

Pricing																					
MERCHANT SERVICES FEE SCHEDULE	<p><u>Tax Payments and Non Tax Payments</u> 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><u>Flat Fee Ranges</u></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)</p> <p>The equivalent of I/A + \$0.05 per item</p> <p>A listing of Global’s fees is provided in Global Pricing Grid.</p>																				
OTHER ITEMIZED PRICING																					
Chargeback Fee	\$5.00 per chargeback (Global 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><u>Absorbed Model</u> \$0.95 per completed call Set up Packages based on customization-range from \$500-\$2500 Development/Customization \$90/h4</p> <p><u>Service Fee Model</u> \$0.00-Costs of the IVR are included in the service fee model</p>
Equipment Cost	See Equipment Pricing
Additional fees	<p><u>Absorbed Electronic Check/ACH pricing:</u> \$0.08/per item \$0.22/ATM Verify per Item \$2.00 per return</p> <p><u>Check Guarantee Option:</u> 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><u>NFS Check Recovery Program</u> NSF Recovery (\$25.00)</p> <p><u>ID Verify</u> \$0.45/item</p> <p><u>BillPayIt-absorbed model</u> 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><u>Gateway Fee (if applicable)</u> \$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
<i>Bank Card Rates</i>			
	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		
<i>Fees</i>			
	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
	<i>Debit Transaction Fee</i>		
	Debit Transaction Fee	\$0.05	Per authorization
	<i>Non-Bank Card Rates</i>		
	American Express	\$0.05	Per authorization
	Discover	\$0.05	Per authorization
	EBT	\$0.05	Per authorization
	<i>Equipment</i>		
	VX 570 Terminal	\$440	Per unit
	Printer	Forte	Per unit
	VeriFone P1000 SE PINPad	\$160	Per unit
	Check Reader	Forte	Per unit
	VeriFone VX 610 Wireless Terminal	\$775	Per unit
	VeriFone VX 610 Wireless Terminal (Rental)	\$44	Monthly Rental Fee Per unit
	Wireless Service Fee	\$19.99	Monthly
	Wireless Activation Fee	\$25.00	One time fixed fee
	Wireless Per Transaction Fee	\$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 VT3 Software w/ Card Swipe Wedge combo	\$299.00	
Verifone Pin Pad 1000se	\$160.00	

<i>Equipment</i>			
	VX 570 Terminal	\$440	Per unit
	Printer	Forte	Per unit
	VeriFone P1000 SE PINPad	\$160	Per unit
	Check Reader	Forte	Per unit
	VeriFone VX 610 Wireless Terminal	\$775	Per unit
	VeriFone VX 610 Wireless Terminal (Rental)	\$44	Monthly Rental Fee Per unit
	Wireless Service Fee	\$19.99	Monthly
	Wireless Activation Fee	\$25.00	One time fixed fee
	Wireless Per Transaction Fee	\$0.05	Per Authorization



Visa U.S.A. 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.

Visa U.S.A. Consumer Check Card Exempt & Regulated Interchange Reimbursement Fees



Rates Effective April 20, 2013

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 Transactions²		
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 ³	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*
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 ⁴	1.75% + \$0.20	0.05% + \$0.21*
Standard Interchange Reimbursement Fee, Debit	1.90% + \$0.25	0.05% + \$0.21*

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

* 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 Applies to both CPS/Debit Tax Payment 1 and CPS/Debit Tax Payment 2.

⁴ 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



Rates Effective April 20, 2013

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 Transactions²		
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 ³	0.65% + \$0.15 (\$2.00 Cap)	0.05% + \$0.21*
CPS/Card Not Present, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
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 ⁴	1.80% + \$0.20	0.05% + \$0.21*
Standard Interchange Reimbursement Fee, Prepaid	1.90% + \$0.25	0.05% + \$0.21*

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

* 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 Applies to both CPS/Debit Tax Payment 1 and CPS/Debit Tax Payment 2.

⁴ EIRF transactions from AFDs and service stations are eligible for a US \$0.95 cap.

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

Rates Effective April 20, 2013



Fee Program	Visa Signature Preferred	Visa Signature	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/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				
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		1.80% + \$0.10		
CPS/e-Commerce Basic	(except for B2B which receives 2.10% + \$0.10)		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: Prices in this table are listed in U.S. dollars; fees paid to cardholder financial institution.

* See page 5 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 U.S.A. Credit Performance Threshold Criteria For Retail and Supermarket Categories

Effective April 20, 2013, based on 12 months of activity ending September 30, 2012

Visa Consumer Credit

Performance Thresholds	Transaction Minimum	Volume Minimum	Maximum Chargeback Ratio*	PCI Compliance
Threshold I	53.5 million	\$3.5 billion	0.020%	✓
Threshold II	33.0 million	\$1.8 billion		
Threshold III	9.0 million	\$485 million		

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

Please reference the Visa International Operating Regulations for complete detail on performance threshold criteria.

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

Rates Effective April 20, 2013



Fee Program	Purchasing	Corporate T&E
Commercial Level III	1.95% + \$0.10	1.95% + \$0.10
Commercial Level II	2.05% + \$0.10	2.05% + \$0.10
Commercial Business-to-Business	2.40% + \$0.10	2.10% + \$0.10
Commercial Retail	2.40% + \$0.10	2.10% + \$0.10
Commercial Card Not Present	2.65% + \$0.10	2.20% + \$0.10
Commercial Travel Service	2.45% + \$0.10	2.55% + \$0.10
Commercial Electronic Interchange Reimbursement (EIRF) Fee	2.75% + \$0.10	2.75% + \$0.10
Commercial Standard Interchange Reimbursement Fee	2.95% + \$0.10	2.95% + \$0.10
Government-to-Government (G2G)	1.65% + \$0.10	na
GSA Large Ticket	1.20% + \$39.00	na
Visa Purchasing Large Ticket	1.45% + \$35.00	na

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

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

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

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

Rates Effective April 20, 2013



Fee Program	EXEMPT Visa Corporate Prepaid / Visa Business Prepaid	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: Prices in this table are listed in U.S. dollars; fees paid to cardholder financial institution.

* 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

Rates Effective April 20, 2013



Business Credit Fee Program	Business Credit	Business Credit Enhanced	Signature Business Credit
Business Level II	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10
Business Business-to-Business	2.10% + \$0.10	2.25% + \$0.10	2.40% + \$0.10
Business Retail	2.20% + \$0.10	2.30% + \$0.10	2.40% + \$0.10
Business Card Not Present	2.25% + \$0.10	2.45% + \$0.15	2.60% + \$0.20
Business Electronic Interchange Reimbursement (EIRF) Fee	2.40% + \$0.10	2.75% + \$0.15	2.85% + \$0.20
Business Standard Interchange Reimbursement Fee	2.95% + \$0.20	2.95% + \$0.20	2.95% + \$0.20
Business Utility Program	\$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: Prices in this table are listed in U.S. dollars; fees paid to cardholder financial institution.

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

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

Rates Effective April 20, 2013



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	
Visa Money Transfer Original Credit	\$0.10
Cash Disbursement Transactions	
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
Manual Cash Disbursement Reimbursement Fee	\$2.00

Note: Prices in this table are listed in U.S. dollars; fees paid to merchant financial institution, except for Original Credit transactions (OCT). OCT interchange fee paid by institution originating transaction to recipient institution.

Visa U.S.A. International Transactions[†] Interchange Reimbursement Fees



Rates Effective April 20, 2013

[†] 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*			
Airline	1.10%	1.80%	1.97%	2.00%
Contact Chip Incentive Rates³				
Issuer Chip Card	1.20%	1.80%	1.97%	2.00%
Secure eCommerce Incentive Rates				
Secure eCommerce Transaction ⁴	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			
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 ⁵ (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: Prices in this table are listed in U.S. dollars; fees paid by the Acquirer to the Issuer on purchases, except as noted.

¹ Canadian-issued Visa Infinite cards receive Visa Premium Interchange; Visa Premium applies to all Visa Platinum cards issued outside of the U.S. and Canada.

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

³ Excluding airline transactions.

⁴ Available to qualified transactions.

⁵ Includes Visa Prepaid Travel.

MasterCard 2013–2014 U.S. Region Interchange Rates

The following tables set forth the interchange reimbursement fees applied on MasterCard purchase transactions completed within the United States region. For more information, please contact your Acquiring financial institution.

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
Charity	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	1.68% + 0.10	1.83% + 0.10	1.87% + 0.10	2.30% + 0.10	2.30% + 0.10
Key-entered	1.89% + 0.10	2.04% + 0.10	2.05% + 0.10	2.50% + 0.10	2.50% + 0.10
Merchant UCAF	1.58% + 0.10	1.73% + 0.10	1.77% + 0.10	2.20% + 0.10	2.20% + 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)	1.43% + 0.05	1.43% + 0.05	1.43% + 0.05	2.20% + 0.10	2.20% + 0.10
Merit I (Real Estate)	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
Passenger Transport	1.75% + 0.10	1.90% + 0.10	N/A	N/A	N/A

Group	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
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	N/A	N/A	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 2	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
Lodging and Auto Rental	1.58% + 0.10	1.80% + 0.10	N/A	N/A	N/A
Utilities	0.00% + 0.65	0.00% + 0.65	0.00% + 0.65	0.00% + 0.75	0.00% + 0.75
Warehouse Base	1.48% + 0.10	1.48% + 0.10	1.58% + 0.10	1.90% + 0.10	1.90% + 0.10
Warehouse Tier 1	1.48% + 0.10	1.48% + 0.10	1.58% + 0.10	1.90% + 0.10	1.90% + 0.10

Group	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
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
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	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	USD 1.00 billion (Note 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 2011–September 2012 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.

Note A: 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 (POS) AND (5) Not a tiered merchant for Consumer Credit Merit 3.

U.S. Region MasterCard Consumer Debit and Prepaid Rates

IRD and Program Name	Debit Rate (USD)	Prepaid Rate (USD)
Charity	1.45% + 0.15	1.45% + 0.15
Emerging Markets	0.80% + 0.25	0.80% + 0.25
Full UCAF	1.15% + 0.15	1.15% + 0.15
Key-Entered	1.60% + 0.15	1.76% + 0.20
Merchant UCAF	1.05% + 0.15	1.05% + 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 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)
Lodging and Auto Rental	1.15% + 0.15	1.15% + 0.15
Utilities	0.00% + 0.45	0.00% + 0.65
Warehouse Base	1.05% + 0.15 (0.35 maximum)	1.05% + 0.15 (0.35 maximum)
Warehouse Tier 1	1.05% + 0.15 (0.35 maximum)	1.05% + 0.15 (0.35 maximum)

IRD and Program Name	Debit Rate (USD)	Prepaid Rate (USD)
Warehouse Tier 2	1.05% + 0.15 (0.35 maximum)	1.05% + 0.15 (0.35 maximum)
Warehouse Tier 3	1.05% + 0.15 (0.35 maximum)	1.05% + 0.15 (0.35 maximum)
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

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

Tier	Minimum Annual Consumer Debit and Prepaid Merit III and Supermarket Volume
Tier 1	USD 375 million
Tier 2	USD 250 million
Tier 3	USD 125 million

The minimum annual Consumer Debit and Prepaid volume is based on a merchant's October 2011–September 2012 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	Minimum Annual Consumer Debit and Prepaid Small Ticket Transactions
Tier 1	100 million

The minimum Consumer Debit and Prepaid volume or transactions is based on a merchant's October 2011–September 2012 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

IRD and Program Name	Business Debit (USD)	Corporate (USD)	Purchasing (USD)	Fleet (USD)
Charity	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10
Data Rate I	2.65% + 0.10	2.65% + 0.10	2.65% + 0.10	2.65% + 0.10
Data Rate II	2.20% + 0.10	2.10% + 0.10	2.10% + 0.10	2.50% + 0.10
Data Rate II (Petroleum MCCs)	2.05% + 0.10	2.05% + 0.10	2.05% + 0.10	2.05% + 0.10
Data Rate III	1.80% + 0.10	1.90% + 0.10	1.90% + 0.10	1.80% + 0.10
Face-to-face	2.20% + 0.10	2.10% + 0.10	2.10% + 0.10	2.50% + 0.10
Face-to-face (Petroleum MCCs)	2.05% + 0.10	2.05% + 0.10	2.05% + 0.10	N/A
Large Ticket I	1.25% + 40.00	1.35% + 40.00	1.35% + 40.00	1.25% + 40.00
Large Ticket II	1.25% + 40.00	1.35% + 40.00	1.35% + 40.00	1.25% + 40.00
Large Ticket III	1.25% + 40.00	1.35% + 40.00	1.35% + 40.00	1.25% + 40.00
Large Ticket I MPG	1.20% + 0.00	1.20% + 0.00	1.20% + 0.00	1.20% + 0.00
Large Ticket II MPG	0.90% + 0.00	0.90% + 0.00	0.90% + 0.00	0.90% + 0.00
Large Ticket III MPG	0.70% + 0.00	0.70% + 0.00	0.70% + 0.00	0.70% + 0.00
Payment Transaction	0.19% + 0.53	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	0.00% + 0.00
Standard	2.95% + 0.10	2.95% + 0.10	2.95% + 0.10	2.95% + 0.10
Supermarket	2.20% + 0.10	2.10% + 0.10	2.10% + 0.10	2.50% + 0.10
T&E Rate I	2.50% + 0.00	2.50% + 0.00	2.65% + 0.00	2.70% + 0.00
T&E Rate II	2.35% + 0.10	2.35% + 0.10	2.50% + 0.10	2.55% + 0.10
T&E Rate III	2.30% + 0.10	2.30% + 0.10	2.45% + 0.10	2.50% + 0.10
Utilities	0.00% + 1.50	N/A	N/A	N/A
Warehouse Base	1.48% + 0.10	1.48% + 0.10	1.48% + 0.10	1.48% + 0.10
Warehouse Tier 1	1.48% + 0.10	1.48% + 0.10	1.48% + 0.10	1.48% + 0.10
Commercial Refund Group 1	2.37% + 0.00	2.37% + 0.00	2.37% + 0.00	2.37% + 0.00

IRD and Program Name	Business Debit (USD)	Corporate (USD)	Purchasing (USD)	Fleet (USD)
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
Regulated POS Debit	0.05% + 0.21	N/A	N/A	N/A
Regulated POS Debit with Fraud Adjustment	0.05% + 0.22	N/A	N/A	N/A
Regulated POS Debit Small Ticket Base	0.05% + 0.21	N/A	N/A	N/A
Regulated POS Debit Small Ticket with Fraud Adjustment	0.05% + 0.22	N/A	N/A	N/A

U.S. Region MasterCard Commercial Rates—Business Credit

IRD and Program Name	Level 1/Business Core (USD)	Level 2 /Business World (USD)	Level 3/Business World Elite (USD)	Level 4 (USD)
Charity	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10
Data Rate I	2.65% + 0.10	2.81% + 0.10	2.86% + 0.10	2.96% + 0.10
Data Rate II	2.00% + 0.10	2.16% + 0.10	2.21% + 0.10	2.31% + 0.10
Data Rate III	1.75% + 0.10	1.91% + 0.10	1.96% + 0.10	2.06% + 0.10
Face-to-face	2.00% + 0.10	2.16% + 0.10	2.21% + 0.10	2.31% + 0.10
Large Ticket I ¹	1.20% + 40.00	1.36% + 40.00	1.41% + 40.00	1.51% + 40.00
Large Ticket II ¹	1.20% + 40.00	1.36% + 40.00	1.41% + 40.00	1.51% + 40.00
Large Ticket III ¹	1.20% + 40.00	1.36% + 40.00	1.41% + 40.00	1.51% + 40.00
Large Ticket I MPG ¹	1.20% + 0.00	1.20% + 0.00	1.20% + 0.00	1.20% + 0.00
Large Ticket II MPG ¹	0.90% + 0.00	0.90% + 0.00	0.90% + 0.00	0.90% + 0.00
Large Ticket III MPG ¹	0.70% + 0.00	0.70% + 0.00	0.70% + 0.00	0.70% + 0.00
Payment Transaction	0.19% + 0.53	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	0.00% + 0.00
Standard	2.95% + 0.10	3.11% + 0.10	3.16% + 0.10	3.26% + 0.10
Supermarket	2.00% + 0.10	2.16% + 0.10	2.21% + 0.10	2.31% + 0.10
T&E Rate I	2.50% + 0.00	2.66% + 0.00	2.71% + 0.00	2.81% + 0.00

IRD and Program Name	Level 1/Business Core (USD)	Level 2 /Business World (USD)	Level 3/Business World Elite (USD)	Level 4 (USD)
T&E Rate II	2.35% + 0.10	2.51% + 0.10	2.56% + 0.10	2.66% + 0.10
T&E Rate III	2.30% + 0.10	2.46% + 0.10	2.51% + 0.10	2.61% + 0.10
Utilities	0.00% + 1.50	0.00% + 1.50	0.00% + 1.50	0.00% + 1.50
Warehouse Base	1.48% + 0.10	1.48% + 0.10	1.48% + 0.10	1.48% + 0.10
Warehouse Tier 1	1.48% + 0.10	1.48% + 0.10	1.48% + 0.10	1.48% + 0.10
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

¹ Refer to the following Large Ticket Transaction Size Requirements table.

Large Ticket Transaction Size Requirements

IRD and Program Name	All Commercial Products
Commercial Large Ticket I Commercial Large Ticket I MPG	7,255
Commercial Large Ticket II Commercial Large Ticket II MPG	25,000
Commercial Large Ticket III Commercial Large Ticket III MPG	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
PIN Regulated POS Debit with Fraud Adjustment	0.05% + 0.22

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 2011–September 2012 unregulated transactions settled through the Single Message System and requires a MasterCard approved and assigned Merchant ID.