

*FIRST DATA*  
*VISA/MC SPRING 2011*  
*INTERCHANGE COMPLIANCE GUIDE*  
*(U.S. Acquired)\**

\* Updated 04/05/11

The enclosed information is a compilation of documents received from the Visa® and MasterCard® payment brands. This summary is presented for the convenience of the reader and should not be used as a substitute for reference to the actual association releases, rules, and other official documents whenever necessary. This document should not be used for coding its intent is for business purposes only. This document is for internal use only and should not be distributed outside of First Data Corporation.

## TABLE OF CONTENTS

CPS RETAIL = 1.54% + \$.10 .....	11
CPS RETAIL DEBIT = 0.95% + \$.20 .....	11
CPS RETAIL 2 = 1.43% + \$.05 .....	11
CPS RETAIL 2 DEBIT = 0.80% + \$.25 .....	11
CPS RETAIL KEY ENTRY = 1.80% + \$.10 (Retail / T&E MCCs Only) .....	12
CPS RETAIL KEY ENTRY DEBIT = 1.60% + \$.15 (Retail / T&E MCCs Only) .....	12
CPS SUPERMARKET = 1.24% + \$.05 .....	12
CPS SUPERMARKET DEBIT = 0.95% + \$.20 .....	12
CPS RESTAURANT = 1.54% + \$.10 .....	12
CPS RESTAURANT DEBIT = 1.19% + \$.10 .....	12
CPS RETAIL SERVICE STATION = 1.15% + \$.25 .....	13
CPS RETAIL SERVICE STATION DEBIT = 0.75% + \$.17 .....	13
CPS RETAIL SERVICE STATION DEBIT CAP = 0.00% + \$.95 .....	13
CPS AUTOMATED FUEL DISPENSER = 1.15% + \$.25 .....	13
CPS AUTOMATED FUEL DISPENSER DEBIT = 0.75% + \$.17 .....	13
CPS AUTOMATED FUEL DISPENSER DEBIT CAP = 0.00% + \$.95 .....	13
CPS CARD NOT PRESENT = 1.80% + \$.10 .....	13
CPS CARD NOT PRESENT DEBIT = 1.60% + \$.15 .....	13
CPS REWARDS 1 = 1.65% + \$.10 .....	14
CPS REWARDS 2 = 1.95% + \$.10 .....	14
CPS ELECTRONIC COMMERCE (BASIC) = 1.80% + \$.10 .....	15
CPS ELECTRONIC COMMERCE (BASIC) DEBIT = 1.60% + \$.15 .....	15
CPS ELECTRONIC COMMERCE (PREFERRED) = 1.80% + \$.10 .....	15
CPS ELECTRONIC COMMERCE (PREFERRED) DEBIT = 1.55% + \$.15 .....	15
CPS ACCOUNT FUNDING = 2.14% + \$.10 .....	15
CPS ACCOUNT FUNDING DEBIT = 1.75% + \$.20 .....	15
CPS DEBIT TAX PAYMENT FEE = \$2.50 .....	16
CPS DEBIT TAX PAYMENT CONVENIENCE FEE = \$0.00 .....	16
CPS DEBT REPAYMENT FEE = 0.35% + \$0.50 .....	16
CPS SMALL TICKET = 1.65% + \$.04 .....	16
CPS SMALL TICKET DEBIT = 1.55% + \$.04 .....	16
CPS HOTEL CARD PRESENT = 1.54% + \$.10 .....	17
CPS HOTEL CARD PRESENT DEBIT = 1.36% + \$.15 .....	17
CPS HOTEL CARD NOT PRESENT = 1.54% + \$.10 .....	17
CPS HOTEL CARD NOT PRESENT DEBIT = 1.36% + \$.15 .....	17
CPS ELECTRONIC COMMERCE PREFERRED - HOTEL = 1.54% + \$.10 .....	17
CPS ELECTRONIC COMMERCE PREFERRED - HOTEL DEBIT = 1.36% + \$.15 .....	17
CPS AUTO RENTAL CARD PRESENT = 1.54% + \$.10 .....	18
CPS AUTO RENTAL CARD PRESENT DEBIT = 1.36% + \$.15 .....	18
CPS AUTO RENTAL CARD NOT PRESENT = 1.54% + \$.10 .....	18
CPS AUTO RENTAL CARD NOT PRESENT DEBIT = 1.36% + \$.15 .....	18
CPS ELECTRONIC COMMERCE PREFERRED - AUTO RENTAL = 1.54% + \$.10 .....	18
CPS ELECTRONIC COMMERCE PREFERRED - AUTO RENTAL DEBIT = 1.36% + \$.15 .....	18
CPS PASSENGER TRANSPORT = 1.70% + \$.10 .....	19
CPS PASSENGER TRANSPORT DEBIT = 1.60% + \$.15 .....	19
CPS ELECTRONIC COMMERCE PREFERRED - PASSENGER TRANSPORT = 1.70% + \$.10 .....	19
CPS ELECTRONIC COMMERCE PREFERRED - PASS TRANSPORT DEBIT = 1.60% + \$.15 .....	19
UTILITY CREDIT FEE = \$.75 .....	19
UTILITY DEBIT FEE = \$.75 .....	19
ELECTRONIC INTERCHANGE REIMBURSEMENT FEE (EIRF) CREDIT = 2.30% + \$.10 .....	20
ELECTRONIC INTERCHANGE REIMBURSEMENT FEE (EIRF) DEBIT = 1.75% + \$.20 .....	20
SIGNATURE PREFERRED B2B = 2.10 + \$0.10 .....	20
SIGNATURE PREFERRED CNP = 2.40% + \$.10 .....	20
SIGNATURE PREFERRED RETAIL = 2.10% + \$0.10 .....	20

SIGNATURE PREFERRED FUEL = 1.15% + \$0.25 .....	21
SIGNATURE PREFERRED ELECTRONIC and SIGNATURE PREFERRED STANDARD .....	21
SIGNATURE PREFERRED ELECTRONIC = 2.40% + \$0.10 .....	21
SIGNATURE PREFERRED STANDARD = 2.95% + \$0.10 .....	21
SIGNATURE CARD ELECTRONIC RATE = 2.30% + \$.10 - ELIMINATED (Internal Only) .....	21
SIGNATURE CARD STANDARD = 2.70% + \$.10 - ELIMINATED (Internal Only) .....	21
STANDARD RATE = 2.70% + \$.10 .....	22
STANDARD DEBIT = 1.90% + \$.25 .....	22
CREDIT VOUCHER INTERCHANGE FEES .....	22
EXPRESS PAYMENT SERVICE = 2.00% + \$.02 ELIMINATED (HISTORICAL PURPOSES ONLY) .....	22
EXPRESS PAYMENT SERVICE DEBIT = 1.95% + \$.02 ELIMINATED (HISTORICAL PURPOSES ONLY) .....	22
BUSINESS CARD LEVEL II = 2.05% + \$0.10 .....	23
PURCHASING CARD LEVEL II = 2.05% + \$0.10 .....	23
CORPORATE CARD LEVEL II = 2.05% + \$0.10 .....	24
PURCHASING CARD LEVEL III = 1.80% + \$0.10 .....	24
PURCHASING CARD ELECTRONIC W//DATA = 2.65% + \$0.10 .....	24
COMMERCIAL CARD - CARD NOT PRESENT (CNP) .....	25
Business Card = 2.25% + \$0.10 .....	25
Corporate Card = 2.20% + \$0.10 .....	25
Purchasing Card = 2.55% + \$0.10 .....	25
COMMERCIAL CARD RETAIL .....	25
Business Card = 2.20% + \$0.10 .....	25
Corporate Card = 2.10% + \$0.10 .....	25
Purchasing Card = 2.30% + \$0.10 .....	25
COMMERCIAL CARD B2B = 2.10% + \$0.10 .....	25
Business Card = 2.10% + \$0.10 .....	25
Corporate Card = 2.10% + \$0.10 .....	25
Purchasing Card = 2.10% + \$0.10 .....	25
COMMERCIAL CARD ELECTRONIC and COMMERCIAL CARD STANDARD = 2.95% + \$0.10 .....	26
Business Card Elec = 2.40% + \$0.10 .....	26
Corporate Card Elec = 2.25% + \$0.10 .....	26
Purchasing Card Elec = 2.65% + \$0.10 .....	26
T&E COMMERCIAL CARD ELEC and T&E COMMERCIAL CARD STD= 2.95% + \$0.10 .....	26
Business Card Elec = 2.40% + \$0.10 .....	26
Corporate Card Elec = 2.25% + \$0.10 .....	26
Purchasing Card Elec = 2.65% + \$0.10 .....	26
GSA PURCHASING CARD LARGE TICKET = 1.20% + \$39 .....	27
GSA PURCHASING CARD LARGE TICKET 1 = 1.35% (ELIMINATED) .....	27
GSA GOVERNMENT TO GOVERNMENT = 1.65% + \$0.10 .....	27
PURCHASING CARD LARGE TICKET FEE PROGRAM = .95% + \$35 .....	27
UTILITY .....	28
Business Card = \$1.50 .....	28
Signature Business Card = \$1.50 .....	28
<i>VISA INTERREGIONAL INTERCHANGE PROGRAMS</i> .....	29
INTERREGIONAL PREMIUM = 2.25% (US Location w/International Acquiring Fee .45%) .....	29
NON DOMESTIC INTERREGIONAL PREM = 2.65% (US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only .....	29
INTERREGIONAL SUPER PREMIUM = 2.42% (US Location w/International Acquiring Fee .45%) .....	29
INTERREGIONAL SUPER PREMIUM = 2.82% (US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only .....	29
INTERREGIONAL SIGNATURE = 2.25% (US Location w/International Acquiring Fee .45%) ELIMINATED as of 11.1 .....	29
INTERREGIONAL INFINITE= 2.42% (US Location w/International Acquiring Fee .45%) ELIMINATED as of 11.1 .....	29
INTERREGIONAL BUSINESS/SIGNATURE BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 2.45% (US Location w/International Acquiring Fee .45%) .....	29
NON DOMESTIC SIGNATURE = 2.65% (US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only ELIMINATED as of 11.1 .....	29
NON DOMESTIC INFINITE = 2.82% (US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only ELIMINATED as of 11.1 .....	29
NON DOMESTIC BUSINESS/SIGNATURE BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 2.85% (US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only .....	29

<b>INTERREGIONAL ELECTRONIC/VE ELECTRONIC and ELECTRON = 1.55 % ( US Location w/International Acquiring Fee .45%)</b> .....	30
INTERREGIONAL ISSUER CHIP/ELECTRON = 1.65 % ( US Location w/International Acquiring Fee .45%).....	30
INTERREGIONAL AIRLINE/ELECTRON = 1.55 % ( US Location w/International Acquiring Fee .45%) .....	30
INTERREGIONAL SECURE ECOMMERCE/ELECTRON = 1.89 % ( US Location w/International Acquiring Fee .45%).....	30
INTERREGIONAL ECOMMERCE MERCHANT/ELECTRON = 1.89 % ( US Location w/International Acquiring Fee .45%)....	30
INTERREGIONAL STANDARD/ELECTRON = 2.05 % ( US Location w/International Acquiring Fee .45%).....	31
<b>VISA U.S. TERRITORY INTERCHANGE PROGRAMS</b> .....	32
USVI ELECTRONIC = 1.10% .....	32
USVI CHIP FULL DATA = 1.00%.....	32
USVI CHIP FULL DATA W/PIN = 0.95%.....	32
USVI ACQUIRER CHIP = 1.00%.....	32
USVI ISSUER CHIP = 1.20% .....	32
USVI AIRLINE CHIP FULL DATA W/PIN = 0.95%.....	33
USVI AIRLINE CHIP FULL DATA/USVI AIRLINE ACQUIRER CHIP = 1.00% .....	33
USVI AIRLINE = 1.10%.....	33
USVI SECURE ECOMMERCE/USVI ECOMMERCE MERCHANT = 1.44%.....	33
USVI STANDARD = 1.60% .....	33
USVI BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION/SIGNATURE/INFINITE = 1.80%.....	33
PR ELECTRONIC EMERGING SMALL TICKET (UTILITIES/DISC CLUBS) = 1.10% .....	34
PR ELECTRONIC EMERGING SMALL TICKET COMMERCIAL/PLATINUM (UTILITIES/DISC CLUBS) = 1.25% .....	34
PR ELECTRONIC EMERGING SMALL TICKET SIGNATURE (UTILITIES/DISC CLUBS) = 1.28% .....	34
PR ELECTRONIC EMERGING SMALL TICKET DB (UTILITIES/DISC CLUBS) = 1.05% .....	34
PR ELECTRONIC GAS STATION = 1.00%.....	34
PR ELECTRONIC GAS STATION COMMERCIAL/PLATINUM DB/CR = 1.15% .....	34
PR ELECTRONIC GAS STATION SIGNATURE DB/CR = 1.18% .....	34
PR ELECTRONIC GAS STATION DB = 0.90% .....	34
PR ELECTRONIC RETAIL 1 = 1.35% .....	34
PR ELECTRONIC RETAIL 1 DB = 1.30%.....	34
PR ELECTRONIC RETAIL 1 COMMERCIAL/PLATINUM= 1.85% .....	34
PR ELECTRONIC RETAIL 1 SIGNATURE = 2.00% .....	34
PR ELECTRONIC RETAIL 2 = 1.30% .....	35
PR ELECTRONIC RETAIL 2 DB = 1.25%.....	35
PR ELECTRONIC RETAIL 2 COMMERCIAL/PLATINUM = 1.80%.....	35
PR ELECTRONIC RETAIL 2 SIGNATURE =1.90% .....	35
PR ELECTRONIC SUPERMARKET= 1.05% .....	35
PR ELECTRONIC SUPERMARKET DB = 1.00%.....	35
PR ELECTRONIC SUPERMARKET COMMERCIAL/PLATINUM = 1.18% .....	35
PR ELECTRONIC SUPERMARKET SIGNATURE = 1.25% .....	35
PR STANDARD = 1.65%.....	35
PR STANDARD DB = 1.65% .....	35
PR STANDARD COMMERCIAL/PLATINUM = 1.85% .....	35
PR STANDARD SIGNATURE = 2.00% .....	35
PR STANDARD CASH ADVANCE = .33% + \$1.75.....	35
AP DOMESTIC RECURRING = 1.00%.....	35
AP DOMESTIC RECURRING COMMERCIAL= 1.00%.....	35
AP DOMESTIC SMALL TICKET = 1.00% .....	36
AP DOMESTIC SMALL TICKET COMMERCIAL= 1.85% .....	36
AP DOMESTIC ACQUIRER CHIP = .90% .....	36
AP DOMESTIC ISSUER CHIP = 1.10% .....	36
AP DOMESTIC CHIP ONLINE = 1.00%.....	36
AP DOMESTIC CHIP OFFLINE = 1.00% .....	36
AP DOMESTIC ELECTRONIC CONSUMER = 1.00% .....	36
AP DOMESTIC ELECTRONIC BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85% .....	36
AP DOMESTIC STANDARD CONSUMER = 1.44% .....	37
AP DOMESTIC STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85% .....	37
AP REGIONAL AIRLINE CONSUMER/GOLD PREMIUM/INFINITE/PLATINUM/SIGNATURECR DB = 1.16% .....	37
AP REGIONAL AIRLINE CORPORATE CR DB = 2.00%.....	37
AP REGIONAL AIRLINE CORPORATE STANDARD CR DB = 2.00%.....	37
AP REGIONAL STANDARD SIGNATURE/INFINITE CR DB = 2.02%.....	37

AP REGIONAL STANDARD GOLD CR DB = 1.55% .....	37
AP REGIONAL STANDARD CLASSIC/ELECTRON CR DB = 1.35% .....	37
AP REGIONAL STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION/PLATINUM CR DB = 2.00% .....	37
AP REGIONAL AIR CHIP ACQ CLASSIC/ELECTRON/GOLD/PLATINUM/SIGNATURE/INFINITE CR DB= 1.16% .....	37
AP REGIONAL CHIP ACQUIRER CLASSIC/ELECTRON CR DB= 1.12% .....	38
AP REGIONAL CHIP ACQUIRER GOLD CR DB= 1.32%.....	38
AP REGIONAL CHIP ACQUIRER PLATINUM CR DB= 1.75% .....	38
AP REGIONAL CHIP ACQUIRER SIGNATURE/INFINITE CR DB= 1.92% .....	38
AP REGIONAL CHIP ISSUER CLASSIC/ELECTRON CR DB= 1.32% .....	38
AP REGIONAL CHIP ISSUER GOLD CR DB= 1.52% .....	38
AP REGIONAL CHIP ISSUER PLATINUM CR DB= 1.95%.....	38
AP REGIONAL CHIP ISSUER SIGNATURE/INFINITE CR DB= 2.12% .....	38
AP REGIONAL ECOMMERCE NON-AUTHENTICATED CLASSIC/ELECTRON CR DB= 1.22%.....	38
AP REGIONAL ECOMMERCE NON-AUTHENTICATED GOLD CR DB= 1.42%.....	38
AP REGIONAL ECOMMERCE NON-AUTHENTICATED PLATINUM CR DB= 1.72% .....	38
AP REGIONAL ECOMMERCE NON-AUTHENTICATED SIGNATURE/INFINITE CR DB= 1.89% .....	38
AP REGIONAL ECOMMERCE AUTHENTICATED SEC CLASSIC/ELECTRON CR DB= 1.35% .....	38
AP REGIONAL ECOMMERCE AUTHENTICATED SEC GOLD CR DB= 1.55% .....	38
AP REGIONAL ECOMMERCE AUTHENTICATED SEC PLATINUM CR DB= 1.85%.....	38
AP REGIONAL ECOMMERCE AUTHENTICATED SEC SIGNATURE/INFINITE CR DB= 2.02% .....	38
AP REGIONAL ELECTRONIC CLASSIC/ELECTRON CR DB= 1.22% .....	39
AP REGIONAL ELECTRONIC GOLD CR DB= 1.42% .....	39
AP REGIONAL RECURRING GOLD PREMIUM/INFINITE/PLATINUM/SIGNATURE CR DB= 1.16% .....	39
GUAM ELECTRONIC = 1.00% .....	39
GUAM ELECTRONIC PLATINUM/SIGNATURE = 1.85% .....	39
GUAM ELECTRONIC BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%.....	39
GUAM RECURRING SIGNATURE/PLATINUM = 1.00% .....	39
GUAM RECURRING COMMERCIAL= 1.00% .....	39
GUAM SMALL TICKET = 1.00% .....	40
GUAM SMALL TICKET SIGNATURE/PLATINUM = 1.85% .....	40
GUAM SMALL TICKET COMMERCIAL = 1.85%.....	40
GUAM ACQUIRER CHIP = .90%.....	40
GUAM ACQUIRER CHIP SIGNATURE/PLATINUM = 1.75%.....	40
GUAM ISSUER CHIP = 1.10% .....	40
GUAM ISSUER CHIP SIGNATURE/PLATINUM = 1.95% .....	40
GUAM CHIP ONLINE = 1.00% .....	40
GUAM CHIP OFFLINE = 1.00%.....	40
GUAM SECURE ECOMMERCE PLATINUM/SIGNATURE = 1.65%.....	41
GUAM ECOMMERCE MERCHANT PLATINUM/SIGNATURE = 1.65% .....	41
GUAM STANDARD = 1.44% .....	41
GUAM STANDARD PLATINUM/SIGNATURE = 1.85% .....	41
GUAM STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = \$1.85%.....	41
LAC REGIONAL ELECTRONIC/ELECTRON CR = 1.10% .....	41
LAC REGIONAL AIRLINE/AIR ELECTRON = 1.10% .....	41
LAC REGIONAL INFINITE = 1.97% ELIMINATED as of 11.1 .....	41
LAC REGIONAL BUSINESS/CORPORATE/PURCHASING = 2.00% .....	41
LAC REGIONAL SECURE ECOMMERCE/ELECTRON = 1.44%.....	42
LAC REGIONAL ECOMMERCE MERCHANT ELECTRON = 1.44% .....	42
LAC REGIONAL STANDARD/ELECTRON = 1.60% .....	42
LAC PREMIUM = 1.80%.....	42
LAC SUPER PREMIUM = 1.97% .....	42
INTERNATIONAL MERCHANT/ SIGNATURE PREFERRED = 1.97% (ELIMINATED as of 11.1) .....	43
INTERREGIONAL PREMIUM = 1.80%.....	43
LAC INTERREGIONAL PREMIUM = 2.5050% + \$0.1660 Memphis platform only .....	43
<b>MASTERCARD INTERCHANGE PROGRAMS</b> .....	44
MERIT III BASE = 1.58% + \$.10 .....	44
MERIT III DEBIT = 1.05% + \$.15 .....	44
ENHANCED MERIT III BASE = 1.73% + \$.10.....	44
MERIT I = 1.89% + \$.10 .....	44
MERIT I DEBIT = 1.64% + \$.16.....	44

ENHANCED MERIT I = 2.04% + \$.10 .....	44
MERIT I ELECTRONIC COMMERCE = 1.89% + \$.10 .....	44
MERIT I ELECTRONIC COMMERCE DEBIT = 1.64% + \$.16 .....	44
BILL PAYMENTS MERIT I (Real Estate) = 1.10% + \$ 0.00 .....	45
BILL PAYMENTS DEBIT MERIT I (Real Estate) = 1.10% + \$ 0.00 .....	45
ENHANCED BILL PAYMENTS MERIT I (Real Estate) = 1.10% + \$ 0.00 .....	45
BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$ 0.05 .....	45
ENHANCED BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$ 0.05 .....	45
KEY ENTERED = 1.89% + \$.10 .....	45
KEY ENTERED DEBIT = 1.64% + \$.16 .....	45
ENHANCED KEY ENTERED = 2.04% + \$.10 .....	45
SMALL TICKET DEBIT = 1.55% + \$.04 .....	46
RESTAURANT DEBIT = 1.19% + \$.10 .....	46
EMERGING MARKET DEBIT = 0.80% + \$.25 .....	46
PETROLEUM BASE CREDIT = 1.90% + \$.00 (\$0.95max) .....	47
ENHANCED PETROLEUM BASE = 1.90% + \$.00 (\$0.95max) .....	47
PETROLEUM – CAT / AFD DEBIT = 0.70% + \$.17 (\$0.95max) .....	47
PETROLEUM – SERVICE STATION DEBIT= 0.70% + \$.17 (\$0.95max) .....	47
SERVICE INDUSTRY (SIIP) INCENTIVE = 1.15% + \$.05 .....	48
SERVICE INDUSTRY (SIIP) INCENTIVE DEBIT = 1.15% + \$.05 .....	48
ENHANCED SERVICE INDUSTRY (SIIP) INCENTIVE = 1.15% + \$.05 .....	48
PUBLIC SECTOR = 1.55% + \$.10 .....	48
ENHANCED PUBLIC SECTOR = 1.55% + \$.10 .....	48
UTILITIES = 0.00% + \$.65 .....	48
UTILITIES DEBIT = 0.00% + \$.45 .....	48
ENHANCED UTILITIES = 0.00% + \$.65 .....	48
BUSINESS UTILITY = 0.00% + \$1.50 .....	48
WORLD BUSINESS UTILITY = 0.00% + \$1.50 .....	48
WORLD ELITE BUSINESS UTILITY = 0.00% + \$1.50 .....	48
BUSINESS ENHANCED UTILITY = 0.00% + \$1.50 .....	48
<b>TRAVEL INDUSTRIES PREMIER SERVICE (TIPS) = 1.58% + \$.10 LODGING/AUTO RENTAL/CRUISE LINE = 1.58% + \$.10 .....</b>	<b>49</b>
<b>TRAVEL INDUSTRIES PREMIER SERVICE (TIPS) DEBIT = 1.36% + \$.15 LODGING/AUTO RENTAL/CRUISE LINES DEBIT = 1.15% + \$.15 .....</b>	<b>49</b>
<b>ENHANCED TRAVEL INDUSTRIES PREMIER SERVICE (TIPS) = 1.90% + \$.10 ENHANCED LODGING/AUTO RENTAL/CRUISE LINES = 1.80% + \$.10 .....</b>	<b>49</b>
PASSENGER TRANSPORT = 1.75% + \$.10 .....	49
PASSENGER TRANSPORT DEBIT = 1.60% + \$.15 .....	49
ENHANCED PASSENGER TRANSPORT = 1.90% + \$.10 .....	49
<b>SUPERMARKET BASE = 1.48% + \$.05 1.48% + \$.10 .....</b>	<b>50</b>
SUPERMARKET DEBIT = 1.05% + \$.15 (max \$.35) .....	50
<b>ENHANCED SUPERMARKET BASE = 1.48% + \$.05 1.48% + \$.10 .....</b>	<b>50</b>
<b>WAREHOUSE BASE = 1.10% 0.90% .....</b>	<b>50</b>
WAREHOUSE DEBIT = 1.05% + \$.15 (max \$.35) .....	50
<b>ENHANCED WAREHOUSE BASE = 1.10% 0.90% .....</b>	<b>50</b>
<b>PAY WITH REWARDS SERVICE = 0.90% ELIMINATED as of 11.1 .....</b>	<b>51</b>
CONVENIENCE PURCHASES = 1.90% .....	51
ENHANCED CONVENIENCE PURCHASES = 1.90% .....	51
STANDARD = 2.95% + \$.10 .....	51
STANDARD DEBIT = 1.90% + \$.25 .....	51
ENHANCED STANDARD = 2.95% + \$.10 .....	51
U.S. MERCHANT UCAF = 1.58% + \$.10 .....	51
U.S. MERCHANT UCAF DEBIT = 1.05% + \$.15 .....	51
ENHANCED U.S. MERCHANT UCAF = 1.73% + \$.10 .....	51
U.S. FULL UCAF = 1.68% + \$.10 .....	52
U.S. FULL UCAF DEBIT = 1.15% + \$.15 .....	52
ENHANCED U.S. FULL UCAF = 1.83% + \$.10 .....	52
CONSUMER CREDIT REFUND GROUP 1 = 2.42% .....	52
CONSUMER CREDIT REFUND GROUP 2 = 2.09% (U.S. Only) .....	53
CONSUMER CREDIT REFUND GROUP 3 = 1.95% (U.S. Only) .....	53

CONSUMER CREDIT REFUND GROUP 4 = 1.82% (U.S. Only)	53
CONSUMER CREDIT REFUND GROUP 5 = 1.73% (U.S. Only)	54
CONSUMER DEBIT REFUND GROUP 1 = 1.72% (U.S. Only)	54
CONSUMER DEBIT REFUND GROUP 2 = 1.68% (U.S. Only)	55
CONSUMER DEBIT REFUND GROUP 3 = 1.40% (U.S. Only)	55
<b>WORLD/WORLD ELITE INTERCHANGE PROGRAMS</b>	56
<del>WORLD T&amp;E = 2.30% + \$.10</del>	56
<del>WORLD CARD LODGING = 2.30% + \$.10</del>	56
<del>WORLD CARD AUTO RENTAL = 2.30% + \$.10</del>	56
<del>WORLD CARD PASSENGER TRANSPORT = 2.30% + \$.10</del>	56
WORLD ELITE T&E = 2.75% + \$.10	56
WORLD ELITE AUTO RENTAL = 2.75% + \$.10	56
HIGH VALUE T&E = 2.75% + \$.10	56
WORLD ELITE AIRLINE = 2.30% + \$.10	56
HIGH VALUE AIRLINE = 2.30% + \$.10	56
WORLD UTILITIES = 0.00% + \$.65	57
WORLD ELITE UTILITIES = 0.00% + \$.75	57
HIGH VALUE UTILITIES = 0.00% + \$.75	57
<del>WORLD MERIT III – BASE = 1.73% + \$.10</del> 1.77% + \$.10	57
WORLD ELITE MERIT III – BASE = 2.20% + \$.10	57
HIGH VALUE MERIT III – BASE = 2.20% + \$.10	57
WORLD MERIT I = 2.05% + \$.10	58
WORLD ELITE MERIT I = 2.50% + \$.10	58
HIGH VALUE MERIT I = 2.50% + \$.10	58
WORLD BILL PAYMENTS MERIT I (Real Estate) = 1.10% + \$ 0.00	58
WORLD ELITE BILL PAYMENTS MERIT I (Real Estate) = 2.20% + \$ 0.10	58
HIGH VALUE BILL PAYMENTS MERIT I (Real Estate) = 2.20% + \$ 0.10	58
WORLD BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$ 0.05	58
WORLD ELITE BILL PAYMENTS MERIT I (Insurance) = 2.20% + \$ 0.10	58
HIGH VALUE BILL PAYMENTS MERIT I (Insurance) = 2.20% + \$ 0.10	58
WORLD KEY-ENTERED = 2.05% + \$.10	59
WORLD ELITE KEY-ENTERED = 2.50% + \$.10	59
HIGH VALUE KEY-ENTERED = 2.50% + \$.10	59
WORLD SERVICE INDUSTRIES = 1.15% + \$.05	59
WORLD ELITE SERVICE INDUSTRIES = 1.15% + \$.05	59
HIGH VALUE SERVICE INDUSTRIES = 1.15% + \$.05	59
WORLD PUBLIC SECTOR = 1.55% + \$.10	60
WORLD ELITE PUBLIC SECTOR = 1.55% + \$.10	60
HIGH VALUE PUBLIC SECTOR = 1.55% + \$.10	60
<del>WORLD SUPERMARKET – BASE = 1.58% + \$.05</del> 1.58% + \$.10	60
<del>WORLD ELITE SUPERMARKET – BASE = 1.90% + \$.05</del> 1.90% + \$.10	60
<del>HIGH VALUE SUPERMARKET – BASE = 1.90% + \$.05</del> 1.90% + \$.10	60
<del>WORLD WAREHOUSE – BASE = 1.10%</del> 0.90%	60
<del>WORLD ELITE WAREHOUSE – BASE = 1.10%</del> 0.90%	60
<del>HIGH VALUE WAREHOUSE – BASE = 1.10%</del> 0.90%	60
WORLD CONVENIENCE PURCHASE = 2.00%	61
WORLD ELITE CONVENIENCE PURCHASE = 2.00%	61
HIGH VALUE CONVENIENCE PURCHASE = 2.00%	61
WORLD PETROLEUM BASE = 2.00% (\$0.95max)	61
WORLD ELITE PETROLEUM BASE = 2.00% (\$0.95max)	61
HIGH VALUE PETROLEUM BASE = 2.00% (\$0.95max)	61
WORLD RESTAURANT = 1.73% + \$.10	62
WORLD ELITE RESTAURANT = 2.20% + \$.10	62
HIGH VALUE RESTAURANT = 2.20% + \$.10	62
WORLD STANDARD = 2.95% + \$.10	62
WORLD ELITE STANDARD = 3.25% + \$.10	62
HIGH VALUE STANDARD = 3.25% + \$.10	62
<del>WORLD MERCHANT UCAF = 1.73% + \$.10</del> 1.77% + \$.10	62
WORLD ELITE MERCHANT UCAF = 2.20% + \$.10	62
HIGH VALUE MERCHANT UCAF = 2.20% + \$.10	62

<b>WORLD FULL UCAF = 1.83% + \$.10 1.87% + \$.10</b> .....	63
WORLD ELITE FULL UCAF = 2.30% + \$.10 .....	63
HIGH VALUE FULL UCAF = 2.30% + \$.10 .....	63
WORLD ELITE T&E LARGE TICKET = 2.00% .....	63
HIGH VALUE T&E LARGE TICKET = 2.00% .....	63
<b>MASTERCARD COMMERCIAL CARD INTERCHANGE PROGRAMS</b> .....	64
COMMERCIAL FACE TO FACE BUS = 2.20% + \$.10 .....	64
COMMERCIAL FACE TO FACE CORP = 2.15% + \$.10 .....	64
COMMERCIAL FACE TO FACE PURCH = 2.40% + \$.10 .....	64
COMMERCIAL FACE TO FACE PETROLEUM BUS/CORP/PURCH = 2.05% + \$.10 .....	64
COMMERCIAL FACE TO FACE FLEET AT NON FUEL = 2.50% + \$.10 .....	64
WORLD COMMERCIAL FACE TO FACE BUS = 2.37% + \$.10 .....	64
WORLD ELITE COMMERCIAL FACE TO FACE BUS = 2.42% + \$.10 .....	64
WORLD/WORLD ELITE COMMERCIAL FACE TO FACE CORP = 2.15% + \$.10 .....	64
WORLD COMMERCIAL FACE TO FACE PETROLEUM BUS = 2.22% + \$.10 .....	64
WORLD ELITE COMMERCIAL FACE TO FACE PETROLEUM BUS = 2.27% + \$.10 .....	64
WORLD/WORLD ELITE COMMERCIAL FACE TO FACE PETROLEUM CORP = 2.05% + \$.10 .....	64
BUSINESS ENHANCED VALUE FACE TO FACE = 2.32% + \$.10 .....	64
BUSINESS ENHANCED VALUE FACE TO FACE PETROLEUM = 2.17% + \$.10 .....	64
COMMERCIAL DATA RATE I BUS/CORP/PURCH = 2.65% + \$.10 .....	65
COMMERCIAL DATA RATE I FLEET AT FUEL = 2.65% + \$.10 .....	65
ELECTRONIC PAYMENT ACCOUNT DATA RATE I = 2.65% + \$.10 .....	65
WORLD COMMERCIAL DATA RATE I BUS = 2.82% + \$.10 .....	65
WORLD ELITE COMMERCIAL DATA RATE I BUS = 2.87% + \$.10 .....	65
WORLD/WORLD ELITE COMMERCIAL DATA RATE I CORP = 2.65% + \$.10 .....	65
BUSINESS ENHANCED VALUE DATA RATE I = 2.77% + \$.10 .....	65
COMMERCIAL DATA RATE II BUS = 2.20 + \$.10 .....	66
COMMERCIAL DATA RATE II CORP = 2.15% + \$.10 .....	66
COMMERCIAL DATA RATE II PURCH = 2.40% + \$.10 .....	66
COMMERCIAL DATA RATE II PETROLEUM BUS/CORP/PURCH = 2.05% + \$.10 .....	66
COMMERCIAL DATA RATE II PETROLEUM FLEET AT FUEL = 2.05% + \$.10 .....	66
COMMERCIAL DATA RATE II FLEET AT NON FUEL = 2.50% + \$.10 .....	66
ELECTRONIC PAYMENT ACCCOUNT DATA RATE II = 2.40% + \$.10 .....	66
WORLD COMMERCIAL DATA RATE II BUS = 2.37% + \$.10 .....	66
WORLD ELITE COMMERCIAL DATA RATE II BUS = 2.42% + \$.10 .....	66
WORLD/WORLD ELITE COMMERCIAL DATA RATE II CORP = 2.15% + \$.10 .....	66
WORLD COMMERCIAL DATA RATE II PETROLEUM BUS = 2.22% + \$.10 .....	66
WORLD ELITE COMMERCIAL DATA RATE II PETROLEUM BUS = 2.27% + \$.10 .....	66
WORLD/WORLD ELITE COMMERCIAL DATA RATE II PETROLEUM CORP = 2.05% + \$.10 .....	66
BUSINESS ENHANCED VALUE DATA RATE II = 2.32% + \$.10 .....	66
BUSINESS ENHANCED VALUE DATA RATE II PETROLEUM = 2.17% + \$.10 .....	66
COMMERCIAL DATA RATE III BUS/CORP/PURCH = 1.80% + \$.10 .....	67
WORLD COMMERCIAL DATA RATE III BUS = 1.97% + \$.10 .....	67
WORLD ELITE COMMERCIAL DATA RATE III BUS = 2.02% + \$.10 .....	67
WORLD/WORLD ELITE COMMERCIAL DATA RATE III CORP = 1.80% + \$.10 .....	67
BUSINESS ENHANCED VALUE DATA RATE III = 1.92% + \$.10 .....	67
COMMERCIAL LARGE TICKET I = 1.20% + \$40.00 .....	67
COMMERCIAL LARGE TICKET/DATA RATE III BUS/CORP/PURCH = 1.25% + \$40.00 .....	67
COMMERCIAL LARGE TICKET FLEET <b>AT FUEL</b> = 1.25% + \$40.00 .....	67
WORLD COMMERCIAL LARGE TICKET I/DATA RATE III BUS = 1.42% + \$40.00 .....	67
WORLD ELITE COMMERCIAL LARGE TICKET I/DATA RATE III BUS = 1.47% + \$40.00 .....	67
WORLD/WORLD ELITE COMMERCIAL LARGE TICKET I/DATA RATE III CORP = 1.25% + \$40.00 .....	67
BUSINESS ENHANCED VALUE LARGE TICKET I = 1.37% + \$40.00 .....	67
COMMERCIAL LARGE TICKET II BUS/CORP/PURCH = 1.25% + \$40.00 .....	68
COMMERCIAL LARGE TICKET II FLEET AT FUEL = 1.25% + \$40.00 .....	68
WORLD COMMERCIAL LARGE TICKET II BUS = 1.42% + \$40.00 .....	68
WORLD ELITE COMMERCIAL LARGE TICKET II BUS = 1.47% + \$40.00 .....	68
WORLD/WORLD ELITE COMMERCIAL LARGE TICKET II CORP = 1.25% + \$40.00 .....	68
BUSINESS ENHANCED VALUE LARGE TICKET II = 1.37% + \$40.00 .....	68
COMMERCIAL LARGE TICKET III BUS/CORP/PURCH = 1.25% + \$40.00 .....	69

COMMERCIAL LARGE TICKET III FLEET AT FUEL = 1.25% + \$40.00 .....	69
WORLD COMMERCIAL LARGE TICKET III BUS = 1.42% + \$40.00.....	69
WORLD ELITE COMMERCIAL LARGE TICKET III BUS = 1.47% + \$40.00.....	69
WORLD/WORLD ELITE COMMERCIAL LARGE TICKET III CORP = 1.25% + \$40.00 .....	69
BUSINESS ENHANCED VALUE LARGE TICKET III = 1.37% + \$40.00.....	69
COMMERCIAL T&E RATE I PURCH/AIRLINE = 2.70% .....	70
COMMERCIAL T&E RATE I BUS = 2.50%.....	70
COMMERCIAL T&E RATE I CORP = 2.40%.....	70
WORLD COMMERCIAL T&E RATE I BUS = 2.67% .....	70
WORLD ELITE COMMERCIAL T&E RATE I BUS = 2.72% .....	70
WORLD/WORLD ELITE COMMERCIAL T&E RATE I CORP = 2.40%.....	70
BUSINESS ENHANCED VALUE T&E RATE I = 2.62%.....	70
COMMERCIAL T&E RATE II PURCH/AIRLINE= 2.55% + \$.10 .....	70
COMMERCIAL T&E RATE II BUS = 2.35% + \$.10 .....	70
COMMERCIAL T&E RATE II CORP = 2.25% + \$.10.....	70
WORLD COMMERCIAL T&E RATE II BUS = 2.52% + \$.10.....	70
WORLD ELITE COMMERCIAL T&E RATE II BUS = 2.57% + \$.10.....	70
WORLD/WORLD ELITE COMMERCIAL T&E RATE II CORP = 2.25% + \$.10.....	70
BUSINESS ENHANCED VALUE T&E RATE II = 2.47% + \$.10 .....	70
COMMERCIAL T&E RATE III PURCH/AIRLINE = 2.50% + \$.10.....	71
COMMERCIAL T&E RATE III BUS = 2.30% + \$.10.....	71
COMMERCIAL T&E RATE III CORP = 2.20% + \$.10 .....	71
WORLD COMMERCIAL T&E RATE III BUS = 2.47% + \$.10.....	71
WORLD ELITE COMMERCIAL T&E RATE III BUS = 2.52% + \$.10.....	71
WORLD/WORLD ELITE COMMERCIAL T&E RATE III CORP = 2.20% + \$.10 .....	71
BUSINESS ENHANCED VALUE T&E RATE III = 2.42% + \$.10.....	71
<b>COMMERCIAL SUPERMARKET= 1.07% + \$.05.....</b>	71
<b>BUSINESS ENHANCED VALUE SUPERMARKET = 1.07% + \$.05.....</b>	71
<b>COMMERCIAL WAREHOUSE = 1.10% 0.90%.....</b>	72
<b>BUSINESS ENHANCED WAREHOUSE BASE = 1.10% 0.90%.....</b>	72
COMMERCIAL STANDARD BUS/CORP/PURCH= 2.95% + \$.10.....	72
COMMERCIAL STANDARD FLEET AT FUEL = 2.95% + \$.10 .....	72
WORLD COMMERCIAL STANDARD BUS = 3.12% + \$.10 .....	72
WORLD ELITE COMMERCIAL STANDARD BUS = 3.17% + \$.10 .....	72
WORLD/WORLD ELITE COMMERCIAL STANDARD CORP = 2.95% + \$.10.....	72
BUSINESS ENHANCED VALUE STANDARD = 3.07% + \$.10 .....	72
COMMERCIAL CREDIT REFUND GROUP 1 = 2.37% (U.S. Only) .....	73
COMMERCIAL CREDIT REFUND GROUP 2 = 2.30% (U.S. Only) .....	73
COMMERCIAL CREDIT REFUND GROUP 3 = 2.21% (U.S. Only).....	74
COMMERCIAL CREDIT REFUND GROUP 4 = 2.16% (U.S. Only).....	74
<b>MASTERCARD INTERNATIONAL INTERCHANGE PROGRAMS.....</b>	75
FOREIGN ELECTRONIC = 1.65% (US Location w/Global Acquirer Support Fee .55%).....	75
FOREIGN ELECTRONIC = 1.10% (Non US Location).....	75
INTERREGIONAL PREMIUM ELECTRONIC = 2.40% (US Location w/Global Acquirer Support Fee .55%).....	75
<b>INTERREGIONAL SUPER PREMIUM ELECTRONIC = 2.53% (US Location w/Global Acquirer Support Fee .55%).....</b>	75
<b>INTERREGIONAL SUPER PREMIUM ELECTRONIC = 2.93 % ( US Location w/Global Acquirer Support Fee .55% and Cross Border Fee .40%) Memphis platform only.....</b>	75
MERCHANT UCAF RATE = 1.99% (US Location w/Global Acquirer Support Fee .55%).....	75
MERCHANT UCAF RATE = 1.44% (Non US Location).....	75
INTERREGIONAL PREMIUM MERCHANT UCAF = 2.40% (US Location w/Global Acquirer Support Fee .55%).....	75
<b>INTERREGIONAL SUPER PREMIUM MERCHANT UCAF = 2.53% (US Location w/Global Acquirer Support Fee .55%).....</b>	75
FULL UCAF RATE = 2.09% (US Location w/Global Acquirer Support Fee .55%).....	76
FULL UCAF RATE = 1.54% (Non US Location).....	76
INTERREGIONAL PREMIUM FULL UCAF = 2.40% (US Location w/Global Acquirer Support Fee .55%).....	76
<b>INTERREGIONAL SUPER PREMIUM FULL UCAF = 2.53% (US Location w/Global Acquirer Support Fee .55%).....</b>	76
FOREIGN STANDARD = 2.15% (US Location w/Global Acquirer Support Fee .55%).....	76
FOREIGN STANDARD = 1.60% (Non US Location).....	76
INTERREGIONAL PREMIUM STANDARD = 2.40% (US Location w/Global Acquirer Support Fee .55%).....	76
<b>INTERREGIONAL SUPER PREMIUM STANDARD = 2.53% (US Location w/Global Acquirer Support Fee .55%).....</b>	76

INTERREGIONAL SUPER PREMIUM STANDARD = 2.93 % ( US Location w/Global Acquirer Support Fee .55% and Cross Border Fee .40%) Memphis platform only.....	76
MASTERCARD/DINERS ELECTRONIC INTERCHANGE = 2.00% + 0.00.....	77
MASTERCARD/DINERS STANDARD INTERCHANGE = 2.50% + 0.00.....	77
<i>MASTERCARD INTERNATIONAL CORPORATE INTERCHANGE PROGRAMS</i> .....	78
INTERREGIONAL COMMERCIAL PREMIUM STANDARD = 2.55% (US Location w/Global Acquirer Support Fee .55%) ....	78
INTERREGIONAL COMMERCIAL LARGE TICKET PURCHASING/FLEET = 1.45% + \$30.00(US Location w/Global Corporate Acquirer Program Support Fee .55%) .....	78
INTERREGIONAL COMMERCIAL LARGE TICKET PURCHASING/FLEET = .90% + \$30.00(Non US Location).....	78
INTERREGIONAL COMMERCIAL DATA RATE II = 2.25 % ( US Location w/Global Corporate Acquirer Program Support Fee .55%) .....	78
INTERREGIONAL COMMERCIAL DATA RATE II = 1.70 % ( Non US Location).....	78
INTERREGIONAL COMMERCIAL PURCHASING/FLEET = 2.55% (US Location w/Global Corporate Acquirer Program Support Fee .55%).....	78
INTERREGIONAL COMMERCIAL PURCHASING = 2.00% (Non US Location) .....	78
INTERREGIONAL COMMERCIAL BUSINESS = 2.55% (US Location w/Global Corporate Acquirer Program Support Fee .55%) .....	79
INTERREGIONAL COMMERCIAL = 2.00% (Non US Location).....	79

## VISA INTERCHANGE PROGRAMS

### *Custom Payment Service (CPS) Exclusions*

The following transaction types are excluded from CPS interchange programs:

- ✓ Non Secure E-Commerce Transactions (ECI = 8)
- ✓ Cash Disbursements
- ✓ Quasi Cash transactions
- ✓ Transactions from High Risk MCCs (5962, 5966, and 5967)
- ✓ Transactions from self-service or automated dispensing machines except AFD transactions (MCC 5542) and merchant types eligible for CPS/Small Ticket
- ✓ Code 10 and Referrals

CPS RETAIL = 1.54% + \$.10

CPS RETAIL DEBIT = 0.95% + \$.20

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Within 3 days...EIRF otherwise Standard
▪ Valid Electronic Authorization	▪ No authorization...Standard
▪ Validation Code / Tran ID must be present	▪ If missing... EIRF
▪ Card Present (Swiped, Contactless)	▪ If key-entered... CPS Retail Key Entry or EIRF (CPS Retail 2 if Emerging Market)
▪ Full Track I or II	▪ Partial Track Data...EIRF
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day...EIRF
▪ Auth and Settlement amount must match for debit cards, (except for MCC's 4121, 5813, 7230 and 7298)	▪ If no match...EIRF Debit
▪ US Issued only (To achieve Debit Card Rate)	▪ If Non US issued Debit Card ... CPS Retail Credit
▪ Must be Consumer card	▪ If not ...refer to the appropriate Interchange Rate section
<b>NOTES:</b>	
▪ Restaurant MCC 5812 and 5814, Retail Service Station (5541), Supermarkets (5411), and AFD(5542) not eligible	
Visa Credit FPI = 106 Visa Debit FPI = 210	North Credit Plancode = 023 Rtl All Other Debit = 817 North Credit Plancode = 024 Rtl Hotel/Car Debit = 636 North Credit Plancode = 025 Pass Trans. Debit = 819
Omaha Credit F/A = 007, 034 Pass Transport, 038 T&E Omaha Debit F/A = 101	Memphis Rate Code Credit = V03 Debit = D03 and D05

CPS RETAIL 2 = 1.43% + \$.05

CPS RETAIL 2 DEBIT = 0.80% + \$.25

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Otherwise...Standard
▪ Valid Electronic Authorization	▪ No authorization...Standard
▪ Validation Code / Tran ID must be present	▪ If missing... EIRF
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day...EIRF
▪ Must be Emerging Market MCC Code*	▪ Not Emerging MCC... EIRF
▪ Must be Consumer card	▪ If not ...refer to the appropriate Interchange Rate section
<b>NOTES:</b>	
▪ *Eligible MCCs: 4899, 5960, 5968, 5983, 6300, 8211, 8220, 8299, 8351, 8398, 9211, 9222, and 9399	
▪ MCC 5960 and 5968 require CPS/CNP or CPS/Ecommerce qualification	
Visa Credit FPI = 143 Debit FPI = 193	North Credit Plancode = 038 Debit = 638
Omaha Credit F/A = 025 Omaha Debit F/A = 105	South Credit FPI = 143 Debit = 193 Memphis Rate Code Credit = V04 Debit = D04

CPS RETAIL KEY ENTRY = 1.80% + \$.10 (Retail / T&E MCCs Only)

CPS RETAIL KEY ENTRY DEBIT = 1.60% + \$.15 (Retail / T&E MCCs Only)

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 2 day Settlement		▪ Within 3 days...EIRF otherwise Standard	
▪ Valid Electronic Authorization		▪ No authorization...Standard	
▪ Validation Code/ Tran ID must be present		▪ If missing...EIRF	
▪ 1 day between Transaction date and Authorization date		▪ Exceeds 1 day...EIRF	
▪ AVS resulting in full Zip Match (Y,X,Z,W), Retry Response (R), Unavailable (U,S) or any of the New International AVS responses (B,C,D,G,I,M,P)		▪ If missing or invalid response ...EIRF	
▪ Card Present indicator 71 as POS Condition Code		▪ If missing ...EIRF	
▪ Not MOTO or E-Commerce		▪ If MOTO or Electronic Commerce....EIRF	
▪ Must be Consumer card		▪ If not ...refer to the appropriate Interchange Rate section	
<b>NOTES:</b>			
<ul style="list-style-type: none"> <li>Can qualify for CPS Retail 2 if Emerging Market MCCs: 4899, 5960, 5968, 5983, 6300, 8211, 8220, 8299, 8351, 8398, 9211, 9222, and 9399</li> <li>MCC 5542 Fuel Dispenser, 5960, 5962, 5964-5969 Direct Marketing transactions do not qualify</li> </ul>			
Visa Credit FPI = 152 Debit FPI = 182	North Credit Plancode = 037 Debit = 637	South Credit FPI = 152 Debit = 182	
Omaha Credit F/A = 061, 063 T&E Omaha Debit F/A = 106, 126 T&E		Memphis Rate Code Credit = V10 Debit = D10	

CPS SUPERMARKET = 1.24% + \$.05

CPS SUPERMARKET DEBIT = 0.95% + \$.20

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 2 day Settlement		▪ Within 3 days...EIRF otherwise Standard	
▪ Valid Electronic Authorization		▪ No authorization...Standard	
▪ Validation Code / Tran ID must be present		▪ If missing...EIRF	
▪ Card Present (Swiped, Contactless) at an attended pos terminal		▪ If key-entered... CPS Retail Key Entry or EIRF (CPS Retail 2 if Emerging Market)	
▪ MCC code must be 5411		▪ If not MCC 5411... CPS Retail	
▪ Full Track I or II		▪ Partial Track Data...EIRF	
▪ 1 day between Transaction date and Authorization date		▪ Exceeds 1 day...EIRF	
▪ Auth and Settlement amount match (To achieve Debit Card Rate)		▪ If no match...EIRF Debit	
▪ US Issued only (To achieve Debit Card Rate)		▪ If Non US issued Debit Card ... CPS Retail Credit	
▪ Must be Consumer card		▪ If not ...refer to the appropriate Interchange Rate section	
<b>NOTES:</b>			
<ul style="list-style-type: none"> <li>Merchant must meet Supermarket eligibility requirements</li> </ul>			
Visa Credit FPI = 102 Debit FPI = 180	North Credit Plancode = 021 Debit = 626 Debit = 689 (Cap)	South Credit FPI = 102 Debit = 180	
Omaha Credit F/A = 015 Omaha Debit F/A = 103		Memphis Rate Code Credit = VS1 Debit = DS1, DS2	

CPS RESTAURANT = 1.54% + \$.10

CPS RESTAURANT DEBIT = 1.19% + \$.10

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 2 day Settlement		▪ Within 3 days...EIRF otherwise Standard	
▪ Valid Electronic Authorization		▪ No authorization...Standard	
▪ Validation Code/ Tran ID must be present		▪ If missing...EIRF	
▪ Card Present (Swiped, Contactless – Full Track I or II data)		▪ If key-entered... CPS Retail Key Entry or EIRF	
▪ 1 day between Transaction date and Authorization date		▪ Exceeds 1 day...EIRF	
▪ Must be a Restaurant Merchant (MCC 5812 and 5814)		▪ If not..... CPS/Retail Credit	

▪ Must be Consumer card	▪ If not ...refer to the appropriate Interchange Rate section	
NOTES:		
Visa Credit FPI = 217 Debit = 215	North Credit Plancode = 054 Debit = 654	South Credit FPI = 217 Debit = 215
Omaha Credit F/A = 099 Omaha Debit F/A = 132	Memphis Rate Code Credit = V17 Debit = D17	

CPS RETAIL SERVICE STATION = 1.15% + \$.25  
CPS RETAIL SERVICE STATION DEBIT = 0.75% + \$.17  
CPS RETAIL SERVICE STATION DEBIT CAP = 0.00% + \$.95

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Within 3 days...EIRF otherwise Standard
▪ Valid Electronic Authorization	▪ No authorization...Standard
▪ Validation Code/ Tran ID must be present	▪ If missing... EIRF
▪ Card Present (Swiped, Contactless – Full Track I or II data)	▪ If key-entered... CPS Retail Key Entry or EIRF
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day...EIRF
▪ Must be a Retail Service Station Merchant (MCC 5541)	▪ If not..... CPS/Retail
▪ Must be Consumer card, Traditional Rewards, Visa Infinite or Visa Signature	▪ If not ...refer to the appropriate Interchange Rate section

NOTES:		
Visa Credit FPI = 218 Debit = 216	North Credit Plancode = 056 Debit = 656	South Credit FPI = 218 Debit = 216
Omaha Credit F/A = 100 Omaha Debit F/A = 133	Memphis Rate Code Credit = MV1, NV1 Debit = D18	

CPS AUTOMATED FUEL DISPENSER = 1.15% + \$.25  
CPS AUTOMATED FUEL DISPENSER DEBIT = 0.75% + \$.17  
CPS AUTOMATED FUEL DISPENSER DEBIT CAP = 0.00% + \$.95

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Within 3 days...EIRF otherwise Standard
▪ Original Electronic Authorization (\$1.00 Status Check)	▪ No authorization ...Standard
▪ Validation Code / Tran ID must be present	▪ If missing... EIRF
▪ Card Present (Swiped, Contactless)	▪ If key-entered... EIRF
▪ Full Track I or II	▪ Partial Track Data...EIRF
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day...EIRF
▪ \$75 Transaction Maximum	▪ If amount exceeds \$75...EIRF
▪ MCC code must be 5542	▪ Incorrect MCC code...EIRF
▪ Must contain CAT Level indicator of "3" for Fuel Dispenser	▪ Missing or invalid indicator... EIRF
▪ Must be Consumer card, Traditional Rewards, <del>Visa Infinite</del> , or Visa Signature	▪ If not ...refer to the appropriate Interchange Rate section

NOTES:		
Visa Credit FPI = 134 Debit = 184	North Credit Plancode = 035 Debit = 635	South Credit FPI = 134 Debit = 184
Omaha Credit F/A = 045 Omaha Debit F/A = 108	Memphis Rate Code Credit = MV2,NV2 Debit = D11	

CPS CARD NOT PRESENT = 1.80% + \$.10  
CPS CARD NOT PRESENT DEBIT = 1.60% + \$.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Within 3 days... <b>EIRF</b> ... otherwise...Standard
▪ Valid Electronic Authorization	▪ No authorization ....Standard
▪ Validation Code/ Tran ID must be present	▪ If missing... EIRF
▪ AVS*	▪ If missing... EIRF
▪ 7 day Auth to Settlement	▪ More than 7 days... EIRF
▪ Auth and Settlement amount match (1 auth reversal permitted)	▪ If no match... EIRF

▪ Merchant Order #	▪ If missing... EIRF	
▪ Card Not Present Indicator 08 as POS Condition Code	▪ If missing... EIRF	
▪ Customer Service Phone #	▪ If missing... EIRF	
▪ Must be Consumer card	▪ If not ...refer to the appropriate Interchange Rate section	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>*AVS not required for Bill Payment.<sup>1</sup></li> <li>Can qualify for CPS Retail 2 if Emerging Market MCCs: 4899, 5960, 5968, 5983, 6300, 8211, 8220, 8299, 8351, 8398, 9211, 9222, and 9399</li> <li>Recurring Indicator = 2 with MCCs 4812, 4814, 4899, 4900, 5960, 5968, 6300, 7298, 7997, 8675, 8699 must include URL, e-mail address OR customer service phone number</li> </ul>		
Visa Credit FPI = 133 Debit = 183	North Credit Plancode = 034 Debit = 634	South Credit FPI = 133 Debit = 183
Omaha Credit F/A = 011, 046 Direct Mktg Debit F/A = 107	Memphis Rate Code Credit = V10 Debit = D10	

**CPS REWARDS 1 = 1.65% + \$.10**

QUALIFICATIONS	DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>For Traditional Rewards, must qualify for either CPS Retail Credit, Supermarket Credit</li> <li>For Visa Signature cards and Non US Issued Infinite cards, must qualify for-CPS Retail Credit, Supermarket Credit, CPS Retail Thresholds 1-3, and CPS Supermarket Thresholds 1-3</li> </ul>	<ul style="list-style-type: none"> <li>If not ...refer to Rewards 2, appropriate CPS, EIRF or Standard</li> <li>If not ...refer to Rewards 2, appropriate CPS, EIRF or Standard</li> </ul>	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>Traditional Rewards transactions submitted with a valid MVV will continue to receive rates defined for Visa Partner Program, Visa Utility, CPS Retail and Supermarket Credit Tiers</li> <li>The following programs will not clear at a Rewards Program: CPS/Small Ticket, CPS/Retail 2, CPS/E-Commerce Preferred Retail and CPS/Account Funding</li> <li>Traditional Rewards, Visa Signature and Visa Infinite transactions that qualify for CPS/AFD, will no longer receive CPS Rewards 1</li> </ul>		
Visa Rewards 1 FPI = 219 Debit = N/A	North Rewards 1 Plancode = 050 Debit = N/A	South Rewards 1 = 219 Debit = N/A
Omaha Credit F/A = 136 Omaha Debit F/A = N/A	Memphis Rate Code Credit = V1R Debit = N/A	

**CPS REWARDS 2 = 1.95% + \$.10**

QUALIFICATIONS	DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>Must Qualify for either CPS Restaurant Credit, Card Not Present Credit, Hotel/Auto Card Present or Card Not Present Credit, Passenger Transport Credit, Key Entry Credit, E-Commerce Basic Credit, E-Commerce Preferred Hotel/Auto Credit, E-Commerce Pass Transport Credit</li> <li>Must be US Traditional Consumer Credit Rewards, Signature or Infinite card</li> </ul>	<ul style="list-style-type: none"> <li>If not ...refer to appropriate CPS, EIRF or Standard</li> <li>If not ...refer to the appropriate Interchange Rate section</li> </ul>	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>Traditional Rewards transactions submitted with a valid MVV will continue to receive rates defined for Visa Partner Program, Visa Utility, CPS Retail and Supermarket Credit Tiers</li> <li>Signature and Infinite Cards from T&amp;E MCC merchants will qualify at EIRF with CPS data and Standard without CPS data with the exception of CPS Small Ticket</li> <li>The following programs will not clear at a Rewards Program: CPS/Small Ticket, CPS/Retail 2, CPS/E-Commerce Preferred Retail and CPS/Account Funding</li> </ul>		
Visa Rewards 2 FPI = 220 Debit = N/A	North Rewards 2 Plancode = 051 Debit = N/A	South Rewards 2 = 220 Debit = N/A Signature Card = K03 (Sign EIRF) and K04 (Sign Std)
Omaha Credit F/A = 137 Debit F/A = N/A	Memphis Rate Code Credit = V2R Debit = N/A	

<sup>1</sup> Corporate and Purchase Cards are always exempt from AVS requirements. Business cards are exempt from AVS for all programs except CPS Card Not Present.

CPS ELECTRONIC COMMERCE (BASIC) = 1.80% + \$.10  
CPS ELECTRONIC COMMERCE (BASIC) DEBIT = 1.60% + \$.15

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 2 day Settlement		▪ Within 3 days...EIRF otherwise...Standard	
▪ Valid Electronic Authorization		▪ No authorization ....Standard	
▪ Validation Code/ Tran ID must be present		▪ If missing... EIRF	
▪ AVS required		▪ If missing... EIRF	
▪ 7 day Auth to Settlement		▪ More than 7 days...EIRF	
▪ Auth and Settlement amount match (1 auth reversal permitted)		▪ If no match... EIRF	
▪ E-Commerce Indicator of 7		▪ If missing... EIRF	
▪ Merchant Order Number		▪ If missing... EIRF	
▪ E-Commerce Indicator 59 as POS Condition Code		▪ If missing... EIRF	
▪ Customer Svc Phone number, URL or E-Mail Address		▪ If missing... EIRF	
▪ Must be Consumer card		▪ If not ...refer to the appropriate Interchange Rate section	
<b>NOTES:</b>			
<ul style="list-style-type: none"> <li>▪ AVS not required for Bill Payment, Emerging Market /Select Developing Markets MCCs 9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300 and 4899, and the Utility MCC 4900</li> <li>▪ For aggregated transactions, the transaction amount must be \$15.00 or less</li> <li>▪ Transactions may be aggregated for a period of up to three days or up to the total authorized amount. Market Specific Data Indicator must = E. Aggregated transactions that do not meet the transaction aggregation fee edit criteria will downgrade to EIRF or Standard</li> </ul>			
Visa Credit FPI = 158 Debit = 186	North Credit Plancode = 077 Debit = 677	South Credit FPI = 158 Debit = 186	
Omaha Credit F/A = 076, 081 T&E Omaha Debit F/A = 111, 127 T&E		Memphis Rate Code Credit = V10 Debit = D10	

CPS ELECTRONIC COMMERCE (PREFERRED) = 1.80% + \$.10  
CPS ELECTRONIC COMMERCE (PREFERRED) DEBIT = 1.55% + \$.15

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 2 day Settlement		▪ Within 3 days...EIRF otherwise Standard	
▪ Valid Electronic Authorization		▪ No authorization ....Standard	
▪ Validation Code or Tran ID must be present		▪ If missing... EIRF	
▪ AVS required		▪ If present... CPS/E-Commerce Basic...otherwise EIRF	
▪ 7 day Auth to Settlement		▪ More than 7 days...EIRF	
▪ Auth and Settlement amount match		▪ If no match... EIRF	
▪ E-Commerce Indicator of 5 or 6		▪ If missing ...EIRF...If 7 w/AVS CPS/E-Commerce Basic or EIRF	
▪ CAVV (Cardholder Authentication Verification Value)		▪ If missing but has AVS... CPS/E-Commerce Basic otherwise EIRF	
▪ Merchant Order number in Settlement		▪ If missing... EIRF	
▪ E-Commerce Indicator 59 as POS Condition Code		▪ If missing... EIRF	
▪ Customer Svc Phone number, URL or E-Mail Address in City Field		▪ If missing... EIRF	
▪ Must be Consumer card		▪ If not ...refer to the appropriate Interchange Rate section	
<b>NOTES:</b>			
<ul style="list-style-type: none"> <li>▪ AVS not required for Bill Payment, Emerging Market/Select Developing Markets MCCs 9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300 and 4899, and the Utility MCC 4900</li> <li>▪ For aggregated transactions, the transaction amount must be \$15.00 or less</li> <li>▪ Transactions may be aggregated for a period of up to three days or up to the total authorized amount. Market Specific Data Indicator must = E. Aggregated transactions that do not meet the transaction aggregation fee edit criteria will downgrade to EIRF or Standard</li> </ul>			
Visa Credit FPI = 162 Debit = 187	North Credit Plancode = 078 Debit = 678	South Credit FPI = 162 Debit = 187	
Omaha Credit F/A = 077, 082 T&E Omaha Debit F/A = 112, 128 T&E		Memphis Rate Code Credit = V12 Debit = D12	

CPS ACCOUNT FUNDING = 2.14% + \$.10  
CPS ACCOUNT FUNDING DEBIT = 1.75% + \$.20

QUALIFICATIONS	DOWNGRADE REASONS
----------------	-------------------

▪ 2 day Settlement	▪ Within 3 days...EIRF otherwise Standard	
▪ Valid Electronic Authorization	▪ No authorization ....Standard	
▪ Validation Code/ Tran ID must be present	▪ If missing... EIRF	
▪ AVS (Full Address match required)*	▪ If missing... EIRF	
▪ 1 day Auth to Settlement	▪ More than 1 day...EIRF	
▪ Auth and Settlement amount match	▪ If no match... EIRF	
▪ E-Commerce Indicator of 5 , 6 or 7	▪ If missing... EIRF	
▪ Customer Svc Phone number, URL or E-Mail Address	▪ If missing... EIRF	
▪ Must be Consumer card	▪ If not ...refer to the appropriate Interchange Rate section	
<b>NOTES:</b>		
▪ *AVS result must be D, M, G, U, and Y		
▪ *AVS not required for Emerging Market/Select Developing Markets MCCs 9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300 and 4899		
Visa Credit FPI = 159 Debit = 185	North Credit Plancode = 079 Debit = 679	South Credit FPI = 159 Debit = 185
Omaha Credit F/A = 078, 079 T&E Omaha Debit F/A = 110, 109 T&E	Memphis Rate Code Credit = N/A Debit = N/A	

**CPS DEBIT TAX PAYMENT FEE = \$2.50**

**CPS DEBIT TAX PAYMENT CONVENIENCE FEE = \$0.00**

QUALIFICATIONS	DOWNGRADE REASONS	
▪ Must be CPS qualified, (CPS Retail, CPS Key Entry, CPS Card Not Present, CPS Ecommerce Basic, and CPS Ecommerce Preferred)	▪ If not CPS qualified...EIRF otherwise Standard	
▪ MCC code must be 9311	▪ If not...CPS Retail Debit	
▪ US Issued only	▪ In Non US issued...CPS Retail Debit	
▪ Must be Consumer Debit card	▪ If not ...refer to the appropriate Interchange Rate section	
<b>NOTES:</b>		
▪ Merchant must be registered with Visa for Debit Tax Payment program with a valid MVV		
▪ A convenience fee is permitted: <ul style="list-style-type: none"> <li>○ Must be a separate transaction and will be assessed \$0 interchange</li> <li>○ Convenience fee amount must not exceed \$3.95</li> </ul>		
Visa Credit FPI = N/A Debit = TX1, TX2 (convenience fee)	North Credit Plancode = N/A Debit = 661, Debit = 662 (convenience fee)	South Credit FPI = N/A Debit = TX1, Debit = TX2 (convenience fee)
Omaha Credit F/A = 178, 179 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

**CPS DEBT REPAYMENT FEE = 0.35% + \$0.50**

QUALIFICATIONS	DOWNGRADE REASONS	
▪ Must be CPS qualified, (CPS Retail, CPS Key Entry, CPS Card Not Present, CPS Ecommerce Basic, and CPS Ecommerce Preferred)	▪ If not CPS qualified...EIRF otherwise Standard	
▪ MCC code must be 6012 or 6051	▪ If not...CPS Retail Debit	
▪ US Issued only	▪ In Non US issued...CPS Retail Debit	
▪ Must be Consumer Debit card	▪ If not ...refer to the appropriate Interchange Rate section	
<b>NOTES:</b>		
▪ Must be Consumer Debit card. For all other Visa Consumer or Commercial cards transaction will be declined		
▪ Merchant must be registered with Visa for Debt Repayment program with a valid MVV		
Visa Credit FPI = N/A Debit = DPT	North Credit Plancode = N/A Debit = 660	South Credit FPI = DPT Debit = DPT
Omaha Credit F/A = 177 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = VPT	

**CPS SMALL TICKET = 1.65% + \$0.04**

**CPS SMALL TICKET DEBIT = 1.55% + \$0.04**

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Within 3 days...EIRF otherwise Standard
▪ Valid Electronic Authorization	▪ No authorization...Standard
▪ Validation Code/ Tran ID must be present	▪ If missing...EIRF

▪ Card Present (Swiped, Contactless,)	▪ If key-entered...CPS Retail Key Entry or EIRF
▪ Full Track I or II	▪ Partial Track Data...EIRF
▪ 1 day between Transaction date and Authorization date	▪ Exceeds 1 day...EIRF
▪ Transaction Amount Limit \$15.00 (less than or equal to)	▪ Exceeds Amount...refer to appropriate CPS Section
▪ Must be a US Issued Consumer Credit, Signature Debit, Rewards, and Signature	▪ If not ...refer to the appropriate Interchange Rate section

**NOTES:**

- The following MCCs are not eligible: 4829, 5411, 5499, 5541, 5542, 5960-5969, 6010, 6011, 6012, 7995, and 9405
- Consumer debit transactions with MCCs 5411, 5499 and 5541 do not qualify for CPS Small Ticket debit program. However, consumer and commercial credit card transactions with MCCs 5411, 5499 and 5411 will be eligible for the CPS Small Ticket credit program.
- Merchants participating in an MVV program will continue to receive MVV program rates when applicable and not the Small Ticket Rate with the exception of MCCs 5812 and 5814 which can now qualify for CPS Small Ticket
- Bill Payment transactions are now eligible for CPS Small Ticket as long as they meet eligibility requirements

Visa Credit FPI = 179 Debit = 214	North Credit Plancode = 047 Debit = 647	South Credit FPI = 179 Debit = 214
Omaha Credit F/A = 093 Debit F/A = 129	Memphis Rate Code Credit = V16 Debit = D16	

CPS HOTEL CARD PRESENT = 1.54% + \$.10  
CPS HOTEL CARD PRESENT DEBIT = 1.36% + \$.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Within 3 days...EIRF otherwise Standard
▪ Valid Electronic Authorization	▪ No authorization.....Standard
▪ Validation Code / Tran ID must be present	▪ If missing... EIRF
▪ Card Present (Swiped, Contactless)	▪ If key-entered...CPS Hotel CNP or EIRF
▪ 15% Transaction Tolerance	▪ If exceeds tolerance...EIRF
▪ Full Track I or II	▪ Partial Track Data...EIRF
▪ Folio number and Check-in date	▪ Missing or different...EIRF
▪ Must be Consumer card	▪ If not ...refer to the appropriate Interchange Rate section

**NOTES:**

Visa Credit FPI =132 Debit = 188	North Credit Plancode = 030 Debit = 630	South Credit FPI = 132 Debit = 188
Omaha Credit F/A = 043 Debit F/A = 114	Memphis Rate Code Credit = V09 Debit = D09	

CPS HOTEL CARD NOT PRESENT = 1.54% + \$.10  
CPS HOTEL CARD NOT PRESENT DEBIT = 1.36% + \$.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Within 3 days... EIRF otherwise...Standard
▪ Valid Electronic Authorization	▪ No authorization ....Standard
▪ 15% Transaction Tolerance	▪ If exceeds tolerance...EIRF
▪ Validation Code / Tran ID must be present	▪ If missing...EIRF
▪ Preferred Customer indicator	▪ If missing...EIRF
▪ Folio number and Check-in date	▪ Missing or different...EIRF
▪ Must be Consumer card	▪ If not refer to the appropriate Interchange Rate section

**NOTES:**

Visa Credit FPI =115 Debit = 189	North Credit Plancode = 029 Debit = 629	South Credit FPI = 115 Debit =189
Omaha Credit F/A = 044 Debit F/A = 113	Memphis Rate Code Credit = V08 Debit = D08	

CPS ELECTRONIC COMMERCE PREFERRED - HOTEL = 1.54% + \$.10  
CPS ELECTRONIC COMMERCE PREFERRED - HOTEL DEBIT = 1.36% + \$.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Within 3 days... EIRF otherwise Standard

▪ Valid Electronic Authorization	▪ No authorization ....Standard
▪ 15% Transaction Tolerance	▪ If exceeds tolerance... EIRF
▪ Validation Code/ Tran ID must be present	▪ If missing... EIRF
▪ Preferred Customer indicator	▪ If missing... EIRF
▪ Folio number and Check-in date	▪ Missing or different... EIRF
▪ Must be a Consumer card	▪ If not ...refer to the appropriate Interchange Rate section
▪ E-Commerce Indicator of “5” or “6”	▪ If missing or “7” .....CPS/Hotel CNP otherwise EIRF
▪ CAVV (Cardholder Authentication Verification Value)	▪ If missing .....CPS/Hotel CNP
▪ E-Commerce Indicator 59 as POS Condition Code	▪ If missing .....EIRF

**NOTES:**

Visa Credit FPI = 169 Debit = 190	North Credit Plancode = 072 Debit = 672	South Credit FPI = 169 Debit = 190
Omaha Credit F/A = 092 Omaha Credit F/A = 082 T&E	Debit F/A = 115 Debit F/A = 128 T&E	Memphis Rate Code Credit = V08 Debit = D08

CPS AUTO RENTAL CARD PRESENT = 1.54% + \$.10

CPS AUTO RENTAL CARD PRESENT DEBIT = 1.36% + \$.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Within 3 days... EIRF otherwise Standard
▪ Original Electronic Authorization	▪ No authorization ...Standard
▪ 15% Transaction Tolerance	▪ If exceeds tolerance... EIRF
▪ Validation Code / Tran ID must be present	▪ If missing... EIRF
▪ Card Present (Swiped, Contactless)	▪ If key-entered.... CPS Auto CNP or EIRF
▪ Full Track I or II	▪ Partial Track Data... EIRF
▪ Rental Agreement number and Check-out date	▪ Missing or different... EIRF
▪ Must be a Consumer card	▪ If not ...refer to the appropriate Interchange Rate section

**NOTES:**

Visa Credit FPI =132 Debit = 188	North Credit Plancode = 032 Debit = 632	South Credit FPI = 132 Debit =188
Omaha Credit F/A = 043 Debit F/A = 114		Memphis Rate Code Credit = V09 Debit = D09

CPS AUTO RENTAL CARD NOT PRESENT = 1.54% + \$.10

CPS AUTO RENTAL CARD NOT PRESENT DEBIT = 1.36% + \$.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Within 3 days... EIRF otherwise Standard
▪ Valid Electronic Authorization	▪ No authorization ...Standard
▪ 15% Transaction Tolerance	▪ If exceeds tolerance... EIRF
▪ Validation Code / Tran ID must be present	▪ If missing... EIRF
▪ Preferred Customer indicator	▪ If missing... EIRF
▪ Rental Agreement number and Check-out date	▪ Missing or different... EIRF
▪ Must be a Consumer card	▪ If not ...refer to the appropriate Interchange Rate section

**NOTES:**

Visa Credit FPI = 115 Debit = 189	North Credit Plancode = 031 Debit = 631	South Credit FPI = 115 Debit = 189
Omaha Credit F/A = 044 Debit F/A = 113		Memphis Rate Code Credit = V08 Debit = D08

CPS ELECTRONIC COMMERCE PREFERRED – AUTO RENTAL = 1.54% + \$.10

CPS ELECTRONIC COMMERCE PREFERRED – AUTO RENTAL DEBIT = 1.36% + \$.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Within 3 days... EIRF otherwise Standard
▪ Valid Electronic Authorization	▪ No authorization ...Standard
▪ 15% Transaction Tolerance	▪ If exceeds tolerance... EIRF

▪ Validation Code / Tran ID must be present	▪ If missing... EIRF
▪ Preferred Customer indicator	▪ If missing... EIRF
▪ Rental Agreement number and Check-out date	▪ Missing or different... EIRF
▪ Consumer Card	▪ If not ...refer to the appropriate Interchange Rate section
▪ E-Commerce Indicator of "5" or "6"	▪ If missing or "7"...CPS/Auto Rental CNP otherwise EIRF
▪ CAVV (Cardholder Authentication Verification Value)	▪ If missing .....CPS/Auto Rental CNP
▪ E-Commerce Indicator 59 as POS Condition Code	▪ If missing .....EIRF

**NOTES:**

Visa Credit FPI = 169 Debit = 190	North Credit Plancode = 073 Debit = 673	South Credit FPI = 169 Debit = 190
Omaha Credit F/A = 092 Omaha Credit F/A = 082 T&E	Debit F/A = 115 Debit F/A = 128 T&E	Memphis Rate Code Credit = V09 Debit = D09

CPS PASSENGER TRANSPORT = 1.70% + \$.10

CPS PASSENGER TRANSPORT DEBIT = 1.60% + \$.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ 8 day Settlement	▪ Within 9 days...Standard
▪ Valid Electronic Authorization	▪ No authorization ...Standard
▪ Validation Code / Tran ID must be present	▪ If missing... EIRF
▪ Transaction date and Authorization date must be the same	▪ Exceeds 1 day...Standard
▪ Ticket number, ticket sequence number and count	▪ Missing or different...Standard
▪ Itinerary Information	▪ Missing or different...Standard
▪ Must be a Consumer card	▪ If not ...refer to the appropriate Interchange Rate section

**NOTES:**

Visa Credit FPI =103 Debit = 191	North Credit Plancode = 027 Debit = 627	South Credit FPI = N/A Debit = N/A
Omaha Credit F/A = 010 Debit F/A = 116		Memphis Rate Code Credit = N/A Debit = N/A

CPS ELECTRONIC COMMERCE PREFERRED - PASSENGER TRANSPORT = 1.70% + \$.10

CPS ELECTRONIC COMMERCE PREFERRED - PASS TRANSPORT DEBIT = 1.60% + \$.15

QUALIFICATIONS	DOWNGRADE REASONS
▪ 8 day Settlement	▪ Within 9 days...Standard
▪ Valid Electronic Authorization	▪ No authorization ...Standard
▪ Auth and Settlement amount match	▪ If no match... EIRF
▪ Validation Code / Tran ID must be present	▪ If missing... EIRF
▪ Transaction date and Authorization date must be the same	▪ Exceeds 1 day...Standard
▪ Ticket number, ticket sequence number and count	▪ Missing or different...Standard
▪ Itinerary Information	▪ Missing or different...Standard
▪ Must be a Consumer card	▪ If not ...refer to the appropriate Interchange Rate section
▪ E-Commerce Indicator of "5" or "6"	▪ If missing or "7".....CPS/Passenger transport otherwise EIRF
▪ CAVV (Cardholder Authentication Verification Value)	▪ If missing .....CPS/Passenger Transport
▪ E-Commerce Indicator 59 as POS Condition Code	▪ If missing .....CPS/Passenger Transport

**NOTES:**

Visa Credit FPI = 168 Debit = 192	North Credit Plancode = 071 Debit = 671	South Credit FPI = N/A Debit = N/A
Omaha Credit F/A = 089 Debit F/A = 117		Memphis Rate Code Credit = N/A Debit = N/A

UTILITY CREDIT FEE = \$.75

UTILITY DEBIT FEE = \$.75

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be CPS Qualified, (CPS Retail, CPS Key Entry, CPS Card Not Present, CPS Ecommerce Basic, and CPS Ecommerce Preferred)	▪ If not CPS Qualified ...EIRF otherwise Standard

▪ MCC code must be 4900	▪ If not ... CPS Retail	
▪ US Issued only (To achieve Debit Card Rate)	▪ If Non US issued Debit Card ... Utility Credit	
▪ Must be Consumer, Signature, Infinite or Rewards card	▪ If not ... refer to the appropriate Interchange Rate section	
<b>NOTES:</b>		
▪ Merchant must be registered with Visa for Utility Fee program with a valid MVV		
Visa Credit FPI = UTC Debit = UTD	North Credit Plancode = 053 Debit = 653	South Credit FPI = 890 Debit = 891
Omaha Credit F/A = 087 Debit F/A = 088	Memphis Rate Code Credit = VU1 Debit = DU1	

**ELECTRONIC INTERCHANGE REIMBURSEMENT FEE (EIRF) CREDIT = 2.30% + \$.10**

**ELECTRONIC INTERCHANGE REIMBURSEMENT FEE (EIRF) DEBIT = 1.75% + \$.20**

<b>QUALIFICATIONS</b>		<b>DOWNGRADE REASONS</b>	
▪ 3 day Settlement		▪ Not within 3 days...Standard	
▪ Valid Authorization		▪ Missing or different...Standard	
<b>NOTES:</b>			
▪ Excludes high risk MCC's 5962, 5966 or 5967 and excludes non-secure Ecommerce transactions (ECI = 8).			
Visa Credit FPI = 141 Debit = 195	North Credit Plancode = 080, 081 EIRF Pass Trans Debit = 680, 681 EIRF Pass Trans	South Credit FPI = 141 Debit = 195	
Omaha Credit F/A = 055 Debit F/A = 119	Memphis Rate Code Credit = V02 Debit = D02		

**SIGNATURE PREFERRED B2B = 2.10 + \$0.10**

<b>QUALIFICATIONS</b>		<b>DOWNGRADE REASONS</b>	
▪ Must be a Signature Preferred card		▪ If not....refer to appropriate IC program by card type	
▪ Non T&E MCC		▪ If not... Signature Electronic or Signature Standard	
▪ US Merchant		▪ If not... See Signature Preferred International Interchange	
▪ Certain B2B MCCs		▪ If not... See Signature Preferred Retail or Signature Preferred Card Not Present	
▪ CPS Qualification : Any CPS program		▪ If not... refer to Signature Standard	
<b>NOTES:</b>			
Visa Credit FPI = 244 Debit = N/A	North Credit Plancode = 246 Sig B2B Debit = N/A	South Credit FPI = 244 Debit = N/A	
Omaha Credit F/A = 171 Debit = N/A	Memphis Rate Code Credit = SPB Debit = N/A		

**SIGNATURE PREFERRED CNP = 2.40% + \$.10**

<b>QUALIFICATIONS</b>		<b>DOWNGRADE REASONS</b>	
▪ Must be a Signature Preferred card		▪ If not... refer to appropriate IC program by card type	
▪ Non T&E MCC		▪ If not... refer to Signature Electronic or Signature Standard	
▪ US Merchant		▪ If not.... See Signature Preferred International Interchange	
▪ CPS Qualification : ○ CPS/Card Not Present ○ CPS/Electronic Commerce Preferred ○ CPS/Electronic Commerce Basic ○ CPS/Retail 2 ○ CPS/Account Funding		▪ If not... Signature Standard	
<b>NOTES:</b>			
Visa Credit FPI =242 Debit = N/A	North Credit Plancode = 247 Sig CNP Debit = N/A	South Credit FPI = 242 Debit = N/A	
Omaha Credit F/A = 169 Debit = N/A	Memphis Rate Code Credit = SPN Debit = N/A		

**SIGNATURE PREFERRED RETAIL = 2.10% + \$0.10**

<b>QUALIFICATIONS</b>		<b>DOWNGRADE REASONS</b>	
▪ Must be a Signature Preferred card		▪ If not... refer to appropriate IC program by card type	

▪ Non T&E MCC	▪ If not... refer to Signature Electronic or Signature Standard	
▪ US Merchant	▪ If not...See Signature Preferred International Interchange	
▪ CPS Qualification: <ul style="list-style-type: none"> <li>○ CPS/Retail</li> <li>○ CPS/Supermarket</li> <li>○ CPS/Retail Key Entry</li> <li>○ CPS/Small Ticket</li> </ul>	▪ If not... Signature Standard	
<b>NOTES:</b>		
▪ MCCs 5541 or 5542 Visa Signature Preferred transactions that meet CPS/AFD or CPS/RSS qualification criteria will now qualify at the new Signature Preferred Fuel FPI		
Visa Credit FPI = 244 Debit = N/A	North Credit Plancode = 248 Sig Retail Debit = N/A	South Credit FPI = 244 Debit = N/A
Omaha Credit F/A = 170 Debit F/A =	Memphis Rate Code Credit = SPR Debit = N/A	

**SIGNATURE PREFERRED FUEL = 1.15% + \$0.25**

<b>QUALIFICATIONS</b>		<b>DOWNGRADE REASONS</b>	
▪ Must be a Signature Preferred card	▪ If not... refer to appropriate IC program by card type	▪ If not... refer to appropriate Signature Preferred program	▪ If not...See Signature Preferred International interchange
▪ Must be MCC 5541 or MCC 5542	▪ If not... refer to appropriate IC program by card type	▪ If not... refer to appropriate Signature Preferred program	▪ If not...See Signature Preferred International interchange
▪ US Merchant	▪ If not... refer to appropriate IC program by card type	▪ If not... refer to appropriate Signature Preferred program	▪ If not...Signature Standard
▪ CPS Qualification : <ul style="list-style-type: none"> <li>○ CPS/Automated Fuel Dispenser</li> <li>○ CPS/Retail Service Station</li> </ul>	▪ If not... refer to appropriate IC program by card type	▪ If not... refer to appropriate Signature Preferred program	▪ If not...Signature Standard
<b>NOTES:</b>			
▪ MCC 5542, maximum transaction amount \$125			
Visa Credit FPI = 249 Debit =N/A	North Credit Plancode = 254 Debit = N/A	South Credit FPI = 249 Debit = N/A	
Omaha Credit F/A = 181 Debit = N/A	Memphis Rate Code Credit = MV4 Debit = N/A		

**SIGNATURE PREFERRED ELECTRONIC and SIGNATURE PREFERRED STANDARD**

**SIGNATURE PREFERRED ELECTRONIC = 2.40% + \$0.10**

**SIGNATURE PREFERRED STANDARD = 2.95% + \$0.10**

<b>QUALIFICATIONS</b>		<b>DOWNGRADE REASONS</b>	
▪ U.S. Merchant	▪ If not... refer to Signature Preferred International/Interregional	▪ If not... refer to appropriate IC program by card type	▪ If not... refer to appropriate IC program by card type
▪ U.S. Signature Preferred Card	▪ If not... refer to appropriate IC program by card type	▪ If not... refer to appropriate IC program by card type	▪ If not... refer to appropriate IC program by card type
▪ CPS Qualified	▪ If not... refer to appropriate IC program by card type	▪ If not... refer to appropriate IC program by card type	▪ If not... Signature Preferred Standard
<b>NOTES:</b>			
▪ If transaction qualifies for CPS/Account Funding, transaction can only qualify for Signature Preferred Standard			
▪ T&E MCCs are only eligible for Signature Preferred Electronic or Signature Preferred Standard			
Visa Credit FPI = 240, 241 Debit = N/A	North Credit Plancode = 249, 250 Debit = N/A	South Credit FPI = 240, 241 Debit = N/A	
Omaha Credit F/A = 172, 173 Debit = N/A	Memphis Rate Code Credit = SPS, SPT Debit = N/A		

**SIGNATURE CARD ELECTRONIC RATE = 2.30% + \$1.10 - ELIMINATED (Internal Only)**

**SIGNATURE CARD STANDARD = 2.70% + \$1.10 - ELIMINATED (Internal Only)**

<b>QUALIFICATIONS</b>		<b>DOWNGRADE REASONS</b>	
▪ T&E MCC Code Merchant	▪ If not...refer to the appropriate Interchange Rate section	▪ If not...refer to the appropriate Interchange Rate section	▪ If not...refer to the appropriate Interchange Rate section
▪ CPS Qualification	▪ If not...refer to the appropriate Interchange Rate section	▪ If not...refer to the appropriate Interchange Rate section	▪ If not...refer to the appropriate Interchange Rate section
▪ Must be a Signature Card	▪ If not...refer to the appropriate Interchange Rate section	▪ If not...refer to the appropriate Interchange Rate section	▪ If not...refer to the appropriate Interchange Rate section
<b>NOTES:</b>			
▪ T&E MCC Signature Card transactions will clear at either EIRF or Standard			
Visa Credit FPI = 150 Elect Debit = N/A	North Credit Plancode = 114 Elect Debit = N/A	South Credit FPI = K03 Elect Debit = N/A	
Visa Credit FPI = 148 Stand Debit = N/A	North Credit Plancode = 110 Stand Debit = N/A	South Credit FPI = K04 Stand Debit = N/A	
Omaha Credit F/A = 074 Signature Card	Memphis Rate Code Credit = V13, V14		

Debit = N/A	Debit = N/A
-------------	-------------

STANDARD RATE = 2.70% + \$.10

STANDARD DEBIT = 1.90% + \$.25

QUALIFICATIONS		DOWNGRADE REASONS
▪ 30 day Settlement		▪ No downgrade from Standard
▪ Must be a Consumer card		▪ If not ...refer to the appropriate Interchange Rate section
NOTES:		
Visa Credit FPI = 101 Debit = 196	North Credit Plancode = 017 Debit = 617 North Credit Plancode = 009 Pass Trans Debit = 609 North Credit Plancode = 012 Hotel/Car Debit = 612 North Credit Plancode = 014 Direct Marketing Debit = 614	South Credit FPI = 101 Debit = 196
Omaha Credit F/A = 000 Omaha Signature Pass Transport F/A = 049 Omaha Signature Standard F/A = 052	Debit = 120	Memphis Rate Code Credit = V01 Debit = D01

**CREDIT VOUCHER INTERCHANGE FEES**

QUALIFICATIONS	FPIs	CREDIT	DEBIT	DOWNGRADE REASONS
▪ All card types with Passenger transport MCCs		2.07%	2.06%	No downgrade
▪ MOTO / E-Commerce Credits	199	2.05%	1.87%	No downgrade
▪ Consumer card transactions with MCCs other than passenger transport MCCs	198	1.76%	1.31%	No downgrade
▪ Commercial card transactions with MCCs other than passenger transport MCCs		2.24%	N/A	No downgrade
NOTES:				
▪ Does not apply to U.S. territory and transactions that qualify for these programs: Account Funding, Purchasing Card Large-Ticket, GSA Large-Ticket and Quasi-Cash ▪ Can be a Visa Signature Business Card product				
Visa Credit FPI = 164 Visa Credit FPI = 165 Visa Credit FPI = 166 Visa Credit FPI = 167 Debit = 198, 199	North Credit Plancode = 090 MOTO/EComm North Credit Plancode = 091 Pass Transp North Credit Plancode = 092 Cons Non Pass Trans North Credit Plancode = 093 Comm Non Pass Trans Debit = 690, 692			South Credit FPI = 164 South Credit FPI = 165 South Credit FPI = 166 South Credit FPI = 167 Debit = 198, 199

EXPRESS PAYMENT SERVICE = 2.00% + \$.02 ELIMINATED (HISTORICAL PURPOSES ONLY)

EXPRESS PAYMENT SERVICE DEBIT = 1.95% + \$.02 ELIMINATED (HISTORICAL PURPOSES ONLY)

QUALIFICATIONS		DOWNGRADE REASONS
▪ 3 day Settlement		▪ Not within 3 days...Standard
▪ Card Present (Swiped, Contactless)		▪ If key-entered... Standard
▪ Valid Authorization (trans over amount limit)		▪ No authorization... Standard
▪ Transaction Amount Limit \$25.00 for Fast Food and Movie Theaters, \$25.00 Parking Lots, \$75.00 for Airport Parking Lots		▪ Exceeds Amount...refer to appropriate CPS Section (Standard if no Auth)
▪ Must be Fast Food MCC 5812 and 5814, Airport Parking Lots MCC 7523 or Movie Theater MCC 7832		▪ Incorrect MCC code... EIRF or Standard
▪ Must be Consumer card		▪ If not ...refer to the appropriate Interchange Rate section
NOTES:		
Visa Credit FPI = 117 Debit = 194	North Credit Plancode = 022 Debit = 622	South Credit FPI = 117 Debit = 194
Omaha Credit F/A = 014 Debit F/A = 118		Memphis Rate Code Credit = N/A Debit = N/A

## VISA CORPORATE CARD DATA REQUIREMENTS

Level II Data = Tax amount (Must be between .1% and 22% of the transaction amount. Tax Amount is not required at Fuel Locations with MCCs 4468, 5541, 5542, 5499, 5983 ), Tax indicator and Customer Code ( required for Purchasing Cards)

Level III Data Minimum Data Fields required: Discount Amount, Freight/Shipping Amount, Duty Amount, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item and Line Item Total. ( All fields need to be present for Purchase Card Level III, GSA Purchasing Large Ticket and Purchasing Large Ticket programs

Level III Optional Data Fields: Destination Postal/Zip Code, Ship from Postal/Zip Code, Destination Country Code, Unique VAT Invoice Reference Number, VAT Tax Amount (Freight/Shipping), VAT Tax Rate (Freight/Shipping), VAT Tax Amount (Line Item) or VAT Tax Rate ( Line Item)

### BUSINESS CARD LEVEL II = 2.05% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>▪ Non-T&amp;E MCC</li> <li>▪ CPS Qualification</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not ... refer to T &amp; E Commercial Card Qualifications</li> <li>▪ If not CPS Qualified and Level 2 data requirements... <del>Commercial Card</del> <b>Electronic Business Electronic</b></li> </ul>	
<ul style="list-style-type: none"> <li>▪ Local tax included value = 1</li> </ul>	<ul style="list-style-type: none"> <li>▪ If no Level 2 Data and CPS Qualified.... <del>Commercial Card</del> <b>Electronic Business B2B, Business Retail or Business CNP</b> otherwise... <b>Business Standard</b></li> </ul>	
<ul style="list-style-type: none"> <li>▪ Tax amount must be between .1% and 22% of the transaction amount</li> </ul>	<ul style="list-style-type: none"> <li>▪ If no Level 2 Data and CPS Qualified.... <del>Commercial Card</del> <b>Electronic Business B2B, Business Retail, or Business CNP</b> otherwise... <b>Business Standard</b></li> </ul>	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>▪ Only taxable transactions where the tax amount is between 0.1% - 22% of the sale amount can qualify for Level 2 rate</li> </ul>		
Visa Credit FPI = 170 Debit = N/A	North Credit Plancode = 227 Debit = N/A	South Credit FPI = 170 Debit = N/A
Omaha Credit F/A = 134 Non T&E Level 2, 091 Purch Debit = N/A	Memphis Rate Code Credit = VL2 Debit = N/A	

### PURCHASING CARD LEVEL II = 2.05% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>▪ Non-T&amp;E MCC</li> <li>▪ CPS Qualification</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not ... refer to T &amp; E Commercial Card Qualifications</li> <li>▪ If not CPS Qualified... <del>Commercial</del> <b>Purchase Card Electronic</b></li> </ul>
<ul style="list-style-type: none"> <li>▪ Local tax included value = 1</li> </ul>	<ul style="list-style-type: none"> <li>▪ If no Level 2 Data and CPS Qualified.... <del>Commercial</del> <b>Purchase Card Retail, Purchase Card B2B, Purchase Card CNP</b> otherwise <del>Commercial</del> <b>Purchase Card Standard</b></li> </ul>
<ul style="list-style-type: none"> <li>▪ Tax amount must be between .1% and 22% of the transaction amount</li> </ul>	<ul style="list-style-type: none"> <li>▪ If no Level 2 Data and CPS Qualified.... <del>Commercial</del> <b>Purchase Card Retail, Purchase Card B2B, Purchase Card CNP</b> otherwise <del>Commercial</del> <b>Purchase Card Standard</b></li> </ul>
<ul style="list-style-type: none"> <li>▪ For Purchasing card transactions from fuel MCCs: 4468, 5499, 5541, 5542, and 5983, customer code is required</li> </ul>	<ul style="list-style-type: none"> <li>▪ If no Level 2 Data and CPS Qualified.... <del>Commercial</del> <b>Purchase Card Retail, Purchase Card B2B, Purchase Card CNP</b> otherwise <del>Commercial</del> <b>Purchase Card Standard</b></li> </ul>
<b>NOTES:</b>	
<ul style="list-style-type: none"> <li>▪ Fleet Purchasing, GSA Purchasing and Purchasing cards for fuel transactions, fuel data is required</li> <li>▪ Tax is not required for Purchasing card fuel transactions</li> <li>▪ Only taxable transactions where the tax amount is between 0.1% - 22% of the sale amount can qualify for Level 2 rate</li> </ul>	

Visa Credit FPI = 172 Debit = N/A	North Credit Plancode = 172 Debit = N/A	South Credit FPI = 172 Debit = N/A
Omaha Credit F/A = 134 Non T&E Level 2, 091 Purch Debit = N/A	Memphis Rate Code Credit = VLP Debit = N/A	

**CORPORATE CARD LEVEL II = 2.05% + \$0.10**

QUALIFICATIONS	DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>Non-T&amp;E MCC</li> </ul>	<ul style="list-style-type: none"> <li>If not ... refer to T&amp;E Commercial Card Qualifications</li> </ul>	
<ul style="list-style-type: none"> <li>CPS Qualification</li> </ul>	<ul style="list-style-type: none"> <li>If not CPS Qualified... <del>Commercial</del> <b>Corporate</b> Card Electronic otherwise... Corporate Card Standard</li> </ul>	
<ul style="list-style-type: none"> <li>Local tax included value = 1</li> </ul>	<ul style="list-style-type: none"> <li>If no Level 2 Data and CPS Qualified.... <del>Commercial</del> <b>Corporate</b> Card <del>Electronic</del> B2B, Corporate Card Retail, Corporate Card CNP otherwise <del>Commercial</del> <b>Corporate</b> Card Standard</li> </ul>	
<ul style="list-style-type: none"> <li>Tax amount must be between .1% and 22% of the transaction amount</li> </ul>	<ul style="list-style-type: none"> <li>If no Level 2 Data and CPS Qualified.... <del>Commercial</del> <b>Corporate</b> Card <del>Electronic</del> B2B, Corporate Card Retail, Corporate Card CNP otherwise <del>Commercial</del> <b>Corporate</b> Card Standard</li> </ul>	
<ul style="list-style-type: none"> <li>For Purchasing card transactions from fuel MCCs: 4468, 5499, 5541, 5542, and 5983, customer code is required</li> </ul>	<ul style="list-style-type: none"> <li>If no Level 2 Data and CPS Qualified.... <del>Commercial</del> <b>Corporate</b> Card <del>Electronic</del> B2B, Corporate Card Retail, Corporate Card CNP otherwise <del>Commercial</del> <b>Corporate</b> Card Standard</li> </ul>	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>Fleet Purchasing, GSA Purchasing and Purchasing cards for fuel transactions, fuel data is required</li> <li>Tax is not required for Purchasing card fuel transactions</li> <li>Only taxable transactions where the tax amount is between 0.1% - 22% of the sale amount can qualify for Level 2 rate</li> </ul>		
Visa Credit FPI = 171 Debit = N/A	North Credit Plancode = 171 Debit = N/A	South Credit FPI = 171 Debit = N/A
Omaha Credit F/A = 090 Corp Debit = N/A	Memphis Rate Code Credit = VL2 Debit = N/A	

**PURCHASING CARD LEVEL III = 1.80% + \$0.10**

QUALIFICATIONS	DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>Non T&amp;E MCC</li> </ul>	<ul style="list-style-type: none"> <li>If not... refer to T&amp;E Commercial Card Qualifications</li> </ul>	
<ul style="list-style-type: none"> <li>CPS Qualification</li> </ul>	<ul style="list-style-type: none"> <li>If not CPS Qualified... Commercial Card Electronic</li> </ul>	
<ul style="list-style-type: none"> <li>Must be a Purchase Card</li> </ul>	<ul style="list-style-type: none"> <li>If no Level 3 Data ... Commercial Card Level 2 (if level 2 data is met) or Commercial Electronic otherwise Commercial Standard</li> </ul>	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>Includes Purchasing and GSA Fleet Purchasing cards at fuel merchant locations. Level 3 fuel data required</li> <li>Level III minimum data fields must be included</li> <li>Transactions from Fuel and Non-Fuel MCCs do not require the presence of Level 2 Data = Sales Tax and Customer Code</li> </ul>		
Visa Credit FPI = 173 Debit = N/A	North Credit Plancode = 173 Debit = N/A	South Credit FPI = 173 Debit = N/A
Omaha Credit F/A = 135 Non T&E Level 2 and 3 Debit = N/A	Memphis Rate Code Credit = VL3 Debit = N/A	

**PURCHASING CARD ELECTRONIC W//DATA = 2.65% + \$0.10**

QUALIFICATIONS	DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>Non T&amp;E MCC</li> </ul>	<ul style="list-style-type: none"> <li>If not... refer to T&amp;E Commercial Card Qualifications</li> </ul>	
<ul style="list-style-type: none"> <li>US Merchant</li> </ul>	<ul style="list-style-type: none"> <li>If not... See International Interchange</li> </ul>	
<ul style="list-style-type: none"> <li>Level III data</li> </ul>	<ul style="list-style-type: none"> <li>If not ... Commercial Card Standard</li> </ul>	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>Level III Data minimum data requirements include: Summary Record– Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line Item Detail Record – Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator</li> </ul>		
Visa Credit FPI = 239 Debit = N/A	North Credit Plancode = 239 Debit = N/A	South Credit FPI = 239 Debit = N/A

Omaha Credit F/A = 162 Debit = N/A	Memphis Rate Code Credit = VPE Debit = N/A
---------------------------------------	---

**COMMERCIAL CARD - CARD NOT PRESENT (CNP)**

Business Card = 2.25% + \$0.10

Corporate Card = 2.20% + \$0.10

Purchasing Card = 2.55% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>▪ Non T&amp;E MCC</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not... refer to T&amp;E Commercial Card Qualifications</li> </ul>
<ul style="list-style-type: none"> <li>▪ US Merchant</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not.... See International Interchange</li> </ul>
<ul style="list-style-type: none"> <li>▪ CPS Qualification : <ul style="list-style-type: none"> <li>○ CPS/Card Not Present</li> <li>○ CPS/Electronic Commerce Preferred</li> <li>○ CPS/Electronic Commerce Basic</li> <li>○ CPS/Retail 2</li> <li>○ CPS/Account Funding</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ If not... Commercial Card</li> </ul>

**NOTES:**

Visa Credit FPI = 231,234,237 Debit = N/A	North Credit Plancode = 231 Bus CNP North Credit Plancode = 234 Corp CNP North Credit Plancode = 237 Purch CNP Debit = N/A	South Credit FPI = 231,234,237 Debit = N/A
Omaha Credit F/A = 153,154,155 Debit = N/A	Memphis Rate Code Credit = VBN, VCN, VPN Debit = N/A	

**COMMERCIAL CARD RETAIL**

Business Card = 2.20% + \$0.10

Corporate Card = 2.10% + \$0.10

Purchasing Card = 2.30% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>▪ Non T&amp;E MCC</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not... refer to T&amp;E Commercial Card Qualifications</li> </ul>
<ul style="list-style-type: none"> <li>▪ US Merchant</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not.... See International Interchange</li> </ul>
<ul style="list-style-type: none"> <li>▪ CPS Qualification: <ul style="list-style-type: none"> <li>○ CPS/Retail</li> <li>○ CPS/Supermarket</li> <li>○ CPS/Retail Key Entry</li> <li>○ CPS/Small Ticket</li> <li>○ CPS/Automated Fuel Dispenser</li> <li>○ CPS/Retail Service Station</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ If not... Commercial Card</li> </ul>

**NOTES:**

- Fuel Data and Customer Code not required for Fuel MCCs

Visa Credit FPI = 232,235,238 Debit = N/A	North Credit Plancode = 232 Bus Retail North Credit Plancode = 235 Corp Retail North Credit Plancode = 238 Purch Retail Debit = N/A	South Credit FPI = 232,235,238 Debit = N/A
Omaha Credit F/A = 156,157,158 Debit = N/A	Memphis Rate Code Credit = VBR, VCR, VPR Debit = N/A	

**COMMERCIAL CARD B2B = 2.10% + \$0.10**

Business Card = 2.10% + \$0.10

Corporate Card = 2.10% + \$0.10

Purchasing Card = 2.10% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>▪ Non T&amp;E MCC</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not... refer to T&amp;E Commercial Card Qualifications</li> </ul>
<ul style="list-style-type: none"> <li>▪ US Merchant</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not.... See International Interchange</li> </ul>
<ul style="list-style-type: none"> <li>▪ Certain B2B MCCs</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not.... See Commercial Card Retail or Commercial Card Card Not Present</li> </ul>
<ul style="list-style-type: none"> <li>▪ CPS Qualification : Any CPS program</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not... Commercial Card</li> </ul>

**NOTES:**

Visa Credit FPI = 230 Visa Credit FPI = 233 Visa Credit FPI = 236 Debit = N/A	North Credit Plancode = 230 Bus B2B North Credit Plancode = 233 Corp B2B North Credit Plancode = 236 Purch B2B Debit = N/A	South Credit FPI = 230 South Credit FPI = 233 South Credit FPI = 236 Debit = N/A
Omaha Credit F/A = 159 Omaha Credit F/A = 160 Omaha Credit F/A = 161 Debit = N/A	Memphis Rate Code Credit = VBB, VCB, VPB Debit = N/A	

**COMMERCIAL CARD ELECTRONIC and COMMERCIAL CARD STANDARD = 2.95% + \$0.10**

Business Card Elec = 2.40% + \$0.10

Corporate Card Elec = 2.25% + \$0.10

Purchasing Card Elec = 2.65% + \$0.10

<b>QUALIFICATIONS</b>		<b>DOWNGRADE REASONS</b>	
<ul style="list-style-type: none"> <li>Non T&amp;E MCC</li> <li>Level II data</li> </ul>		<ul style="list-style-type: none"> <li>If not... refer to T&amp;E Commercial Card Qualifications</li> <li>If not... Commercial Card Standard</li> </ul>	
<b>NOTES:</b>			
<ul style="list-style-type: none"> <li>Level II Data = Sales Tax and/or Sales Tax and Customer Code</li> </ul>			
Visa Credit FPI = 112 Bus Elec Visa Credit FPI = 113 Corp Elec Visa Credit FPI = 114 Purch Elec Visa Credit FPI = 109 Bus Stand Visa Credit FPI = 110 Corp Stand Visa Credit FPI = 111 Purch Stand Debit = N/A	North Credit Plancode = 107 Purch Stand North Credit Plancode = 113 Corp Elec North Credit Plancode = 242 Bus Elec North Credit Plancode = 245 Purch Elec North Credit Plancode = 109 Bus Stand North Credit Plancode = 228 Corp Stand Debit = N/A	South Credit FPI = 112 Bus Elec South Credit FPI = 113 Corp Elec South Credit FPI = 114 Purch Elec South Credit FPI = 109 Bus Stand South Credit FPI = 110 Corp Stand South Credit FPI = 111 Purch Stand Debit = N/A	
Omaha Credit F/A = 030 Bus Pass Transport Elect Omaha Credit F/A = 031 Bus All Other Elect Omaha Credit F/A = 020 Bus Pass Transport Stand Omaha Credit F/A = 021 Bus Standard Omaha Credit F/A = 164 Bus.Elect Omaha Credit F/A = 163 Purch Elect Debit = N/A		Memphis Rate Code Credit = VB1, VC1, VP1, VC2, VB2, VP2 Debit = N/A	

**T&E COMMERCIAL CARD ELEC and T&E COMMERCIAL CARD STD= 2.95% + \$0.10**

Business Card Elec = 2.40% + \$0.10

Corporate Card Elec = 2.25% + \$0.10

Purchasing Card Elec = 2.65% + \$0.10

<b>QUALIFICATIONS</b>		<b>DOWNGRADE REASONS</b>	
<ul style="list-style-type: none"> <li>Must be a T&amp;E MCC</li> <li>CPS Qualification</li> </ul>		<ul style="list-style-type: none"> <li>If not... refer to Non-T&amp;E Commercial Card</li> <li>If not CPS Qualified... Commercial Card Standard</li> </ul>	
<b>NOTES:</b>			
<ul style="list-style-type: none"> <li>Can be a Visa Signature Business Card product</li> </ul>			
Visa Credit FPI = 112 Bus Elec Visa Credit FPI = 113 Corp Elec Visa Credit FPI = 114 Purch Elec Visa Credit FPI = 109 Bus Stand Visa Credit FPI = 110 Corp Stand Visa Credit FPI = 111 Purch Stand Debit = N/A	North Credit Plancode = 082 Elect North Credit Plancode = 108 Corp Elect Air North Credit Plancode = 240 Bus Elect North Credit Plancode = 241 Bus Elect Air North Credit Plancode = 243 Bus Elect North Credit Plancode = 244 Bus Elect Air North Credit Plancode = 109 Stand	South Credit FPI = 112 Bus Elec South Credit FPI = 113 Corp Elec South Credit FPI = 114 Purch Elec South Credit FPI = 109 Bus Stand South Credit FPI = 110 Corp Stand South Credit FPI = 111 Purch Stand Debit = N/A	
Omaha Credit F/A = 030 Bus Pass Transport Elect Omaha Credit F/A = 031 Bus All Other Elect Omaha Credit F/A = 020 Bus Pass Transport Stand Omaha Credit F/A = 021 Bus Standard Omaha Credit F/A = 166 Purch Pass Elect Omaha Credit F/A = 167 Bus Pass Transport Debit = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

**GSA PURCHASING CARD LARGE TICKET = 1.20% + \$39**

**GSA PURCHASING CARD LARGE TICKET 1 = 1.35% (ELIMINATED)**

QUALIFICATIONS		DOWNGRADE REASONS	
▪ Must be a GSA Purchasing Card		▪ If not GSA BIN Range... refer to appropriate Purchasing Card Section	
▪ Non T&E Merchant		▪ If not Non -T&E MCC... refer to appropriate CPS Section	
▪ Purchasing Card Level II and III		▪ If no Level II and III data ... Commercial Level II , Electronic or Standard	
▪ CPS Qualification Required		▪ If not CPS Qualified... Commercial Card Electronic	
<b>NOTES:</b>			
* If the Local Tax included field equals 2, then value must be zero.			
Visa Credit FPI = 147 Debit = N/A	North Credit Plancode = 120 Debit = N/A	South Credit FPI = 147 Debit = N/A	
Omaha Credit F/A = 026 Debit = N/A	Memphis Rate Code Credit = VC3 Debit = N/A		

**GSA GOVERNMENT TO GOVERNMENT = 1.65% + \$0.10**

QUALIFICATIONS		DOWNGRADE REASONS	
▪ Must be CPS Qualified		▪ If not... Commercial Card Standard	
▪ Must be GSA Purchasing Card (S2) or GSA Purchasing Fleet Card (S3)		▪ If not...refer to appropriate Commercial Card program	
▪ Must be Government MCC 9399 –Government Services or 9402-Postal Services-Government Only		▪ If not...refer to appropriate Interchange program	
▪ Must be US Acquirer, US Issuer,		▪ If not US Acquirer... refer to appropriate refer to appropriate International Interchange program	
		▪ If not US Issuer... refer to appropriate commercial card program	
<b>NOTES:</b>			
▪ Purchasing Card Level II or Level III is not required			
▪ Must be Federal Government merchant registered with Visa with a valid MVV			
Visa Credit FPI = G2G Debit =	North Credit Plancode = 057 Debit = N/A	South Credit FPI = G2G Debit = N/A	
Omaha Credit F/A = 176 Debit = N/A	Memphis Rate Code Credit = G2G Debit = N/A		

**PURCHASING CARD LARGE TICKET FEE PROGRAM = .95% + \$35**

QUALIFICATIONS		DOWNGRADE REASONS	
▪ CPS Qualification required with 8 Day Settlement		▪ If not CPS with 8 Day Settlement... Commercial Card Electronic	
▪ Purchasing Card Level II and III		▪ If no Level II and III data ... Commercial Card Level II , Electronic or Standard	
▪ Must not be a GSA Purchasing Card		▪ If GSA Purchasing Card ... refer to GSA Purchase card Large Ticket Section	
▪ Must be registered Non-T&E participant with valid MCC		▪ If not registered or invalid MCC...refer to appropriate Commercial card Section	
▪ Must have appropriate MVV value		▪ If not appropriate MVV..... Commercial Card Electronic	
<b>NOTES:</b>			
▪ If the Local Tax included field equals 2, then value must be zero.			
Visa Credit FPI = 156 Debit = N/A	North Credit Plancode = 118 Debit = N/A	South Credit FPI = 156 Debit = N/A	
Omaha Credit F/A = 022 Debit = N/A	Memphis Rate Code Credit = VC4 Debit = N/A		

UTILITY

Business Card = \$1.50

Signature Business Card = \$1.50

QUALIFICATIONS		DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>▪ Must be CPS Qualified, (CPS/Retail, CPS/Retail 2, CPS/Key Entry, CPS/Card Not Present, CPS/Ecommerce Basic, and CPS/Ecommerce Preferred)</li> </ul>		<ul style="list-style-type: none"> <li>▪ If not CPS Qualified ... Commercial Electronic (if tax provided) otherwise Commercial Standard</li> </ul>	
<ul style="list-style-type: none"> <li>▪ MCC code must be 4900</li> </ul>		<ul style="list-style-type: none"> <li>▪ If not ... refer to the appropriate Commercial Card Interchange Rate section</li> </ul>	
<ul style="list-style-type: none"> <li>▪ Must be Visa Business cards (credit and debit) and Visa Signature Business cards</li> </ul>		<ul style="list-style-type: none"> <li>▪ If not ... refer to the appropriate Interchange Rate section</li> </ul>	
NOTES			
<ul style="list-style-type: none"> <li>▪ Merchant must be registered with Visa for Utility Fee program with a valid MVV</li> <li>▪ Commercial card level 2 data is not required for Utility Business Card rate</li> <li>▪ Additionally, this rate is applicable only for Visa Business and Signature Business cards, NOT Corporate Cards or Purchasing Cards</li> </ul>			
Visa FPI = UBC Debit = N/A		North Plancode = 052 Debit = N/A	
		South FPI = 1UB Debit = N/A	
Omaha Credit F/A = 168 Debit = N/A		Memphis Rate Code Credit = VBU Debit = N/A	

## VISA INTERREGIONAL INTERCHANGE PROGRAMS

\*For all Visa International interchange programs, please refer to the applicable interchange compliance guide published by the International Compliance Team.

INTERREGIONAL PREMIUM = 2.25% (US Location w/International Acquiring Fee .45%)

NON DOMESTIC INTERREGIONAL PREM = 2.65% (US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only

QUALIFICATIONS		DOWNGRADE REASONS
▪ Must be a US Merchant		▪ If not ...refer to Standard
▪ Must be a Non-US issued Platinum Card, or Canada issued Infinite Card		▪ If not ...refer to Standard
NOTES:		
Visa Credit FPI = 947 Debit = N/A	North Credit Plancode = 222, 223, 224, 225, 226, 395(refunds) Debit = N/A	South Credit FPI = 9UC, 9UA, 9UL, 9UM, 9UE, 9UR(refunds) Debit = N/A
Omaha Credit F/A = Debit = N/A	Memphis Rate Code Credit = IAR, ILR, ICR, IMR, IER Debit = N/A	

INTERREGIONAL SUPER PREMIUM = 2.42% (US Location w/International Acquiring Fee .45%)

INTERREGIONAL SUPER PREMIUM = 2.82% (US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only

QUALIFICATIONS		DOWNGRADE REASONS
▪ Must be a US Merchant		▪ If not ...refer to Standard
▪ Must be a Non-US issued Infinite Card or Signature Card		▪ If not ...refer to Standard
▪ Must be a US issued Signature Preferred Card		▪
NOTES:		
▪ Infinite Cards issued in Canada will continue to receive Interregional Premium card rates		
Visa Credit FPI = 948 Debit = N/A	North Credit Plancode = 391,392, 393, 394, 396(refunds) Debit = N/A	South Credit FPI = 9IA, 9IM, 9IE, 9IL, 9IR Debit = N/A
Omaha Credit F/A = Debit = N/A	Memphis Rate Code Credit = SUA, SUC, SUE, SUL Memphis Rate Code Refunds = XUA, XUC, XUE, XUL Debit = N/A	

INTERREGIONAL SIGNATURE = 2.25% (US Location w/International Acquiring Fee .45%) ELIMINATED as of 11.1

INTERREGIONAL INFINITE = 2.42% (US Location w/International Acquiring Fee .45%) ELIMINATED as of 11.1

INTERREGIONAL BUSINESS/SIGNATURE BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 2.45% (US Location w/International Acquiring Fee .45%)

NON DOMESTIC SIGNATURE = 2.65% (US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only ELIMINATED as of 11.1

NON DOMESTIC INFINITE = 2.82% (US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only ELIMINATED as of 11.1

NON DOMESTIC BUSINESS/SIGNATURE BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 2.85% (US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only

QUALIFICATIONS		DOWNGRADE REASONS
▪ Card types of B (Business Card), O (Business Signature), R (Corporate Card) and S (Purchasing Card)		▪ If not ...refer to Standard
▪ Must be a US Merchant		▪ If not ...refer to Standard
▪ Must be a Non-US Issuer		▪ If not ...refer to Standard
NOTES:		
▪ Purchasing card type of S with Commercial card service of J denotes a Visa Distribution card		
▪ Card type H for Infinite card or K for Signature card		
Visa Credit FPI = 905,906,907 Visa Credit FPI = 904,937 Debit = N/A	North Credit Plancode = 055 North Credit Plancode = 058, 028 Debit = N/A	South Credit FPI = 90B,90C,90P South Credit FPI = 90I,93G Debit = N/A
Omaha Credit F/A = 412,413,414	Memphis Rate Code Credit = IRB,IRC,IRP	

Omaha Credit F/A = 415,416 Debit = N/A	Memphis Rate Code Credit = IRI,IRS Debit = N/A
---	---

**INTERREGIONAL ELECTRONIC/VE ELECTRONIC and ELECTRON = 1.55 % ( US Location w/International Acquiring Fee .45%)**

▪ 3 day Settlement	▪ If not ...refer to Standard
▪ Valid Electronic Authorization	▪ If not ...refer to Standard
▪ Must be a US Acquirer	▪ If not ...refer to Standard
▪ Must be a US Merchant	▪ If not ...refer to Standard
▪ Must be a Non-US Issuer	▪ If not ...refer to Standard
▪ POS Entry mode = 90, 91, 05 or 07	▪ If not ...refer to Standard
▪ POS Terminal capability is not 5	▪ If not ...refer to Standard
NOTES:	
▪	
Visa Credit FPI = 903,931 Debit = N/A	North Credit Plancode = 063, 004 Debit = N/A
South Credit FPI = 90E,93E Debit = N/A	
Omaha Credit F/A = 417,418 Debit = N/A	Memphis Rate Code Credit = IRE,IRT Debit = N/A

**INTERREGIONAL ISSUER CHIP/ELECTRON = 1.65 % ( US Location w/International Acquiring Fee .45%)**

▪ 3 day Settlement	▪ If not ...refer to Standard
▪ Valid Electronic Authorization	▪ If not ...refer to Standard
▪ Must be a US Acquirer	▪ If not ...refer to Standard
▪ Must be a US Merchant	▪ If not ...refer to Standard
▪ Must be a Non-US Issuer	▪ If not ...refer to Standard
▪ POS Entry mode = 90, or 91	▪ If not ...refer to Standard
▪ POS Terminal capability is not 5	▪ If not ...refer to Standard
NOTES:	
▪ Issuer is Chip-qualified as defined in the Issuer's ARDEF parameters	
Visa Credit FPI = 917,922 Debit = N/A	North Credit Plancode = 065 Debit = N/A
South Credit FPI = 91C,92C Debit = N/A	
Omaha Credit F/A = 419,420 Debit = N/A	Memphis Rate Code Credit = IIC,IEC Debit = N/A

**INTERREGIONAL AIRLINE/ELECTRON = 1.55 % ( US Location w/International Acquiring Fee .45%)**

▪ 3 day Settlement	▪ If not ...refer to Standard
▪ Valid Electronic Authorization	▪ If not ...refer to Standard
▪ Must be a US Acquirer	▪ If not ...refer to Standard
▪ Must be a US Merchant	▪ If not ...refer to Standard
▪ Must be a Non-US Issuer	▪ If not ...refer to Standard
▪ POS Entry mode = 05 <b>01,02,90,91</b>	▪ If not ...refer to Standard
NOTES:	
▪ If Authorization code is invalid , authorization response must be Y1 or Y3	
▪ MCCs 3000-3299, 4511	
▪ Ticket number in Merchant Name field	
Visa Credit FPI = 920 Visa Credit FPI = 934 Debit = N/A	North Credit Plancode = 066 North Credit Plancode = Debit = N/A
South Credit FPI = N/A South Credit FPI = N/A Debit = N/A	
Omaha Credit F/A = 429,430 Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A

**INTERREGIONAL SECURE ECOMMERCE/ELECTRON = 1.89 % ( US Location w/International Acquiring Fee .45%)**

**INTERREGIONAL ECOMMERCE MERCHANT/ELECTRON = 1.89 % ( US Location w/International Acquiring Fee .45%)**

▪ Valid Electronic Authorization	▪ If not ...refer to Standard
▪ Must be a US Acquirer	▪ If not ...refer to Standard
▪ Must be a US Merchant	▪ If not ...refer to Standard
▪ Must be a Non-US Issuer	▪ If not ...refer to Standard
▪ POS Entry mode = 01	▪ If not ...refer to Standard

▪ MOTO/ECI = 5	▪ If not ...refer to Standard	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>▪ Ecommerce Merchant MOTO/ECI = 6</li> <li>▪ Ecommerce Merchant - Acquirer must participate in Verified by Visa. US Acquirers will be set to participate</li> <li>▪ Secure Ecommerce - Acquirer and Issuer must participate in Verified by Visa. US Acquirers will be set to participate</li> </ul>		
Visa Credit FPI = 918,919 Visa Credit FPI = 932,933 Debit = N/A	North Credit Plancode = 067 North Credit Plancode = 068 Debit = N/A	South Credit FPI = 91A,93A South Credit FPI = 91N,93N Debit = N/A
Omaha Credit F/A = 431,432 Omaha Credit F/A = 433,434 Debit = N/A	Memphis Rate Code Credit = IRW,IRH Memphis Rate Code Credit = IRY,IRL Debit = N/A	

**INTERREGIONAL STANDARD/ELECTRON = 2.05 % ( US Location w/International Acquiring Fee .45%)**

QUALIFICATIONS	DOWNGRADE REASONS	
▪ Must be a US Acquirer	▪ N/A	
▪ Must be a US Merchant	▪ N/A	
▪ Must be a Non-US Issuer	▪ N/A	
<b>NOTES:</b>		
Visa Credit FPI = 901,936 Debit = N/A	North Credit Plancode = 069 Debit = N/A	South Credit FPI = 90S,93S Debit = N/A
Omaha Credit F/A = 435,436 Debit = N/A	Memphis Rate Code Credit = IRN,IRZ Debit = N/A	

## VISA U.S. TERRITORY INTERCHANGE PROGRAMS

\*U.S. Territories are defined as Puerto Rico and U.S. Virgin Islands (in the LAC Region) and American Samoa, Guam, Marshall Islands, Northern Mariana Islands, Palau and U.S. Minor Outlying Islands (in the AP Region).

### USVI ELECTRONIC = 1.10%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ Exceeds 3 days ...Standard	
▪ Valid Electronic Authorization		▪ No authorization ...Standard	
▪ POS Entry mode = 90, 91, 05 or 07		▪ If not... Standard	
NOTES:			
▪ Also applies to Visa Electron cards			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 193,194 Debit = N/A	South Credit FPI = V06 ,V07 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

### USVI CHIP FULL DATA = 1.00%

#### USVI CHIP FULL DATA W/PIN = 0.95%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ Exceeds 3 days ...Standard	
▪ Valid Electronic Authorization		▪ No authorization ...Standard	
▪ POS Entry mode = 05		▪ If not... Standard	
NOTES:			
▪ Also applies to Visa Electron cards			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 204,205,208,209 Debit = N/A	South Credit FPI = N/A Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

### USVI ACQUIRER CHIP = 1.00%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ Exceeds 3 days ...Standard	
▪ Valid Electronic Authorization		▪ No authorization ...Standard	
▪ POS Entry mode = 07, 90 or 91		▪ If not... Standard	
NOTES:			
▪ Also applies to Visa Electron cards			
▪ Terminal capability is "5"			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 197,198 Debit = N/A	South Credit FPI = N/A Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

### USVI ISSUER CHIP = 1.20%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ Exceeds 3 days ...Standard	
▪ Valid Electronic Authorization		▪ No authorization ...Standard	
▪ POS Entry mode = 90 or 91		▪ If not... Standard	
NOTES:			
▪ Also applies to Visa Electron cards			
▪ Terminal capability is not "5"			
▪ Issuer is Chip-qualified			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 195,196 Debit = N/A	South Credit FPI = V08,V09 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

USVI AIRLINE CHIP FULL DATA W/PIN = 0.95%

USVI AIRLINE CHIP FULL DATA/USVI AIRLINE ACQUIRER CHIP = 1.00%

USVI AIRLINE = 1.10%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement*		▪ Exceeds 3 days ...Standard	
▪ Valid Electronic Authorization		▪ No authorization ...Standard	
▪ POS Entry mode = 5**		▪ If not... Standard	
▪ Ticket number in merchant name field required		▪ If not...Standard	
▪ MCC 3000-3299 or 4511		▪ If not...Standard	
NOTES:			
▪ Also applies to Visa Electron cards			
▪ *15 day Settlement for USVI Airline			
▪ **POS Entry mode = 07, 90, or 91 for USVI Airline Acquirer Chip, USVI Airline has no requirement for POS Entry mode			
▪ Terminal capability is "5" for USVI Airline Acquirer Chip only			
Visa Credit FPI = N/A Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 199,200, 206,207 North Credit Plancode = 210,211,212,213 Debit = N/A	South Credit FPI = N/A South Credit FPI = N/A Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

USVI SECURE ECOMMERCE/USVI ECOMMERCE MERCHANT = 1.44%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ Valid Electronic Authorization		▪ No authorization ...Standard	
▪ POS Entry mode = 01		▪ If not... Standard	
▪ MOTO/ECI = 6 or 9		▪ If not... Standard	
NOTES:			
▪ Also applies to Visa Electron cards			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 214,215,216,218 Debit = N/A	South Credit FPI = V10,V11,V12,V13 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

USVI STANDARD = 1.60%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ Reimbursement attribute = 0		▪ N/A	
NOTES:			
▪ Also applies to Visa Electron cards			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 220,221 Debit = N/A	South Credit FPI = V14,V15 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

USVI BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION/SIGNATURE/INFINITE = 1.80%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ Commercial Card types = B, O, R or S		▪ N/A	
▪ Consumer Card types = H or K			
NOTES:			
▪			
Visa Credit FPI = N/A Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 188,189 North Credit Plancode = 190,191,192 Debit = N/A	South Credit FPI = V01,V02 South Credit FPI = V03,V04,V05 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

PR ELECTRONIC EMERGING SMALL TICKET (UTILITIES/DISC CLUBS) = 1.10%  
PR ELECTRONIC EMERGING SMALL TICKET COMMERCIAL/PLATINUM (UTILITIES/DISC CLUBS) = 1.25%  
PR ELECTRONIC EMERGING SMALL TICKET SIGNATURE (UTILITIES/DISC CLUBS) = 1.28%  
PR ELECTRONIC EMERGING SMALL TICKET DB (UTILITIES/DISC CLUBS) = 1.05%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ Exceeds 3 days ...Standard	
▪ Valid Electronic Authorization		▪ No authorization ...Standard	
▪ MCCs must be valid		▪ If not... Standard	
▪ POS Entry mode = 05, 07, 90 or 91		▪ If not... Standard	
<b>NOTES:</b>			
▪ MCCs for Emerging Market and Small Ticket = 4011, 4111, 4112, 4121, 4131, 4784, 4789, 5814, 5912, 5976, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7911, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099, 8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311 and 9399			
▪ MCC for Utilities must be 4900 and 5300 for Discount Clubs			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 121,122,123,124 Debit = 738	South Credit FPI = R01,R02,R03,R04 Debit = R25	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

PR ELECTRONIC GAS STATION = 1.00%  
PR ELECTRONIC GAS STATION COMMERCIAL/PLATINUM DB/CR = 1.15%  
PR ELECTRONIC GAS STATION SIGNATURE DB/CR = 1.18%  
PR ELECTRONIC GAS STATION DB = 0.90%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ Exceeds 3 days ...Standard	
▪ Valid Electronic Authorization		▪ No authorization ...Standard	
▪ MCCs must be valid		▪ If not... Standard	
▪ POS Entry mode = 05, 07, 90 or 91		▪ If not... Standard	
<b>NOTES:</b>			
▪ MCCs = 5541 and 5542			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 125,126,127,128 Debit = 739	South Credit FPI = R05,R06,R07,R08 Debit = R26	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

PR ELECTRONIC RETAIL 1 = 1.35%  
PR ELECTRONIC RETAIL 1 DB = 1.30%  
PR ELECTRONIC RETAIL 1 COMMERCIAL/PLATINUM = 1.85%  
PR ELECTRONIC RETAIL 1 SIGNATURE = 2.00%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ Exceeds 3 days ...Standard	
▪ Valid Electronic Authorization		▪ No authorization ...Standard	
▪ MCCs must be valid		▪ If not... Standard	
▪ POS Entry mode = 05, 07, 90 or 91		▪ If not... Standard	
<b>NOTES:</b>			
▪ MCCs = 3351-3500, 7512, 3501-3999, 7011, 7012, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 5971, or 7995			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 129,130,131,132 Debit = 740	South Credit FPI = R09,R10R11,R12 Debit = R27	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

PR ELECTRONIC RETAIL 2 = 1.30%  
PR ELECTRONIC RETAIL 2 DB = 1.25%  
PR ELECTRONIC RETAIL 2 COMMERCIAL/PLATINUM = 1.80%  
PR ELECTRONIC RETAIL 2 SIGNATURE = 1.90%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ Exceeds 3 days ...Standard	
▪ Valid Electronic Authorization		▪ No authorization ...Standard	
▪ MCCs must be valid		▪ If not... Standard	
▪ POS Entry mode = 05, 07, 90 or 91		▪ If not... Standard	
NOTES:			
▪ MCCs = all other MCCs not previously noted in other market segments			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 133,134,135,136 Debit = 741	South Credit FPI = R13,R14,R15,R16 Debit = R28	
Omaha Credit F/A = N/A Debit = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

PR ELECTRONIC SUPERMARKET = 1.05%  
PR ELECTRONIC SUPERMARKET DB = 1.00%  
PR ELECTRONIC SUPERMARKET COMMERCIAL/PLATINUM = 1.18%  
PR ELECTRONIC SUPERMARKET SIGNATURE = 1.25%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ Exceeds 3 days ...Standard	
▪ Valid Electronic Authorization		▪ No authorization ...Standard	
▪ MCCs must be valid		▪ If not... Standard	
▪ POS Entry mode = 05, 07, 90 or 91		▪ If not... Standard	
NOTES:			
▪ MCCs = 5310 or 5411			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 137,138,139,140 Debit = 743	South Credit FPI = R17,R18,R19,R20 Debit = R30	
Omaha Credit F/A = N/A Debit = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

PR STANDARD = 1.65%  
PR STANDARD DB = 1.65%  
PR STANDARD COMMERCIAL/PLATINUM = 1.85%  
PR STANDARD SIGNATURE = 2.00%  
PR STANDARD CASH ADVANCE = .33% + \$1.75

QUALIFICATIONS		DOWNGRADE REASONS	
▪ Reimbursement attribute = 0		▪ N/A	
NOTES:			
▪ MCCs = 6010 or 6011 for Cash Advance			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 117,141,142,143,144 Debit = 742	South Credit FPI = RCA,R21,R22,R23,R24 Debit = R29	
Omaha Credit F/A = N/A Debit = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

AP DOMESTIC RECURRING = 1.00%  
AP DOMESTIC RECURRING COMMERCIAL = 1.00%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 5 day Settlement		▪ If not...Standard	
▪ POS Environment = R		▪ If not...Standard	
▪ MOTO/ECI = 2		▪ If not...Standard	
NOTES:			
▪			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 176,177 Debit = N/A	South Credit FPI = AP1,AP2 Debit = N/A	
Omaha Credit F/A = N/A		Memphis Rate Code Credit = N/A	

Debit = N/A	Debit = N/A
-------------	-------------

AP DOMESTIC SMALL TICKET = 1.00%

AP DOMESTIC SMALL TICKET COMMERCIAL = 1.85%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 5 day Settlement		▪ If not...Standard	
▪ POS Entry mode = 02, 90 or 91		▪ If not...Standard	
▪ Transaction amount = US \$25.00 or less		▪ If not...Standard	
NOTES:			
▪ MCCs = 4784, 5814, 7523 or 7832			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 178,179 Debit = N/A	South Credit FPI = AP3,AP4 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

AP DOMESTIC ACQUIRER CHIP = .90%

AP DOMESTIC ISSUER CHIP = 1.10%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 4 day Settlement		▪ If not...Standard	
▪ Valid Electronic Authorization		▪ If not...Standard	
▪ POS Entry mode = 90 or 91		▪ If not...Standard	
▪ Terminal capability = 5 or 8		▪ If not...Standard	
▪ Issuer must not be Chip-qualified		▪ If not...Standard	
NOTES:			
▪ For Issuer Chip, the terminal capability must not = 5 or 8			
▪ For Issuer Chip, the issuer must be Chip-qualified			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 180,181 Debit = N/A	South Credit FPI = AP5 (Issuer Chip) Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

AP DOMESTIC CHIP ONLINE = 1.00%

AP DOMESTIC CHIP OFFLINE = 1.00%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 4 day Settlement		▪ If not...Standard	
▪ POS Entry mode = 05		▪ If not...Standard	
▪ Terminal capability = 5		▪ If not...Standard	
NOTES:			
▪ For Chip Online, the authorization must be valid			
▪ For Chip Offline, must not be authorized			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 182,183 Debit = N/A	South Credit FPI = N/A Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

AP DOMESTIC ELECTRONIC CONSUMER = 1.00%

AP DOMESTIC ELECTRONIC BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 5 day Settlement		▪ If not...Standard	
▪ POS Entry mode = 90 or 91		▪ If not...Standard	
NOTES:			
▪ For Commercial card transactions, the authorization must be valid			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 184,185 Debit = N/A	South Credit FPI = AP6,AP7 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

AP DOMESTIC STANDARD CONSUMER = 1.44%

AP DOMESTIC STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%

QUALIFICATIONS		DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>Reimbursement attribute = 0</li> </ul>		<ul style="list-style-type: none"> <li>N/A</li> </ul>
NOTES:		
<ul style="list-style-type: none"> <li></li> </ul>		
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 186,187 Debit = N/A	South Credit FPI = AP8,AP9 Debit = N/A
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

AP REGIONAL AIRLINE CONSUMER/GOLD PREMIUM/INFINITE/PLATINUM/SIGNATURE CR DB = 1.16%

AP REGIONAL AIRLINE CORPORATE CR DB = 2.00%

QUALIFICATIONS		DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>MCCs = 3000-3299, 4511</li> </ul>		<ul style="list-style-type: none"> <li>If not...Standard</li> </ul>
NOTES:		
<ul style="list-style-type: none"> <li>Ticket number in the Merchant name Field</li> <li>The Corporate Card Airline fee program does not apply to the following Commercial Card types: B (Business) and S (Purchasing)</li> </ul>		
Visa Credit FPI = N/A Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 255,257,258 North Credit Plancode = 259,260,261 Debit = 855/857	South Credit FPI = N/A South Credit FPI = N/A Debit = N/A
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

AP REGIONAL AIRLINE CORPORATE STANDARD CR DB = 2.00%

AP REGIONAL STANDARD SIGNATURE/INFINITE CR DB = 2.02%

AP REGIONAL STANDARD GOLD CR DB = 1.55%

AP REGIONAL STANDARD CLASSIC/ELECTRON CR DB = 1.35%

AP REGIONAL STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION/PLATINUM CR DB = 2.00%

QUALIFICATIONS		DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>Commercial Card types of : B(Business), R (Corporate) or S (Purchasing)</li> <li>Consumer Card types of : C(Classic), E (Electron), H (Infinite) , J (Platinum), K(Signature) or P (Gold)</li> </ul>		<ul style="list-style-type: none"> <li>N/A</li> </ul>
NOTES:		
<ul style="list-style-type: none"> <li>MCCs = 3000-3299, 4511</li> <li>The Corporate Card Airline fee program does not apply to the following Commercial Card types: B (Business) and S (Purchasing)</li> </ul>		
Visa Credit FPI = N/A Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 256,294,295,296,297 North Credit Plancode = 298,299,306,307,308 Debit = 855, 856,894,895,896,897,898,899,906,907,908	South Credit FPI = A23,A24,A25,A26,A27 South Credit FPI = A28,A29,A30,A31 Debit = A35,A36,A37,A38,A39,A40,A41,A42,A43
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

AP REGIONAL AIR CHIP ACQ CLASSIC/ELECTRON/GOLD/PLATINUM/SIGNATURE/INFINITE CR DB= 1.16%

QUALIFICATIONS		DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>3 day Settlement</li> <li>POS Entry mode = 90 or 91</li> <li>Terminal Capability = 5</li> <li>Authorization must be valid</li> </ul>		<ul style="list-style-type: none"> <li>If not...Standard</li> <li>If not...Standard</li> <li>If not...Standard</li> <li>If not...Standard</li> </ul>
NOTES:		
<ul style="list-style-type: none"> <li>MCCs = 3000-3299, 4511</li> <li>Ticket number in the Merchant name Field</li> <li>US Acquirers that use US BINs are not eligible to qualify for the Airline Chip Acquirer rate</li> </ul>		
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 262,263,264,265,266 Debit = 862,863,864,865,866	South Credit FPI = N/A Debit = N/A
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

AP REGIONAL CHIP ACQUIRER CLASSIC/ELECTRON CR DB= 1.12%

AP REGIONAL CHIP ACQUIRER GOLD CR DB= 1.32%

AP REGIONAL CHIP ACQUIRER PLATINUM CR DB= 1.75%

AP REGIONAL CHIP ACQUIRER SIGNATURE/INFINITE CR DB= 1.92%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ If not...Standard	
▪ POS Entry mode = 90 or 91		▪ If not...Standard	
▪ Terminal Capability = 5 or 8		▪ If not...Standard	
▪ Authorization must be valid		▪ If not...Standard	
NOTES:			
▪ Consumer card issuer is not Chip-Qualified			
▪ Acquirer meets Chip terminal deployment requirement			
▪ US Acquirers that use US BINs are not eligible to qualify for the Chip Acquirer rate			
Visa Credit FPI = N/A	North Credit Plancode = 267,268,269	South Credit FPI = N/A	
Visa Credit FPI = N/A	North Credit Plancode = 270,271	South Credit FPI = N/A	
Debit = N/A	Debit = N/A	Debit = N/A	
Omaha Credit F/A = N/A		Memphis Rate Code Credit = N/A	
Debit = N/A		Debit = N/A	

AP REGIONAL CHIP ISSUER CLASSIC/ELECTRON CR DB= 1.32%

AP REGIONAL CHIP ISSUER GOLD CR DB= 1.52%

AP REGIONAL CHIP ISSUER PLATINUM CR DB= 1.95%

AP REGIONAL CHIP ISSUER SIGNATURE/INFINITE CR DB= 2.12%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ If not...Standard	
▪ POS Entry mode = 90 or 91		▪ If not...Standard	
▪ Terminal Capability = 5 or 8		▪ If not...Standard	
▪ Authorization must be valid		▪ If not...Standard	
NOTES:			
▪			
Visa Credit FPI = N/A	North Credit Plancode = 272,273,274	South Credit FPI = A01,A02,A03	
Visa Credit FPI = N/A	North Credit Plancode = 275,276	South Credit FPI = A04,A05	
Debit = N/A	Debit = N/A	Debit = N/A	
Omaha Credit F/A = N/A		Memphis Rate Code Credit = N/A	
Debit = N/A		Debit = N/A	

AP REGIONAL ECOMMERCE NON-AUTHENTICATED CLASSIC/ELECTRON CR DB= 1.22%

AP REGIONAL ECOMMERCE NON-AUTHENTICATED GOLD CR DB= 1.42%

AP REGIONAL ECOMMERCE NON-AUTHENTICATED PLATINUM CR DB= 1.72%

AP REGIONAL ECOMMERCE NON-AUTHENTICATED SIGNATURE/INFINITE CR DB= 1.89%

AP REGIONAL ECOMMERCE AUTHENTICATED SEC CLASSIC/ELECTRON CR DB= 1.35%

AP REGIONAL ECOMMERCE AUTHENTICATED SEC GOLD CR DB= 1.55%

AP REGIONAL ECOMMERCE AUTHENTICATED SEC PLATINUM CR DB= 1.85%

AP REGIONAL ECOMMERCE AUTHENTICATED SEC SIGNATURE/INFINITE CR DB= 2.02%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ POS Entry mode = 01		▪ If not...Standard	
▪ Authorization must be valid		▪ If not...Standard	
NOTES:			
▪ Ecommerce authenticated security MOTO/ECI = 5			
▪ Ecommerce non-authenticated MOTO/ECI = 6			
Visa Credit FPI = N/A	North Credit Plancode = 279,280,281,282,283	South Credit FPI = A08,A09,A10,A11,A12	
Visa Credit FPI = N/A	North Credit Plancode = 284,285,286,287,288	South Credit FPI = A13,A14,A15,A16,A17	
Debit = N/A	Debit = N/A	Debit = N/A	
Omaha Credit F/A = N/A		Memphis Rate Code Credit = N/A	
Debit = N/A		Debit = N/A	

AP REGIONAL ELECTRONIC CLASSIC/ELECTRON CR DB= 1.22%

AP REGIONAL ELECTRONIC GOLD CR DB= 1.42%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ If not...Standard	
▪ POS Entry mode = 05, 07, 90, 91 or 95		▪ If not...Standard	
NOTES:			
▪ The Electronic fee program does not apply to Consumer card types: H (Infinite), J (Platinum) and K (Signature)			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 277,278 Debit = 877,878	South Credit FPI = A06,A07 Debit = A32/A33	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

AP REGIONAL RECURRING GOLD PREMIUM/INFINITE/PLATINUM/SIGNATURE CR DB= 1.16%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ POS Environment = R		▪ If not...Standard	
NOTES:			
▪			
Visa Credit FPI = N/A Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 289,290,291 North Credit Plancode = 292,293 Debit = 889	South Credit FPI = A18,A19,A20 South Credit FPI = A21,A22 Debit = A34	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

GUAM ELECTRONIC = 1.00%

GUAM ELECTRONIC PLATINUM/SIGNATURE = 1.85%

GUAM ELECTRONIC BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 4 day Settlement		▪ If not...Standard	
▪ POS Entry mode = 90 or 91		▪ If not...Standard	
NOTES:			
▪ For Commercial card transactions, the authorization code must be valid			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 165,166,167,168 Debit = N/A	South Credit FPI = G16,G17,G18,G19 Debit =	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

GUAM RECURRING SIGNATURE/PLATINUM = 1.00%

GUAM RECURRING COMMERCIAL= 1.00%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 4 day Settlement		▪ If not...Standard	
▪ POS Environment = R		▪ If not...Standard	
NOTES:			
▪			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 145,146,147,148 Debit = N/A	South Credit FPI = G01,G02 ,G03,G04 Debit =	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

GUAM SMALL TICKET = 1.00%

GUAM SMALL TICKET SIGNATURE/PLATINUM = 1.85%

GUAM SMALL TICKET COMMERCIAL = 1.85%

QUALIFICATIONS		DOWNGRADE REASONS
▪ 5 day Settlement		▪ If not...Standard
▪ POS Entry mode = 02, 90 or 91		▪ If not...Standard
NOTES:		
▪ MCCs = 4784, 5814, 7523, or 7832		
▪ Transaction amount = US \$25.00 or less		
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 149,150,151,152 Debit = N/A	South Credit FPI = G05,G06 ,G07,G08 Debit =
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

GUAM ACQUIRER CHIP = .90%

GUAM ACQUIRER CHIP SIGNATURE/PLATINUM = 1.75%

QUALIFICATIONS		DOWNGRADE REASONS
▪ 4 day Settlement		▪ If not...Standard
▪ POS Entry mode = 90		▪ If not...Standard
▪ POS Terminal capability = 5		▪ If not...Standard
NOTES:		
▪ POS Entry mode for Platinum and Signature = 90 or 91		
▪ POS Terminal capability for Platinum and Signature = 5 or 8		
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 153,154,155 Debit = N/A	South Credit FPI = N/A Debit =
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

GUAM ISSUER CHIP = 1.10%

GUAM ISSUER CHIP SIGNATURE/PLATINUM = 1.95%

QUALIFICATIONS		DOWNGRADE REASONS
▪ 4 day Settlement		▪ If not...Standard
▪ POS Entry mode = 90		▪ If not...Standard
▪ POS Terminal capability = 5		▪ If not...Standard
▪ Authorization code must be valid		▪ If not...Standard
NOTES:		
▪ POS Entry mode for Platinum and Signature = 90 or 91		
▪ POS Terminal capability for Platinum and Signature = 5 or 8		
▪ Issuer must be Chip-qualified		
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 156,157,158 Debit = N/A	South Credit FPI = G09,G10,G11 Debit =
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

GUAM CHIP ONLINE = 1.00%

GUAM CHIP OFFLINE = 1.00%

QUALIFICATIONS		DOWNGRADE REASONS
▪ 4 day Settlement		▪ If not...Standard
▪ POS Entry mode = 05 or 07		▪ If not...Standard
▪ Terminal capability = 5 or 8		▪ If not...Standard
NOTES:		
▪ For Chip Online, the authorization must be valid		
▪ For Chip Offline, must not be authorized		
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 159,160 Debit = N/A	South Credit FPI = N/A Debit = N/A
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

GUAM SECURE ECOMMERCE PLATINUM/SIGNATURE = 1.65%

GUAM ECOMMERCE MERCHANT PLATINUM/SIGNATURE = 1.65%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ POS Entry mode = 01		▪ If not...Standard	
NOTES:			
▪ For Ecommerce Secure MOTO/ECI = 5			
▪ For Ecommerce Merchant MOTO/ECI = 6			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 161,162,163,164 Debit = N/A	South Credit FPI = G12,G13,G14,G15 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

GUAM STANDARD = 1.44%

GUAM STANDARD PLATINUM/SIGNATURE = 1.85%

GUAM STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = \$1.85%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ MOTO/ECI not 5 or 6		▪ If not...Standard	
NOTES:			
▪			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 169,170,174,175 Debit = N/A	South Credit FPI = G20,G21,G22,G23 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

LAC REGIONAL ELECTRONIC/ELECTRON CR = 1.10%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ If not...Standard	
▪ POS Entry mode = 90, 91, 05 or 07		▪ If not...Standard	
▪ Authorization code must be valid		▪ If not...Standard	
NOTES:			
▪			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 085 Debit = N/A	South Credit FPI = K25 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

LAC REGIONAL AIRLINE/AIR ELECTRON = 1.10%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 15 day Settlement		▪ If not...Standard	
NOTES:			
▪ MCCs = 3000-3299, 4511			
▪ Ticket Number in the Merchant name field			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 417 Debit = N/A	South Credit FPI = N/A Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

LAC REGIONAL INFINITE = 1.97% ELIMINATED as of 11.1

LAC REGIONAL BUSINESS/CORPORATE/PURCHASING = 2.00%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ Commercial Card types = B(Business), O (Business Signature), R (Corporate) or S (Purchasing)		▪ If not...Standard	
▪ <del>Consumer Card types = H(Infinite) or K (Signature)</del>		▪ <del>If not...Standard</del>	
NOTES:			
▪ Purchasing Card type of S with Commercial Card service indicator of J denotes a Visa Distribution card			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 046,084 Debit = N/A	South Credit FPI = K23,K24 Debit = N/A	

Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = PLB, PLC, PLP, PLI Debit = N/A
---------------------------------------	--

LAC REGIONAL SECURE ECOMMERCE/ELECTRON = 1.44%

LAC REGIONAL ECOMMERCE MERCHANT ELECTRON = 1.44%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ POS Entry mode = 01		▪ If not...Standard	
▪ Authorization code must be valid		▪ If not...Standard	
▪ MOTO/ECI = 6 or 9		▪ If not...Standard	
NOTES:			
▪ The Acquirer must participate in Verified by Visa. US Acquirers will be set to participate			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 070,074 Debit = N/A	South Credit FPI = K26,K27 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

LAC REGIONAL STANDARD/ELECTRON = 1.60%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ Reimbursement attribute = 0		▪ N/A	
NOTES:			
▪			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 086 Debit = N/A	South Credit FPI = K28 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

LAC PREMIUM = 1.80%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ Must be a LAC Merchant		▪ If not ...refer to Standard	
▪ Must be a LAC Issued Platinum Card		▪ If not ...refer to Standard	
NOTES:			
▪			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 105 Debit = N/A	South Credit FPI = K29 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = PLJ Debit = N/A		

LAC SUPER PREMIUM = 1.97%

QUALIFICATIONS		DOWNGRADE REASONS	
▪ Must be a LAC Merchant		▪ If not ...refer to Standard	
▪ Must be a LAC Issued Infinite or Signature Card		▪ If not ...refer to Standard	
NOTES:			
▪			
Visa Credit FPI = N/A Debit = N/A	North Credit Plancode = 397 Debit = N/A	South Credit FPI = K30 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A	Memphis Rate Code Credit = PLS, XLS (refund) Debit = N/A		

**INTERNATIONAL MERCHANT/SIGNATURE PREFERRED = 1.97% (ELIMINATED as of 11.1)**

QUALIFICATIONS		DOWNGRADE REASONS	
▪ Non-US Merchant		▪ If not...refer to Standard	
▪ US Acquirer		▪ If not...refer to Standard	
▪ US Issued Signature Preferred card		▪ If not...refer to Standard	
<b>NOTES:</b>			
▪ Applies to Territories and International Airline Program			
Visa Credit FPI = 245 Debit = N/A	North Credit Plancode = <b>252</b> Debit = N/A	South Credit FPI = 245 Debit = N/A	
Omaha Credit F/A = N/A Debit = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

**INTERREGIONAL PREMIUM = 1.80%****LAC INTERREGIONAL PREMIUM = 2.5050% + \$0.1660 Memphis platform only**

QUALIFICATIONS		DOWNGRADE REASONS	
▪ Must be a US Territory or Non-US Merchant		▪ If not ...refer to Standard	
▪ Must be a US issued Visa Signature card		▪ If not ...refer to Standard	
<b>NOTES:</b>			
Visa Credit FPI = 947 Debit = N/A	North Credit Plancode = 229 Debit = N/A	South Credit FPI = 94U Debit = N/A	
Omaha Credit F/A = Debit = N/A		Memphis Rate Code Credit = RRU Debit = N/A	

## MASTERCARD INTERCHANGE PROGRAMS

MERIT III BASE = 1.58% + \$.10

MERIT III DEBIT = 1.05% + \$.15

ENHANCED MERIT III BASE = 1.73% + \$.10

QUALIFICATIONS		DOWNGRADE REASONS
▪ 2 day Settlement		▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization		▪ No authorization... Standard
▪ Card Present (Swiped, Contactless)		▪ If key entered ... Key Entered with eligible MCC otherwise Merit I
▪ 10% Transaction tolerance (25% Barbers/Beauty Salons)*		▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement		▪ Missing Reference number... Standard
▪ Banknet Authorization Date		▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match		▪ No MCC match... Standard
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>▪ *Restaurants (5812), Fast Food (5814), Bars (5813), Limousines and Taxis (4121), Cruise Lines (4111) and Airline transactions are exempt from transaction tolerance</li> <li>▪ MOTO MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, and 5969 are not eligible to receive Merit III interchange</li> <li>▪ MCCs 5541 and 5542 are no longer eligible effective 4/13/07</li> <li>▪ MCC 4900 is not eligible to receive Merit III Base or Enhanced Merit III Base as of 10/03/08</li> <li>▪ MCCS 4900, 6300, or 6513 are no longer eligible to receive Merit III Debit as of 10/03/08</li> <li>▪ <b>Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive Merit III as of 04/15/11</b></li> </ul>		
MC Credit IRD = 70, 80, Enh = RA Debit = 70, 80	North Credit Plancode = 009, 309 Debit = 609	South Credit Pseudo IRI = D70, DRA Debit Pseudo IRI = 770
Omaha Credit F/A = 012, 191 Omaha Debit F/A = 078	Memphis Rate Code Credit = M80 Debit = D80, MRA	

MERIT I = 1.89% + \$.10

MERIT I DEBIT = 1.64% + \$.16

ENHANCED MERIT I = 2.04% + \$.10

QUALIFICATIONS		DOWNGRADE REASONS
▪ 3 day Settlement, Airlines 9 day settlement		▪ Exceeds 3 days... Standard ...
▪ Valid Authorization		▪ No authorization... Standard
▪ 10% Transaction tolerance (25% Barbers/Beauty Salons)*		▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement		▪ Missing Reference number... Standard
▪ Banknet Authorization Date		▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match **		▪ No MCC match... Standard
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>▪ *Restaurants (5812), Fast Food (5814), Bars (5813), Limousines and Taxis (4121) are exempt from transaction tolerance</li> <li>▪ **Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations</li> <li>▪ Hotels, Car Rental, Airlines, Automated Fuel Dispensers, (all identified by MCC) and properly identified Non-face to face and E-commerce transactions are exempt from transaction amount tolerance and timeliness edits</li> <li>▪ MCC 4900 is not eligible to receive Merit I Base or Enhanced Merit I Base as of 10/03/08</li> <li>▪ MCCS 4900, 5960, 6300, or 6513 are no longer eligible to receive Merit I Debit as of 10/03/08</li> </ul>		
MC Credit IRD = 78, 88, 98, Enh = RP Debit = 78, 88, 98	North Credit Plancode = 011, 311 Debit = 611	South Credit Pseudo IRI = D78, DRP Debit Pseudo IRI = 778
Omaha Credit F/A = 001, 206 Omaha Debit F/A = 076	Memphis Rate Code Credit = M88, MRP Debit = D88	

MERIT I ELECTRONIC COMMERCE = 1.89% + \$.10

MERIT I ELECTRONIC COMMERCE DEBIT = 1.64% + \$.16

QUALIFICATIONS		DOWNGRADE REASONS
▪ 3 day Settlement		▪ Exceeds 3 days... Standard
▪ Valid Authorization		▪ No authorization... Standard
▪ Banknet Reference number in Settlement		▪ Missing Reference number... Standard
▪ Banknet Authorization Date		▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match		▪ No MCC match... Standard

▪ CAT 6 in Settlement*	▪ Missing... Merit I
▪ Electronic Commerce Identifiers in Auth*	▪ Missing... Merit I
<b>NOTES:</b>	
*Transaction Amount Edit and Timeliness edit (from authorization to transaction date) is bypassed, if all required Electronic Commerce Indicators are present in authorization and clearing	
▪ MCC 4900 is not eligible to receive Merit I Ecommerce or Merit I Ecommerce Debit as of 10/03/08	
▪ MCCs 4900, 5960, 6300, or 6513 are no longer eligible to receive Merit I Ecommerce Debit as of 10/03/08	
MC Credit IRD = 78, 88, 98 Debit = 78, 88, 98	North Credit Plancode = 089 Debit = 689
South Credit Pseudo IRI = D88 Debit Pseudo IRI = 788	
Omaha Credit F/A= 007 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M88 Debit = D88

BILL PAYMENTS MERIT I (Real Estate) = 1.10% + \$ 0.00

BILL PAYMENTS DEBIT MERIT I (Real Estate) = 1.10% + \$ 0.00

ENHANCED BILL PAYMENTS MERIT I (Real Estate) = 1.10% + \$ 0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days...Standard ...
▪ Valid Authorization	▪ No authorization...Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance...Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number...Standard
▪ Banknet Authorization Date	▪ Missing Auth Date...Standard
▪ Auth and Settlement MCC must match	▪ No MCC match...Standard
▪ MCC must be 6513 (Real Estate Agents and Managers – Rentals)	▪ If not . . . Merit I
<b>NOTES:</b>	
▪	
MC Credit IRD = 78, 88, 98, RP Debit = 78, 88,98	North Credit Plancode = 027, 327 Debit = 627
South Credit Pseudo IRI = 598, BRP Debit Pseudo IRI = 798	
Omaha Credit F/A= 089 Omaha Debit F/A= N/A	Memphis Rate Code Credit = M98 Debit =N/A

BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$ 0.05

ENHANCED BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$ 0.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days...Standard ...
▪ Valid Authorization	▪ No authorization...Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance...Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number...Standard
▪ Banknet Authorization Date	▪ Missing Auth Date...Standard
▪ Auth and Settlement MCC must match	▪ No MCC match...Standard
▪ MCC must be 6300 (Insurance Sales, Underwriting, and Premiums) or 5960 (Direct Marketing – Insurance Services)	▪ If not . . . Merit I
<b>NOTES:</b>	
▪	
MC Credit IRD = = 78, 88, 98, RP Debit = 78, 88,98	North Credit Plancode = 391, 394 Debit = N/A
South Credit Pseudo IRI = 198, IRP Debit Pseudo IRI = N/A	
Omaha Credit F/A= 086 Omaha Debit F/A= N/A	Memphis Rate Code Credit = M78 Debit = N/A

KEY ENTERED = 1.89% + \$.10

KEY ENTERED DEBIT = 1.64% + \$.16

ENHANCED KEY ENTERED = 2.04% + \$.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Exceeds 2 days...Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization...Standard
▪ 10% Transaction tolerance*	▪ Exceeds tolerance... <b>Standard</b>
▪ Banknet Reference number in Settlement	▪ Missing Reference...Standard

▪ Banknet Authorization Date	▪ Missing Auth Date...Standard
▪ Auth and Settlement MCC must match	▪ No MCC match...Standard
▪ MCC must be Retail or Restaurant	▪ If incorrect MCC code... Merit I
<b>NOTES:</b>	
* MCC's 5812-5814 (Restaurants) are exempt from transaction amount tolerance	
MC Credit IRD = 92, Enh = RQ Debit = 92	North Credit Plancode = 081, 381 Debit = 681
Omaha Credit F/A= 060,207 Omaha Debit F/A = 084	South Credit Pseudo IRI = D92, DRQ Debit Pseudo IRI = 792 Memphis Rate Code Credit = M92, MRQ Debit = D92

**SMALL TICKET DEBIT = 1.55% + \$.04**

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I Debit otherwise Standard Debit
▪ Card Present (Swiped or CT7 Transponder)	▪ If key-entered or missing transponder... Merit I Debit
▪ Valid Authorization	▪ No authorization...Standard Debit
▪ 10% Transaction tolerance*	▪ If exceeds tolerance...Standard Debit
▪ Transaction Amount Limit of \$15.00	▪ Exceeds Tran Amount... Standard Debit
▪ Banknet Reference number in Settlement	▪ Missing Reference number...Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth date...Standard Debit
▪ MCCs must be 4111, 4121, 4131, 4784, 5499, 5994, 5812, 5814, 7211, 7216, 7338, 7523, 7542, 7832, 7841 or 9402	▪ Incorrect MCC... Merit III Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section
<b>NOTES:</b>	
* MCC 5812 -5814, and 4121 are exempt from tolerance amount edit	
MC Credit IRD = N/A Debit = 25	North Credit Plancode = N/A Debit = 667
Omaha Credit F/A= N/A Omaha Debit F/A = 103	South Credit IRI = N/A Debit Pseudo IRI = 725 Memphis Rate Code Credit = N/A Debit = D25

**RESTAURANT DEBIT = 1.19% + \$.10**

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I Debit otherwise Standard Debit
▪ Card Present (Swiped or CT7 Transponder)	▪ If key-entered or missing transponder... Merit I Debit
▪ Valid Authorization	▪ No authorization...Standard Debit
▪ Banknet Reference number in Settlement	▪ Missing Reference number...Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth date...Standard Debit
▪ MCCs must be 5812 or 5814	▪ Incorrect MCC... Merit III Debit
▪ Auth and Settlement MCC must match	▪ No MCC match...Standard Debit
▪ Must be Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section
<b>NOTES:</b>	
MC Credit IRD = N/A Debit = 26	North Credit Plancode = N/A Debit = 668
Omaha Credit F/A= N/A Omaha Debit F/A = 104	South Credit IRI = N/A Debit Pseudo IRI = 726 Memphis Rate Code Credit = N/A Debit = D26

**EMERGING MARKET DEBIT = 0.80% + \$.25**

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days... Standard Debit
▪ Valid Authorization	▪ No authorization...Standard Debit
▪ 10% Transaction tolerance	▪ Exceeds tolerance... <b>Standard</b>
▪ Banknet Reference number in Settlement	▪ Missing Reference number...Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth Date...Standard Debit
▪ MCC must be 4111, 4784, 4899, 5960, 6300, 8211, 8220, 8299, 9211, 9222, 9223, 9311, 9399, 9402 or 4112	▪ Incorrect MCC... Merit I Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit

▪ Must be Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section	
<b>NOTES:</b>		
▪ MCC 4900 is not eligible to receive Emerging Market Debit as of 10/03/08		
MC Credit IRD = N/A Debit = 29	North Credit Plancode = 065 Debit = 665	South Credit IRI = N/A Debit Pseudo IRI = 729
Omaha Credit F/A= N/A Omaha Debit F/A = 107	Memphis Rate Code Credit = N/A Debit = D29	

**PETROLEUM BASE CREDIT = 1.90% + \$.00 (\$0.95max)**

**ENHANCED PETROLEUM BASE = 1.90% + \$.00 (\$0.95max)**

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Card Present (Swiped, Contactless)	▪ If key-entered or missing transponder... Merit I
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ Must be Consumer Credit Card	▪ If not... refer to appropriate Interchange Rate section

**NOTES:**

For transactions submitted with MCC 5542

- Must contain CAT Level indicator of 1 or 2 for Fuel Dispenser

For transactions submitted with MCC 5541, the transaction must be either:

- Magnetic stripe required, except when a Transponder transaction

MC Credit IRD = 61, RW Debit = N/A	North Credit Plancode = 24, 324 Debit = N/A	South Credit IRI = D61, DRW Debit Pseudo IRI = NA
Omaha Credit F/A= Petrol Base283 Omaha Credit F/A =Enhance Petrol Base =212 Omaha Debit F/A =	Memphis Rate Code Credit = M61, E61, MRW, ERW Debit = N/A	

**PETROLEUM – CAT / AFD DEBIT = 0.70% + \$.17 (\$0.95max)**

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I Debit otherwise Standard Debit
▪ Card Present (Swiped, Contactless)	▪ If key-entered... Merit I Debit
▪ Valid Authorization	▪ No authorization... Standard Debit
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth date... Standard Debit
▪ Must be MCCs 5542	▪ Incorrect MCC... Merit III Debit
▪ Must contain CAT Level indicator of 1 or 2 for Fuel Dispenser	▪ Missing or invalid indicator... Merit III Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section

**NOTES:**

MC Credit IRD = N/A Debit = 27	North Credit Plancode = N/A Debit = 670, 656	South Credit IRI = N/A Debit Pseudo IRI = 727
Omaha Credit F/A= N/A Omaha Debit F/A = 105	Memphis Rate Code Credit = N/A Debit = D27	

**PETROLEUM – SERVICE STATION DEBIT= 0.70% + \$.17 (\$0.95max)**

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I Debit otherwise Standard Debit
▪ Card Present (Swiped or CT7 Transponder)	▪ If key-entered or missing transponder... Merit I Debit
▪ Valid Authorization	▪ No authorization... Standard Debit
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard Debit
▪ Banknet Authorization Date	▪ Missing Auth date... Standard Debit
▪ MCC must be 5541	▪ Incorrect MCC... Merit III Debit
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard Debit
▪ Must be Consumer Debit Card	▪ If not... refer to appropriate Interchange Rate section

<b>NOTES:</b>		
MC Credit IRD = N/A Debit = 28	North Credit Plancode = N/A Debit = 669, 657	South Credit Pseudo IRI = N/A Debit Pseudo IRI = 728
Omaha Credit F/A= N/A Omaha Debit F/A = 106	Memphis Rate Code Credit = N/A Debit = D28	

SERVICE INDUSTRY (SIIP) INCENTIVE = 1.15% + \$.05  
SERVICE INDUSTRY (SIIP) INCENTIVE DEBIT = 1.15% + \$.05  
ENHANCED SERVICE INDUSTRY (SIIP) INCENTIVE = 1.15% + \$.05

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Exceeds 2 days ... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ Key Entered	▪ If swiped.... Merit III
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard
▪ MCCs must be 4814 or 4899	▪ Incorrect MCC... Merit I
▪ Recurring Payment indicator in Auth and Settlement	▪ No Recurring Payment indicator ... Merit I
▪ <del>Program Registration ID, 3 digits (RXX) assigned by MasterCard must be present in the Program Registration ID field</del>	▪ <del>No Program Registration ID ... Merit I</del>
▪ Must be a Consumer Card	▪ If not... refer to appropriate Interchange Rate section

<b>NOTES:</b>		
▪ MCCs 4812, 4900, 5960 or 6300 are no longer eligible to receive these three SIIP programs as of 10/03/08		
MC Credit IRD = 90, Enh =RM Debit = 90	North Credit Plancode = 066, 366 Debit = 666	South Credit Pseudo IRI = 590, DRM Debit Pseudo IRI = 790
Omaha Credit F/A= 011,203 Omaha Debit F/A = 077	Memphis Rate Code Credit = M90 Debit = D90	

PUBLIC SECTOR = 1.55% + \$.10  
ENHANCED PUBLIC SECTOR = 1.55% + \$.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days... Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance	▪ Exceeds Tolerance... <b>Standard</b>
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... Standard
▪ MCC must be 4111, 4784, 9211, 9222, 9223, 9311, 9399, 9402 or 4112	▪ Incorrect MCC... Merit I
▪ Must be a Consumer Card	▪ If not... refer to appropriate Interchange Rate section

<b>NOTES:</b>		
MC Credit IRD = 22, Enh = RK Debit = 22	North Credit Plancode = 020, 320 Debit = N/A	South Credit Pseudo IRI = 522, DRK Debit Pseudo IRI = N/A
Omaha Credit F/A= 088,201 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M22 Debit = D22	

UTILITIES = 0.00% + \$.65  
UTILITIES DEBIT = 0.00% + \$.45  
ENHANCED UTILITIES = 0.00% + \$.65  
BUSINESS UTILITY = 0.00% + \$1.50  
WORLD BUSINESS UTILITY = 0.00% + \$1.50  
WORLD ELITE BUSINESS UTILITY = 0.00% + \$1.50  
BUSINESS ENHANCED UTILITY = 0.00% + \$1.50

QUALIFICATIONS	DOWNGRADE REASONS
----------------	-------------------

▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... Standard
▪ MCC must be 4900 only	▪ Incorrect MCC... Standard
▪ Must be a Consumer Debit or Credit Card, or Business Card	▪ If not... refer to appropriate Interchange Rate section
▪ <del>Program Registration ID, 3 digits (UXX) assigned by MasterCard must be present</del>	▪ <del>If no Program Reg I... Merit I</del>

**NOTES:**

- Card Acceptor Type/Card Acceptor Tax ID required

MC Credit IRD =CU, Enh = RT Debit = CW	North Credit Plancode = 048, 385 North Credit Plancode= 153, 286, 287 Bus North Credit Plancode= 301 Enhanced Bus Debit = 648	South Credit Pseudo IRI = 500 South Credit IRI = 5C1, 5C2, 5C3 South Credit IRI = 5SR Enhanced Bus Debit Pseudo IRI =7CU
Omaha Credit F/A= 156,210 Omaha Debit F/A = 157	Memphis Rate Code Credit = MCU, MRT Memphis Rate Code Credit = SSR Enhanced Bus Debit = DCU	

**TRAVEL INDUSTRIES PREMIER SERVICE (TIPS) = 1.58% + \$.10 LODGING/AUTO RENTAL/CRUISE LINE = 1.58% + \$.10**

**TRAVEL INDUSTRIES PREMIER SERVICE (TIPS) DEBIT = 1.36% + \$.15 LODGING/AUTO RENTAL/CRUISE LINES DEBIT = 1.15% + \$.15**

**ENHANCED TRAVEL INDUSTRIES PREMIER SERVICE (TIPS) = 1.90% + \$.10 ENHANCED LODGING/AUTO RENTAL/CRUISE LINES = 1.80% + \$.10**

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... Standard
▪ <del>Non generic T&amp;E MCC Code* (except Cruise Line MCC 4411)</del>	▪ <del>Non registered or Generic MCC Code... Merit I</del>
▪ <del>Program Registration ID, 3 digits (PXX) assigned by MasterCard must be present in the Program Registration ID field.</del>	▪ <del>If Program Registration ID not present... Merit I</del>
▪ Settlement Detail Addendum Data (Vehicle Rental Detail or Lodging Summary)	▪ If missing... Merit I

**NOTES:**

- Any Car Rental, Hotel or Cruise Line merchant may qualify effective 11.1
- ~~MCC must be custom and registered for TIPS~~

MC Credit IRD = 97, Enh =RS Debit = 97	North Credit Plancode = 050 Lodging, Enh =386 Debit = 650 North Credit Plancode = 051 Auto Rental, Enh =387 Debit = 651 North Credit Plancode = 052 Cruise Line, Enh =388 Debit = 652	South Credit Pseudo IRI = 597, DRS Debit Pseudo IRI = 797
Omaha Credit F/A =049 Car Rental Omaha Credit F/A= 050 Lodging Omaha Credit F/A = 051 Cruise Credit F/A = Enhanced Trav.Ind. 209 Debit F/A = 083 All Omaha	Memphis Rate Code Credit = M97, Enhanced MRS Debit = D97	

**PASSENGER TRANSPORT = 1.75% + \$.10**

**PASSENGER TRANSPORT DEBIT = 1.60% + \$.15**

**ENHANCED PASSENGER TRANSPORT = 1.90% + \$.10**

QUALIFICATIONS	DOWNGRADE REASONS
----------------	-------------------

▪ 9 day Settlement	▪ Exceeds 9 days... Standard	
▪ Valid Authorization (except Airlines)	▪ No authorization... Standard	
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard	
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard	
▪ Passenger Name in settlement	▪ Missing ... Standard	
▪ Ticket Number in settlement	▪ Missing ... Standard	
▪ Issuing Carrier in settlement	▪ Missing ... Standard	
▪ Itinerary Data in Settlement	▪ Missing ... Merit I	
▪ Auth and Settlement MCC must match*	▪ No MCC match... Standard	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>▪ No Magnetic Stripe or Amount Edits apply to this interchange level</li> <li>▪ *Valid exceptions are Travel Agencies and Airline/Passenger Railway combinations</li> </ul>		
MC Credit IRD = 93, Enh = RR Debit = 93	North Credit Plancode = 013, 313 Debit = 613	South Credit Pseudo IRI = N/A Debit Pseudo IRI = N/A
Omaha Credit F/A = 017,208 Omaha Debit F/A = 080	Memphis Rate Code Credit = N/A Debit = N/A	

**SUPERMARKET BASE = 1.48% + \$.05 1.48% + \$.10**

**SUPERMARKET DEBIT = 1.05% + \$.15 (max \$.35)**

**ENHANCED SUPERMARKET BASE = 1.48% + \$.05 1.48% + \$.10**

QUALIFICATIONS	DOWNGRADE REASONS	
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard	
▪ Valid Authorization	▪ No authorization... Standard	
▪ Card Present (Swiped, Contactless)	▪ If key-entered... Merit I	
▪ 10% Transaction tolerance	▪ If exceeds tolerance... Standard	
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard	
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard	
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard	
▪ MCC must be 5411	▪ Incorrect MCC ... Standard	
▪ <del>Program Registration ID, 3 digits (SXX) assigned by MasterCard must be present in the Program Registration ID field.</del>	▪ <del>Missing Program Registration ID... Merit III</del>	
<b>NOTES:</b>		
▪ Merchant must be registered with MasterCard for Supermarket Incentive Interchange Rate		
MC Credit IRD = 71, 81, Enh = RE Debit = 71, 81	North Credit Plancode = 017, 317 Debit = 617	South Credit Pseudo IRI = 571, DRE Debit Pseudo IRI = 771
Omaha Credit F/A = 015,195 Omaha Debit F/A = 079	Memphis Rate Code Credit = M81, MRE <b>Debit = D71, D81</b>	

**WAREHOUSE BASE = 1.10% 0.90%**

**WAREHOUSE DEBIT = 1.05% + \$.15 (max \$.35)**

**ENHANCED WAREHOUSE BASE = 1.10% 0.90%**

QUALIFICATIONS	DOWNGRADE REASONS	
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I otherwise Standard	
▪ Valid Authorization	▪ No authorization... Standard	
▪ Card Present (Swiped, Contactless)*	▪ If key-entered... Merit I	
▪ 10% Transaction tolerance for MCC 5300	▪ If exceeds tolerance... Standard	
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard	
▪ Banknet Authorization Date	▪ Missing Auth Date... Standard	
▪ Auth and Settlement MCC must match	▪ No MCC match... Standard	
▪ MCCs must be 5300, 5541 or 5542 for Credit	▪ Incorrect MCC... Standard	
▪ MCC must be 5300 for Debit	▪ Incorrect MCC... Standard	
▪ MC Assigned ID required	▪ If not... Standard	
<b>NOTES:</b>		
*Not required for Consumer Credit, required for Consumer Debit		
MC Credit IRD = 91, Enh = RI Debit = 91	North Credit Plancode = 118, 318 North Credit Plancode = 288 Enhanced Bus Debit = 718	South Credit Pseudo IRI = 591, DRI South Credit Pseudo IRI = 5SP Enhanced Bus Debit Pseudo IRI = 791

Omaha Credit F/A= 028,199 Omaha Debit F/A = 081	Memphis Rate Code Credit = M91, MRI Memphis Rate Code Credit = SSP Enhanced Bus Debit = B16
--	---

**PAY WITH REWARDS SERVICE = 0.90% ELIMINATED as of 11.1**

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 30 day Settlement		▪ No downgrade from Pay with Rewards	
▪ Valid Authorization		▪ No downgrade from Pay with Rewards	
▪ Must be a Consumer Card			
NOTES:			
▪ MCCs 5541 and 5542 are not eligible for this program			
▪ <b>Only second presentments and chargebacks may contain IRD LP after 11.1</b>			
MC Credit IRD = LP Debit = N/A	North Credit Plancode = 038 Debit = N/A	South Credit Pseudo IRI = XLP Debit Pseudo IRI = N/A	
Omaha Credit F/A= N/A Omaha Debit F/A = N/A		Memphis Rate Code Credit = MLP Debit = N/A	

**CONVENIENCE PURCHASES = 1.90%**

**ENHANCED CONVENIENCE PURCHASES = 1.90%**

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 2 day Settlement		▪ Exceeds 2 days... Merit I otherwise Standard	
▪ Card Present (Swiped, Contactless) - (Not required for Transponder transactions identified with a CAT level of CT7)		▪ If key-entered or missing transponder... Key Entered or Merit I	
▪ Valid Authorization		▪ No authorization... Standard	
▪ Banknet Reference number in Settlement		▪ Missing Reference number... Standard	
▪ Banknet Authorization Date		▪ Missing Auth date... Standard	
▪ Auth and Settlement MCC must match		▪ No MCC match... Standard	
▪ MCCs must be 5814, 5499, 7832, or 4121		▪ Incorrect MCC ... Standard	
▪ 10% Transaction tolerance on MCCs 5499 or 7832*		▪ If exceeds tolerance... Standard	
NOTES:			
*MCC 5814 and 4121 are exempt from tolerance amount			
▪ MCC 4121 transaction amount cannot exceed \$25.00			
MC Credit IRD = 23, Enh = RL Debit = N/A	North Credit Plancode = 28, 328 Debit = N/A	South Credit Pseudo IRI = 523, DRL Debit Pseudo IRI = N/A	
Omaha Credit F/A= 031,202 Omaha Debit F/A = N/A		Memphis Rate Code Credit = M23 Debit = N/A	

**STANDARD = 2.95% + \$.10**

**STANDARD DEBIT = 1.90% + \$.25**

**ENHANCED STANDARD = 2.95% + \$.10**

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 30 day Settlement		▪ No downgrade from Standard	
▪ Must be a Consumer Card			
NOTES:			
MC Credit IRD = 75, 85, 95 Enh =RU Debit = 75, 85, 95	North Credit Plancode = 003, 303 Debit = 603	South Credit Pseudo IRI = 575, DRU Debit Pseudo IRI = 595	
Omaha Credit F/A= 000,211 Omaha Debit F/A = 075		Memphis Rate Code Credit = M85 Enh = MRU Debit = D85	

**U.S. MERCHANT UCAF = 1.58% + \$.10**

**U.S. MERCHANT UCAF DEBIT = 1.05% + \$.15**

**ENHANCED U.S. MERCHANT UCAF = 1.73% + \$.10**

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 2 day Settlement		▪ Exceeds 2 days... Merit I	
▪ Valid Authorization		▪ No authorization... Standard	
▪ Banknet Reference number in Settlement		▪ Missing Reference number... Standard	

▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Auth and Settlement MCC must match*	▪ No MCC match... Standard
▪ UCAF Collection Indicator = 1	▪ Not present ... Standard
▪ CAT Level Indicator = 6	▪ Not present... Standard
▪ Electronic Commerce Transactions with required data are except from timeliness	▪ Not present ... Standard
▪ Security level indicator/Security protocol indicating Merchant UCAF participation	▪ Not present... Standard
▪ Must be a Consumer Card	▪ If not... refer to the appropriate Interchange Rate section

**NOTES:**

\*Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations

- Applies to US Acquirer and US Issuer Transactions
- MCC 5999 does not require itinerary (addendum) data
- MCC 4900 is not eligible to receive Merchant UCAF or Enhanced Merchant UCAF as of 10/03/08
- MCCs 4900, 5960, 6300, or 6513 are not eligible to receive Merchant UCAF Debit as of 10/03/08
- Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive Merchant UCAF as of 04/15/11

MC Credit IRD = 24, Enh =RN Debit = 24	North Credit Plancode = 054, 389 Debit = 654	South Credit Pseudo IRI = 524, DRN Debit Pseudo IRI = 724
---	---	--

Omaha Credit F/A= 070,204 Omaha Debit F/A = 159	Memphis Rate Code Credit = N/A Debit = N/A
--	---

U.S. FULL UCAF = 1.68% + \$.10

U.S. FULL UCAF DEBIT = 1.15% + \$.15

ENHANCED U.S. FULL UCAF = 1.83% + \$.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Exceeds 2 days... Merit I
▪ Valid Authorization	▪ No authorization... Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Standard
▪ Banknet Authorization Date	▪ Missing Auth date... Standard
▪ Auth and Settlement MCC must match*	▪ No MCC match... Standard
▪ UCAF Collection Indicator = 2	▪ Missing ... Standard
▪ CAT Level Indicator = 6	▪ Not present... Standard
▪ Security level = Security protocol and Cardholder Authentication indicators for Full UCAF	▪ Not present... Standard
▪ Must be a Consumer Card	▪ If not ... refer to the appropriate Interchange Rate section

**NOTES:**

\*Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations

- Applies to US Acquirer and US Issuer Transactions
- MCC 5999 does not require itinerary (addendum) data
- MCC 4900 is not eligible to receive Full UCAF or Enhanced Full UCAF as of 10/03/08
- MCCs 4900, 5960 or 6300 are not eligible to receive Full UCAF Debit as of 10/03/08
- Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive FULL UCAF as of 04/15/11

MC Credit IRD = 79 Enh RO Debit = 79	North Credit Plancode = 055, 390 Debit = 655	South Credit Pseudo IRI = 579, DRO Debit Pseudo IRI = 779
---	---	--

Omaha Credit F/A= 071,205 Omaha Debit F/A = 159	Memphis Rate Code Credit = N/A Debit = N/A
--	---

CONSUMER CREDIT REFUND GROUP 1 = 2.42%

QUALIFICATIONS	DOWNGRADE REASONS
▪ Consumer card transactions with MCCs 3000-3299, 3351-3441, 3501-3999, 3874, 4112, 4411, 4511, 4722, 5812, 7011, 7512, 7513, 7519 (only on World MasterCard cards)	▪ No downgrade from Standard
▪ Must be a Consumer Card	▪ If not ... refer to the appropriate Interchange Rate section

**NOTES:**

MC Credit IRD = 34 Debit = N/A	North Credit Plancode = 083 Debit = N/A	South Credit Pseudo IRI = 534 Debit Pseudo IRI = N/A
-----------------------------------	--	---

Omaha Credit F/A= 111	Memphis Rate Code Credit = N/A
-----------------------	--------------------------------

Omaha Debit F/A = N/A	Debit = N/A
-----------------------	-------------

**CONSUMER CREDIT REFUND GROUP 2 = 2.09% (U.S. Only)**

QUALIFICATIONS		DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>▪ Consumer card transactions with MCCs               <ul style="list-style-type: none"> <li>○ 5960, 5964 – 5969 (Mail Order/Telephone Order)</li> <li>○ 4812, 4814, 4816, 4821, 4899, 4900, 5983 (Utilities)</li> <li>○ 4722 (Travel Agencies [excluding World MasterCard cards])</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ No downgrade from Standard</li> </ul>	
<ul style="list-style-type: none"> <li>▪ Must be a Consumer Card</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not ...refer to the appropriate Interchange Rate section</li> </ul>	
NOTES:		
MC Credit IRD = 35 Debit = N/A	North Credit Plancode = 084 Debit = N/A	South Credit Pseudo IRI = 535 Debit Pseudo IRI = N/A
Omaha Credit F/A= 112 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

**CONSUMER CREDIT REFUND GROUP 3 = 1.95% (U.S. Only)**

QUALIFICATIONS		DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>▪ Consumer card transactions with MCCs               <ul style="list-style-type: none"> <li>○ 3000-3299 or 4511 (Airlines [excluding World/World Elite MasterCard cards])</li> <li>○ 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222 (Professional Services)</li> <li>○ 5122, 5912 (Drug Stores)</li> <li>○ 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999 (Recreation)</li> <li>○ 8211, 8220, 8241, 8244, 8249, 8299 (Education)</li> <li>○ 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699 (Repair Shops)</li> <li>○ 5811-5814 (Restaurant/Bars {excluding World/World Elite Card cards submitted with MCC 5812})</li> <li>○ 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296-7299, 7311, 7321, 7332, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950 (Other services)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ No downgrade from Standard</li> </ul>	
<ul style="list-style-type: none"> <li>▪ Must be a Consumer Card</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not ...refer to the appropriate Interchange Rate section</li> </ul>	
NOTES:		
MC Credit IRD = 36 Debit = N/A	North Credit Plancode = 100 Debit = N/A	South Credit Pseudo IRI = 536 Debit Pseudo IRI = N/A
Omaha Credit F/A= 113 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

**CONSUMER CREDIT REFUND GROUP 4 = 1.82% (U.S. Only)**

QUALIFICATIONS		DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>▪ Consumer card transactions with MCCs               <ul style="list-style-type: none"> <li>○ 3351-3441, 7512, 7513, 7519 (Automobile/Vehicle Rental [excluding MasterCard cards])</li> <li>○ 0763, 5085, 5094, 5099, 5111, 5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399,</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ No downgrade from Standard</li> </ul>	

<ul style="list-style-type: none"> <li>5735, 5921, 5931, 5933, 5935, 5937, 5942-5944, 5946-5949, 5963, 5970-5973, 5977, 5978, 5992-5999, 7395 (Other Retail)</li> <li>○ 5541, 5542, 9752 (Gas Stations)</li> <li>○ 5065, 5072, 5198, 5211, 5231, 5251, 5261 (Hardware)</li> <li>○ 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099 (Health Care)</li> <li>○ 5940, 5941, 5945 (Sporting – Toy Stores)</li> <li>○ 5310 (Discount Stores)</li> <li>○ 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699 (Clothing Stores)</li> <li>○ 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523 (Other Transport [excluding World/World Elite MasterCard cards submitted with MCCs 4112 and 4411])</li> </ul>		
<ul style="list-style-type: none"> <li>▪ Must be a Consumer Card</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not ...refer to the appropriate Interchange Rate section</li> </ul>	
<b>NOTES:</b>		
MC Credit IRD = 37 Debit = N/A	North Credit Plancode = 101 Debit = N/A	South Credit Pseudo IRI = 537 Debit Pseudo IRI = N/A
Omaha Credit F/A= 114 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

**CONSUMER CREDIT REFUND GROUP 5 = 1.73% (U.S. Only)**

QUALIFICATIONS	DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>▪ Consumer card transactions with MCCs <ul style="list-style-type: none"> <li>○ 3501-3999, 7011 (Hotel/Motel [excluding World MasterCard cards])</li> <li>○ 5311 (Department Stores)</li> <li>○ 5722, 5732, 5733, 5734 (Electric-Appliance)</li> <li>○ 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950 (interior Furnishing)</li> <li>○ 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538 (Vehicles)</li> <li>○ 4829, 6012, 6050, 6051, 6529-6531, 6534, 7511, 7995 (Quasi Cash)</li> <li>○ 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751 (Food Stores – Warehouse)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ No downgrade from Standard</li> </ul>	
<ul style="list-style-type: none"> <li>▪ Must be a Consumer Card</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not ...refer to the appropriate Interchange Rate section</li> </ul>	
<b>NOTES:</b>		
MC Credit IRD = 38 Debit = N/A	North Credit Plancode = 102 Debit = N/A	South Credit Pseudo IRI = 538 Debit Pseudo IRI = N/A
Omaha Credit F/A= 115 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

**CONSUMER DEBIT REFUND GROUP 1 = 1.72% (U.S.Only)**

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>▪ Debit card transactions with any MCCs <u>other</u> than the following: <ul style="list-style-type: none"> <li>○ 3000-3299, 4511 (Airline)</li> <li>○ 4112 (Passenger Railway)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ No downgrade from Standard</li> </ul>
<ul style="list-style-type: none"> <li>▪ Must be a Debit Card</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not ...refer to the appropriate Interchange Rate section</li> </ul>
<b>NOTES:</b>	
<ul style="list-style-type: none"> <li>▪ This interchange program is to be used in a Mail Order/Telephone Order or E-Commerce situation; that is, the return occurs in a non-face-to-face environment</li> </ul>	

MC Credit IRD = N/A Debit = 31	North Credit Plancode = N/A Debit = 736	South Credit Pseudo IRI = N/A Debit Pseudo IRI = 731
Omaha Credit F/A= 108 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

**CONSUMER DEBIT REFUND GROUP 2 = 1.68% (U.S. Only)**

QUALIFICATIONS	DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>▪ Debit card transactions must have one of the following MCC's:               <ul style="list-style-type: none"> <li>○ 3000-3299, 4511 (Airline)</li> <li>○ 4112 (Passenger Railway)</li> </ul> </li> <li>▪ Must be a Debit Card</li> </ul>	<ul style="list-style-type: none"> <li>▪ No downgrade from Standard</li> </ul>	
NOTES:		
<ul style="list-style-type: none"> <li>▪ If not ... refer to the appropriate Interchange Rate section</li> </ul>		
MC Credit IRD = N/A Debit = 32	North Credit Plancode = N/A Debit = 737	South Credit Pseudo IRI = N/A Debit Pseudo IRI = 732
Omaha Credit F/A= 109 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

**CONSUMER DEBIT REFUND GROUP 3 = 1.40% (U.S. Only)**

QUALIFICATIONS	DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>▪ Debit card transactions with any MCCs <u>other</u> than the following:               <ul style="list-style-type: none"> <li>○ 5960, 5962, 5964-5969 (Mail Order/Telephone Order)</li> <li>○ 3000-3299, 4511 (Airline)</li> <li>○ 4112 (Passenger Railway)</li> </ul> </li> <li>▪ Must be a Debit Card</li> </ul>	<ul style="list-style-type: none"> <li>▪ No downgrade from Standard</li> </ul>	
NOTES:		
<ul style="list-style-type: none"> <li>▪ This interchange program is to be used when the return occurs in a face-to-face environment</li> </ul>		
MC Credit IRD = N/A Debit = 33	North Credit Plancode = N/A Debit = 738	South Credit Pseudo IRI = 733 Debit Pseudo IRI = N/A
Omaha Credit F/A= 110 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

## WORLD/WORLD ELITE INTERCHANGE PROGRAMS

WORLD T&E = 2.30% + \$.10

WORLD CARD LODGING = 2.30% + \$.10

WORLD CARD AUTO RENTAL = 2.30% + \$.10

WORLD CARD PASSENGER TRANSPORT = 2.30% + \$.10

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ Exceeds 3 days... World Standard	
▪ Valid Authorization (except airlines)		▪ No authorization... World Standard	
▪ Banknet Reference number in Settlement		▪ Missing Reference number... World Standard	
▪ Banknet Authorization Date		▪ Missing Auth Date... World Standard	
▪ Auth and Settlement MCC must match*		▪ No MCC match... World Standard	
▪ Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, <del>4412</del> , 4411, 4722 or 5812		▪ If not T&E MCC... World Standard	
▪ Must be a World Card		▪ If not ... refer to the appropriate Interchange Rate section	
<b>NOTES:</b>			
<ul style="list-style-type: none"> <li>▪ Hotels, Car Rental Agencies and Cruise Lines are exempt from timeliness edits</li> <li>▪ Restaurant MCC 5812 transactions must be \$60 or greater to qualify</li> <li>▪ *Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations</li> </ul>			
MC Credit IRD = 96 Debit = N/A	North Credit Plancode = 060 North Credit Plancode = 061 North Credit Plancode = 062 North Credit Plancode = 063 Debit = N/A	Lodging Auto Rental Pass Transport Dining/Travel Agent	South Credit Pseudo IRI = 596 Debit Pseudo IRI = N/A
Omaha Credit F/A=021 Omaha Debit F/A = N/A		Memphis Rate Code Credit = M96 Debit = N/A	

WORLD ELITE T&E = 2.75% + \$.10

WORLD ELITE AUTO RENTAL = 2.75% + \$.10

HIGH VALUE T&E = 2.75% + \$.10

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ Exceeds 3 days... World Elite Standard	
▪ Valid Authorization		▪ No authorization... World Elite Standard	
▪ Banknet Reference number in Settlement		▪ Missing Reference number... World Elite Standard	
▪ Banknet Authorization Date		▪ Missing Auth Date... World Elite Standard	
▪ Auth and Settlement MCC must match*		▪ No MCC match... World Elite Standard	
▪ Must be MCCs 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, <del>4412</del> , 4411, 4722 or 5812.		▪ If not T&E MCC... World Elite Standard	
▪ Must be a World Elite MasterCard		▪ If not ... refer to the appropriate Interchange Rate section	
<b>NOTES:</b>			
<ul style="list-style-type: none"> <li>▪ Airline MCC's 3000-3299, 4511 will qualify for World Elite Airline</li> <li>▪ Hotels, Car Rental Agencies and Cruise Lines are exempt from timeliness edits</li> <li>▪ Restaurant MCC 5812 transactions must be \$60 or greater to qualify</li> <li>▪ *Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations</li> <li>▪ High Value applicable only to World Cards</li> </ul>			
MC Credit IRD = 96, WR, HR Debit = N/A	North Credit Plancode = 217 North Credit Plancode = 221 North Credit Plancode = 222 Debit = N/A	Lodging Auto Rental Other, 593	South Credit Pseudo IRI = DWR , DHR Debit Pseudo IRI = N/A
Omaha Credit F/A=178, 323 Omaha Debit F/A = N/A		Memphis Rate Code Credit = <del>478</del> , HHR Debit = N/A	

WORLD ELITE AIRLINE = 2.30% + \$.10

HIGH VALUE AIRLINE = 2.30% + \$.10

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 3 day Settlement		▪ Exceeds 3 days... World Elite Standard	
▪ Valid Authorization		▪ No authorization... World Elite Standard	

▪ Banknet Reference number in Settlement	▪ Missing Reference number... World Elite Standard	
▪ Banknet Authorization Date	▪ Missing Auth Date... World Elite Standard	
▪ Auth and Settlement MCC must match*	▪ No MCC match... World Elite Standard	
▪ MCCs must be 3000-3299, and 4511	▪ No MCC match... World Elite Standard	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>▪ Travel Agencies (MCC 4722) must be submitted with the World Elite T&amp;E program</li> <li>▪ *Valid exceptions are Travel Agencies and Airline combinations</li> <li>▪ High Value applicable only to World Cards</li> </ul>		
MC Credit IRD = 96, WU, HU Debit = N/A	North Credit Plancode = 220, 596 Debit = N/A	South Credit Pseudo IRI = DWU, DHU Debit Pseudo IRI = N/A
Omaha Credit F/A= 181, 326 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M96 Debit = N/A	

WORLD UTILITIES = 0.00% + \$.65

WORLD ELITE UTILITIES = 0.00% + \$.75

HIGH VALUE UTILITIES = 0.00% + \$.75

QUALIFICATIONS	DOWNGRADE REASONS	
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite Merit I otherwise World/World Elite Standard	
▪ Valid Authorization	▪ No authorization... World/World Elite Standard	
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard	
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard	
▪ Auth and Settlement MCC must match.	▪ No MCC match... World/World Elite Standard	
▪ MCC must be 4900 only	▪ Incorrect MCC... World/World Elite Standard	
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World /World Elite Standard	
▪ Must be a World/World Elite MasterCard	▪ If not ... refer to the appropriate Interchange Rate section	
▪ <del>Program Registration ID, 3 digits (UXX) assigned by MasterCard must be present</del>	▪ <del>If no Program Reg ID... World/World Elite Standard</del>	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>▪ High Value applicable only to World Cards</li> </ul>		
MC Credit IRD = CW, WV, HV Debit = N/A	North Credit Plancode = 049,064, 597 Debit = N/A	South Credit Pseudo IRI = DCW, DWV, DHV Debit Pseudo IRI = DCU
Omaha Credit F/A= 021,158 WC Utilities, 327 Omaha Debit F/A = N/A	Memphis Rate Code Credit = MCW, MWV, HHV Debit = N/A	

WORLD MERIT III – BASE = 1.73% + \$.10 1.77% + \$.10

WORLD ELITE MERIT III – BASE = 2.20% + \$.10

HIGH VALUE MERIT III – BASE = 2.20% + \$.10

QUALIFICATIONS	DOWNGRADE REASONS	
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite Merit I otherwise World/World Elite Standard	
▪ Valid Authorization	▪ No authorization... World/World Elite Standard	
▪ Card Present (Swiped, Contactless)	▪ If key entered ... World/World Elite Merit I	
▪ 10% Transaction tolerance* (25% Beauty Salons)	▪ If exceeds tolerance... World/World Elite Standard	
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard	
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard	
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard	
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>* MCCs 5813, 5814 and 4121 are exempt from transaction tolerance</li> <li>* The following MCC are not eligible: MCC 3000–3299 or 4511 (Airline), MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental), MCC 3501–3999 or 7011 (Hotel/Motel), MCC 4112 (Passenger Railway), MCC 4411 (Cruise Line/Steamship), MCC 4722 (Travel Agent), MCC 5812 (Restaurant), MCC 5541, 5542( Automated Fuel Dispenser ), MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, and 5969 (MO/TO–Mail Order/Telephone Order ) MCC 4900 (Utilities)</li> <li>▪ High Value applicable only to World Cards</li> </ul>		
MC Credit IRD = 04, WD, HD Debit = N/A	North Credit Plancode = 097,203, 579 Debit = N/A	South Credit Pseudo IRI = D04, DWD, DHD Debit Pseudo IRI = N/A
Omaha Credit F/A= 123,164, 309	Memphis Rate Code Credit = M04, MWD, HHD	

Omaha Debit F/A = N/A	Debit = N/A
-----------------------	-------------

WORLD MERIT I = 2.05% + \$.10  
WORLD ELITE MERIT I = 2.50% + \$.10  
HIGH VALUE MERIT I = 2.50% + \$.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement*	▪ Exceeds 3 days... World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ 10% Transaction tolerance** (25% Barbers/Beauty Salons)	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must be MCC's other than: 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, 4112, 4411, 4722, 5812 or 4900	▪ Incorrect MCC ... <b>World/World Elite Standard</b>
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section

**NOTES:**

\*Properly identified ECommerce transactions are exempt from timeliness edits

\*\*The following are exempt from Transaction tolerance: Non Face-to-Face, ECommerce, MCCs 5813, 5814, and 4121

▪ High Value applicable only to World Cards

MC Credit IRD = 02 ,WB, HB Debit = N/A	North Credit Plancode = 095,201, 577 Debit = N/A	South Credit Pseudo IRI = D02,WB, DHB Debit Pseudo IRI = N/A
Omaha Credit F/A= 121,162, 307 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M02,MWB, HHB Debit = N/A	

WORLD BILL PAYMENTS MERIT I (Real Estate) = 1.10% + \$ 0.00  
WORLD ELITE BILL PAYMENTS MERIT I (Real Estate) = 2.20% + \$ 0.10  
HIGH VALUE BILL PAYMENTS MERIT I (Real Estate) = 2.20% + \$ 0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement*	▪ Exceeds 3 days... World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ MCC must be 6513 (Real Estate Agents and Managers – Rentals)	▪ If not ... World/World Elite Merit I
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section

**NOTES:**

\*Properly identified E-Commerce transactions are exempt from timeliness edits

\*\*The following are exempt from transaction tolerance: Non Face-to-Face, E-Commerce, and 4121

▪ High Value applicable only to World Cards

MC Credit IRD = 02 ,WB, HB Debit = N/A	North Credit Plancode = 119,299, 574 Debit = N/A	South Credit Pseudo IRI = B02, BWB, DH1 Debit Pseudo IRI = N/A
Omaha Credit F/A= 302,304, 280 Omaha Debit F/A=	Memphis Rate Code Credit = R02,TWB, RHB Debit =	

WORLD BILL PAYMENTS MERIT I (Insurance) = 1.43% + \$ 0.05  
WORLD ELITE BILL PAYMENTS MERIT I (Insurance) = 2.20% + \$ 0.10  
HIGH VALUE BILL PAYMENTS MERIT I (Insurance) = 2.20% + \$ 0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days... World/World Elite Standard ...
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard

▪ MCC must be 6300 (Insurance Sales, Underwriting, and Premiums) or 5960 (Direct Marketing – Insurance Services)	▪ If not ... World/World Elite Merit I	
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section	
<b>NOTES:</b>		
*Properly identified ECommerce transactions are exempt from timeliness edits		
**The following are exempt from Transaction tolerance: Non Face-to-Face, ECommerce, and 4121		
▪ High Value applicable only to World Cards		
MC Credit IRD = 02, WB, HB Debit = N/A	North Credit Plancode = 392,393, 575 Debit = N/A	South Credit Pseudo IRI = 102, IWB, DH2 Debit Pseudo IRI = N/A
Omaha Credit F/A= 301,303, 279 Omaha Debit F/A=	Memphis Rate Code Credit = G02,EWB, GHB Debit =	

WORLD KEY-ENTERED = 2.05% + \$.10  
WORLD ELITE KEY-ENTERED = 2.50% + \$.10  
HIGH VALUE KEY-ENTERED = 2.50% + \$.10

QUALIFICATIONS	DOWNGRADE REASONS	
▪ 2 day Settlement	▪ Within 1 day... World/World Elite Merit I otherwise World/World Elite Standard	
▪ Valid Authorization	▪ No authorization... World/World Elite Standard	
▪ 10% Transaction tolerance*	▪ If exceeds tolerance... World/World Elite Standard	
▪ Banknet Reference number in Settlement	▪ Missing Reference... World/World Elite Standard	
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard	
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard	
▪ MCC must be Retail or MCCs 5813, 5814**	▪ If incorrect MCC code... World/World Elite Standard	
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section	
<b>NOTES:</b>		
▪ *MCCs 5813-5814 are exempt from transaction tolerance		
▪ **MCC 5812 transactions are not eligible		
▪ High Value applicable only to World Cards		
MC Credit IRD = 03, WC, HC Debit = N/A	North Credit Plancode = 096,202, 578 Debit = N/A	South Credit Pseudo IRI = D03,DWC, DHC Debit Pseudo IRI = N/A
Omaha Credit F/A= 122,163, 308 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M03,MWC, HHC Debit = N/A	

WORLD SERVICE INDUSTRIES = 1.15% + \$.05  
WORLD ELITE SERVICE INDUSTRIES = 1.15% + \$.05  
HIGH VALUE SERVICE INDUSTRIES = 1.15% + \$.05

QUALIFICATIONS	DOWNGRADE REASONS	
▪ 2 day Settlement	▪ Within 1day ... World/World Elite Merit I otherwise World/World Elite Standard	
▪ Valid Authorization	▪ No authorization... World/World Elite Standard	
▪ Key Entered	▪ If swiped ... World/World Elite Merit III Base	
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard	
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard	
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard	
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard	
▪ Must be MCCs 4814 or 4899	▪ Incorrect MCC... World/World Elite Standard	
▪ <del>Program Registration ID, 3 digits (RXX) assigned by MasterCard must be present</del>	▪ <del>No Program Red ID... World/World Elite Merit I</del>	
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section	
<b>NOTES:</b>		
▪ Card acceptor and acquirer must participate in the MC Repeat Pay program		
▪ Card acceptor must be qualified and registered with MC to participate in the Services Industries program		
▪ MCCs 4812, 4900, 5960 or 6300 are no longer eligible to receive World/WE Service Industries as of 10/03/08		
▪ High Value applicable only to World Cards		
MC Credit IRD = 55, WO, HO Debit = N/A	North Credit Plancode = 079,214, 590 Debit = N/A	South Credit Pseudo IRI = D55,DWO, DHO Debit Pseudo IRI = N/A

Omaha Credit F/A= 130,175, 320 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M55,MWO, HHO Debit = N/A
---	--

WORLD PUBLIC SECTOR = 1.55% + \$.10  
WORLD ELITE PUBLIC SECTOR = 1.55% + \$.10  
HIGH VALUE PUBLIC SECTOR = 1.55% + \$.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days... World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match ... World/World Elite Standard
▪ MCC must be 4111, 4784, 9211, 9222, 9223, 9311, 9399, 9402 or 4112	▪ Incorrect MCC... World/World Elite Standard
▪ Must be a World/World Elite Card	▪ If not .. refer to the appropriate Interchange Rate section

**NOTES:**

▪ High Value applicable only to World Cards

MC Credit IRD = 56, WP, HP Debit = N/A	North Credit Plancode = 077,215, 591 Debit = N/A	South Credit Pseudo IRI = D56,DWP, DHP Debit Pseudo IRI = N/A
Omaha Credit F/A= 131,176, 321 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M56,MWP, HHP Debit = N/A	

WORLD SUPERMARKET – BASE = 1.58% + \$.05 1.58% + \$.10  
WORLD ELITE SUPERMARKET – BASE = 1.90% + \$.05 1.90% + \$.10  
HIGH VALUE SUPERMARKET – BASE = 1.90% + \$.05 1.90% + \$.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement	▪ Within 1 day... World/World Elite Merit I otherwise World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Card Present (Swiped, Contactless)	▪ If key-entered... World/World Elite Merit I
▪ 10% Transaction tolerance	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard
▪ Must transmit MCC 5411	▪ Incorrect MCC ... World/World Elite Standard
▪ <del>Program Registration ID, 3 digits (SXX) assigned by MasterCard at registration, must be present</del>	▪ <del>Missing Program Registration ID... World/World Elite Merit III</del>
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section

**NOTES:**

▪ High Value applicable only to World Cards

MC Credit IRD = 07, WI, HI Debit = N/A	North Credit Plancode = 071,208, 584 Debit = N/A	South Credit Pseudo IRI = D07,DWI, DHI Debit Pseudo IRI = N/A
Omaha Credit F/A= 126,169, 314 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M07,MWI, HHI Debit = N/A	

WORLD WAREHOUSE – BASE = 1.10% 0.90%  
WORLD ELITE WAREHOUSE – BASE = 1.10% 0.90%  
HIGH VALUE WAREHOUSE – BASE = 1.10% 0.90%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 2 day Settlement*	▪ Within 1 day... World/World Elite Merit I otherwise World/World Elite Standard
▪ Valid Authorization	▪ No authorization... World/World Elite Standard
▪ Card Present (Swiped, Contactless)	▪ If key-entered... World/World Elite Merit I
▪ 10% Transaction tolerance**	▪ If exceeds tolerance... World/World Elite Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... World/World Elite Standard
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard

▪ Must transmit MCC 5300, 5541 or 5542	▪ Incorrect MCC... World/World Elite Standard	
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section	
▪ MC Assigned ID required	▪ If not... World/World Elite Standard	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>▪ * Non face-to-face transactions and properly identified E-Commerce transactions are exempt from timeliness edits</li> <li>▪ **MCCs 5541, 5542 are exempt from transaction tolerance</li> <li>▪ High Value applicable only to World Cards</li> </ul>		
MC Credit IRD = 09,WM, HM Debit = N/A	North Credit Plancode = 073,212, 588 Debit = N/A	South Credit Pseudo IRI = D09,DWM, DHM Debit Pseudo IRI = N/A
Omaha Credit F/A= 128,173, 318 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M09,MWM, HHM Debit = N/A	

WORLD CONVENIENCE PURCHASE = 2.00%  
WORLD ELITE CONVENIENCE PURCHASE = 2.00%  
HIGH VALUE CONVENIENCE PURCHASE = 2.00%

QUALIFICATIONS	DOWNGRADE REASONS	
▪ 2 day Settlement	▪ Within 1 day... World/World Elite Merit I otherwise World/World Elite Standard	
▪ Card Present (Swiped, Contactless) - (Not required for transponder transactions identified with a CAT level of CT7)	▪ If key-entered or missing transponder... Standard	
▪ Valid Authorization	▪ No authorization... World/World Elite Standard	
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard	
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard	
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard	
▪ Must be MCCs 5814, 5499, 7832 or 4121	▪ Incorrect MCC ... World/World Elite Standard	
▪ 10% Transaction tolerance on MCCs 5499 or 7832*	▪ If exceeds tolerance... World/World Elite Standard	
▪ Must be a World/World Elite Card	▪ If not ... refer to the appropriate Interchange Rate section	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>▪ *MCCs 4121 and 5814 are exempt from transaction tolerance</li> <li>▪ High Value applicable only to World Cards</li> </ul>		
MC Credit IRD = 06,WH, HH Debit = N/A	North Credit Plancode = 099,207, 583 Debit = N/A	South Credit Pseudo IRI = D06,DWH, DHH Debit Pseudo IRI = N/A
Omaha Credit F/A= 125 ,168, 313 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M06,MWH,EWH, HHH Debit = N/A	

WORLD PETROLEUM BASE = 2.00% (\$0.95max)  
WORLD ELITE PETROLEUM BASE = 2.00% (\$0.95max)  
HIGH VALUE PETROLEUM BASE = 2.00% (\$0.95max)

QUALIFICATIONS	DOWNGRADE REASONS	
▪ 2 day Settlement	▪ Exceeds 2 days... World/World Elite Merit I otherwise World/World Elite Standard	
▪ Card Present (Swiped, Contactless)	▪ If key-entered or missing transponder... World/World Elite Merit I	
▪ Valid Authorization	▪ No authorization... World/World Elite Standard	
▪ Banknet Reference number in Settlement	▪ Missing Reference number... World/World Elite Standard	
▪ Banknet Authorization Date	▪ Missing Auth date... World/World Elite Standard	
▪ Auth and Settlement MCC must match	▪ No MCC match... World/World Elite Standard	
▪ Must be a World/World Elite Card	▪ If not... refer to appropriate Interchange Rate section	
<b>NOTES:</b>		
For transactions submitted with MCC 5542 <ul style="list-style-type: none"> <li>o Must contain CAT Level indicator of 1 or 2 for Fuel Dispenser</li> </ul> For transactions submitted with MCC 5541, the transaction must be either: <ul style="list-style-type: none"> <li>o Magnetic stripe read, with a CAT level of NA plus a space, CT1 or CT2</li> <li>o Initiated via transponder and identified with a CAT level of CT7</li> </ul> <ul style="list-style-type: none"> <li>▪ High Value applicable only to World Cards</li> </ul>		
MC Credit IRD = 45,WX, HX Debit = N/A	North Credit Plancode = 180,223, 598, 573Cap Debit = N/A	South Credit IRI = D45,DWX, DHX, DH3Cap Debit Pseudo IRI = NA

Omaha Credit F/A= 284,285, 328 Omaha Debit F/A =	Memphis Rate Code Credit (inside) = M45,MWX, HHX Memphis Rate Code Credit (outside) = E45, EWX, EHX Memphis Rate Code Credit CAP (inside) = O45, OWX, BHX Memphis Rate Code Credit CAP (outside) = B45, BWX, OHX
---	---

WORLD RESTAURANT = 1.73% + \$.10  
WORLD ELITE RESTAURANT = 2.20% + \$.10  
HIGH VALUE RESTAURANT = 2.20% + \$.10

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 2 day Settlement		▪ Exceeds 2 days... World/World Elite T & E otherwise World/World Elite Standard	
▪ Card Present (Swiped, Contactless)		▪ If key-entered... World/World Elite Standard	
▪ Valid Authorization		▪ World/World Elite T & E ...No authorization...World/World Elite Standard	
▪ Banknet Reference number in Settlement		▪ Missing Reference number... World/World Elite Standard	
▪ Banknet Authorization Date		▪ Missing Auth date... World/World Elite Standard	
▪ Must be MCC 5812		▪ If Not MCC 5812 ... World/World Elite Standard	
▪ Auth and Settlement MCC must match		▪ No MCC match... World/World Elite Standard	
▪ Must be a World/World Elite Card		▪ If not ... refer to the appropriate Interchange Rate section	
<b>NOTES:</b>			
<ul style="list-style-type: none"> <li>▪ Must be Face-to-Face transaction</li> <li>▪ For MCC 5812, only transactions equal to or less than \$60.00 will be accepted</li> <li>▪ High Value applicable only to World Cards</li> </ul>			
MC Credit IRD = 58,WQ, HQ Debit = N/A	North Credit Plancode = 078,216, 592 Debit = N/A	South Credit Pseudo IRI = D58,DWQ, DHQ Debit Pseudo IRI = N/A	
Omaha Credit F/A= 135 ,177, 322 Omaha Debit F/A = N/A		Memphis Rate Code Credit = M58,MWQ, HHQ Debit = N/A	

WORLD STANDARD = 2.95% + \$.10  
WORLD ELITE STANDARD = 3.25% + \$.10  
HIGH VALUE STANDARD = 3.25% + \$.10

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 30 day Settlement		▪ No downgrade from World/World Elite Standard	
▪ Must be a World/World Elite Card		▪ If not ... refer to the appropriate Interchange Rate section	
<b>NOTES:</b>			
<ul style="list-style-type: none"> <li>▪ High Value applicable only to World Cards</li> </ul>			
MC Credit IRD = 01,WA, HA Debit = N/A	North Credit Plancode = 094,200, 576 Debit = N/A	South Credit Pseudo IRI = D01,DWA, DHA Debit Pseudo IRI = N/A	
Omaha Credit F/A= 120 ,161, 306 Omaha Debit F/A = N/A		Memphis Rate Code Credit = M01,MWA, HHA Debit = N/A	

WORLD MERCHANT UCAF = 1.73% + \$.10 1.77% + \$.10  
WORLD ELITE MERCHANT UCAF = 2.20% + \$.10  
HIGH VALUE MERCHANT UCAF = 2.20% + \$.10

QUALIFICATIONS		DOWNGRADE REASONS	
▪ 2 day Settlement*		▪ No downgrade from World/World Elite Merchant UCAF	
▪ Valid Authorization		▪ No authorization...World/World Elite Standard	
▪ Banknet Reference number in Settlement		▪ Missing Reference number... World/World Elite Standard	
▪ Banknet Authorization Date		▪ Missing Auth date... World/World Elite Standard	
▪ Auth and Settlement MCC must match		▪ No MCC match... World/World Elite Standard	
▪ UCAF Collection Indicator = 1		▪ Missing ... World/World Elite Standard	
▪ CAT Level Indicator = 6		▪ Not present... World/World Elite Standard	
▪ Security level indicator/Security protocol indicating Merchant UCAF participation		▪ Not present... World/World Elite Standard	
▪ Must be a World/World Elite Card		▪ If not ... refer to the appropriate Interchange Rate section	
<b>NOTES:</b>			
<ul style="list-style-type: none"> <li>▪ *Properly identified E-Commerce transactions are exempt from timeliness edits</li> <li>▪ MCC 4900 is no longer eligible to receive World Elite Merchant UCAF as of 10/03/08</li> </ul>			

<ul style="list-style-type: none"> <li>Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive Merchant UCAF as of 04/15/11</li> <li>High Value applicable only to World Cards</li> </ul>		
MC Credit IRD = 52, WS, HS Debit = N/A	North Credit Plancode = 058,218, 594 Debit = N/A	South Credit Pseudo IRI = D52,DWS, DHS Debit Pseudo IRI = N/A
Omaha Credit F/A= 72,/179, 324 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

**WORLD FULL UCAF = 1.83% + \$.10 1.87% + \$.10**

**WORLD ELITE FULL UCAF = 2.30% + \$.10**

**HIGH VALUE FULL UCAF = 2.30% + \$.10**

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>2 day Settlement*</li> </ul>	<ul style="list-style-type: none"> <li>No downgrade from World/World Elite Full UCAF</li> </ul>
<ul style="list-style-type: none"> <li>Valid Authorization</li> </ul>	<ul style="list-style-type: none"> <li>No authorization... World/World Elite Standard</li> </ul>
<ul style="list-style-type: none"> <li>Banknet Reference number in Settlement</li> </ul>	<ul style="list-style-type: none"> <li>Missing Reference number... World/World Elite Standard</li> </ul>
<ul style="list-style-type: none"> <li>Banknet Authorization Date</li> </ul>	<ul style="list-style-type: none"> <li>Missing Auth date... World/World Elite Standard</li> </ul>
<ul style="list-style-type: none"> <li>Auth and Settlement MCC must match</li> </ul>	<ul style="list-style-type: none"> <li>No MCC match... World/World Elite Standard</li> </ul>
<ul style="list-style-type: none"> <li>UCAF Collection Indicator = 2</li> </ul>	<ul style="list-style-type: none"> <li>Missing ... World/World Elite Standard</li> </ul>
<ul style="list-style-type: none"> <li>CAT Level Indicator = 6</li> </ul>	<ul style="list-style-type: none"> <li>Not present... World/World Elite Standard</li> </ul>
<ul style="list-style-type: none"> <li>Security level = Security protocol and Cardholder Authentication indicators for Full UCAF</li> </ul>	<ul style="list-style-type: none"> <li>Not present... World/World Elite Standard</li> </ul>
<ul style="list-style-type: none"> <li>Must be a World/World Elite Card</li> </ul>	<ul style="list-style-type: none"> <li>If not ... refer to the appropriate Interchange Rate section</li> </ul>

**NOTES:**

- \*Properly identified E-Commerce transactions are exempt from timeliness edits
- MCC 4900 is not eligible for World Elite Full UCAF as of 10/03/08
- High Value applicable only to World Cards
- Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive FULL UCAF as of 04/15/11

MC Credit IRI = 53, WT, HT Debit = N/A	North Credit Plancode = 059,219, 595 Debit = N/A	South Credit Pseudo IRI = D53,DWT , DHT Debit Pseudo IRI = N/A
Omaha Credit F/A= 72,180, 325 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

**WORLD ELITE T&E LARGE TICKET = 2.00%**

**HIGH VALUE T&E LARGE TICKET = 2.00%**

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>3 day Settlement</li> </ul>	<ul style="list-style-type: none"> <li>Exceeds 3 days... World Elite Standard</li> </ul>
<ul style="list-style-type: none"> <li>Valid Authorization</li> </ul>	<ul style="list-style-type: none"> <li>No authorization... World Elite Standard</li> </ul>
<ul style="list-style-type: none"> <li>Banknet Reference number in Settlement</li> </ul>	<ul style="list-style-type: none"> <li>Missing Reference number... World Elite Standard</li> </ul>
<ul style="list-style-type: none"> <li>Banknet Authorization Date</li> </ul>	<ul style="list-style-type: none"> <li>Missing Auth Date... World Elite Standard</li> </ul>
<ul style="list-style-type: none"> <li>T&amp; E MCC only</li> </ul>	<ul style="list-style-type: none"> <li>Incorrect MCC... World Elite Standard</li> </ul>
<ul style="list-style-type: none"> <li>Must be a World/World Elite MasterCard</li> </ul>	<ul style="list-style-type: none"> <li>If not ... refer to the appropriate Interchange Rate section</li> </ul>

**NOTES:**

- Transaction must be \$2500 or higher
- Airline and ~~Passenger Railway~~ MCCs require General ticket information and Trip Leg data
- Car Rental and Hotel Addendum required
- High Value applicable only to World Cards

MC Credit IRD = WZ, HZ Debit = N/A	North Credit Plancode = 225, 599 Debit = N/A	South Credit Pseudo IRI = DWZ, DHZ Debit Pseudo IRI = N/A
Omaha Credit F/A= 286, 329 Omaha Debit F/A = N/A	Memphis Rate Code Credit = EWZ, HHZ Debit = N/A	

## MASTERCARD COMMERCIAL CARD INTERCHANGE PROGRAMS

<i>MASTERCARD COMMERCIAL CARD DATA REQUIREMENTS</i>
Effective with the 06.1 Release, any MC Corporate program other than U.S Corporate Large Ticket (IRD 62) and U.S. Corporate Data Rate III (IRD 66) will no longer require all six elements to be provided
Level II Data = Tax amount, Tax indicator, Customer Code (P Cards only), Tax ID and Merchant Type Code (Tax Amount is not required for Business, Corporate and Purchasing cards at Fuel Locations: MCC 4468, 5541, 5542, 5499, 5983, 7511, 9752)
Note: MasterCard Customer Code is required 'if provided by the cardholder'
Level III = Level II plus Line Item Detail: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator
Effective with the 07.1 Release, World and World Elite Business and Corporate cards will qualify for the following existing IRD's : 60, 62, 65, 66, 67, 68, 69, 76/86, 89, 91, 94, and 99

COMMERCIAL FACE TO FACE BUS = 2.20% + \$.10

COMMERCIAL FACE TO FACE CORP = 2.15% + \$.10

COMMERCIAL FACE TO FACE PURCH = 2.40% + \$.10

COMMERCIAL FACE TO FACE PETROLEUM BUS/CORP/PURCH = 2.05% + \$.10

COMMERCIAL FACE TO FACE FLEET AT NON FUEL = 2.50% + \$.10

WORLD COMMERCIAL FACE TO FACE BUS = 2.37% + \$.10

WORLD ELITE COMMERCIAL FACE TO FACE BUS = 2.42% + \$.10

WORLD/WORLD ELITE COMMERCIAL FACE TO FACE CORP = 2.15% + \$.10

WORLD COMMERCIAL FACE TO FACE PETROLEUM BUS = 2.22% + \$.10

WORLD ELITE COMMERCIAL FACE TO FACE PETROLEUM BUS = 2.27% + \$.10

WORLD/WORLD ELITE COMMERCIAL FACE TO FACE PETROLEUM CORP = 2.05% + \$.10

BUSINESS ENHANCED VALUE FACE TO FACE = 2.32% + \$.10

BUSINESS ENHANCED VALUE FACE TO FACE PETROLEUM = 2.17% + \$.10

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>▪ 2 day Settlement</li> </ul>	<ul style="list-style-type: none"> <li>▪ Exceeds 2 days... Commercial Data Rate II otherwise Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>▪ Valid Authorization</li> </ul>	<ul style="list-style-type: none"> <li>▪ No authorization... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>▪ Card Present (Swiped, Contactless)</li> </ul>	<ul style="list-style-type: none"> <li>▪ If key-entered... Commercial Data Rate II</li> </ul>
<ul style="list-style-type: none"> <li>▪ Banknet Reference number in Settlement</li> </ul>	<ul style="list-style-type: none"> <li>▪ Missing Reference number... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>▪ Banknet Authorization Date</li> </ul>	<ul style="list-style-type: none"> <li>▪ Missing Auth Date... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>▪ Must be a Corporate Card product</li> </ul>	<ul style="list-style-type: none"> <li>▪ Not Corporate Card... Merit III</li> </ul>
<ul style="list-style-type: none"> <li>▪ 10% Transaction tolerance* (25% Barbers/Beauty Salons)</li> </ul>	<ul style="list-style-type: none"> <li>▪ If exceeds tolerance... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>▪ Auth and Settlement MCC must match</li> </ul>	<ul style="list-style-type: none"> <li>▪ No MCC match... Commercial Data Rate II</li> </ul>
<ul style="list-style-type: none"> <li>▪ Must be MCC's other than: 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, 4112, 5542, 5812, 5960, 5962, 5964-5969</li> </ul>	<ul style="list-style-type: none"> <li>▪ If not... Commercial Data Rate II</li> </ul>
<ul style="list-style-type: none"> <li>▪ Full Merchant Description Addendum Record (with valid street address)**</li> </ul>	<ul style="list-style-type: none"> <li>▪ Addendum missing... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>▪ Level II Purchasing Card Data (All Commercial Cards except, Fleet Cards at fuel locations)                             <ul style="list-style-type: none"> <li>○ Tax must be greater than \$0.00 but no less than 0.1% - 30% of the sale amount and transactions with a tax amount of \$0.00 must include the tax exempt identifier ***</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ If missing Level II Data... Commercial Data Rate I</li> </ul>

### NOTES:

- \* MCC's 5813, 5814 (Restaurants) and 4121 (Limousines and Taxis) are exempt from the amount tolerance test
- \*\* Not required for Fleet Cards at fuel locations
- \*\*\* Exclusions to the tax edit:
  1. Commercial cards at Fuel locations (MCCs: 4468, 5541, 5542, 5499, 5983, 7511, or 9752) are exempt from the sales tax amount edit (0.1% - 30% of the Sale Amount)
  2. Transactions involving Government/Public Sector Product Codes: MGF, MPK and MNF are exempt by the tax edit in its entirety
  3. Tax amount is not required for MCCs 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399, or 9402 (if a

tax amount is present, it must be valid)		
▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required		
MC Credit IRD = 60 Debit = N/A	North Credit Plancode = 120,199 Purch North Credit Plancode= 140,197 Bus North Credit Plancode =W226,WE238, W282,WE283 Bus North Credit Plancode = 157,198 Corp North Credit Plancode =W250,WE262,W284, WE285 Corp North Credit Plancode = 194, Fleet (non-fuel) North Credit Plancode = 161 Enhanced North Credit Plancode = 116 Enhanced Petro Debit = N/A	South Credit Pseudo IRI = D60, G60, J60,W60,B60 I60,N60,L60,I6A,D6A,G6A,J6A,N6A,W6A,B6A South Credit Pseudo IRI = 5SD Enhanced South Credit Pseudo IRI = 5S2 Enhanced Petro Debit Pseudo IRI = N/A
Omaha Credit F/A= 056,288,297,298,299,300 Omaha Credit F/A= 217 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M60,W60,E60,B60,C60,F60,G60,L60, P60 Memphis Rate Code Credit = SSD Enhanced Memphis Rate Code Credit = MSD Enhanced Petro Debit = N/A	

COMMERCIAL DATA RATE | BUS/CORP/PURCH = 2.65% + \$.10  
COMMERCIAL DATA RATE | FLEET AT FUEL = 2.65% + \$.10  
ELECTRONIC PAYMENT ACCOUNT DATA RATE | = 2.65% + \$.10  
WORLD COMMERCIAL DATA RATE | BUS = 2.82% + \$.10  
WORLD ELITE COMMERCIAL DATA RATE | BUS = 2.87% + \$.10  
WORLD/WORLD ELITE COMMERCIAL DATA RATE | CORP = 2.65% + \$.10  
BUSINESS ENHANCED VALUE DATA RATE | = 2.77% + \$.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Must be a Corporate or Purchasing card product	▪ Not Corporate or Purchasing card... refer to the appropriate Interchange Rate section
▪ Auth and Settlement MCC must match	▪ No MCC match... Commercial Standard
▪ Full Merchant Description Addendum Record (with valid street address)*	▪ Addendum missing... Commercial Standard
▪ Non T&E MCC	▪ If T&E MCC... Commercial T & E

**NOTES:**

- \*Not required for Fleet Cards at fuel locations
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Electronic Payment transactions must contain PDS 0502 (Custom Identifier) and PDS 0678 (Unique Invoice Number)
- Fleet card transactions at fuel locations require Level III data for non fuel purchases (Motor Fuel Service Type = 3)

MC Credit IRD = 68 Debit = N/A	North Credit Plancode = 121 Purch North Credit Plancode = 131 Fleet North Credit Plancode = 141 Bus North Credit Plancode = 158 Corp North Credit Plancode =W231,WE 243 Bus North Credit Plancode =W255,WE267 Corp North Credit Plancode = 339 Pmt Acct North Credit Plancode = 124 Enhanced Debit = N/A	South Credit Pseudo IRI =D68 ,G68, J68, W68, B68 I68,L68,N68 South Credit Pseudo IRI = 5SA Enhanced Debit Pseudo IRI = N/A
Omaha Credit F/A=053 Omaha Credit F/A= 059 Fleet Omaha Credit F/A= 237 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M68,W68, E68 Memphis Rate Code Credit = SSA Enhanced Debit = N/A	

- COMMERCIAL DATA RATE II BUS = 2.20 + \$.10
- COMMERCIAL DATA RATE II CORP = 2.15% + \$.10
- COMMERCIAL DATA RATE II PURCH = 2.40% + \$.10
- COMMERCIAL DATA RATE II PETROLEUM BUS/CORP/PURCH = 2.05% + \$.10
- COMMERCIAL DATA RATE II PETROLEUM FLEET AT FUEL = 2.05% + \$.10
- COMMERCIAL DATA RATE II FLEET AT NON FUEL = 2.50% + \$.10
- ELECTRONIC PAYMENT ACCOUNT DATA RATE II = 2.40% + \$.10
- WORLD COMMERCIAL DATA RATE II BUS = 2.37% + \$.10
- WORLD ELITE COMMERCIAL DATA RATE II BUS = 2.42% + \$.10
- WORLD/WORLD ELITE COMMERCIAL DATA RATE II CORP = 2.15% + \$.10
- WORLD COMMERCIAL DATA RATE II PETROLEUM BUS = 2.22% + \$.10
- WORLD ELITE COMMERCIAL DATA RATE II PETROLEUM BUS = 2.27% + \$.10
- WORLD/WORLD ELITE COMMERCIAL DATA RATE II PETROLEUM CORP = 2.05% + \$.10
- BUSINESS ENHANCED VALUE DATA RATE II = 2.32% + \$.10
- BUSINESS ENHANCED VALUE DATA RATE II PETROLEUM = 2.17% + \$.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ 3 day Settlement	▪ Exceeds 3 days...Commercial Standard
▪ Valid Authorization	▪ No authorization...Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number...Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Must be a Corporate or Purchasing card product	▪ Not Corporate or Purchasing card...Merit I
▪ Auth and Settlement MCC must match	▪ No MCC match...Commercial Standard
▪ Full Merchant Description Addendum Record (with valid street address)*	▪ Addendum missing...Commercial Standard
▪ Level II Purchasing Card Data** <ul style="list-style-type: none"> <li>○ Tax must be greater than \$0.00 but no less than 0.1% - 30% of the sale amount and transactions with a tax amount of \$0.00 must include the tax exempt identifier ***</li> </ul>	▪ If missing Level II Data... Commercial Data Rate I
▪ Non T&E MCC	▪ If T&E MCC...Commercial T & E

**NOTES:**

- \*Not required for Fleet Cards at fuel locations
- \*\*All Commercial Cards except Fleet Cards at fuel locations
- \*\*\* Exclusions to the tax edit:
  1. Commercial cards at Fuel locations (MCC's: 4468, 5541, 5542, 5499, 5983, 7511, or 9752) are exempt from the sales tax amount edit (0.1% - 30% of the Sale Amount)
  2. Transactions involving Government/Public Sector Product Codes: MGF, MPK and MNF are exempt by the tax edit in its entirety
  3. Tax amount is not required for MCCs 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399, or 9402 (if a tax amount is present, it must be valid)
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Elect Payment transactions must contain PDS 0502 (Custom Identifier) and PDS 0678 (Unique Invoice Number)
- Fleet card transactions at fuel locations require Level III data for non fuel purchases (Motor Fuel Service Type = 3)
- For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassified by MasterCard

MC Credit IRD = 67 Debit = N/A	North Credit Plancode = 122,174 Purch North Credit Plancode = 132 Fleet 195 (non-Fleet) North Credit Plancode = 142, 172 Bus North Credit Plancode = 159,173 Corp North Credit Plancode =W230,WE242, W278,WE279 Bus North Credit Plancode =W254,WE266,W280,WE281 Corp North Credit Plancode = 338 Pmt Acct North Credit Plancode = 144 Enhanced North Credit Plancode = 110 Enhanced Petro Debit = N/A	South Credit Pseudo IRI = D67, G67, J67,W67,B67 I67,L67,N67,I6H,W6H,B6H South Credit Pseudo IRI = 5SB Enhanced South Credit Pseudo IRI = 5S1 Enhanced Petro Debit Pseudo IRI = N/A
Omaha Credit F/A=054,141,142,143,144,145 Omaha Credit F/A= 233 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M67,B67,C67,F67,G67,L67,P67 Memphis Rate Code Credit = SSB Enhanced Memphis Rate Code Credit = MSB Enhanced Petro	

Debit = N/A

COMMERCIAL DATA RATE III BUS/CORP/PURCH = 1.80% + \$.10  
WORLD COMMERCIAL DATA RATE III BUS = 1.97% + \$.10  
WORLD ELITE COMMERCIAL DATA RATE III BUS = 2.02% + \$.10  
WORLD/WORLD ELITE COMMERCIAL DATA RATE III CORP = 1.80% + \$.10  
BUSINESS ENHANCED VALUE DATA RATE III = 1.92% + \$.10

QUALIFICATIONS		DOWNGRADE REASONS
▪ 3 day Settlement		▪ Exceeds 3 days... Commercial Standard
▪ Valid Authorization		▪ No authorization... Commercial Standard
▪ Banknet Reference number in Settlement		▪ Missing Reference number... Commercial Standard
▪ Banknet Authorization Date		▪ Missing Auth Date... Commercial Standard
▪ Auth and Settlement MCC must match		▪ No MCC match... Commercial Standard
▪ Full Merchant Description Addendum Record (with valid street address)		▪ Addendum missing... Commercial Standard
▪ Level II and Level III Purchasing Card Data*		▪ If missing Level III Data... Commercial Data Rate II ▪ If missing Level II Data... Commercial Data Rate I otherwise Commercial Standard
▪ Non T&E MCC		▪ If T&E MCC... Commercial T & E Standard
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>▪ All MCCs require: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator</li> <li>▪ Fleet at Fuel locations require the Motor Fuel Service Type</li> <li>▪ *Customer Code not required for Business or Corporate cards</li> <li>▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required</li> </ul>		
MC Credit IRD = 66 Debit = N/A	North Credit Plancode = 123 Purch North Credit Plancode = 143 Bus North Credit Plancode = 160 Corp North Credit Plancode = W229, WE 241 Bus North Credit Plancode = W253 WE265 Corp North Credit Plancode = 155 Enhanced Debit = N/A	South Credit Pseudo IRI = D66 ,G66,J66,W66, B66 I66,N66 South Credit Pseudo IRI = 5SC Enhanced Debit Pseudo IRI = N/A
Omaha Credit F/A=055 Omaha Credit F/A=229 Omaha Debit F/A = N/A		Memphis Rate Code Credit = M66,W66,E66 Memphis Rate Code Credit = SSC Enhanced Debit = N/A

COMMERCIAL LARGE TICKET I = 1.20% + \$40.00  
COMMERCIAL LARGE TICKET/DATA RATE III BUS/CORP/PURCH = 1.25% + \$40.00  
COMMERCIAL LARGE TICKET FLEET **AT FUEL** = 1.25% + \$40.00  
WORLD COMMERCIAL LARGE TICKET I/DATA RATE III BUS = 1.42% + \$40.00  
WORLD ELITE COMMERCIAL LARGE TICKET I/DATA RATE III BUS = 1.47% + \$40.00  
WORLD/WORLD ELITE COMMERCIAL LARGE TICKET I/DATA RATE III CORP = 1.25% + \$40.00  
BUSINESS ENHANCED VALUE LARGE TICKET I = 1.37% + \$40.00

QUALIFICATIONS		DOWNGRADE REASONS
▪ 2 day Settlement****		▪ Exceeds 2 days... Commercial Data Rate III otherwise Commercial Standard
▪ Valid Authorization		▪ No authorization... Commercial Standard
▪ Banknet Reference number in Settlement		▪ Missing Reference number... Commercial Standard
▪ Banknet Authorization Date		▪ Missing Auth Date... Commercial Standard
▪ Must be a Corporate, Purchasing, Business or Fleet card		▪ Not Corporate or Purchasing card... Merit I
▪ Auth and Settlement MCC must match		▪ No MCC match... Commercial Standard
▪ 25% Transaction tolerance*		▪ If exceeds tolerance... Commercial Standard
▪ Full Merchant Description Addendum Record (with valid street address)**		▪ Addendum missing... Commercial Standard
▪ Level II and III Purchasing Card Data***		▪ If missing Level III Data... Commercial Data Rate II ▪ If missing Level II Data... Commercial Data Rate I otherwise Commercial Standard
▪ Must be a non T&E MCC		▪ If T&E MCC... Commercial T & E
<b>NOTES:</b>		

<ul style="list-style-type: none"> <li>*MCCs 5813 and 5814 (5812 is not eligible for this program) are exempt, Amount tolerance not performed for MCC 5542, Ecommerce transactions will bypass the interchange transaction tolerance if all required fields are provided</li> <li>Non face-to-face transactions and properly identified Ecommerce transactions are exempt from the timeliness test</li> <li>**Not required for Fleet Cards at fuel locations, Fleet at Fuel locations require Fleet Data</li> <li>***All Commercial Cards except, Fleet Cards at fuel locations. Customer Code is not required for Business or Corporate Cards</li> <li>All MCCs require: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator, excluding Fleet at Fuel locations</li> <li>Card Present (Swipe or contactless) required only for MasterCard Fleet Card at fuel location transactions</li> <li>Fleet at Fuel locations require the Motor Fuel Service Type</li> <li>Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required</li> <li>Fleet card transactions at fuel locations require Level III data for non fuel purchases (Motor Fuel Service Type = 3)</li> <li>For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassified by MasterCard</li> </ul>		
MC Credit IRD = 62 Debit = N/A	North Credit Plancode = 134 Fleet North Credit Plancode = 129 Lg Tkt/ DR III Purch North Credit Plancode = 149 Lg Tkt/DR III Bus North Credit Plancode = 169 Lg Tkt/DR III Corp North Credit Plancode = W274,WE275 Lg Tkt/DR III Bus North Credit Plancode = W276, WE277Lg Tkt/DR III Corp North Credit Plancode = 165 Enhanced Debit = N/A	South Credit Pseudo IRI = D62, G62,J62,B62, W62,I62,L62,N62 South Credit Pseudo IRI = 5SE Enhanced Debit Pseudo IRI = N/A
Omaha Credit F/A=052 Omaha Credit F/A= 058 Fleet Omaha Credit F/A= 221 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M62,W62,E62 Memphis Rate Code Credit = SSE Enhanced Debit = N/A	

- COMMERCIAL LARGE TICKET II BUS/CORP/PURCH = 1.25% + \$40.00
- COMMERCIAL LARGE TICKET II FLEET AT FUEL = 1.25% + \$40.00
- WORLD COMMERCIAL LARGE TICKET II BUS = 1.42% + \$40.00
- WORLD ELITE COMMERCIAL LARGE TICKET II BUS = 1.47% + \$40.00
- WORLD/WORLD ELITE COMMERCIAL LARGE TICKET II CORP = 1.25% + \$40.00
- BUSINESS ENHANCED VALUE LARGE TICKET II = 1.37% + \$40.00

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>2 day Settlement****</li> </ul>	<ul style="list-style-type: none"> <li>Exceeds 2 days... Commercial Data Rate III otherwise Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Transaction Amount must be greater than \$25,000</li> </ul>	<ul style="list-style-type: none"> <li>Under \$25,000.00... Commercial Large Ticket I</li> </ul>
<ul style="list-style-type: none"> <li>Valid Authorization</li> </ul>	<ul style="list-style-type: none"> <li>No authorization... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Banknet Reference number in Settlement</li> </ul>	<ul style="list-style-type: none"> <li>Missing Reference number... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Banknet Authorization Date</li> </ul>	<ul style="list-style-type: none"> <li>Missing Auth Date... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Must be a Corporate, Purchasing, Business or Fleet card</li> </ul>	<ul style="list-style-type: none"> <li>Not Corporate or Purchasing card... Merit I</li> </ul>
<ul style="list-style-type: none"> <li>Auth and Settlement MCC must match</li> </ul>	<ul style="list-style-type: none"> <li>No MCC match... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>25% Transaction tolerance*</li> </ul>	<ul style="list-style-type: none"> <li>If exceeds tolerance... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Full Merchant Description Addendum Record (with valid street address)**</li> </ul>	<ul style="list-style-type: none"> <li>Addendum missing... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Level II and III Purchasing Card Data***</li> </ul>	<ul style="list-style-type: none"> <li>If missing Level III Data... Commercial Data Rate II</li> <li>If missing Level II Data... Commercial Data Rate I otherwise Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Must be a non T&amp;E MCC</li> </ul>	<ul style="list-style-type: none"> <li>If T&amp;E MCC... Commercial T &amp; E</li> </ul>

**NOTES:**

- \*MCCs 5813 and 5814 (5812 is not eligible for this program), amount tolerance not performed for MCC 5542, Ecommerce transactions will bypass the interchange transaction tolerance if all required fields are provided
- Non face-to-face transactions and properly identified Ecommerce transactions are exempt from the timeliness test
- \*\*Not required for Fleet Cards at fuel locations, Fleet at Fuel locations require Fleet Data
- \*\*\*All Commercial Cards except, Fleet Cards at fuel locations. Customer Code is not required for Business or Corporate Cards
- All MCCs require: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator, excluding Fleet at Fuel locations
- Card Present (Swipe or contactless) required only for MasterCard Fleet Card at fuel location transactions.
- Fleet at Fuel locations require the Motor Fuel Service Type Indicator
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Fleet card transactions at fuel locations require Level III data for non fuel purchases (Motor Fuel Service Type = 3)

<ul style="list-style-type: none"> <li>For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassified by MasterCard</li> </ul>		
MC Credit IRD = 94 Debit = N/A	North Credit Plancode = 146 Bus North Credit Plancode = 126 Purch North Credit Plancode = 136 Fleet North Credit Plancode = 163 Corp North Credit Plancode = W236,WE248 Bus North Credit Plancode = W260,WE272 Corp North Credit Plancode = 175 Enhanced Debit = N/A	South Credit Pseudo IRI = D94, G94, W94,B94,I94,I94,L94,N94 South Credit Pseudo IRI = 5SF Enhanced Debit Pseudo IRI = N/A
Omaha Credit F/A= 257 Omaha Credit F/A = 281 Omaha Debit F/A = N/A	Memphis Rate Code Credit = W94, E94 Memphis Rate Code Credit = SSF Enhanced Debit = N/A	

COMMERCIAL LARGE TICKET III BUS/CORP/PURCH = 1.25% + \$40.00

COMMERCIAL LARGE TICKET III FLEET AT FUEL = 1.25% + \$40.00

WORLD COMMERCIAL LARGE TICKET III BUS = 1.42% + \$40.00

WORLD ELITE COMMERCIAL LARGE TICKET III BUS = 1.47% + \$40.00

WORLD/WORLD ELITE COMMERCIAL LARGE TICKET III CORP = 1.25% + \$40.00

BUSINESS ENHANCED VALUE LARGE TICKET III = 1.37% + \$40.00

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>2 day Settlement****</li> </ul>	<ul style="list-style-type: none"> <li>Exceeds 2 days... Commercial Data Rate III otherwise Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Transaction Amount must be greater than \$100,000</li> </ul>	<ul style="list-style-type: none"> <li>Under \$100,000.00... Commercial Large Ticket II</li> </ul>
<ul style="list-style-type: none"> <li>Valid Authorization</li> </ul>	<ul style="list-style-type: none"> <li>No authorization... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Banknet Reference number in Settlement</li> </ul>	<ul style="list-style-type: none"> <li>Missing Reference number... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Banknet Authorization Date</li> </ul>	<ul style="list-style-type: none"> <li>Missing Auth Date... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Must be a Corporate, Purchasing, Business or Fleet card</li> </ul>	<ul style="list-style-type: none"> <li>Not Corporate or Purchasing card... Merit I</li> </ul>
<ul style="list-style-type: none"> <li>Auth and Settlement MCC must match</li> </ul>	<ul style="list-style-type: none"> <li>No MCC match... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>25% Transaction tolerance*</li> </ul>	<ul style="list-style-type: none"> <li>If exceeds tolerance... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Full Merchant Description Addendum Record (with valid street address)**</li> </ul>	<ul style="list-style-type: none"> <li>Addendum missing... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Level II and III Purchasing Card Data ***</li> </ul>	<ul style="list-style-type: none"> <li>If missing Level III Data... Commercial Data Rate II</li> <li>If missing Level II Data... Commercial Data Rate I otherwise Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Must be a non T&amp;E MCC</li> </ul>	<ul style="list-style-type: none"> <li>If T&amp;E MCC... Commercial T &amp; E</li> </ul>

**NOTES:**

- \*MCCs 5813 and 5814 (5812 is not eligible for this program), amount tolerance not performed for MCC 5542, Ecommerce transactions will bypass the interchange transaction tolerance if all required fields are provided
- Non face-to-face transactions and properly identified Ecommerce transactions are exempt from the timeliness test
- \*\*Not required for Fleet Cards at fuel locations, Fleet at Fuel locations require Fleet Data
- \*\*\*All Commercial Cards except, Fleet Cards at fuel locations. Customer Code is not required for Business or Corporate Cards
- All MCCs require: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator, excluding Fleet at Fuel locations
- Fleet at Fuel locations require the Motor Fuel Service Type Indicator
- Card Present (Swipe or contactless) required only for MasterCard Fleet Card at fuel location transactions
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Fleet card transactions at fuel locations require Level III data for non fuel purchases (Motor Fuel Service Type = 3)
- For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassified by MasterCard

MC Credit IRD = 99 Debit = N/A	North Credit Plancode = 148 Bus North Credit Plancode = 128 Purch North Credit Plancode = 139 Fleet North Credit Plancode = 168 Corp North Credit Plancode = W237,WE249 Bus North Credit Plancode = W261,WE273 Corp North Credit Plancode = 177 Enhanced Debit = N/A	South Credit Pseudo IRI = D99, G99, J99,W99,B99,I99,L99,N99 South Credit Pseudo IRI = 5SG Enhanced Debit Pseudo IRI = N/A
Omaha Credit F/A=261	Memphis Rate Code Credit = N/A	

Omaha Credit F/A=292 Omaha Debit F/A = N/A	Memphis Rate Code Credit = SSG Enhanced Debit = N/A
---	--

COMMERCIAL T&E RATE I PURCH/AIRLINE = 2.70%  
COMMERCIAL T&E RATE I BUS = 2.50%  
COMMERCIAL T&E RATE I CORP = 2.40%  
WORLD COMMERCIAL T&E RATE I BUS = 2.67%  
WORLD ELITE COMMERCIAL T&E RATE I BUS = 2.72%  
WORLD/WORLD ELITE COMMERCIAL T&E RATE I CORP = 2.40%  
BUSINESS ENHANCED VALUE T&E RATE I = 2.62%

QUALIFICATIONS	DOWNGRADE REASONS
▪ 9 days settlement for Airlines all other MCCs 3 days	▪ Exceeds 9 or 3 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Must be a Corporate card product	▪ If not ... refer to the appropriate Interchange Rate section
▪ Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, 5812 or 4112	▪ No MCC match... Commercial Standard
▪ Auth and Settlement MCC must match*	▪ No MCC match... Commercial Standard
▪ Industry Specific T&E Addendum Required	▪ Addendum missing... Commercial Standard
▪ Merchant Description Addendum Required (with valid street address)	▪ Addendum missing... Commercial Standard

**NOTES:**

- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- \*Valid exceptions are Travel Agencies and Hotel/Car Rental/Airline and Passenger Railway combinations

MC Credit IRD = 76, 86 Debit = N/A	North Credit Plancode = 125 Purch North Credit Plancode = 135 Airline North Credit Plancode = 145 Bus North Credit Plancode = 162 Corp North Credit Plancode = W233, WE245 Bus North Credit Plancode = W257, WE269 Corp North Credit Plancode = 239 Enhanced Debit = N/A	South Credit Pseudo IRI = D76, G76/G86, W76/W86, B76/B86, I76, J76, N76 South Credit Pseudo IRI = 5SL Enhanced Debit Pseudo IRI = N/A
---------------------------------------	---	--

Omaha Credit F/A=009 Omaha Credit F/A= 245 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M86, W68, E86 Memphis Rate Code Credit = SSL Enhanced Debit = N/A
--	--

COMMERCIAL T&E RATE II PURCH/AIRLINE= 2.55% + \$.10  
COMMERCIAL T&E RATE II BUS = 2.35% + \$.10  
COMMERCIAL T&E RATE II CORP = 2.25% + \$.10  
WORLD COMMERCIAL T&E RATE II BUS = 2.52% + \$.10  
WORLD ELITE COMMERCIAL T&E RATE II BUS = 2.57% + \$.10  
WORLD/WORLD ELITE COMMERCIAL T&E RATE II CORP = 2.25% + \$.10  
BUSINESS ENHANCED VALUE T&E RATE II = 2.47% + \$.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ 9 days settlement for Airlines all other MCCs 3 days	▪ Exceeds 9 or 3 days... Commercial Standard
▪ Valid Authorization	▪ No authorization... Commercial Standard
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard
▪ Must be a Corporate Card product	▪ If not ... refer to the appropriate Interchange Rate section
▪ Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, or 4112*	▪ No MCC match... Commercial Standard
▪ Auth and Settlement MCC must match**	▪ No MCC match... Commercial Standard
▪ Industry Specific T&E II Addendum Required	▪ Addendum missing... Commercial T & E I
▪ Merchant Description Addendum Required (with valid street address)	▪ Addendum missing... Commercial Standard

**NOTES:**

- \* MCC 5812 is not eligible for this program, MCC 4722 is not permitted in the clearing message
- \*\*Valid exceptions are Travel Agencies and Hotel/Car Rental/Airline and Passenger Railway combinations

<ul style="list-style-type: none"> <li>Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required</li> <li>Customer Service and Property Phone numbers are required</li> </ul>		
MC Credit IRD = 69 Debit = N/A	North Credit Plancode = 130 Purch North Credit Plancode = 150 Bus North Credit Plancode = 137 Airline North Credit Plancode = 170 Corp North Credit Plancode = W232,WE244 Bus North Credit Plancode = W256,WE 268 Corp North Credit Plancode = 251 Enhanced Debit = N/A	South Credit Pseudo IRI = D69,G69,J69,W69,B69, I69,N69 South Credit Pseudo IRI = 5SN Enhanced Debit Pseudo IRI = N/A
Omaha Credit F/A=039 Omaha Credit F/A=241 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Memphis Rate Code Credit = SSN Enhanced Debit = N/A	

COMMERCIAL T&E RATE III PURCH/AIRLINE = 2.50% + \$ .10

COMMERCIAL T&E RATE III BUS = 2.30% + \$ .10

COMMERCIAL T&E RATE III CORP = 2.20% + \$ .10

WORLD COMMERCIAL T&E RATE III BUS = 2.47% + \$ .10

WORLD ELITE COMMERCIAL T&E RATE III BUS = 2.52% + \$ .10

WORLD/WORLD ELITE COMMERCIAL T&E RATE III CORP = 2.20% + \$ .10

BUSINESS ENHANCED VALUE T&E RATE III = 2.42% + \$ .10

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>9 days settlement for Airlines all other MCCs 3 days</li> </ul>	<ul style="list-style-type: none"> <li>Exceeds 9 or 3 days...Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Valid Authorization</li> </ul>	<ul style="list-style-type: none"> <li>No authorization...Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Banknet Reference number in Settlement</li> </ul>	<ul style="list-style-type: none"> <li>Missing Reference number...Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Banknet Authorization Date</li> </ul>	<ul style="list-style-type: none"> <li>Missing Auth Date...Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Must be a Corporate Card product</li> </ul>	<ul style="list-style-type: none"> <li>If not ...refer to the appropriate Interchange Rate section</li> </ul>
<ul style="list-style-type: none"> <li>Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, or 4112*</li> </ul>	<ul style="list-style-type: none"> <li>No MCC match... Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Auth and Settlement MCC must match**</li> </ul>	<ul style="list-style-type: none"> <li>No MCC match...Commercial Standard</li> </ul>
<ul style="list-style-type: none"> <li>Industry Specific T&amp;E II and T&amp;E III Addendum Required</li> </ul>	<ul style="list-style-type: none"> <li>Addendum missing... Commercial T &amp; E I or Commercial T &amp; E II</li> </ul>
<ul style="list-style-type: none"> <li>Merchant Description Addendum Required (with valid street address)</li> </ul>	<ul style="list-style-type: none"> <li>Addendum missing... Commercial Standard</li> </ul>

**NOTES:**

- \* MCC 5812 is not eligible for this program, MCC 4722 is not permitted in the clearing message
- \*\*Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Customer Service and Property Phone numbers are required

MC Credit IRD = 89 Debit = N/A	North Credit Plancode = 133 Purch North Credit Plancode = 151 Bus North Credit Plancode = 138 Airline North Credit Plancode = 171 Corp North Credit Plancode =W234,WE 246 Bus North Credit Plancode =W258, WE270 Corp North Credit Plancode = 263 Enhanced Debit = N/A	South Credit Pseudo IRI = D89 G89,J89,W89,B89 I89,N89 South Credit Pseudo IRI = 5SO Enhanced Debit Pseudo IRI = N/A
Omaha Credit F/A=087 Omaha Credit F/A= 249 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Memphis Rate Code Credit = SSO Enhanced Debit = N/A	

COMMERCIAL SUPERMARKET = 1.07% + \$ .05

BUSINESS ENHANCED VALUE SUPERMARKET = 1.07% + \$ .05

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>2 day Settlement</li> </ul>	<ul style="list-style-type: none"> <li>Exceeds 2 days... Commercial Standard or Business Enhanced Value Standard</li> </ul>
<ul style="list-style-type: none"> <li>Valid Authorization</li> </ul>	<ul style="list-style-type: none"> <li>No authorization...Commercial Standard or Business Enhanced Value Standard</li> </ul>
<ul style="list-style-type: none"> <li>Card Present (Swiped, Contactless)</li> </ul>	<ul style="list-style-type: none"> <li>If key entered... Commercial Standard or Business Enhanced</li> </ul>

		Value Standard
▪ Banknet Reference number in Settlement		▪ Missing reference number... Commercial Standard or Business Enhanced Value Standard
▪ Banknet Authorization Date		▪ Missing auth date... Commercial Standard or Business Enhanced Value Standard
▪ Must be a Corporate or Purchasing card product		▪ If not Corporate or Purchasing card... Consumer Standard
▪ 10% Transaction Amount Tolerance		▪ If exceeds tolerance... Commercial Standard or Business Enhanced Value Standard
▪ Must be MCC 5411		▪ If not... Commercial Standard or Business Enhanced Value Standard
▪ MC Assigned ID required*		▪ If not... Commercial Standard or Business Enhanced Value Standard
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>▪ Card Acceptor Type/Card Acceptor Tax ID are required</li> <li>▪ *MC Assigned ID is required and merchant must meet specific volume requirements</li> </ul>		
MC Credit IRD = 72, SM Debit = N/A	North Credit Plancode = 080, 082 Enhanced Debit = N/A	South Credit IRI = D72, DSM Enhanced Debit Pseudo IRI = N/A
Omaha Credit F/A = Omaha Debit F/A = N/A	Memphis Rate Code Credit = SSM, B72, P72, C72, F72, W72 Debit = N/A	

**COMMERCIAL WAREHOUSE = 1.10% - 0.90%**

**BUSINESS ENHANCED WAREHOUSE BASE = 1.10% - 0.90%**

QUALIFICATIONS	DOWNGRADE REASONS	
▪ 2 day Settlement	▪ Exceeds 2 days... Commercial Data Rate   otherwise Commercial Standard	
▪ Valid Authorization	▪ No authorization... Commercial Standard	
▪ Card Present (Swiped, Contactless)*	▪ If key-entered... Commercial Standard	
▪ 10% Transaction tolerance for MCC 5300	▪ If exceeds tolerance... Commercial Standard	
▪ Banknet Reference number in Settlement	▪ Missing Reference number... Commercial Standard	
▪ Banknet Authorization Date	▪ Missing Auth Date... Commercial Standard	
▪ Auth and Settlement MCC must match	▪ No MCC match... Commercial Standard	
▪ MCCs must be 5300, 5541 or 5542 for Credit	▪ Incorrect MCC... Commercial Standard	
▪ MC Assigned ID required	▪ If not... Commercial Standard	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>*Required only for Fleet card transactions at fuel locations</li> <li>▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required are required when the merchant is in the US and the transaction is submitted for a Corporate interchange program</li> <li>▪ For Business Enhanced, Non-face-to-face transactions are exempt from amount tolerance/timeliness as well as Ecommerce transactions if all required fields are provided</li> <li>▪ Fleet card transactions at fuel locations require Level III data for non fuel purchases (Motor Fuel Service Type = 3)</li> <li>▪ For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassified by MasterCard</li> </ul>		
MC Credit IRD = 91, Enh = SP Debit = N/A	North Credit Plancode = 127, 147, 167, 187 North Credit Plancode = 288 Bus Enhanced Bus Debit = N/A	South Credit Pseudo IRI = D91 South Credit Pseudo IRI = 5SP Bus Enhanced Debit Pseudo IRI = N/A
Omaha Credit F/A= Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Memphis Rate Code Credit = SSP Bus Enhanced Debit = N/A	

**COMMERCIAL STANDARD BUS/CORP/PURCH = 2.95% + \$.10**

**COMMERCIAL STANDARD FLEET AT FUEL = 2.95% + \$.10**

**WORLD COMMERCIAL STANDARD BUS = 3.12% + \$ .10**

**WORLD ELITE COMMERCIAL STANDARD BUS = 3.17% + \$ .10**

**WORLD/WORLD ELITE COMMERCIAL STANDARD CORP = 2.95% + \$.10**

**BUSINESS ENHANCED VALUE STANDARD = 3.07% + \$.10**

QUALIFICATIONS	DOWNGRADE REASONS
▪ 30 day Settlement	▪ No downgrade from Commercial Standard
▪ Must be a Corporate or Purchasing card product	▪ If not Corporate or Purchasing card... Consumer Standard

<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>▪ Card Acceptor Tax ID is not required</li> <li>▪ For Business Enhanced, Card Acceptor Type and Card Acceptor Tax ID are required</li> </ul>		
MC Credit IRD = 65 Debit = N/A	North Credit Plancode = 103 Bus North Credit Plancode = 108 Corp North Credit Plancode = 109 Fleet North Credit Plan code = 117 Purch North Credit Plancode = W228, WE 240 Bus North Credit Plancode = W252, WE264 Corp North Credit Plancode = 227 Enhanced Debit = N/A	South Credit IRI = D65, W65, B65, G65, J65, I65, L65, N65 South Credit Pseudo IRI = 5SK Enhanced Debit Pseudo IRI = N/A
Omaha Credit F/A = 48 Corp Omaha Credit F/A = 057 Fleet Omaha Credit F/A = 225 Omaha Debit F/A = N/A	Memphis Rate Code Credit = M65, M01, W65, E65 Memphis Rate Code Credit = SSK Enhanced Debit = N/A	

**COMMERCIAL CREDIT REFUND GROUP 1 = 2.37% (U.S. Only)**

<b>QUALIFICATIONS</b>		<b>DOWNGRADE REASONS</b>
<ul style="list-style-type: none"> <li>▪ Corporate card transactions with MCCs <ul style="list-style-type: none"> <li>○ 4829, 6012, 6050, 6051, 6529-6531, 6534, 7511, 7995 (Quasi Cash)</li> <li>○ 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523 (Other Transport)</li> <li>○ 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751 (Food – Warehouse)</li> <li>○ 5310 (Discount Stores)</li> <li>○ 5122, 5912 (Drug Stores)</li> <li>○ 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999 (Recreation)</li> <li>○ 5812-5814 (Restaurants)</li> <li>○ 4812, 4814, 4816, 4821, 4899, 4900, 5983 (Utilities)</li> </ul> </li> <li>▪ Must be a Corporate Card</li> </ul>		<ul style="list-style-type: none"> <li>▪ No downgrade from Standard</li> </ul>
		▪ If not ... refer to the appropriate Interchange Rate section
<b>NOTES:</b>		
MC Credit IRD = 39 Debit = N/A	North Credit Plancode = 104 Debit = N/A	South Credit Pseudo IRI = D39 Debit Pseudo IRI = N/A
Omaha Credit F/A = 116 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

**COMMERCIAL CREDIT REFUND GROUP 2 = 2.30% (U.S. Only)**

<b>QUALIFICATIONS</b>		<b>DOWNGRADE REASONS</b>
<ul style="list-style-type: none"> <li>▪ Corporate card transactions with MCCs <ul style="list-style-type: none"> <li>○ 3351-3441, 7512, 7513, 7519 (Automobile/Vehicle Rental)</li> <li>○ 3501-3999, 7011 (Hotel/Motel)</li> <li>○ 5940, 5941, 5945 (Sporting – Toy Stores)</li> <li>○ 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699 (Clothing Stores)</li> <li>○ 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538 (Vehicles)</li> <li>○ 8211, 8220, 8241, 8244, 8249, 8299 (Education)</li> <li>○ 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699 (Repair Shops)</li> <li>○ 4722 (Travel Agencies)</li> </ul> </li> <li>▪ Must be a Corporate Card</li> </ul>		<ul style="list-style-type: none"> <li>▪ No downgrade from Standard</li> </ul>
		▪ If not ... refer to the appropriate Interchange Rate section
<b>NOTES:</b>		
MC Credit IRD = 40 Debit = N/A	North Credit Plancode = 105 Debit = N/A	South Credit Pseudo IRI = D40 Debit Pseudo IRI = N/A

Omaha Credit F/A= 117 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A
--	---

**COMMERCIAL CREDIT REFUND GROUP 3 = 2.21% (U.S. Only)**

QUALIFICATIONS		DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>▪ Corporate card transactions with MCCs               <ul style="list-style-type: none"> <li>○ 3000-3299, 4511 (Airline)</li> <li>○ 0763, 5085, 5094, 5099, 5111, 5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, 5735, 5921, 5931, 5933, 5935, 5937, 5942-5944, 5946-5949, 5963, 5970-5973, 5977, 5978, 5992-5999, 7395 (Other Retail)</li> <li>○ 5960, 5964-5969 (Mail Order/Telephone Order)</li> <li>○ 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099 (Health Care)</li> <li>○ 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222 (Professional Services)</li> <li>○ 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296-7299, 7311, 7321, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950 (Other Services)</li> <li>○ 5065, 5072, 5198, 5211, 5231, 5251, 5261 (Hardware)</li> </ul> </li> </ul>		<ul style="list-style-type: none"> <li>▪ No downgrade from Standard</li> </ul>	
<ul style="list-style-type: none"> <li>▪ Must be a Corporate Card</li> </ul>		<ul style="list-style-type: none"> <li>▪ If not ... refer to the appropriate Interchange Rate section</li> </ul>	
<b>NOTES:</b>			
MC Credit IRD = 41 Debit = N/A	North Credit Plancode = 106 Debit = N/A	South Credit Pseudo IRI = D41 Debit Pseudo IRI = N/A	
Omaha Credit F/A= 118 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

**COMMERCIAL CREDIT REFUND GROUP 4 = 2.16% (U.S. Only)**

QUALIFICATIONS		DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>▪ Corporate card transactions with MCCs               <ul style="list-style-type: none"> <li>○ 5311 (Department Stores)</li> <li>○ 5722, 5732, 5733, 5734 (Electric–Appliances)</li> <li>○ 5541, 5542, 9752 (Gas Stations)</li> <li>○ 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950 (Interior Furnishings)</li> </ul> </li> </ul>		<ul style="list-style-type: none"> <li>▪ No downgrade from Standard</li> </ul>	
<ul style="list-style-type: none"> <li>▪ Must be a Corporate Card</li> </ul>		<ul style="list-style-type: none"> <li>▪ If not ... refer to the appropriate Interchange Rate section</li> </ul>	
<b>NOTES:</b>			
MC Credit IRD = 42 Debit = N/A	North Credit Plancode = 107 Debit = N/A	South Credit Pseudo IRI = 542 Debit Pseudo IRI = N/A	
Omaha Credit F/A= 119 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A		

# MASTERCARD INTERNATIONAL INTERCHANGE PROGRAMS

*(The following Interchange Rates applies to Non US Issued Cards Only)*

\*For all MasterCard International interchange programs, please refer to the applicable interchange compliance guide published by the International Compliance Team.

FOREIGN ELECTRONIC = 1.65% (US Location w/Global Acquirer Support Fee .55%)

FOREIGN ELECTRONIC = 1.10% (Non US Location)

INTERREGIONAL PREMIUM ELECTRONIC = 2.40% (US Location w/Global Acquirer Support Fee .55%)

INTERREGIONAL SUPER PREMIUM ELECTRONIC = 2.53% (US Location w/Global Acquirer Support Fee .55%)

INTERREGIONAL SUPER PREMIUM ELECTRONIC = 2.93% (US Location w/Global Acquirer Support Fee .55% and Cross Border Fee .40%) Memphis platform only

QUALIFICATIONS		DOWNGRADE REASONS
▪ 5 day Settlement		▪ Exceeds 5 days... Interregional Standard
▪ Valid Authorization		▪ No authorization... Interregional Standard
▪ Card Present (Swiped, Contactless)		▪ If key-entered... Interregional Standard
▪ 10% Transaction tolerance*		▪ If exceeds tolerance... Interregional Standard
▪ Banknet Reference number in Settlement		▪ Missing Reference number... Interregional Standard
▪ Banknet Authorization Date		▪ Missing Auth Date... Interregional Standard
▪ Auth and Settlement MCC must match		▪ No MCC match... Interregional Standard
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>▪ The following MOTO MCCs are not eligible to receive Electronic interchange: 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969</li> <li>▪ The 10% amount tolerance applies only to US acquired transactions</li> </ul>		
MC Credit IRD = 73, 83 Elect MC Credit IRD = PE Premium Elect MC Credit IRD = <b>EE Super Prem</b> Elect Debit = N/A	North Credit Plancode = 005, 035, 092 North Credit Plancode = 308, 316, 326 North Credit Plancode = 336, 408 North Credit Plancode = <b>A05</b> Debit = N/A	South Credit Pseudo IRI = 573 Elect South Credit Pseudo IRI = FC3, FL3, FA3 South Credit Pseudo IRI = FE3, FS3 South Credit Pseudo IRI = <b>FEE</b> Debit Pseudo IRI = N/A
Omaha Credit F/A= 06 Electronic Omaha Debit F/A = N/A	Memphis Rate Code Credit = <b>I83, F83</b> , CPE, LPE, PPE, EPE, MPE, PEE, EEE, LEE, SEE Memphis Rate Code Refunds = <b>3ES, 4ES, 2ES, 5ES, 1PS, 2PS, 3PS, 4PS, 5PS, I85, F85</b> Debit = N/A	

MERCHANT UCAF RATE = 1.99% (US Location w/Global Acquirer Support Fee .55%)

MERCHANT UCAF RATE = 1.44% (Non US Location)

INTERREGIONAL PREMIUM MERCHANT UCAF = 2.40% (US Location w/Global Acquirer Support Fee .55%)

INTERREGIONAL SUPER PREMIUM MERCHANT UCAF = 2.53% (US Location w/Global Acquirer Support Fee .55%)

QUALIFICATIONS		DOWNGRADE REASONS
▪ 5 day Settlement		▪ Exceeds 5 days... Interregional Standard
▪ Valid Authorization		▪ No authorization... Interregional Standard
▪ Banknet Reference number in Settlement		▪ Missing Reference number... Interregional Standard
▪ Banknet Authorization Date		▪ Missing Auth Date... Interregional Standard
<ul style="list-style-type: none"> <li>▪ Auth and Settlement MCC must match except for                             <ul style="list-style-type: none"> <li>○ MCC 3000–3299 in auth and MCC 4511 in clearing</li> <li>○ MCC 4511 in auth and MCC 3000–3299 in clearing</li> <li>○ MCC 4722 in auth and one of the following MCCs in clearing: MCCs 3000–3299, 4511 or 4112</li> </ul> </li> </ul>		▪ No MCC match... Interregional Standard
▪ UCAF Collection Indicator = 1		▪ Not present ... Interregional Standard
▪ CAT Level Indicator = 6		▪ Not present... Interregional Standard
▪ Security level indicator/Security protocol indicating Merchant UCAF participation		▪ Not present... Interregional Standard
<b>NOTES:</b>		

<ul style="list-style-type: none"> <li>Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive Merchant UCAF as of 04/15/11</li> </ul>		
MC Credit IRD = 24 Non-US MC Credit IRD = 24 US MC Credit IRD = PM Premium UC MC Credit IRD = <b>EM Super Prem MU</b> Debit = N/A	North Credit Plancode = 085 Non-US North Credit Plancode = 087 US North Credit Plancode = 310, 319, 329 North Credit Plancode = 337, 409 North Credit Plancode = <b>A07</b> Debit = N/A	South Credit Pseudo IRI = A24 South Credit Pseudo IRI = F24 South Credit Pseudo IRI = FC4, FL4, FA4 South Credit Pseudo IRI = FE4, FS4 South Credit Pseudo IRI = <b>FEM</b> Debit Pseudo IRI = N/A
Omaha Credit F/A= 090 US Omaha Credit F/A= 065 Non-US Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

FULL UCAF RATE = 2.09% (US Location w/Global Acquirer Support Fee .55%)

FULL UCAF RATE = 1.54% (Non US Location)

INTERREGIONAL PREMIUM FULL UCAF = 2.40% (US Location w/Global Acquirer Support Fee .55%)

INTERREGIONAL SUPER PREMIUM FULL UCAF = 2.53% (US Location w/Global Acquirer Support Fee .55%)

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>5 day Settlement</li> </ul>	<ul style="list-style-type: none"> <li>Exceeds 5 days... Interregional Standard</li> </ul>
<ul style="list-style-type: none"> <li>Valid Authorization</li> </ul>	<ul style="list-style-type: none"> <li>No authorization... Interregional Standard</li> </ul>
<ul style="list-style-type: none"> <li>Banknet Reference number in Settlement</li> </ul>	<ul style="list-style-type: none"> <li>Missing Reference number... Interregional Standard</li> </ul>
<ul style="list-style-type: none"> <li>Banknet Authorization Date</li> </ul>	<ul style="list-style-type: none"> <li>Missing Auth Date... Interregional Standard</li> </ul>
<ul style="list-style-type: none"> <li>Auth and Settlement MCC must match except for               <ul style="list-style-type: none"> <li>MCC 3000–3299 in auth and MCC 4511 in clearing</li> <li>MCC 4511 in auth and MCC 3000–3299 in clearing</li> <li>MCC 4722 in auth and one of the following MCCs in clearing: MCCs 3000–3299, 4511 or 4112</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>No MCC match... Interregional Standard</li> </ul>
<ul style="list-style-type: none"> <li>UCAF Collection Indicator = 2</li> </ul>	<ul style="list-style-type: none"> <li>Not present... Interregional Standard</li> </ul>
<ul style="list-style-type: none"> <li>CAT Level Indicator = 6</li> </ul>	<ul style="list-style-type: none"> <li>Not present... Interregional Standard</li> </ul>
<ul style="list-style-type: none"> <li>Security level = Security protocol and Cardholder Authentication indicators for Full UCAF</li> </ul>	<ul style="list-style-type: none"> <li>Not present... Interregional Standard</li> </ul>

**NOTES:**

- Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive FULL UCAF as of 04/15/11

MC Credit IRD = 79 Non-US MC Credit IRD = 79 US MC Credit IRD = PF Prem MF MC Credit IRD = <b>EF Super Prem MF</b> Debit = N/A	North Credit Plancode = 086 Non-US North Credit Plancode = 088 US North Credit Plancode = 307, 315, 323 North Credit Plancode = 335, 407 North Credit Plancode = <b>A06</b> Debit = N/A	South Credit Pseudo IRI = 579 South Credit Pseudo IRI = FC2, FL2, FA2 South Credit Pseudo IRI = FE2, FS2 South Credit Pseudo IRI = <b>FEF</b> Debit Pseudo IRI = N/A
Omaha Credit F/A= 091 US Omaha Credit F/A= 066 Non-US Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

FOREIGN STANDARD = 2.15% (US Location w/Global Acquirer Support Fee .55%)

FOREIGN STANDARD = 1.60% (Non US Location)

INTERREGIONAL PREMIUM STANDARD = 2.40% (US Location w/Global Acquirer Support Fee .55%)

INTERREGIONAL SUPER PREMIUM STANDARD = 2.53% (US Location w/Global Acquirer Support Fee .55%)

INTERREGIONAL SUPER PREMIUM STANDARD = 2.93% (US Location w/Global Acquirer Support Fee .55% and Cross Border Fee .40%) Memphis platform only

QUALIFICATIONS	DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>30 day Settlement</li> </ul>	<ul style="list-style-type: none"> <li>No downgrade from Standard</li> </ul>	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li></li> </ul>		
MC Credit IRD = 75, 85, 95 Stand MC Credit IRD = PS Prem Std MC Credit IRD = <b>ES Super Prem Std</b> Debit = N/A	North Credit Plancode = 006, 093, 036 North Credit Plancode = 306, 314, 322 North Credit Plancode = 334, 406 North Credit Plancode = <b>A08</b> Debit = N/A	South Credit Pseudo IRI = 575 Stand South Credit Pseudo IRI = FC1, FL1, FA1 South Credit Pseudo IRI = FE1, FS1 South Credit Pseudo IRI = <b>FES</b> Debit Pseudo IRI = N/A
Omaha Credit F/A= 03 Standard Omaha Debit F/A = N/A	Memphis Rate Code Credit = <b>I85, F85</b> , CPS, LPS, PPS, EPS, MPS, IES, EES, LES, SES Memphis Rate Code Refunds = <b>3ES, 4ES, 2ES, 5ES, 1PS, 2PS, 3PS</b> ,	

	4PS, 5PS, I85, F85 Debit = N/A
--	-----------------------------------

MASTERCARD/DINERS ELECTRONIC INTERCHANGE = 2.00% + 0.00

MASTERCARD/DINERS STANDARD INTERCHANGE = 2.50% + 0.00

QUALIFICATIONS	DOWNGRADE REASONS
▪ 5 day Settlement	▪ After 5 days... Diners Standard
▪ Original Authorization	▪ Missing or different... Diners Standard
▪ Card Present (Swiped, Contactless)	▪ If key-entered... Diners Standard

**NOTES:**

\*Diners Club Card issued outside the United States and Canada that are 14 digits long, beginning with "36"

\*\*Transactions accepted at Diners Club locations within the designated areas listed below:

American Samoa, Bahamas, Bermuda, British Virgin Islands, Cayman Islands, Dominican Republic, Federated States of Micronesia, (including Yap and Pohnpei), Marshall Islands (including Majuro), Guam, Haiti, Jamaica, Northern Mariana Islands (Saipan), Palau, Puerto Rico, Turks and Caicos Islands, U.S. Minor Outlying Islands, defined as: Baker Island, Howland Island, Jarvis Island, Johnston Atoll, Midway Islands, Navassa Island, Palmyra Atoll, Wake Island, U.S. Virgin Islands)

MC Credit IRD = D1 (Electronic) MC Credit IRD = D2 (Standard) Debit = N/A	North Credit Plancode = 044 (Electronic) North Credit Plancode = 045 (Standard ) Debit = N/A	South Credit Pseudo IRI = 5DI (Electronic) South Credit Pseudo IRI = 5D2 (Standard) Debit Pseudo IRI = N/A
Omaha Credit F/A= N/A Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

## MASTERCARD INTERNATIONAL CORPORATE INTERCHANGE PROGRAMS

INTERREGIONAL COMMERCIAL PREMIUM STANDARD = 2.55% (US Location w/Global Acquirer Support Fee .55%)

QUALIFICATIONS		DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>▪ 30 day Settlement</li> </ul>		<ul style="list-style-type: none"> <li>▪ No downgrade from Standard</li> </ul>	
NOTES:			
<ul style="list-style-type: none"> <li>▪ Card Acceptor Type and Card Acceptor Tax ID required for US locations</li> </ul>			
MC Credit IRD = IP Prem Std Debit = N/A	North Credit Plancode = 312, 321 North Credit Plancode = 333, 411 Debit = N/A	South Credit Pseudo IRI = FC5, FL5 South Credit Pseudo IRI = FA5, FS5 Debit Pseudo IRI = N/A	
Omaha Credit F/A= 03 Standard Omaha Debit F/A = N/A		Memphis Rate Code Credit = CIP, LIP, PIP, MIP Debit = N/A	

INTERREGIONAL COMMERCIAL LARGE TICKET PURCHASING/FLEET = 1.45% + \$30.00(US Location w/Global Corporate Acquirer Program Support Fee .55%)

INTERREGIONAL COMMERCIAL LARGE TICKET PURCHASING/FLEET = .90% + \$30.00(Non US Location)

QUALIFICATIONS		DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>▪ 30 day Settlement</li> <li>▪ Valid Authorization</li> <li>▪ Must be a Purchasing or Fleet card product</li> </ul>		<ul style="list-style-type: none"> <li>▪ No downgrade...Purchasing</li> <li>▪ No authorization... International Standard</li> <li>▪ If not Purchasing or Fleet card...International Commercial</li> </ul>	
NOTES:			
<ul style="list-style-type: none"> <li>▪ T&amp;E MCCs do not qualify</li> <li>▪ Transaction acquired in the U.S. region must contain the card acceptor type and card acceptor tax ID</li> </ul>			
MC Credit IRD = 62 Debit = N/A	North Credit Plancode = 154, 164 Debit = N/A	South Credit Pseudo IRI = 562 Debit Pseudo IRI = N/A	
Omaha Credit F/A= 046 Omaha Debit F/A = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

INTERREGIONAL COMMERCIAL DATA RATE II = 2.25 % ( US Location w/Global Corporate Acquirer Program Support Fee .55%)

INTERREGIONAL COMMERCIAL DATA RATE II = 1.70 % ( Non US Location)

QUALIFICATIONS		DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>▪ 5 day Settlement</li> <li>▪ Valid Authorization</li> <li>▪ Must be a Purchasing or Fleet card product</li> <li>▪ Level II Purchasing Card Data</li> </ul>		<ul style="list-style-type: none"> <li>▪ Exceeds 5 days... Purchasing</li> <li>▪ No authorization... Purchasing</li> <li>▪ Not Purchasing or Fleet card... Commercial</li> <li>▪ No Level II Purchasing Card Data... Purchasing</li> </ul>	
NOTES:			
<ul style="list-style-type: none"> <li>▪ Fleet Cards at Fuel MCC codes 5541, 5542, 7511 do not qualify</li> <li>▪ Transaction acquired in the U.S. region must contain the card acceptor type and card acceptor tax ID</li> </ul>			
MC Credit IRD = 67 Debit = N/A	North Credit Plancode = 142, 152 Debit = N/A	South Credit Pseudo IRI = 567 Debit = Pseudo IRI N/A	
Omaha Credit F/A= 047 Omaha Debit F/A = N/A		Memphis Rate Code Credit = N/A Debit = N/A	

INTERREGIONAL COMMERCIAL PURCHASING/FLEET = 2.55% (US Location w/Global Corporate Acquirer Program Support Fee .55%)

INTERREGIONAL COMMERCIAL PURCHASING = 2.00% (Non US Location)

QUALIFICATIONS		DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>▪ 30 day Settlement</li> <li>▪ Valid Authorization</li> <li>▪ Must be a Purchasing or Fleet card product</li> </ul>		<ul style="list-style-type: none"> <li>▪ No downgrade... International Standard</li> <li>▪ No authorization... Purchasing</li> <li>▪ Not Purchasing or Fleet card... Commercial</li> </ul>	
NOTES:			

<ul style="list-style-type: none"> <li>Transaction acquired in the U.S. region must contain the card acceptor type and card acceptor tax ID</li> </ul>		
MC Credit IRD = 63 Debit = N/A	North Credit Plancode = 156 Purch North Credit Plancode = 166 Fleet North Credit Plancode = 365 Fleet Debit = N/A	South Credit Pseudo IRI = 563 Debit Pseudo IRI = N/A
Omaha Credit F/A= 045 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	

INTERREGIONAL COMMERCIAL BUSINESS = 2.55% (US Location w/Global Corporate Acquirer Program Support Fee .55%)

INTERREGIONAL COMMERCIAL = 2.00% (Non US Location)

QUALIFICATIONS	DOWNGRADE REASONS	
<ul style="list-style-type: none"> <li>30 day Settlement</li> </ul>	<ul style="list-style-type: none"> <li>No downgrade... International Standard</li> </ul>	
<ul style="list-style-type: none"> <li>Valid Authorization</li> </ul>	<ul style="list-style-type: none"> <li>No authorization... International Standard</li> </ul>	
<ul style="list-style-type: none"> <li>Must be a Corporate or Business card product</li> </ul>	<ul style="list-style-type: none"> <li>If not... International Standard</li> </ul>	
<b>NOTES:</b>		
<ul style="list-style-type: none"> <li>Transaction acquired in the U.S. region must contain the card acceptor type and card acceptor tax ID</li> </ul>		
MC Credit IRD = 61 Debit = N/A	North Credit Plancode = 176, 362 Debit = N/A	South Credit Pseudo IRI = 561 Debit Pseudo IRI = N/A
Omaha Credit F/A= 044 Omaha Debit F/A = N/A	Memphis Rate Code Credit = N/A Debit = N/A	