55% + \$0.10
Commercial Standard Interchange Reimbursement Fee	2.95% + \$0.10
Visa Purchasing Large Ticket	1.45% + \$35.00
Fee Program	Purchasing Only
Government-to-Government (G2G)	1.65% + \$0.10
GSA Large Ticket	1.20% + \$39.00

*Includes Fleet cards

Straight Through Processing (STP) Fee Program	Applicable Interchange Rate
Tier 1 – Less than \$7,000	2.00% + \$0.10
Tier 2 – \$7,000 - \$14,999.99	1.30% + \$35.00

Tier 3 - \$15,000 - \$49,999.99	1.10% + \$35.00
Tier 4 - \$50,000 - \$99,999.99	0.95% + \$35.00
Tier 5 - \$100,000 and greater	0.80% + \$35.00

Visa Large Purchase Advantage Fee Program	Applicable Interchange Rate
Card Present Transactions	
All Ticket Sizes	Visa Purchasing card rates apply

Visa U.S.A. Corporate and Purchasing Interchange Fees [Visa USA](#)
Interchange Reimbursement Fees

Card Not Present Transactions	
\$10,000 or less	Visa Purchasing card rates apply
\$10,000.01 - \$25,000	0.70% + \$49.50
\$25,000.01 - \$100,000	0.60% + \$52.50
\$100,000.01 - \$500,000	0.50% + \$55.50
Greater than \$500,000	0.40% + \$58.50

F Visa U.S.A. Corporate and Purchasing Prepaid Exempt and Regulated Interchange Reimbursement Fees

Rates Effective October 17, 2015

Fee Program	EXEMPT Visa Corporate Prepaid / Visa Business	EXEMPT Visa Purchasing Prepaid	REGULATED Visa Commercial Prepaid
Standard	2.95% + \$0.10	2.95% + \$0.10	0.05% + \$0.21*
Card Present	2.15% + \$0.10	2.15% + \$0.10	0.05% + \$0.21*
Card Not Present	2.65% + \$0.10	2.65% + \$0.10	0.05% + \$0.21*
Visa Purchasing Prepaid Large Ticket	na	1.45% + \$35.00	0.05% + \$0.21*
Business Utilities (Visa Business Prepaid Only)	\$1.50	na	0.05% + \$0.21*

Note: Fees in this table are listed in U.S. dollars; fees are paid to cardholder financial institutions.

*Issuers that certify to Visa their compliance with the interim fraud prevention standards will receive an additional US \$0.01

G Visa U.S.A. Business (excluding Prepaid) Interchange Reimbursement Fees

Rates Effective October 17, 2015

Business Credit Fee Program	Business Credit Spend Tier I	Business Credit Spend Tier II	Business Credit Spend Tier III	Business Credit Spend Tier IV
Business Level II	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10	2.20% + \$0.10
Business Business-to-Business	2.10% + \$0.10	2.25% + \$0.10	2.40% + \$0.10	2.50% + \$0.10
Business Retail	2.20% + \$0.10	2.30% + \$0.10	2.40% + \$0.10	2.50% + \$0.10
Business Card Not Present	2.25% + \$0.10	2.45% + \$0.15	2.60% + \$0.20	2.70% + \$0.20
Business Electronic Interchange Reimbursement (EIRF) Fee	2.40% + \$0.10	2.75% + \$0.15	2.85% + \$0.20	2.95% + \$0.20
Business Standard Interchange Reimbursement Fee	2.95% + \$0.20	2.95% + \$0.20	2.95% + \$0.20	2.95% + \$0.25
Business Utility Program	\$1.50	\$1.50	\$1.50	\$1.50

Business Debit Fee Program	EXEMPT Business Debit	REGULATED Business Debit
Business Debit, Card Present	1.70% + \$0.10	0.05% + \$0.21*
Business Debit, Card Not Present	2.45% + \$0.10	0.05% + \$0.21*
Business Debit, Standard	2.95% + \$0.10	0.05% + \$0.21*
Business Utility Program, Card Not Present Only	\$1.50	0.05% + \$0.21*

Note: Fees in this table are listed in U.S. dollars; fees are paid to cardholder financial institutions. * Issuers that certify to Visa their compliance with the interim fraud prevention standards will receive an additional US \$0.01.

Visa U.S.A. Business (excluding Prepaid) Interchange Reimbursement Fees [Visa USA Interchange Reimbursement Fees](#)

H Visa U.S.A. Other Transactions Interchange Reimbursement Fees

Rates Effective October 17, 2015

Credit Voucher Transactions		
Passenger Transport Service Category—Credit		2.33%
Non-Passenger Transport—Consumer Credit		1.76%
Non-Passenger Transport—Corporate and Business Card		2.35%
Mail/Phone Order and eCommerce Merchants—Consumer Credit		2.05%
Credit Voucher—Debit		0.00%
Non-Passenger Transport—Non GSA Purchasing Transactions		
	\$0 - \$10,000	2.40%
	\$10,000.01 - \$25,000	2.30%
	\$25,000.01 - \$100,000	2.20%
	\$100,000.01 - \$500,000	2.00%
	\$500,000.01 +	1.80%
Non-Passenger Transport—GSA Purchasing Transactions		
	\$0 - \$10,000	2.35%
	\$10,000.01 - \$25,000	2.15%
	\$25,000.01 - \$100,000	2.00%

\$100,000.01 +	1.80%
Visa Prepaid Load Service Network	
Visa Prepaid Load Network Interchange Reimbursement Fee	\$0.05
Visa Money Transfer (Interchange fees are paid by institution initiating transaction to recipient institution)	
Visa Money Transfer Original Credit	\$0.10

Visa U.S.A. Other Transactions Interchange Reimbursement Fees [Visa USA](#)
Interchange Reimbursement Fees

Cash Disbursement Transactions (Interchange payable from Issuer to Acquirer, in U.S. Dollars)	
ATM Cash Disbursement Reimbursement Fee—Level 1	\$0.35
ATM Cash Disbursement Reimbursement Fee—Level 2	\$0.42
ATM Cash Disbursement Reimbursement Fee—Level 3	\$0.50
ATM Plus Alliance Cash Disbursement Reimbursement Fee	0.35% + \$0.55 (max. \$3.00)
Manual Cash Disbursement Reimbursement Fee	\$2.00
Other ATM Non-Cash Disbursement Transactions	
ATM Decline Fee	\$0.25
ATM Balance Inquiry Fee	\$0.25
ATM Funds Transfer Fee	\$0.25

ATM Shared Deposit Fee	\$2.50
Plus Alternative Media Fee (paid by acquirer)	\$0.10

Note: Fees in this table are listed in U.S. dollars; fees are paid to merchant financial institutions, except as noted.

Visa U.S.A. International Transactions† Interchange Reimbursement Fees [Visa USA](#)
Interchange Reimbursement Fees

I Visa U.S.A. International Transactions† Interchange Reimbursement Fees

Rates Effective October 17, 2015

† Visa cards used at a U.S. merchant but issued outside the U.S.

Industry Fee Program	Visa Classic / Visa Gold / Electron	Visa Signature / Visa Premium ¹	Visa Infinite ²	All Visa Commercial Products
Interregional Regulated Debit	0.05% + \$0.21*			
Contact Chip Incentive Rates				
Issuer Chip Card	1.20%	1.80%	1.97%	2.00%
Secure eCommerce Incentive Rates				
Secure eCommerce Transaction ³	1.44%	1.80%	1.97%	2.00%
Electronic and Standard Programs				
Electronic	1.10%	1.80%	1.97%	2.00%
Standard	1.60%	1.80%	1.97%	2.00%
Original Credits (Interchange payable from sending institution to receiving institution, in U.S. Dollars)				
Original Credit	\$0.49			
Visa Money Transfer Fast Funds	\$0.89			

Visa U.S.A. International Transactions† Interchange Reimbursement Fees **Visa USA**
Interchange Reimbursement Fees

Cash Disbursement Transactions (Interchange payable from Issuer to Acquirer, in U.S. Dollars)			
	Visa Inc. Issued Card	Visa Europe Issued Card	Any Visa Prepaid Travel Card
Cash Disbursement – Tier II ATM (No access fee charged to cardholder)	\$0.55 + 0.42%	\$1.50	\$1.00
Cash Disbursement – Tier II ATM ⁴ (Access fee charged to cardholder)	\$0.50 + 0.15%		
Cash Disbursement – Manual	\$1.75 + 0.33%		

* Issuers that certify their compliance with the interim fraud prevention standards will receive an additional US \$0.01.

Note: Fees in this table are listed in U.S. dollars; fees are paid to cardholder financial institutions, except as noted.

¹ Applies to Canada-issued Visa Infinite and all Visa Prepaid Platinum cards. Platinum credit and debit cards issued from Canada and the U.S. are not eligible for this rate.

² Does not apply to Canadian-issued Visa Infinite cards.

³ Available to qualified transactions.

⁴ Includes Visa Prepaid Travel.

MasterCard 2015–2016 Effective April 17, 2015

U.S. Region Interchange Programs and Rates



U.S. Region MasterCard Consumer Credit Rates

Group	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
Airline	N/A	N/A	N/A	2.30% + 0.10	2.30% + 0.10
Charities	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10
Convenience Purchases Base	1.90% + 0.00	1.90% + 0.00	2.00% + 0.00	2.00% + 0.00	2.00% + 0.00
Convenience Purchases Tier I	1.35% + 0.00	1.35% + 0.00	1.45% + 0.00	1.60% + 0.00	1.60% + 0.00
Full UCAF	1.78% + 0.10	1.93% + 0.10	1.97% + 0.10	2.40% + 0.10	2.40% + 0.10
Key-entered	1.89% + 0.10	2.04% + 0.10	2.05% + 0.10	2.50% + 0.10	2.50% + 0.10
Lodging and Auto Rental	1.58% + 0.10	1.80% + 0.10	N/A	N/A	N/A
Merchant UCAF	1.68% + 0.10	1.83% + 0.10	1.87% + 0.10	2.30% + 0.10	2.30% + 0.10
Merit I	1.89% + 0.10	2.04% + 0.10	2.05% + 0.10	2.50% + 0.10	2.50% + 0.10
Merit I (Insurance MCCs)	1.43% + 0.05	1.43% + 0.05	1.43% + 0.05	2.20% + 0.10	2.20% + 0.10
Merit I (Real Estate MCCs)	1.10% + 0.00	1.10% + 0.00	1.10% + 0.00	2.20% + 0.10	2.20% + 0.10
Merit III Base	1.58% + 0.10	1.73% + 0.10	1.77% + 0.10	2.20% + 0.10	2.20% + 0.10
Merit III Tier 1	1.43% + 0.10	1.43% + 0.10	1.53% + 0.10	2.05% + 0.10	2.05% + 0.10
Merit III Tier 2	1.48% + 0.10	1.48% + 0.10	1.58% + 0.10	2.10% + 0.10	2.10% + 0.10
Merit III Tier 3	1.55% + 0.10	1.55% + 0.10	1.65% + 0.10	2.15% + 0.10	2.15% + 0.10

Group	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
Passenger Transport	1.75% + 0.10	1.90% + 0.10	N/A	N/A	N/A
Payment Transaction	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53
Petroleum Base	1.90% + 0.00 max fee: 0.95	1.90% + 0.00 max fee: 0.95	2.00% + 0.00 max fee: 0.95	2.00% + 0.00 max fee: 0.95	2.00% + 0.00 max fee: 0.95
Public Sector	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10
Restaurant			1.73% + 0.10	2.20% + 0.10	2.20% + 0.10
Service Industries	1.15% + 0.05	1.15% + 0.05	1.15% + 0.05	1.15% + 0.05	1.15% + 0.05
Standard	2.95% + 0.10	2.95% + 0.10	2.95% + 0.10	3.25% + 0.10	3.25% + 0.10
Supermarket Base	1.48% + 0.10	1.48% + 0.10	1.58% + 0.10	1.90% + 0.10	1.90% + 0.10
Supermarket Tier 1	1.15% + 0.05	1.15% + 0.05	1.25% + 0.05	1.25% + 0.05	1.25% + 0.05
Supermarket Tier 1	1.15% + 0.05	1.15% + 0.05	1.25% + 0.05	1.25% + 0.05	1.25% + 0.05
Supermarket Tier 3	1.22% + 0.05	1.22% + 0.05	1.32% + 0.05	1.32% + 0.05	1.32% + 0.05
T&E	N/A	N/A	2.30% + 0.10	2.75% + 0.10	2.75% + 0.10
T&E Large Ticket	N/A	N/A	N/A	2.00% + 0.00	2.00% + 0.00
Utilities	0.00% + 0.65	0.00% + 0.65	0.00% + 0.65	0.00% + 0.75	0.00% + 0.75
Consumer Credit Refund Group 1	N/A	N/A	2.42% + 0.00	2.42% + 0.00	2.42% + 0.00
Consumer Credit Refund Group 2	2.09% + 0.00	2.09% + 0.00	2.09% + 0.00	2.09% + 0.00	2.09% + 0.00

Group	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
Consumer Credit Refund Group 3	1.95% + 0.00	1.95% + 0.00	1.95% + 0.00	1.95% + 0.00	1.95% + 0.00
Consumer Credit Refund Group 4	1.82% + 0.00	1.82% + 0.00	1.82% + 0.00	1.82% + 0.00	1.82% + 0.00
Consumer Credit Refund Group 5	1.73% + 0.00	1.73% + 0.00	1.73% + 0.00	1.73% + 0.00	1.73% + 0.00

U.S. Region MasterCard Consumer Credit Tier Qualifying Criteria

Tier ^a	Minimum Annual Consumer Credit Core Value, Enhanced Value, World, World High Value, and World Elite Volume
Merit III	
Tier 1	USD 1.80 billion
Tier 2	USD 1.25 billion
Tier 3	USD 750 million
Supermarket	
Tier 1	USD 6.00 billion
Tier 2	USD 2.00 billion
Tier 3	USD 750 million
Convenience Purchases	
Tier 1 ^b	USD 1.00 billion

^a The minimum annual Consumer Credit Core Value, Enhanced Value, World, World High Value, and World Elite volume is based on a merchant's October 2013–September 2014 volume settled through the Global Clearing Management System (GCMS) that qualified for the Merit III, Supermarket, or the Convenience Purchase interchange programs and requires a MasterCard approved and assigned Merchant ID. Only retail and restaurant MCCs may qualify for Merit III Tier 1, 2, or 3.

^b A merchant may also qualify for the Convenience Purchases tier if ALL the following requirements are met (1) Minimum annual MasterCard Consumer Credit volume of USD 75 million settled through GCMS that qualified for the Convenience Purchases interchange rate programs, (2) 60% of MasterCard Consumer Credit transactions are USD 20 or lower, (3) Merchant must offer MasterCard prepaid products (gift or reloadable), (4) Provide acceptance message at the point-of-sale CPOS) AND (5) Not a tiered merchant for Consumer Credit Merit 3.

U.S. Region MasterCard Consumer Debit and Prepaid Rates

Program Name	Debit Rate (USD)	Prepaid Rate (USD)
Charities	1.45% + 0.15	1.45% + 0.15
Emerging Markets	0.80% + 0.25	0.80% + 0.25
Emerging Markets (Education/Gov't)	0.65% + 0.15	0.65% + 0.15
Full UCAF	1.25% + 0.15	1.25% + 0.15
Key-Entered	1.60% + 0.15	1.76% + 0.20
Lodging and Auto Rental	1.15% + 0.15	1.15% + 0.15
Merchant UCAF	1.15% + 0.15	1.15% + 0.15
Merit I	1.60% + 0.15	1.76% + 0.20
Merit I (Real Estate MCCs)	1.10% + 0.00	1.10% + 0.00
Merit I (Consumer Loan MCC) ^a	0.80% + 0.25 (2.95 maximum)	0.80% + 0.25 (2.95 maximum)
Merit III Base	1.05% + 0.15	1.05% + 0.15
Merit III Tier 1	0.70% + 0.15	0.70% + 0.15
Merit III Tier 2	0.83% + 0.15	0.83% + 0.15
Merit III Tier 3	0.95% + 0.15	0.95% + 0.15
Passenger Transport	1.60% + 0.15	1.60% + 0.15
Payment Transaction	0.19% + 0.53	0.19% + 0.53
Petroleum CAT/AFD	0.70% + 0.17 (0.95 maximum)	0.70% + 0.17 (0.95 maximum)
Petroleum Service Station	0.70% + 0.17 (0.95 maximum)	0.70% + 0.17 (0.95 maximum)
Restaurant	1.19% + 0.10	1.19% + 0.10
Service Industries	1.15% + 0.05	1.15% + 0.05
Small Ticket Base	1.55% + 0.04	1.55% + 0.04
Small Ticket Tier 1	1.30% + 0.03	1.30% + 0.03
Standard	1.90% + 0.25	1.90% + 0.25
Supermarket Base	1.05% + 0.15 (0.35 maximum)	1.05% + 0.15 (0.35 maximum)
Supermarket Tier 1	0.70% + 0.15 (0.35 maximum)	0.70% + 0.15 (0.35 maximum)
Supermarket Tier 2	0.83% + 0.15 (0.35 maximum)	0.83% + 0.15 (0.35 maximum)
Supermarket Tier 3	0.95% + 0.15 (0.35 maximum)	0.95% + 0.15 (0.35 maximum)
Utilities	0.00% + 0.45	0.00% + 0.65

Program Name	Debit Rate (USD)	Prepaid Rate (USD)
Consumer Debit Refund Group 1	1.72% + 0.00	1.72% + 0.00
Consumer Debit Refund Group 2	1.68% + 0.00	1.68% + 0.00
Consumer Debit Refund Group 3	1.40% + 0.00	1.40% + 0.00
Regulated POS Debit	0.05% + 0.21	0.05% + 0.21
Regulated POS Debit with Fraud Adjustment	0.05% + 0.22	0.05% + 0.22
Regulated POS Debit Small Ticket	0.05% + 0.21	0.05% + 0.21
Regulated POS Debit Small Ticket with Fraud Adjustment	0.05% + 0.22	0.05% + 0.22

^a The Merit 1 Consumer Loan rate requires a MasterCard approved and assigned Merchant ID.

U.S. Region MasterCard Consumer Debit and Prepaid Tier Qualifying Criteria

Tier ^a	Minimum Annual Consumer Debit and Prepaid Merit III and Supermarket Volume
Tier 1	USD 400 million
Tier 2	USD 275 million
Tier 3	USD 150 million

^a The minimum annual Consumer Debit and Prepaid volume is based on a merchant's October 2013–September 2014 unregulated volume settled through GCMS that qualified for the Merit III or Supermarket interchange programs and requires a MasterCard approved and assigned Merchant ID. Only retail and restaurant MCCs may qualify for Merit III Tier 1, 2, or 3.

U.S. Region MasterCard Consumer Debit and Prepaid Small Ticket Tier Qualifying Criteria

Tier ^a	Minimum Annual Consumer Debit and Prepaid Small Ticket Transactions
Tier 1	175 million

^a The minimum Consumer Debit and Prepaid volume or transactions is based on a merchant's October 2013–September 2014 unregulated volume or transactions settled through GCMS that qualified

for the Small Ticket interchange programs and requires a MasterCard approved and assigned Merchant ID.

U.S. Region MasterCard Commercial Rates—Small Business Credit

Program Name	Level 1/Business Core Level 2 /Business World (USD)	Level 3/Business World Elite (USD)	Level 4 (USD)
Charities	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10
Data Rate I	2.65% + 0.10	2.81% + 0.10	2.96% + 0.10
Data Rate II	2.00% + 0.10	2.16% + 0.10	2.31% + 0.10
Data Rate III	1.75% + 0.10	1.91% + 0.10	2.06% + 0.10
Face-to-face	2.00% + 0.10	2.16% + 0.10	2.31% + 0.10
Large Ticket I	1.20% + 40.00	1.36% + 40.00	1.51% + 40.00
Large Ticket II	1.20% + 40.00	1.36% + 40.00	1.51% + 40.00
Large Ticket III	1.20% + 40.00	1.36% + 40.00	1.51% + 40.00
Large Ticket I, II, and III (Lodging MCCs) ^a	2.30% + 0.10	N/A	N/A
Payment Transaction	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53
Rebate	0.00% + 0.00	0.00% + 0.00	0.00% + 0.00
Standard	2.95% + 0.10	3.11% + 0.10	3.16% + 0.10
Supermarket	2.00% + 0.10	2.16% + 0.10	2.31% + 0.10
T&E Rate I	2.50% + 0.00	2.66% + 0.00	2.71% + 0.00
T&E Rate II	2.35% + 0.10	2.51% + 0.10	2.56% + 0.10
T&E Rate III	2.30% + 0.10	2.46% + 0.10	2.51% + 0.10

Program Name	Level 1/Business Core (USD)	Level 2 /Business World (USD)	Level 3/Business World Elite (USD)	Level 4 (USD)
Utilities	0.00% + 1.50	0.00% + 1.50	0.00% + 1.50	0.00% + 1.50
Commercial Refund Group 1	2.37% + 0.00	2.37% + 0.00	2.37% + 0.00	2.37% + 0.00
Commercial Refund Group 2	2.30% + 0.00	2.30% + 0.00	2.30% + 0.00	2.30% + 0.00
Commercial Refund Group 3	2.21% + 0.00	2.21% + 0.00	2.21% + 0.00	2.21% + 0.00
Commercial Refund Group 4	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00

^a The Lodging MCC's (3501-3999 and 7011) were added to the Large Ticket IRDS (62,94, and 99) which will have an MCC override applied to them for Business Debit/Prepaid and the Small Business Level 1 only. The override will be set equal to the corresponding product T&E 3 rate.

U.S. Region MasterCard Commercial Rates—Business Debit/Prepaid and Large Market Credit

Program Name	Business Debit/Prepaid (USD)	Large Market (USD)
Charities	2.00% + 0.10	2.00% + 0.10
Data Rate I	2.65% + 0.10	2.65% + 0.10
Data Rate II	2.20% + 0.10	2.50% + 0.10
Data Rate II (Petroleum MCCs)	2.05% + 0.10	2.05% + 0.10
Data Rate III	1.80% + 0.10	1.80% + 0.10
Face-to-face	2.20% + 0.10	2.50% + 0.10
Face-to-face (Petroleum MCCs) ^a	2.05% + 0.10	2.05% + 0.10
Large Ticket I	1.25% + 40.00	1.25% + 40.00
Large Ticket II	1.25% + 40.00	1.20% + 60.00
Large Ticket III	1.25% + 40.00	1.15% + 80.00

Program Name	Business Debit/Prepaid (USD)	Large Market (USD)
		N/A
Large Ticket I, II, and III (Lodging MCCs) ^b	2.30% + 0.10	
Payment Transaction	0.19% + 0.53	0.19% + 0.53
Rebate	0.00% + 0.00	0.00% + 0.00
Standard	2.95% + 0.10	2.95% + 0.10
Supermarket	2.20% + 0.10	2.50% + 0.10
T&E Rate I	2.50% + 0.00	2.70% + 0.00
T&E Rate II	2.35% + 0.10	2.55% + 0.10
T&E Rate III	2.30% + 0.10	2.50% + 0.10
T&E Rate III (Airline MCCS)	2.30% + 0.10	2.43% + 0.10
Utilities	0.00% + 1.50	N/A
Commercial Refund Group 1	2.37% + 0.00	2.37% + 0.00
Commercial Refund Group 2	2.30% + 0.00	2.30% + 0.00
Commercial Refund Group 3	2.21% + 0.00	2.21% + 0.00
Commercial Refund Group 4	2.16% + 0.00	2.16% + 0.00
Regulated POS Debit	0.05% + 0.21	N/A
Regulated POS Debit with Fraud Adjustment	0.05% + 0.22	N/A
Regulated POS Debit Small Ticket Base	0.05% + 0.21	N/A
Regulated POS Debit Small Ticket with Fraud Adjustment	0.05% + 0.22	N/A

^a Face-to-face (Petroleum MCCs) is not available for the Fleet product.

^b The Lodging MCC's (3501-3999 and 7011) were added to the Large Ticket IRDS (62,94,and 99) which will have an MCC override applied to them for Business Debit/Prepaid and the Small Business Level 1 only. The override will be set equal to the corresponding product T&E 3 rate.

U.S. Region MasterCard Commercial Rates—Large Ticket MPG / Commercial Payments Account

Large Ticket MPG / Commercial Payments Account Transaction Amounts	Rate
Less than USD 7,255	Large Market Rates apply
Large Ticket 1 (USD 7,255.01–25,000)	1.20%
Large Ticket 2 (USD 25,000.01–100,000)	1.00%
Large Ticket 3 (USD 100,000.01–500,000)	0.90%
Large Ticket 4 (USD 500,000.01–999,999)	0.80%
Large Ticket 5 (More than USD 1,000,000)	0.70%

Refer to the following Large Ticket Transaction Size Requirements table.

Large Ticket Transaction Size Requirements

Program Name	All Commercial Products
Commercial Large Ticket I	7,255
Commercial Large Ticket II	25,000
Commercial Large Ticket III	100,000

U.S. Region MasterCard PIN Debit Rates

Program Name	Rate (USD)
PIN Debit All Other Base	0.90% + 0.15
PIN Debit All Other Tier 1	0.50% + 0.08 (0.50 maximum)
PIN Debit All Other Tier 2	0.60% + 0.12 (0.65 maximum)
PIN Debit Convenience Base	0.75% + 0.17 (0.95 maximum)
PIN Debit Convenience Tier 1	0.75% + 0.17 (0.95 maximum)
PIN Debit Convenience Tier 2	0.75% + 0.17 (0.95 maximum)
PIN Debit Supermarket/Warehouse Base	1.05% + 0.15 (0.35 maximum)
PIN Debit Supermarket/Warehouse Tier 1	0.00% + 0.18
PIN Debit Supermarket/Warehouse Tier 2	0.00% + 0.23
PIN Regulated POS Debit	0.05% + 0.21

U.S. Region MasterCard PIN Debit Tier Qualifying Criteria

Tier	Minimum Annual PIN Debit Supermarket, Convenience, and All Other Transactions
Tier 1	12.5 million
Tier 2	5.5 million

The minimum annual PIN debit transactions is based on a merchant's October 2013–September 2014 unregulated transactions settled through the Single Message System and requires a MasterCard approved and assigned Merchant ID.

http://www.mastercard.com/us/merchant/pdf/MasterCard_Interchange_Rates_and_Criteria.pdf