



April 2022 Payment Brand Mastercard: Interchange Rate Schedule

Consumer	Regulated	Reg. w/FA	Debit Exempt	Prepaid Exempt	Consumer Core	Enhanced	World	World Elite	High Value
Merit 3	0.05% + \$ 0.21	0.05% + \$ 0.22	1.05% + \$ 0.15	1.15% + \$ 0.10	1.65% + \$ 0.10	1.80% + \$ 0.10	1.90% + \$ 0.10	2.30% + \$ 0.10	2.30% + \$ 0.10
Key Entered	0.05% + \$ 0.21	0.05% + \$ 0.22	1.65% + \$ 0.15	1.76% + \$ 0.20	1.95% + \$ 0.10	2.10% + \$ 0.10	2.20% + \$ 0.10	2.60% + \$ 0.10	2.60% + \$ 0.10
--- General	0.05% + \$ 0.21	0.05% + \$ 0.22	1.65% + \$ 0.15	1.76% + \$ 0.20	1.95% + \$ 0.10	2.10% + \$ 0.10	2.20% + \$ 0.10	2.60% + \$ 0.10	2.60% + \$ 0.10
--- Insurance	0.05% + \$ 0.21	0.05% + \$ 0.22	1.60% + \$ 0.15	1.76% + \$ 0.20	1.43% + \$ 0.05	1.43% + \$ 0.05	1.43% + \$ 0.05	2.25% + \$ 0.10	2.25% + \$ 0.10
--- Real Estate	0.05% + \$ 0.21	0.05% + \$ 0.22	0.80% + \$ 0.25	1.76% + \$ 0.20	1.43% + \$ 0.05	1.43% + \$ 0.05	1.43% + \$ 0.05	2.20% + \$ 0.10	2.20% + \$ 0.10
Standard	0.05% + \$ 0.21	0.05% + \$ 0.22	1.90% + \$ 0.25	1.90% + \$ 0.25	3.15% + \$ 0.10	3.15% + \$ 0.10	3.15% + \$ 0.10	3.15% + \$ 0.10	3.15% + \$ 0.10
Small Ticket	0.05% + \$ 0.21	0.05% + \$ 0.22	1.55% + \$ 0.04	1.55% + \$ 0.04	-----	-----	-----	-----	-----

International	Regulated	Reg. w/FA	Core	Premium	Super Prem.	Commercial	Purchasing	Comm. Prem.	Non - U.S. DB
Electronic	0.05% + \$ 0.21	0.05% + \$ 0.22	1.10% + \$ 0.00	1.85% + \$ 0.00	1.98% + \$ 0.00	1.85% + \$ 0.00	2.00% + \$ 0.00	-----	1.10% + \$ 0.00
Standard	0.05% + \$ 0.21	0.05% + \$ 0.22	2.10% + \$ 0.10	1.85% + \$ 0.00	1.98% + \$ 0.00	2.00% + \$ 0.00	-----	2.00% + \$ 0.00	-----
Data Rate II	0.05% + \$ 0.21	0.05% + \$ 0.22	-----	-----	-----	-----	1.70% + \$ 0.00	-----	-----
Large Ticket	0.05% + \$ 0.21	0.05% + \$ 0.22	-----	-----	-----	-----	0.90% + \$ 30.00	-----	-----
Chip	0.05% + \$ 0.21	0.05% + \$ 0.22	-----	-----	1.98% + \$ 0.00	-----	-----	-----	-----

Commercial / Lg Mkt	Corporate	Corporate World	Corp World Elite	Prepaid Ex / Bill Pay	Purchasing	Large Market	Fleet
Data Rate III	1.90% + \$ 0.10	1.90% + \$ 0.10	1.90% + \$ 0.10	-----	1.90% + \$ 0.10	-----	1.90% + \$ 0.10
Data Rate II	2.50% + \$ 0.10	2.50% + \$ 0.10	2.50% + \$ 0.10	2.65% + \$ 0.10	2.50% + \$ 0.10	-----	2.50% + \$ 0.10
Data Rate I	* 2.65% + \$ 0.10	2.70% + \$ 0.10	2.70% + \$ 0.10	-----	* 2.65% + \$ 0.10	2.70% + \$ 0.10	-----
Standard	* 2.95% + \$ 0.10	2.95% + \$ 0.10	2.95% + \$ 0.10	* 2.50% + \$ 0.10	* 2.95% + \$ 0.10	-----	-----
Large Ticket	1.25% + \$ 40.00	1.25% + \$ 40.00	1.25% + \$ 40.00	-----	1.25% + \$ 40.00	-----	1.25% + \$ 40.00
DR2 Petroleum	2.05% + \$ 0.10	-----	-----	-----	2.05% + \$ 0.10	-----	2.05% + \$ 0.10

Business	Level 1	Level 2	Level 3	Level 4	Level 5	Business World	Bus World Elite	CHARITIES	ALL CARDS
Data Rate III	1.75% + \$ 0.10	1.91% + \$ 0.10	1.96% + \$ 0.10	2.06% + \$ 0.10	-----	1.91% + \$ 0.10	1.96% + \$ 0.10	Consumer CR	2.00% + \$ 0.10
Data Rate II	1.90% + \$ 0.10	2.05% + \$ 0.10	2.10% + \$ 0.10	2.20% + \$ 0.10	2.25% + \$ 0.10	2.16% + \$ 0.10	2.21% + \$ 0.10	Consumer DB/PP	1.45% + \$ 0.15
Data Rate I	* 2.65% + \$ 0.10	2.80% + \$ 0.10	2.85% + \$ 0.10	2.95% + \$ 0.10	3.00% + \$ 0.10	2.81% + \$ 0.10	2.86% + \$ 0.10	Commercial	2.00% + \$ 0.10
Standard	* 2.95% + \$ 0.10	3.10% + \$ 0.10	3.15% + \$ 0.10	3.25% + \$ 0.10	3.30% + \$ 0.10	3.11% + \$ 0.10	3.16% + \$ 0.10	-----	-----
Utility	0.00% + \$ 1.50	0.00% + \$ 1.50	0.00% + \$ 1.50	0.00% + \$ 1.50	0.00% + \$ 1.50	0.00% + \$ 1.50	0.00% + \$ 1.50	-----	-----
Large Ticket	1.20% + \$ 40.00	1.36% + \$ 40.00	1.41% + \$ 40.00	1.51% + \$ 40.00	-----	1.36% + \$ 40.00	1.41% + \$ 40.00	-----	-----
DR2 Petroleum	-----	-----	-----	-----	-----	2.16% + \$ 0.10	2.21% + \$ 0.10	-----	-----

Public Sector	Regulated	Reg. w/FA	Debit Exempt	Prepaid Exempt	Consumer Core	Enhanced	World	World Elite	High Value
Public Sector	0.05% + \$ 0.21	0.05% + \$ 0.22	0.65% + \$ 0.15	0.65% + \$ 0.15	1.55% + \$ 0.10	1.55% + \$ 0.10	1.55% + \$ 0.10	1.55% + \$ 0.10	1.55% + \$ 0.10
Emerging Market	0.05% + \$ 0.21	0.05% + \$ 0.22	0.65% + \$ 0.15	0.65% + \$ 0.15	-----	-----	-----	-----	-----
Utility	0.05% + \$ 0.21	0.05% + \$ 0.22	0.00% + \$ 0.65	0.00% + \$ 0.65	0.00% + \$ 0.75	0.00% + \$ 0.75	0.00% + \$ 0.75	0.00% + \$ 0.75	0.00% + \$ 0.75
Service Industries	0.05% + \$ 0.21	0.05% + \$ 0.22	1.15% + \$ 0.05	1.15% + \$ 0.05	1.15% + \$ 0.05	1.15% + \$ 0.05	1.15% + \$ 0.05	1.15% + \$ 0.05	1.15% + \$ 0.05

T&E Consumer	Regulated	Reg. w/FA	Debit Exempt	Prepaid Exempt	Consumer Core	Enhanced	World	World Elite	High Value
Restaurant	0.05% + \$ 0.21	0.05% + \$ 0.22	1.19% + \$ 0.10	1.19% + \$ 0.10	-----	-----	1.85% + \$ 0.10	2.00% + \$ 0.10	2.00% + \$ 0.10
Convenience Purchases	0.05% + \$ 0.21	0.05% + \$ 0.22	1.05% + \$ 0.15	1.05% + \$ 0.15	1.65% + \$ 0.04	1.80% + \$ 0.04	1.90% + \$ 0.04	2.30% + \$ 0.04	2.30% + \$ 0.04
Large Ticket	-----	-----	-----	-----	-----	-----	-----	2.55% + \$ 0.00	2.55% + \$ 0.00
World T&E	0.05% + \$ 0.21	0.05% + \$ 0.22	-----	-----	-----	-----	2.25% + \$ 0.10	2.55% + \$ 0.10	2.55% + \$ 0.10
Lodging / Auto Rental	0.05% + \$ 0.21	0.05% + \$ 0.22	1.15% + \$ 0.15	1.15% + \$ 0.15	1.65% + \$ 0.10	1.75% + \$ 0.10	-----	-----	-----
Service Station	0.05% + \$ 0.21	0.05% + \$ 0.22	0.70% + \$ 0.17	0.70% + \$ 0.17	-----	-----	-----	-----	-----
Petroleum	0.05% + \$ 0.21	0.05% + \$ 0.22	0.70% + \$ 0.17	0.70% + \$ 0.17	1.90% + \$ 0.00	1.90% + \$ 0.00	2.00% + \$ 0.00	2.00% + \$ 0.00	2.00% + \$ 0.00
Passenger Transport	0.05% + \$ 0.21	0.05% + \$ 0.22	1.60% + \$ 0.15	1.60% + \$ 0.15	1.65% + \$ 0.10	1.75% + \$ 0.10	-----	-----	-----

T&E Commercial / Lg Mkt	Corporate	Corp. World	Corp. World Elite	Prepaid Exempt	Purchasing	Fleet
T & E I	2.75% + \$ 0.00	2.75% + \$ 0.10	2.75% + \$ 0.10	-----	2.75% + \$ 0.00	2.75% + \$ 0.00
T & E II	2.65% + \$ 0.10	2.65% + \$ 0.10	2.65% + \$ 0.10	-----	2.65% + \$ 0.10	2.65% + \$ 0.10
T & E III	2.55% + \$ 0.10	2.55% + \$ 0.10	2.55% + \$ 0.10	-----	2.55% + \$ 0.10	2.55% + \$ 0.10

T&E Business	Level 1	Level 2	Level 3	Level 4	Level 5	Business World	Bus World Elite
T & E I	2.50% + \$ 0.00	2.66% + \$ 0.00	2.71% + \$ 0.00	2.81% + \$ 0.00	-----	2.66% + \$ 0.00	2.71% + \$ 0.00
COMM T & E	2.35% + \$ 0.10	2.50% + \$ 0.10	2.55% + \$ 0.10	2.65% + \$ 0.10	2.70% + \$ 0.10	2.51% + \$ 0.10	2.56% + \$ 0.10
T & E III	2.30% + \$ 0.10	2.46% + \$ 0.10	2.51% + \$ 0.10	2.61% + \$ 0.10	-----	2.46% + \$ 0.10	2.51% + \$ 0.10

Payment Brand Transaction Fees		Credit	Debit
Ntwk Access Brand Usage Fee - Auth	Applies to each authorized record from U.S. merchants for U.S. cardholders (does not apply to offline transactions)	\$ 0.0195	\$ 0.0195
Ntwk Access Brand Usage Fee - Settle	Applies to each settled record from U.S. merchants for U.S. cardholders (only applies to settled offline transactions)	\$ 0.0195	\$ 0.0195
Processing Integrity Fee	Applies to all transactions submitted for reversal of authorization	\$ 0.0450	\$ 0.0450
Status Inquiry Intraregional Fee	Applies when merchant submits a \$0.00 dollar status Account Status Inquiry request along with AVS, CVC2 or both.	\$ 0.0250	\$ 0.0250
Status Inquiry Interregional Fee	Applies when merchant submits a \$0.00 dollar status Account Status Inquiry request along with AVS, CVC2 or both.	\$ 0.0300	\$ 0.0300
Processing Integrity Fee	Applies to Authorizations not fully reversed within (30 days for Pre Authorization, or 7 days for Final/Undefined Auths.)	\$ 0.0570	\$ 0.0570
Payment Brand Location Fees		Per Month	
Merchant Location Fee	Applies to each merchant location that accepts card transactions using the MasterCard network. (exempt SIC: 8398, 8661)	\$ 1.25	

Payment Brand Volume Fees		Credit	Debit
Acquirer Brand Volume Fee	The assessment applies to gross transaction volume on all MasterCard Card Types below \$1,000.01	0.1300 %	0.1300 %
Acquirer Brand Volume Fee (\$1k +)	This assessment applies to gross transaction volume on all MasterCard Card Types above \$1,000.00	0.1400 %	0.1300 %
Cross Border Assessment	Applies to U.S. acquired transactions paid for with a card issued outside of the U.S. and settled in USD	0.6000 %	0.6000 %
Acquirer Program Support Fee	Applies to U.S. acquired transactions paid for with a card issued outside of the U.S. and settled in USD	0.8500 %	0.8500 %
Global Wholesale Travel B2B Acq Fee	Applies to all MC B2B (MBS) card product sale transactions (contact AMS for a list of eligible industries)	1.5700 %	1.5700 %
Annual Acquirer License Fee	Applies to All MasterCard Transactions	0.0075 %	0.0075 %
Acquirer License Fee	Applies to All MasterCard Transactions	0.0000 %	0.0000 %
Digital Enablement Fee	Applies to All Card Not Present transactions	0.0100 %	0.0100 %



April 2022 Payment Brand Visa: Interchange Rate Schedule



Consumer	Regulated	Reg. w/FA	Debit Exempt	Prepaid Exempt	Consumer	Signature	Signature Pref.	Infinite	Rewards
CPS Retail	0.05% + \$ 0.22	0.05% + \$ 0.22	0.80% + \$ 0.15	1.15% + \$ 0.15	1.51% + \$ 0.10	-----	2.10% + \$ 0.10	2.10% + \$ 0.10	1.65% + \$ 0.10
CPS Keyed	0.05% + \$ 0.22	0.05% + \$ 0.22	1.65% + \$ 0.15	1.75% + \$ 0.20	1.80% + \$ 0.10	-----	-----	-----	1.95% + \$ 0.10
CPS Card Not Present	0.05% + \$ 0.22	0.05% + \$ 0.22	1.65% + \$ 0.15	1.75% + \$ 0.20	1.80% + \$ 0.10	-----	2.40% + \$ 0.10	2.40% + \$ 0.10	1.95% + \$ 0.10
E.I.R.F.	0.05% + \$ 0.22	0.05% + \$ 0.22	1.75% + \$ 0.20	1.80% + \$ 0.20	2.30% + \$ 0.10	-----	2.40% + \$ 0.10	2.40% + \$ 0.10	2.30% + \$ 0.10
Standard	0.05% + \$ 0.22	0.05% + \$ 0.22	1.90% + \$ 0.25	1.90% + \$ 0.25	2.70% + \$ 0.10	-----	2.95% + \$ 0.10	2.95% + \$ 0.10	2.70% + \$ 0.10
Preferred eCommerce	0.05% + \$ 0.22	0.05% + \$ 0.22	1.60% + \$ 0.15	1.75% + \$ 0.20	1.80% + \$ 0.10	-----	-----	-----	1.95% + \$ 0.10
Basic eCommerce	0.05% + \$ 0.22	0.05% + \$ 0.22	1.65% + \$ 0.15	1.75% + \$ 0.20	1.80% + \$ 0.10	-----	-----	-----	1.80% + \$ 0.10
Small Ticket	0.05% + \$ 0.22	0.05% + \$ 0.22	1.55% + \$ 0.04	1.60% + \$ 0.05	1.65% + \$ 0.04	-----	-----	-----	-----

International	Regulated	Consumer	Premium	Super Prem.	Electron	Signature	Signature Pref.	Commercial
Chip	0.05% + \$ 0.22	1.00% + \$ 0.00	1.80% + \$ 0.00	-----	1.20% + \$ 0.00	-----	-----	-----
eCommerce	0.05% + \$ 0.22	1.44% + \$ 0.00	1.80% + \$ 0.00	-----	1.44% + \$ 0.00	-----	-----	-----
Electronic	0.05% + \$ 0.22	1.10% + \$ 0.00	1.80% + \$ 0.00	-----	1.10% + \$ 0.00	-----	-----	-----
Standard	0.05% + \$ 0.22	1.60% + \$ 0.00	1.80% + \$ 0.00	-----	1.60% + \$ 0.00	-----	-----	-----
Interregional	0.05% + \$ 0.22	-----	-----	1.97% + \$ 0.00	-----	-----	1.97% + \$ 0.00	2.00% + \$ 0.00

Commercial	Business Regulated	Bus. Reg. w/FA	Business Debit	Bus. Prepaid	Business T1	Business T2	Business T3	Business T4	Corporate	Purchasing
Level III	0.05% + \$ 0.22	0.05% + \$ 0.22	-----	-----	-----	-----	-----	-----	1.90% + \$ 0.10	1.90% + \$ 0.10
Level II	0.05% + \$ 0.22	0.05% + \$ 0.22	-----	-----	1.90% + \$ 0.10	2.05% + \$ 0.10	2.10% + \$ 0.10	2.20% + \$ 0.10	2.50% + \$ 0.10	2.50% + \$ 0.10
Business 2 Business	0.05% + \$ 0.22	0.05% + \$ 0.22	-----	-----	2.10% + \$ 0.10	2.25% + \$ 0.10	2.40% + \$ 0.10	2.50% + \$ 0.10	-----	-----
Card Not Present	0.05% + \$ 0.22	0.05% + \$ 0.22	2.45% + \$ 0.10	2.65% + \$ 0.10	2.65% + \$ 0.10	2.80% + \$ 0.10	2.85% + \$ 0.10	2.95% + \$ 0.10	2.70% + \$ 0.10	2.70% + \$ 0.10
Retail	0.05% + \$ 0.22	0.05% + \$ 0.22	1.70% + \$ 0.10	2.15% + \$ 0.10	1.90% + \$ 0.10	2.05% + \$ 0.10	2.10% + \$ 0.10	2.20% + \$ 0.10	2.50% + \$ 0.10	2.50% + \$ 0.10
E.I.R.F.	0.05% + \$ 0.22	0.05% + \$ 0.22	-----	-----	2.40% + \$ 0.10	2.75% + \$ 0.15	2.85% + \$ 0.20	2.95% + \$ 0.20	2.65% + \$ 0.10	2.65% + \$ 0.10
Electronic T&E	0.05% + \$ 0.22	0.05% + \$ 0.22	-----	-----	2.40% + \$ 0.10	2.75% + \$ 0.15	2.85% + \$ 0.20	2.95% + \$ 0.20	-----	-----
Standard	0.05% + \$ 0.22	0.05% + \$ 0.22	2.95% + \$ 0.10	2.95% + \$ 0.10	2.95% + \$ 0.20	2.95% + \$ 0.20	2.95% + \$ 0.20	2.95% + \$ 0.25	2.95% + \$ 0.10	2.95% + \$ 0.10
Utility Fee Program	0.05% + \$ 0.22	0.05% + \$ 0.22	0.00% + \$ 1.50	0.00% + \$ 1.50	0.00% + \$ 1.50	-----	-----	-----	-----	-----
GSA Large Ticket	0.05% + \$ 0.22	0.05% + \$ 0.22	-----	-----	-----	-----	-----	-----	-----	1.20% + \$ 39.00
Large Ticket	0.05% + \$ 0.22	0.05% + \$ 0.22	-----	1.45% + \$ 35.00	-----	-----	-----	-----	-----	1.45% + \$ 35.00

Public Sector	Regulated	Reg. w/FA	Debit Exempt	Prepaid Exempt	Consumer
CPS Retail 2	0.05% + \$ 0.22	0.05% + \$ 0.22	0.65% + \$ 0.15	0.65% + \$ 0.15	1.43% + \$ 0.05
Government	0.05% + \$ 0.22	0.05% + \$ 0.22	0.65% + \$ 0.15	0.65% + \$ 0.15	1.55% + \$ 0.10
Utility Fee Program	0.05% + \$ 0.22	0.05% + \$ 0.22	0.00% + \$ 0.65	0.00% + \$ 0.65	0.00% + \$ 0.75
Charity / Religious Org	0.05% + \$ 0.22	0.05% + \$ 0.22	-----	-----	1.35% + \$ 0.05

T&E Consumer	Regulated	Reg. w/FA	Debit Exempt	Prepaid Exempt	Consumer	T&E Commercial	Regulated Debit	Retail	Card Not Present	Travel Service
Restaurant	0.05% + \$ 0.22	0.05% + \$ 0.22	1.19% + \$ 0.10	1.15% + \$ 0.15	1.54% + \$ 0.10	Business T1	0.05% + \$ 0.22	2.20% + \$ 0.10	2.25% + \$ 0.10	2.35% + \$ 0.10
Hotel/Car Card Present	0.05% + \$ 0.22	0.05% + \$ 0.22	1.19% + \$ 0.10	1.15% + \$ 0.15	1.54% + \$ 0.10	Business T2	0.05% + \$ 0.22	2.30% + \$ 0.10	2.45% + \$ 0.15	2.50% + \$ 0.10
Hotel/Car Card Not Present	0.05% + \$ 0.22	0.05% + \$ 0.22	1.70% + \$ 0.15	1.75% + \$ 0.20	1.54% + \$ 0.10	Business T3	0.05% + \$ 0.22	2.40% + \$ 0.10	2.60% + \$ 0.20	2.55% + \$ 0.10
Service Station/Auto Fuel	0.05% + \$ 0.22	0.05% + \$ 0.22	0.80% + \$ 0.15	1.15% + \$ 0.15	1.15% + \$ 0.25	Business T4	0.05% + \$ 0.22	2.50% + \$ 0.10	2.70% + \$ 0.10	2.65% + \$ 0.10
Passenger Transport CP	0.05% + \$ 0.22	0.05% + \$ 0.22	1.19% + \$ 0.10	1.15% + \$ 0.15	1.70% + \$ 0.10					
Passenger Transport CNP	0.05% + \$ 0.22	0.05% + \$ 0.22	1.70% + \$ 0.15	1.75% + \$ 0.20	1.70% + \$ 0.10					

Payment Brand Transaction Fees

		Credit	Debit
Acquirer Processing Fee	Applies to all authorized transactions regardless of whether the transaction is actually settled.	\$ 0.0195	\$ 0.0155
Misuse of Authorization Fee	Applies to Visa authorizations that are not followed by a matching clearing transaction.	\$ 0.0900	\$ 0.0900
Zero Dollar Verification Fee - AVS	Applies when you verify a cardholder's information, with address verification, without actually authorizing an amount.	\$ 0.0250	\$ 0.0250
Credit Voucher Visa Base II Fee	Applies to all U.S.-based settlement transactions.	\$ 0.0195	\$ 0.0155
Int'l Credit Voucher Visa Base II Fee	Applies to all U.S.-based settlement transactions where issuer is not located in the US.	\$ 0.0395	\$ 0.0355
Visa Base II Transmission Fee	Applies to all U.S.-based settlement transactions.	\$ 0.0018	\$ 0.0018
Zero Floor Limit Fee	Applies to settlement transactions submitted without a proper authorization with or without AVS.	\$ 0.2000	\$ 0.2000
Partial Auth - Non Participation Fee	Applies to AFD transactions where Partial Auth indicator = 0 (partial auth not supported) or is missing.	\$ 0.0100	\$ 0.0100
Transaction Integrity Fee	Applies to all Visa transactions that do not meet CPS requirements	\$ 0.1000	\$ 0.1000

Payment Brand Volume Fees

		Credit	Debit
Assessments	The assessment applies to gross transaction volume on all Visa Card Types below \$1,000.01	0.1400 %	0.1300 %
ISA - Purchase	Applies to U.S. acquired transactions paid for with a card issued outside of the U.S.	1.0000 %	1.0000 %
International Acquirer Fee	Applies to U.S. acquired transactions paid for with a card issued outside of the U.S.	0.4500 %	0.4500 %
Fixed Acquirer Network Fees	Please refer to the Visa - Fixed Acquirer Network Fees Table below	See Chart Below	

Visa - Fixed Acquirer Network Fees

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

This monthly Network Fee Billing amount is determined by the number of merchant locations actively accepting Visa Transactions. Per Taxpayer ID				
Table 1A	Price Per MID/Location	Tiers	Location by MID	Table 1B
CARD PRESENT	\$2.90	1 - 3	1 - 3	CARD PRESENT All Other MCC Merchants (MCC 5814 Excluded)
	\$4.00	4 - 6	4 - 10	
	\$5.00	7 - 8	11 - 50	
	\$8.00	9	51 - 100	
	\$12.00	10	101 - 150	
High Volume MCC Merchants	\$18.00	11	151 - 200	

* If total volume for all MID's < \$199.99 = \$0.00. If between \$200.00 - \$1,249.99 = 0.15% * Volume. If > \$1,249.99 see table above.

This monthly Network Fee Billing amount is based on monthly gross sales volume actively accepting Visa Transactions per Taxpayer ID			
Table 2	Fee Per Month	Tier	Monthly Gross Volume
Fast Food (MCC 5814),	\$0.00	1	< \$200.00
	0.15%	2	\$200.00 - 1,249.99
CARD NOT PRESENT (MOTO/ECI: 1-9), Merchant Aggregators.	\$7.00	3	\$1,250.00 - \$3,999.99
	\$9.00	4	\$4,000.00 - \$7,999.99
	\$15.00	5	\$8,000.00 - \$39,999.99
	\$45.00	6	\$40,000.00 - \$199,999.99
	\$160.00	7	\$200,000.00 - \$799,999.99
	\$450.00	8	\$800,000.00 - \$1,999,999.99
	\$1,000.00	9	\$2,000,000.00 - \$3,999,999.99

Visit www.automatedmerchant.com/FANF.html for more information regarding Fixed Acquirer Network Fees



April 2022 Payment Brand Discover Interchange Rate Schedule



Consumer	Regulated	Reg. w/FA	Exempt Debit	Prepaid	Core	Rewards	Premium	Premium Plus
Retail	0.05% + \$ 0.21	0.05% + \$ 0.22	1.10% + \$ 0.16	1.12% + \$ 0.16	1.57% + \$ 0.10	1.72% + \$ 0.10	1.74% + \$ 0.10	2.17% + \$ 0.10
Key Entry	0.05% + \$ 0.21	0.05% + \$ 0.22	1.75% + \$ 0.20	1.76% + \$ 0.20	1.91% + \$ 0.10	2.05% + \$ 0.10	2.05% + \$ 0.10	2.50% + \$ 0.10
CNP / eComm	0.05% + \$ 0.21	0.05% + \$ 0.22	1.75% + \$ 0.20	1.78% + \$ 0.20	1.91% + \$ 0.10	2.03% + \$ 0.10	2.05% + \$ 0.10	2.50% + \$ 0.10
Base Submission	0.05% + \$ 0.21	0.05% + \$ 0.22	1.90% + \$ 0.25	1.90% + \$ 0.25	3.05% + \$ 0.10	3.05% + \$ 0.10	3.05% + \$ 0.10	3.05% + \$ 0.10
Express Services	0.05% + \$ 0.21	0.05% + \$ 0.22	1.80% + \$ 0.04	1.80% + \$ 0.00	1.95% + \$ 0.00	1.95% + \$ 0.00	1.97% + \$ 0.00	2.05% + \$ 0.05
Real Estate	0.05% + \$ 0.21	0.05% + \$ 0.22	1.10% + \$ 0.00	1.10% + \$ 0.00	1.10% + \$ 0.00	1.10% + \$ 0.00	1.10% + \$ 0.00	2.30% + \$ 0.10
Insurance	0.05% + \$ 0.21	0.05% + \$ 0.22	0.80% + \$ 0.25	0.80% + \$ 0.25	1.43% + \$ 0.05	1.43% + \$ 0.05	1.43% + \$ 0.05	2.30% + \$ 0.05
Recurring Payments	0.05% + \$ 0.21	0.05% + \$ 0.22	1.20% + \$ 0.05	1.20% + \$ 0.05	1.35% + \$ 0.05	1.35% + \$ 0.05	1.45% + \$ 0.05	1.80% + \$ 0.05
International	0.05% + \$ 0.21	0.05% + \$ 0.22	1.20% + \$ 0.00	1.20% + \$ 0.00	1.65% + \$ 0.00	-----	-----	-----
Micro Ticket	0.05% + \$ 0.21	0.05% + \$ 0.22	1.80% + \$ 0.00	1.80% + \$ 0.00	1.95% + \$ 0.00	1.95% + \$ 0.00	1.97% + \$ 0.00	2.05% + \$ 0.05

Commercial	Regulated	Reg. w/FA	Exempt Debit	Prepaid	Commercial
Electronic	0.05% + \$ 0.21	0.05% + \$ 0.22	2.45% + \$ 0.05	2.65% + \$ 0.10	2.45% + \$ 0.05
Base Submission	0.05% + \$ 0.21	0.05% + \$ 0.22	2.95% + \$ 0.10	2.95% + \$ 0.10	3.05% + \$ 0.10
Utilities	0.05% + \$ 0.21	0.05% + \$ 0.22	0.00% + \$ 1.50	0.00% + \$ 1.50	0.00% + \$ 1.50
Large Ticket	0.05% + \$ 0.21	0.05% + \$ 0.22	0.90% + \$ 20.00	0.90% + \$ 20.00	0.90% + \$ 20.00

International
1.90% + \$ 0.10
1.70% + \$ 0.10

Public Sector	Regulated	Reg. w/FA	Debit	Prepaid	Core	Rewards	Premium	Premium Plus
Utilities	0.05% + \$ 0.21	0.05% + \$ 0.22	0.00% + \$ 0.75	0.00% + \$ 0.75	0.00% + \$ 0.75	0.00% + \$ 0.75	0.00% + \$ 0.75	0.00% + \$ 0.75
Public Services	0.05% + \$ 0.21	0.05% + \$ 0.22	0.90% + \$ 0.20	0.90% + \$ 0.20	1.55% + \$ 0.10	1.55% + \$ 0.10	1.55% + \$ 0.10	1.55% + \$ 0.10
Emerging Markets	0.05% + \$ 0.21	0.05% + \$ 0.22	0.90% + \$ 0.20	0.90% + \$ 0.20	1.45% + \$ 0.05	1.50% + \$ 0.05	1.50% + \$ 0.05	2.30% + \$ 0.10

Consumer	Regulated	Reg. w/FA	Debit	Prepaid	Core	Rewards	Premium	Premium Plus
Restaurant	0.05% + \$ 0.21	0.05% + \$ 0.22	1.14% + \$ 0.15	1.14% + \$ 0.15	1.56% + \$ 0.10	1.95% + \$ 0.10	2.30% + \$ 0.10	2.40% + \$ 0.10
Hotel/Car Rental	0.05% + \$ 0.21	0.05% + \$ 0.22	1.35% + \$ 0.16	1.35% + \$ 0.16	1.58% + \$ 0.10	1.92% + \$ 0.10	2.30% + \$ 0.10	2.57% + \$ 0.10
Passenger Transport	0.05% + \$ 0.21	0.05% + \$ 0.22	1.60% + \$ 0.15	1.60% + \$ 0.15	1.75% + \$ 0.10	1.92% + \$ 0.10	2.30% + \$ 0.10	2.40% + \$ 0.10
Petroleum	0.05% + \$ 0.21	0.05% + \$ 0.22	0.76% + \$ 0.16	0.76% + \$ 0.16	1.55% + \$ 0.05	1.80% + \$ 0.05	1.80% + \$ 0.05	1.80% + \$ 0.05

Payment Brand Transaction Fees		Credit	Debit
		\$ 0.0025	\$ 0.0025
Data Usage Fee	Applies to all transactions regardless of the cards origin		
Data Transmission Fee	Applies to all sale transactions (fee applies per kilobyte of data sent to Discover)	\$ 0.0025	\$ 0.0025
Program Integrity Fee	Applies to all transactions submitted for reversal of authorization	\$ 0.0500	\$ 0.0500

Payment Brand Volume Fees		Credit	Debit
		0.1400 %	0.1400 %
Assessments	The assessment applies to gross transaction volume on all Discover Card Types below \$1,000.01		
International Processing Fee	Applies to U.S. acquired transactions paid for with a card issued outside of the U.S.	0.5000 %	0.5000 %
International Service Fee	Applies to U.S. acquired transactions paid for with a card issued outside of the U.S.	0.8000 %	0.8000 %
Program Integrity Fee	Applies to all Discover transactions that do not meet qualification requirements	\$ 0.0500	\$ 0.0500



April 2021 Regional PIN DEBIT Fees



INTERLINK	Interchange Level/Industry	Non-Regulated Interchange	Switch Fee
	Petroleum (MCCs 5541,5542)	0.80% + \$0.15 (Cap \$0.95)	\$0.0350
	Petroleum (MCCs 5541,5542) Prepaid	1.15% + \$0.15 (Cap \$0.95)	\$0.0350
	Retail	0.80% + \$0.15	\$0.0350
	Retail Prepaid	1.15% + \$0.15	\$0.0350
	Supermarket (MCC 5411)	\$0.30	\$0.0350
	Supermarket (MCC 5411) Prepaid	1.15% + \$0.15 (Cap \$0.35)	\$0.0350
	TRAVEL SERVICE (MCC 3000-3999,4112,4411,4511,4722,5812,5814,7011,7512)	1.19% + \$0.10	\$0.0350
	TRAVEL SERVICE (MCC 3000-3999,4112,4411,4511,4722,5812,5814,7011,7512) Prepaid	1.15% + \$0.15	\$0.0350
	BUSINESS DEBIT	1.70% + \$0.10	\$0.0350
	Commercial Cards Prepaid	2.15% + \$0.10	\$0.0350
	All Regulated Interchange		\$0.0350
	All Regulated Interchange with Fraud Adjustment		\$0.0350
MAESTRO	Interchange Level/Industry	Non-Regulated Interchange	Switch Fee
	QSR (MCC 5499,5541,5542,5814,7832)	0.75% + \$0.17 (Cap \$0.95)	\$0.0250
	Retail	0.90% + \$0.15	\$0.0250
	Supermarket (MCCs 5300,5411)	1.05% + \$0.15 (Cap \$0.35)	\$0.0250
	All Regulated Interchange		\$0.0250
	All Regulated Interchange with Fraud Adjustment		\$0.0250
STAR	Interchange Level/Industry	Non-Regulated Interchange	Switch Fee
	Medical Retail (MCC's 5912,8011,8062,8099)	0.80% + \$0.15	\$0.0625
	Medical Retail Preferred	0.80% + \$0.15	\$0.0625
	Petroleum (MCC's 5541,5542)	0.80% + \$0.18	\$0.0625
	Petroleum Preferred	0.85% + \$0.205	\$0.0625
	Restaurant (MCC's 5812,5814)	1.15% + \$0.08	\$0.0625
	Restaurant Preferred	1.15% + \$0.11	\$0.0625
	Retail (All other MCC's)	0.90% + \$0.20	\$0.0625
	Retail Preferred	0.90% + \$0.25	\$0.0625
	Small Ticket Retail (MCC's 4111,5499,5994,7211,7338,7523,7542,7832,7841) Transaction <=\$15.00	0.80% + \$0.185	\$0.0625
	Small ticket Retail Preferred <=\$15.00	1.55% + \$0.04	\$0.0625
	Small Ticket Retail (MCC's 4111,5499,5994,7211,7338,7523,7542,7832,7841) Transaction >\$15.00	0.80% + \$0.185	\$0.0625
	Small ticket Retail Preferred > \$15.00	0.80% + \$0.26	\$0.0625
	Supermarket (MCC's 5300,5411)	0.60% + \$0.22	\$0.0625
	Supermarket Preferred	0.60% + \$0.25	\$0.0625
	Administrative Fee assessed on all categories	0.00% + \$0.01	
ALL	Interchange Level/Industry	Regulated Interchange	Regulated w/Fraud Adj. Switch Fee
	All Regulated Debit	0.05% + \$0.21	0.05% + \$0.22 See Above
* Annual network merchant fee			\$16.00

INTERLINK Volume Fees		Debit
International Service Assessment	The assessment applies to non-U.S. issued cards for all categories settled in the U.S.	1.0000 %
International Acquiring Fee	This assessment applies to non-U.S. issued cards for all categories	0.0450 %
Interregional Fee	Applies to non-U.S. issued cards for all categories	1.1000 %



April 2022 Payment Brand American Express: Opt-Blue Program Fees



CONSUMER & COMMERCIAL CREDIT CARDS

INDUSTRY	Transaction Amount		Transaction Amount		Transaction Amount	
Other	< \$100.00		\$100.01 - \$3,000.00		> \$3,000.00	
	1.50% + \$0.10		1.85% + \$0.10		2.30% + \$0.10	
Government	< \$100.00		\$100.01 - \$3,000.00		> \$3,000.00	
	1.55% + \$0.10		1.70% + \$0.10		1.90% + \$0.10	
Emerging Markets <small>Eligible SIC: 5960, 5968, 6300, 8211, 8220, 8351, 8398, 9211, 9222, 9399</small>	< \$1,200.00		\$1,200.01 - \$4,000.00		> \$4,000.00	
	1.43% + \$0.10		2.05% + \$0.10		2.70% + \$0.10	
Services & Professional Services <small>Includes Utility</small>	< \$5.00	\$5.01 - \$15.00	\$15.01 - \$250.00		\$250.01 - \$3,000.00	> \$3,000.00
	2.00% + \$0.02	1.60% + \$0.04	1.65% + \$0.10		2.00% + \$0.10	2.40% + \$0.10
Retail	< \$75.00		\$75.01 - \$1,000.00		> \$1,000.00	
	1.60% + \$0.10		1.95% + \$0.10		2.40% + \$0.10	
Mail Order & Internet	< \$150.00		\$150.01 - \$3,000.00		> \$3,000.00	
	1.70% + \$0.10		2.05% + \$0.10		2.50% + \$0.10	
B2B / Wholesale	< \$400.00		\$400.01 - \$7,500.00		> \$7,500.00	
	1.65% + \$0.10		1.90% + \$0.10		2.35% + \$0.10	
Restaurant	< \$5.00	\$5.01 - \$15.00	\$15.01 - \$30.00		\$30.01 - 150.00	> \$150.00
	2.00% + \$0.02	1.60% + \$0.04	1.85% + \$0.10		2.50% + \$0.10	2.85% + \$0.10
Caterers & Drinking Places	< \$5.00	\$5.01 - \$25.00	\$25.01 - \$150.00		> \$150.00	
	1.90% + \$0.04	1.85% + \$0.10	2.45% + \$0.10		2.75% + \$0.10	
Travel & Entertainment	< \$100.00		\$100.01 - \$1,000.00		> \$1,000.00	
	2.25% + \$0.10		2.60% + \$0.10		3.00% + \$0.10	
Lodging	< \$100.00		\$100.01 - \$1,000.00		> \$1,000.00	
	2.25% + \$0.10		2.60% + \$0.10		3.00% + \$0.10	
Education	< \$100.00		\$100.01 - \$3,000.00		> \$3,000.00	
	1.45% + \$0.10		1.80% + \$0.10		2.05% + \$0.10	
Healthcare	< \$150.00		\$150.01 - \$2,000.00		> \$2,000.00	
	1.55% + \$0.10		1.85% + \$0.10		2.30% + \$0.10	

PRE-PAID CARDS

INDUSTRY	Transaction Amount		Transaction Amount		Transaction Amount	
All Industries	< \$75.00		\$75.01 - \$1,000.00		> \$1,000.00	
	1.35% + \$0.10		1.70% + \$0.10		2.15% + \$0.10	

Payment Brand Volume Fees

Assessment Fee	Applies to gross transaction volume on all American Express Card Types	0.1650 %
Processor Acquirer Fee	Applies to gross transaction volume on all American Express Card Types	0.2500 %
Merchant Access Fee	Applies to ESA accounts converted over to OptBlue (expires 10/2020)	0.3000 %
Non-Swiped Transaction Fee	Applies to non-swiped transaction volume on all American Express Card Types (<i>Does not apply to Emerging Markets SIC's</i>)	0.3000 %
Inbound Fee	Applies to U.S. acquired transactions paid for with a card issued outside of the U.S.	1.0000 %
Non-Compliance Fee	Applies to transactions that do not comply with Technical Specifications.	0.7500 %
Data Quality Fee	Applies to transactions that do not meet the data quality standards.	0.7500 %
vPayments	Applies to all industries when presented with a virtual payment card.	1.89% + \$0.10

Payment Brand Transaction Fees

Excessive Dispute Fee	Applies to disputed items if disputed charges are more than 3% of s volume if enrolled in the Immediate Chargeback Program.	\$ 5.00
Excessive Dispute Fee	Applies to disputed items if disputed charges are more than 3% of s volume if NOT enrolled in the Immediate Chargeback Program.	\$ 25.00
Excessive Chargeback Fee	Applies to chargebacks received after the chargeback to s ratio is over 1% for three consecutive months.	\$ 25.00