

Visa/MasterCard Regulatory Interchange

*V/MC Assessments add'l V=0.140% V Db=0.130% MC=0.130%

Visa assesses a Fixed Acquirer Network Fee (FANF), MasterCard assesses a location fee. These are both Pass-Through



Color Key: ■ =Restaurant ■ =Retail ■ No Color=Common to All

Qualified Transactions	VISA-MC INTERCHG*
Visa/M/C CPS Retail Debit Qualified	0.05% + \$ 0.22
Visa/M/C Restaurant Card Present Swipe Rate Debit	1.15% + \$ 0.08
Visa CPS Restaurant Qualified	0.05% + \$ 0.22
Visa CPS Small Ticket Debit	1.25% + \$ 0.05
Visa CPS Retail Qualified	1.60% + \$ 0.10
Visa CPS Small Ticket Credit	1.65% + \$ 0.04

Mid-Qualified Transactions

Visa CPS Key Enter, Debit Mid Qual	1.65% + \$ 0.15
Visa CPS Card Not Present, Debit Mid Qual	1.65% + \$ 0.15
Visa CPS e-commerce, Debit Mid Qual	1.65% + \$ 0.15
M/C Key Enter Debit Mid Qual	1.60% + \$ 0.15
M/C Merit I Debit, Timing & transaction tolerance limits exceeded or Electronic commerce	1.60% + \$ 0.15
Visa CPS Qualified Rewards	1.95% + \$ 0.10
M/C World Restaurant Credit	1.73% + \$ 0.10
M/C Enhanced Merit III - transaction detail data req	1.73% + \$ 0.10
Visa CPS Key Enter, Mid Qual	1.54% + \$ 0.10
Visa CPS Card Not Present, Mid Qual	1.54% + \$ 0.10
Visa CPS Retail Key Enter Card Not Present, Mid Qual	1.80% + \$ 0.10
Mail/Phone Order & Electronic Commerce - Cons Debit	1.87% + \$ -
M/C Key Enter, Mid Qual	1.89% + \$ 0.10
M/C Merit I, Timing & transaction tolerance limits exceeded or Electronic commerce	1.89% + \$ 0.10
Visa CPS e-commerce, Mid Qual Rewards	1.95% + \$ 0.10

Non-Qualified Transactions

VISA Commercial Level II - Purch, Bus, Corp T & E	2.05% + \$ 0.10
M/C Enhanced Key Enter - transaction detail data req	2.04% + \$ 0.10
M/C Enhanced Merit I - detail reqd transaction tolerance limits exceeded or E- commerce	2.04% + \$ 0.10
Mail/Phone Order & Electronic Commerce - Cons Credit	2.05% + \$ -
M/C Commercial Face to Face or Data Rate II Corp	2.05% + \$ 0.10
M/C Restaurant World Elite	1.73% + \$ 0.10
VISA Commercial -Corp T & E	2.10% + \$ 0.10
VISA Commercial Card Not Present - Corp T & E	2.20% + \$ 0.10
VISA Commercial EIRF - Corp T & E	2.25% + \$ 0.10
M/C World Elite Merit III	2.20% + \$ 0.10
VISA Commercial Retail - Purchasing *****	2.30% + \$ 0.10
VISA Commercial Retail - Business	2.20% + \$ 0.10
VISA Commercial Retail - Corp T & E	2.10% + \$ 0.10
M/C Commercial Face to Face or Data Rate II Bus	2.32% + \$ 0.10
M/C Commercial Face to Face Business	2.32% + \$ 0.10
M/C Commercial Face to Face or Data Rate II Purch	2.33% + \$ 0.10
VISA Standard/Commercial Interchange	2.70% + \$ 0.10