

# Merchant Processing Services

## Interchange Reference Guide

**Includes:**

- American Express Program Pricing Fee Table
- Discover®, MasterCard®, and Visa® Interchange Fee tables
- Visa FANF

## October 2017 - Amex OptBlue Program Pricing

**Amex OptBlue Network Fee: 0.15%**

		<b>Rate</b>	<b>Per Item</b>
<b>Retail</b>	<b>Tier 1 (&lt;\$75)</b>	1.60%	\$0.10
	<b>Tier 2 (\$75.01 to \$1000)</b>	1.95%	\$0.10
	<b>Tier 3 (&gt;\$1000)</b>	2.40%	\$0.10
<b>Mail Order and Internet</b> (Rates do not include Non-Swiped Surcharge)	<b>Tier 1 (&lt;\$150)</b>	1.70%	\$0.10
	<b>Tier 2 (\$150.01 to \$3000)</b>	2.05%	\$0.10
	<b>Tier 3 (&gt;\$3000)</b>	2.50%	\$0.10
<b>Healthcare</b>	<b>Tier 1 (&lt;\$150)</b>	1.55%	\$0.10
	<b>Tier 2 (\$150.01 to \$2000)</b>	1.85%	\$0.10
	<b>Tier 3 (&gt;\$2000)</b>	2.30%	\$0.10
<b>B2B / Wholesale</b>	<b>Tier 1 (&lt;\$400)</b>	1.55%	\$0.10
	<b>Tier 2 (\$400.01 to \$7500)</b>	1.80%	\$0.10
	<b>Tier 3 (&gt;\$7500)</b>	2.25%	\$0.10
<b>Restaurant</b>	<b>Tier 0 (&lt;\$5)</b>	1.90%	\$0.04
	<b>Tier 1 (\$5.01 to \$25)</b>	1.85%	\$0.10
	<b>Tier 2 (\$25.01 to \$150)</b>	2.45%	\$0.10
	<b>Tier 3 (&gt;\$150)</b>	2.75%	\$0.10
<b>Caterers &amp; Drinking Places</b>	<b>Tier 0 (&lt;\$5)</b>	1.90%	\$0.04
	<b>Tier 1 (\$5.01 to \$25)</b>	1.85%	\$0.10
	<b>Tier 2 (\$25.01 to \$150)</b>	2.45%	\$0.10
	<b>Tier 3 (&gt;\$150)</b>	2.75%	\$0.10
<b>Services and Professional</b>	<b>Tier 1 (&lt;\$400)</b>	1.60%	\$0.10
	<b>Tier 2 (\$400.01 to \$3000)</b>	1.95%	\$0.10
	<b>Tier 3 (&gt;\$3000)</b>	2.40%	\$0.10
<b>Lodging</b>	<b>Tier 1 (&lt;\$100)</b>	2.25%	\$0.10
	<b>Tier 2 (\$100.01 to \$1000)</b>	2.60%	\$0.10
	<b>Tier 3 (&gt;\$1000)</b>	3.00%	\$0.10
<b>Travel and Entertainment</b>	<b>Tier 1 (&lt;\$100)</b>	2.25%	\$0.10
	<b>Tier 2 (\$100.01 to \$1000)</b>	2.60%	\$0.10
	<b>Tier 3 (&gt;\$1000)</b>	3.00%	\$0.10
<b>Education</b>	<b>Tier 1 (&lt;\$100)</b>	1.45%	\$0.10
	<b>Tier 2 (\$100.01 to \$3000)</b>	1.80%	\$0.10
	<b>Tier 3 (&gt;\$3000)</b>	2.05%	\$0.10
<b>Government</b>	<b>Tier 1 (&lt;\$100)</b>	1.55%	\$0.10
	<b>Tier 2 (\$100.01 to \$3000)</b>	1.70%	\$0.10
	<b>Tier 3 (&gt;\$3000)</b>	1.90%	\$0.10

## October 2017 - Amex OptBlue Program Pricing

### Amex OptBlue Network Fee: 0.15%

		Rate	Per Item
<b>Other</b>	<b>Tier 1 (&lt;\$100)</b>	1.50%	\$0.10
	<b>Tier 2 (\$100.01 to \$3000)</b>	1.85%	\$0.10
	<b>Tier 3 (&gt;\$3000)</b>	2.30%	\$0.10
<b>Prepaid</b>	<b>Tier 1 (&lt;\$75)</b>	1.35%	\$0.10
	<b>Tier 2 (\$75.01 to \$1000)</b>	1.70%	\$0.10
	<b>Tier 3 (&gt;\$1000)</b>	2.15%	\$0.10

*A 0.30% Surcharge will be added to all Non-Swiped / Card Not Present Transactions.*

*A 0.40% Surcharge will be added to all Inbound International Transactions.*

## April 2018 - Discover Interchange Fees

### Discover Assessment Fees: 0.13%

		Rate	Per Item
<b>PSL Retail</b> <i>(Cardswipe Best Rate)</i>	<b>Core (Best Rate)</b>	1.56%	\$0.10
	<b>Debit</b>	1.10%	\$0.16
	<b>Prepaid</b>	1.10%	\$0.16
	<b>Rewards</b>	1.71%	\$0.10
	<b>Premium</b>	1.71%	\$0.10
	<b>Premium Plus</b>	2.15%	\$0.10
<b>Regulated</b>	<b>Debit and Prepaid</b>	0.05%	\$0.21
<b>Regulated with Fraud Adjustment</b>	<b>Debit and Prepaid</b>	0.05%	\$0.22
<b>Key Entry</b> <i>(Card Present)</i>	<b>Core</b>	1.87%	\$0.10
	<b>Debit</b>	1.75%	\$0.20
	<b>Prepaid</b>	1.75%	\$0.20
	<b>Rewards</b>	1.97%	\$0.10
	<b>Premium</b>	2.00%	\$0.10
	<b>Premium Plus</b>	2.40%	\$0.10
<b>MSL Consumer</b>	<b>Core / Rewards / Premium / Premium Plus</b>	2.40%	\$0.10
	<b>Debit and Prepaid</b>	1.80%	\$0.20
<b>BSL Consumer</b>	<b>Core / Rewards / Premium / Premium Plus</b>	2.95%	\$0.10
	<b>Debit and Prepaid</b>	1.89%	\$0.25

### *Direct Marketing / Internet*

<b>PSL Card Not Present</b>	<b>Core</b>	1.87%	\$0.10
	<b>Debit</b>	1.75%	\$0.20
	<b>Prepaid</b>	1.75%	\$0.20
	<b>Rewards</b>	1.97%	\$0.10
	<b>Premium</b>	2.00%	\$0.10
	<b>Premium Plus</b>	2.35%	\$0.10
<b>PSL E-commerce</b>	<b>Core</b>	1.87%	\$0.10
	<b>Debit</b>	1.75%	\$0.20
	<b>Prepaid</b>	1.75%	\$0.20
	<b>Rewards</b>	1.97%	\$0.10
	<b>Premium</b>	2.00%	\$0.10
	<b>Premium Plus</b>	2.35%	\$0.10

### *Industry Specific Programs*

<b>PSL Restaurants</b>	<b>Core</b>	1.56%	\$0.10
	<b>Debit</b>	1.10%	\$0.16
	<b>Prepaid</b>	1.10%	\$0.16

## April 2018 - Discover Interchange Fees

### Discover Assessment Fees: 0.13%

		Rate	Per Item
	Rewards	1.90%	\$0.10
	Premium	2.20%	\$0.10
	Premium Plus	2.40%	\$0.10
PSL Supermarket / Warehouse	Core	1.40%	\$0.05
	Debit (\$0.36 cap)	1.10%	\$0.16
	Prepaid	1.10%	\$0.16
	Rewards / Premium	1.65%	\$0.05
	Premium Plus	1.90%	\$0.10
PSL Petroleum	Core	1.55%	\$0.05
	Debit and Prepaid	0.76%	\$0.16
	Rewards / Premium / Premium Plus	1.80%	\$0.05
PSL Insurance	Core / Rewards / Premium	1.43%	\$0.05
	Debit and Prepaid	0.80%	\$0.25
	Premium Plus	2.30%	\$0.05
PSL Real Estate	Core / Debit / Prepaid / Rewards / Premium	1.10%	\$0.00
	Premium Plus	2.30%	\$0.10
PSL Public Services	Core / Rewards / Premium / Premium Plus	1.55%	\$0.10
	Debit and Prepaid	0.90%	\$0.20
PSL Utilities	All Consumer Card Types	0.00%	\$0.75
PSL Recurring Pymts	Core / Rewards	1.35%	\$0.05
	Debit and Prepaid	1.20%	\$0.05
	Premium	1.45%	\$0.05
	Premium Plus	1.80%	\$0.05
PSL Emerging Markets	Core / Rewards / Premium	1.45%	\$0.05
	Debit and Prepaid	0.90%	\$0.20
	Premium Plus	2.30%	\$0.10
PSL Hotels/Car Rentals	Core	1.58%	\$0.10
	Debit and Prepaid	1.35%	\$0.16
	Rewards	1.90%	\$0.10
	Premium	2.30%	\$0.10
	Premium Plus	2.40%	\$0.10
PSL Passenger Transport	Core	1.75%	\$0.10
	Debit and Prepaid	1.59%	\$0.16
	Rewards	1.90%	\$0.10
	Premium	2.30%	\$0.10

## April 2018 - Discover Interchange Fees

### Discover Assessment Fees: 0.13%

		Rate	Per Item
	<b>Premium Plus</b>	2.40%	\$0.10
<b>PSL Express Services</b>	<b>Core / Rewards / Premium</b>	1.95%	\$0.00
	<b>Debit and Prepaid</b>	1.80%	\$0.00
	<b>Premium Plus</b>	2.05%	\$0.05
	<i>Commercial (Business, Corporate, Purchasing, Fleet and Debit Cards)</i>		
<b>ESL Commercial</b>	<b>All Commercial Card Types</b>	2.30%	\$0.10
<b>BSL Commercial</b>	<b>All Commercial Card Types</b>	2.95%	\$0.10
<b>US Comm Lg Ticket</b>	<b>All Commercial Card Types</b>	0.90%	\$20.00
<b>Commercial Utilities</b>	<b>All Commercial Card Types</b>	0.00%	\$1.50
<i>International*</i>			
<b>Intl Consumer Credit</b>	<b>Intl Consumer Credit Core, Rewards, Premium</b>	2.15%	\$0.00
<b>Intl Consumer DB/PP</b>	<b>Intl Consumer Debit and Prepaid</b>	1.70%	\$0.00
<b>Intl Consumer Base</b>	<b>Intl Consumer Core, Rewards, Prem, Debit, Prepaid</b>	2.20%	\$0.10
<b>Intl Commercial</b>	<b>All International Commercial Card Types</b>	2.40%	\$0.10

\*An additional 0.80% International Service Fee will also be charged on transactions in which a non-U.S. issued card is used at a U.S. merchant location.

## April 2018 - MasterCard Interchange Fees

### MasterCard Assessment Fees: 0.13%

		Rate	Per Item
<b>Merit III</b> <i>(Cardswipe Best Rate)</i>	<b>Credit (Best Rate)</b>	1.58%	\$0.10
	<b>Debit</b>	1.05%	\$0.15
	<b>Enhanced</b>	1.73%	\$0.10
	<b>World*</b>	1.77%	\$0.10
	<b>World Elite / World High Value*</b>	2.20%	\$0.10
<b>U.S. Regulated</b>	<b>Debit and Prepaid</b>	0.05%	\$0.21
<b>U.S. Regulated with Fraud Adjustment</b>	<b>Debit and Prepaid</b>	0.05%	\$0.22
<b>Key Entered</b> <i>(Card Present)</i>	<b>Credit</b>	1.89%	\$0.10
	<b>Debit</b>	1.60%	\$0.15
	<b>Prepaid</b>	1.76%	\$0.20
	<b>Enhanced</b>	2.04%	\$0.10
	<b>World*</b>	2.05%	\$0.10
	<b>World Elite / World High Value*</b>	2.50%	\$0.10
<b>Standard</b>	<b>Credit/Enhanced/World</b>	2.95%	\$0.10
	<b>Debit</b>	1.90%	\$0.25
	<b>World Elite / World High Value</b>	3.25%	\$0.10
<b>Direct Marketing / Internet</b>			
<b>Merit I</b> <i>(Card Not Present)</i>	<b>Credit</b>	1.89%	\$0.10
	<b>Debit</b>	1.60%	\$0.15
	<b>Prepaid</b>	1.76%	\$0.20
	<b>Enhanced</b>	2.04%	\$0.10
	<b>World*</b>	2.05%	\$0.10
	<b>World Elite / World High Value*</b>	2.50%	\$0.10
<b>Merchant UCAF</b>	<b>Credit</b>	1.68%	\$0.10
	<b>Debit / Prepaid</b>	1.15%	\$0.15
	<b>Enhanced</b>	1.83%	\$0.10
	<b>World*</b>	1.87%	\$0.10
	<b>World Elite / World High Value*</b>	2.30%	\$0.10
<b>Full UCAF</b>	<b>Credit</b>	1.78%	\$0.10
	<b>Debit / Prepaid</b>	1.25%	\$0.15
	<b>Enhanced</b>	1.93%	\$0.10
	<b>World*</b>	1.97%	\$0.10
	<b>World Elite / World High Value*</b>	2.40%	\$0.10
<b>Industry Specific Programs</b>			
	<b>Merit III (Credit)</b>	1.58%	\$0.10

## April 2018 - MasterCard Interchange Fees

### MasterCard Assessment Fees: 0.13%

		Rate	Per Item
Restaurant	Debit	1.19%	\$0.10
	Enhanced/World ( $\leq \$60$ )	1.73%	\$0.10
	World Elite/World High Value ( $\leq \$60$ )	2.20%	\$0.10
Small Ticket - Debit		1.55%	\$0.04
Regulated POS Small Ticket - Debit with Fraud Adjustment		0.05%	\$0.22
Supermarket	Credit/Enhanced	1.48%	\$0.10
	Debit ( $\$0.35$ cap)	1.05%	\$0.15
	World	1.58%	\$0.10
	World Elite / World High Value	1.90%	\$0.10
Convenience Purchases (Non-Petroleum)	Credit ( $< \$31.25$ ) / Enhanced ( $< \$58.82$ )	1.90%	\$0.00
	Merit III Debit	1.05%	\$0.15
	World/World Elite/World High Value	2.00%	\$0.00
Petroleum (In-Store and CAT/AFD) ( $\$0.95$ cap)	Credit	1.90%	\$0.00
	Debit	0.70%	\$0.17
	Enhanced	1.90%	\$0.00
	World/World Elite/World High Value	2.00%	\$0.00
Merit I - Insurance	Credit / Enhanced / World	1.43%	\$0.05
	World Elite / World High Value	2.20%	\$0.10
Merit I - Real Estate	Credit / Debit / Enhanced / World	1.10%	\$0.00
	World Elite / World High Value	2.20%	\$0.10
Merit I - Consumer Loan	Debit and Prepaid ( $\$2.95$ cap)	0.80%	\$0.25
Public Sector	Credit/Enhanced/World/World Elite/High Val.	1.55%	\$0.10
	Merit III Debit	1.05%	\$0.15
Emerging Market - Debit		0.80%	\$0.25
Emerging Mkt - Gov't and Edu - Debit ( $\$2.00$ cap)		0.65%	\$0.15
Service Industries (SIIP) - Credit/Debit/Enhanced/World/World Elite		1.15%	\$0.05
Utility	Credit/Enhanced/World	0.00%	\$0.65
	Debit	0.00%	\$0.45
	Prepaid	0.00%	\$0.65
	World Elite / World High Value	0.00%	\$0.75
Lodging & Auto Rental*	Credit	1.58%	\$0.10
	Debit	1.15%	\$0.15
	Enhanced	1.80%	\$0.10
Passenger Transport*	Credit	1.75%	\$0.10
	Debit	1.60%	\$0.15
	Enhanced	1.90%	\$0.10



## April 2018 - MasterCard Interchange Fees

### MasterCard Assessment Fees: 0.13%

		Rate	Per Item
T&E	World	2.30%	\$0.10
	World Elite / World High Value	2.75%	\$0.10
	World Elite/World High Val. Lg Ticket (>\$2500)	2.00%	\$0.00
Charities	Consumer Credit / Commercial	2.00%	\$0.10
	Consumer Debit	1.45%	\$0.15
<b>Commercial (Business, Corporate, Purchasing and Fleet Cards)</b>			
Data Rate III	Large Market	1.90%	\$0.10
	Business	1.75%	\$0.10
	Business Level 2 / World	1.91%	\$0.10
	Business Level 3 / World Elite	1.96%	\$0.10
	Business Level 4	2.06%	\$0.10
Data Rate II	Large Market	2.50%	\$0.10
	Business	2.00%	\$0.10
	Business Level 2 / World	2.16%	\$0.10
	Business Level 3 / World Elite	2.21%	\$0.10
	Business Level 4	2.31%	\$0.10
Data Rate II Petroleum	Large Market	2.20%	\$0.10
	Business	2.00%	\$0.10
	Business Level 2 / World	2.16%	\$0.10
	Business Level 3 / World Elite	2.21%	\$0.10
	Business Level 4	2.31%	\$0.10
Data Rate I	Large Market	2.70%	\$0.10
	Business	2.65%	\$0.10
	Business Level 2 / World	2.81%	\$0.10
	Business Level 3 / World Elite	2.86%	\$0.10
	Business Level 4	2.96%	\$0.10
T&E III	Large Market	2.55%	\$0.10
	Business	2.30%	\$0.10
	Business Level 2 / World	2.42%	\$0.10
	Business Level 3 / World Elite	2.51%	\$0.10
	Business Level 4	2.61%	\$0.10
T&E II	Large Market	2.60%	\$0.10
	Business	2.35%	\$0.10
	Business Level 2 / World	2.51%	\$0.10
	Business Level 3 / World Elite	2.56%	\$0.10
	Business Level 4	2.66%	\$0.10

## April 2018 - MasterCard Interchange Fees

### MasterCard Assessment Fees: 0.13%

		Rate	Per Item
<b>T&amp;E I</b>	<b>Large Market</b>	2.75%	\$0.00
	<b>Business</b>	2.50%	\$0.00
	<b>Business Level 2 / World</b>	2.66%	\$0.00
	<b>Business Level 3 / World Elite</b>	2.71%	\$0.00
	<b>Business Level 4</b>	2.81%	\$0.00
<b>Standard</b>	<b>Business / Large Market</b>	2.95%	\$0.10
	<b>Business Level 2 / World</b>	3.11%	\$0.10
	<b>Business Level 3 / World Elite</b>	3.16%	\$0.10
	<b>Business Level 4</b>	3.26%	\$0.10
<b>Large Ticket I, II, III</b>	<b>Business / Large Market</b>	1.20%	\$40.00
	<b>Business Level 2 / World</b>	1.36%	\$40.00
	<b>Business Level 3 / World Elite</b>	1.41%	\$40.00
	<b>Business Level 4</b>	1.51%	\$40.00
	<b>Business Lodging / Business Lodging Debit</b>	2.30%	\$0.10
<b>Large Ticket I - Large Market</b>		1.25%	\$40.00
<b>Large Ticket II - Large Market</b>		1.20%	\$60.00
<b>Large Ticket III - Large Market</b>		1.15%	\$80.00
<b>Utility - Business / Business Levels 2, 3, 4 / Business World / Business World Elite</b>		0.00%	\$1.50
<b>Commercial Payments Account</b>	<b>Tier 1</b>	1.20%	\$0.00
	<b>Tier 2</b>	1.00%	\$0.00
	<b>Tier 3</b>	0.90%	\$0.00
	<b>Tier 4</b>	0.80%	\$0.00
	<b>Tier 5</b>	0.70%	\$0.00
<b>Interregional**</b>			
<b>Interregional Electronic</b>	<b>Consumer</b>	1.95%	\$0.00
	<b>Premium</b>	2.70%	\$0.00
	<b>Super Premium</b>	2.83%	\$0.00
<b>Interregional Regulated</b>	<b>Debit and Prepaid</b>	0.90%	\$0.21
<b>Interregional Regulated with Fraud Adjustment</b>	<b>Debit and Prepaid</b>	0.90%	\$0.22
<b>Interregional Standard</b>	<b>Consumer</b>	2.45%	\$0.00
	<b>Premium</b>	2.70%	\$0.00
	<b>Super Premium</b>	2.83%	\$0.00
<b>Interregional Merchant UCAF</b>	<b>Consumer</b>	2.29%	\$0.00
	<b>Premium</b>	2.70%	\$0.00
	<b>Super Premium</b>	2.83%	\$0.00
<b>Interregional Full UCAF</b>	<b>Consumer</b>	2.39%	\$0.00
	<b>Premium</b>	2.70%	\$0.00

## April 2018 - MasterCard Interchange Fees

### MasterCard Assessment Fees: 0.13%

	<b>Rate</b>	<b>Per Item</b>
<b>Super Premium</b>	2.83%	\$0.00
<b>Interregional Humanitarian Standard</b>	1.65%	\$0.00
<b>Interregional Commercial Purchasing Data Rate II</b>	2.55%	\$0.00
<b>Interregional Commercial and Int'l Commercial Purchasing</b>	2.85%	\$0.00
<b>Interregional Commercial Large Ticket</b>	1.75%	\$30.00
<b>Interregional Commercial Premium Standard</b>	2.85%	\$0.00

\*World & World Elite Cards used at T&E merchants will qualify at the World & World Elite T&E or World & World Elite Standard rate.

\*\*An additional 0.60% Cross Border Fee will be charged on transactions in which a non-U.S. issued MasterCard, Cirrus or Maestro is used and sale is processed in USD.

## April 2018 - Visa Interchange Fees

### Visa Assessment Fees: 0.13%

		Rate	Per Item
<b>CPS Retail</b> <i>(Cardswipe Best Rate)</i>	<b>Credit</b>	1.51%	\$0.10
	<b>Debit</b>	0.80%	\$0.15
	<b>Prepaid</b>	1.15%	\$0.15
	<b>Rewards 1 (Rewards/Signature)</b>	1.65%	\$0.10
	<b>Signature Preferred Retail*</b>	2.10%	\$0.10
<b>U.S. Regulated</b>	<b>Debit and Prepaid</b>	0.05%	\$0.21
<b>U.S. Regulated with Fraud Adjustment</b>	<b>Debit and Prepaid</b>	0.05%	\$0.22
<b>CPS Retail Key-Entered</b> <i>(Card Present)</i>	<b>Credit</b>	1.80%	\$0.10
	<b>Debit</b>	1.65%	\$0.15
	<b>Prepaid</b>	1.75%	\$0.20
	<b>Rewards 2 (Rewards/Signature)</b>	1.95%	\$0.10
	<b>Signature Preferred Retail*</b>	2.10%	\$0.10
<b>EIRF</b>	<b>Credit/Rewards/Signature</b>	2.30%	\$0.10
	<b>Debit (\$0.95 cap on 5541 and 5542)</b>	1.75%	\$0.20
	<b>Prepaid</b>	1.80%	\$0.20
	<b>Standard (Signature Preferred)</b>	2.95%	\$0.10
<b>Standard</b>	<b>Credit/Rewards/Signature</b>	2.70%	\$0.10
	<b>Debit / Prepaid</b>	1.90%	\$0.25
	<b>Signature Preferred</b>	2.95%	\$0.10
<b>Infinite / High Net Worth</b>	<b>Retail</b>	2.10%	\$0.10
	<b>Standard</b>	2.95%	\$0.10
<b>Hotel and Car Rental</b>			
<b>CPS Hotel / Car Rental</b> <i>(Card Present, Card Not Present and E-Commerce Preferred)</i>	<b>Credit</b>	1.54%	\$0.10
	<b>Debit - Card Present</b>	1.19%	\$0.10
	<b>Debit - CNP and E-Commerce Preferred</b>	1.70%	\$0.15
	<b>Prepaid - Card Present</b>	1.15%	\$0.15
	<b>Prepaid - CNP and E-Commerce Preferred</b>	1.75%	\$0.20
	<b>Rewards 2</b>	1.95%	\$0.10
	<b>Signature Card Electronic</b>	2.30%	\$0.10
	<b>Signature Preferred Electronic</b>	2.40%	\$0.10
<b>Direct Marketing / Internet</b>			
<b>CPS Card Not Present</b>	<b>Credit</b>	1.80%	\$0.10
	<b>Debit</b>	1.65%	\$0.15
	<b>Prepaid</b>	1.75%	\$0.20

## April 2018 - Visa Interchange Fees

### Visa Assessment Fees: 0.13%

		Rate	Per Item
	<b>Rewards 2 (Rewards/Signature)</b>	1.95%	\$0.10
	<b>Signature Preferred CNP*</b>	2.40%	\$0.10
<b>CPS E-Commerce Basic</b>	<b>Credit</b>	1.80%	\$0.10
	<b>Debit</b>	1.65%	\$0.15
	<b>Prepaid</b>	1.75%	\$0.20
	<b>Rewards 2 (Rewards/Signature)</b>	1.95%	\$0.10
	<b>Signature Preferred CNP*</b>	2.40%	\$0.10
<b>CPS E-Commerce Preferred</b>	<b>Credit/Rewards/Signature</b>	1.80%	\$0.10
	<b>Debit</b>	1.60%	\$0.15
	<b>Prepaid</b>	1.75%	\$0.20
	<b>Signature Preferred CNP*</b>	2.40%	\$0.10
<b>Infinite / High Net Worth</b>	<b>Card Not Present</b>	2.40%	\$0.10
<b>Industry Specific Programs</b>			
<b>CPS Restaurant</b>	<b>Credit</b>	1.54%	\$0.10
	<b>Debit</b>	1.19%	\$0.10
	<b>Prepaid</b>	1.15%	\$0.15
	<b>Rewards 2</b>	1.95%	\$0.10
	<b>Signature Card Electronic</b>	2.30%	\$0.10
	<b>Signature Preferred Electronic</b>	2.40%	\$0.10
<b>Small Ticket</b>	<b>Credit/Rewards/Signature</b>	1.65%	\$0.04
	<b>Debit</b>	1.55%	\$0.04
	<b>Prepaid</b>	1.60%	\$0.05
	<b>Signature Preferred Retail</b>	2.10%	\$0.10
<b>CPS Retail 2</b>	<b>Credit/Rewards/Signature</b>	1.43%	\$0.05
	<b>Debit / Prepaid (\$2.00 cap)</b>	0.65%	\$0.15
	<b>Signature Preferred CNP*</b>	2.40%	\$0.10
<b>CPS Charity</b>	<b>Credit/High Net Worth/Rewards/Signature/Sig Preferred</b>	1.35%	\$0.05
<b>CPS Supermarket</b>	<b>Credit</b>	1.22%	\$0.05
	<b>Debit</b>	0.00%	\$0.30
	<b>Prepaid (\$0.35 cap)</b>	1.15%	\$0.15
	<b>Rewards 1 (Rewards/Signature)</b>	1.65%	\$0.10
	<b>Signature Preferred Retail</b>	2.10%	\$0.10
<b>CPS Retail Service Station</b>	<b>Credit/Rewards/Signature/Signature Preferred</b>	1.15%	\$0.25
	<b>Debit (\$0.95 cap)</b>	0.80%	\$0.15
	<b>Prepaid (\$0.95 cap)</b>	1.15%	\$0.15

## April 2018 - Visa Interchange Fees

### Visa Assessment Fees: 0.13%

		Rate	Per Item
CPS Automated Fuel Dispenser	Credit/Rewards/Signature/Signature Preferred	1.15%	\$0.25
	Debit (\$0.95 cap)	0.80%	\$0.15
	Prepaid (\$0.95 cap)	1.15%	\$0.15
CPS Utility	Credit/High Net Worth/Rewards/Signature	0.00%	\$0.75
	Debit / Prepaid	0.00%	\$0.65
CPS Recurring Bill Payment	Credit/Rewards/Signature/Signature Preferred	1.43%	\$0.05
CPS Government	Credit	1.55%	\$0.10
	Debit / Prepaid (\$2.00 cap)	0.65%	\$0.15
Debt Repayment-No Fee	Debit / Prepaid (\$0.65 cap)	0.65%	\$0.15
Debt Repayment 2	Debit / Prepaid (\$2.00 cap)	0.65%	\$0.15
CPS Passenger Transport (Passenger Transport and E-Commerce Preferred Passenger Transport)	Credit	1.70%	\$0.10
	Debit - Card Present	1.19%	\$0.10
	Debit - CNP and E-Commerce Preferred	1.70%	\$0.15
	Prepaid - Card Present	1.15%	\$0.15
	Prepaid - CNP and E-Commerce Preferred	1.75%	\$0.20
	Rewards 2	1.95%	\$0.10
	Signature Card Electronic	2.30%	\$0.10
Infinite / High Net Worth	Electronic	2.40%	\$0.10
	Fuel (\$1.10 cap)	1.15%	\$0.25
	B2B	2.10%	\$0.10
Signature Preferred Business to Business		2.10%	\$0.10
<b>Commercial</b>			
Commercial Level III - Corporate and Purchasing (Non-T&E)		1.90%	\$0.10
Commercial Level II	Business (Tiers 1-3) / Fuel Corp/Purch (Non T&E)	2.05%	\$0.10
	Corporate /Purchasing (Non T&E)	2.50%	\$0.10
	Business Spend Tier 4	2.20%	\$0.10
Commercial Card Business-to-Business (B2B MCC's)	Business Spend Tier 1	2.10%	\$0.10
	Business Spend Tier 2	2.25%	\$0.10
	Business Spend Tier 3	2.40%	\$0.10
	Business Spend Tier 4	2.50%	\$0.10
Commercial Card Retail or Card Present (Non-T&E)	Corporate / Purchasing	2.50%	\$0.10
	Prepaid	2.15%	\$0.10
	Business Spend Tier 1	2.20%	\$0.10
	Business Spend Tier 2	2.30%	\$0.10

## April 2018 - Visa Interchange Fees

### Visa Assessment Fees: 0.13%

		Rate	Per Item
	<b>Business Spend Tier 3</b>	2.40%	\$0.10
	<b>Business Spend Tier 4</b>	2.50%	\$0.10
<b>Commercial Card Card Not Present (Non-T&amp;E)</b>	<b>Corporate / Purchasing</b>	2.70%	\$0.10
	<b>Prepaid</b>	2.65%	\$0.10
	<b>Business Spend Tier 1</b>	2.25%	\$0.10
	<b>Business Spend Tier 2</b>	2.45%	\$0.15
	<b>Business Spend Tier 3</b>	2.60%	\$0.20
	<b>Business Spend Tier 4</b>	2.70%	\$0.20
<b>Commercial Travel Service</b>	<b>Corporate / Purchasing</b>	2.65%	\$0.10
<b>Fleet</b>	<b>Purchasing</b>	2.50%	\$0.10
<b>Commercial Card Electronic</b>	<b>Corporate / Purchasing</b>	2.55%	\$0.10
	<b>Business Spend Tier 1</b>	2.40%	\$0.10
	<b>Business Spend Tier 2</b>	2.75%	\$0.15
	<b>Business Spend Tier 3</b>	2.85%	\$0.20
	<b>Business Spend Tier 4</b>	2.95%	\$0.20
<b>Commercial Electronic with Data</b>		2.95%	\$0.10
<b>Global B2B Virtual Payments**</b>		2.00%	\$0.00
<b>Standard</b>	<b>Corporate / Purchasing / Business Debit / Prepaid</b>	2.95%	\$0.10
	<b>Business Spend Tiers 1-3</b>	2.95%	\$0.20
	<b>Business Spend Tier 4</b>	2.95%	\$0.25
<b>GSA Purchasing Card Large Ticket (\$6483.34 and above)</b>		1.20%	\$39.00
<b>GSA Government-to-Government (G2G) - GSA Purchasing</b>		1.65%	\$0.10
<b>Commercial Product Lg Ticket (\$6980.00 and above) - Purchasing and Corporate</b>		1.45%	\$35.00
<b>Visa Large Purchase Advantage (VLPA)</b>	<b>Purchasing Ticket 1 (\$10,000.01 - \$25,000)</b>	0.70%	\$49.50
	<b>Purchasing Ticket 2 (\$25,000.01 - \$100,000)</b>	0.60%	\$52.50
	<b>Purchasing Ticket 3 (\$100,000.01 - \$500,000)</b>	0.50%	\$55.50
	<b>Purchasing Ticket 4 (&gt;\$500,000.01)</b>	0.40%	\$58.50
<b>Utility Business (All Tiers) / Business Debit / Prepaid</b>		0.00%	\$1.50
<b>Business Debit -Card Present</b>		1.70%	\$0.10
<b>Business Debit -Card Not Present</b>		2.45%	\$0.10
<b>Interregional***</b>			
<b>Electronic</b>		1.55%	\$0.00
<b>Regulated Debit and Prepaid</b>		0.50%	\$0.21
<b>Regulated Debit and Prepaid with Fraud Adjustment</b>		0.50%	\$0.22
<b>Issuer Chip</b>		1.65%	\$0.00

## April 2018 - Visa Interchange Fees

### Visa Assessment Fees: 0.13%

	Rate	Per Item
<b>e-Commerce (Secure and Non-Secure)</b>	1.89%	\$0.00
<b>Standard</b>	2.05%	\$0.00
<b>Premium</b>	2.25%	\$0.00
<b>Signature</b>	2.25%	\$0.00
<b>Infinite</b>	2.42%	\$0.00
<b>Super Premium</b>	2.42%	\$0.00
<b>Commercial Cards</b>	2.45%	\$0.00

\*Signature Preferred cards used at B2B merchants will qualify at Signature Preferred B2B or Signature Preferred Standard.

\*\*A 1.55% B2B Virtual Payments Program Fee will be charged on transactions qualifying at this interchange level.

\*\*\*A 0.80% Int'l SVC Assessment fee will be charged on transactions involving non-U.S. issued cards processed in USD.



## April 2018 Visa Fixed Acquirer Network Fee (FANF) Billing Tables

Table 1 - Customer Present <sup>1</sup>			
		1a: High-Volume MCCs <sup>2</sup>	1b: All Other MCCs <sup>3</sup>
Tier	# of Locations (Per Taxpayer ID)	Price per Location per Month	
1	1	\$2.90	\$2.00
2	2		
3	3		
4	4		
5	5	\$4.00	\$2.90
6	6-10		
7	11-20		
8	21-50	\$5.00	\$4.00
9	51-100		
10	101-150	\$12.00	\$8.00
11	151-200	\$18.00	\$10.00
12	201-250	\$25.00	\$14.00
13	251-500	\$35.00	\$24.00
14	501-1,000	\$45.00	\$32.00
15	1,001-1,500	\$55.00	\$40.00
16	1,501-2,000	\$65.00	\$50.00
17	2,001-4,000	\$75.00	\$60.00
18	>4,000	\$85.00	\$65.00
19	≤ \$199.99 monthly gross sales volume (any # of locations)	\$0.00	\$0.00
20	Monthly gross sales volume ≥ \$200.00 but ≤ \$1,249.99 (any # of locations)	0.15% (15 basis points)	0.15% (15 basis points)

Table 2 - Customer Not Present <sup>1</sup> , Unattended Terminals and Fast Food Restaurants (MCC 5814)		
Tier	Monthly Gross Visa Sales Volume	Fee per Taxpayer ID per Month
1	≤ \$199.99	\$0.00
2	\$200 - \$1,249.99	0.15%
3	\$1,250 - \$3,999.99	\$7.00
4	\$4,000 - \$7,999.99	\$9.00
5	\$8,000 - \$39,999.99	\$15.00
6	\$40,000 - \$199,999.99	\$45.00
7	\$200,000 - \$799,999.99	\$160.00
8	\$800,000 - \$1,999,999.99	\$450.00
9	\$2,000,000 - \$3,999,999.99	\$1,000.00
10	\$4,000,000 - \$7,999,999.99	\$2,000.00
11	\$8,000,000 - \$19,999,999.99	\$4,000.00
12	\$20,000,000 - \$39,999,999.99	\$8,000.00
13	\$40,000,000 - \$79,999,999.99	\$16,000.00
14	\$80,000,000 - \$399,999,999.99	\$45,000.00
15	≥ \$400,000,000	\$75,000.00

<sup>1</sup> Customer Not Present volume includes transactions originating with an ECI/MOTO indicator of 1-9, and Customer Present volume includes transactions NOT originating with an ECI/MOTO indicator of 1-9.

<sup>2</sup> High-Volume MCCs: Applies to merchants for which ≥ 50% of monthly Customer Present Sales Volume is associated with High-Volume MCCs			
3000-3299, 4511	Airlines	5532	Automotive Tire Stores
3300-3499, 7512	Auto Rental	5541	Service Stations (with or without Ancillary Services)
3500-3999, 7011	Lodging	5542	Automated Fuel Dispensers
4411	Steamship, Cruise Lines	5651	Family Clothing Stores
4829	Wire Transfer Money Order	5655	Sports / Riding Apparel Stores
5200	Home Supply Warehouse Stores	5712	Furniture / Equipment Stores
5300	Wholesale Clubs	5732	Electronic Stores
5309	Duty Free Stores	5912	Drugstores and Pharmacies
5310	Discount Stores	5943	Stationery Stores
5311	Department Stores	7012	Timeshares
5411	Grocery Stores and Supermarkets	7832	Motion Picture Theatres
5511	Car and Truck Dealers - New & Used		

<sup>3</sup> All Other MCCs: Applies to merchants where < 50% of Monthly Customer Present Sales Volume is associated with High Volume MCCs.

April 2018

## Questions?

Contact Dollar Bank Merchant Processing Services at 412.261.8334  
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