

VISA INTERCHANGE 2018			VISA INTERCHANGE 2018		
CPS Retail Credit	1.51%	\$0.10	CPS Utility Credit	0.00%	\$0.75
CPS Retail Debit	0.80%	\$0.15	CPS Utility Debit	0.00%	\$0.65
CPS Retail U.S. Regulated	0.05%	\$0.22	CPS Utility Regulated Debit	0.05%	\$0.22
CPS Retail Prepaid	1.15%	\$0.15	CPS Utility Prepaid	0.00%	\$0.65
CPS Retail Prepaid Regulated Debit	0.05%	\$0.22	CPS Utility Prepaid Regulated	0.05%	\$0.22
CPS Retail Signature Preferred	2.10%	\$0.10	CPS Debt Repayment Program	0.65%	\$0.15
CPS Small Ticket Credit	1.65%	\$0.04	CPS Debt Repayment CAP	0.00%	\$2.00
CPS Small Ticket Debit	1.55%	\$0.04	CPS Debt Repayment Regulated Debit	0.05%	\$0.22
CPS Small Ticket Regulated	0.05%	\$0.22	CPS Debt Repayment Prepaid	0.65%	\$0.15
CPS Small Ticket Prepaid	1.60%	\$0.05	CPS Debt Repayment Prepaid CAP	0.00%	\$2.00
CPS Small Ticket Prepaid Regulated	0.05%	\$0.22	CPS Debt Repayment Prepaid Regulated Debit	0.05%	\$0.22
CPS Small Ticket Signature Preferred	2.10%	\$0.10	CPS Government Credit	1.55%	\$0.10
CPS Rewards 1	1.65%	\$0.10	CPS Government Debit	0.65%	\$0.15
CPS Rewards 2	1.95%	\$0.10	CPS Government Debit Cap	0.00%	\$2.00
CPS Retail Key Entry Credit	1.80%	\$0.10	CPS Government Regulated Debit	0.05%	\$0.22
CPS Retail Key Entry Debit	1.65%	\$0.15	CPS Government Prepaid	0.65%	\$0.15
CPS Retail Key Entry Regulated Debit	0.05%	\$0.22	CPS Government Prepaid Cap	0.00%	\$2.00
CPS Retail Key Entry Prepaid	1.75%	\$0.20	CPS Government Prepaid Regulated	0.05%	\$0.22
CPS Retail Key Entry Prepaid Regulated	0.05%	\$0.22	CPS Service Station Credit	1.15%	\$0.25
CPS Retail Key Entry Signature Preferred	2.40%	\$0.10	CPS Service Station Credit Cap	0.00%	\$1.10
CPS Retail 2 Credit	1.43%	\$0.05	CPS Service Station Debit	0.80%	\$0.15
CPS Retail 2 Debit	0.65%	\$0.15	CPS Service Station Debit Cap	0.00%	\$0.95
CPS Retail 2 Debit Cap	0.00%	\$2.00	CPS Service Station Regulated Debit	0.05%	\$0.22
CPS Retail 2 Regulated Debit	0.05%	\$0.22	CPS Retail Service Station Prepaid	1.15%	\$0.15
CPS Retail 2 Prepaid	0.65%	\$0.15	CPS Retail Service Station Prepaid Cap	0.00%	\$0.95
CPS Retail 2 Prepaid Cap	0.00%	\$2.00	CPS Retail Service Station Prepaid Regulated	0.05%	\$25.00
CPS Retail 2 Prepaid Regulated Debit	0.05%	\$0.22	CPS Auto Fuel Dispenser Credit	1.15%	\$0.25
CPS Retail 2 Signature Preferred	2.40%	\$0.10	CPS Auto Fuel Dispenser Credit Cap	0.00%	\$1.10
EIRF Credit	2.30%	\$0.10	CPS Auto Fuel Dispenser Debit	0.80%	\$0.15
EIRF Debit	1.75%	\$0.20	CPS Auto Fuel Dispenser Debit Cap	0.00%	\$0.95
EIRF Regulated	0.05%	\$0.22	CPS Auto Fuel Dispenser Regulated Debit	0.05%	\$0.22
EIRF Prepaid	1.80%	\$0.20	CPS Auto Fuel Dispenser Prepaid	1.15%	\$0.15
EIRF Prepaid Regulated	0.05%	\$0.22	CPS Auto Fuel Dispenser Prepaid Cap	0.00%	\$0.95
EIRF Signature Preferred	2.40%	\$0.10	CPS Auto Fuel Dispenser Prepaid Regulated Debit	0.05%	\$0.22
CPS Card Not Present Credit	1.80%	\$0.10	Intl Issuer Chip	1.20%	
CPS Card Not Present Debit	1.65%	\$0.15	Intl Issuer Chip Signature	1.80%	
CPS Card Not Present Regulated	0.50%	\$0.22	Intl Issuer Chip Infinite Card	1.97%	
CPS Card Not Present Prepaid	1.75%	\$0.20	Intl Visa Commercial Products	2.00%	
CPS Card Not Present Prepaid Regulated	0.50%	\$0.22	Intl Secure Ecommerce	1.44%	
CPS Card Not Present Signature Preferred	2.40%	\$0.10	Intl Secure Ecommerce Signature	1.80%	
CPS E-Commerce Basic Credit	1.80%	\$0.10	Intl Secure Ecommerce Infinite	1.97%	
CPS E-Commerce Basic Debit	1.65%	\$0.15	Intl Secure Ecommerce Visa Commercial Products	2.00%	
CPS E-Commerce Regulated Debit	0.05%	\$0.22	Intl Electronic	1.10%	
CPS E-Commerce Basic Prepaid	1.75%	\$0.20	Intl Electronic Signature	1.80%	
CPS E-Commerce Basic Prepaid Regulated Debit	0.05%	\$0.22	Intl Electronic Infinite	1.97%	
CPS E-Commerce Basic Signature Preferred	2.40%	\$0.10	Intl Electronic Visa Commercial Products	2.00%	
CPS E-Commerce Preferred Credit	1.80%	\$0.10	Intl Standard	1.60%	
CPS E-Commerce Preferred Debit	1.60%	\$0.15	Intl Standard Signature	1.80%	
CPS E-Commerce Preferred Regulated Debit	0.05%	\$0.22	Intl Standard Infinite	1.97%	
CPS E-Commerce Preferred Prepaid	1.75%	\$0.20	Intl Standard Visa Commercial Products	2.00%	
CPS E-Commerce Preferred Prepaid Regulated	0.05%	\$0.22	Intl Interregional Regulated Debit	0.05%	\$0.21
CPS E-Commerce Preferred Signature Preferred	2.40%	\$0.10	ISA - Purchase	0.80%	
Standard Domestic Sales Credit	2.70%	\$0.10	ISA - Cash	0.40%	
Standard Domestic Sales Debit	1.90%	\$0.25	US IASF Multicurrency Cash	0.40%	
Standard Domestic Regulated	0.05%	\$0.22	US IASF Multicurrency Purchase	1.20%	
Standard Domestic Prepaid	1.90%	\$0.25	VS International Acquiring Fee	0.45%	
Standard Domestic Prepaid Regulated	0.05%	\$0.22	VS International Acquiring Fee-High Risk	0.90%	
Standard Domestic Signature Preferred credit	2.95%	\$0.10	Visa Bus T1 Retail	2.20%	\$0.10
CPS Restaurant Credit	1.54%	\$0.10	Visa Bus T1 Card Not Present	2.25%	\$0.10
CPS Restaurant Debit	1.19%	\$0.10	Visa Bus T1 EIRF Keyed	2.40%	\$0.10
CPS Restaurant Regulated Debit	0.05%	\$0.22	Visa Bus T1 Business Level II	2.05%	\$0.10
CPS Restaurant Prepaid	1.15%	\$0.15	Visa Bus T1 Business to Business	2.50%	\$0.10
CPS Restaurant Prepaid Regulated Debit	0.05%	\$0.22	Visa Bus T1 Standard	2.95%	\$0.20
CPS Restaurant Rewards	1.95%	\$0.10	Visa Bus T1 Business Utility	0.00%	\$1.50
CPS Restaurant Signature	2.30%	\$0.10	Visa Bus T2 Retail	2.30%	\$0.10
CPS Restaurant Signature Preferred	2.40%	\$0.10	Visa Bus T2 Card Not Present	2.45%	\$0.15

CPS Supermarket Credit	1.22%	\$0.05	Visa Bus T2 EIRF Keyed	2.75%	\$0.15
CPS Supermarket Debit	0.00%	\$0.30	Visa Bus T2 Business Level II	2.05%	\$0.10
CPS Supermarket Regulated Debit	0.50%	\$0.21	Visa Bus T2 Business to Business	2.25%	\$0.10
CPS Supermarket Prepaid	1.15%	\$0.15	Visa Bus T2 Standard	2.95%	\$0.20
CPS Supermarket Prepaid Cap	0.00%	\$0.35	Visa Bus T2 Business Utility	0.00%	\$1.50
CPS Supermarket Signature	1.65%	\$0.10	Visa Bus T3 Retail	2.40%	\$0.10
CPS Supermarket Signature Preferred	2.10%	\$0.10	Visa Bus T3 Card Not Present	2.60%	\$0.20
CPS Hotel/Car Rental Credit	1.54%	\$0.10	Visa Bus T3 EIRF Keyed	2.85%	\$0.20
CPS Hotel/Car Rental Debit	1.19%	\$0.10	Visa Bus T3 Business Level II	2.05%	\$0.10
CPS Hotel/Car Rental Regulated Debit	0.05%	\$0.22	Visa Bus T3 Business to Business	2.40%	\$0.10
CPS Hotel/Car Rental Prepaid	1.15%	\$0.15	Visa Bus T3 Business Utility	0.00%	\$1.50
CPS Hotel/Car Rental Prepaid Regulated	0.05%	\$0.22	Visa Bus T3 Standard	2.95%	\$0.20
CPS Hotel/Car Rental Signature Preferred	2.40%	\$0.10	Visa Bus T4 Retail	2.50%	\$0.10
CPS Hotel/Car Rental Credit Card Not Present	1.54%	\$0.10	Visa Bus T4 Card Not Present	2.70%	\$0.20
CPS Hotel/Car Rental Debit Card Not Present	1.70%	\$0.15	Visa Bus T4 EIRF Keyed	2.95%	\$0.20
CPS Hotel/Car Rental Regulated Debit Card Not Present	0.05%	\$0.22	Visa Bus T4 Business Level II	2.20%	\$0.10
CPS Hotel/Car Rental Prepaid Card Not Present	1.75%	\$0.20	Visa Bus T4 Business to Business	2.50%	\$0.10
CPS Hotel/Car Rental Prepaid Regulated Card Not Present	0.05%	\$0.22	Visa Bus T4 Business Utility	0.00%	\$1.50
CPS Hotel/Car Rental Signature Preferred Card Not Present	2.40%	\$0.10	Visa Bus T4 Standard	2.95%	\$0.25
CPS Hotel/Car Rental Ecommerce Preferred Credit	1.54%	\$0.10	Visa Bus Debit Card Present	1.70%	\$0.10
CPS Hotel/Car Rental Ecommerce Preferred Debit	1.70%	\$0.15	Visa Bus Regulated Debit Card Present	0.05%	\$0.22
CPS Hotel/Car Rental Ecommerce Preferred Regulated Debit	0.05%	\$0.22	Visa Bus Card Not Present	2.45%	\$0.10
CPS Hotel/Car Rental Ecommerce Preferred Prepaid	1.75%	\$0.20	Visa Bus Regulated Debit Card Not Present	0.05%	\$0.22
CPS Hotel/Car Rental Ecommerce Preferred Prepaid Regulated	0.05%	\$0.22	Visa Bus Debit Standard	2.95%	\$0.10
CPS Hotel/Car Rental Ecommerce Preferred Signature Preferred	2.40%	\$0.10	Visa Bus Regulated Debit Standard	0.05%	\$0.22
CPS/Passenger Transport Card Present-Credit	1.70%	\$0.10	Visa Bus Debit Utility Card Not Present	0.00%	\$1.50
CPS/Passenger Transport Card Present-Debit	1.19%	\$0.10	Visa Bus Regulated Utility Card Not Present	0.05%	\$0.22
CPS/Passenger Transport Card Present-Regulated Debit	0.05%	\$0.22	Visa Purchasing & Corporate T&E Card Present	2.50%	\$0.10
CPS/Passenger Transport Card Present-Prepaid	1.15%	\$0.15	Visa Purchasing & Corporate T&E Card Not Present	2.65%	\$0.10
CPS/Passenger Transport Card Present-Prepaid Regulated	0.05%	\$0.22	Visa Purchasing & Corporate T&E Commercial Level II	2.05%	\$0.10
CPS/Passenger Transport Card Present-Signature Preferred	2.40%	\$0.10	Visa Purchasing & Corporate T&E Commercial Level III	1.85%	\$0.10
CPS/Passenger Transport Card Not Present Debit	1.70%	\$0.15	Visa Purchasing & Corporate T&E Travel Service	2.55%	\$0.10
CPS/Passenger Transport Card Not Present Regulated Debit	0.05%	\$0.22	Visa Purchasing & Corporate T&E Large Ticket	1.45%	\$35.00
CPS/Passenger Transport Card Not Present Prepaid	1.75%	\$0.20	Visa Purchasing & Corporate T&E Standard	2.95%	\$0.10
CPS/Passenger Transport Card Not Present Prepaid Regulated	0.05%	\$0.22	VS US Straight Pass Through Tier1	2.00%	\$0.10
CPS/Passenger Transport Ecommerce Preferred-Credit	1.70%	\$0.10	VS US Straight Pass Through Tier2	1.30%	\$35.00
CPS/Passenger Transport Ecommerce Preferred-Debit	1.70%	\$0.15	VS US Straight Pass Through Tier3	1.10%	\$35.00
CPS/Passenger Transport Ecommerce Preferred-Regulated Debit	0.05%	\$0.22	VS US Straight Pass Through Tier4	0.95%	\$35.00
CPS/Passenger Transport Ecommerce Preferred-Prepaid	1.75%	\$0.20	VS US Straight Pass Through Tier5	0.80%	\$35.00
CPS/Passenger Transport Ecommerce Preferred-Prepaid Regulated	0.05%	\$0.22	Visa Purchasing G2G Govt to Govt	1.65%	\$0.10
CPS/Passenger Transport Ecommerce Preferred Signature Preferred	2.40%	\$0.10	Visa Purchasing GSA Govt Svc Agency Large Ticket	1.20%	\$39.00
Travel Service Prepaid	1.15%	\$0.15	Visa Purchasing Card-Large Purchase Advantage 1	0.70%	\$49.50
Travel Service Prepaid Regulated	0.05%	\$0.22	Visa Purchasing Card-Large Purchase Advantage 2	0.60%	\$52.50
CPS/Account Funding Credit	2.14%	\$0.10	Visa Purchasing Card-Large Purchase Advantage 3	0.50%	\$55.50
CPS/Account Funding Debit	1.75%	\$0.20	Visa Purchasing Card-Large Purchase Advantage 4	0.40%	\$58.50
CPS/Account Funding Regulated Debit	0.05%	\$0.22	Visa Corporate Prepaid Debit Card Present	2.15%	\$0.10
CPS/Account Funding Prepaid	1.80%	\$0.20	Visa Corporate Prepaid Debit Card Not Present	2.65%	\$0.10
CPS/Account Funding Prepaid Regulated	0.05%	\$0.22	Visa Corporate Prepaid Debit Standard	2.95%	\$0.10
CPS/Account Funding Signature Preferred	2.40%	\$0.10	Visa Business Prepaid Debit Card Present	2.15%	\$0.10
CPS Charity	1.35%	\$0.05	Visa Business Prepaid Debit Card Not Present	2.65%	\$0.10
CPS Recurring Payments SIC 4814 4899	1.43%	\$0.05	Visa Business Prepaid Debit Standard	2.95%	\$0.10
CPS Recurring Payments Sig Preferred SIC 4814 4899	2.40%	\$0.10	Visa Business Prepaid Debit Utility	0.00%	\$1.50
Credit - Pass Transport Consumer Credit	2.33%	\$0.00	Visa Purchasing Prepaid Debit Card Present	2.15%	\$0.10
Credit - Non Pass Transport Consumer Credit	1.76%	\$0.00	Visa Purchasing Prepaid Debit Card Not Present	2.65%	\$0.10
Credit - Non Pass Transport Corporate & Purchasing	2.35%	\$0.00	Visa Purchasing Prepaid Debit Standard	2.95%	\$0.10
Credit -Mail/Phone Ecommerce Consumer Credit	2.05%	\$0.00	Visa Purchasing Prepaid Debit Large Ticket	1.45%	\$35.00
Credit Voucher - Debit Card	0.00%	\$0.00	Visa Commercial Prepaid Regulated Debit Card Not Present	0.05%	\$0.22
Credit Voucher Non-GSA Purchasing Non Pass Transport 1	2.40%	\$0.00	Visa Commercial Prepaid Regulated Debit Card Present	0.05%	\$0.22
Credit Voucher Non-GSA Purchasing Non Pass Transport 2	2.30%	\$0.00	Visa Commercial Prepaid Regulated Debit Standard	0.05%	\$0.22
Credit Voucher Non-GSA Purchasing Non Pass Transport 3	2.20%	\$0.00	Visa Commercial Prepaid Regulated Debit Large Ticket	0.05%	\$0.22
Credit Voucher Non-GSA Purchasing Non Pass Transport 4	2.00%	\$0.00	Visa Commercial Prepaid Regulated Debit Utility	0.05%	\$0.22
Credit Voucher Non-GSA Purchasing Non Pass Transport 5	1.80%	\$0.00	Additional Visa Association Charges:		
Credit Voucher GSA Purchasing Non Pass Transport 1	2.35%	\$0.00	Visa Card Assessment Fee .0013 gross volume		
Credit Voucher GSA Purchasing Non Pass Transport 2	2.15%	\$0.00	Fixed Acquirer Processing Fee Location Fee # outlets/MCC		
Credit Voucher GSA Purchasing Non Pass Transport 3	2.00%	\$0.00	Var FANF determined by card not present/fastfood \$volumes		
Credit Voucher GSA Purchasing Non Pass Transport 4	1.80%	\$0.00	Transaction Integrity Fee debit/prepaid not meeting CPS criteria		\$0.20
			Misuse of the authorization system fee		\$0.09
			Visa Acq Processing Fee Credit per authorization		\$0.0195
			Visa Acq Processing Fee Debit per authorization		\$0.0155

MASTERCARD INTERCHANGE 2018			MASTERCARD INTERCHANGE 2018		
Merit 3 Credit	1.58%	\$0.10	Public Sector Credit Core	1.55%	\$0.10
Merit 3 Enhanced Value	1.73%	\$0.10	Public Sector Enhanced Value	1.55%	\$0.10
Merit 3 World	1.77%	\$0.10	Public Sector World	1.55%	\$0.10
Merit 3 World High Value	2.20%	\$0.10	Public Sector World High Value	1.55%	\$0.10
Merit 3 World Elite	2.20%	\$0.10	Public Sector World Elite	1.55%	\$0.10
Merit 3 Debit	1.05%	\$0.15	Airline World High Value	2.30%	\$0.10
Merit 3 Prepaid	1.05%	\$0.15	Airline World Elite	2.30%	\$0.10
Small Ticket Debit	1.55%	\$0.04	Consumer Credit Refund Group1	2.42%	
Small Ticket Debit Prepaid	1.55%	\$0.04	Consumer Credit Refund Group2	2.09%	
Regulated POS Debit	0.05%	\$0.21	Consumer Credit Refund Group3	1.95%	
Regulated POS Debit (Prepaid)	0.05%	\$0.21	Consumer Credit Refund Group4	1.82%	
Regulated POS Debit w / Fraud Adj	0.05%	\$0.22	Consumer Credit Refund Group5	1.73%	
Regulated POS Debit w / Fraud Adj (Prepaid)	0.05%	\$0.22	Consumer Debit Refund Group1	1.72%	
Regulated POS Debit Small Ticket	0.05%	\$0.21	Consumer Debit Refund Group2	1.68%	
Regulated POS Debit Small Tkt w / Fraud Adj	0.05%	\$0.22	Consumer Debit Refund Group3	1.40%	
Regulated POS Debit Small Tkt w / Fraud Adj (Prepaid)	0.05%	\$0.22	Data Rate 1 Bus Core (LVL1)	2.65%	\$0.10
Restaurant World	1.73%	\$0.10	Data Rate 1 Bus World (LVL2)	2.81%	\$0.10
Restaurant World High Value	2.20%	\$0.10	Data Rate 1 Bus World Elite (LVL3)	2.86%	\$0.10
Restaurant World Elite	2.20%	\$0.10	Data Rate 1 Bus LVL4	2.96%	\$0.10
Restaurant Debit	1.19%	\$0.10	Data Rate 1 Large Market Credit	2.70%	\$0.10
Restaurant Debit (Prepaid)	1.19%	\$0.10	Data Rate 1 Bus Debit	2.65%	\$0.10
Key Entered Credit	1.89%	\$0.10	Data Rate 1 Bus Prepaid	2.65%	\$0.10
Key Entered Enhanced Value	2.04%	\$0.10	Data Rate 1 Healthcare MCC Bus Debit	1.00%	
Key-Entered World	2.05%	\$0.10	Data Rate 1 Healthcare MCC Bus Debit CAP		\$5.00
Key-Entered World High Value	2.50%	\$0.10	Data Rate 1 Healthcare MCC Bus Prepaid	1.00%	
Key Entered World Elite	2.50%	\$0.10	Data Rate 1 Healthcare MCC Bus Prepaid CAP		\$5.00
Key Entered Debit	1.60%	\$0.15	Data Rate 1 Healthcare MCC Bus Large Market	1.00%	
Key Entered prepaid	1.76%	\$0.20	Data Rate 1 Healthcare MCC Bus Large Market CAP		\$5.00
Merit 1 Credit	1.89%	\$0.10	Data Rate 2 Bus Core (LVL1)	2.00%	\$0.10
Merit 1 Enhanced Value	2.04%	\$0.10	Data Rate 2 Bus World (LVL2)	2.16%	\$0.10
Merit 1 World	2.05%	\$0.10	Data Rate 2 Bus World Elite (LVL3)	2.21%	\$0.10
Merit 1 World High Value	2.50%	\$0.10	Data Rate 2 Level 4	2.31%	\$0.10
Merit 1 World Elite	2.50%	\$0.10	Data Rate 2 Bus Debit	2.20%	\$0.10
Merit 1 Debit	1.60%	\$0.15	Data Rate 2 Bus Prepaid	2.20%	\$0.10
Merit 1 Prepaid	1.76%	\$0.20	Data Rate 2 Bus Large Market	2.50%	\$0.10
Merit 1 - Insurance Credit	1.43%	\$0.05	Data Rate Petroleum MCC Bus Debit	2.05%	\$0.10
Merit 1 - Insurance Enhanced Value	1.43%	\$0.05	Data Rate 2 Petroleum MCC Bus Prepaid	2.05%	\$0.10
Merit 1 - Insurance World	1.43%	\$0.05	Data Rate 2 Petroleum Bus Large Market	2.10%	\$0.10
Merit 1 - Insurance World High Value	2.20%	\$0.10	Data Rate 3 Bus Core (LVL1)	1.75%	\$0.10
Merit 1 - Insurance World Elite	2.20%	\$0.10	Data Rate 3 Bus World (LVL2)	1.91%	\$0.10
Merit 1 - Real Estate Credit	1.10%		Data Rate 3 Bus World Elite (LVL3)	1.96%	\$0.10
Merit 1 - Real Estate Enhanced Value	1.10%		Data Rate 3 Bus LVL4	2.06%	\$0.10
Merit 1 - Real Estate World	1.10%		Data Rate 3 Bus Debit	1.80%	\$0.10
Merit 1 - Real Estate World High Value	2.20%	\$0.10	Data Rate 3 Bus Prepaid	1.80%	\$0.10
Merit 1 - Real Estate World Elite	2.20%	\$0.10	Data Rate 3 Bus Large Market	1.90%	\$0.10
Merit 1 - Real Estate Debit	1.10%		Large Ticket 1 Bus Core (LVL1)	1.20%	\$40.00
Merit 1 - Real Estate Debit Prepaid	1.10%		Large Ticket 1 Bus World (LVL2)	1.36%	\$40.00
Standard Credit	2.95%	\$0.10	Large Ticket 1 Bus World Elite (LVL3)	1.41%	\$40.00
Standard Enhanced Value	2.95%	\$0.10	Large Ticket 1 Level 4	1.51%	\$40.00
Standard World	2.95%	\$0.10	Large Ticket 1 Bus Debit	1.25%	\$40.00
Standard World High Value	3.25%	\$0.10	Large Ticket 1 Bus Prepaid	1.25%	\$40.00
Standard World Elite	3.25%	\$0.10	Large Ticket 1 Bus Large Market	1.25%	\$40.00
Standard Debit	1.90%	\$0.25	Large Ticket 1 Lodging Bus Large Market	2.60%	\$0.10
Standard Prepaid	1.90%	\$0.25	Large Ticket 2 Bus Core (LVL1)	1.20%	\$40.00
T&E World	2.30%	\$0.10	Large Ticket 2 Bus World (LVL2)	1.36%	\$40.00
T&E World High Value	2.75%	\$0.10	Large Ticket 2 Bus World Elite (LVL3)	1.41%	\$40.00
T&E World Elite	2.75%	\$0.10	Large Ticket 2 Bus LVL4	1.51%	\$40.00
T&E Large Ticket World High Value	2.00%		Large Ticket 2 Bus Debit	1.25%	\$40.00
T&E Large Ticket World Elite	2.00%		Large Ticket 2 Bus Prepaid	1.25%	\$40.00
Supermarket Credit Core	1.48%	\$0.10	Large Ticket 2 Bus Large Market	1.20%	\$60.00
Supermarket Enhanced Value	1.48%	\$0.10	Large Ticket 2 Lodging Bus Large Market	2.60%	\$0.10
Supermarket World	1.58%	\$0.10	Large Ticket 3 Bus Core (LVL1)	1.20%	\$40.00
Supermarket World High Value	1.90%	\$0.10	Large Ticket 3 Bus World (LVL2)	1.36%	\$40.00
Supermarket World Elite	1.90%	\$0.10	Large Ticket 3 Bus World Elite (LVL3)	1.41%	\$40.00
Supermarket Debit	1.05%	\$0.15	Large Ticket 3 Bus LVL4	1.51%	\$40.00
Supermarket Debit Cap	0.00%	\$0.35	Large Ticket 3 Bus Debit	1.25%	\$40.00
Supermarket Debit (Prepaid)	1.05%	\$0.15	Large Ticket 3 Bus Prepaid	1.25%	\$40.00
Supermarket Debit Cap (Prepaid)	0.00%	\$0.35	Large Ticket 3 Large Market Credit	1.15%	\$80.00

Lodging and Auto Rental Credit Core	1.58%	\$0.10	Large Ticket 3 Lodging Bus Large Market	2.60%	\$0.10
Lodging and Auto Rental Enhanced Value	1.80%	\$0.10	T&E 1 Bus Core (LVL1)	2.50%	
Lodging and Auto Rental Debit	1.15%	\$0.15	T&E 1- Bus World (LVL2)	2.66%	
Lodging and Auto Rental Debit (Prepaid)	1.15%	\$0.15	T&E 1- Bus World Elite (LVL3)	2.71%	
Emerging Market Debit	0.80%	\$0.25	T&E 1- Bus LVL4	2.81%	
Emerging Market Debit (Prepaid)	0.80%	\$0.25	T&E 1 Bus Debit	2.50%	
Emerging Markets Edu & Govt Debit	0.65%	\$0.15	T&E 1 Bus Prepaid	2.50%	
Emerging Markets Edu & Govt Debit CAP		\$2.00	T&E 1 Bus Large Market	2.75%	
Emerging Markets Edu & Govt Debit (Prepaid)	0.65%	\$0.15	T&E 2 Bus Core (LVL1)	2.35%	\$0.10
Emerging Markets Edu & Govt Debit (Prepaid) CAP		\$2.00	T&E 2- Bus World (LVL2)	2.51%	\$0.10
Convenience Purchases Credit Core	1.90%		T&E 2- Bus World Elite (LVL3)	2.56%	\$0.10
Convenience Purchases Enhanced Value	1.90%		T&E 2- Bus LVL4	2.66%	\$0.10
Convenience Purchases World	2.00%		T&E 2 Bus Debit	2.35%	\$0.10
Convenience Purchases World High Value	2.00%		T&E 2 Bus Prepaid	2.35%	\$0.10
Convenience Purchases World Elite	2.00%		T&E 2 Bus Large Market	2.60%	\$0.10
Consumer Charities Credit Core	2.00%	\$0.10	T&E 3 Bus Core (LVL1)	2.30%	\$0.10
Consumer Charities Enhanced Value	2.00%	\$0.10	T&E 3- Bus World (LVL2)	2.46%	\$0.10
Consumer Charities World	2.00%	\$0.10	T&E 3- Bus World Elite (LVL3)	2.51%	\$0.10
Consumer Charities World High Value	2.00%	\$0.10	T&E 3- Bus LVL4	2.61%	\$0.10
Consumer Charities World Elite	2.00%	\$0.10	T&E 3 Bus Debit	2.30%	\$0.10
Consumer Charities Debit	1.45%	\$0.15	T&E 3 Bus Prepaid	2.30%	\$0.10
Consumer Charities Prepaid	1.45%	\$0.15	T&E 3 Bus Large Market	2.55%	\$0.10
Utilities Credit	0.00%	\$0.65	T&E 3 Airline Bus Debit	2.30%	\$0.10
Utilities Enhanced Value	0.00%	\$0.65	T&E 3 Airline Bus Prepaid	2.30%	\$0.10
Utilities World	0.00%	\$0.65	T&E 3 Airline Bus Large Market	2.55%	\$0.10
Utilities World High Value	0.00%	\$0.75	Standard Bus Core (LVL1)	2.95%	\$0.10
Utilities World Elite	0.00%	\$0.75	Standard Bus World (LVL2)	3.11%	\$0.10
Utilities Debit	0.00%	\$0.45	Standard Bus World Elite (LVL3)	3.16%	\$0.10
Utilities prepaid	0.00%	\$0.65	Standard- Bus LVL4	3.26%	\$0.10
Service Industries Credit Core	1.15%	\$0.05	Standard Bus Debit	2.95%	\$0.10
Service Industries Enhanced Value	1.15%	\$0.05	Standard Bus Prepaid	2.95%	\$0.10
Service Industries World	1.15%	\$0.05	Standard Bus Large Market	2.95%	\$0.10
Service Industries World High Value	1.15%	\$0.05	Utility Bus Core (LVL1)	0.00%	\$1.50
Service Industries World Elite	1.15%	\$0.05	Utility Bus World (LVL2)	0.00%	\$1.50
Service Industries Debit	1.15%	\$0.05	Utility Bus World Elite (LVL3)	0.00%	\$1.50
Service Industries Prepaid	1.15%	\$0.05	Utilities Bus LVL4	0.00%	\$1.50
Full UCAF Core	1.78%	\$0.10	Utilities Bus Bus Debit	0.00%	\$1.50
Full UCAF Enhanced Value	1.93%	\$0.10	Utilities Bus Prepaid	0.00%	\$1.50
Full UCAF World	1.97%	\$0.10	Commercial Charities Bus Core (LVL1)	2.00%	\$0.10
Full UCAF World High Value	2.40%	\$0.10	Commercial Charities Bus World (LVL2)	2.00%	\$0.10
Full UCAF World Elite	2.40%	\$0.10	Commercial Charities Bus World Elite (LVL3)	2.00%	\$0.10
Full UCAF Debit	1.25%	\$0.15	Commercial Charities Bus LVL4	2.00%	\$0.10
Full UCAF Prepaid	1.25%	\$0.15	Commercial Charities Bus Debit	2.00%	\$0.10
Merchant UCAF	1.68%	\$0.10	Commercial Charities Bus Prepaid	2.00%	\$0.10
Merchant UCAF Enhanced Value	1.83%	\$0.10	Commercial Charities Bus Large Market	2.00%	\$0.10
Merchant UCAF World	1.87%	\$0.10	Payment Transaction Bus Core (LVL1)	0.19%	\$0.53
Merchant UCAF World High Value	2.30%	\$0.10	Payment Transaction Bus World (LVL2)	0.19%	\$0.53
Merchant UCAF World Elite	2.30%	\$0.10	Payment Transaction Bus World Elite (LVL3)	0.19%	\$0.53
Merchant UCAF Debit	1.15%	\$0.15	Payment Transaction Bus LVL4	0.19%	\$0.53
Merchant UCAF Prepaid	1.15%	\$0.15	Payment Transaction Bus Debit	0.19%	\$0.53
Payment Core	0.19%	\$0.53	Payment Transaction Bus Prepaid	0.19%	\$0.53
Payment Enhanced Value	0.19%	\$0.53	Payment Transaction Bus Large Market	0.19%	\$0.53
Payment World	0.19%	\$0.53	Commercial Credit Refund Group1	2.37%	
Payment World High Value	0.19%	\$0.53	Commercial Credit Refund Group2	2.30%	
Payment World Elite	0.19%	\$0.53	Commercial Credit Refund Group3	2.21%	
Payment Debit	0.19%	\$0.53	Commercial Credit Refund Group4	2.16%	
Payment Prepaid	0.19%	\$0.53	Commercial Debit Refund Group1	2.37%	
Petroleum Base Core	1.90%		Commercial Debit Refund Group2	2.30%	
Petroleum Base Core Cap	0.00%	\$0.95	Commercial Debit Refund Group3	2.21%	
Petroleum Base Enhanced Value	1.90%		Commercial Debit Refund Group4	2.16%	
Petroleum Base Enhanced Value Cap	0.00%	\$0.95			

Petroleum Base World	2.00%		Additional MasterCard Association Charges		
Petroleum Base World Cap	0.00%	\$0.95	.0013 gross volume assessments trans under \$1,000		
Petroleum Base World High Value	2.00%		.0014 gross volume assessments trans over \$1,000		
Petroleum Base World High Value Cap	0.00%	\$0.95	Network Access/Brand Usage per item		\$0.0195
Petroleum Base World Elite	2.00%		Digital Enablement Fee card not present volumes	0.01%	
Petroleum Base World Elite Cap	0.00%	\$0.95	Cross-Border Assessment –Foreign	1.00%	
Petroleum Service Stations Debit	0.70%	\$0.17	Intrachange	1.50%	
Petroleum-Service Station Debit Cap	0.00%	\$0.95	MC Acquirer Program Support Fee	0.55%	
Petroleum Service Stations Prepaid	0.70%	\$0.17	Cross-border Assessment-Domestic	0.60%	
Petroleum-Service Station Prepaid Cap	0.00%	\$0.95	Location Fee Per Merchant Number		\$1.25
Passenger Transport Core	1.75%	\$0.10			
Passenger Transport Enhanced Value	1.90%	\$0.10			
Passenger Transport Debit	1.60%	\$0.15			
Passenger Transport Prepaid	1.60%	\$0.15			

DISCOVER INTERCHANGE 2018			DISCOVER INTERCHANGE 2018		
Retail-Core	1.56%	\$0.10	Real Estate Core	1.10%	\$0.00
Retail-Rew ards	1.71%	\$0.10	Real Estate Rew ards	1.10%	\$0.00
Retail-Premium	1.71%	\$0.10	Real Estate Premium	1.10%	\$0.00
Retail(Premium Plus)	2.10%	\$0.10	Real Estate(Premium Plus)	2.30%	\$0.10
Retail-Debit	1.10%	\$0.16	Real Estate Debit	1.10%	\$0.00
Retail (Prepaid)	1.10%	\$0.16	Real Estate (Prepaid)	1.10%	\$0.00
Retail (Reg)	0.05%	\$0.21	Real Estate (Reg)	0.05%	\$0.21
Retail (Reg w /Fraud)	0.05%	\$0.22	Real Estate (Reg w /Fraud)	0.05%	\$0.22
Restaurant-Core	1.56%	\$0.10	Public Services-Core	1.55%	\$0.10
Restaurants-Rew ards	1.90%	\$0.10	Public Services-Rew ards	1.55%	\$0.10
Restaurants-Premium	2.20%	\$0.10	Public Services-Premium	1.55%	\$0.10
Restaurants(Premium Plus)	2.30%	\$0.10	Public Services(Premium Plus)	1.55%	\$0.10
Restaurants-Debit	1.10%	\$0.16	Public Services-Debit	0.90%	\$0.20
Restaurants (Prepaid)	1.10%	\$0.16	Public Services (Prepaid)	0.90%	\$0.20
Restaurant (Reg)	0.05%	\$0.21	Public Services (Reg)	0.05%	\$0.21
Restaurant (Reg w /Fraud)	0.05%	\$0.22	Public Services (Reg w /Fraud)	0.05%	\$0.22
Key Entry-Core	1.87%	\$0.10	Insurance Core	1.43%	\$0.05
Key Entry-Rew ards	1.97%	\$0.10	Insurance Rew ards	1.43%	\$0.05
Key Entry-Premium	2.00%	\$0.10	Insurance Premium	1.43%	\$0.05
Key Entry(Premium Plus)	2.15%	\$0.10	Insurance(Premium Plus)	2.30%	\$0.05
Key Entry-Debit	1.75%	\$0.20	Insurance Debit	0.80%	\$0.25
Key Entry (Prepaid)	1.75%	\$0.20	Insurance (Prepaid)	0.80%	\$0.25
Key Entry (Reg)	0.05%	\$0.21	Insurance (Reg)	0.05%	\$0.21
Key Entry (Reg w /Fraud)	0.05%	\$0.22	Insurance (Reg w /Fraud)	0.05%	\$0.22
Card Not Present Core	1.87%	\$0.10	Passenger Transport-Core	1.75%	\$0.10
Card Not Present-Rew ards	1.97%	\$0.10	Passenger Transport-Rew ards	1.90%	\$0.10
Card Not Present-Premium	2.00%	\$0.10	Passenger Transport-Premium	2.30%	\$0.10
Card Not Present (Premium Plus)	2.35%	\$0.10	Passenger Transport(Premium Plus)	2.30%	\$0.10
Card Not Present Debit	1.75%	\$0.20	Passenger Transport-Debit	1.59%	\$0.16
Card Not Present (Prepaid)	1.75%	\$0.20	Passenger Transport (Prepaid)	1.59%	\$0.16
Card Not Present (Reg)	0.05%	\$0.21	Passenger Transport (Reg)	0.05%	\$0.21
Card Not Present (Reg w /Fraud)	0.05%	\$0.22	Passenger Transport (Reg w /Fraud)	0.05%	\$0.22
E-Commerce Core	1.87%	\$0.10	Petroleum-Core	1.55%	\$0.05
E-Commerce Rew ards	1.97%	\$0.10	Petroleum-Rew ards	1.73%	\$0.05
E-Commerce Premium	2.00%	\$0.10	Petroleum-Premium	1.73%	\$0.05
E-Commerce Premium Plus	2.35%	\$0.10	Petroleum(Premium Plus)	1.73%	\$0.05
E-Commerce Debit	1.75%	\$0.20	Petroleum-Debit	0.76%	\$0.16
E-Commerce Prepaid	1.75%	\$0.20	Petroleum (Prepaid)	0.76%	\$0.16
E-Commerce (Reg)	0.05%	\$0.21	Petroleum (Reg)	0.05%	\$0.21
E-Commerce (Reg w /Fraud)	0.05%	\$0.22	Petroleum (Reg w /Fraud)	0.05%	\$0.22
Recurring Payments - Core	1.20%	\$0.05	Utilities-Core	0.00%	\$0.75
Recurring Payments – Rew ards	1.20%	\$0.05	Utilities-Rew ards	0.00%	\$0.75
Recurring Payments – Premium	1.45%	\$0.05	Utilities-Premium	0.00%	\$0.75
Recurring Payments – Premium Plus	1.80%	\$0.05	Utilities(Premium Plus)	0.00%	\$0.75
Recurring Payments-Debit	1.20%	\$0.05	Utilities-Debit	0.00%	\$0.75
PSL – Recurring Payments Prepaid	1.20%	\$0.05	Utilities (Prepaid)	0.00%	\$0.75
PSL - Recurring Pymts (Reg)	0.05%	\$0.21	Utilities (Reg)	0.05%	\$0.21
PSL - Recurring Pymts (Reg w /Fraud)	0.05%	\$0.22	Utilities (Reg w /Fraud)	0.05%	\$0.22

Supermarkets/Warehouse-Core	1.40%	\$0.05	Mid Submission Level-Core	2.40%	\$0.10
Supermarkets/Warehouse-Rew ards	1.65%	\$0.05	Mid Submission Level-Rew ards	2.40%	\$0.10
Supermarkets/Warehouse-Premium	1.65%	\$0.05	Mid Submission Level-Premium	2.40%	\$0.10
Supermarkets/Warehouse Clubs (Premium Plus)	1.90%	\$0.10	Mid Submission Level(Premium Plus)	2.40%	\$0.10
Supermarkets/Warehouse-Debit	1.10%	\$0.16	Mid Submission Level-Debit	1.80%	\$0.20
Supermarkets/Warehouse Clubs (Prepaid)	1.10%	\$0.16	Mid Submission Level (Prepaid)	1.80%	\$0.20
Supermarket/Warehouse Club (Reg)	0.05%	\$0.21	Mid Submission Level (Reg)	0.05%	\$0.21
Supermarket/Warehouse Club (Reg w/Fraud)	0.05%	\$0.22	Mid Submission Level (Reg w/Fraud)	0.05%	\$0.22
Supermarket/Warehouse Clubs Debit Cap	0.00%	\$0.36	Base Submission Level-Core	2.95%	\$0.10
Supermarket/Warehouse (Reg) Cap	0.00%	\$0.36	Base Submission Level-Rew ards	2.95%	\$0.10
Hotels/Car Rentals-Core	1.58%	\$0.10	Base Submission Level-Premium	2.95%	\$0.10
Hotels/Car Rentals-Rew ards	1.90%	\$0.10	Base Submission Level(Premium Plus)	2.95%	\$0.10
Hotels/Car Rentals-Premium	2.30%	\$0.10	Base Submission Level-Debit	1.89%	\$0.25
Hotels/Cars Rentals (Premium Plus)	2.30%	\$0.10	Base Submission Level (Prepaid)	1.89%	\$0.25
Hotels/Car Rentals-Debit	1.35%	\$0.16	Base Submission Level (Reg)	0.05%	\$0.21
Hotels/Car Rentals (Prepaid)	1.35%	\$0.16	Base Submission Level (Reg w/Fraud)	0.05%	\$0.22
Hotels/Car Rentals (Reg)	0.05%	\$0.21	Commercial Electronic Business/Corporate products	2.30%	\$0.10
Hotels/Car Rentals (Reg w/Fraud)	0.05%	\$0.22	Commercial Electronic (Debit)	2.30%	\$0.10
Emerging Markets-Core	1.45%	\$0.05	US Commercial Electronic (Prepaid)	2.30%	\$0.10
Emerging Markets-Rew ards	1.45%	\$0.05	Commercial Electronic (Reg)	0.05%	\$0.21
Emerging Markets-Premium	1.45%	\$0.05	Commercial Electronic (Reg w/Fraud)	0.05%	\$0.22
Emerging Markets (Premium Plus)	2.30%	\$0.10	Commercial Base Business/Corporate Products	2.95%	\$0.10
Emerging Markets (Debit)	0.90%	\$0.20	Commercial Base Submission (Debit)	2.95%	\$0.10
Emerging Markets (Prepaid)	0.90%	\$0.20	Commercial Base Submission Level (Prepaid)	2.95%	\$0.10
Emerging Markets (Reg)	0.05%	\$0.21	Commercial Base Submission (Reg)	0.05%	\$0.21
Emerging Markets (Reg w/Fraud)	0.05%	\$0.22	Commercial Base Submission (Reg w/Fraud)	0.05%	\$0.22
Express Services-Core	1.95%	\$0.00	Commercial Base Submission (Prepaid Reg)	0.05%	\$0.21
Express Services-Rew ards	1.95%	\$0.00	Commercial Base Submission (Prepaid Reg w/Fraud)	0.05%	\$0.22
Express Services-Premium	1.95%	\$0.00	Commercial Large Ticket Business/Corporate Products	0.90%	\$20.00
Express Services (Premium Plus)	2.05%	\$0.00	Commercial Large Ticket (Debit)	0.90%	\$20.00
Express Services-Debit	1.80%	\$0.00	US Commercial Large Ticket (Prepaid)	0.90%	\$20.00
Express Services (Prepaid)	1.80%	\$0.00	Commercial Large Ticket (Reg)	0.05%	\$0.21
Express Services (Reg)	0.05%	\$0.21	Commercial Large Ticket (Reg w/Fraud)	0.05%	\$0.22
Express Services (Reg w/Fraud)	0.05%	\$0.22	Commercial Large Ticket (Prepaid Reg)	0.05%	\$0.21
Consumer Adj Voucher Program 1- Core	2.07%		Commercial Large Ticket (Prepaid Reg w/Fraud)	0.05%	\$0.22
Consumer Adj Voucher Program 1-Rew ards	2.07%		Commercial Utilities Business/Corporate Card Products	0.00%	\$1.50
Consumer Adj Voucher Program 1-Premium	2.07%		Commercial Utilities (Debit)	0.00%	\$1.50
Consumer Adj Voucher Program 1-Premium Plus	2.07%		US Commercial Utilities (Prepaid)	0.00%	\$1.50
Consumer Adj Voucher Program 1-Debit	1.80%		Commercial Utilities (Reg)	0.05%	\$0.21
Consumer Adj Voucher Program 1 (Prepaid)	1.80%		Commercial Utilities (Reg w/Fraud)	0.05%	\$0.22
Consumer Adj Voucher Program 1 (Reg)	0.00%		Commercial Utilities (Prepaid Reg)	0.05%	\$0.21
Consumer Adj Voucher Program 1 (Prepaid Reg)	0.00%		Commercial Utilities (Prepaid Reg w/Fraud)	0.05%	\$0.22
Consumer Adj Voucher Program 2-Core	2.02%		Commercial Adj Voucher 1 Business/Corporate Cards	2.25%	\$0.00
Consumer Adj Voucher Program 2-Rew ards	2.02%		Commercial Adj Voucher Program 1 (Debit)	2.25%	\$0.00
Consumer Adj Voucher Program 2-Premium	2.02%		US Commercial Adj Voucher Program 1 (Prepaid)	2.25%	\$0.00
Consumer Adj Voucher Program 2-Premium Plus	2.02%		Commercial Adj Voucher Program 1 (Reg)	0.00%	\$0.00
Consumer Adj Voucher Program 2-Debit	1.69%		Comm Adj Voucher Program 1 (Prepaid Reg)	0.00%	\$0.00
Consumer Adj Voucher Program 2 (Prepaid)	1.69%		International Consumer Base	1.70%	\$0.10
Consumer Adjustment Voucher Program 2 (Reg)	0.00%		International Consumer Credit	1.65%	\$0.00
Consumer Adj Voucher Program 2 (Prepaid Reg)	0.00%		International Consumer Debit Prepaid	1.20%	\$0.00
Consumer Adj Voucher Program 3- Core	1.75%		International Commercial Base Credit	1.90%	\$0.10
Consumer Adj Voucher Program 3-Rew ards	1.75%		International Commercial Debit/Prepaid	1.90%	\$0.10
Consumer Adj Voucher Program 3-Premium	1.75%		Voucher Program - International- all products	0.00%	
Consumer Adj Voucher Program 3-Premium Plus	1.75%		International Processing Fee	0.40%	
Consumer Adj Voucher Program 3-Debit	1.35%		International Service Fee	0.55%	
Consumer AdjVoucher Program 3 (Prepaid)	1.35%		Intrachange	1.50%	
Consumer Adj Voucher Program 3 (Reg)	0.00%		Additional Discover Association Charges		
Consumer Adj Voucher Program 3 (Prepaid Reg)	0.00%		Card Assessment Fee - .0013 gross sales		
			DS Data Usage Charge per authorization		
					\$0.0195