25. General.

25.1 Representations and Warranties. Client and BAMS each represent and warrant to the other that: (i) such party has all required corporate authority to execute this TransArmor Addendum and (ii) this TransArmor Addendum creates valid, legal and binding obligations that are enforceable against such party.

25.2 Full Force and Effect. The Merchant Agreement remains in effect as supplemented by this TransArmor Addendum. In the event of any conflict between the terms of this TransArmor Addendum and the terms of the Merchant Agreement, the terms of this TransArmor Addendum will control with respect to the Data Protection Services. References to the Merchant Agreement after the date of this TransArmor Addendum include this TransArmor Addendum.

Schedule A
Data Protection Services Fees

Item	Fee	Driver
Token and Encryption (RSA) (12E)	$0.03	per transaction
Token and Encryption (TDES) (12L)	$0.03	per transaction
Token and Encryption (VeriFone) (12I)	$0.03	per transaction
Token Only (12G)	$0.03	per transaction
Token Registration (Get Token) (12H)	$0.03	per transaction
TransArmor Monthly Fee (30L)	N/A	per month per MID
TransArmor Minimum Monthly Fee (959) *This Fee is charged for each MID for which the total amount of fees charged in a given month for such MID under codes 12E, 12G, 12I, and 30L, as applicable, ("Applicable Data Protection Fees Total") is less than the amount listed in the next column for this Fee and will be equal to the difference between the amount of this Fee and the Applicable Data Protection Fees Total for that month.*	N/A	per month per MID
TransArmor Per Device Fee (M2A) *This fee is a one-time fee applicable to each unit of Client's Merchant Equipment that is (1) enabled for Encryption, as part of the Data Protection Services, (2) connected to a merchant point of sale network and (3) either a non-Verifone device, on which the TransArmor Verifone Edition Encryption method is used, or a Verifone device (such Merchant Equipment, "Covered Data Protection Services Equipment").*	$23.00	Per unit of Covered Data Protection Services Equipment
Legacy Data Conversion	$0.005	per PAN converted
Legacy Data Deconversion	$0.005	per Token deconverted

Appendix 1 - Pricing

01a_Treasury Pricing Details and Disclosures

01a_Treasury Pricing Exhibit A

01b_Merchant Services Pricing

01b_Merchant Services Debit Fee Schedule

01b_Merchant Services Interchange Rate Schedule

01c_AZ PSG Card Fee Schedules

01d_Safekeeping Pricing

BANKING SERVICES PRICING		
Balance Related Services		**Proposed Price**
Deposit Bank Assessment		*SEE Disclosures below
Service Description	**Volume Range**	**Proposed Price**
Depository Services		
ACCOUNT MAINTENANCE	1+	$5.0000
ZBA-DEPOSITORY+ MASTER MAINT	1+	$8.0000
ZBA-SUBSIDIARY ACCOUNT MAINT	1+	$8.0000
DEBITS POSTED-ELECTRONIC	1+	$0.0200
CREDITS POSTED-ELECTRONIC	1+	$0.0200
ZBA PER TRANSACTION	1+	$0.0000
DEPOSIT ACCOUNT STMTS OVER 1	1-1	$0.0000
DEPOSIT ACCOUNT STMTS OVER 1	2+	$0.0000
FACSIMILE TRANSMISSION	1+	$0.0000
GCS STOP PAYMENT	1+	$10.0000
ATM DEPOSITS	1+	$0.0600
BANKING CENTER DEPOSIT	1+	$1.5000
QBD/NIGHT DROP DEPOSIT	1+	$1.5000
BANK BY MAIL DEPOSIT	1+	$1.0000
VAULT DEPOSIT	1+	$0.3000
CHECK DEPOSIT-ICL or RDSO	1+	$0.3000
TRANSMISSION MAINTENANCE	1+	$150.0000
IRD DEPOSITED ITEMS	1+	$0.0900
IMAGE DEPOSITED ITEMS-ICL	1+	$0.0400
IMAGE DEPOSITED ITEMS-RDSO	1+	$0.0400
CHECKS DEPOSITED-BKG CENTER	1+	$0.0500
CHECKS DEPOSITED-CASH VAULT	1+	$0.0500
CHECKS DEPOSITED-ITEMS PROC	1+	$0.0500
CKS DEPOSITED FOREIGN ITEMS	1+	$3.0000
RETURNS-CHARGEBACK	1+	$1.5000
RET ITEM OTHER SPECIAL INST	1+	$0.0000
RETURNS-NOTIF COPY SERVICES	1+	$7.0000
RETURNS-NOTIF FAX SERVICES	1+	$7.0000
RETURNS-SINGLE ITEM ADV	1+	$0.6500
RETURNS-SINGLE ITEM ADVICE	1+	$0.6500
RETURNS-RECLEAR	1+	$1.5000
RETURNS-RECLEAR SERVICES	1+	$1.5000
DEPOSIT CORRECTION-NON-CASH	1+	$7.0000
DEPOSIT CORRECTION-RDS	1+	$2.0000
GENERAL DISB CKS PAID-IMAGE	1+	$0.1100
GENERAL DISB CKS PAID-TRUNC	1+	$0.0500
STOP PAY AUTOMATED<=12 MONTHS	1+	$5.0000
STOP PAY AUTOMATED>12 MONTHS	1+	$5.0000
STOP PAY MANUAL	1+	$10.0000
CASHPRO ACCOUNT TRANSFER	1+	$1.0000
Commercial Deps-Cash Vault		
CURR/COIN DEP/$100-QBD-ND	1+	$0.1200
CURR/COIN DEP/$100-BKG CTR	1+	$0.1200
CHANGE ORDER BKG CTR	1+	$2.2000
COIN SUPP ROLL-BKG CTR	1+	$0.2500
CURR SUPP $100-BKG CTR	1+	$0.3500
DEP CONDITIONING-SURCHG-VAULT	1+	$2.0000
COIN DEPOSIT-NON STD BAG-VLT	1+	$4.0000
CURR/COIN DEP/$100-VLT	1+	$0.0650
DEPOSIT CORRECTION-CASH	1+	$7.0000
TRANS MGMT ARMORED CARRIER	1+	$803.6800
General ACH Services		
ACH MONTHLY MAINTENANCE	1+	$10.0000
ACH OFF US DEBITS	1-100000	$0.0300
ACH OFF US DEBITS	100001-600000	$0.0800
ACH OFF US DEBITS	500001-1000000	$0.0500
ACH OFF US DEBITS	1000001+	$0.0400
ACH ON US DEBITS	1-100000	$0.0300
ACH ON US DEBITS	100001-500000	$0.0300
ACH ON US DEBITS	500001-1000000	$0.0300
ACH ON US DEBITS	1000001+	$0.0300
ACH ON US DEBITS-SAME DAY	1-25000	$0.0300
ACH ON US DEBITS-SAME DAY	25001-75000	$0.1000
ACH ON US DEBITS-SAME DAY	75001-150000	$0.0900
ACH ON US DEBITS-SAME DAY	150001+	$0.0700

ACH OFF US CREDITS	1-100000	$0.0300
ACH OFF US CREDITS	100001-500000	$0.0800
ACH OFF US CREDITS	500001-1000000	$0.0500
ACH OFF US CREDITS	1000001+	$0.0400
ACH OFF US CREDITS-SAME DAY	1-20000	$0.2500
ACH OFF US CREDITS-SAME DAY	20001-40000	$0.4000
ACH OFF US CREDITS-SAME DAY	40001-100000	$0.3000
ACH OFF US CREDITS-SAME DAY	100001+	$0.2500
ACH ON US CREDITS	1-100000	$0.0300
ACH ON US CREDITS	100001-500000	$0.0800
ACH ON US CREDITS	500001-1000000	$0.0500
ACH ON US CREDITS	1000001+	$0.0400
ACH ON US CREDITS-SAME DAY	1-10000	$0.0300
ACH ON US CREDITS-SAME DAY	10001-25000	$0.1000
ACH ON US CREDITS-SAME DAY	25001-75000	$0.0600
ACH ON US CREDITS-SAME DAY	25001-75000	$0.0900
ACH ON US CREDITS-SAME DAY	75001+	$0.0700
ACH ORIGINATED ADDENDA	1+	$0.0100
ACH BLOCKS AUTH INSTRUCTIONS	1+	$0.6000
ACH DEBIT RECEIVED ITEM	1+	$0.0200
ACH CREDIT RECEIVED ITEM	1+	$0.0200
ACH RETURN ITEM	1+	$2.0000
ACH INPUT-FILE	1+	$4.0000
ACH INPUT-ECHANNEL	1+	$2.0000
ACH OPTIONAL REPORTS-FAX	1+	$2.0000
ACH BLOCKS AUTH MAINTENANCE	1+	$5.0000
ACH NOTIF OF CHANGE (NOC)	1+	$1.0000
ACH OPTIONAL REPORTS-MAIL	1+	$10.0000
ACH OPTIONAL RPTS-ELECTRONIC	1+	$1.0000
ACH STANDARD REPORTS-FAX	1+	$2.0000
ACH STANDARD RPTS-ELECTRONIC	1+	$1.0000
Total General ACH Services		
Controlled Disbursement Services		
CASHPRO ARP POSITIVE PAY NOTIF	1+	$0.0000
Total Controlled Disbursement Services		
Wire Transfer Services		
CASHPRO GP ACCTS ENTITLED	1+	$0.0000
WIRE MONTHLY SUBSCRIPTION	1+	$30.0000
ELEC WIRE OUT-DOMESTIC	1+	$3.0000
ELEC WIRE OUT-BOOK DB	1+	$2.0000
PHONE WIRE OUT-DOMESTIC	1+	$20.0000
INCOMING DOMESTIC WIRE	1+	$2.5000
CASHPRO WIRE PAYEE ADVISING	1+	$0.0000
WIRE ADVICE-PHONE	1+	$15.0000
CASHPRO GP CUST MNT TMPLT STRG	1+	$0.5000
GCS INTERNAL TRANSFER	1+	$30.0000
Account Reconciliation Services		
ARP PPAY MAINT-NO RECON	1+	$25.0000
PAYEE POSITIVE PAY MAINTENANCE	1+	$5.0000
PAYEE POSITIVE PAY-ISSUE MATCH	1+	$0.0300
ARP STALE DATE MAINT	1+	$45.0000
POSITIVE PAY EXCEPTIONS	1+	$1.0000
ARP POSITIVE PAY RETURN-OTHER	1+	$0.0000
ARP PPAY NO RECON INPUT ITEM	1+	$0.0000
ARP PARTIAL MAINT-PAPER SUPP	1+	$45.0000
ARP PARTIAL PPAY MAINT-PPR RPT	1+	$90.0000
ARP PARTIAL PER PAID ITEM	1+	$0.0200
ARP PARTIAL PPAY ITEM	1+	$0.0200
ARP VOID CANCEL ITEMS	1+	$0.0000
ARP VOID CANCEL ITEMS	1+	$0.0500
ARP RECON OUTPUT FILE	1+	$10.0000
ARP OUTPUT PROCESSING PER ITEM	1+	$0.0000
Total Account Reconciliation Services		
Information Services		
CASHPRO ONLINE PDR ACCOUNT	1+	$11.0000
CASHPRO ONLINE CDR ACCOUNT	1+	$11.0000
BUS SUITE ACCT MGMT SERVICES	1+	$15.0000
CASHPRO CONNECT PDR ACCT	1+	$11.0000
CASHPRO CONNECT PDR ITEM	1+	$0.0300
CASHPRO ONLINE PDR ITEM	1+	$0.0300
CASHPRO ONLINE CDR ITEM	1+	$0.0300
CASHPRO ONLINE SUBSCRIPTION	1+	$7.5000

CASHPRO REPORT EMAIL SCHEDULED	1+	$0.0000
CASHPRO REPORTING SUBSCRIPTION	1+	$7.5000
CASHPRO ONLINE RESEARCH ITEM	1+	$0.0000
CASHPRO PER IMAGE ACCESS	1+	$0.0000
Payable Thru Drafts		
PTD MAINTENANCE	1+	$75.0000
EDI Services		
CASHPRO GTWAYS CHARGEBACK	1+	$2.0000
CASHPRO GTWAYS MAINTENANCE	1+	$100.0000
EDI REPORT PER ACCOUNT	1+	$15.0000
CASHPRO CONNECT REC MAINT	1+	$25.0000
CASHPRO CONNECT REC INVOICES	1-2500	$0.2000
CASHPRO CONNECT REC INVOICES	2501-10000	$0.2000
CASHPRO CONNECT REC INVOICES	10001+	$0.2000
CASHPRO GTWAYS BILL FILE MAINT	1+	$25.0000
CASHPRO GTWAYS TRANSACTION	1+	$0.3000
Total EDI Services		
International Services		
INCOMING USD INTL WIRE-CHG OUR	1+	$15.0000
Safekeeping & Sec. Services		
$1,000 PAR VALUE	1+	$0.0050
DISBURSEMENTS (CREDIT ACCT)	1+	$1.0000
NEXT $10,000,000 PAR VALUE	1+	$0.0010
NEXT $4,000,000 PAR VALUE	1+	$0.0030
NEXT $5,000,000 PAR VALUE	1+	$0.0020
SAFEKEEPING ACCOUNT MAINT	1+	$5.0000
SAFEKEEPING OF ASSETS-RECEIPT	1+	$0.6000
RDS - Remote Deposit Services		
REMOTE DEP-ACCOUNT MAINTENANCE	1+	$10.0000
RDSOL-ITEM STORAGE	1+	$0.0000
REMOTE DEP CK IMAGE PROCESSING	1+	$0.0200
REMOTE DEPOSIT FOREIGN ITEM	1+	$3.0000
Image Services		
CASHPRO IMAGE SUBSCRIPTION	1-1	$0.0000
CASHPRO IMAGE SUBSCRIPTION	2+	$0.0000
IMAGE TRANSMISSION MTH MAINT	1-1	$125.0000
IMAGE TRANSMISSION MTH MAINT	2+	$125.0000
IMAGEDROP FILE MAINTENANCE	1+	$15.0000
CASHPRO ONLINE IMAGE RETRIEVAL	1+	$0.2500
IMAGE ARCHIVE-90 DAYS	1+	$0.0000
IMAGEDROP PER FILE	1+	$10.0000
IMAGEDROP PER ITEM	1+	$0.0400
IMAGE FILE TRANS-PER ITEM	1+	$0.0250
Miscellaneous Services		
STATEMENT COPY	1+	$20.0000
NONRELATIONSHIP CUST CK CASHED	1+	$0.0000
PHOTOCOPY-MANUAL	1+	$10.0000

Disclosures

ECR:

"Bank of America reserves the right to modify its managed Earnings Credit Rate (ECR) on non-interest bearing deposit balances based on market conditions and rates."

IB:

"Bank of America reserves the right to modify its managed interest rate on interest bearing deposit balances based on market conditions and rates."

*The Deposit Bank Assessment fee is currently 17.5 basis point per annum and charged monthly and may vary subject to change at bank's discretion without prior notification.

*The negative or overdrawn collected balances for each day of the calendar month are totaled and divided by the actual number of days in the month. This value is used to calculate the Collected Overdraft Interest Charge.

*It is the responsibility of Pima County to review their analysis statement and notify Bank of America of any discrepancies within 45 days of receipt of the analysis statements. Once Pima County contacts Bank of America, the discrepancies and/or additional charges can be reviewed and a mutually agreed upon price can be applied for these services.

accounting cycle (daily, weekly, bi-weekly, monthly, bi-monthly and quarterly cutoff schedules).

Supplies

Deposit supplies such as deposit slips, endorsement stamps and bags are provided at cost plus shipping and handling, and are subject to change without notice. These supplies can be ordered through our Client Services Center or a vendor of the County's choice.

* Deposit tickets/slips vary depending on type. The cost begins at $12.
*Endorsement stamps (self-inking) start at $24.
*Deposit bags (plastic, disposable, tamper-evident) vary according to style and size and are shipped 100 per box, starting at $24.
* Coin and currency wrappers are shipped 1,000 per box, starting at $10.
* Envelopes are not provided by the bank or its vendor Harland Clarke.

EXHIBIT A: SCOPE OF SERVICES (2 Pages)

REQUIRED SERVICES

GENERAL PROVISIONS

The servicing bank will be required to act as the principal depository and banking agent for the Pima County Treasurer's Office for the period of at least July 1, 2020 through June 30, 2023. Offeror must be able to complete transition from current provider and provide all required banking services to Pima County by July 1, 2020. In such capacity, the servicing bank will be required to process the majority of the deposit and disbursement activity for all phases of county government, including those political subdivisions which maintain funds with the Pima County Treasurer. These activities include but are not limited to accepting deposits, paying checks and warrants, issuing and receiving wire transfers of funds through the Federal Reserve System, acceptance and disbursement of ACH transactions, on-line banking services, lockbox processing of tax payment receipts and potentially other receipts, extension of unsecured Lines-of-Credit for each Pima County political subdivision and related transactions, credit and debit card processing (Merchant services), internet payment support, Purchase card and other contractor payment services and securities Safekeeping and/or Custody services including receipt of securities, interest and dividend payments and redemptions of those securities. There is no guarantee that Pima County will utilize all services requested in this RFP and is not prohibited from soliciting comparable services from others.

Warrants must be presented to the Treasurer for payment. Credit must be provided to the Treasurer for any missing warrants. A grand total of all warrants paid must be provided. A primary service representative must be located in Arizona and be able to resolve any discrepancies or facilitate resolution of any discrepancies. All investment transactions must be settled Delivery vs. Payment. Investments must be registered in Pima County's name. The lockbox services must be located in the state of Arizona.

VOLUME OF ACTIVITY

This list is not intended to be fully inclusive and are estimates intended for informational purposes only.

Current Accounts	Average Per Month	Cost
Deposits and other Credits:		
Daily Deposits	1372 average per month	***$0.30-$1.50 per item**
Deposits and other Credits	$236M average per month	***$0.12-$4.00 per item**
Deposit Items	41,373 average per month	***$0.04-$0.05**
ACH:		
Credits	3,475 average per month	***$0.02 per item**
Debits	3,389 average per month	***$0.02 per item**
Wire Transfers:		
Outgoing	26 average per month	***$2.50 per item**
Incoming	48 average per month	***$2.00-$20.00 per item**
Warrants and Other Debits:		
Warrants Processed	12,500 average per month	***$0.0750 per item**
Checks Issued	371 average per month	***$0.0750 per item**
Debit Volume	$240M average per month	***see blow**
Safekeeping and/or Custody:		
Number of Securities Held	62	*****See Below**
Portfolio Size	$305,000M	*****See Below**
Merchant Services:		
Merchant Accounts	44	**No charge per Merchant ID**
Volume	$26.3M	****$13,150 Based on 0.0500% assuming all are V/MC/Dis credit cards**
Average Ticket	$152	****$0.16 Based on 0.0500% assuming all are V/MC/Dis credit cards plus $.08 per authorization**
Number of Transactions	173,000	****$13,840 Based on $0.08 assuming all are V/MC/Dis credit cards**

*Estimated costs are provided. Actual costs will vary depending based on a number of factors per transaction. Please see the full banking services pricing in the pricing appendix 01A for detailed information.

**Actual costs will vary depending on a number of factors per transaction. Estimated cost does not include Interchange or Card Association fees – refer to Interchange Charts and Pin Debit Schedules for those additional pricing elements in appendix 01B

***See Appendix 01D for details

Pricing Proposal

Price Schedule		
Processing Fees	**Fee Amount**	**Identified Requirement/Section**
Mastercard/Visa/Discover authorization fee	$0.08	16 b.; e.
Mastercard/Visa/Discover discount rate fee	0.0500%	16 b.; e
Non-bankcard transaction fee (includes all third-party cards authorized and/or settled–American Express, JCB, Diners etc.)	$0.10	16 b.; e.; f.
Application fee	Waived	16 b.
PIN debit transaction fee	$0.25	16 b.; e.
Interchange Dues and Assessments – Pass Through (Interchange Charts are subject to change)	Per Gross Interchange charts – See Appendix 01b	16 b.
Debit network interchange fee (Debit Network fees are subject to change)	Per debit network fee schedule – see Appendix 01b	16 b.
Service Fees	**Fee Amount**	
Monthly service fee	Waived	16 b.
Monthly minimum fee	Waived	16 b.
Chargeback fee	$5.00	16 b.
Batch settlement fee	Waived	16 b.
Voice authorization and IVR authorization fee	$0.75	16 b.
AVS transaction fee	$0.01	16 b.
ACH reject fee	$15.00	16 b.
ClientLine fee	Waived	16)a.; d.; IPP.g.; 17.a.;
Additional Services and Solutions	**Fee Amount**	
Equipment		
FD150 Purchase Per Terminal (12QX)	$634.00	D/CCP.r.;z.
RP10 PIN Pad (For FD150 Terminals) Per PIN Pad – Purchase (12QY)	$219.00	D/CCP.r.
V400M Wireless Terminal – Purchase Per Terminal **Note: TransArmor is required to be enabled on V400M devices.*	$869.00	D/CCP.r.; z.

V400M Wireless Terminal – Monthly Rental Per Terminal	$49.90	D/CCP.r.
FD200 TI Terminal – Purchase	$599.00	17a.
FD200 TI WiFi Terminal – Purchase	$649.00	17a.
FD200 TI Terminal – Monthly Rental	$41.90	17a.
FD200 TI WiFi Terminal – Monthly Rental	$46.90	17a.
Equipment Shipping – Per Shipment	$35.00	D/CCP.r.;z.
Supply Orders /Supply Order Shipping (All Brands)	At Cost	D/CCP.r.;z.
Clover Go Bluetooth Purchase – Per Reader	$89.99	D/CCP.z.
Clover Go Mobile Payments Monthly Fee	$9.95	D/CCP.z.
Clover Go NFC Dock for Clover Go Reader (Per Docking Station)	$19.95	D/CCP.z.
Clover Go NFC Clip for Clover Go Reader (Per Clip)	$11.99	D/CCP.z.
Wireless Monthly Fee –Per Month Per Wireless Device	$15.00	D/CCP.r.;z.
Value Add Solutions		
TransArmor Tokenization – Per transaction	$0.03	D/CCP. z.:
Clover Security Plus Monthly Fee (Per MID) Only for L4 to access Sysnet Portal to submit PCI compliance documentation	$19.99	16.k
Payeezy Gateway – Set-up Fee	$99.00	16. g; k.; IPP. a.; e.-n..; D/CCP.r.
Payeezy Gateway – Monthly Fee (per MID)	$16.00	16. g; k. ; IPP. a.; e.-n.; D/CCP.r.
Payeezy Gateway – Per Transaction Fee	$0.05	16. g; k. ; IPP. a.; e.-n.; D/CCP.r.
EPP/Authorize.net – Set-up Fee – Per Terminal ID (TID)	$49.00	16. g; IPP. a.; e.-n. D/CCP.r.
EPP/Authorize.net – Gateway/Software Fee – Per Terminal ID (TID)	$16.00	16. g; IPP. a.; e.-n.; D/CCP.r.
EPP/Authorize.net – Internet Auth Fee – Per Internet Authorizayion	$.10	16. g; IPP. a.; e-n.; D/CCP.r.
Direct-to-Card Digital Funds Disbursement	Priced at time of request	17.a.;
Telecheck – ECA; ICA	Priced at time of request	17.a.;
DataFile Manager		
Setup Fee – one time	$2,200.00	16.j.
Monthly Fee (Per User) We can work with the County to determine the number of users to ensure cost remains as low as possible	$200.00	16.j.
Run Now Fee (On Demand) Per User/Per Month – Greater than 8GB – We recommend this option be discussed with the County as identifying needed	$1,000	16.l.

reporting during implementation will reduce the number of times this is needed.		
CLOVER SUITE		
Clover Flex LTE -- Per Device (AA12KH)	$564.00	D/CCP.r.; z.
Clover Station 2 with Basic Printer (P500) CLV STN 2 PRT 500	$1,319.00	D/CCP.r.; z.
Clover Station 2 with NFC Display Printer (P550) CLV STN 2 NFC PTR P550	$1,369.00	D/CCP.r.; z.
Clover Station 2 w/ Basic Printer (P500) w/ Mini LTECLV STN 2 PTR P500 MINI LTE	$1,798.00	D/CCP.r.; z.
Clover Mini - LTE / WIFI AA12N6	$739.00	D/CCP.r.; z.
Clover Device Shipping – Included in Listed pricing above	Included	D/CCP.r.; z.
Clover Svcs Fee per Clover Station per Month – applies to all three Clover Station 2	$29.95	D/CCP.r.; z.
OPTIONAL PERIPHERALS FOR CLOVER SUITE		
Kitchen Printer (Flex, Mini, Mobile and Stations)	$396.00	D/CCP.r.; z.
Clover 2D Hands Free BC Scanner (Mini and Stations)	$257.00	D/CCP.r.; z.
Clover 2D Handheld BC Scanner (Mini and Stations)	$191.00	D/CCP.r.; z.
Weight Scale (Mini and Stations)	$499.00	D/CCP.r.; z.
Clover Cash Drawer (Mini and Stations)	$125.00	D/CCP.r.; z.
ADDITONAL ITEMS FOR CLOVER SUITE		
50' Ethernet Cable for Kitchen Printer	$6.54	D/CCP.r.; z.
Clover Employee Login Cards (Stations, Mobile, Mini, Flex) - Quantity of 10 cards included in package	$9.99	D/CCP.r.; z.
Clover Flex Travel Kit	$29.56	D/CCP.r.; z.
Clover Mini Swivel Stand	$50.97	D/CCP.r.; z.
Wireless Monthly Fee – Per Month Per Wireless Device	$15.00	D/CCP.r.; z.
Additional Clover Suite Item Shipping	At Cost/Overnight additional	D/CCP.r.; z.

The fees listed above are the fees that Bank of America Merchant Services currently intends to set and charge you for our services. In addition to the fees listed above, you will be responsible for any interchange fees, pass-through fees, assessments and other amounts set by Card Organizations or other third parties.

Bank of America Merchant Services

DEBIT NETWORK FEES SCHEDULE

Effective August 1, 2019 (Please see below for specific dates for each corresponding network.)

Merchants must satisfy the program requirements established by each respective Debit Network in order to qualify for special tiered pricing programs.

Network	Category / MCC Code	Program / Description	Group 1			Group 2			Group 3			Tier Qualifications	Switch Fee	Other Misc. Network Fees
			Interchange	Per Item	Cap	Interchange	Per Item	Cap	Interchange	Per Item	Cap			
accel (Effective July 9, 2018)	ALL OTHER MERCHANT TYPES	ALL OTHER STANDARD	0.80%	$0.14	N/A	0.85%	$0.14	N/A	0.80%	$0.14	N/A	(No Tiers)	Pre-Auths, Completions, Purchases, Declines, Returns $0.04; Reversals Approved -$0.04 Declined N/C	N/A
		Small Ticket ($15 and under)	1.00%	$0.06	N/A	1.00%	$0.06	N/A	1.00%	$0.06	N/A			
		MEMBER ADVANTAGE	0.90%	$0.225	N/A	0.90%	$0.225	N/A	1.10%	$0.115	N/A			
		Advantage Small Ticket ($15 and under)	1.00%	$0.08	N/A	1.00%	$0.08	N/A	1.10%	$0.115	N/A			
		ACCEL ASSURANCE	0.80%	$0.14	N/A	0.85%	$0.14	N/A	0.80%	$0.14	N/A			
		Assurance Small Ticket ($15 and under)	1.00%	$0.06	N/A	1.00%	$0.08	N/A	1.00%	$0.06	N/A			
		MEMBER SPECIAL	0.90%	$0.225	N/A	0.90%	$0.225	N/A	1.10%	$0.115	N/A			
		Special Small Ticket ($15 and under)	1.00%	$0.08	N/A	0.90%	$0.225	N/A	1.10%	$0.115	N/A			
	GROCERY / SUPERMARKET / WHOLESALE CLUB (MCC 5300, 5411)	SUPERMARKET STANDARD	N/A	$0.29	N/A	1.00%	$0.14	$0.33	N/A	$0.29	N/A	(No Tiers)		
		Small Ticket ($15 and under)	1.00%	$0.06	N/A	1.00%	$0.06	N/A	1.00%	$0.06	N/A			
		MEMBER ADVANTAGE	N/A	$0.29	N/A	N/A	$0.33	N/A	1.10%	$0.115	N/A			
		Advantage Small Ticket ($15 and under)	N/A	$0.29	N/A	N/A	$0.33	N/A	1.10%	$0.115	N/A			
		ACCEL ASSURANCE	N/A	$0.29	N/A	1.00%	$0.14	$0.33	N/A	$0.29	N/A			
		Assurance Small Ticket ($15 and under)	1.00%	$0.06	N/A	1.00%	$0.08	N/A	1.00%	$0.06	N/A			
		MEMBER SPECIAL	N/A	$0.29	N/A	N/A	$0.33	N/A	1.10%	$0.115	N/A			
		Special Small Ticket ($15 and under)	N/A	$0.29	N/A	N/A	$0.33	N/A	1.10%	$0.115	N/A			
	PETROLEUM (MCC 5541, 5542)	PETROLEUM STANDARD	0.80%	$0.15	$0.95	0.75%	$0.14	$0.95	0.80%	$0.15	$0.95	(No Tiers)		
		Small Ticket ($15 and under)	1.00%	$0.06	N/A	1.00%	$0.06	N/A	1.00%	$0.06	N/A			
		MEMBER ADVANTAGE	0.60%	$0.15	N/A	0.80%	$0.15	N/A	0.76%	$0.115	N/A			
		Advantage Small Ticket ($15 and under)	1.00%	$0.08	N/A	1.00%	$0.08	N/A	0.76%	$0.115	N/A			
		ACCEL ASSURANCE	0.80%	$0.15	$0.95	0.75%	$0.14	$0.95	0.80%	$0.15	$0.95			
		Assurance Small Ticket ($15 and under)	1.00%	$0.06	N/A	1.00%	$0.08	N/A	1.00%	$0.06	N/A			
		MEMBER SPECIAL	0.80%	$0.15	N/A	0.80%	$0.15	N/A	0.76%	$0.115	N/A			
		Special Small Ticket ($15 and under)	1.00%	$0.08	N/A	0.80%	$0.15	N/A	0.76%	$0.115	N/A			
	QSR (MCC 5814)	QSR STANDARD	1.00%	$0.06	N/A	1.00%	$0.06	N/A	1.00%	$0.06	N/A	(No Tiers)		
		Small Ticket ($15 and under)	1.00%	$0.06	N/A	1.00%	$0.06	N/A	1.00%	$0.06	N/A			
		MEMBER ADVANTAGE	1.00%	$0.08	N/A	1.00%	$0.11	N/A	1.10%	$0.115	N/A			
		Advantage Small Ticket ($15 and under)	1.00%	$0.08	N/A	1.00%	$0.08	N/A	1.10%	$0.115	N/A			
		ACCEL ASSURANCE	1.00%	$0.06	N/A	1.00%	$0.06	N/A	1.00%	$0.06	N/A			
		Assurance Small Ticket ($15 and under)	1.00%	$0.06	N/A	1.00%	$0.06	N/A	1.00%	$0.06	N/A			
		MEMBER SPECIAL	1.00%	$0.08	N/A	1.00%	$0.11	N/A	1.10%	$0.115	N/A			
		Special Small Ticket ($15 and under)	1.00%	$0.08	N/A	1.00%	$0.11	N/A	1.10%	$0.115	N/A			
	ALL POS RATE CATEGORIES	REGULATED	0.05%	$0.21 + $0.01*	N/A	0.05%	$0.21 + $0.01*	N/A	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets *Card issuers that certify compliance with the interim fraud prevention standards will receive an addition $0.01 fraud allowance.		
	ALL MERCHANTS	Exception Item Fees	$3.00									Per Adjustment		
		Accel Merchant Participation Fee	$12.00									Annual fee assessed per merchant location billed annually in October		

Network	Category / MCC Code	Program / Description	Interchange Rate	Per Item	Cap	Tier Qualifications	Switch Fee	Other Misc. Network Fees
(Effective October 1, 2014)	MAJOR MERCHANTS (MCC 5310, 5331, 5499, 5812, 7511, 9399, 9402)	Major Merchants - Greater than or equal to $15	0.60%	$0.10	$0.50	(No Tiers)	Pre-Auths, Completions, Purchases, Declines, Returns, Reversals $0.035	N/A
		Major Merchants - Less than $15	1.20%	$0.02	N/A			
		REGULATED - Major Merchants	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets		
	STANDARD MERCHANTS (All Other MCCs)	Standard Merchants	0.75%	$0.12	$0.90	(No Tiers)		
		REGULATED - Standard Merchants	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets		
	PETROLEUM (MCC 5541, 5542)	Petroleum - Greater Than or Equal to $15	0.60%	$0.10	$0.50	(No Tiers)		
		Petroleum - Less Than $15	1.20%	$0.02	N/A			
		REGULATED - Petroleum	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets		
	SUPERMARKET (MCC 5300, 5411)	Supermarket	N/A	$0.23	N/A	(No Tiers)		
		REGULATED - Supermarket	N/A	$0.22	N/A	Issuers with $10 Billion and above in assets		
	QSR (MCC 5814)	QSR	1.15%	$0.02	N/A	(No Tiers)		
		REGULATED - QSR	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets		
	ALL MERCHANTS	Exception Item Fees	$2.00			Per Adjustment		

Network	Category / MCC Code	Program / Description	Interchange Rate	Per Item	Cap	Tier Qualifications	Switch Fee	Other Misc. Network Fees
ATH (Effective October 1, 2011)	PUERTO RICO	MERCHANT SPECIFIC	Varies	Varies	Varies	(Merchant specific; Bank of America Merchant Services switch only)	$0.00	Declines Transaction Fee $0.25
		REGULATED	0.30%	$0.20	N/A	Issuers with $10 Billion and above in assets (Merchant specific; Bank of America Merchant Services switch only)		
	ALL MERCHANTS	Exception Item Fees	$8.00			Per Adjustment		

DEBIT NETWORK FEES SCHEDULE

Effective August 1, 2019 **(Please see below for specific dates for each corresponding network.)**

Network	Category / MCC Code	Program / Description	Interchange Rate	Per Item	Cap	Tier Qualifications	Switch Fee	Other Misc. Network Fees
CULIANCE formerly [illegible] (Effective October 9, 2017)	STANDARD / ALL OTHER POS MERCHANTS (All other MCC Codes)	ALL OTHER POS - Standard	0.75%	$0.165	N/A	Monthly Culiance POS Transaction Volume 1 - 499,999 Transactions	Pre-Auths, Completions, Purchases, Declines, Returns $0.03 Reversals $0.03	N/A
		PRIME PROGRAM	0.80%	$0.145	N/A			
	SUPERMARKET (MCC 5300, 5411)	SUPERMARKET - Standard	N/A	$0.275	N/A	Monthly Culiance POS Transaction Volume 1 - 499,999 Transactions		
		PRIME PROGRAM	N/A	$0.295	N/A			
	PETROLEUM (MCC 5541, 5542, 7511)	PETROLEUM - Standard	0.80%	$0.13	N/A	Monthly Culiance POS Transaction Volume 1 - 499,999 Transactions		
		PRIME PROGRAM	0.80%	$0.145	$0.94			
	QSR (MCC 5812, 5814)	QSR	1.25%	$0.06	N/A	*(No Tiers)*		
		PRIME PROGRAM	1.19%	$0.095	N/A			
	ALL POS RATE CATEGORIES	REGULATED	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets ** For issuers that have certified to CU24 that they have procedures and policies in place to meet the fraud prevention requirements.*		
	ALL MERCHANTS	Exception Item Fees		$5.00		*Per Adjustment*		
INTERLINK (Effective April 12, 2019)	RETAIL	Retail	0.80%	$0.15	N/A	*(No Tiers)*	Completions, Purchases 0.08% + $0.0225, capped at $0.035 Pre-Auths (Approved & Declined), Reversals (Approved) $0.005 Declines, Returns $0.035	N/A
		Retail Prepaid	1.15%	$0.15	N/A			
	SUPERMARKET (MCC 5411)	Supermarket	N/A	$0.30	N/A	*(No Tiers)*		
		Supermarket Prepaid	1.15%	$0.15	$0.35			
	FUEL (MCC 5541, 5542)	Fuel	0.80%	$0.15	$0.95	*(No Tiers)*		
		Fuel Prepaid	1.15%	$0.15	$0.95			
	TRAVEL SERVICE (MCC 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512)	Travel Service	1.19%	$0.10	N/A	*(No Tiers)*		
		Travel Service Prepaid	1.15%	$0.15	N/A			
	COMMERCIAL PREPAID	Business, Corporate, and Purchasing Prepaid	2.15%	$0.10	N/A	*(No Tiers)*		
	ALL POS RATE CATEGORIES	Business	1.70%	$0.10	N/A	*(No Tiers)*		
	ALL POS RATE CATEGORIES	REGULATED	0.05%	$0.22*	N/A	Issuers with $10 Billion and above in assets **Includes the US $0.01 fraud prevention interchange adjustment for certified issuers.*		
	INTERREGIONAL	Interregional Fee	1.10%	N/A	N/A	Interregional fees will be assessed when the merchant and issuer are in different countries.		
		REGULATED Interregional	0.05%	$0.22*	N/A	Issuers with $10 Billion and above in assets **Includes the US $0.01 fraud prevention interchange adjustment for certified issuers.*		
	INTERNATIONAL SERVICE ASSESSMENT (ISA)	International Service Assessment (ISA)	1.00%	N/A	N/A	International transactions will be defined as a transaction where the issuer's country is different from the merchant's country. Base ISA fee will be assessed on all international Interlink purchases and cash disbursement transactions where the issuer location is non-U.S. and merchant transaction currency is USD.		
	INTERNATIONAL ACQUIRING FEE (IAF)	Non-High Risk MCC	0.45%	N/A	N/A	International transactions will be defined as a transaction where the issuer's country is different from the merchant's country. The IAF fee will be in addition to the existing ISA International Service Assessment of 0.80%.		
		High Risk MCC (5962, 5966, 5967)	0.90%	N/A	N/A			
	ALL MERCHANTS	Partial Authorization Non-Participation Fee		$0.01		Applies to each Automated Fuel Dispenser (AFD) authorization that does not contain the partial authorization participation indicator in Field 60.10 of the authorization message.		
		Exception Item Fees		$0.485		*Per Adjustment*		
PIN AUTHENTICATED VISA DEBIT (PAVD) (Effective October 1, 2018)	RETAIL	PAVD Retail	0.80%	$0.15	N/A	*(No Tiers)*	Completions, Purchases 0.08% + $0.0225, capped at $0.035 Pre-Auths (Approved & Declined), Reversals (Approved) $0.005 Declines, Returns $0.035	N/A
		PAVD Retail Prepaid	1.15%	$0.15	N/A			
	SUPERMARKET (MCC 5411)	PAVD Supermarket	N/A	$0.30	N/A	*(No Tiers)*		
		PAVD Supermarket Prepaid	1.15%	$0.15	$0.35			
	FUEL (MCC 5541, 5542)	PAVD Fuel	0.80%	$0.15	$0.95	*(No Tiers)*		
		PAVD Fuel Prepaid	1.15%	$0.15	$0.95			
	TRAVEL SERVICE (MCC 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512)	PAVD Travel Service	1.19%	$0.10	N/A	*(No Tiers)*		
		PAVD Travel Service Prepaid	1.15%	$0.15	N/A			
	COMMERCIAL PREPAID	PAVD Business, Corporate, Purchasing Prepaid	2.15%	$0.10	N/A	*(No Tiers)*		
	ALL POS RATE CATEGORIES	PAVD Business	1.70%	$0.10	N/A	*(No Tiers)*		
	ALL POS RATE CATEGORIES	PAVD REGULATED	0.05%	$0.22*	N/A	Issuers with $10 Billion and above in assets **Includes the US $0.01 fraud prevention interchange adjustment for certified issuers.*		
	ALL MERCHANTS	Partial Authorization Non-Participation Fee		$0.01		Applies to each Automated Fuel Dispenser (AFD) authorization that does not contain the partial authorization participation indicator in Field 60.10 of the authorization message.		
		Exception Item Fees		$0.485		*Per Adjustment*		

DEBIT NETWORK FEES SCHEDULE

Effective August 1, 2019 (Please see below for specific dates for each corresponding network.)

Network	Category / MCC Code	Program / Description	Interchange Rate	Per Item	Cap	Tier Qualifications	Switch Fee	Other Misc. Network Fees
Jeanie (Effective August 1, 2019)	ALL OTHER	ALL OTHER - TIER 3 (STANDARD)	0.75%	$0.14	$9.99	< 2 million annual transactions	Pre-Auths, Completions, Purchases, Declines, Returns, Reversals $0.055 (Switch fee includes a $0.01 surcharge)	N/A
		Jeanie Preferred	0.80%	$0.20	$9.09			
		REGULATED All Other - Tier 3 (Standard)	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets *$0.01 Fraud Adjustment will be included if Issuer meets or exceed the standards set by the Federal Reserve.		
	SUPERMARKET (MCC 5300, 5411)	SUPERMARKET - TIER 3 (STANDARD)	N/A	$0.26	N/A	< 2 million annual transactions		
		Jeanie Preferred	N/A	$0.36	N/A			
		REGULATED Supermarket - Tier 3 (Standard)	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets *$0.01 Fraud Adjustment will be included if Issuer meets or exceed the standards set by the Federal Reserve.		
	PETROLEUM (MCC 5541, 5542)	PETROLEUM	0.90%	$0.13	$0.95	(No Tiers)		
		Jeanie Preferred	0.80%	$0.15	$0.95			
		REGULATED Petroleum	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets *$0.01 Fraud Adjustment will be included if Issuer meets or exceed the standards set by the Federal Reserve.		
	QSR (MCC 5814)	QSR	1.55%	$0.04	$9.99	(No Tiers)	Pre-Auths, Completions, Purchases, Declines, Returns, Reversals $0.035 (Switch fee includes a $0.01 surcharge)	
		Jeanie Preferred	1.56%	$0.04	$9.99			
		REGULATED QSR	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets *$0.01 Fraud Adjustment will be included if Issuer meets or exceed the standards set by the Federal Reserve.		
	ALL MERCHANTS	Exception Item Fees	$5.00			*Per Adjustment*		
		Jeanie Network Merchant Participation Fee	$12.00			*Annual fee assessed per merchant location billed annually in September.*		
(Effective May 1, 2016)	ALL OTHER (MCC's other than those included in either the Supermarket / Warehouse rate or the Convenience rate)	All Other Base	0.90%	$0.15	N/A	(No Tiers)	Pre-Auths, Purchases, Declines, Returns, Reversals $0.025 Completions $0.02	N/A
	CONVENIENCE (MCC 5499, 5541, 5542, 5814, 7832)	Convenience Base	0.75%	$0.17	$0.95	(No Tiers)		
	SUPERMARKET / WAREHOUSE (MCC 5300, 5411)	Supermarket / Warehouse Base	1.05%	$0.15	$0.35	(No Tiers)		
	ALL POS RATE CATEGORIES	REGULATED	0.05%	$0.21	N/A	Issuers with $10 Billion and above in assets		
		REGULATED with Fraud Adjustment	0.05%	$0.22	N/A			
	CROSS BORDER ASSESSMENTS	CROSS BORDER FEE	0.85%	N/A	N/A	Applies to any transaction in which the country code of the merchant differs from the country code associated with the cardholder. Applicable to Supermarket, Convenience, and All Other Merchants.		
		ACQUIRER CROSS-BORDER ASSESSMENT FEE	0.60%	N/A	N/A	The Acquirer Cross-Border Assessment Fee is billed on all U.S. Region-acquired transactions for Maestro cards issued outside the U.S. Region		
		ACQUIRER PROGRAM SUPPORT FEE	0.85%	N/A	N/A	The Acquirer Program Support Fee is billed on all U.S. Region-acquired transactions for Maestro cards issued outside the U.S. Region.		
	ALL MERCHANTS	Exception Item Fees	$3.00			*Per Adjustment*		
(Effective February 1, 2019) *Must accept NYCE at each terminal located in U.S. and have all terminals located in non-restricted, publicly accessible areas.*	ALL OTHER	ALL OTHER - TIER 3 (STANDARD)	0.75%	$0.13	N/A	NYCE Monthly POS Volume < 1 Million	Pre-Auths, Purchases, Declines, Returns, Reversals **Monthly Volume** 1 - 500,000 $0.045; 500,001 - 1,000,000 $0.04; 1,000,001 - 2,500,000 $0.0375; 2,500,001 - 5,000,000 $0.0325; 5,000,001 + $0.0275 **Completions** $0.02	Infrastructure Assessment Fee $0.005
		PREMIER ISSUER	0.80%	$0.13	N/A			
	SUPERMARKET (MCC 5300, 5411)	SUPERMARKET - TIER 3 (STANDARD)	N/A	$0.27	N/A	NYCE Monthly POS Volume < 1 Million		
		PREMIER ISSUER	N/A	$0.29	N/A			
	PETROLEUM (MCC 5541, 5542)	PETROLEUM - TIER 3 (STANDARD)	0.70%	$0.14	$0.85	NYCE Monthly POS Volume < 1 Million		
		PREMIER ISSUER	0.75%	$0.15	$0.90			
	QSR/Small Ticket (MCC 5814, 5310**)	QSR / SMALL TICKET	1.30%	$0.03	N/A	**MCC Code 5310 Average prior calendar year ticket is $20 or less and 1 million Monthly NYCE POS Transactions.		
		PREMIER ISSUER	1.30%	$0.03	N/A			
	ALL POS RATE CATEGORIES	NYCE EBT POS Transactions	N/A	N/A	N/A	*Applicable to NYCE EBT POS transactions accepted by ANY merchants (unless prohibited from accepting EBT cash benefit cards).*		
	ALL POS RATE CATEGORIES	REGULATED Transactions < $15.00	1.00%	$0.025	N/A	Issuers with $10 Billion and above in assets ** $0.01 collected and paid with respect to the fraud-prevention adjustment under the new interchange regulations, if the issuer is eligible for the adjustment under such regulations.*		
		REGULATED Transactions ≥ $15.00	0.05%	$0.21 + $0.01*	N/A			
		REGULATED PREMIER ISSUER	0.05%	$0.21 + $0.01*	N/A			
	ALL MERCHANTS	Data File Activity Fee	$0.0014			The Data File Activity Fee is billed per NYCE Authorization.		
		Exception Item Fees	$4.00			*Per Adjustment*		
		NYCE Merchant Location Participation Fee	$14.00			*Annual fee assessed per merchant location billed annually in May.*		

DEBIT NETWORK FEES SCHEDULE

Effective August 1, 2019 (Please see below for specific dates for each corresponding network.)

Network	Category / MCC Code	Program / Description	Interchange Rate	Per Item	Cap	Tier Qualifications	Switch Fee	Other Misc. Network Fees
pulse (Effective April 1, 2019)	GENERAL RETAIL (MCC=all others)	RETAIL PULSE PAY / PULSE PAY Choice	0.80%	$0.15	N/A	(No Tiers)	Pre-Auths, Completions, Purchases, Declines, Returns, Reversals Unregistered Merchants $0.075 Registered Merchants 0.08% + $0.0175; max of $0.02	Network Security Fee $0.005 (Applicable to approvals, pre-auths balance inquires, customer credits, denials, and incomplete transactions) Reversals -$0.005
		PULSE PAY Limited	1.15%	$0.15	N/A	Applies to PULSE PIN POS debit transactions conducted with cards that participate in PULSE PAY Limited.		
		PULSE Prepaid	1.15%	$0.15	N/A	Applies to PULSE PIN POS debit transactions conducted with cards that participate in PULSE Prepaid.		
		REGULATED Retail	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets. *For issuers that have certified to PULSE that they have policies and procedures in place designed to meet the fraud prevention requirements.		
	PETROLEUM (MCC 5541, 5542)	PETROLEUM PULSE PAY / PULSE PAY Choice	0.80%	$0.15	$0.95	(No Tiers)		
		PULSE PAY Limited	1.15%	$0.15	$0.95	Applies to PULSE PIN POS debit transactions conducted with cards that participate in PULSE PAY Limited.		
		PULSE Prepaid	1.15%	$0.15	$0.95	Applies to PULSE PIN POS debit transactions conducted with cards that participate in PULSE Prepaid.		
		REGULATED Petroleum	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets. *For issuers that have certified to PULSE that they have policies and procedures in place designed to meet the fraud prevention requirements.		
	GROCERY (MCC 5411)	GROCERY PULSE PAY / PULSE PAY Choice	N/A	$0.20	N/A	(No Tiers)		
		PULSE PAY Limited	1.15%	$0.15	$0.35	Applies to PULSE PIN POS debit transactions conducted with cards that participate in PULSE PAY Limited		
		PULSE Prepaid	1.15%	$0.15	$0.35	Applies to PULSE PIN POS debit transactions conducted with cards that participate in PULSE Prepaid.		
		REGULATED Grocery	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets. *For issuers that have certified to PULSE that they have policies and procedures in place designed to meet the fraud prevention requirements.		
	SMALL TICKET (MCC 4111, 4121, 4131, 4784, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841)	SMALL TICKET PULSE PAY / PULSE PAY Choice	1.55%	$0.04	N/A	Small Ticket Merchant registered with PULSE and in qualifying MCCs will receive Small Ticket pricing. Unregistered merchants in qualifying MCCs will receive the default rate for unregistered merchants (RETAIL).		
		PULSE PAY Limited	1.60%	$0.05	N/A	Applies to PULSE PIN POS debit transactions conducted with cards that participate in PULSE PAY Limited.		
		PULSE Prepaid	1.60%	$0.05	N/A	Applies to PULSE PIN POS debit transactions conducted with cards that participate in PULSE Prepaid.		
		REGULATED Small Ticket	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets. *For issuers that have certified to PULSE that they have policies and procedures in place designed to meet the fraud prevention requirements.		
	ALL POS RATE CATEGORIES	INTERNATIONAL PIN DEBIT	1.10%	N/A	N/A	Applies to PIN POS transactions conducted with non-U.S. cards at U.S. merchants. Union Pay transactions are included.	Pre-Auths, Completions, Purchases, Declines, Returns, Reversals 0.65%	N/C
	ALL MERCHANTS	Exception Item Fees	$4.00			Per Adjustment		
			$1.00			Per Representment		
		PULSE Network Merchant Participation Fee	$12.00			Annual fee assessed per merchant location and website billed annually in June.		

Network	Category / MCC Code	Program / Description	Schedule A [illegible] Inter-change	Schedule A Per Item	Schedule A Cap	Schedule B [illegible] Inter-change	Schedule B Per Item	Schedule B Cap	Schedule C [illegible] Inter-change	Schedule C Per Item	Schedule C Cap	Tier Qualifications	Switch Fee	Other Misc. Network Fees
SHAZAM Sure Pass™ (Effective October 1, 2018)	GENERAL RETAIL	General Retail	0.65%	$0.15	N/A	0.90%	$0.13	N/A	0.65%	$0.15	N/A	(No Tiers)	Pre-Auths, Purchases, Declines, Returns, Reversals $0.06 (unless evaluated and otherwise assigned by SHAZAM at a merchant specific rate) Completions N/C	N/A
	GROCERY & WHOLESALE (MCC 5300, 5411)	Grocery and Wholesale	0.90%	$0.16	$0.34	1.05%	$0.14	$0.35	0.90%	$0.16	$0.35	(No Tiers)		
	QSR (MCC 5814)	QSR	0.80%	$0.13	N/A	0.75%	$0.14	$0.95	1.25%	$0.06	N/A	(No Tiers)		
	PETROLEUM (MCC 5541, 5542)	Petroleum	0.80%	$0.14	$0.95	0.80%	$0.14	$0.95	0.80%	$0.13	N/A	(No Tiers)		
	ALL POS RATE CATEGORIES	Business Debit	1.70%	$0.09	N/A	0.90%	$0.11	N/A	1.70%	$0.09	N/A	Will take precedence over all other category interchange rates.		
	ALL POS RATE CATEGORIES	REGULATED	0.05%	$0.21 + $0.01*	N/A	0.05%	$0.21 + $0.01*	N/A	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets. *The fraud-prevention adjustment of $0.01 is only available to those institutions that have certified their eligibility with SHAZAM.		
	ALL MERCHANTS	Exception Item Fees	$1.08									Per Adjustment		

Network	Category / MCC Code	Program / Description	Interchange Rate	Per Item	Cap	Tier Qualifications	Switch Fee	Other Misc. Network Fees
STAR (Effective August 2019)	ALL OTHER MERCHANTS	RETAIL - TIER 3 (STANDARD)	0.90%	$0.195	N/A	1 to 4,999,999 transactions per month	Declines, Pre-Auths, Returns, Reversals $0.0325 Purchases and Completions $0.0625	POS Administrative Fee $0.01 (Applicable to Purchases and Completions only)
		PREFERRED PROGRAM	0.90%	$0.26	N/A			
	GROCERY & WHOLESALE (MCC 5300, 5411)	SUPERMARKET - TIER 3 (STANDARD)	0.60%	$0.22	$0.33	1 to 4,999,999 transactions per month		
		PREFERRED PROGRAM	0.60%	$0.25	$0.40			
	PETROLEUM (MCC 5541, 5542)	PETROLEUM - TIER 3 (STANDARD)	0.85%	$0.17	N/A	1 to 4,999,999 transactions per month		
		PREFERRED PROGRAM	0.65%	$0.205	N/A			
	RESTAURANTS (MCC 5812, 5814)	RESTAURANTS	1.15%	$0.05	N/A	(All transaction amounts)		
		PREFERRED PROGRAM	1.15%	$0.105	N/A			
	SMALL TICKET (MCC 4111, 5499, 5994, 7211, 7338, 7523, 7542, 7832, 7841)	SMALL TICKET - Transactions ≤ $15.00	1.55%	$0.04	N/A	Transactions ≤ $15.00		
		PREFERRED PROGRAM	1.55%	$0.04	N/A			
		SMALL TICKET - Transactions ≥ $15.01	0.80%	$0.185	N/A	Transactions ≥ $15.01		
		PREFERRED PROGRAM	0.80%	$0.26	N/A			
	MEDICAL MERCHANTS (MCC 5912, 8011, 8062, 8099)	MEDICAL MERCHANTS	0.80%	$0.15	N/A	No Transaction Amount Limits		
		PREFERRED PROGRAM	0.80%	$0.15	N/A			
	ALL POS RATE CATEGORIES	REGULATED Healthcare (FSA/HRA)	1.10%	$0.14	N/A	Issuers with $10 Billion and above in assets. Applicable to STAR Prepaid Healthcare or FSA/HRA cards, accepted by ANY merchants.		
		REGULATED	0.05%	$0.21 + $0.01*	N/A	Issuers with $10 Billion and above in assets. *An additional $0.01 for fraud mitigation will be added to the interchange rate for members that are eligible		
	ALL MERCHANTS	Exception Item Fees	$6.00			Per Adjustment		
		STAR Network Merchant Participation Fee	$10.00			Annual fee assessed per merchant location and website billed annually in August.		

Notes - Bank of America Merchant Services is informed when a merchant qualifies for another tier. Merchants must be approved for Tiered Pricing by the Debit Network. Some paperwork is involved. This grid does not include International pricing. Except as noted above, non-interchange transactions, such as declines, reversals, pre-authorizations and returns, are typically charged a switch fee. Other Debit Network specific fees may apply to billable transactions and non-interchange transactions as reflected above.
The primary qualification criteria and clearing requirements listed here for the various interchange levels supersedes any similar information provided on the Interchange Qualification Matrix ("IQM"); the IQM is no longer available and has not been provided to you, notwithstanding any provisions of our agreement with you (including any confirmation page) that reference the IQM or us having provided the IQM to you.
All fees, including any based on PIN Debit Network fees charged to us, are billed by and owed to Bank of America Merchant Services regardless of pricing method or line item billing descriptions we may use.
* Regulated (or non-exempt) Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange.

INTERCHANGE RATE SCHEDULE

(Effective October, 2019)

This Interchange Rate Schedule contains a summary of the primary qualification criteria established by Visa®, Mastercard®, and Discover® Network (sometimes referred to as Discover) for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify. Regardless of how we describe fees to you, all fees, including any that reference a Card Organization or Debit Network name in their description, are billed by and owed to Bank of America Merchant Services. For a complete list, call the number on your merchant statement. Please note that Discover Network fees apply only to Discover transactions acquired by Bank of America Merchant Services. For more information regarding your Rates and fees, please call Customer Service.

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
VISA			
CPS / Retail Credit CPS / Retail Debit CPS / Retail Prepaid	1.51% 0.80% 1.15%	$0.10 $0.15 $0.15	Consumer Traditional Cards. Card Present / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Authorized. Purchase date must be within 1 day of auth date. Unattended Terminal transactions at Local & Suburban Commuter Passenger Transport (4111), Passenger Railways (4112), and Bus Lines (4131). For Hotel and Car Rental: Folio / Rental Agreement number and check-in / check-out dates required. For Passenger Transport: full itinerary required (including ticket number, passenger name, and trip leg data); transactions that include ancillary data (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name) are not eligible for this program. Bill payment transactions must include bill payment indicators. Authorization and settlement amount on debit and prepaid card transactions do not have to match for Taxis & Limousines (4121), Bars and Taverns (5813), Beauty and Barber Shops (7230), Health and Beauty Spas (7298), and Amusement Parks, Circuses, Carnivals, & Fortune Tellers (7996). Supermarkets (5411), Service Stations (5541), Restaurants (5812, 5814), and High Risk (5962, 5966, 5967) not eligible for this program. Consumer debit and prepaid transactions at Hotels (3501-3999, 7011), Car Rental (3351-3441, 7512, 7513), Passenger Transport (3000-3300, 4511, 4112), Cruise Lines / Steamships (4411), Travel Agencies & Tour Operators (4722) not eligible for this program. Maximum 14 days to deposit & settle for Boat Rentals & Leasing (4457), Trailer Parks & Campgrounds (7033), Equipment, Tool, Furniture, & Appliance Rental and Leasing (7394), Motor Home & Recreational Vehicle Rentals (7519), and Recreation Services (7999), 2 days to deposit & settle for all other merchants.
Regulated Debit	0.05%	$0.22	Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Authorization required. CPS requirements recommended but not required. Regulated Consumer Debit and Prepaid transactions that meet qualifications for the CPS/Small Ticket Regulated Debit program are not eligible for this program. Maximum 30 days to deposit & settle.
CPS / Restaurant Credit CPS / Restaurant Debit CPS / Restaurant Prepaid	1.54% 1.19% 1.15%	$0.10 $0.10 $0.15	Consumer Traditional Cards. Same requirements as CPS/Retail. Authorized amount does not have to match transaction amount. Authorization required and Magnetic Stripe Read / Contactless / Chip Read. Purchase date must be within 1 day of auth date. Eligible Merchants: Restaurants (5812) and Fast Food Restaurants (5814). Maximum 2 days to deposit & settle.
CPS / Rewards 1	1.65%	$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Retail or CPS/Supermarket. Visa Signature and Infinite cards at non-Travel Service merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Visa Signature cards at merchants that participate in the Retail or Supermarket Performance Threshold (Tier) MVV interchange programs. Maximum 2 days to deposit & settle.
CPS / Rewards 2	1.95%	$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Card Not Present, CPS/Retail Key Entry, or CPS/E-Commerce Basic, CPS/E-Commerce Preferred: Hotel/Car Rental & Passenger Transport, CPS/Hotel & Car Rental: Card Present / Card Not Present, and CPS/Passenger Transport and CPS/Restaurant. Signature and Infinite cards that meet existing CPS/Card Not Present, CPS/Retail Key Entry, and CPS/E-Commerce Basic by Non-Travel Service merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Maximum 2 days to deposit & settle.
CPS / Small Ticket Credit CPS / Small Ticket Debit CPS / Small Ticket Prepaid CPS / Small Ticket Debit Regulated	1.65% 1.55% 1.60% 0.05%	$0.04 $0.04 $0.05 $0.22	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Regulated Consumer Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange are eligible for the CPS/Small Ticket Regulated Debit rate. Card Present / Magnetic Stripe Read / Contactless / Chip Read / Unattended Terminal / Electronically Authorized. Signature not required. Bill payment transactions must include bill payment indicators. Purchase date must be within 1 day of auth date. Eligible Merchants include all merchants with the exception of: Money Transfer (4829), Automated Fuel Dispensers (5542), Direct Marketing - Insurance (5960), Direct Marketing - Travel Arrangement (5962), Direct Marketing - Catalog (5964), Direct Marketing - Combination Catalog & Retail (5965), Direct Marketing - Outbound Telemarketing (5966), Direct Marketing - Inbound Telemarketing (5967), Direct Marketing - Continuity / Subscription (5968), Direct Marketing - Other (5969), Manual Cash (6010), Automated Cash (6011), Financial Institutions - Merchandise & Services (6012), Betting / Casinos / Race Tracks (7995), Intra-Government Purchases (9405), UK Supermarkets (9751), UK Petrol Stations (9752), and Intra-Company Purchases (9950). Transaction amount must be less than or equal to $15.00. Small Ticket transactions from merchants that participate in Retail or Supermarket Performance Threshold (Tier) MVV interchange programs are eligible for this program. Small Ticket Credit eligible transactions will qualify for the following MVV interchange programs: Utilities and Debt Repayment. Maximum 2 days to deposit & settle.
CPS / Retail Key Entered Credit CPS / Retail Key Entered Debit CPS / Retail Key Entered Prepaid	1.80% 1.65% 1.75%	$0.10 $0.15 $0.20	Consumer Traditional Cards. Key-Entered due to inability to read magnetic stripe. All requirements of CPS/Retail except magnetic stripe read. Authorization required. Address Verification Required with a positive match on Zip Code or full address. For hotel and car rental (3300-3799, 7011, 7512, 7513): Folio / Rental Agreement number and check-in / check-out dates required. For Passenger Transport (3000-3300, 4112, 4511): ticket number and itinerary required; transactions that include ancillary data (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name) are not eligible for this program. Bill payment transactions must include bill payment indicators. Purchase date must be within 1 day of auth date. Automated Fuel (5542), Direct Marketing (5960, 5962, 5964-5969), Cardholder Activated Terminal merchants are not eligible for this program. Credit transactions at Quasi-Cash (6051) merchants not eligible for this program. Maximum 2 days to deposit & settle.
CPS / Card Not Present Credit CPS / Card Not Present Debit CPS / Card Not Present Prepaid	1.80% 1.65% 1.75%	$0.10 $0.15 $0.20	Consumer Traditional Cards. Card Not Present / Signature Not Obtained / Mail or Phone Order. Address Verification required unless Healthcare (4119, 5975, 5976, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099), Emerging Market (9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300, 4899, 4814, 6513, 5968, 5983, 8351, 8398), or Utilities (4900). Invoice / order number required. Customer Service phone number in the merchant city field OR Customer Service phone number, merchant URL, or email address in the merchant city field for recurring payment transactions. Authorization required. Purchase date must be within 7 days of auth date. Authorization and settlement amounts must match. Bill payment transactions must include bill payment indicators. Maximum 2 days to deposit & settle.
CPS / E-Commerce Basic Credit CPS / E-Commerce Basic Debit CPS / E-Commerce Basic Prepaid	1.80% 1.65% 1.75%	$0.10 $0.15 $0.20	Consumer Traditional Cards. Same requirements as CPS/Card Not Present but transaction takes place in a secure Internet environment. Authorization required. Address Verification required unless Emerging Market (9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300, 4899, 4814, 6513, 5968, 5983, 8351, 8398), or Utilities (4900). E-Commerce requires additional data fields in authorization and settlement. Bill payment transactions must include bill payment indicators. Purchase date must be within 7 days of auth date (or within 3 days for Transaction Aggregation transactions). Authorization amount for Transaction Aggregation transactions must not exceed $15.00. Maximum 2 days to deposit & settle.

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
CPS / E-Commerce Preferred Credit	1.80%	$0.10	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as E- Commerce Basic, except require Cardholder Authentication Value (CAVV). Authorization required. Requires Visa Secure (formerly known as Verified by Visa). Maximum 2 days to deposit & settle.
CPS / E-Commerce Preferred Debit	1.60%	$0.15	
CPS / E-Comm Preferred Prepaid	1.75%	$0.20	
CPS / Supermarket Credit	1.22%	$0.05	Consumer Traditional Cards. Merchant is certified with Visa. Same requirements as CPS/Retail. No signature required if transactions $25.00 or less. Authorization required and Magnetic Stripe Read / Contactless / Chip Read. Authorization and settlement amounts must match for consumer debit and prepaid transactions. Cap of $0.35 for consumer prepaid transactions only. Purchase date must be within 1 day of auth date. Eligible Merchants: Supermarkets (5411). Maximum 2 days to deposit & settle.
CPS / Supermarket Debit	0.00%	$0.30	
CPS / Supermarket Prepaid	1.15%	$0.15	
CPS / Hotel / Car: CP Credit	1.54%	$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant. Authorized. Card is present. Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained. Estimated length of stay required in authorization. Folio / Rental Agreement number and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or $75.00, whichever is greater, for Car Rental. Purchase date must be the same as hotel check-out date or car return date. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: CP Debit	1.19%	$0.10	
CPS / Hotel / Car: CP Prepaid	1.15%	$0.15	
CPS / Hotel / Car: CNP Credit	1.54%	$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant. Authorized. Card not present. Estimated length of stay and Preferred Customer indicator required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or $75.00, whichever is greater, for Car Rental. Purchase date must be the same as hotel check-out date or car return date. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: CNP Debit	1.70%	$0.15	
CPS / Hotel / Car: CNP Prepaid	1.75%	$0.20	
CPS / Hotel / Car: E-Commerce Preferred Credit	1.54%	$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant. Authorized. Card not present. Estimated length of stay and Preferred Customer indicator required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or $75.00, whichever is greater, for Car Rental. Purchase date must be the same as hotel check-out date or car return date. E-Commerce requires additional data fields in authorization and settlement. Requires Visa Secure (formerly known as Verified by Visa). Maximum 2 days to deposit & settle.
CPS / Hotel / Car: E-Commerce Preferred Debit	1.70%	$0.15	
CPS / Hotel / Car: E-Commerce Preferred Prepaid	1.75%	$0.20	
CPS / Retail 2 Credit	1.43%	$0.05	Traditional, Traditional Rewards, Signature and Infinite consumer cards that meet the existing requirements of CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred, with the exception that Address Verification Service (AVS) is not required for the CPS/Card Not Present, CPS/E-Commerce Basic, and CPS/E-Commerce Preferred programs. Consumer debit and prepaid transactions that meet CPS/Retail or CPS/Retail Key Entry are not eligible for this program. Authorization required. Eligible Merchants: Colleges / Universities / Professional Schools (8220), Elementary & Secondary Schools (8211), Schools - Other (8299), Insurance (5960, 6300), Subscriptions (5968), Fuel Dealers (5983), Child Care Services (8351), and consumer debit and prepaid transactions only at Charitable & Social Service Organizations (8398), Religious Organizations (8661), Telecommunication Services (4814), Real Estate Agents & Managers - Rentals (6513), and Cable and Other TV Services (4899). Charitable & Social Service Organizations (8398) and Religious Organizations (8661) must also be recognized by the Internal Revenue Service (IRS) as having tax-exempt status under Section 501(c)(3) of the Internal Revenue Code. Cap of $2.00 on consumer debit and prepaid transactions. Maximum 2 days to deposit & settle
CPS / Retail 2 Debit	0.65%	$0.15	
CPS / Retail 2 Prepaid	0.65%	$0.15	
CPS / Government Credit	1.55%	$0.10	Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer cards that meet the existing requirements of CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred, with the exception that Address Verification Service (AVS) is not required for the CPS/Card Not Present, CPS/E-Commerce Basic, and CPS/E-Commerce Preferred programs. Consumer debit and prepaid transactions that meet CPS/Retail or CPS/Retail Key Entry are not eligible for this program. Authorization required. Eligible Merchants: Court Costs (9211), Fines (9222), Tax Payments (9311), Government Services (9399), and Government-Owned Lotteries (7800). Cap of $2.00 on consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
CPS / Government Debit	0.65%	$0.15	
CPS / Government Prepaid	0.65%	$0.15	
CPS / Recurring Bill Payment Credit	1.43%	$0.05	Traditional, Traditional Rewards, Signature and Infinite consumer credit cards that meet the existing requirements of CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Authorization required. Eligible Merchants: Telecommunication Services (4814), and Cable and Other TV Services (4899). Must include bill payment and recurring payment indicators. Maximum 2 days to deposit & settle.
CPS / Charity and Religious Organizations Credit	1.35%	$0.05	Traditional, Traditional Rewards, Signature, Infinite (High Net Worth), and Signature Preferred consumer credit cards that meet existing requirements for CPS/Retail, CPS/Card Not Present, CPS/Retail Key Entry, CPS/E-Commerce Basic, CPS/E-Commerce Preferred. Must be recognized by the Internal Revenue Service (IRS) as having tax-exempt status under Section 501(c)(3) of the Internal Revenue Code. Eligible Merchants: Charitable & Social Service Organizations (8398) and Religious Organizations (8661). Maximum 2 days to deposit & settle.
CPS / Auto Fuel Dispenser Credit	1.15%	$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Fuel Dispensing merchant who is certified with Visa. Same requirements as CPS/Retail except signature obtained. Must be less than or equal to $125.00 (or $500.00 for transactions submitted via Real Time Clearing). May be authorized for full amount or for $1.00. Magnetic Stripe Read / Contactless / Chip Read required. Cardholder Activated Terminal (CAT) indicator must be present. Purchase date must be within 1 day of auth date. Eligible Merchants: Automated Fuel Dispensers (5542). Cap of $0.95 on consumer debit and prepaid transactions, and cap of $1.10 on consumer credit transactions. Maximum 2 days to deposit & settle.
CPS / Auto Fuel Dispenser Debit	0.80%	$0.15	
CPS / Auto Fuel Dispenser Prepaid	1.15%	$0.15	
CPS / Retail Service Station Credit	1.15%	$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as CPS/Retail. Purchase date must be within 1 day of auth date. Eligible Merchant: Service Stations (5541). Cap of $0.95 on consumer debit and prepaid transactions, and cap of $1.10 on consumer credit transactions. Maximum 2 days to deposit & settle.
CPS / Retail Service Station Debit	0.80%	$0.15	
CPS / Retail Service Station Prepaid	1.15%	$0.15	
CPS / Passenger Transport Card Present Credit	1.70%	$0.10	Consumer Traditional Cards. Airline (3000-3300, 4511) or Passenger Railway (4112) merchant. Authorized. Card Present / Magnetic Stripe Read / Contactless / Chip Read / Unattended Terminal at Passenger Railway (4112). Full itinerary required including ticket number, passenger name, and trip leg data. Last 13 positions of merchant name must contain either description of ancillary purchase or ticket number. Ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). One or more clearing records for a single authorization. Purchase date is same as auth date. Maximum 8 days to deposit & settle.
CPS / Passenger Transport Card Present Debit	1.19%	$0.10	
CPS / Passenger Transport Card Present Prepaid	1.15%	$0.15	

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
CPS / Passenger Transport Card Not Present Credit CPS / Passenger Transport Card Not Present Debit CPS / Passenger Transport Card Not Present Prepaid	1.70% 1.70% 1.75%	$0.10 $0.15 $0.20	Consumer Traditional Cards. Airline (3000-3300, 4511) or Passenger Railway (4112) merchant. Authorized. Card Not Present / Not Magnetic Stripe Read. Full itinerary required including ticket number, passenger name, and trip leg data. Last 13 positions of merchant name must contain either description of ancillary purchase or ticket number. Ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). One or more clearing records for a single authorization. Purchase date is same as auth date. Maximum 8 days to deposit & settle.
CPS / Passenger Transport E-Commerce Preferred Credit CPS / Passenger Transport E-Commerce Preferred Debit CPS / Passenger Transport E-Commerce Preferred Prepaid	1.70% 1.70% 1.75%	$0.10 $0.15 $0.20	Consumer Traditional Cards. Airline (3000-3300, 4511) or Passenger Railway (4112) merchant. Authorized. Card Not Present / Not Magnetic Stripe Read. Full itinerary required including ticket number, passenger name, and trip leg data. Last 13 positions of merchant name must contain either description of ancillary purchase or ticket number. Ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). One or more clearing records for a single authorization. E-Commerce requires additional data fields in authorization and settlement. Requires Visa Secure (formerly known as Verified by Visa). Purchase date same as auth date. Maximum 8 days to deposit & settle.
CPS / Utilities Consumer CPS / Utilities Cons Debit & Prepaid CPS / Utilities Business CPS / Utilities Bus Debit & Prepaid	0.00% 0.00% 0.00% 0.00%	$0.75 $0.65 $1.50 $1.50	Traditional, Traditional Rewards, Signature, Infinite, Infinite (High Net Worth), Signature Preferred Consumer cards and Business, Signature Business, and Business Enhanced cards that meet the existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Consumer and Business debit and prepaid transactions that meet CPS/Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. Eligible Merchants: Utilities (4900). Requires registration with Visa and MVV must be present. Maximum 2 days to deposit & settle.
CPS / Account Funding Credit CPS / Account Funding Debit CPS / Account Funding Prepaid	2.14% 1.75% 1.80%	$0.10 $0.20 $0.20	Consumer Traditional, Rewards, and Signature card transactions to fund a pre-paid product, a brokerage account, or escrow account. Identified as E-Commerce transactions processed in a secure environment. Card is not present. Full Address Verification Service (zip code and full address) required. E-Commerce requires additional data fields such as the merchant order number, valid E-Commerce indicator, and the Customer Service phone number, URL, or email address in authorization and settlement. Authorization and settlement amounts must match. Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
CPS / Debt Repayment - No Fees	0.65%	$0.15	Consumer Debit and Prepaid cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Debt repayment indicator must be present in both authorization and clearing. Eligible transactions are payments on all loan types, except for payday loans, charged-off debt not collected by the originating financial institution, and time-barred debt. Eligible Merchants: Financial Institutions - Merchandise and Services (6012) and Non-Financial Institutions - Foreign Currency, Money Orders - Not Wire Transfer, and Travelers Checks (6051). Cardholder cannot be charged a convenience fee. Requires registration and MVV must be present in the transaction. Priority debit routing commitment required. Cap of $0.65 on consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
CPS / Debt Repayment 2	0.65%	$0.15	Consumer Debit and Prepaid cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Debt repayment indicator must be present in both authorization and clearing. Eligible transactions are payments on all loan types, except for payday loans, charged-off debt not collected by the originating financial institution, and time-barred debt. Eligible Merchants: Financial Institutions - Merchandise and Services (6012) and Non-Financial Institutions - Foreign Currency, Money Orders - Not Wire Transfer, and Travelers Checks (6051). Cardholder may be charged a convenience fee. Requires registration and MVV must be present in the transaction. Priority debit routing commitment required. Cap of $2.00 on consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
Electronic (EIRF) Credit and Signature Electronic Electronic (EIRF) Debit Electronic (EIRF) Prepaid	2.30% 1.75% 1.80%	$0.10 $0.20 $0.20	Key-Entered due to unreadable magnetic stripe and did not meet CPS/Retail Key-Entered requirements. Authorized. Mail or phone order and did not meet CPS/Card Not Present requirements. Did not meet other CPS market specific requirements. Unattended Terminal transactions greater than $15.00, except for Local & Suburban Commuter Passenger Transport (4111), Passenger Railways (4112), and Bus Lines (4131). For Passenger Transport (3000-3300, 4112, 4511): last 13 positions of merchant name must contain either description of ancillary purchase or ticket number, ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). Authorization is Referral / Voice-Authorized transaction. Transaction date is 3 days old. Bill payment transactions must include bill payment indicators. Signature or Infinite card transactions, CPS qualified at Travel Service Merchants including, Airlines (3000-3300, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512, 7513), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). Cap of $0.95 on consumer debit and prepaid transactions and cap of $1.10 on consumer credit transactions at Service Stations (5541) and Automated Fuel Dispensers (5542). Maximum 3 days to deposit & settle.
Signature Preferred Electronic Infinite (High Net Worth) Electronic	2.40% 2.40%	$0.10 $0.10	Signature Preferred and Infinite (High Net Worth) cards that meet existing requirements for EIRF. CPS-qualified, Signature Preferred and Infinite (High Net Worth) transactions at Travel Service merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Infinite (High Net Worth) cards must meet that annual cardholder spend qualification threshold set by Visa. Maximum 2 days to deposit & settle.
Signature Preferred Retail Infinite (High Net Worth) Retail	2.10% 2.10%	$0.10 $0.10	Signature Preferred and Infinite (High Net Worth) cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, or CPS/Small Ticket at Non-Travel Service (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513) merchants. Infinite (High Net Worth) cards must meet that annual cardholder spend qualification threshold set by Visa. Charitable & Social Service Organizations (8398) and Utilities (4900) not eligible for this program. Maximum 2 days to deposit & settle.
Signature Preferred Card Not Present Infinite (High Net Worth) Card Not Present	2.40% 2.40%	$0.10 $0.10	Signature Preferred and Infinite (High Net Worth) cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, CPS/Account Funding at Non-Travel Service (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513) merchants. Infinite (High Net Worth) cards must meet that annual cardholder spend qualification threshold set by Visa. Charitable & Social Service Organizations (8398) and Utilities (4900) not eligible for this program. Maximum 2 days to deposit & settle.
Signature Pref Business to Business Infinite (High Net Worth) Business to Business	2.10% 2.10%	$0.10 $0.10	Signature Preferred and Infinite (High Net Worth) cards that meet existing requirements for any CPS program. Infinite (High Net Worth) cards must meet that annual cardholder spend qualification threshold set by Visa. Eligible Merchants: Business-to-Business MCCs 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Maximum 2 days to deposit & settle.

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales $	Per Item	
Signature Preferred Fuel	1.15%	$0.25	Signature Preferred and Infinite (High Net Worth) cards that meet existing requirements for CPS/Service Station, CPS/Automated Fuel Dispenser, and CPS/Small Ticket. Infinite (High Net Worth) cards must meet that annual cardholder spend qualification threshold set by Visa. Eligible Merchants: Service Stations (5541) or Automated Fuel Dispensers (5542). Purchase date must be within 1 day of auth date. Cap of $1.10 per transaction. Maximum 2 days to deposit & settle.
Infinite (High Net Worth) Fuel	1.15%	$0.25	
Signature Preferred Standard	2.95%	$0.10	Signature Preferred and Infinite (High Net Worth) cards. Infinite (High Net Worth) cards must meet that annual cardholder spend qualification threshold set by Visa. Transaction date is more than 2 days old. Not CPS qualified. Authorization required. Staged Digital Wallet transactions that use a separate, non-Visa account number to initiate purchases for Visa cardholders. Cap of $1.10 on transactions at Service Stations (5541) and Automated Fuel Dispensers (5542). Maximum 30 days to deposit & settle.
Infinite (High Net Worth) Standard	2.95%	$0.10	
Standard Credit and Signature Standard	2.70%	$0.10	Transaction date is more than three (3) days old. Authorization required. Signature or Infinite cards NOT CPS qualified at a Travel Service Merchants, including Airlines (3000-3300, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512, 7513), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). High-risk telemarketing transactions (5962, 5966, 5967). Non-secure E-Commerce transactions. Staged Digital Wallet transactions that use a separate, non-Visa account number to initiate purchases for Visa cardholders. Maximum 30 days to deposit & settle.
Standard Debit	1.90%	$0.25	
Standard Prepaid	1.90%	$0.25	
Commercial			
Business Card Present Debit	1.70%	$0.10	Business Debit cards and Business, Signature Business, Business Enhanced, Corporate, and Purchasing Prepaid cards that meet existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Supermarket, CPS/Restaurant, CPS/Service Station, CPS/Automated Fuel Dispenser, CPS/Hotel & Car Rental Card Present, or CPS/Passenger Transport Card Present. Quasi-Cash (6050, 6051) are eligible for this program. Maximum 2 days to deposit & settle
Commercial Retail Prepaid	2.15%	$0.10	
Business Card Not Present Debit	2.45%	$0.10	Business Debit cards and Business, Signature Business, Business Enhanced, Corporate, and Purchasing Prepaid cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, CPS/Hotel & Car Rental Card Not Present, CPS/Passenger Transport Card Not Present, or CPS/Account Funding. Business Debit and Prepaid transactions at Utilities (4900) merchants can continue to qualify for the Utilities program. Maximum 2 days to deposit & settle.
Commercial Card Not Present Prepaid	2.65%	$0.10	
Business Tier 1 Level 2	2.05%	$0.10	Business, Corporate, Purchasing, and GSA Purchasing Cards. CPS requirements met. Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Level 2 data required: Sales Tax (must be between 0.1% and 22% of the sales amount - tax exempt transactions do not qualify). Fuel transactions processed using Real Time Clearing on Business cards can supply either the Sales Tax information or additional fuel data (Business Format Code, Type of Purchase, Fuel Type, Unit of Measure, Quantity, Gross Fuel Price, Miscellaneous Fuel Tax Exemption Status) to meet Level 2 data requirements. Corporate and Purchasing card transactions at Marinas, Marine Services, and Supplies (4468), Miscellaneous Food Stores - Convenience Stores and Specialty Markets (5499), Service Stations (5541), Automated Fuel Dispensers (5542), and Fuel Dealers - Fuel Oil, Wood, Coal, and Liquefied Petroleum (5983) not eligible for this program. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 - spend < $20,000; Business Tier 2 (formerly known as Business Enhanced) - spend ≥ $20,000 and < $40,000; Business Tier 3 - spend ≥ $40,000 and < $100,000 (formerly known as Signature Business); Business Tier 4 - spend > $100,000. Maximum 2 days to deposit & settle.
Business Tier 2 Level 2	2.05%	$0.10	
Business Tier 3 Level 2	2.05%	$0.10	
Business Tier 4 Level 2	2.20%	$0.10	
Corporate Card Level 2	2.50%	$0.10	
Purchasing Card Level 2	2.50%	$0.10	
Corporate Card Level 2 Fuel	2.05%	$0.10	Corporate and Purchasing Cards. CPS requirements met. Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Level 2 data required: Sales Tax for Corporate card transactions (must be between 0.1% and 22% of the sales amount - tax exempt transactions do not qualify) and Customer Code for Purchasing card transactions. Purchasing with Fleet card transactions also require fuel data requirements: type of purchase (1 is fuel purchase or 3 is fuel and non-fuel purchase) and fleet fuel data. Fuel transactions processed using Real Time Clearing on Corporate cards can supply either the Sales Tax information or additional fuel data (Business Format Code, Type of Purchase, Fuel Type, Unit of Measure, Quantity, Gross Fuel Price, Miscellaneous Fuel Tax Exemption Status) to meet Level 2 data requirements. Eligible Merchants: Marinas, Marine Services, and Supplies (4468), Miscellaneous Food Stores - Convenience Stores and Specialty Markets (5499), Service Stations (5541), Automated Fuel Dispensers (5542), and Fuel Dealers - Fuel Oil, Wood, Coal, and Liquefied Petroleum (5983). Maximum 2 days to deposit & settle.
Purchasing Card Level 2 Fuel	2.05%	$0.10	
Purchasing Card Level 3	1.90%	$0.10	Purchasing, GSA Purchasing, and Corporate cards. CPS requirements met. Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Level 3 data required, which includes 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. Maximum 2 days to deposit & settle.
Corporate Card Level 3	1.90%	$0.10	
GSA Government to Government	1.65%	$0.10	GSA Purchasing Cards. Card Present / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Authorized. CPS qualified. Eligible Merchants. Government Services (9399), Postal Services - Government (9402). Federal government merchants only. Requires registration with Visa and MVV must be present. Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
Business Tier 1 Electronic	2.40%	$0.10	Business cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, CPS/Auto Fuel Dispenser, CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, or CPS/Acct Funding for Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Direct Marketing – Travel-Related Arrangement Services (5962), Direct Marketing – Outbound Telemarketing Merchants (5966), and Direct Marketing – Inbound Telemarketing Merchants (5967) and non-secure E-Commerce transactions are not eligible for this program. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 - spend < $20,000; Business Tier 2 (formerly known as Business Enhanced) - spend ≥ $20,000 and < $40,000, Business Tier 3 - spend ≥ $40,000 and < $100,000 (formerly known as Signature Business), Business Tier 4 - spend ≥ $100,000. Maximum 2 days to deposit & settle.
Business Tier 2 Electronic	2.75%	$0.15	
Business Tier 3 Electronic	2.85%	$0.20	
Business Tier 4 Electronic	2.95%	$0.20	
Business Tier 1 Retail	2.20%	$0.10	Business, Corporate, and Purchasing (including Fleet) cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, or CPS/Auto Fuel Dispenser. Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Level 2 data requirements (Sales Tax and Customer Code) are not met. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 - spend < $20,000; Business Tier 2 (formerly known as Business Enhanced) - spend > $20,000 and < $40,000; Business Tier 3 - spend ≥ $40,000 and < $100,000 (formerly known as Signature Business); Business Tier 4 - spend ≥ $100,000. Purchasing Fleet cards that include Level 2 data but that are not CPS-qualified are eligible for this program. Maximum 2 days to deposit & settle.
Business Tier 2 Retail	2.30%	$0.10	
Business Tier 3 Retail	2.40%	$0.10	
Business Tier 4 Retail	2.50%	$0.10	
Corporate Card Present	2.50%	$0.10	
Purchasing Card Present	2.50%	$0.10	
Purchasing Fleet	2.50%	$0.10	

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
Business Tier 1 Card Not Present	2.25%	$0.10	Business, Corporate, and Purchasing cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, or CPS/Account Funding. Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Business cards require AVS. Level 2 data requirements (Sales Tax and Customer Code) are not met. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 - spend < $20,000; Business Tier 2 (formerly known as Business Enhanced) - spend ≥ $20,000 and < $40,000; Business Tier 3 - spend ≥ $40,000 and < $100,000 (formerly known as Signature Business), Business Tier 4 - spend ≥ $100,000. Maximum 2 days to deposit & settle
Business Tier 2 Card Not Present	2.45%	$0.15	
Business Tier 3 Card Not Present	2.60%	$0.20	
Business Tier 4 Card Not Present	2.70%	$0.20	
Corporate Card Not Present	2.70%	$0.10	
Purchasing Card Not Present	2.70%	$0.10	
Business Tier 1 Bus to Business	2.10%	$0.10	Business cards that meet existing requirements for any CPS program by Non-Travel Service merchants. Eligible Merchants: Business to Business MCCs 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Level 2 data requirements (Sales Tax and Customer Code) are not met. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 - spend < $20,000; Business Tier 2 (formerly known as Business Enhanced) - spend ≥ $20,000 and < $40,000; Business Tier 3 - spend ≥ $40,000 and < $100,000 (formerly known as Signature Business); Business Tier 4 - spend ≥ $100,000. Maximum 2 days to deposit & settle
Business Tier 2 Bus to Business	2.25%	$0.10	
Business Tier 3 Bus to Business	2.40%	$0.10	
Business Tier 4 Bus to Business	2.50%	$0.10	
Corporate Card Travel Service	2.65%	$0.10	Corporate and Purchasing cards that meet existing requirements for any CPS program at Travel Service merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Maximum 2 days to deposit & settle.
Purchasing Card Travel Service	2.65%	$0.10	
Purchasing Standard with Data	2.95%	$0.10	Non-GSA Purchasing and Corporate cards. Level 3 data requirements met but CPS requirements not met for Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Level 3 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. Maximum 2 days to deposit & settle.
Corporate Standard with Data	2.95%	$0.10	
Straight Through Processing (STP) Tier 1	2.00%	$0.10	Corporate, Purchasing, and GSA Purchasing cards that meet the existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Authorization required. Must include the Market-Specific Data Indicator of "J" identifying the transaction as Straight Through Processing. Visa Straight-Through Processing is a buyer-initiated transaction service that automates invoice-based payments for buyers and suppliers and allows cardholders to submit a transaction directly to the merchant's acquirer through the Visa Payables Automation Service. Tier 1 < $7,000; Tier 2 ≥ $7,000 and < $15,000; Tier 3 ≥ $15,000 and <$50,000; Tier 4 ≥ $50,000 and < $100,000; Tier 5 ≥ $100,000. Level 2 and 3 data is not required. Maximum 2 days to deposit and settle.
Straight Through Processing (STP) Tier 2	1.30%	$35.00	
Straight Through Processing (STP) Tier 3	1.10%	$35.00	
Straight Through Processing (STP) Tier 4	0.95%	$35.00	
Straight Through Processing (STP) Tier 5	0.80%	$35.00	
Global Business-to-Business Virtual Payments	2.00%	$0.00	Virtual Commercial Credit cards issued in any-country used for transactions between online travel agencies (OTAs), travel service providers, and other travel payment providers (both domestic and international) and travel suppliers (e.g. airlines, hotels, and car rental companies) under the Visa Business-to-Business Virtual Payment Program. Key-Entered / Authorization required. Authorization and settlement amounts do not have to match. Transaction must be less than $749,999.99. Eligible Merchants: Hotels (3501-3999, 7011), Car Rental (3351-3441, 7512), Truck & Utility Trailer Rentals (7513), Passenger Transport (3000-3300, 4511, 4112), Cruise Lines / Steamships (4411), Bus Lines (4131), Airports, Flying Fields, & Airport Terminals (4582), Travel Agencies & Tour Operators (4722), Direct Marketing - Travel-related Arrangement Service (5962), Real Estate Agents & Managers - Rentals (6513), Timeshares (7012), Sporting & Recreational Camps (7032), Trailer Parks & Campgrounds (7033), Health & Beauty Spas (7298), Motor Home & Recreational Vehicle Rentals (7519), Tourist Attractions & Exhibits (7991), Membership Clubs, Country Clubs, & Private Golf Courses (7997), and Recreation Services (7999). Maximum 30 days to deposit and settle.
Business Tier 1 Standard	2.95%	$0.20	Business, Corporate, and Purchasing Cards. Transaction date is more than 2 days old. Not CPS qualified, Authorization required. Staged Digital Wallet transactions that use a separate, non-Visa account number to initiate purchases for Visa cardholders. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 - spend < $20,000; Business Tier 2 (formerly known as Business Enhanced) - spend ≥ $20,000 and < $40,000; Business Tier 3 - spend ≥ $40,000 and < $100,000 (formerly known as Signature Business); Business Tier 4 - spend ≥ $100,000. Maximum 30 days to deposit & settle.
Business Tier 2 Standard	2.95%	$0.20	
Business Tier 3 Standard	2.95%	$0.20	
Business Tier 4 Standard	2.95%	$0.25	
Business Standard Debit	2.95%	$0.10	
Corporate Standard	2.95%	$0.10	
Purchasing Standard	2.95%	$0.10	
Commercial Standard Prepaid	2.95%	$0.10	
Large Ticket			
GSA Purchasing Card Large Ticket	1.20%	$39.00	GSA Purchasing cards that meet existing requirements for CPS/Retail, CPS/Key Entry, CPS/Service Station, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Level 2 (sales tax and customer code) and Level 3 (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) data is required. Not applicable to Travel Service (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Authorization required. Maximum 2 days to deposit & settle.

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
Commercial Product Large Ticket	1.45%	$35.00	Non-GSA Purchasing and Corporate cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Key Entry, CPS/Service Station, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred and non-GSA Purchasing prepaid cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Level 2 (sales tax and customer code) and Level 3 (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) data is required. Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Authorization required. Maximum 8 days to deposit & settle.
Purchasing Card Large Ticket Prepaid	1.45%	$35.00	
Large Purchase Advantage 1	0.70%	$49.50	Visa Large Purchase Advantage (VLPA) cards, including both GSA Purchasing and non-GSA Purchasing cards, that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred for Non-Travel Service merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Transaction amount must be greater than $10,000 (Rate 1 > $10,000 and ≤ $25,000; Rate 2 > $25,000 and ≤ $100,000; Rate 3 > $100,000 and ≤ $500,000; Rate 4 > $500,000). Maximum 8 days to deposit & settle.
Large Purchase Advantage 2	0.60%	$52.50	
Large Purchase Advantage 3	0.50%	$55.50	
Large Purchase Advantage 4	0.40%	$58.50	
Interregional			
Interregional Standard	2.05%	$0.00	Consumer cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Electronic	1.55%	$0.00	Consumer cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Authorized. Airline transactions (MCCs 3000-3300 or 4511) must have itinerary data and ancillary purchase data, when applicable. Maximum 3 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Regulated Debit	0.50%	$0.22	Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, and U.S. Minor Outlying Islands in the AP region and Puerto Rico and U.S. Virgin Islands in the LAC region. Authorization required. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Business	2.45%	$0.00	Business, Signature Business, Platinum Business, Infinite Business, Corporate, and Purchasing cards, including Business Rewards cards issued in the Asia Pacific region and Prepaid Fleet cards issued in the Latin America and Caribbean region. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Corporate	2.45%	$0.00	
Interregional Purchasing	2.45%	$0.00	
Interregional Consumer Premium	2.25%	$0.00	Platinum cards issued in the Latin America and Caribbean (LAC), Asia Pacific (AP), Central Europe / Middle East / Africa (CEMEA), and Europe regions; Platinum Prepaid cards issued in the LAC, AP, CEMEA, and Canada regions; Traditional Rewards cards issued in the CEMEA region; Infinite cards issued in Canada; and Select cards issued in the Europe region at a U.S. merchant location and Signature cards issued in the U.S. region at a non-U.S. or U.S. Territory merchant location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Consumer Super Premium	2.42%	$0.00	Infinite and Signature cards issued in the Asia Pacific, CEMEA, Europe, and LAC regions; Infinite Privilege Consumer cards issued in Canada at a U.S. merchant location; Signature Preferred cards issued in the U.S. region at a non-U.S. merchant location; Ultra High Net Worth cards issued in the Asia Pacific and CEMEA regions; Infinite (High Net Worth) cards issued in the U.S. region at a non-U.S. merchant location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional E-Commerce Merchant	1.89%	$0.00	Consumer cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Visa Secure (formerly known as Verified by Visa). Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements. Airline transactions (MCCs 3000-3300 or 4511) must have itinerary data and ancillary purchase data, when applicable. Rate includes the Visa International Acquirer Fee.
Interregional Secure E-Commerce	1.89%	$0.00	Consumer cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Visa Secure (formerly known as Verified by Visa). Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements. Airline transactions (MCCs 3000-3300 or 4511) must have itinerary data and ancillary purchase data, when applicable. Rate includes the Visa International Acquirer Fee.
Interregional Issuer Chip	1.65%	$0.00	Consumer cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read (not Chip Read) / Signature Obtained / Authorized. Card issuer must be chip qualified. Airline transactions (MCCs 3000-3300 or 4511) must have itinerary data and ancillary purchase data, when applicable. Maximum 3 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Visa Assessments - Credit	0.14%	$0.00	Fee assessed on the gross dollar amount of all Visa transactions.
Visa Assessments - Debit & Prepaid	0.13%	$0.00	
Transaction Integrity Fee	0.00%	$0.10	Fee charged on each signature debit transaction (including Consumer and Business debit cards and Consumer and Commercial Prepaid cards) and each credit transaction (including Consumer Credit, Corporate, Purchasing, and Business cards) that does not meet the qualification criteria defined under the Visa U.S. Custom Payment Service (CPS) program, including Staged Digital Wallet transactions. Fee will also apply to International Airline Program (IAP) transactions on U.S. issued cards at U.S. merchant locations.

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales $	Per Item	
Zero Dollar Verification Message Fee	0.00%	$0.025	Fee assessed on all Account Verification messages, including both approved and declined. AVS, and SMS account verification transactions. Account Verification transactions must be submitted for $0 and are used to validate cardholder account numbers and other elements, such as CVV2 and AVS, prior to obtaining an actual authorization.
Partial Authorization Non Participation Fee (PANPF)	0.00%	$0.01	Fee assessed on Automated Fuel Dispenser (5542) transactions that do not support partial authorization.
Global Business-to-Business Virtual Payments Program Fee	1.55%	$0.00	Fee applies to transactions that qualify for the Visa Global Business-to-Business Virtual Payments Program for virtual card transactions between online travel agencies (OTAs), travel service providers, and other travel payment providers (both domestic and international) and travel suppliers (e.g. airlines, hotels, and car rental companies). Eligible Merchants: Hotels (3501-3999, 7011), Car Rental (3351-3441, 7512), Truck & Utility Trailer Rentals (7513), Passenger Transport (3000-3300, 4511, 4112), Cruise Lines / Steamships (4411), Bus Lines (4131), Airports, Flying Fields, & Airport Terminals (4582), Travel Agencies & Tour Operators (4722), Direct Marketing - Travel-related Arrangement Service (5962), Real Estate Agents & Managers - Rentals (6513), Timeshares (7012), Sporting & Recreational Camps (7032), Trailer Parks & Campgrounds (7033), Health & Beauty Spas (7298), Motor Home & Recreational Vehicle Rentals (7519), Tourist Attractions & Exhibits (7991), Membership Clubs, Country Clubs, & Private Golf Courses (7997), and Recreation Services (7999). Implementation of this fee has been delayed to a future date.
Authorization System Misuse Fee	0.00%	$0.09	Fee assessed on all Visa approved authorizations which are not followed by a matching Visa clearing transaction (or not reversed in the case of a cancelled transaction). Following processing integrity timeframes apply: Travel & Entertainment authorizations with an estimated authorization indicator at Car Rental Agencies (3351-3500, 7512), Lodging - Hotels, Motels, and Resorts (3501-3999, 7011), Steamship and Cruise Lines (4411), Truck and Utility Trailer Rentals (7513) have up to 30 calendar days to process an authorization reversal and up to 30 calendar days to process a clearing transaction for both card present and card not present authorizations. Transit and Rental authorizations with an estimated authorization indicator at Local / Suburban Commuter Passenger Transportation, including Ferries (4111), Passenger Railways (4112), Bus Lines (4131), Boat Rentals and Leasing (4457), Trailer Parks and Campgrounds (7033), Equipment, Tool, Furniture and Appliance Rental and Leasing (7394), Motor Home and Recreational Vehicle Rentals (7519), Recreation Services - not elsewhere classified (7999) have up to 7 calendar days to process an authorization reversal and up to 10 calendar days to process a clearing transaction for both card present and card not present authorizations. Authorizations with an estimated authorization indicator at Taxicabs and Limousines (4121), Eating Places and Restaurants (5812), Drinking Places - Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques (5813), and Amusement Parks, Circuses, Carnivals, and Fortune Tellers (7996) have up to 1 calendar day to process an authorization reversal for card present authorizations and up to 3 calendar days to process an authorization reversal for card not present authorizations and up to 10 calendar days to process a clearing transaction for all authorizations. Authorizations at any MCC without an estimated authorization indicator have up to 1 calendar day to process an authorization reversal for card present authorizations and up to 3 calendar days to process an authorization reversal for card not present authorizations and up to 10 calendar days to process a clearing transaction for all authorizations. Billed on a one month lag.
Zero Floor Limit Fee	0.00%	$0.20	Fee assessed on all Visa clearing transactions that are not authorized. Processing integrity timeframes that apply to the Visa Authorization System Misuse Fee also apply to the Visa Zero Floor Limit Fee.
Staged Digital Wallet Fee	0.00%	$0.10	Fee assessed on all Visa Staged Digital Wallet purchase transactions that use a separate, non-Visa account number to initiate purchases for Visa cardholders. Fee does not apply to Staged Digital Wallet credit voucher (sales return / refund) transactions.
International Service Assessment (ISA) Base	1.00%	$0.00	Fee assessed on international transactions where the merchant is in the U.S. and the issuer country is non-U.S, and the transaction is settled in U.S. dollars.
International Service Assessment (ISA) Enhanced	1.40%	$0.00	Fee assessed on international transactions where the merchant is in the U.S. and the issuer country is non-U.S, and the transaction is NOT settled in U.S. dollars.
Late Acceptance or No Response to Dispute Fee	0.00%	$0.50	Fee assessed on each Visa chargeback for which either the merchant provides no response to the chargeback notification or replies back to the chargeback notification with acceptance of the liability more than 20 days after the date from which Visa initiates the chargeback with Bank of America Merchant Services. This date on which Visa initiates the chargeback with Bank of America Merchant Services should not be confused with, and may be earlier than, the date on which you receive notice of the chargeback. As a best practice, merchants should respond to all chargebacks by the due date provided on the chargeback notification from Bank of America Merchant Services.
Late Response to Dispute Fee	0.00%	$1.35	Fee assessed on each Visa chargeback for which the merchant replies back to the chargeback notification with documentation to refute the chargeback more than 20 days after the date from which Visa initiates the chargeback with Bank of America Merchant Services. This date on which Visa initiates the chargeback with Bank of America Merchant Services should not be confused with, and may be earlier than, the date on which you receive notice of the chargeback. As a best practice, merchants should respond to all chargebacks by the due date provided on the chargeback notification from Bank of America Merchant Services.

Visa® Pass-through Fees Schedule

(Effective October, 2019)

The following fees result from charges assessed to Servicers from Visa and are subject to increases, decreases, and additional new fees imposed by Visa.

Fee Category	Rates: Fee Per Sales $	Rates: Per Item	Visa Transaction Qualification Information
Assessments Fee - Credit	0.14%	$0.00	Fee assessed on the gross dollar amount of all Visa transactions.
Assessments Fee - Debit & Prepaid	0.13%	$0.00	
Network Acquirer Processing Fee (NAPF) - Domestic Credit	0.00%	$0.0195	Fee assessed on all Visa authorization attempts. Does not apply to $0 Account Verification messages, Real Time Clearing pre-authorization requests, authorization reversals, authorizations of return or refund transactions, chargeback responses, and other administrative messages. Domestic fees apply to Visa authorizations on U.S. issued cards at U.S. merchant locations, whereas international fees apply to Visa authorizations on non-U.S. issued cards at U.S. merchant locations.
Network Acquirer Processing Fee (NAPF) - Domestic Debit & Prepaid	0.00%	$0.0155	
Network Acquirer Processing Fee (NAPF) - International Credit	0.00%	$0.0395	
Network Acquirer Processing Fee (NAPF) - International Debit/Prepaid	0.00%	$0.0355	
BASE II Credit Voucher Fee - Domestic Credit	0.00%	$0.0195	Fee assessed on all Visa credit voucher (sales return / refund) transactions. Domestic fees apply to all Visa credit voucher (sales return / refund) transactions on U.S. issued cards at a U.S. merchant location, whereas the international fees apply to all Visa credit voucher (sales return / refund) transactions on non-U.S. issued cards at a U.S. merchant location.
BASE II Credit Voucher Fee - Domestic Debit & Prepaid	0.00%	$0.0155	
BASE II Credit Voucher Fee - International Credit	0.00%	$0.0395	
BASE II Credit Voucher Fee - International Debit & Prepaid	0.00%	$0.0355	
BASE II System File Transmission Fee	0.00%	$0.0018	Fee assessed on all Visa transactions transmitted through the Visa BASE II settlement system, including sales / purchases, sales returns / refunds, sales reversals, chargebacks, and chargeback reversals.
Zero Dollar Verification Message Fee	0.00%	$0.025	Fee assessed on all Account Verification messages, including both approved and declined. AVS, and SMS account verification transactions. Account Verification transactions must be submitted for $0 and are used to validate cardholder account numbers and other elements, such as CVV2 and AVS, prior to obtaining an actual authorization.
Authorization System Misuse Fee	0.00%	$0.09	Fee assessed on all Visa approved authorizations which are not followed by a matching Visa clearing transaction (or not reversed in the case of a cancelled transaction). Following processing integrity timeframes apply. Travel & Entertainment authorizations with an estimated authorization indicator at Car Rental Agencies (3351-3500, 7512), Lodging - Hotels, Motels, and Resorts (3501-3999, 7011), Steamship and Cruise Lines (4411), Truck and Utility Trailer Rentals (7513) have up to 30 calendar days to process an authorization reversal and up to 30 calendar days to process a clearing transaction for both card present and card not present authorizations. Transit and Rental authorizations with an estimated authorization indicator at Local / Suburban Commuter Passenger Transportation, including Ferries (4111), Passenger Railways (4112), Bus Lines (4131), Boat Rentals and Leasing (4457), Trailer Parks and Campgrounds (7033), Equipment, Tool, Furniture and Appliance Rental and Leasing (7394), Motor Home and Recreational Vehicle Rentals (7519), Recreation Services - not elsewhere classified (7999) have up to 7 calendar days to process an authorization reversal and up to 10 calendar days to process a clearing transaction for both card present and card not present authorizations. Authorizations with an estimated authorization indicator at Taxicabs and Limousines (4121), Eating Places and Restaurants (5812), Drinking Places - Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques (5813), and Amusement Parks, Circuses, Carnivals, and Fortune Tellers (7996) have up to 1 calendar day to process an authorization reversal for card present authorizations and up to 3 calendar days to process an authorization reversal for card not present authorizations and up to 10 calendar days to process a clearing transaction for all authorizations. Authorizations at any MCC without an estimated authorization indicator have up to 1 calendar day to process an authorization reversal for card present authorizations and up to 3 calendar days to process an authorization reversal for card not present authorizations and up to 10 calendar days to process a clearing transaction for all authorizations. Billed on a one month lag.
Zero Floor Limit Fee	0.00%	$0.20	Fee assessed on all Visa clearing transactions that are not authorized. Processing integrity timeframes that apply to the Visa Authorization System Misuse Fee also apply to the Visa Zero Floor Limit Fee.
Partial Authorization Non Participation Fee (PANPF)	0.00%	$0.01	Fee assessed on Automated Fuel Dispenser (5542) transactions that do not support partial authorization.
Global Business-to-Business Virtual Payments Program Fee	1.55%	$0.00	Fee applies to transactions that qualify for the Visa Global Business-to-Business Virtual Payments Program for virtual card transactions between online travel agencies (OTAs), travel service providers, and other travel payment providers (both domestic and international) and travel suppliers (e.g. airlines, hotels, and car rental companies). Eligible Merchants: Hotels (3501-3999, 7011), Car Rental (3351-3441, 7512), Truck & Utility Trailer Rentals (7513), Passenger Transport (3000-3300, 4511, 4112), Cruise Lines / Steamships (4411), Bus Lines (4131), Airports, Flying Fields, & Airport Terminals (4582), Travel Agencies & Tour Operators (4722), Direct Marketing - Travel-related Arrangement Service (5962), Real Estate Agents & Managers - Rentals (6513), Timeshares (7012), Sporting & Recreational Camps (7032), Trailer Parks & Campgrounds (7033), Health & Beauty Spas (7298), Motor Home & Recreational Vehicle Rentals (7519), Tourist Attractions & Exhibits (7991), Membership Clubs, Country Clubs, & Private Golf Courses (7997), and Recreation Services (7999). Implementation of this fee has been delayed to a future date.
Staged Digital Wallet Fee	0.00%	$0.10	Fee assessed on all Visa Staged Digital Wallet purchase transactions that use a separate, non-Visa account number to initiate purchases for Visa cardholders. Fee does not apply to Staged Digital Wallet credit voucher (sales return / refund) transactions.

Visa® Pass-through Fees Schedule

Fee Category	Rates		Visa Transaction Qualification Information
	Fee Per Sales $	Per Item	
Transaction Integrity Fee	0.00%	$0.10	Fee charged on each signature debit transaction (including Consumer and Business debit cards and Consumer and Commercial Prepaid cards) and each credit transaction (including Consumer Credit, Corporate, Purchasing, and Business cards) that does not meet the qualification criteria defined under the Visa U.S. Custom Payment Service (CPS) program, including Staged Digital Wallet transactions. Fee will also apply to International Airline Program (IAP) transactions on U.S. issued cards at U.S. merchant locations.
International Service Assessment (ISA) Base	1.00%	$0.00	Fee assessed on international transactions where the merchant is in the U.S. and the issuer country is non-U.S. and the transaction is settled in U.S. dollars
International Service Assessment (ISA) Enhanced	1.40%	$0.00	Fee assessed on international transactions where the merchant is in the U.S. and the issuer country is non-U.S, and the transaction is NOT settled in U.S. dollars.
International Acquirer Fee (IAF)	0.45%	$0.00	Fee assessed on all transactions at a U.S. merchant location with a non-U.S. issued card. Billed as part of the applicable interchange fees.
International Acquirer Fee (IAF) High Risk	0.45%	$0.00	Fee assessed on all transactions at a U.S. merchant location with a non-U.S. issued card for High Risk merchants in Direct Marketing – Travel-Related Arrangement Services (5962), Direct Marketing – Outbound Telemarketing Merchants (5966), and Direct Marketing – Inbound Telemarketing Merchants (5967).
Late Acceptance or No Response to Dispute Fee	0.00%	$0.50	Fee assessed on each Visa chargeback for which either the merchant provides no response to the chargeback notification or replies back to the chargeback notification with acceptance of the liability more than 20 days after the date from which Visa initiates the chargeback with Bank of America Merchant Services. This date on which Visa initiates the chargeback with Bank of America Merchant Services should not be confused with, and may be earlier than, the date on which you receive notice of the chargeback. As a best practice, merchants should respond to all chargebacks by the due date provided on the chargeback notification from Bank of America Merchant Services.
Late Response to Dispute Fee	0.00%	$1.35	Fee assessed on each Visa chargeback for which the merchant replies back to the chargeback notification with documentation to refute the chargeback more than 20 days after the date from which Visa initiates the chargeback with Bank of America Merchant Services. This date on which Visa initiates the chargeback with Bank of America Merchant Services should not be confused with, and may be earlier than, the date on which you receive notice of the chargeback. As a best practice, merchants should respond to all chargebacks by the due date provided on the chargeback notification from Bank of America Merchant Services.

INTERCHANGE RATE SCHEDULE

(Effective October, 2019)

This Interchange Rate Schedule contains a summary of the primary qualification criteria established by Visa®, Mastercard®, and Discover® Network (sometimes referred to as Discover) for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify. For a complete list, call the number on your merchant statement. Please note that Discover Network fees apply only to Discover transactions acquired by Bank of America Merchant Services. For more information regarding your Rates and fees, please call Customer Service.

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
MASTERCARD			
Merit III	1.58%	$0.10	Consumer, Enhanced, World, and World Elite cards. Face to Face / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized. Eligible merchants include Retail and Restaurants (5812). Airline (3000-3300, 4511) and Passenger Railways (4112) transactions require general ticket information and trip leg data. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to $25). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Airlines (3000-3300, 4511), Passenger Railways (4112), and Limousines & Taxis (4121). Key-entered transactions, Service Stations (5541), Automated Fuel Dispenser (5542), Utilities (4900), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Cruise Lines (4411), Insurance (6300), and Real Estate Agents & Managers (6513) are not eligible for this program. World and World Elite transactions at Airlines (3000-3300, 4511), Passenger Railways (4112), Restaurants (5812), Travel Agencies (4722) are not eligible for this program. Maximum 2 days to deposit & settle.
Merit III Enhanced	1.73%	$0.10	
World Merit III	1.77%	$0.10	
High Value Merit III	2.20%	$0.10	
World Elite Merit III	2.20%	$0.10	
Merit III Debit	1.05%	$0.15	
Regulated Debit	0.05%	$0.21	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has NOT certified its fraud prevention procedures. Rate indicator value identified by Issuers and Card Organizations of B (Base). Authorization required. Maximum 30 days to deposit & settle
Regulated Debit with Fraud Adjustment	0.05%	$0.22	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of 1 (Base plus Fraud Adjustment). Authorization required. Maximum 30 days to deposit & settle.
Key Entered	1.89%	$0.10	Consumer, Enhanced, World, and World Elite cards at a non-T&E Merchant. Face to Face / Signature Obtained / Electronically Authorized. World & World Elite transactions at Restaurants (5812) are not eligible for this program. Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814). T&E (3000-3999, 4112, 4411, 4511, 7011, 7512, 7513, 7519), Automated Fuel Dispenser (5542), Real Estate Agents & Managers (6513), Insurance (5960, 6300), Utilities (4900), Travel Agencies (4722), Telecommunications (4812, 4814), Cable / Satellite (4899), Barber & Beauty Shops (7230), and Mail / Telephone Order (5962, 5964, 5965, 5966, 5967, 5968, 5969) not eligible for this program. Maximum 2 days to deposit & settle.
Key Entered Enhanced	2.04%	$0.10	
World Key Entered	2.05%	$0.10	
High Value Key Entered	2.50%	$0.10	
World Elite Key Entered	2.50%	$0.10	
Key Entered Debit	1.65%	$0.15	
Key Entered Prepaid	1.76%	$0.20	
Merit I	1.89%	$0.10	Consumer, Enhanced, World, and World Elite cards. Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered or Lodging & Auto Rental requirements. E-Commerce, Mail or Phone order. Airlines (3000-3300, 4511) and Passenger Railways (4112) transactions require general ticket information. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty & Barber Shops - 7230 for transactions up to $25). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Lodging (3501-3999 or 7011), Vehicle Rental (3351-3500, 7512, 7513, 7519), Cruise Line / Steamship (4411), Limousines & Taxis (4121), non Face to Face transactions (mail order and phone order), and E-Commerce transactions if all E-Commerce indicators present. Utilities (4900), Insurance (5960, 6300), and Real Estate Agents & Managers (6513) not eligible for this program. World and World Elite transactions at Restaurants (5812), Airlines (3000-3300, 4511), Passenger Railways (4112), Lodging (3501-3999, 7011), Vehicle Rental (3351-3500, 7512, 7513, 7519), Cruise Lines / Steamships (4411), Travel Agencies (4722) not eligible for this program. Non Face to Face and E-Commerce transactions with all E-Commerce identifiers are exempt from timeliness edits. Maximum days to deposit & settle is 9 days for Airlines (3000-3300, 4511), 3 days for all other merchants
Merit I Enhanced	2.04%	$0.10	
World Merit I	2.05%	$0.10	
High Value Merit I	2.50%	$0.10	
World Elite Merit I	2.50%	$0.10	
Merit I Debit	1.65%	$0.15	
Merit I Prepaid	1.76%	$0.20	
Small Ticket Debit	1.55%	$0.04	Consumer Debit cards. Transaction amount $15.00 or less / Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Eligible Merchants: Commuter Transport (4111), Limousines & Taxis (4121), Bus Lines (4131), Bridge & Road Fees / Tolls (4784), Variety Stores (5331), Convenience Stores (5499), Restaurants (5812), Fast Food (5814), News Dealers / Newsstands (5994), Laundry Services - Family & Commercial (7211), Dry Cleaners (7216), Quick Copy - Reproduction & Blueprinting Services (7338), Parking Lots and Garages (7523), Car Washes (7542), Government Owned Lottery (7800), Motion Picture Theatres (7832), Videotape Rental Stores (7841), and Postal Services - Government (9402). Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), and Limousines & Taxis (4121). Maximum 2 days to deposit & settle.
Regulated Debit Small Ticket	0.05%	$0.21	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Rate Indicator value identified by Issuers and Card Organizations of S (Regulated Small Ticket Base). Transaction amount $10.00 or less / Card Present / Electronically Authorized. Eligible Merchants: Fast Food Restaurants (5814) and Videotape Rental Stores (7841). Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle.
Regulated Debit Small Ticket with Fraud Adjustment	0.05%	$0.22	
Restaurant Debit	1.19%	$0.10	Consumer Debit cards. Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Authorization and settlement amounts do not have to match. Eligible Merchants: Fast Food (5814) and Restaurants (5812). Transaction amount $60.00 or less for Restaurants (5812). Maximum 2 days to deposit & settle.
World Restaurant	1.73%	$0.10	World and World Elite cards. Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized / Transactions amount $60.00 or less. Authorization and settlement amounts do not have to match. Eligible Merchants: Restaurants (5812). Maximum 2 days to deposit & settle.
High Value Restaurant	2.20%	$0.10	
World Elite Restaurant	2.20%	$0.10	
Convenience Purchase	1.90%	$0.00	Consumer, Enhanced, World, and World Elite cards. Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Eligible Merchants: Fast Food (5814), Convenience Stores (5499), Movie Theaters (7832), Limousines and Taxis (4121), Variety Stores (5331), and Government Owned Lottery (7800). Transaction amount $25.00 or less for Limousines and Taxis (4121). Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Fast Food (5814) and Limousines & Taxis (4121). Service Stations (5541) and Automated Fuel Dispenser (5542) not eligible for this program. Maximum 2 days to deposit & settle.
Convenience Purchase Enhanced	1.90%	$0.00	
World Convenience Purchase	2.00%	$0.00	
High Value Convenience Purchase	2.00%	$0.00	
World Elite Convenience Purchase	2.00%	$0.00	

INTERCHANGE RATE SCHEDULE

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
Emerging Markets Debit	0.80%	$0.25	Consumer Debit cards. Magnetic Swipe not required / Electronically Authorized. Eligible Merchants: Transportation (4111), Cable / Satellite / Other Pay Television / Radio Stations (4899), Direct Marketing Insurance Services (5960), Insurance Sales, Underwriting and Premiums (6300), Bridges & Road Fees / Tolls (4784), and Passenger Railways (4112). Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Passenger Railways (4112). Maximum 3 days to deposit & settle.
Emerging Markets Debit - Education and Government	0.65%	$0.15	Consumer Debit cards. Magnetic Swipe not required / Electronically Authorized. Eligible Merchants: Government Owned Lottery (7800), Court Costs (9211), Fines (9222), Bail / Bond Payments (9223), Tax Payments (9311), Government Services (9399), Schools - Elementary & Secondary (8211), Colleges / Universities / Professional Schools / Junior Colleges (8220), Schools and Educational Services not elsewhere classified (8299), and Postal Services - Government (9402). Authorization and settlement amounts can differ up to 10%. Cap of $2.00. Maximum 3 days to deposit & settle.
Merit I – Real Estate	1.10%	$0.00	Consumer, Enhanced, World, and World Elite cards. Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered requirements. E-Commerce, Mail or Phone order. Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for non Face to Face (mail order and phone order) and E-Commerce transactions if all E-Commerce indicators present. Eligible Merchants: Real Estate Agents and Managers – Rentals (6513). Non Face to Face and E-Commerce transactions with all E-Commerce identifiers are exempt from timeliness edits. Maximum 3 days to deposit & settle.
Merit I Enhanced – Real Estate	1.10%	$0.00	
World Merit I – Real Estate	1.10%	$0.00	
High Value Merit I – Real Estate	2.20%	$0.10	
World Elite Merit I – Real Estate	2.20%	$0.10	
Merit I – Real Estate Debit	1.10%	$0.00	
Merit I – Insurance	1.43%	$0.05	Consumer, Enhanced, World, and World Elite cards. Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered requirements. E-Commerce, Mail or Phone order. Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for non Face to Face (mail order and phone order) and E-Commerce transactions if all E-Commerce indicators present. Eligible Merchants: Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (6300). Non Face to Face and E-Commerce transactions with all E-Commerce identifiers are exempt from timeliness edits. Maximum 3 days to deposit & settle.
Merit I Enhanced – Insurance	1.43%	$0.05	
World Merit I – Insurance	1.43%	$0.05	
High Value Merit I – Insurance	2.20%	$0.10	
World Elite Merit I – Insurance	2.20%	$0.10	
Merit I Consumer Loan	0.80%	$0.25	Consumer Debit cards. Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered or Lodging & Auto Rental requirements. E-Commerce, Mail or Phone order. Eligible Merchants: Quasi-Cash - Merchant (6051) and Merchandise & Services - Financial Institutions (6012). Authorization and settlement amounts can differ up to 10% and do not have to match for non Face to Face transactions (mail order and phone order) and E-Commerce transactions if all E-Commerce indicators present. Requires registration and Mastercard Assigned ID (MAID) must be present. Merchant can charge a convenience fee up to $4.95. Cap of $2.95. Non Face to Face and E-Commerce transactions with all E-Commerce identifiers are exempt from timeliness edits. Maximum days to deposit & settle is 3 days.
Supermarket	1.48%	$0.10	Consumer, Enhanced, World, and World Elite cards. Face to Face / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Authorized. Authorization and settlement amounts can differ up to 10%. Cap of $0.35 on consumer debit transactions only. Eligible Merchants: Supermarket (5411). Maximum 2 days to deposit & settle.
Supermarket Enhanced	1.48%	$0.10	
World Supermarket	1.58%	$0.10	
High Value Supermarket	1.90%	$0.10	
World Elite Supermarket	1.90%	$0.10	
Supermarket Debit	1.05%	$0.15	
Public Sector	1.55%	$0.10	Consumer, Enhanced, World and World Elite cards. Magnetic Swipe not required / Electronically Authorized. Eligible Merchants: Government Owned Lottery (7800), Court Costs & Alimony and Child Support (9211), Fines (9222), Bail and Bond Payments (9223), Tax Payments (9311), Government Services (9399), Transportation - Suburban & Local Commuter (4111), Bridges & Road Fees / Tolls (4784), Postal Services - Government (9402), and Passenger Railways (4112). Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Passenger Railways (4112). Maximum 3 days to deposit & settle.
Public Sector Enhanced	1.55%	$0.10	
World Public Sector	1.55%	$0.10	
High Value Public Sector	1.55%	$0.10	
World Elite Public Sector	1.55%	$0.10	
Charities Credit	2.00%	$0.10	Consumer, Enhanced, World, World Elite, Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, and Business World Elite cards. Magnetic Swipe not required / Electronically Authorized. Eligible Merchant: Charitable & Social Service Organizations (8398). Authorization and settlement amounts can differ up to 10%. Non Face to Face and E-Commerce transactions with all E-Commerce identifiers are exempt from timeliness edits, and authorization and settlement amounts do not have to match. Maximum 3 days to deposit & settle.
Charities Debit	1.45%	$0.15	
Humanitarian Standard	1.65%	$0.00	Prepaid cards issued in the U.S. used for humanitarian aid. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts to not have to match. Maximum 30 days to deposit and settle.
Standard	2.95%	$0.10	Consumer, Enhanced, World, and World Elite cards. Authorization required. Maximum 30 days to deposit & settle.
Standard Enhanced	2.95%	$0.10	
World Standard	2.95%	$0.10	
High Value Standard	3.25%	$0.10	
World Elite Standard	3.25%	$0.10	
Standard Debit	1.90%	$0.25	
Lodging & Auto Rental	1.58%	$0.10	Consumer and Enhanced cards. Magnetic swipe not required / Electronically Authorized. Requires enriched data fields in authorization and settlement. Transactions must include mandatory fields of Vehicle Rental (Rental Agreement Number, Renter Name, Rental Return Address, Rental Return Date, Rental Check-out Date, Customer Service Phone Number) or Lodging Addendum record (Arrival Date, Departure Date, Folio Number, Property Phone Number, Customer Service Phone Number). Authorization and settlement amounts do not have to match. Eligible Merchants: Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), and Cruise Lines (4411). Maximum 2 days to deposit & settle.
Lodging & Auto Rental Enhanced	1.80%	$0.10	
Lodging & Auto Rental Debit	1.15%	$0.15	

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
World T&E	2.30%	$0.10	World and World Elite cards. Magnetic Swipe not required / Electronically Authorized. Eligible Merchants: Airlines (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999 or 7011), Travel Agencies (4722), Cruise Line / Steamship (4411) and Restaurants (5812). World Elite transactions at Airlines (3000-3300, 4511) are not eligible for this program. Authorization and settlement amounts do not have to match. Airline, Vehicle Rental, and Lodging transactions must be accompanied by a Passenger Transport, Vehicle Rental, or Lodging addendum record, respectively. Maximum days to deposit & settle is 9 days for Airlines (3000-3300, 4511), 3 days for all other merchants.
High Value T&E	2.75%	$0.10	
World Elite T&E	2.75%	$0.10	
High Value T&E Large Ticket	2.00%	$0.00	High Value World and World Elite cards. Eligible Merchants: Airlines (3000-3300 or 4511), Automobile / Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999 or 7011), Cruise Line / Steamship (4411), Travel Agencies (4722), and Restaurants (5812). Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Transaction amount $2,500 or greater. Airline, Vehicle Rental, and Lodging transactions must be accompanied by a Passenger Transport, Vehicle Rental, or Lodging addendum record, respectively. Maximum of 3 days to deposit and settle.
World Elite T&E Large Ticket	2.00%	$0.00	
Petroleum CAT / AFD Debit	0.70%	$0.17	Consumer Debit cards. Transaction at Cardholder Activated Terminal or Automated Fuel Dispenser. Electronically Authorized. Magnetic Stripe Read / Contactless / Chip Read or completion authorization advice with the total amount spent by the cardholder is submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants. CAT level indicator of 1 or 2 must be present. Eligible Merchants: Automated Fuel Dispenser (5542). Cap of $0.95. Maximum 2 days to deposit & settle.
Petroleum Service Station Debit	0.70%	$0.17	Consumer Debit cards. Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Eligible Merchants: Service Station (5541). Cap of $0.95. Maximum 2 days to deposit & settle.
Petroleum	1.90%	$0.00	Consumer, Enhanced, World, and World Elite cards. Eligible Merchants: Service Stations (5541) and Automated Fuel Dispenser (5542). Electronically Authorize. Magnetic Stripe Read / Contactless / Chip Read or completion authorization advice with the total amount spent by the cardholder is submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants. Cap of $0.95. Maximum 2 days to deposit & settle.
Petroleum Enhanced	1.90%	$0.00	
World Petroleum	2.00%	$0.00	
High Value Petroleum	2.00%	$0.00	
World Elite Petroleum	2.00%	$0.00	
Passenger Transport	1.75%	$0.10	Consumer and Enhanced cards. Eligible Merchants: Airlines (3000-3300, 4511). Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Additional addendum data required, including Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in Settlement. Maximum 9 days to deposit & settle.
Passenger Transport Enhanced	1.90%	$0.10	
Passenger Transport Debit	1.60%	$0.15	
High Value Airline	2.30%	$0.10	High Value World and World Elite cards. Eligible Merchants: Airlines (3000-3300, 4511). Magnetic swipe not required / Authorized. Airlines / Passenger transport detail General Ticket data (Passenger Name, Ticket Number, and Issuing Carrier). Trip Leg data (Travel date, Carrier Code, Service Class Code, City of origin / Airport code, City of destination / Airport code). Authorization and settlement amounts do not have to match. Maximum 9 days to deposit & settle.
World Elite Airline	2.30%	$0.10	
Full UCAF	1.89%	$0.10	Consumer, Enhanced, World, and World Elite cards and Online Checkout Service transactions. Magnetic swipe not required / Electronically Authorized. Merchant must support Mastercard Identity Check (formerly known as SecureCode) software. Terminal type must indicate Electronic Commerce Transactions and merchant and issuer's participation in Mastercard UCAF. UCAF indicator of 2 must be present. Must have valid Security level indicator / Security Protocol and Accountholder Authentication Value (AAV) in authorization. T&E merchants require addendum data. Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Cruise Lines (4411), Utilities (4900), and Automated Fuel Dispensers (5542) not eligible for this program. Debit transactions at Insurance (5960, 6300) and World and World Elite transactions at Airlines (3000-3300, 4511), Passenger Railways (4112), Restaurants (5812), and Travel Agencies (4722) not eligible for this program. E-Commerce transactions with all E-Commerce indicators are exempt from timeliness edits. Maximum 2 days to deposit & settle.
Full UCAF Enhanced	2.04%	$0.10	
World Full UCAF	2.05%	$0.10	
High Value Full UCAF	2.50%	$0.10	
World Elite Full UCAF	2.50%	$0.10	
Full UCAF Debit	1.65%	$0.15	
Full UCAF Prepaid	1.76%	$0.20	
Merchant UCAF	1.89%	$0.10	Consumer, Enhanced, World, and World Elite cards and Online Checkout Service transactions. Magnetic swipe not required / Electronically Authorized. Merchant must use Mastercard Identity Check (formerly known as SecureCode) software. Terminal type must indicate Electronic Commerce Transactions and merchant's participation in Mastercard UCAF. UCAF indicator of 1 must be present. Must have valid Security level indicator / Security protocol and Accountholder Authentication Value (AAV) in authorization. T&E merchants require addendum data. Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Cruise Lines (4411), Utilities (4900), and Automated Fuel Dispensers (5542) not eligible for this program. Debit transactions at Insurance (5960, 6300) and Real Estate Agents & Managers (6513) and World and World Elite transactions at Airlines (3000-3300, 4511), Passenger Railways (4112), Restaurants (5812), and Travel Agencies (4722) not eligible for this program. E-Commerce transactions with all E-Commerce indicators are exempt from timeliness edits. Maximum 2 days to deposit & settle.
Merchant UCAF Enhanced	2.04%	$0.10	
World Merchant UCAF	2.05%	$0.10	
High Value Merchant UCAF	2.50%	$0.10	
World Elite Merchant UCAF	2.50%	$0.10	
Merchant UCAF Debit	1.65%	$0.15	
Merchant UCAF Prepaid	1.76%	$0.20	
Service Industries	1.15%	$0.05	Consumer, Enhanced, World, and World Elite cards. Requires a recurring payment transaction. Cardholder must not be present and authorization request must have value of 4 in Point of Sale data. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Phone Service (4814) and Cable TV / Satellite (4899). Maximum 2 days to deposit & settle.
Service Industries Enhanced	1.15%	$0.05	
World Service Industries	1.15%	$0.05	
High Value Service Industries	1.15%	$0.05	
World Elite Service Industries	1.15%	$0.05	
Services Industries Debit	1.15%	$0.05	
Payment Transaction	0.19%	$0.53	Consumer, Enhanced, World, and World Elite cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Program Registration ID must be Person-to-person Payment. Eligible Merchants: Payment Service Provider - Member Financial Institution (6532) and Payment Service Provider - Merchant (6533). Maximum 30 days to deposit and settle.
Payment Transaction Debit	0.19%	$0.53	

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
Payment Transaction - Government-Owned Lottery	0.00%	$0.10	Consumer, Enhanced, World, and World Elite cards. Gaming Payment Transactions used to transfer winnings related to a lottery managed by a U.S. state government to U.S. issued cards. Magnetic Swipe not required but must not be E-Commerce. Electronically Authorized. Transaction amount must be ≤ $10,000. Authorization and settlement amounts do not have to match. Program Registration ID must be Gaming re-pay. Eligible Merchants: Government Owned Lottery (7800). Maximum 30 days to deposit and settle.
Payment Transaction - Government-Owned Lottery Debit	0.00%	$0.10	
Lrg Mkt Corp Payment Transaction	0.19%	$0.53	Business, Corporate, Purchasing, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Stripe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Program Registration ID must be Person-to-person Payment. Eligible Merchants: Payment Service Provider - Member Financial Institution (6532) and Payment Service Provider - Merchant (6533). Maximum 30 days to deposit and settle.
Lrg Mkt Corp World Payment Tran	0.19%	$0.53	
Lrg Mkt Corp Wrld Elite Pymnt Tran	0.19%	$0.53	
Business Payment Transaction	0.19%	$0.53	
Bus World Payment Transaction	0.19%	$0.53	
Bus Wrld Elite Payment Transaction	0.19%	$0.53	
Utilities	0.00%	$0.65	Consumer, Enhanced, World, World Elite, Business, Business World, and Business World Elite cards. Registration not required. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible merchant: Utilities (4900). Business, Corporate, Purchasing, and Fleet card transactions must include Corporate Card Common Data Requirements (Card Acceptor Type, Card Acceptor Tax ID). Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by Mastercard): Business - spend < $25,000; Business Level 2 - spend ≥ $25,000 and < $50,000; Business Level 3 - spend ≥ $50,000 and < $100,000, Business Level 4 - spend ≥ $100,000 and < $250,000, Business Level 5 - spend ≥ $250,000. Cable, Satellite, TV and Radio (4899) and Telecommunications (4812) merchants are not eligible for this program. Maximum 2 days to deposit & settle.
Utilities Enhanced	0.00%	$0.65	
Utilities World	0.00%	$0.65	
Utilities High Value	0.00%	$0.75	
Utilities World Elite	0.00%	$0.75	
Utilities Debit	0.00%	$0.65	
Utilities Prepaid	0.00%	$0.65	
Utilities Business	0.00%	$1.50	
Utilities Business Debit	0.00%	$1.50	
Utilities Business Level 2/World	0.00%	$1.50	
Utilities Bus Level 3/World Elite	0.00%	$1.50	
Utilities Business Level 4	0.00%	$1.50	
Utilities Business Level 5	0.00%	$1.50	
Business-to-Business VIP 1	0.80%	$0.10	Variable Interchange Pricing (VIP) cards. Business-to-Business, virtual card transactions (e.g. straight-through processing). Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Must contain one of the 11 VIP commercial card product codes. Must include Corporate Card Common Data Requirements (Card Acceptor Type, Card Acceptor Tax ID). Maximum 30 days to deposit & settle.
Business-to-Business VIP 2	1.05%	$0.10	
Business-to-Business VIP 3	1.35%	$0.10	
Business-to-Business VIP 4	1.45%	$0.10	
Business-to-Business VIP 5	1.90%	$0.10	
Business-to-Business VIP 6	2.50%	$0.10	
Business-to-Business VIP 7	3.00%	$0.10	
Business-to-Business VIP 8	1.25%	$40.00	
Business-to-Business VIP 9	1.20%	$60.00	
Business-to-Business VIP 10	1.15%	$80.00	
Business-to-Business VIP 11	1.45%	$35.00	
Commercial Business-to-Business Global Wholesale Travel	2.00%	$0.00	Virtual Business-to-Business cards issued in any country used for transactions between travel agents (both domestic and international) and travel suppliers (e.g. airlines, hotels and car rental companies) under the Mastercard Global Wholesale Travel Transaction program. Magnetic swipe not required / Authorization required. Authorization and settlement amounts do not have to match. Eligible Merchants: Airlines (3000-3300, 4511), Cruise / Steamship (4411), Lodging (3501-3999, 7011), Railways (4112), Vehicle Rental (3351-3500, 7512, 7513, 7519), Bus Lines (4131), Airports / Airport Terminals / Flying Fields (4582), Travel Agencies & Tour Operators (4722), Direct Marketing - Travel-Related Arrangement Services (5962), Real Estate Agents & Managers - Rentals (6513), Recreational & Sporting Camps (7032), Campgrounds & Trailer Parks (7033), Timeshares (7012), Health & Beauty Spas (7298), Tourist Attractions & Exhibits (7991), Clubs - Country Clubs / Athletic, Recreation, Sports Membership Clubs / Private Golf Courses (7997), and Recreation Services (7999). Maximum 30 days to deposit and settle
Enterprise Solutions Freight Program	1.80%	$0.00	Virtual Business-to-Business cards issued in any country used for transactions between shippers, freight forwarders, consignees, freight handling agents, customs brokers, and other suppliers in the freight ecosystem processed under the Mastercard Enterprise Solutions Freight Program. Magnetic swipe not required / Authorization required. Authorization and settlement amounts do not have to match. Eligible Merchants: Airlines (3000-3350, 4511), Railroads (4011), Suburban and Local Commuter (4111), Passenger Railways (4112), Motor Freight Carriers, Trucking (4214), Courier Services, Freight Forwarders (4215), Transportation Services not elsewhere classified (4789), Other Services not elsewhere classified (7299), Tax Payments (9311), Government Services (9399), and Postal Services - Government Only (9402). Maximum 30 days to deposit and settle.
Electronic Payment Account	0.19%	$0.53	Electronic Payment Account. Magnetic swipe not required / Authorization required. Authorization and settlement amounts do not have to match. Must include the actual Payment Reference Number, Tax Amount, and Customer Code (when provided by customer). Eligible Merchants: Cruise Lines (4411), Bars (5813), Fast Food (5814), Mail / Telephone Order (5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969), Supermarkets (5411), Telephone (4813, 4814), and Warehouse Club (5300). Maximum 3 days to deposit & settle

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
Comml Payments Acct Lrg Tckt 1	1.20%	$0.00	Commercial Payments Account cards. Magnetic Swipe not required / Electronically Authorized. Provide Tax Amount and Customer Code (when provided by customer). Transactions will qualify based on transaction amount: Tier 1 - ≥ $10,000 and ≤ $25,000; Tier 2 - > $25,000 and ≤ $100,000; Tier 3 - > $100,000 and ≤ $500,000; Tier 4 - > $500,000 and < $1,000,000; Tier 5 - > $1,000,000. Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Bars (5813), Fast Food (5814), Cruise Lines (4411), Automated Fuel Dispensers (5542), and Limousines & Taxis (4121). Airlines (3000-3300, 4511), Lodging (3501-3999, 7011), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railways (4112), and Restaurants (5812) not eligible for this program. Non Face to Face and E-Commerce transactions with all E-Commerce identifiers are exempt from timeliness edits. Maximum 2 days to deposit & settle.
Comml Payments Acct Lrg Tckt 2	1.00%	$0.00	
Comml Payments Acct Lrg Tckt 3	0.90%	$0.00	
Comml Payments Acct Lrg Tckt 4	0.80%	$0.00	
Comml Payments Acct Lrg Tckt 5	0.70%	$0.00	
Large Market Corp Large Ticket	1.45%	$35.00	Corporate, Purchasing, Fleet, Corporate World, and Corporate World Elite cards. Magnetic Stripe read required only for Fleet card transactions at fuel locations / Electronically Authorized. Transaction amount must be $10,000 or greater. Provide Tax Amount, Customer Code (when provided by customer), Corporate line item transaction detail (Product Code, Item Description, Item Quantity, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator). Fleet card transactions (at fuel locations) for fuel and non-fuel purchases must provide transaction information addendum. ID Number, Driver Number, and Vehicle Number must match in authorization and clearing for Fleet card transactions. Authorization and settlement amounts can differ up to 25%. Authorization and settlement amounts do not have to match for Cruise Lines (4411), Automated Fuel Dispensers (5542), Bars (5813), Fast Food (5814), and E-Commerce transactions with all E-Commerce indicators. Business card transactions not eligible for this program. Airlines (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railways (4112), and Restaurants (5812) merchants not eligible for this program. Non Face to Face and E-Commerce transactions with all E-Commerce indicators are exempt from timeliness edits. Maximum 2 days to deposit & settle.
Large Market Corp World Lrg Tkt	1.45%	$35.00	
Lrg Mkt Corp World Elite Lrg Tkt	1.45%	$35.00	
Lrg Mkt Purchasing Large Ticket	1.45%	$35.00	
Large Market Fleet Large Ticket	1.45%	$35.00	
Large Market Corp Data Rate I	2.70%	$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Must include Corporate Card Common Data Requirements (Card Acceptor Type, Card Acceptor Tax ID). Corporate Fleet card (at fuel locations) for fuel and non-fuel purchases provide transaction information addendum. Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by Mastercard): Business - spend < $25,000; Business Level 2 - spend ≥ $25,000 and < $50,000; Business Level 3 - spend ≥ $50,000 and < $100,000; Business Level 4 - spend ≥ $100,000 and < $250,000; Business Level 5 - spend ≥ $250,000. Airlines (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railways (4112), and Restaurants (5812) merchants are not eligible for this program. Maximum 3 days to deposit & settle.
Lrg Market Purchasing Data Rate I	2.70%	$0.10	
Large Market Fleet Elite DR I	2.70%	$0.10	
Business Data Rate I	2.65%	$0.10	
Business Debit Data Rate I	2.65%	$0.10	
Business Level 2/World Data Rate I	2.80%	$0.10	
Bus Level 3/World Elite Data Rate I	2.85%	$0.10	
Business Level 4 Data Rate I	2.95%	$0.10	
Business Level 5 Data Rate I	3.00%	$0.10	
Large Market Data Rate I Healthcare	1.00%	$0.00	Commercial Payment Account, including Prepaid, cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Eligible Merchants: Doctors (8011), Dentists & Orthodontists (8021), Osteopathic Physicians (8031), Chiropractors (8041), Optometrists & Ophthalmologists (8042), Opticians, Optical Goods & Eyeglasses (8043), Chiropodists & Podiatrists (8049), Nursing & Personal Care Facilities (8050), Hospitals (8062), Dental & Medical Laboratories (8071), and Health Practitioners & Medical Services (8099). Cap of $5.00. Maximum 3 days to deposit & settle.
Business Debit Data Rate I Healthcare	1.00%	$0.00	
Large Market Corp Data Rate II	2.50%	$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic Stripe Read / Contactless / Chip Read required only for Fleet card transactions at fuel locations / Electronically Authorized. Authorization and settlement amounts do not have to match. Must include Corporate Card Common Data Requirements (Card Acceptor Type, Card Acceptor Tax ID). Provide Tax Amount & Customer Code (when provided by customer) for all Business & Corporate card transactions and for Purchasing and Fleet card transactions at non-fuel locations. Tax Amount must be between 0.1% to 30% of the sales amount, except for Transportation - Suburban & Local Commuter Passenger (4111), Bus Lines (4131), Courier Services (4215), Marinas (4468), Bridge & Road Fees / Tolls (4784), Service Stations (5541), Automated Fuel Dispensers (5542), Convenience Stores (5499), Fuel Dealers (5983), Schools (8211), Colleges / Universities / Professional Schools (8220), Charitable Organizations (8398), Religious Organizations (8661), Court Costs / Alimony / Child Support (9211), Fines (9222), Tax Payments (9311), Government Services (9399), Postal Services - Government (9402), and UK Petrol Stations (9752). Corporate Fleet card (at fuel locations) for fuel and non-fuel purchases provide transaction information addendum. Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by Mastercard): Business - spend < $25,000; Business Level 2 - spend ≥ $25,000 and < $50,000; Business Level 3 - spend ≥ $50,000 and < $100,000; Business Level 4 - spend ≥ $100,000 and < $250,000, Business Level 5 - spend ≥ $250,000. Airlines (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), and Restaurants (5812) merchants are not eligible for this program. Non Face to Face transactions are exempt from timeliness edits. Maximum 3 days to deposit & settle.
Lrg Market Corp World Data Rate II	2.50%	$0.10	
Lrg Market Corp World Elite DR II	2.50%	$0.10	
Business Data Rate II	1.90%	$0.10	
Business Debit Data Rate II	2.10%	$0.10	
Commercial Prepaid Data Rate II	2.65%	$0.10	
Lrg Market Purchasing Data Rate II	2.50%	$0.10	
Large Market Fleet Data Rate II	2.50%	$0.10	
Business Level 2/World Data Rate II	2.05%	$0.10	
Bus Level 3/World Elite Data Rate II	2.10%	$0.10	
Business Level 4 Data Rate II	2.20%	$0.10	
Business Level 5 Data Rate II	2.25%	$0.10	
Lrg Market Corp Data Rate II Petro	2.20%	$0.10	Corporate, Corporate World, Corporate World Elite, Business, Business World, Business World Elite, Purchasing, and Fleet cards. Magnetic Stripe Read / Contactless / Chip Read required only for Fleet card transactions at fuel locations / Electronically Authorized. Authorization and settlement amounts do not have to match. Provide Tax Amount and Customer Code (when provided by customer) for all Business & Corporate card transactions and for Purchasing and Fleet card transactions at non-fuel locations. Eligible Merchants: Marinas (4468), Service Stations (5541), Automated Fuel Dispenser (5542), Convenience Stores (5499), Fuel Dealers (5983), U.K. Petro (9752). Non Face to Face transactions are exempt from timeliness edits. Maximum 3 days to deposit & settle.
Lrg Market Corp World DR II Petro	2.20%	$0.10	
Lrg Mkt Corp Wrld Elite DRII Petro	2.20%	$0.10	
Business Data Rate II Petroleum	1.90%	$0.10	
Bus Debit Data Rate II Petroleum	2.05%	$0.10	
Commercial Prepaid DR II Petroleum	2.05%	$0.10	
Lrg Market Purchasing DR II Petro	2.20%	$0.10	
Lrg Market Fleet Data Rate II Petro	2.20%	$0.10	
Bus Level 2/World DR II Petroleum	2.05%	$0.10	
Bus Level 3/World Elite DR II Petro	2.10%	$0.10	
Business Level 4 Data Rate II Petro	2.20%	$0.10	
Business Level 5 Data Rate II Petro	2.25%	$0.10	

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
Large Market Corp Data Rate III	1.90%	$0.10	Corporate, Purchasing, Fleet, Corporate World, and Corporate World Elite cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Provide Tax Amount, Customer Code (when provided by customer). Corporate line item transaction detail (Product Code, Item Description, Item Quantity, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator) for all Corporate card transactions and for Purchasing and Fleet card transactions at non-fuel locations. Mastercard Corporate Fleet card at fuel locations and Business cards at any location are not eligible for this program. Airlines (3000-3300, 4511); Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railways (4112), and Restaurants (5812) merchants are not eligible for this program. Maximum 3 days to deposit & settle.
Lrg Mkt Corp World Data Rate III	1.90%	$0.10	
Lrg Market Corp World Elite DR III	1.90%	$0.10	
Lrg Market Purchasing Data Rate III	1.90%	$0.10	
Large Market Fleet Data Rate III	1.90%	$0.10	
Large Market Corporate T&E	2.65%	$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Eligible Merchants: Airlines (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railways (4112), and Restaurants (5812). Airlines (3000-3300, 4511) & Passenger Railways (4112) require Passenger Transport addendum data (Passenger Name, Ticket Number, Issuing Carrier) and Trip Leg Data (Travel Date, Carrier Code, Service Class Code, Origin City/Airport Code, Destination City/Airport Code) or Rail Data (Travel Date, Start Station, Destination Station, Passenger Description). Vehicle Rental (3351-3500, 7512, 7513, 7519) requires Rental Detail addendum data (Rental Agreement Number, Renter Name, Rental Return City, State, Country, Return Location ID, Return Date, Check-Out Date, Customer Service Phone Number). Lodging (3501-3999, 7011) requires Lodging Summary addendum data (Customer Service Phone Number, Arrival Date, Departure Date, Folio Number, Property Phone Number). Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by Mastercard): Business - spend < $25,000; Business Level 2 - spend ≥ $25,000 and < $50,000; Business Level 3 - spend ≥ $50,000 and < $100,000; Business Level 4 - spend ≥ $100,000 and < $250,000; Business Level 5 - spend ≥ $250,000. Maximum days to deposit & settle is 9 days for Airlines (3000-3300, 4511), 3 days for all other merchants
Large Market Corp World T&E	2.65%	$0.10	
Lge Market Corp World Elite T&E	2.65%	$0.10	
Business T&E	2.35%	$0.10	
Business Debit T&E	2.35%	$0.10	
Business Debit T&E Airlines	2.35%	$0.10	
Large Market Purchasing T&E	2.65%	$0.10	
Large Market Fleet T&E	2.65%	$0.10	
Large Market T&E Airlines	2.65%	$0.10	
Business Level 2/World T&E	2.50%	$0.10	
Bus Level 3/World Elite T&E	2.55%	$0.10	
Business Level 4 T&E	2.65%	$0.10	
Business Level 5 T&E	2.70%	$0.10	
Large Market Corporate Standard	2.95%	$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic swipe not required / Authorization required. Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by Mastercard): Business - spend < $25,000; Business Level 2 - spend ≥ $25,000 and < $50,000; Business Level 3 - spend ≥ $50,000 and < $100,000; Business Level 4 - spend ≥ $100,000 and < $250,000; Business Level 5 - spend ≥ $250,000. Maximum 30 days to deposit & settle.
Large Market Purchasing Standard	2.95%	$0.10	
Large Market Fleet Elite Standard	2.95%	$0.10	
Business Standard	2.95%	$0.10	
Business Debit Standard	2.95%	$0.10	
Business Level 2/World Standard	3.10%	$0.10	
Bus Level 3/World Elite Standard	3.15%	$0.10	
Business Level 4 Standard	3.25%	$0.10	
Business Level 5 Standard	3.30%	$0.10	
Interregional Electronic	1.95%	$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific (AP), South Asia / Middle East / Africa (SAMEA), and Latin America and Caribbean (LAC) regions; Platinum cards issued in Europe; World Elite cards issued in Canada; Prepaid Platinum Travel cards issued in the LAC region; and World cards issued in the U.S.), and Super Premium (World and Black cards issued in the AP, Europe, LAC, and SAMEA regions, World Black Edition Credit and Debit and World Debit Embossed cards issued in Europe; and World Elite cards issued in the U.S., AP, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Face to Face / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized. Key-Entered transactions not eligible for this program. For Consumer cards only, authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to $25). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Lodging (3501-3999 or 7011), Vehicle Rental (3351-3500, 7512, 7513, 7519), Airlines (3000-3300, 4511), Cruise Line / Steamship (4411), and Passenger Railways (4112). Authorization and settlement amounts do not have to match for Platinum, World, World Elite, and Black transactions for all merchants. Automated Fuel Dispenser (5542) and Mail / Telephone Order (5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969) merchants not eligible for this program. Maximum 5 days to deposit & settle. Rate includes the Mastercard Acquirer Program Support Fee.
Interregional Premium Electronic	2.70%	$0.00	
Interregional Super Premium Electronic	2.83%	$0.00	
Interregional Standard	2.45%	$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific (AP), South Asia / Middle East / Africa (SAMEA), and Latin America and Caribbean (LAC) regions; Platinum cards issued in Europe; World Elite cards issued in Canada; Prepaid Platinum Travel cards issued in the LAC region; and World cards issued in the U.S.), and Super Premium (World and Black cards issued in the AP, Europe, LAC, and SAMEA regions; World Black Edition Credit and Debit and World Debit Embossed cards issued in Europe; and World Elite cards issued in the U.S., AP, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Transaction date more than 5 days old. Maximum 30 days to deposit & settle. Rate includes the Mastercard Acquirer Program Support Fee.
Interregional Premium Standard	2.70%	$0.00	
I/R Super Premium Standard	2.83%	$0.00	
Interregional Humanitarian Standard	2.50%	$0.00	Prepaid cards issued in a foreign country used for humanitarian aid. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts to not have to match. Maximum 30 days to deposit and settle. Rate includes the Mastercard Acquirer Program Support Fee.
Interregional Electronic Consumer	1.95%	$0.00	Electronic Consumer Cards. Face to Face / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized. Key-Entered transactions not eligible for this program. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to $25). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Lodging (3501-3999 or 7011), Vehicle Rental (3351-3500, 7512, 7513, 7519), Airlines (3000-3300, 4511), Cruise Line / Steamship (4411), and Passenger Railways, (4112). Automated Fuel Dispensers (5542) and Mail / Telephone Order (5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969) not eligible for this program. Maximum 5 days to deposit & settle. Rate includes the Mastercard Acquirer Program Support Fee.

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
Interregional Electronic Corporate	2.70%	$0.00	Electronic Corporate Cards. Face to Face / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized. Authorization and settlement amounts do not have to match. Key-Entered transactions and Automated Fuel Dispensers (5542) not eligible for this program. Maximum 30 days to deposit & settle. Rate includes the Mastercard Acquirer Program Support Fee.
Regulated Debit - U.S. Territory	0.90%	$0.21	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands. Issuer has NOT certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of B (Base). Authorization required. Maximum 30 days to deposit & settle. Rate includes Mastercard Acquirer Program Support Fee.
Regulated Debit with Fraud Adjustment - U.S. Territory	0.90%	$0.22	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands. Issuer has certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of I (Base plus Fraud Adjustment). Authorization required. Maximum 30 days to deposit & settle. Rate includes Mastercard Acquirer Program Support Fee.
Regulated Debit Small Ticket - U.S. Territory	0.90%	$0.21	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands. Rate Indicator value identified by Issuers and Card Organizations of S (Regulated Small Ticket Base). Transaction amount $10.00 or less / Card Present / Electronically Authorized. Eligible Merchants: Fast Food Restaurants (5814) and Videotape Rental Stores (7841). Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle. Rate includes Mastercard Acquirer Program Support Fee.
Regulated Debit Small Ticket with Fraud Adjustment - U.S. Territory	0.90%	$0.22	
Interregional Purchasing	2.85%	$0.00	Purchasing or Fleet Cards, and Electronic Payment Accounts issued in a foreign country. Maximum 30 days to deposit & settle. Rate includes the Mastercard Acquirer Program Support Fee.
Interregional Corporate	2.85%	$0.00	Business, Corporate, and Premium Commercial (Platinum, World, World Elite, and Black) cards issued in a foreign country, including Business Premium Debit cards issued in Australia. Maximum 30 days to deposit & settle. Rate includes the Mastercard Acquirer Program Support Fee.
Interregional Premium Commercial	2.85%	$0.00	
Interregional UCAF - Full	2.39%	$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific (AP), South Asia / Middle East / Africa (SAMEA), and Latin America and Caribbean (LAC) regions; Platinum cards issued in Europe; World Elite cards issued in Canada; Prepaid Platinum Travel cards issued in the LAC region; and World cards issued in the U.S.), and Super Premium (World and Black cards issued in the AP, Europe, LAC, and SAMEA regions, World Black Edition Credit and Debit and World Debit Embossed cards issued in Europe; and World Elite cards issued in the U.S., AP, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Terminal type must indicate Electronic Commerce Transactions and merchant and issuer's participation in Mastercard Identity Check (formerly known as SecureCode). UCAF indicator of 2 must be present, and must have valid Security level indicator / Security Protocol. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Maximum 5 days to deposit & settle. Rate includes the Mastercard Acquirer Program Support Fee.
Interregional Premium UCAF - Full	2.70%	$0.00	
I/R Super Premium UCAF - Full	2.83%	$0.00	
Interregional UCAF - Merchant	2.29%	$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued to the Asia Pacific (AP), South Asia / Middle East / Africa (SAMEA), and Latin America and Caribbean (LAC) regions; Platinum cards issued in Europe; World Elite cards issued in Canada; Prepaid Platinum Travel cards issued in the LAC region; and World cards issued in the U.S.), and Super Premium (World and Black cards issued in the AP, Europe, LAC, and SAMEA regions; World Black Edition Credit and Debit and World Debit Embossed cards issued in Europe; and World Elite cards issued in the U.S., AP, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Terminal type must indicate Electronic Commerce Transactions and merchant's participation in Mastercard Identity Check (formerly known as SecureCode). UCAF indicator of 1 must be present, and must have valid Security level indicator / Security Protocol. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Maximum 5 days to deposit & settle. Rate includes the Mastercard Acquirer Program Support Fee.
Interregional Premium UCAF - Merchant	2.70%	$0.00	
I/R Super Premium UCAF - Merch	2.83%	$0.00	
International Payment Transaction	1.04%	$0.53	Consumer and Corporate cards only. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Magnetic Swipe not required. Authorization and settlement amounts do not have to match. Eligible Merchants: Payment Service Provider - Member Financial Institution (6532) and Payment Service Provider - Merchant (6533). Maximum 30 days to deposit and settle. Rate includes the Mastercard Acquirer Program Support Fee.
International Corporate Payment Transaction	1.04%	$0.53	
Assessments	0.13%	$0.00	Fee assessed on the gross dollar amount of all Mastercard transactions.
Assessments (>=$1,000)	0.01%	$0.00	Fee assessed on the gross dollar amount of Mastercard Consumer and Commercial credit transactions that are $1,000 or greater.
License Volume Fee	0.0061%	$0.00	Fee assessed on the gross dollar amount of all Mastercard transactions (credit and signature debit). Fee based on a good faith effort to recover and allocate among all customers Mastercard's annual fees for licensing and third party processing.
Digital Enablement Fee	0.01%	$0.00	Fee assessed on the gross dollar amount of all Mastercard Card Not Present transactions.
Merchant Location Fee	0.00%	$1.25	Fee assessed monthly per active merchant location. An active location is defined as a merchant location that processed at least one Mastercard transaction during the month. Merchant locations that have less than $200 in Mastercard gross sales for the month are not subject to the fee for that month. Merchant locations in MCCs 8398 (Charitable Organizations) and 8661 (Religious Organizations) are not subject to this fee. Billed on a one month lag.
Cross Border - U.S.	0.60%	$0.00	Fee assessed on all Consumer, Commercial, Credit and Debit transactions that are processed with the country code of the merchant different from the country code of the cardholder, where the transaction is settled in U.S. dollars.

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales $	Per Item	
Cross Border - Non-US	1.00%	$0.00	Fee assessed on all Consumer, Commercial, Credit and Debit transactions that are processed with the country code of the merchant different from the country code of the cardholder, where the transaction is settled in a currency other than the merchant's local currency.
Cross Border Fee - Asia Pacific	1.00%	$0.00	
Cross Border - LAC	0.80%	$0.00	
Address Verification Service Fee - Card Present	0.00%	$0.01	Assessed on all Mastercard Card Present authorizations that use the Address Verification Service (AVS) that are submitted for more than $0.
Address Verification Service Fee - Card Not Present	0.00%	$0.01	Assessed on all Mastercard Card Not Present authorizations that use the Address Verification Service (AVS) that are submitted for more than $0.
Account Status Inquiry Fee - Intraregional	0.00%	$0.025	Fee assessed on all Account Status Inquiry Service messages where the country code of the merchant is the same as the country code of the cardholder. Account Status Inquiry Service transactions must be submitted for $0 and are used to validate cardholder account numbers and other elements, such as CVC 2 and AVS, prior to obtaining an actual authorization.
Account Status Inquiry Fee - Interregional	0.00%	$0.03	Fee assessed on all Account Status Inquiry Service messages where the country code of the merchant is different from the country code of the cardholder. Account Status Inquiry Service transactions must be submitted for $0 and are used to validate cardholder account numbers and other elements, such as CVC 2 and AVS, prior to obtaining an actual authorization.
Card Validation Code 2 (CVC 2) Fee	0.00%	$0.0025	Fee assessed on all authorizations that include Card Validation Code 2 (CVC 2) validation. CVC 2 is an optional service from Mastercard that was implemented to help reduce the risk of fraud and is part of the screening tools used by merchants to ensure that the person placing the order has the card. Does not apply to Account Status Inquiry transactions.
SecureCode Fee	0.00%	$0.03	Fee assessed on all Mastercard Identity Check (formerly known as Mastercard SecureCode) verification requests that use the 3D Secure 1.0 protocol. Mastercard Identity Check is an optional service for E-Commerce merchants that allows for an additional level of shopping security by requiring cardholders to enter additional log-in credentials that are verified by the issuer when completing an online sale (if the issuer participates in the service). The existing 3D Secure 1.0 protocol only supports providing limited authentication data to issuers, and is only supported when the transaction takes place via a web browser (i.e., not in-app purchases). Fee will increase to $0.05, effective April 1, 2020.
Identity Check 2.0 Fee	0.01%	$0.00	Fee assessed on all Mastercard Identity Check (formerly known as Mastercard SecureCode) verification requests that use the 3D Secure 2.0 protocol. Mastercard Identity Check is an optional service for E-Commerce merchants that allows for an additional level of shopping security by requiring cardholders to enter additional log-in credentials that are verified by the issuer when completing an online sale (if the issuer participates in the service). The new 3D Secure 2.0 (or EMV 3D Secure) protocol facilitates sending exponentially more data in the authentication process, to enable issuers to make risk-based decisions when approving transactions. The new protocol also enables 3D Secure authentication to be used for in-app purchases and removes static passwords as a means to authenticate the cardholder.
Processing Integrity Fee - Pre-Authorization	0.00%	$0.045	Fee assessed on Mastercard authorizations when the following conditions are met: (i) authorization is fully approved, (ii) authorization is identified as a pre-authorization, and (iii) authorization is not followed by either a clearing transaction or authorization reversal within 30 calendar days. Automated Fuel Dispensers (5542), contactless transit aggregated transactions, debt recovery transactions, pre-authorizations with an expired chargeback protection timeframe and offline approved transactions not subject to this fee. Billed on a one month lag.
Processing Integrity Fee - Undefined Authorization	0.00%	$0.045	Fee assessed on Mastercard authorizations when the following conditions are met. (i) authorization is fully approved, (ii) authorization is identified as an undefined authorization, and (iii) authorization is not followed by either a clearing transaction or authorization reversal within 7 calendar days. Automated Fuel Dispensers (5542), contactless transit aggregated transactions, debt recovery transactions, pre-authorizations with an expired chargeback protection timeframe and offline approved transactions not subject to this fee. Billed on a one month lag
Processing Integrity Fee - Final Authorization	0.25%	Min $0.04	Fee assessed on Mastercard authorizations when the following conditions are met: (i) authorization is fully approved, (ii) authorization is identified as a final authorization, and (iii) either authorization is not followed by either a clearing transaction or authorization reversal within 7 calendar days or the final clearing amount is submitted for an amount different from the approved authorization amount or submitted in a different currency than the authorization amount. Billed on a one month lag. Minimum fee amount of $0.04.
Transaction Processing Excellence Fee - Excessive Auth Attempts	0.00%	$0.10	Fee assessed on each declined authorization after 20 previously declined attempts have been made on the same card number at the same merchant location in a 24-hour period. Each excessive authorization attempt will also be assessed the Mastercard Processing Integrity Report Fee. Billed on a one month lag.
Transaction Processing Excellence Fee - Nominal Amount Authorization	0.00%	$0.045	Fee assessed on each approved, card not present authorization that is submitted for $1 or less and then subsequently reversed in an effort to validate card status. Each nominal amount authorization will also be assessed the Mastercard Processing Integrity Report Fee. Note: If nominal amount authorizations are being used as a method to check card status, this fee can be avoided by using Mastercard Account Status Inquiry transactions instead. Billed on a one month lag. Fee is effective January 6, 2020.
Processing Integrity Fee - Detail Report Fee	0.00%	$0.017	Fee assessed on all Mastercard authorizations that are subject to the Processing Integrity fees for Pre-Authorization, Undefined Authorization, or Final Authorization or to the Transaction Processing Excellence Fees for Excessive Authorization Attempts and Nominal Amount Authorizations.
Global Wholesale Travel Business-to-Business Fee	1.57%	$0.00	Fee applies to transactions that qualify for the Mastercard Business-to-Business Global Wholesale Travel Transaction program for virtual card transactions between travel agents and travel suppliers (e.g. airlines, hotels and car rental companies). Eligible Merchants: Airlines (3000-3300, 4511), Cruise / Steamship (MCC 4411), Lodging (3501-3999, 7011), Railways (4112), Car Rental (3351-3500, 7512, 7513, 7519), Bus Lines (4131), Airports / Airport Terminals / Flying Fields (4582), Travel Agencies & Tour Operators (4722), Direct Marketing - Travel-Related Arrangement Services (5962), Real Estate Agents & Managers - Rentals (6513), Recreational & Sporting Camps (7032), Campgrounds & Trailer Parks (7033), Timeshares (7012), Health & Beauty Spas (7298), Tourist Attractions & Exhibits (7991), Clubs - Country Clubs / Athletic, Recreation, Sports Membership Clubs / Private Golf Courses (7997), and Recreation Services (7999). Transactions assessed this fee are not subject to the Mastercard Network Access and Brand Usage (NABU) fee, the Mastercard Cross Border fee, the Mastercard Acquirer Program Support Fee, and the Mastercard Card Present and Card Not Present Address Verification Service (AVS) fees.

INTERCHANGE RATE SCHEDULE

(Effective October, 2019)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales $	Per Item	
Humanitarian Program Clearing Fee	0.25%	$0.00	Fee assessed on the gross dollar volume of Humanitarian prepaid card transactions that are used to help humanitarian aid organizations deliver aid more cost effectively and more efficiently.
Enterprise Solutions Freight Program Acquirer Fee	0.50%	$0.00	Fee applies to transactions that qualify for the Mastercard Enterprise Solutions Freight Program for virtual card transactions between shippers, freight forwarders, consignees, freight handling agents, customs brokers, and other suppliers in the freight ecosystem. Eligible Merchants: Airlines (3000-3350, 4511), Railroads (4011), Suburban and Local Commuter (4111), Passenger Railways (4112), Motor Freight Carriers, Trucking (4214), Courier Services, Freight Forwarders (4215), Transportation Services not elsewhere classified (4789), Other Services not elsewhere classified (7299), Tax Payments (9311), Government Services (9399), and Postal Services - Government Only (9402)
Interchange Compliance Downgrade Fee	0.00%	$0.15	Fee assessed on every transaction that is adjusted back by the Mastercard Interchange Compliance process for having an inappropriate interchange program assigned. The Mastercard Interchange Compliance process matches clearing transactions with data from the corresponding authorization messages to verify the data for accuracy and consistency. If the process determines that an incorrect interchange program has been assigned to the transaction, the process adjusts the transaction back and provides a reason for why the interchange rate was not appropriate for the transaction.
Claims Manager Fee	0.00%	$1.35	Fee assessed on each Mastercard incoming chargeback. Fee will appear as "DISPUTE CASE FEE MASTERCARD DMS" on your merchant statement or reporting.

Mastercard® Pass-through Fees Schedule

(Effective October, 2019)

The following fees result from charges assessed to Servicers from Mastercard and are subject to increases, decreases, and additional new fees imposed by Mastercard.

Fee Category	Rates		Mastercard Transaction Qualification Information
	Fee Per Sales $	Per Item	
Assessments	0.13%	$0.00	Fee assessed on the gross dollar amount of all Mastercard transactions.
Assessments (>=$1,000)	0.01%	$0.00	Fee assessed on the gross dollar amount of Mastercard Consumer and Commercial credit transactions that are $1,000 or greater.
Network Access & Brand Usage (NABU) Fee	0.00%	$0.0195	Fee assessed on all Mastercard authorization attempts and credit (sales return) transactions that are processed with a U.S. issued card at a U.S. merchant location. Does not apply to authorization reversals and $0 Account Status Inquiry transactions.
Mastercard Kilobyte Fee	0.00%	$0.0035	Fee assessed per kilobyte on all settled transactions for the transmission of clearing data.
Mastercard License Volume Fee	0.0061%	$0.00	Fee assessed on the gross dollar amount of all Mastercard transactions (credit and signature debit). Fee based on a good faith effort to recover and allocate among all customers Mastercard's annual fees for licensing and third party processing.
Mastercard Digital Enablement Fee	0.01%	$0.00	Fee assessed on the gross dollar amount of all Mastercard Card Not Present transactions.
Merchant Location Fee	0.00%	$1.25	Fee assessed monthly per active merchant location. An active location is defined as a merchant location that processed at least one Mastercard transaction during the month. Merchant locations that have less than $200 in Mastercard gross sales for the month are not subject to the fee for that month. Merchant locations in MCCs 8398 (Charitable Organizations) and 8661 (Religious Organizations) are not subject to this fee. Billed on a one month lag.
Address Verification Service Fee - Card Present	0.00%	$0.01	Assessed on all Mastercard Card Present authorizations that use the Address Verification Service (AVS) that are submitted for more than $0.
Address Verification Service Fee - Card Not Present	0.00%	$0.01	Assessed on all Mastercard Card Not Present authorizations that use the Address Verification Service (AVS) that are submitted for more than $0.
Account Status Inquiry Fee - Intraregional	0.00%	$0.025	Fee assessed on all Account Status Inquiry Service messages where the country code of the merchant is the same as the country code of the cardholder. Account Status Inquiry Service transactions must be submitted for $0 and are used to validate cardholder account numbers and other elements, such as CVC 2 and AVS, prior to obtaining an actual authorization.
Account Status Inquiry Fee - Interregional	0.00%	$0.03	Fee assessed on all Account Status Inquiry Service messages where the country code of the merchant is different from the country code of the cardholder. Account Status Inquiry Service transactions must be submitted for $0 and are used to validate cardholder account numbers and other elements, such as CVC 2 and AVS, prior to obtaining an actual authorization.
Card Validation Code 2 (CVC 2) Fee	0.00%	$0.0025	Fee assessed on all authorizations that include Card Validation Code 2 (CVC 2) validation. CVC 2 is an optional service from Mastercard that was implemented to help reduce the risk of fraud and is part of the screening tools used by merchants to ensure that the person placing the order has the card. Does not apply to Account Status Inquiry transactions.
SecureCode Fee	0.00%	$0.03	Fee assessed on all Mastercard Identity Check (formerly known as Mastercard SecureCode) verification requests that use the 3D Secure 1.0 protocol. Mastercard Identity Check is an optional service for E-Commerce merchants that allows for an additional level of shopping security by requiring cardholders to enter additional log-in credentials that are verified by the issuer when completing an online sale (if the issuer participates in the service). The existing 3D Secure 1.0 protocol only supports providing limited authentication data to issuers, and is only supported when the transaction takes place via a web browser (i.e., not in-app purchases). Fee will increase to $0.05, effective April 1, 2020.
Identity Check 2.0 Fee	0.01%	$0.00	Fee assessed on all Mastercard Identity Check (formerly known as Mastercard SecureCode) verification requests that use the 3D Secure 2.0 protocol. Mastercard Identity Check is an optional service for E-Commerce merchants that allows for an additional level of shopping security by requiring cardholders to enter additional log-in credentials that are verified by the issuer when completing an online sale (if the issuer participates in the service). The new 3D Secure 2.0 (or EMV 3D Secure) protocol facilitates sending exponentially more data in the authentication process, to enable issuers to make risk-based decisions when approving transactions. The new protocol also enables 3D Secure authentication to be used for in-app purchases and removes static passwords as a means to authenticate the cardholder.
Global Wholesale Travel Business-to-Business Fee	1.57%	$0.00	Fee applies to transactions that qualify for the Mastercard Business-to-Business Global Wholesale Travel Transaction program for virtual card transactions between travel agents and travel suppliers (e.g. airlines, hotels and car rental companies). Eligible Merchants: Airlines (3000-3300, 4511), Cruise / Steamship (MCC 4411), Lodging (3501-3999, 7011), Railways (4112), Car Rental (3351-3500, 7512, 7513, 7519), Bus Lines (4131), Airports / Airport Terminals / Flying Fields (4582), Travel Agencies & Tour Operators (4722), Direct Marketing - Travel-Related Arrangement Services (5962), Real Estate Agents & Managers - Rentals (6513), Recreational & Sporting Camps (7032), Campgrounds & Trailer Parks (7033), Timeshares (7012), Health & Beauty Spas (7298), Tourist Attractions & Exhibits (7991), Clubs - Country Clubs / Athletic, Recreation, Sports Membership Clubs / Private Golf Courses (7997), and Recreation Services (7999). Transactions assessed this fee are not subject to the Mastercard Network Access and Brand Usage (NABU) fee, the Mastercard Cross Border fee, the Mastercard Acquirer Program Support Fee, and the Mastercard Card Present and Card Not Present Address Verification Service (AVS) fees.
Enterprise Solutions Freight Program Acquirer Fee	0.50%	$0.00	Fee applies to transactions that qualify for the Mastercard Enterprise Solutions Freight Program for virtual card transactions between shippers, freight forwarders, consignees, freight handling agents, customs brokers, and other suppliers in the freight ecosystem. Eligible Merchants: Airlines (3000-3350, 4511), Railroads (4011), Suburban and Local Commuter (4111), Passenger Railways (4112), Motor Freight Carriers, Trucking (4214), Courier Services, Freight Forwarders (4215), Transportation Services not elsewhere classified (4789), Other Services not elsewhere classified (7299), Tax Payments (9311), Government Services (9399), and Postal Services - Government Only (9402).

Mastercard® Pass-through Fees Schedule

(Effective October, 2019)

Fee Category	Rates		Mastercard Transaction Qualification Information
	Fee Per Sales $	Per Item	
Processing Integrity Fee - Pre-Authorization	0.00%	$0.045	Fee assessed on Mastercard authorizations when the following conditions are met: (i) authorization is fully approved, (ii) authorization is identified as a pre-authorization, and (iii) authorization is not followed by either a clearing transaction or authorization reversal within 30 calendar days. Automated Fuel Dispensers (5542), contactless transit aggregated transactions, debt recovery transactions, pre-authorizations with an expired chargeback protection timeframe and offline approved transactions not subject to this fee. Billed on a one month lag.
Processing Integrity Fee - Undefined Authorization	0.00%	$0.045	Fee assessed on Mastercard authorizations when the following conditions are met: (i) authorization is fully approved, (ii) authorization is identified as an undefined authorization, and (iii) authorization is not followed by either a clearing transaction or authorization reversal within 7 calendar days. Automated Fuel Dispensers (5542), contactless transit aggregated transactions, debt recovery transactions, pre-authorizations with an expired chargeback protection timeframe and offline approved transactions not subject to this fee. Billed on a one month lag.
Processing Integrity Fee - Final Authorization	0.25%	Min $0.04	Fee assessed on Mastercard authorizations when the following conditions are met: (i) authorization is fully approved, (ii) authorization is identified as a final authorization, and (iii) either authorization is not followed by either a clearing transaction or authorization reversal within 7 calendar days or the final clearing amount is submitted for an amount different from the approved authorization amount or submitted in a different currency than the authorization amount. Billed on a one month lag. Minimum fee amount of $0.04.
Transaction Processing Excellence Fee - Excessive Authorization Attempts	0.00%	$0.10	Fee assessed on each declined authorization after 20 previously declined attempts have been made on the same card number at the same merchant location in a 24-hour period. Each excessive authorization attempt will also be assessed the Mastercard Processing Integrity Report Fee. Billed on a one month lag.
Transaction Processing Excellence Fee - Nominal Amount Authorizations	0.00%	$0.045	Fee assessed on each approved, card not present authorization that is submitted for $1 or less and then subsequently reversed in an effort to validate card status. Each nominal amount authorization will also be assessed the Mastercard Processing Integrity Report Fee. Note: If nominal amount authorizations are being used as a method to check card status, this fee can be avoided by using Mastercard Account Status Inquiry transactions instead. Billed on a one month lag. Fee is effective January 6, 2020.
Processing Integrity Fee - Detail Report Fee	0.00%	$0.017	Fee assessed on all Mastercard authorizations that are subject to the Processing Integrity fees for Pre-Authorization, Undefined Authorization, or Final Authorization or to the Transaction Processing Excellence Fees for Excessive Authorization Attempts and Nominal Amount Authorizations.
Interchange Compliance Downgrade Fee	0.00%	$0.15	Fee assessed on every transaction that is adjusted back by the Mastercard Interchange Compliance process for having an inappropriate interchange program assigned. The Mastercard Interchange Compliance process matches clearing transactions with data from the corresponding authorization messages to verify the data for accuracy and consistency. If the process determines that an incorrect interchange program has been assigned to the transaction, the process adjusts the transaction back and provides a reason for why the interchange rate was not appropriate for the transaction.
Humanitarian Program Clearing Fee	0.25%	$0.000	Fee assessed on the gross dollar volume of Humanitarian prepaid card transactions that are used to help humanitarian aid organizations deliver aid more cost effectively and more efficiently.
Cross Border - U.S	0.60%	$0.00	Fee assessed on all Consumer, Commercial, Credit and Debit transactions that are processed with the country code of the merchant different from the country code of the cardholder, where the transaction is settled in U.S. dollars.
Cross Border - Non-US Cross Border Fee - Asia Pacific Cross Border - LAC	1.00% 1.00% 0.80%	$0.00 $0.00 $0.00	Fee assessed on all Consumer, Commercial, Credit and Debit transactions that are processed with the country code of the merchant different from the country code of the cardholder, where the transaction is settled in a currency other than the merchant's local currency.
Acquirer Program Support Fee	0.85%	$0.00	Fee assessed on all U.S. region acquired Mastercard Consumer Credit, Consumer Debit, and Commercial Card transactions for cards issued outside the U.S. region. Fee is not refunded on credit voucher (sales returns) transactions. Billed as part of the applicable interchange fees.
Claims Manager Fee	0.00%	$1.55	Fee assessed on each Mastercard incoming chargeback. Fee will appear as "DISPUTE CASE FEE MASTERCARD DMS" on your merchant statement or reporting

INTERCHANGE RATE SCHEDULE

(Effective October, 2019)

This Interchange Rate Schedule contains a summary of the primary qualification criteria established by Visa®, Mastercard®, and Discover® Network (sometimes referred to as Discover) for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify. For a complete list, call the number on your merchant statement. The Discover Network Reference ID (NRID) and Transaction Data Condition Code must be submitted with all transactions. The NRID is a unique numeric identification generated by Discover that remains unchanged for the life of the transaction. The Transaction Data Condition Code is a value received in authorization that indicates the card presence and processing status of the transaction. Please note that Discover Network fees apply only to Discover transactions acquired by Bank of America Merchant Services. For more information regarding your Rates and fees, please call Customer Service.

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales $	Per Item	
DISCOVER NETWORK			
Retail Core	1.56%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card Present / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis & Limousines - 4121 and Beauty / Barber Shops - 7230). Authorization and settlement amounts do not have to match for Local Commuter (4111), Bus Lines - Charter & Tour (4131), Bars (5813), and Digital Goods (5815, 5816, 5817, 5818), Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Supermarkets / Warehouse Clubs (5300, 5411). Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Petroleum (5541, 5542). Restaurants (5812, 5814). Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Quasi Cash (4829, 6050, 6051, 6540, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Maximum 2 days to deposit & settle.
Retail Debit	1.10%	$0.16	
Retail Prepaid	1.10%	$0.16	
Retail Rewards	1.71%	$0.10	
Retail Premium	1.71%	$0.10	
Retail Premium Plus	2.15%	$0.10	
Regulated Debit & Prepaid	0.05%	$0.21	Non-exempt (regulated) Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has NOT certified its fraud prevention procedures. Authorization required. Maximum 30 days to deposit & settle.
Regulated Debit & Prepaid with Fraud Adjustment	0.05%	$0.22	Non-exempt (regulated) Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has certified its fraud prevention procedures. Authorization required. Maximum 30 days to deposit & settle.
Restaurants Core	1.56%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Same requirements as Retail. Authorization and Magnetic Stripe Read / Contactless / Chip Read required. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts do not have to match. Eligible Merchants: Restaurants (5812) and Fast Food Restaurants (5814). Maximum 2 days to deposit & settle.
Restaurants Debit	1.10%	$0.16	
Restaurants Prepaid	1.10%	$0.16	
Restaurants Rewards	1.95%	$0.10	
Restaurants Premium	2.30%	$0.10	
Restaurants Premium Plus	2.40%	$0.10	
Supermarket / Warehouse Core	1.40%	$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Same requirements as Retail. Authorization and Magnetic Stripe Read / Contactless / Chip Read required. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts can differ up to 10%. Cap of $0.36 for debit / prepaid transactions only. Eligible Merchants. Supermarket (5411) or Warehouse Club (5300). Maximum 2 days to deposit & settle.
Supermarket / Warehouse Debit	1.10%	$0.16	
Supermarket / Warehouse Prepaid	1.10%	$0.16	
Supermarket / Warehouse Rewards	1.60%	$0.10	
Supermarket / Warehouse Premium	1.60%	$0.10	
Supermarket / Whse Premium Plus	1.90%	$0.10	
Recurring Payments Core	1.35%	$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Recurring Billing, Installment, or Subscription indicator must be present. Card Verification Value (CVV) data must be present on the authorization Track Data and valid Transaction Data Condition Code values must be present in the Sales Data if Magnetic Stripe Read / Contactless / Chip Read. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Subscription (5968), Member Clubs / Sport (7997), Child Care Services (8351), Charitable & Social Service Organizations (8398), and consumer debit and prepaid transactions only at Phone Service / Equip Utility (4814) and Cable TV Services (4899). Maximum 2 days to deposit & settle.
Recurring Payments Debit	1.20%	$0.05	
Recurring Payments Prepaid	1.20%	$0.05	
Recurring Payments Rewards	1.35%	$0.05	
Recurring Payments Premium	1.45%	$0.05	
Recurring Payments Premium Plus	1.80%	$0.05	
Real Estate Core	1.10%	$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Real Estate Agents and Managers Rentals (6513). Maximum 3 days to deposit & settle.
Real Estate Debit	1.10%	$0.00	
Real Estate Prepaid	1.10%	$0.00	
Real Estate Rewards	1.10%	$0.00	
Real Estate Premium	1.10%	$0.00	
Real Estate Premium Plus	2.30%	$0.10	
Public Services Core	1.55%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Bridge & Road Fees / Tolls (4784), Court Cost / Alimony / Support (9211), Fines (9222), Bail and Bond Payments (9223), Tax Payments (9311), Government Services (9399), and Intra-Government Purchases - Government Only (9405). Maximum 3 days to deposit & settle.
Public Services Debit	0.90%	$0.20	
Public Services Prepaid	0.90%	$0.20	
Public Services Rewards	1.55%	$0.10	
Public Services Premium	1.55%	$0.10	
Public Services Premium Plus	1.55%	$0.10	

INTERCHANGE RATE SCHEDULE

(Effective October, 2019)

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
Petroleum Core	1.55%	$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card must be present and Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts do not have to match. Eligible Merchants: Service Stations (5541) and Automated Fuel Dispenser (5542). Maximum 2 days to deposit & settle.
Petroleum Debit	0.76%	$0.16	
Petroleum Prepaid	0.76%	$0.16	
Petroleum Rewards	1.80%	$0.05	
Petroleum Premium	1.80%	$0.05	
Petroleum Premium Plus	1.80%	$0.05	
Passenger Transport Core	1.75%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data and valid Transaction Data Condition Code values must be present in the Sales Data if Magnetic Stripe Read / Contactless / Chip Read. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts do not have to match. Eligible Merchants: Airline (3000-3350, 4511), Passenger Railway (4112), or Steamship / Cruise Lines (4411). Maximum 8 days to deposit & settle.
Passenger Transport Debit	1.60%	$0.15	
Passenger Transport Prepaid	1.60%	$0.15	
Passenger Transport Rewards	1.90%	$0.10	
Passenger Transport Premium	2.30%	$0.10	
Passenger Transport Premium Plus	2.40%	$0.10	
Key Entry Core	1.89%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Face-to-Face / Key-Entered / Signature Obtained / Electronically Authorized. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty / Barber Shops - 7230). Authorization and settlement amounts do not have to match for Local Commuter (4111), Bus Lines - Charter & Tour (4131), Restaurants (5812, 5814), Bars (5813), Petroleum (5541, 5542), and Digital Goods (5815, 5816, 5817, 5818). Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Quasi Cash (4829, 6050, 6051, 6540, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Maximum 2 days to deposit & settle.
Key Entry Debit	1.75%	$0.20	
Key Entry Prepaid	1.75%	$0.20	
Key Entry Rewards	2.00%	$0.10	
Key Entry Premium	2.00%	$0.10	
Key Entry Premium Plus	2.40%	$0.10	
Card Not Present Core	1.89%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card Not Present / Authorized / Mail or Phone Order. Address Verification Service required, except for recurring payment transactions. Customer Service phone number and invoice number required. Authorization and settlement amounts do not have to match. Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Quasi Cash (4829, 6050, 6051, 6540, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Maximum 2 days to deposit & settle.
Card Not Present Debit	1.75%	$0.20	
Card Not Present Prepaid	1.75%	$0.20	
Card Not Present Rewards	2.00%	$0.10	
Card Not Present Premium	2.00%	$0.10	
Card Not Present Premium Plus	2.40%	$0.10	
E-Commerce Core	1.89%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card Not Present / Authorized / E-Commerce Order / Mobile Payment. Address Verification Service required, except for mobile payment and recurring payment transactions. Customer Service phone number and invoice number required. Authorization and settlement amounts do not have to match. Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Quasi Cash (4829, 6050, 6051, 6540, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Maximum 7 days to deposit & settle
E-Commerce Debit	1.75%	$0.20	
E-Commerce Prepaid	1.75%	$0.20	
E-Commerce Rewards	2.00%	$0.10	
E-Commerce Premium	2.00%	$0.10	
E-Commerce Premium Plus	2.40%	$0.10	
E-Commerce Secured Core	1.89%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card Not Present / Authorized / E-Commerce Order / Mobile Payment utilizing the Discover ProtectBuy® Authentication Service. POS E-Commerce indicator of 5 or 6 must be present. Customer Service phone number and invoice number required. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis & Limousines - 4121 and Beauty / Barber Shops - 7230). Authorization and settlement amounts do not have to match for Local Commuter (4111), Bus Lines - Charter & Tour (4131), Petroleum (5541, 5542), Restaurants (5812, 5814), Bars (5813), and Digital Goods (5815, 5816, 5817, 5818). Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Quasi Cash (4829, 6050, 6051, 6540, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Maximum 7 days to deposit & settle.
E-Commerce Secured Debit	1.75%	$0.20	
E-Commerce Secured Prepaid	1.75%	$0.20	
E-Commerce Secured Rewards	2.00%	$0.10	
E-Commerce Secured Premium	2.00%	$0.10	
E-Commerce Secured Premium Plus	2.40%	$0.10	
Hotels / Car Rentals Core	1.58%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data and valid Transaction Data Condition Code values must be present in the Sales Data if Magnetic Stripe Read / Contactless / Chip Read. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts do not have to match. Eligible Merchants: Car Rentals (3351-3441, 7512, 7513, 7519) and Hotels (3501-3999, 7011, 7012). Maximum 2 days to deposit & settle.
Hotels / Car Rentals Debit	1.35%	$0.16	
Hotels / Car Rentals Prepaid	1.35%	$0.16	
Hotels / Car Rentals Rewards	1.90%	$0.10	
Hotels / Car Rentals Premium	2.30%	$0.10	
Hotels / Car Rentals Prem Plus	2.40%	$0.10	

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
Express Services Core	1.95%	$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Supplemental Data Record (SDR) required on chip card transactions. Eligible Merchants. Local Commuter (4111), Passenger Railway (4112), Limousines and Taxis (4121), Bus Lines - Charter & Tour (4131), Toll/Bridges Fee (4784), Miscellaneous Food Stores - Convenience Stores & Specialty Markets (5499), Restaurants (5812), Fast Food (5814), News Dealers / Newsstands (5994), Laundries (7211), Dry Cleaners (7216), Quick Copy / Repro Services (7338), Auto Parking Lots / Garages (7523), Car Washes (7542), Movie Theater (7832), and Video Tape Rentals (7841). Card sale amount must be less than or equal to $15.00 for all merchants except for Limousines and Taxis (4121), which is $25.00. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121). Authorization and settlement amounts do not have to match for Local Commuter (4111), Passenger Railway (4112), Bus Lines - Charter & Tour (4131), Restaurants (5812) and Fast Food Restaurants (5814). Maximum 2 days to deposit & settle.
Express Services Debit	1.80%	$0.00	
Express Services Prepaid	1.80%	$0.00	
Express Services Rewards	1.95%	$0.00	
Express Services Premium	1.95%	$0.00	
Express Services Premium Plus	2.05%	$0.05	
Insurance Core	1.43%	$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (6300). Maximum 3 days to deposit & settle.
Insurance Debit	0.80%	$0.25	
Insurance Prepaid	0.80%	$0.25	
Insurance Rewards	1.43%	$0.05	
Insurance Premium	1.43%	$0.05	
Insurance Premium Plus	2.30%	$0.05	
Emerging Markets Core	1.45%	$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Cable / Satellite / Other Pay Television / Radio Stations (4899), Subscription (5968), Fuel Dealers (5983), Payment Service Provider - Merchant - Payment Transaction (6533), Schools - Elementary & Secondary (8211), Colleges / Universities / Professional Schools / Junior Colleges (8220), Schools and Educational Services not elsewhere classified (8299), Child Care Services (8351), and Charitable / Social Services (8398). Maximum 3 days to deposit & settle.
Emerging Markets Debit	0.90%	$0.20	
Emerging Markets Prepaid	0.90%	$0.20	
Emerging Markets Rewards	1.45%	$0.05	
Emerging Markets Premium	1.45%	$0.05	
Emerging Markets Premium Plus	2.30%	$0.10	
Debt Repayment Debit	0.70%	$0.16	Consumer Debit cards or reloadable Prepaid cards (where the cardholder's identity is known to the Issuer) used for the repayment of consumer loans including auto, student, mortgages, and credit card balances. Card Not Present / Electronically Authorized / Mail or Phone Order / E-Commerce Order / Mobile Payment. Authorization and settlement amount can differ up to 10%. Eligible Merchants. Member Financial Institution - Merchandise & Services (6012) or Quasi Cash - Non-Financial Institution (6051). Requires registration with Discover. Debt Repayment Maximum rate applies to transactions greater than $320.00. Maximum 2 days to deposit & settle.
Debt Repayment Maximum Debit	0.00%	$2.40	
Debt Repayment Prepaid	0.70%	$0.16	
Debt Repayment Maximum Prepaid	0.00%	$2.40	
Utilities Core	0.00%	$0.75	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards and Commercial cards, including Business, Executive Business, and Corporate cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Electric, Gas, Heating Oil, Sanitation, Water (MCC 4900). Cable, Satellite, and Other Pay TV & Radio Services (4899) and Telecommunications (4812, 4814) merchants are not eligible for this program. Maximum 2 days to deposit & settle.
Utilities Debit	0.00%	$0.75	
Utilities Prepaid	0.00%	$0.75	
Utilities Rewards	0.00%	$0.75	
Utilities Premium	0.00%	$0.75	
Utilities Premium Plus	0.00%	$0.75	
Commercial Utilities	0.00%	$1.50	
Commercial Utilities Debit	0.00%	$1.50	
Commercial Utilities Prepaid	0.00%	$1.50	
Mid Submission Level Core	2.40%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards that do not meet the requirements for any Prime Submission Level Program or the Key-Entered Program. Magnetic Swipe or Chip Read not required / Electronically Authorized. Supplemental Data Record (SDR) missing on chip card transactions. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty / Barber Shops - 7230). Authorization and settlement amounts do not have to match for Local Commuter (4111), Bus Lines - Charter & Tour (4131), Restaurants (5812, 5814), Bars (5813), Hotel / Motel (3501-3999, 7011, 7012), Car Rental (3351-3441, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Service Stations (5541), Automated Fuel Dispensers (5542), and Digital Goods (5815, 5816, 5817, 5818). Gaming & Lottery merchants (7800, 7801, 7802) eligible for this program: registration with Discover is required or transaction will reject. High Risk merchants (Direct Marketing Travel - 5962, Direct Marketing Outbound Telemarketing - 5966, and Direct Marketing Inbound Telemarketing - 5967) not eligible for this program. Premium and Premium Plus card transactions at Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519) and Passenger Transport (3000-3350, 4112, 4411, 4511) not eligible for this program. Maximum days to deposit & settle is 8 days for Passenger Transport (3000-3350, 4112, 4411, 4511), 3 days for all other merchants.
Mid Submission Level Debit	1.80%	$0.20	
Mid Submission Level Prepaid	1.80%	$0.20	
Mid Submission Level Rewards	2.40%	$0.10	
Mid Submission Level Premium	2.40%	$0.10	
Mid Submission Lvl Premium Plus	2.40%	$0.10	
Base Submission Level Core	2.95%	$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards that do not meet the requirements for the Mid Submission Level Program or Key Entered Program or have been submitted with an invalid or missing Acquirer Interchange Program Code. Validation not required for Magnetic Stripe or Chip Read, Authorization, or MCC. Supplemental Data Record (SDR) missing on chip card transactions. Transaction missing the Discover Network Reference ID (NRID), which is a unique numeric identification generated by Discover that remains unchanged for the life of the transaction. Maximum 30 days to deposit & settle.
Base Submission Level Debit	1.90%	$0.25	
Base Submission Level Prepaid	1.90%	$0.25	
Base Submission Level Rewards	2.95%	$0.10	
Base Submission Level Premium	2.95%	$0.10	
Base Sub Level Premium Plus	2.95%	$0.10	

INTERCHANGE RATE SCHEDULE

(Effective October, 2019)

Program Rate Category	Rates: Fee Per Sales $	Rates: Per Item	Transaction Qualification Information
Commercial Electronic	2.30%	$0.10	Commercial cards including Business, Executive Business, and Corporate cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data and valid Transaction Data Condition Code values must be present in the Sales Data if Magnetic Stripe Read / Contactless / Chip Read. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty / Barber Shops - 7230). Authorization and settlement amounts do not have to match for Restaurants (5812, 5814), Bars (5813), Hotel / Motel (3501-3999, 7011, 7012), Car Rental (3351-3441, 7512, 7513, 7519), Passenger Transport (3000-3350, 4111, 4112, 4131, 4411, 4511), Petroleum (5541, 5542), and Digital Goods (5815, 5816, 5817, 5818). Address Verification Service required for Card Not Present transactions, except for mobile payment and recurring payment transactions, for all merchants except for Insurance (5960, 6300). Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519), and Passenger Transport (3000–3350, 4112, 4411, 4511). Utilities (4900) and High Risk (5962, 5966, 5967) are not eligible for this program. Maximum days to settle is 8 days for Passenger Transport (3000-3350, 4112, 4411, 4511), 3 days for Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398) and Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), 2 days for all other merchants
Commercial Electronic Debit	2.30%	$0.10	
Commercial Electronic Prepaid	2.30%	$0.10	
Commercial Base Submission	2.95%	$0.10	Commercial cards, including Business, Executive Business, and Corporate cards, that do not meet the requirements for the Commercial Electronic Level Program. Validation not required for Magnetic Stripe Read / Contactless / Chip Read, Authorization, or MCC. Maximum 30 days to deposit & settle.
Comml Base Submission Level Debit	2.95%	$0.10	
Comml Base Submission Lvl Prepaid	2.95%	$0.10	
Commercial Large Ticket	0.90%	$20.00	Commercial cards including Business, Executive Business, and Corporate cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: MCCs 2741, 2791, 2842, 5013, 5021, 5039, 5044, 5045, 5046, 5047, 5051, 5065, 5072, 5074, 5085, 5094, 5099, 5199, 5111, 5122, 5131, 5137, 5139, 5169, 5172, 5192, 5193, 5198. Transaction amount greater than or equal to $5,000. Maximum 2 days to deposit & settle.
Commercial Large Ticket Debit	0.90%	$20.00	
Commercial Large Ticket Prepaid	0.90%	$20.00	
International Consumer Credit	2.15%	$0.00	Consumer Discover, Diners Club International, JCB, UnionPay, and Korea BCcard cards issued in a foreign country. Face-to-Face / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized. Supplemental Data Record (SDR) required on chip card transactions. Key-Entered transactions not eligible for this program. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Authorization and settlement amounts do not have to match. High Risk (5962, 5966, 5967) are not eligible for this program. Mobile Payment transactions not eligible for this program. Maximum 5 days to deposit & settle. 8 days for Passenger Transport (3000-3350, 4112, 4411, 4511). Rate includes the Discover International Processing Fee.
International Consumer Debit / Prepaid	1.70%	$0.00	
International Consumer Base Submission Level	2.20%	$0.10	Consumer Discover, Diners Club International, JCB, UnionPay, and Korea BCcard cards issued in a foreign country that do not meet the requirements for the International Consumer Credit or Debit / Prepaid programs. Validation not required for Magnetic Stripe Read / Contactless / Chip Read, Authorization, or MCC. Supplemental Data Record (SDR) missing on chip card transactions. Maximum 30 days to deposit & settle. Rate includes the Discover International Processing Fee.
International Commercial	2.40%	$0.10	Commercial Discover, Diners Club International, JCB, UnionPay, and Korea BCcard cards issued in a foreign country. Validation not required for Magnetic Stripe Read / Contactless / Chip Read, Authorization, or MCC. Supplemental Data Record (SDR) missing on chip card transactions. Maximum 30 days to deposit & settle. Rate includes the Discover International Processing Fee.
Discover Assessments	0.13%	$0.00	Fee assessed on the gross dollar amount of all Discover, JCB, UnionPay, Diners Club International, and Korea BCcard transactions.
Data Usage Fee	0.00%	$0.0195	Fee assessed on all Discover, JCB, UnionPay, Diners Club International, and Korea BCcard sales and credit (return) transactions.
International Service Fee	0.80%	$0.00	Fee assessed on all Discover, Diners Club International, JCB, UnionPay, and Korea BCcard transactions at a U.S. merchant location with a non-U.S. issued card.
Network Authorization Fee	0.00%	$0.0025	Fee assessed on all Discover, JCB, UnionPay, Diners Club International, and Korea BCcard authorizations.

Discover® Network Pass-through Fees Schedule

(Effective October, 2019)

The following fees result from charges assessed to Servicers from Discover Network (sometimes referred to as Discover) and are subject to increases, decreases, and additional new fees imposed by Discover Network. Please note that Discover Network fees apply only to Discover transactions acquired by Bank of America Merchant Services.

Fee Category	Rates		Discover Network Transaction Qualification Information
	Fee Per Sales $	Per Item	
Discover Assessments	0.13%	$0.00	Fee assessed on the gross dollar amount of all Discover, JCB, UnionPay, Diners Club International, and Korea BCcard transactions
Data Usage Fee	0.00%	$0.0195	Fee assessed on all Discover, JCB, UnionPay, Diners Club International, and Korea BCcard sales and credit (return) transactions.
International Service Fee	0.80%	$0.00	Fee assessed on all Discover, Diners Club International, JCB, UnionPay, and Korea BCcard transactions at a U.S. merchant location with a non-U.S. issued card.
International Processing Fee	0.50%	$0.00	Fee assessed on all Discover, Diners Club Internationsl, JCB, UnionPay, and Korea BCcard transactions where the country code of the merchant is different from the country code of the card issuer. Billed as part of the applicable interchange fees.
Network Authorization Fee	0.00%	$0.0025	Fee assessed on all Discover, JCB, UnionPay, Diners Club International, and Korea BCcard authorizations.

Visa® Fixed Acquirer Network Fee (FANF)
Effective April 1, 2018

Table 1 - Customer Present[1, 8, 10]			
		1a: High-Volume MCCs[2]	1b: All Other MCCs[3]
Tier	# of Locations (Per Taxpayer ID)	Price per Location[4] per Month	
1	1	$2.90	$2.00
2	2		
3	3		
4	4	$4.00	$2.90
5	5		
6	6 - 10		
7	11 - 20	$5.00	$4.00
8	21 - 50		
9	51 - 100	$8.00	$6.00
10	101 - 150	$12.00	$8.00
11	151 - 200	$18.00	$10.00
12	201 - 250	$25.00	$14.00
13	251 - 500	$35.00	$24.00
14	501 - 1,000	$45.00	$32.00
15	1,001 - 1,500	$55.00	$40.00
16	1,501 - 2,000	$65.00	$50.00
17	2,001 - 4,000	$75.00	$60.00
18	> 4,000	$85.00[6]	$65.00[6]
19[11]	Monthly Gross Visa Sales Volume < $200 (any number of locations)	$0.00	$0.00
20[11]	Monthly Gross Visa Sales Volume ≥ $200 and < $1,250 (any number of locations)	0.15% of monthly gross sales volume	0.15% of monthly gross sales volume

[2]High-Volume MCCs: Applies to merchants for which ≥ 50% of monthly Customer Present Sales Volume is associated with High-Volume MCCs

MCC	MCC Description	MCC	MCC Description
3000-3299, 4511	Airlines	5532	Automotive Tire Stores
3300-3499, 7512	Auto Rental	5541	Service Stations
3500-3999, 7011	Lodging	5542	Automated Fuel Dispensers
4411	Steamship / Cruise Lines	5651	Family Clothing Stores
4829	Wire Transfer Money Order	5655	Sports / Riding Apparel Stores
5200	Home Supply Warehouse Stores	5712	Furniture / Equipment Stores
5300	Wholesale Clubs	5732	Electronic Stores
5309	Duty Free Stores	5912	Drugstores and Pharmacies
5310	Discount Stores	5943	Stationery Stores
5311	Department Stores	7012	Timeshares
5411	Grocery Stores and Supermarkets	7832	Motion Picture Theaters
5511	Car and Truck Dealers - New & Used		

Table 2[7, 8, 10] - Customer Not Present[1], Unattended Terminals[9] and Fast Food Restaurants[5]		
Tier	Monthly Gross Visa Sales Volume	Fee per Taxpayer ID per Month
1[11]	< $200.00	$0.00
2[11]	$200.00 - $1,249.99	0.15% of monthly gross sales volume
3	$1,250.00 - $3,999.99	$7.00
4	$4,000.00 - $7,999.99	$9.00
5	$8,000.00 - $39,999.99	$15.00
6	$40,000.00 - $199,999.99	$45.00
7	$200,000.00 - $799,999.99	$160.00
8	$800,000.00 - $1,999,999.99	$450.00
9	$2,000,000.00 - $3,999,999.99	$1,000.00
10	$4,000,000.00 - $7,999,999.99	$2,000.00
11	$8,000,000.00 - $19,999,999.99	$4,000.00
12	$20,000,000.00 - $39,999,999.99	$8,000.00
13	$40,000,000.00 - $79,999,999.99	$16,000.00
14	$80,000,000.00 - $399,999,999.99	$45,000.00
15	≥ $400,000,000	$70,000.00

[5]**Fast Food Restaurants and Vending Machines (MCC 5814):** ***Applies to merchants with ≥ 50% of Customer Present Sales Volume associated with MCC 5814.***

[1]**Customer Not Present volume includes transactions originating with an ECI/MOTO indicator of 1-9, and Customer Present volume includes transactions NOT originating with an ECI/MOTO indicator of 1-9.**

[6]**Cap of 4,001 maximum billable locations**

[7]**Table 2 fees are allocated and billed to each individual outlet or merchant account number based on a weighted average of the Customer Not Present volume each outlet represents within the taxpayer ID.**

[3]**All Other MCCs: Applies to merchants where < 50% of Monthly Customer Present Sales Volume is associated with High Volume MCCs**

[4]**Locations: The number of locations associated with each Taxpayer ID as of the last day of the month in question. A location is an individual outlet or merchant account number as referenced in our agreement with you for merchant services. The fee will be charged for each location that processes at least one Visa purchase transaction during the month.**

[8]**Service fees processed as a separate transaction (both Customer Present and Customer Not Present volume) by Visa Government and Education Payment Program providers are subject to Table 2 fees only.**

[9]**Transactions at Unattended Terminals in all MCCs, except for Automated Fuel Dispensers (MCC 5542), are subject to Table 2 fees only if <u>all</u> of the Customer Present volume at the location is from Unattended Terminals. Unattended terminal transactions must have a Base II Acceptance Terminal Indicator of 3 or SMS Terminal Type of 3.**

[10] **Excludes Visa Straight Through Processing transactions identified with a Market-Specific Data Indicator of "J" on the purchase transaction.**

[11]**All of the Visa volume under the Taxpayer ID must be with one acquirer to be eligible for this tier.**

Arizona Public Sector Group General Product Fee Schedule

(CLIENT NAME)

SCHEDULES TO BANK OF AMERICA CORPORATE/PURCHASE/TRAVEL CARD

Program Overview: **Date:** ________________

The **Arizona Public Sector Group** is an association of Bank of America's Purchase Card, Travel Card, Corporate Card and ePayables public sector clients. The purpose of the **Arizona Public Sector Group** is to help state and local government agencies, public schools and municipalities to grow their card programs and earn additional rebate basis points on their individual annual Transaction Volume.

SCHEDULE I - GENERAL PRODUCT FEE SCHEDULE

Payment Method and applicable fee:	Electronic Payment – No Fee
Annual Card Fee (Per Card):	Fee Waived
Late Fee: Assessed if full payment is not received by Payment Due Date. Central Bill Accounts: Minimum $250.00, Maximum $3,500.00 Individual Bill Accounts:	2.5% of the total balance due $29.00 per occurrence
Periodic Finance Charge:	Prime Rate + 1.00%
Cash Advance Fee: Minimum $5.00, no maximum	2.00% of transaction amount
Over limit Fee: Central Bill Accounts: Assessed when Aggregate Charge Limit is exceeded. Individual Bill Accounts: Assessed when any Card Limit is exceeded.	Fee Waived NA
Returned Payment Fee:	$29.00 per occurrence
Copy Fee:	$3.00 per copy
Logo Fee:	Logo Card Fee Waived
Unique Card Design Fee:	TBD
International Transaction Fee:	1% of the U.S. Dollar amount

SELECTION OF SETTLEMENT PERIOD

Indicate the Settlement Period or number of days after the statement closing date within which payment is due.	3, 7, 14, 20 or 25 day settlement period

Arizona Public Sector Group General Product Fee Schedule

(CLIENT NAME)

SCHEDULES TO BANK OF AMERICA CORPORATE/PURCHASE/TRAVEL CARD

SCHEDULE II - ELECTRONIC PRODUCT FEE SCHEDULE

Internet Application Options:	
Works Solution **$1,000,000 Annual Spend Threshold*	Fee Waived
Visa VIM with Workflow	Fee Waived
MasterCard Smart Data Online	Fee Waived
Visa Information Management Solution (VIM) Reporting – (for 1099 reporting if needed)	Fee Waived
MasterCard Enhanced Merchant Reporting (EMR) – (for 1099 reporting if needed)	Fee Waived
Custom Interface: (*With Works Ad Hoc Reporting – Never had client need this)	
Interface warranty period of 1 year	
Development	$150.00 per hour
Maintenance	$150.00 per hour
Standard Electronic File Delivery Options:	
EDI 811	Delivery Fee Waived
Statement Billing File	Delivery Fee Waived
File Express (MasterCard Only)	File Express Not Selected

Arizona Public Sector Group General Product Fee Schedule

(CLIENT NAME)

SCHEDULES TO BANK OF AMERICA CORPORATE/PURCHASE/TRAVEL CARD

SCHEDULE III - SCHEDULE OF REBATES

Rebate Definitions:

"Calculation Period" means, initially, the twelve (12) month period commencing July 1, 2017, and thereafter, each subsequent (12) month period.

"Cycle Days" means the number of days from the start of the billing period to the statement date.

"Grace Days" means the number of days from the statement date that payment is due.

"Large-Ticket Interchange Transactions" means certain transactions which, based upon the type of merchant and/or transaction dollar amount, are subject to a Visa or MasterCard large ticket interchange program, as determined by and amended by Visa and MasterCard from time to time.

"Rebate Multiplier" means the multiplier corresponding to the Transaction Volume and Cycle and Grace Days as set forth in the Standard Rebate Multiplier Table and the multiplier corresponding to the Average Large Ticket Transaction Size and Cycle and Grace Days set forth in the Large Ticket Interchange Transactions Table below.

"Standard Transactions" means the Transaction Volume not meeting the criteria for Large-Ticket Interchange Transactions.

"Average Large Ticket Transaction Size" means the arithmetic mean of all Large Ticket Interchange Transactions billed during a Calculation Period.

"Total Credit Losses" means, for any Calculation Period, the sum of (i) Bank of America's credit losses on the Card Accounts for the Calculation Period and (ii) Bank of America's credit losses on the Card Accounts for any previous Calculation Period which have not been applied against any rebate payable pursuant to this Rebate Schedule.

"Transaction Volume" means, for any Calculation Period, the total dollar amount of purchase transactions made with the Cards during the Calculation Period, less the total dollar amount of: returned purchases, credit adjustments, Transactions resulting from Unauthorized Use, and disputed charges. Cash advances and Convenience Checks are not included in Transaction Volume.

Arizona Public Sector Group General Product Fee Schedule

(CLIENT NAME)

SCHEDULES TO BANK OF AMERICA CORPORATE/PURCHASE/TRAVEL CARD

Rebate Conditions:

The program must meet the following conditions in order to qualify for a rebate:

(i) During the Calculation Period, Client and participating affiliates pay Bank of America the total amount of the new balance shown as due on each billing statement on or before the payment due date;

(ii) Neither Client nor participating affiliates has breached any obligation, covenant, representation or warranty contained in the Agreement;

(iii) For the Calculation Period, and Transaction Volume is at least **$350,000.**

Rebate Calculation and Payment:
In the event that all of the above Rebate Conditions are met with respect to the Calculation Period, Bank of America will pay a rebate to Company, which shall be calculated at the end of the Calculation Period. The Rebate Multiplier will be determined based on **(1)** The combined Standard Transaction Volume from all participating institutions, and **(2)** The Standard Transaction Volume from the individual institution and **(3)** the cycle and grace period for the individual institution.
The rebate calculation period for any 12 month period starts on the first day of July and ends the last day of June the following year. The basis points aligned to the total aggregate Transaction Volume will be used to calculate a rebate for each **Arizona Public Sector Group** member based on their individual program Transaction Volume and Grace Days. The Rebate Multiplier basis points aligned to the aggregate Transaction Volume for Purchase Cards, Travel Cards and/or ePayables Dollar Volume Tier will be used to calculate rebates for individual group members, in accordance with the respective Multiplier Tables for Standard and Large Ticket Interchange Transactions and using the following equation:

(Transaction Volume for Standard Transactions x Rebate Multiplier) + (Transaction Volume for Large Ticket Interchange Transactions x Rebate Multiplier) – Total Credit Losses

Payment of any rebate will be made by ACH credit or other means determined by Bank of America, within ninety (90) days following the end of the Calculation Period. No rebate will be paid to any participating affiliates.

Should one or more of the above rebate conditions not be met, Bank of America will be under no obligation to pay any rebate, although Bank of America may, in its sole discretion, determine to pay a rebate in an amount determined by Bank of America. Bank of America's payment of a rebate in such circumstance will in no way obligate Bank of America to pay a rebate with respect to any subsequent Calculation Period if the rebate conditions have not been met.

Arizona Public Sector Group General Product Fee Schedule

(CLIENT NAME)

SCHEDULES TO BANK OF AMERICA CORPORATE/PURCHASE/TRAVEL CARD

STANDARD MULTIPLIER TABLE

30 cycle days; 25 grace days									
AZPSG Annual Transaction Volume Tier Excludes Large Ticket Transactions (1) All Institutions		Entity Annual Volume (2)							
		350,000	1,000,001	2,500,001	5,000,001	10,000,001	15,000,001	20,000,001	50,000,001
		1,000,000	2,500,000	5,000,000	10,000,000	15,000,000	20,000,000	50,000,000	+
		Rebate Basis Points							
$0	$4,999,999	84	89	94					
$5,000,000	$9,999,999	89	94	99	109				
$10,000,000	$19,999,999	94	99	104	114	119	121	120	
$20,000,000	$29,999,999	97	102	107	117	122	124	123	
$30,000,000	$39,999,999	100	105	110	120	125	127	126	
$40,000,000	$49,999,999	103	108	113	123	128	130	129	
$50,000,000	$59,999,999	106	111	116	126	131	133	132	142
$60,000,000	$69,999,999	109	114	119	129	134	136	135	145
$70,000,000	$79,999,999	112	117	122	132	137	139	138	148
$80,000,000	$99,999,999	114	119	124	134	139	141	141	151
$100,000,000	$124,999,999	120	125	130	140	140	142	144	154
$125,000,000	$149,999,999	120	126	131	140	145	147	155	165
$150,000,000	$174,999,999	120	127	132	141	146	148	156	166
$175,000,000	$199,999,999	120	128	133	142	147	149	157	167
$200,000,000	$224,999,999	120	129	134	143	148	150	158	168
$225,000,000	$249,999,999	120	130	135	144	149	151	159	169
$250,000,000	+	120	131	136	145	150	152	160	170

(1 BPS = .01% or 60 BPS = .60% or .006)

	Cycle Days	7	14	14	30	30	30	30	30
	Grace Days	3	3	7	3	7	14	20	25
Increase Standard Transaction Rebate Multiplier based on Cycle and Grace Days (3)	Rebate BPS Increase	23	21	18	15	13	8	4	0

LARGE TICKET MULTIPLIER TABLE

Large Ticket Interchange		Cycle days	7	14	14	30	30	30	30	30
Qualified Transactions		Grace days	3	3	7	3	7	14	20	25
Annual Volume			REBATE BASIS POINTS							
$0	+		100	96	91	86	82	73	66	60

Arizona Public Sector Group General Product Fee Schedule

(CLIENT NAME)

SCHEDULES TO BANK OF AMERICA CORPORATE/PURCHASE/TRAVEL CARD

Transaction Volume Growth Incentive

Bank of America wishes to further incent the use of Card (Purchase Card and ePayables) by the Local Public Bodies.

Bank will pay each participating Local Public Body an incremental Card Transaction Volume Growth incentive, as follows

$5mm incremental growth = 10 BPS
$10mm incremental growth = 20 BPS
$20mm incremental growth = 30 BPS

If the Local Public Body's Card Standard Transaction Volume growth exceeds Five Million Dollars during an annual Calculation Period, then Bank will pay ten basis points (0.10%) on the Card Standard Transaction Volume that is growth over the previous highest annual Calculation Period Standard Transaction Card Volume.

If the Local Public Body's Card Standard Transaction Volume growth exceeds Ten Million Dollars during an annual Calculation Period, then Bank will pay twenty basis points (0.20%) on the Card Standard Transaction Volume that is growth over the previous highest annual Calculation Period Standard Transaction Card Volume.

If the Local Public Body's Card Standard Transaction Volume growth exceeds Twenty Million Dollars during an annual Calculation Period, then Bank will pay thirty basis points (0.30%) on the Card Standard Transaction Volume that is growth over the previous highest annual Calculation Period Standard Transaction Card Volume.

By way of example,

1) If the Local Public Body had year 1 ePayables volume of $5mm, then the year 1 Card growth incentive would be $5mm times 0.10%, which would be Five Thousand Dollars ($5,000.00).

2) If the Local Public Body had year 2 ePayables volume of $15mm, then the year 2 Card growth incentive would be $10mm times 0.20%, which would be Twenty Thousand Dollars ($20,000.00).

3) If the Local Public Body had year 3 ePayables volume of $50mm, then the year 3 Card growth incentive would be $35mm times 0.30%, which would be One-Hundred Five Thousand Dollars ($105,000.00).

Payment of any growth incentive will be made by ACH credit or other means determined by Bank of America, within ninety (90) days following the end of the applicable annual Calculation Period.

Nothing in this Schedule of Fees and Charges is intended to state a term for the Agreement. For the avoidance of doubt, any period of time set forth in the Schedule of Fees and Charges applies solely to pricing terms, but only to the extent the Agreement has not been terminated as set forth in the Agreement.

Notwithstanding anything to the contrary in the Agreement or this Schedule of Fees and Charges, all fees and charges are subject to change upon 30 days prior written notice to you if an event external to Bank of America increases the cost or decreases the revenue to Bank of America (e.g., decreases to interchange revenue paid to Bank of America by a card association, increases to funding costs due to interest rate changes or deterioration in your financial condition) in connection with providing this card program to you.

END OF PRICING SCHEDULES

Acknowledgement

By signature of an authorized representative(s), you agree to the terms and conditions of this Schedule of Fees and Charges presented herein. This form must be signed in ink by an authorized representative(s) and submitted with the original signature to your Bank representative.

CLIENT(S)	**Bank of America N.A.**
____________________ [CLIENT NAME]	
By: ____________________ (Signature) (Date)	By: ____________________ (Signature) (Date)
Name: ____________________ (Print or Type)	Name: ____________________ (Print or Type)
Title: ____________________ (Print or Type)	Title: ____________________ (Print or Type)

Arizona Public Sector Group General Product Fee Schedule

(CLIENT NAME)

SCHEDULES TO BANK OF AMERICA CORPORATE/PURCHASE/TRAVEL CARD

Bank of America, N.A. Safekeeping Fee Schedule
Effective May 15, 2019

PRODUCT / SERVICE* *See Description of Charges on reverse side	$FEE
SAFEKEEPING SERVICES	
Deposits/Withdrawals	20.00
Security Pledging/Releasing	35.00
Disbursement Fees:	
• MBS/ABS Paydowns & Other Unique Securities Income Processing (per receipt)	16.50
• Interest Collection/Disbursement via Automated Payment to Account (per receipt)	1.00
• Redemptions/Maturities/Called Bonds via Automated Payment to Account (per receipt)	1.00
• Payments via Wire/Check/Other (per payment)	25.00
Account Maintenance-Monthly Fee	15.00
Asset Maintenance-Monthly Fees*:	
• Safekeeping of Assets (per receipt)	1.00
• Par Based Fees: (fees per 1,000)	
• Charge for first 1,000,000 par	0.005
• Charge for next 4,000,000 par	0.003
• Charge for next 5,000.000 par	0.002
• Charge for subsequent amount over 10.000,000 par	0.001
* *Asset Maintenance Monthly Fees are not applicable to Commercial Paper*	
OTHER CHARGES	
• Research Request	Actual Cost

DESCRIPTION OF CHARGES

May 15, 2019

SAFEKEEPING SERVICES

Deposits and Withdrawals
Securities deposited to or withdrawn from safekeeping, including securities that are traded through Bank of America, N.A., BofA Securities, Inc., or other broker/dealers.

Security Pledging and Releasing
The pledging or releasing from pledge of securities held in a safekeeping account as collateral for public funds deposits or for loans.

Disbursement Fees (per receipt):
Mortgage Backed/Asset Backed (MBS/ABS) Paydowns and Other Unique Securities Income Processing (per receipt).

Monthly principal and interest payments collected and disbursed on mortgage-backed, asset-backed and other unique securities, (i.e., REMICs, government exports, etc.).

Interest Collection/Disbursement via Automated Payment to Account (per receipt).

Payment of interest on securities held in a safekeeping account by issuance of credit to a Bank of America demand deposit account (DDA) or savings account.

Redemptions/Maturities/Called Bonds via Automated Payment to Account (per receipt).

Payment of principal on maturing or called securities held in a safekeeping account by issuance of credit to a Bank of America demand deposit account (DDA) or savings account.

Payments via Wire/Check/Other.

Payment of interest or principal on securities held in a safekeeping account, including, but not limited to, by issuance of a cashiers check, wiring of funds to an account maintained with another financial institution, or reinvestment.

Account Maintenance – Monthly Fee:
Applies when there is any type of activity in the account during a calendar month.

Asset Maintenance – Monthly Fees[1]:
Safekeeping of Assets (per receipt).

Safekeeping maintenance fee based on average number of receipts held during the month.

Par Fee Schedule - Value of Assets Held (per $1,000).

Safekeeping maintenance fee based on average par value held during the month. The tiered prices apply to the total par in each stated range.

[1]Asset Maintenance Fees are not applicable to Commercial Paper.

OTHER CHARGES

Research Request
Fees will be quoted in advance for research of a security held in safekeeping that is aged over 90 days.

BILLING TIMING

Billing cycle is monthly.