

FISERV

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AXP INSURANCE CONSUMER REGULATED DEBIT = 0.04% + \$0.25	20
AXP INSURANCE SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25	20
AXP RESIDENTIAL RENT BASE T1* = 1.40% + \$0.10.....	21
AXP RESIDENTIAL RENT NONUS T1 = 2.40% + \$0.10	21
AXP RESIDENTIAL RENT BASE T2* = 1.75% + \$0.10.....	21
AXP RESIDENTIAL RENT NONUS T2 = 2.75% + \$0.10	21
AXP RESIDENTIAL RENT BASE T3* = 1.90% + \$0.10.....	21
AXP RESIDENTIAL RENT NONUS T3 = 2.90% + \$0.10	21
AXP RESIDENTIAL RENT CONSUMER UNREGULATED BASE DEBIT = 0.79% + \$0.15	21
AXP RESIDENTIAL RENT CONSUMER UNREGULATED NONUS DEBIT = 1.79% + \$0.15	21
AXP RESIDENTIAL RENT SMALL BUSINESS UNREGULATED BASE DEBIT = 1.99% + \$0.10	21
AXP RESIDENTIAL RENT SMALL BUSINESS UNREGULATED NONUS DEBIT = 2.99% + \$0.10	21
AXP RESIDENTIAL RENT CONSUMER REGULATED DEBIT = 0.04% + \$0.25	21
AXP RESIDENTIAL RENT SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25	21
AXP UTILITIES BASE T1* = 0.00% + \$0.75	22
AXP UTILITIES NONUS T1 = 1.00% + \$0.75	22
AXP UTILITIES BASE T2* = 0.00% + \$1.50	22
AXP UTILITIES NONUS T2 = 1.00% + \$1.50	22
AXP UTILITIES BASE T3* = 2.30% + \$0.00	22
AXP UTILITIES NONUS T3* = 3.30% + \$0.00	22
AXP UTILITIES CONSUMER UNREGULATED BASE DEBIT = 0.04% + \$0.65	22
AXP UTILITIES CONSUMER UNREGULATED NONUS DEBIT = 1.04% + \$0.65	22

AXP UTILITIES SMALL BUSINESS UNREGULATED BASE DEBIT = 0.09% + \$1.45	22
AXP UTILITIES SMALL BUSINESS UNREGULATED NONUS DEBIT = 1.09% + \$1.45	22
AXP UTILITIES CONSUMER REGULATED DEBIT = 0.04% + \$0.25.....	22
AXP UTILITIES SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25.....	22
AXP ONLINE GAMBLING BASE T1* = 2.40% + \$0.10.....	23
AXP ONLINE GAMBLING NONSWIPE T1* = 2.70% + \$0.10.....	23
AXP ONLINE GAMBLING NONUS T1 = 3.40% + \$0.10	23
AXP ONLINE GAMBLING NONSWIPE NONUS T1 = 3.70% + \$0.10.....	23
AXP ONLINE GAMBLING BASE T2* = 2.75% + \$0.10.....	23
AXP ONLINE GAMBLING NONSWIPE T2* = 3.05% + \$0.10.....	23
AXP ONLINE GAMBLING NONUS T2 = 3.75% + \$0.10	23
AXP ONLINE GAMBLING NONSWIPE NONUS T2 = 4.05% + \$0.10.....	23
AXP ONLINE GAMBLING BASE T3* = 3.15% + \$0.10.....	23
AXP ONLINE GAMBLING NONSWIPE T3* = 3.45% + \$0.10.....	23
AXP ONLINE GAMBLING NONUS T3 = 4.15% + \$0.10	23
AXP ONLINE GAMBLING NONSWIPE NONUS T3 = 4.45% + \$0.10.....	23
AXP ONLINE GAMBLING CONSUMER UNREGULATED BASE DEBIT = 1.19% + \$0.15.....	23
AXP ONLINE GAMBLING CONSUMER UNREGULATED CNP DEBIT = 1.49% + \$0.15	23
AXP ONLINE GAMBLING CONSUMER UNREGULATED NONUS DEBIT = 2.19% + \$0.15	23
AXP ONLINE GAMBLING CONSUMER UNREGULATED CNP NONUS DEBIT = 2.49% + \$0.15.....	23
AXP ONLINE GAMBLING CONSUMER REGULATED DEBIT = 0.04% + \$0.25	23
AXP REFUND = 0.00% + \$0.00	23

AMERICAN EXPRESS OPTBLUE PRICING PROGRAMS

Program Description and Exclusions

This American Express program is designed to increase acceptance of American Express card among small merchants in the United States. This program offers an integrated service and competitive pricing through eligible third party acquirers and payment processing companies.

Each participant is allowed, under this program, to solicit United States merchant prospects that meet established criteria, such as estimated American Express charge volume of less than \$1,000,000 in transaction currency of U.S. dollars and prospects not specifically excluded due to merchant category or their prohibitions.

This American Express program is different from prior American Express programs as it allows for merchant pricing flexibility. In addition, under the American Express OptBlue program, American Express is not required to be a party to the merchant processing agreement.

On the Fiserv North platform, the program will be identified under Product Code '08'.

On the Fiserv Omaha platform, the program will be identified under Card Type '043'.

Following are the eligible merchant industry categories, which consist of multiple merchant category codes (MCC). American Express has designated a unique SE number per industry (American Express will not assign an SE number to an individual merchant).

- B2B/Wholesale
- Education
- Emerging Market
- Government
- Healthcare
- Restaurant
- Retail
- Services/Professional Services
- Travel and Entertainment
- Charity
- Insurance
- Residential Rent
- Utilities
- Online Gambling
- Other (any approved MCC not included in this list of industries)

Note: OptBlue pricing is MCC-driven and based on industry category. MCC must match between authorization and submission records or be subject to a Data Quality fee of 0.75% of the transaction amount.

The following product category is applicable to all industries and is not associated to a specific assigned SE number:

- Prepaid

Other fees included depending on transaction type/issuing region:

0.30% additional fee will be charged by American Express whenever a Card not present / non-swiped transaction occurs. A Card not present / non-swiped Transaction Fee is a fee applied to any Charge for which American Express did not receive both (i) the full Magnetic Stripe or Chip Card Data from the Card/Device and (ii) the indicator as to whether the Card was swiped or Chip Card inserted. This fee is applicable to all industries, except the Emerging Market, Charity, Insurance, Residential Rent and Utilities industry product categories.

An Inbound fee of 1.00% will be applied on any Charge made using a Card, including Prepaid Cards, that was issued outside of the United States (the United States does not include Puerto Rico, the U.S. Virgin Islands and other U.S. territories and possessions).

For a listing of industries excluded from participation in the American Express OptBlue Program, see Table 12. You can also reference the American Express OptBlue Operating Regulations, Appendix J- Prohibited Merchant Industries and Categories.

*** Rates listed herein are inclusive of above noted payment brand fees unless specifically otherwise noted.**

April 2025 Fiserv Payments Acceptance - American Express OptBlue Pricing Program Guide –April 11, 2025

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AXP B2B WHOLESALE TIER 1 BASE = 1.65% + \$0.10
AXP B2B WHOLESALE TIER 2 BASE = 1.90% + \$0.10
AXP B2B WHOLESALE TIER 3 BASE = 2.35% + \$0.10
AXP B2B WHOLESALE TIER 1 NON-SWIPE = 1.95% + \$0.10
AXP B2B WHOLESALE TIER 2 NON-SWIPE = 2.20% + \$0.10
AXP B2B WHOLESALE TIER 3 NON-SWIPE = 2.65% + \$0.10
AXP B2B WHOLESALE TIER 1 NON-U.S. = 2.65% + \$0.10
AXP B2B WHOLESALE TIER 2 NON-U.S. = 2.90% + \$0.10
AXP B2B WHOLESALE TIER 3 NON-U.S. = 3.35% + \$0.10
AXP B2B WHOLESALE TIER 1 NON-SWIPE NON-U.S. = 2.95% + \$0.10
AXP B2B WHOLESALE TIER 2 NON-SWIPE NON-U.S. = 3.20% + \$0.10
AXP B2B WHOLESALE TIER 3 NON-SWIPE NON-U.S. = 3.65% + \$0.10
AXP B2B WHOLESALE CONSUMER UNREGULATED BASE DEBIT = 0.99% + \$0.15
AXP B2B WHOLESALE CONSUMER UNREGULATED CNP DEBIT = 1.29% + \$0.15
AXP B2B WHOLESALE CONSUMER UNREGULATED NONUS DEBIT = 1.99% + \$0.15
AXP B2B WHOLESALE CONSUMER UNREGULATED CNP NONUS DEBIT = 2.29% + \$0.15
AXP B2B WHOLESALE SMALL BUSINESS UNREGULATED BASE DEBIT = 1.94% + \$0.10
AXP B2B WHOLESALE SMALL BUSINESS UNREGULATED CNP DEBIT = 2.24% + \$0.10
AXP B2B WHOLESALE SMALL BUSINESS UNREGULATED NONUS DEBIT = 2.94% + \$0.10
AXP B2B WHOLESALE SMALL BUSINESS UNREGULATED CNP NONUS DEBIT = 3.24% + \$0.10
AXP B2B WHOLESALE CONSUMER REGULATED BASE DEBIT = 0.04% + \$0.25
AXP B2B WHOLESALE SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a card issued in the US	▪ If not...1.00% Inbound Fee applied
▪ Tier 1 – Transaction Amount ($\leq \$400.00$)	▪ N/A
▪ Tier 2 – Transaction Amount (\$400.01 - \$7,500.00)	
▪ Tier 3 – Transaction Amount ($> \$7,500.00$)	
▪ Must be a charge, corporate, or debit card	▪ If not...refer to Prepaid Industry category
▪ MCC code applies to B2B Wholesale Industry – refer to Table 1	▪ N/A
▪ Card Present / Swiped	▪ If card not present / non-swiped...0.30% Downgrade Fee applied

NOTES:

North Plan Code (Tier 1) = 900 North Plan Code (Tier 2) = 904 North Plan Code (Tier 3) = 908 North Plan Code (Tier 1 Non-Swipe) = 901 North Plan Code (Tier 2 Non-Swipe) = 905 North Plan Code (Tier 3 Non-Swipe) = 909 North Plan Code (Tier 1 Non-U.S.) = 902 North Plan Code (Tier 2 Non-U.S.) = 906 North Plan Code (Tier 3 Non-U.S.) = 910 North Plan Code (Tier 1 Non-Swipe Non-U.S.) = 903 North Plan Code (Tier 2 Non-Swipe Non-U.S.) = 907 North Plan Code (Tier 3 Non-Swipe Non-U.S.) = 911 North Plan Code (Consumer Unregulated Base Debit) = 9M0 North Plan Code (Consumer Unregulated CNP Debit) = 9M1 North Plan Code (Consumer Unregulated Non-U.S. Debit) = 9M2 North Plan Code (Consumer Unregulated CNP Non-U.S. Debit) = 9M3 North Plan Code (Small Business Unregulated Base Debit) = 9M4 North Plan Code (Small Business Unregulated CNP Debit) = 9M5 North Plan Code (Small Business Unregulated Non-U.S. Debit) = 9M6 North Plan Code (Small Business Unregulated CNP Non-U.S. Debit) = 9M7 North Plan Code (Consumer Regulated Base Debit) = 9M8 North Plan Code (Small Business Regulated Base Debit) = 9M9	Omaha Fee Attribute (Transaction Amount 1) = 524 Omaha Fee Attribute (Transaction Amount 2) = 525 Omaha Fee Attribute (Transaction Amount 3) = 526 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe) = 575 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe) = 576 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe) = 577 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.) = 527 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.) = 528 Omaha Fee Attribute (Transaction Amount 3 Non-U.S.) = 529 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe Non-U.S.) = 605 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe Non-U.S.) = 606 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe Non-U.S.) = 607 Omaha Fee Attribute (Consumer Unregulated) = 701 Omaha Fee Attribute (Consumer Unregulated CNP) = 702 Omaha Fee Attribute (Consumer Unregulated Non-U.S.) = 703 Omaha Fee Attribute (Consumer Unregulated CNP Non-U.S.) = 704 Omaha Fee Attribute (Small Business Unregulated Base) = 705 Omaha Fee Attribute (Small Business Unregulated CNP) = 706 Omaha Fee Attribute (Small Business Unregulated Non-U.S.) = 707 Omaha Fee Attribute (Small Business Unregulated CNP Non-U.S.) = 708 Omaha Fee Attribute (Consumer Regulated Base) = 709 Omaha Fee Attribute (Small Business Regulated Base) = 710
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AXP EDUCATION TIER 1 BASE = 1.45% + \$0.10
AXP EDUCATION TIER 2 BASE = 1.80% + \$0.10
AXP EDUCATION TIER 3 BASE = 2.05% + \$0.10
AXP EDUCATION TIER 1 NON-SWIPE = 1.75% + \$0.10
AXP EDUCATION TIER 2 NON-SWIPE = 2.10% + \$0.10
AXP EDUCATION TIER 3 NON-SWIPE = 2.35% + \$0.10
AXP EDUCATION TIER 1 NON-U.S. = 2.45% + \$0.10
AXP EDUCATION TIER 2 NON-U.S. = 2.80% + \$0.10
AXP EDUCATION TIER 3 NON-U.S. = 3.05% + \$0.10
AXP EDUCATION TIER 1 NON-SWIPE NON-U.S. = 2.75% + \$0.10
AXP EDUCATION TIER 2 NON-SWIPE NON-U.S. = 3.10% + \$0.10
AXP EDUCATION TIER 3 NON-SWIPE NON-U.S. = 3.35% + \$0.10
AXP EDUCATION CONSUMER UNREGULATED BASE DEBIT = 0.79% + \$0.15
AXP EDUCATION CONSUMER UNREGULATED CNP DEBIT = 1.09% + \$0.15
AXP EDUCATION CONSUMER UNREGULATED NONUS DEBIT = 1.79% + \$0.15
AXP EDUCATION CONSUMER UNREGULATED CNP NONUS DEBIT = 2.09% + \$0.15
AXP EDUCATION SMALL BUSINESS UNREGULATED BASE DEBIT = 1.99% + \$0.10
AXP EDUCATION SMALL BUSINESS UNREGULATED CNP DEBIT = 2.29% + \$0.10
AXP EDUCATION SMALL BUSINESS UNREGULATED NONUS DEBIT = 2.99% + \$0.10
AXP EDUCATION SMALL BUSINESS UNREGULATED CNP NONUS DEBIT = 3.29% + \$0.10
AXP EDUCATION CONSUMER REGULATED BASE DEBIT = 0.04% + \$0.25
AXP EDUCATION SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> ▪ Must be a card issued in the US ▪ Tier 1 – Transaction Amount ($\leq \\$100.00$) ▪ Tier 2 – Transaction Amount ($\\$100.01 - \\$3,000.00$) ▪ Tier 3 – Transaction Amount ($> \\$3,000.00$) ▪ Must be a charge, corporate, or debit card ▪ MCC code applies to Education industry – refer to Table 2 ▪ Card Present / Swiped 	<ul style="list-style-type: none"> ▪ If not...-1.00% Inbound Fee applied ▪ N/A ▪ If not...refer to Prepaid Industry category ▪ N/A ▪ If card not present / non-swiped...0.30% Downgrade Fee applied
NOTES:	
North Plan Code (Tier 1) = 9E9 North Plan Code (Tier 2) = 9F3 North Plan Code (Tier 3) = 9F7 North Plan Code (Tier 1 Non-Swipe) = 9F0 North Plan Code (Tier 2 Non-Swipe) = 9F4 North Plan Code (Tier 3 Non-Swipe) = 9F8 North Plan Code (Tier 1 Non-U.S.) = 9F1 North Plan Code (Tier 2 Non-U.S.) = 9F5 North Plan Code (Tier 3 Non-U.S.) = 9F9 North Plan Code (Tier 1 Non-Swipe Non-U.S.) = 9F2 North Plan Code (Tier 2 Non-Swipe Non-U.S.) = 9F6 North Plan Code (Tier 3 Non-Swipe Non-U.S.) = 9G0 North Plan Code (Consumer Unregulated Base Debit) = 9N0 North Plan Code (Consumer Unregulated CNP Debit) = 9N1 North Plan Code (Consumer Unregulated Non-U.S. Debit) = 9N2 North Plan Code (Consumer Unregulated CNP Non-U.S. Debit) = 9N3 North Plan Code (Small Business Unregulated Base Debit) = 9N4 North Plan Code (Small Business Unregulated CNP Debit) = 9N5 North Plan Code (Small Business Unregulated Non-U.S. Debit) = 9N6 North Plan Code (Small Business Unregulated CNP Non-U.S. Debit) = 9N7 North Plan Code (Consumer Regulated Base Debit) = 9N8 North Plan Code (Small Business Regulated Base Debit) = 9N9	Omaha Fee Attribute (Transaction Amount 1) = 646 Omaha Fee Attribute (Transaction Amount 2) = 647 Omaha Fee Attribute (Transaction Amount 3) = 648 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe) = 649 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe) = 650 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe) = 651 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.) = 655 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.) = 656 Omaha Fee Attribute (Transaction Amount 3 Non-U.S.) = 657 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe Non-U.S.) = 652 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe Non-U.S.) = 653 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe Non-U.S.) = 654 Omaha Fee Attribute (Consumer Unregulated) = 711 Omaha Fee Attribute (Consumer Unregulated CNP) = 712 Omaha Fee Attribute (Consumer Unregulated Non-U.S.) = 713 Omaha Fee Attribute (Consumer Unregulated CNP Non-U.S.) = 714 Omaha Fee Attribute (Small Business Unregulated Base) = 715 Omaha Fee Attribute (Small Business Unregulated CNP) = 716 Omaha Fee Attribute (Small Business Unregulated Non-U.S.) = 717 Omaha Fee Attribute (Small Business Unregulated CNP Non-U.S.) = 718 Omaha Fee Attribute (Consumer Regulated Base) = 719 Omaha Fee Attribute (Small Business Regulated Base) = 720

AXP EMERGING MARKET TIER 1 BASE = 1.43% + \$0.10
AXP EMERGING MARKET TIER 2 BASE = 2.05% + \$0.10
AXP EMERGING MARKET TIER 3 BASE = 2.70% + \$0.10
AXP EMERGING MARKET TIER 1 NON-SWIPE = 1.43% + \$0.10
AXP EMERGING MARKET TIER 2 NON-SWIPE = 2.05% + \$0.10
AXP EMERGING MARKET TIER 3 NON-SWIPE = 2.70% + \$0.10
AXP EMERGING MARKET TIER 1 NON-U.S. = 2.43% + \$0.10
AXP EMERGING MARKET TIER 2 NON-U.S. = 3.05% + \$0.10
AXP EMERGING MARKET TIER 3 NON-U.S. = 3.70% + \$0.10
AXP EMERGING MARKET TIER 1 NON-SWIPE NON-U.S. = 2.43% + \$0.10
AXP EMERGING MARKET TIER 2 NON-SWIPE NON-U.S. = 3.05% + \$0.10
AXP EMERGING MARKET TIER 3 NON-SWIPE NON-U.S. = 3.70% + \$0.10
AXP EMERGING MARKET CONSUMER UNREGULATED BASE DEBIT = 0.79% + \$0.15
AXP EMERGING MARKET CONSUMER UNREGULATED CNP DEBIT = 0.79% + \$0.15
AXP EMERGING MARKET CONSUMER UNREGULATED NONUS DEBIT = 1.79% + \$0.15
AXP EMERGING MARKET CONSUMER UNREGULATED CNP NONUS DEBIT = 1.79% + \$0.15
AXP EMERGING MARKET SMALL BUSINESS UNREGULATED BASE DEBIT = 1.99% + \$0.10
AXP EMERGING MARKET SMALL BUSINESS UNREGULATED CNP DEBIT = 1.99% + \$0.10
AXP EMERGING MARKET SMALL BUSINESS UNREGULATED NONUS DEBIT = 2.99% + \$0.10
AXP EMERGING MARKET SMALL BUSINESS UNREGULATED CNP NONUS DEBIT = 2.99% + \$0.10
AXP EMERGING MARKET CONSUMER REGULATED BASE DEBIT = 0.04% + \$0.25
AXP EMERGING MARKET SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> ▪ Must be a card issued in the US ▪ Tier 1 – Transaction Amount ($\leq \\$1200.00$) ▪ Tier 2 – Transaction Amount ($\\$1200.01 - \\$4,000.00$) ▪ Tier 3 – Transaction Amount ($> \\$4,000.00$) ▪ Must be a charge, corporate, or debit card ▪ MCC code applies to Emerging Market industry – refer to Table 3 	<ul style="list-style-type: none"> ▪ If not...1.00% Inbound Fee applied ▪ N/A ▪ If not...refer to Prepaid Industry category ▪ N/A
NOTES:	
Card Not Present/ non-swiped transactions within the Emerging Market MCCs are exempt from the 0.30% Downgrade Fee	
North Plan Code (Tier 1) = 9H3 North Plan Code (Tier 2) = 9H7 North Plan Code (Tier 3) = 9J1 North Plan Code (Tier 1 Non-Swipe) = 9H4 North Plan Code (Tier 2 Non-Swipe) = 9H8 North Plan Code (Tier 3 Non-Swipe) = 9J2 North Plan Code (Tier 1 Non-U.S.) = 9H5 North Plan Code (Tier 2 Non-U.S.) = 9H9 North Plan Code (Tier 3 Non-U.S.) = 9J3 North Plan Code (Tier 1 Non-Swipe Non-U.S.) = 9H6 North Plan Code (Tier 2 Non-Swipe Non-U.S.) = 9J0 North Plan Code (Tier 3 Non-Swipe Non-U.S.) = 9J4 North Plan Code (Consumer Unregulated Base Debit) = 9P0 North Plan Code (Consumer Unregulated CNP Debit) = 9P1 North Plan Code (Consumer Unregulated Non-U.S. Debit) = 9P2 North Plan Code (Consumer Unregulated CNP Non-U.S. Debit) = 9P3 North Plan Code (Small Business Unregulated Base Debit) = 9P4 North Plan Code (Small Business Unregulated CNP Debit) = 9P5 North Plan Code (Small Business Unregulated Non-U.S. Debit) = 9P6 North Plan Code (Small Business Unregulated CNP Non-U.S. Debit) = 9P7 North Plan Code (Consumer Regulated Base Debit) = 9P8 North Plan Code (Small Business Regulated Base Debit) = 9P9	Omaha Fee Attribute (Transaction Amount 1) = 670 Omaha Fee Attribute (Transaction Amount 2) = 671 Omaha Fee Attribute (Transaction Amount 3) = 672 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe) = 673 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe) = 674 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe) = 675 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.) = 676 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.) = 677 Omaha Fee Attribute (Transaction Amount 3 Non-U.S.) = 678 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe Non-U.S.) = 679 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe Non-U.S.) = 680 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe Non-U.S.) = 681 Omaha Fee Attribute (Consumer Unregulated) = 721 Omaha Fee Attribute (Consumer Unregulated CNP) = 722 Omaha Fee Attribute (Consumer Unregulated Non-U.S.) = 723 Omaha Fee Attribute (Consumer Unregulated CNP Non-U.S.) = 724 Omaha Fee Attribute (Small Business Unregulated Base) = 725 Omaha Fee Attribute (Small Business Unregulated CNP) = 726 Omaha Fee Attribute (Small Business Unregulated Non-U.S.) = 727 Omaha Fee Attribute (Small Business Unregulated CNP Non-U.S.) = 728 Omaha Fee Attribute (Consumer Regulated Base) = 729 Omaha Fee Attribute (Small Business Regulated Base) = 730

AXP GOVERNMENT TIER 1 BASE = 1.40% + \$0.10
AXP GOVERNMENT TIER 2 BASE = 1.55% + \$0.10
AXP GOVERNMENT TIER 3 BASE = 1.75% + \$0.10
AXP GOVERNMENT TIER 1 NON-SWIPE = 1.70% + \$0.10
AXP GOVERNMENT TIER 2 NON-SWIPE = 1.85% + \$0.10
AXP GOVERNMENT TIER 3 NON-SWIPE = 2.05% + \$0.10
AXP GOVERNMENT TIER 1 NON-U.S. = 2.70% + \$0.10
AXP GOVERNMENT TIER 2 NON-U.S. = 2.55% + \$0.10
AXP GOVERNMENT TIER 3 NON-U.S. = 2.75% + \$0.10
AXP GOVERNMENT TIER 1 NON-SWIPE NON-U.S. = 2.70% + \$0.10
AXP GOVERNMENT TIER 2 NON-SWIPE NON-U.S. = 2.85% + \$0.10
AXP GOVERNMENT TIER 3 NON-SWIPE NON-U.S. = 3.05% + \$0.10
AXP GOVERNMENT CONSUMER UNREGULATED BASE DEBIT = 0.79% + \$0.15
AXP GOVERNMENT CONSUMER UNREGULATED CNP DEBIT = 1.09% + \$0.15
AXP GOVERNMENT CONSUMER UNREGULATED NONUS DEBIT = 1.79% + \$0.15
AXP GOVERNMENT CONSUMER UNREGULATED CNP NONUS DEBIT = 2.09% + \$0.15
AXP GOVERNMENT SMALL BUSINESS UNREGULATED BASE DEBIT = 1.99% + \$0.10
AXP GOVERNMENT SMALL BUSINESS UNREGULATED CNP DEBIT = 2.29% + \$0.10
AXP GOVERNMENT SMALL BUSINESS UNREGULATED NONUS DEBIT = 2.99% + \$0.10
AXP GOVERNMENT SMALL BUSINESS UNREGULATED CNP NONUS DEBIT = 3.29% + \$0.10
AXP GOVERNMENT CONSUMER REGULATED BASE DEBIT = 0.04% + \$0.25
AXP GOVERNMENT SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> ▪ Must be a card issued in the US ▪ Tier 1 – Transaction Amount ($\leq \\$100.00$) ▪ Tier 2 – Transaction Amount ($\\$100.01 - \\$3,000.00$) ▪ Tier 3 – Transaction Amount ($> \\$3,000.00$) ▪ Must be a charge, corporate, or debit card ▪ MCC code applies to Government industry – refer to Table 4 ▪ Card Present / Swiped 	<ul style="list-style-type: none"> ▪ If not...-1.00% Inbound Fee applied ▪ N/A ▪ If not...refer to Prepaid Industry category ▪ N/A ▪ If card not present / non-swiped...0.30% Downgrade Fee applied
NOTES:	
North Plan Code (Tier 1) = 9G1 North Plan Code (Tier 2) = 9G5 North Plan Code (Tier 3) = 9G9 North Plan Code (Tier 1 Non-Swipe) = 9G2 North Plan Code (Tier 2 Non-Swipe) = 9G6 North Plan Code (Tier 3 Non-Swipe) = 9H0 North Plan Code (Tier 1 Non-U.S.) = 9G3 North Plan Code (Tier 2 Non-U.S.) = 9G7 North Plan Code (Tier 3 Non-U.S.) = 9H1 North Plan Code (Tier 1 Non-Swipe Non-U.S.) = 9G4 North Plan Code (Tier 2 Non-Swipe Non-U.S.) = 9G8 North Plan Code (Tier 3 Non-Swipe Non-U.S.) = 9H2 North Plan Code (Consumer Unregulated Base Debit) = 9Q0 North Plan Code (Consumer Unregulated CNP Debit) = 9Q1 North Plan Code (Consumer Unregulated Non-U.S. Debit) = 9Q2 North Plan Code (Consumer Unregulated CNP Non-U.S. Debit) = 9Q3 North Plan Code (Small Business Unregulated Base Debit) = 9Q4 North Plan Code (Small Business Unregulated CNP Debit) = 9Q5 North Plan Code (Small Business Unregulated Non-U.S. Debit) = 9Q6 North Plan Code (Small Business Unregulated CNP Non-U.S. Debit) = 9Q7 North Plan Code (Consumer Regulated Base Debit) = 9Q8 North Plan Code (Small Business Regulated Base Debit) = 9Q9	Omaha Fee Attribute (Transaction Amount 1) = 658 Omaha Fee Attribute (Transaction Amount 2) = 659 Omaha Fee Attribute (Transaction Amount 3) = 660 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe) = 661 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe) = 662 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe) = 663 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.) = 667 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.) = 668 Omaha Fee Attribute (Transaction Amount 3 Non-U.S.) = 669 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe Non-U.S.) = 664 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe Non-U.S.) = 665 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe Non-U.S.) = 666 Omaha Fee Attribute (Consumer Unregulated) = 731 Omaha Fee Attribute (Consumer Unregulated CNP) = 732 Omaha Fee Attribute (Consumer Unregulated Non-U.S.) = 733 Omaha Fee Attribute (Consumer Unregulated CNP Non-U.S.) = 734 Omaha Fee Attribute (Small Business Unregulated Base) = 735 Omaha Fee Attribute (Small Business Unregulated CNP) = 736 Omaha Fee Attribute (Small Business Unregulated Non-U.S.) = 737 Omaha Fee Attribute (Small Business Unregulated CNP Non-U.S.) = 738 Omaha Fee Attribute (Consumer Regulated Base) = 739 Omaha Fee Attribute (Small Business Regulated Base) = 740

AXP HEALTHCARE TIER 1 BASE = 1.55% + \$0.10
AXP HEALTHCARE TIER 2 BASE = 1.85% + \$0.10
AXP HEALTHCARE TIER 3 BASE = 2.30% + \$0.10
AXP HEALTHCARE TIER 1 NON-SWIPE = 1.85% + \$0.10
AXP HEALTHCARE TIER 2 NON-SWIPE = 2.15% + \$0.10
AXP HEALTHCARE TIER 3 NON-SWIPE = 2.60% + \$0.10
AXP HEALTHCARE TIER 1 NON-U.S. = 2.55% + \$0.10
AXP HEALTHCARE TIER 2 NON-U.S. = 2.85% + \$0.10
AXP HEALTHCARE TIER 3 NON-U.S. = 3.30% + \$0.10
AXP HEALTHCARE TIER 1 NON-SWIPE NON-U.S. = 2.85% + \$0.10
AXP HEALTHCARE TIER 2 NON-SWIPE NON-U.S. = 3.15% + \$0.10
AXP HEALTHCARE TIER 3 NON-SWIPE NON-U.S. = 3.60% + \$0.10
AXP HEALTHCARE CONSUMER UNREGULATED BASE DEBIT = 0.99% + \$0.15
AXP HEALTHCARE CONSUMER UNREGULATED CNP DEBIT = 1.29% + \$0.15
AXP HEALTHCARE CONSUMER UNREGULATED NONUS DEBIT = 1.99% + \$0.15
AXP HEALTHCARE CONSUMER UNREGULATED CNP NONUS DEBIT = 2.29% + \$0.15
AXP HEALTHCARE SMALL BUSINESS UNREGULATED BASE DEBIT = 1.94% + \$0.10
AXP HEALTHCARE SMALL BUSINESS UNREGULATED CNP DEBIT = 2.24% + \$0.10
AXP HEALTHCARE SMALL BUSINESS UNREGULATED NONUS DEBIT = 2.94% + \$0.10
AXP HEALTHCARE SMALL BUSINESS UNREGULATED CNP NONUS DEBIT = 3.24% + \$0.10
AXP HEALTHCARE CONSUMER REGULATED BASE DEBIT = 0.04% + \$0.25
AXP HEALTHCARE SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> ▪ Must be a card issued in the US ▪ Tier 1 – Transaction Amount ($\leq \\$150.00$) ▪ Tier 2 – Transaction Amount ($\\$150.01 - \\$2,000.00$) ▪ Tier 3 – Transaction Amount ($> \\$2,000.00$) ▪ Must be a charge, corporate, or debit card ▪ MCC code applies to Healthcare industry – refer to Table 5 ▪ Card Present / Swiped 	<ul style="list-style-type: none"> ▪ If not...-1.00% Inbound Fee applied ▪ N/A ▪ If not...refer to Prepaid Industry category ▪ N/A ▪ If card not present / non-swiped...0.30% Downgrade Fee applied
NOTES:	
North Plan Code (Tier 1)= 912 North Plan Code (Tier 2)= 916 North Plan Code (Tier 3)= 920 North Plan Code (Tier 1 Non-Swipe) = 913 North Plan Code (Tier 2 Non-Swipe) = 917 North Plan Code (Tier 3 Non-Swipe) = 921 North Plan Code (Tier 1 Non-U.S.) = 914 North Plan Code (Tier 2 Non-U.S.) = 918 North Plan Code (Tier 3 Non-U.S.) = 922 North Plan Code (Tier 1 Non-Swipe Non-U.S.) = 915 North Plan Code (Tier 2 Non-Swipe Non-U.S.) = 919 North Plan Code (Tier 3 Non-Swipe Non-U.S.) = 923 North Plan Code (Consumer Unregulated Base Debit) = 9R0 North Plan Code (Consumer Unregulated CNP Debit) = 9R1 North Plan Code (Consumer Unregulated Non-U.S. Debit) = 9R2 North Plan Code (Consumer Unregulated CNP Non-U.S. Debit) = 9R3 North Plan Code (Small Business Unregulated Base Debit) = 9R4 North Plan Code (Small Business Unregulated CNP Debit) = 9R5 North Plan Code (Small Business Unregulated Non-U.S. Debit) = 9R6 North Plan Code (Small Business Unregulated CNP Non-U.S. Debit) = 9R7 North Plan Code (Consumer Regulated Base Debit) = 9R8 North Plan Code (Small Business Regulated Base Debit) = 9R9	Omaha Fee Attribute (Transaction Amount 1) = 518 Omaha Fee Attribute (Transaction Amount 2) = 519 Omaha Fee Attribute (Transaction Amount 3) = 520 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe) = 572 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe) = 573 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe) = 574 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.) = 521 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.) = 522 Omaha Fee Attribute (Transaction Amount 3 Non-U.S.) = 523 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe Non-U.S.) = 602 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe Non-U.S.) = 603 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe Non-U.S.) = 604 Omaha Fee Attribute (Consumer Unregulated) = 741 Omaha Fee Attribute (Consumer Unregulated CNP) = 742 Omaha Fee Attribute (Consumer Unregulated Non-U.S.) = 743 Omaha Fee Attribute (Consumer Unregulated CNP Non-U.S.) = 744 Omaha Fee Attribute (Small Business Unregulated Base) = 745 Omaha Fee Attribute (Small Business Unregulated CNP) = 746 Omaha Fee Attribute (Small Business Unregulated Non-U.S.) = 747 Omaha Fee Attribute (Small Business Unregulated CNP Non-U.S.) = 748 Omaha Fee Attribute (Consumer Regulated Base) = 749 Omaha Fee Attribute (Small Business Regulated Base) = 750

AXP OTHER TIER 1 BASE = 1.60% + \$0.10
AXP OTHER TIER 2 BASE = 1.95% + \$0.10
AXP OTHER TIER 3 BASE = 2.45% + \$0.10
AXP OTHER TIER 1 NON-SWIPE = 1.90% + \$0.10
AXP OTHER TIER 2 NON-SWIPE = 2.25% + \$0.10
AXP OTHER TIER 3 NON-SWIPE = 2.75% + \$0.10
AXP OTHER TIER 1 NON-U.S. = 2.60% + \$0.10
AXP OTHER TIER 2 NON-U.S. = 2.95% + \$0.10
AXP OTHER TIER 3 NON-U.S. = 3.75% + \$0.10
AXP OTHER TIER 1 NON-SWIPE NON-U.S. = 2.90% + \$0.10
AXP OTHER TIER 2 NON-SWIPE NON-U.S. = 3.25% + \$0.10
AXP OTHER TIER 3 NON-SWIPE NON-U.S. = 3.75% + \$0.10
AXP OTHER CONSUMER UNREGULATED BASE DEBIT = 0.99% + \$0.15
AXP OTHER CONSUMER UNREGULATED CNP DEBIT = 1.29% + \$0.15
AXP OTHER CONSUMER UNREGULATED NONUS DEBIT = 1.99% + \$0.15
AXP OTHER CONSUMER UNREGULATED CNP NONUS DEBIT = 2.29% + \$0.15
AXP OTHER SMALL BUSINESS UNREGULATED BASE DEBIT = 1.94% + \$0.10
AXP OTHER SMALL BUSINESS UNREGULATED CNP DEBIT = 2.24% + \$0.10
AXP OTHER SMALL BUSINESS UNREGULATED NONUS DEBIT = 2.94% + \$0.10
AXP OTHER SMALL BUSINESS UNREGULATED CNP NONUS DEBIT = 3.24% + \$0.10
AXP OTHER CONSUMER REGULATED BASE DEBIT = 0.04% + \$0.25
AXP OTHER SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> ▪ Must be a card issued in the US ▪ Tier 1 – Transaction Amount ($\leq \\$100.00$) ▪ Tier 2 – Transaction Amount ($\\$100.01 - \\$3,000.00$) ▪ Tier 3 – Transaction Amount ($> \\$3,000.00$) ▪ Must be a charge, corporate, or debit card ▪ MCC code applies to Other industry – refer to Table 10 ▪ Card Present / Swiped 	<ul style="list-style-type: none"> ▪ If not...-1.00% Inbound Fee applied ▪ N/A ▪ If not...refer to Prepaid Industry category ▪ N/A ▪ If card not present / non-swiped...0.30% Downgrade Fee applied
NOTES:	
North Plan Code (Tier 1)= 936 North Plan Code (Tier 2)= 940 North Plan Code (Tier 3)= 944 North Plan Code (Tier 1 Non-Swipe) = 937 North Plan Code (Tier 2 Non-Swipe) = 941 North Plan Code (Tier 3 Non-Swipe) = 945 North Plan Code (Tier 1 Non-U.S.) = 938 North Plan Code (Tier 2 Non-U.S.) = 942 North Plan Code (Tier 3 Non-U.S.) = 946 North Plan Code (Tier 1 Non-Swipe Non-U.S.) = 939 North Plan Code (Tier 2 Non-Swipe Non-U.S.) = 943 North Plan Code (Tier 3 Non-Swipe Non-U.S.) = 947 North Plan Code (Consumer Unregulated Base Debit) = 9S0 North Plan Code (Consumer Unregulated CNP Debit) = 9S1 North Plan Code (Consumer Unregulated Non-U.S. Debit) = 9S2 North Plan Code (Consumer Unregulated CNP Non-U.S. Debit) = 9S3 North Plan Code (Small Business Unregulated Base Debit) = 9S4 North Plan Code (Small Business Unregulated CNP Debit) = 9S5 North Plan Code (Small Business Unregulated Non-U.S. Debit) = 9S6 North Plan Code (Small Business Unregulated CNP Non-U.S. Debit) = 9S7 North Plan Code (Consumer Regulated Base Debit) = 9S8 North Plan Code (Small Business Regulated Base Debit) = 9S9	Omaha Fee Attribute (Transaction Amount 1) = 560 Omaha Fee Attribute (Transaction Amount 2) = 561 Omaha Fee Attribute (Transaction Amount 3) = 562 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe) = 593 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe) = 594 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe) = 595 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.) = 563 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.) = 564 Omaha Fee Attribute (Transaction Amount 3 Non-U.S.) = 565 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe Non-U.S.) = 623 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe Non-U.S.) = 624 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe Non-U.S.) = 625 Omaha Fee Attribute (Consumer Unregulated) = 751 Omaha Fee Attribute (Consumer Unregulated CNP) = 752 Omaha Fee Attribute (Consumer Unregulated Non-U.S.) = 753 Omaha Fee Attribute (Consumer Unregulated CNP Non-U.S.) = 754 Omaha Fee Attribute (Small Business Unregulated Base) = 755 Omaha Fee Attribute (Small Business Unregulated CNP) = 756 Omaha Fee Attribute (Small Business Unregulated CNP Non-U.S.) = 757 Omaha Fee Attribute (Small Business Unregulated Non-U.S.) = 758 Omaha Fee Attribute (Consumer Regulated Base) = 759 Omaha Fee Attribute (Small Business Regulated Base) = 760

AXP RESTAURANT MICRO BASE = 2.00% + \$0.02
AXP RESTAURANT TIER 0 BASE = 1.60% + \$0.04
AXP RESTAURANT TIER 1 BASE = 1.85 % + \$0.10
AXP RESTAURANT TIER 2 BASE = 2.50% + \$0.10
AXP RESTAURANT TIER 3 BASE = 2.85% + \$0.10
AXP RESTAURANT MICRO NON-SWIPE = 2.30% + \$0.02
AXP RESTAURANT TIER 0 NON-SWIPE = 1.90% + \$0.04
AXP RESTAURANT TIER 1 NON-SWIPE = 2.15% + \$0.10
AXP RESTAURANT TIER 2 NON-SWIPE = 2.80% + \$0.10
AXP RESTAURANT TIER 3 NON-SWIPE = 3.15% + \$0.10
AXP RESTAURANT MICRO NON-U.S. = 3.00% + \$0.02
AXP RESTAURANT TIER 0 NON-U.S. = 2.60% + \$0.04
AXP RESTAURANT TIER 1 NON-U.S. = 2.85% + \$0.10
AXP RESTAURANT TIER 2 NON-U.S. = 3.50% + \$0.10
AXP RESTAURANT TIER 3 NON-U.S. = 3.85% + \$0.10
AXP RESTAURANT MICRO NON-SWIPE NON-U.S. = 3.30% + \$0.02
AXP RESTAURANT TIER 0 NON-SWIPE NON-U.S. = 2.90% + \$0.04
AXP RESTAURANT TIER 1 NON-SWIPE NON-U.S. = 3.15% + \$0.10
AXP RESTAURANT TIER 2 NON-SWIPE NON-U.S. = 3.80% + \$0.10
AXP RESTAURANT TIER 3 NON-SWIPE NON-U.S. = 4.15% + \$0.10
AXP RESTAURANT CONSUMER UNREGULATED BASE DEBIT = 1.29% + \$0.10
AXP RESTAURANT CONSUMER UNREGULATED CNP DEBIT = 1.59% + \$0.10
AXP RESTAURANT CONSUMER UNREGULATED NONUS DEBIT = 2.29% + \$0.10
AXP RESTAURANT CONSUMER UNREGULATED CNP NONUS DEBIT = 2.59% + \$0.10
AXP RESTAURANT SMALL BUSINESS UNREGULATED BASE DEBIT = 1.99% + \$0.10
AXP RESTAURANT SMALL BUSINESS UNREGULATED CNP DEBIT = 2.29% + \$0.10
AXP RESTAURANT SMALL BUSINESS UNREGULATED NONUS DEBIT = 2.99% + \$0.10
AXP RESTAURANT SMALL BUSINESS UNREGULATED CNP NONUS DEBIT = 3.29% + \$0.10
AXP RESTAURANT CONSUMER REGULATED BASE DEBIT = 0.04% + \$0.25
AXP RESTAURANT SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> ▪ Must be a card issued in the US ▪ Micro – Transaction Amount (<=\$5.00) ▪ Tier 0 – Transaction Amount (\$5.01 - \$15.00) ▪ Tier 1 – Transaction Amount (\$15.01 - \$30.00) ▪ Tier 2 – Transaction Amount (\$30.01 - \$150.00) ▪ Tier 3 – Transaction Amount (>\$150.00) 	<ul style="list-style-type: none"> ▪ If not...-1.00% Inbound Fee applied ▪ N/A
<ul style="list-style-type: none"> ▪ Must be a charge, corporate, or debit card ▪ MCC code applies to Restaurant industry – refer to Table 6 ▪ Card Present / Swiped 	<ul style="list-style-type: none"> ▪ If not...refer to Prepaid Industry category ▪ N/A ▪ If card not present / non-swiped...0.30% Downgrade Fee applied
NOTES:	
North Plan Code (Micro)=9K6 North Plan Code (Tier 0)= 9E1 North Plan Code (Tier 1)= 948 North Plan Code (Tier 2)= 952 North Plan Code (Tier 3)= 956 North Plan Code (Micro Non-Swipe) = 9K7 North Plan Code (Tier 0 Non-Swipe) = 9E2 North Plan Code (Tier 1 Non-Swipe) = 949 North Plan Code (Tier 2 Non-Swipe) = 953 North Plan Code (Tier 3 Non-Swipe) = 957 North Plan Code (Micro Non-U.S.) = 9K8 North Plan Code (Tier 0 Non-U.S.) = 9E4 North Plan Code (Tier 1 Non-U.S.) = 950 North Plan Code (Tier 2 Non-U.S.) = 954 North Plan Code (Tier 3 Non-U.S.) = 958 North Plan Code (Micro Non-Swipe Non-U.S.) = 9K9 North Plan Code (Tier 0 Non-Swipe Non-U.S.) = 9E3 North Plan Code (Tier 1 Non-Swipe Non-U.S.) = 951 North Plan Code (Tier 2 Non-Swipe Non-U.S.) = 955 North Plan Code (Tier 3 Non-Swipe Non-U.S.) = 959 North Plan Code (Consumer Unregulated Base Debit) = 9T0	Omaha Fee Attribute (Micro) = 693 Omaha Fee Attribute (Transaction Amount 0) = 642 Omaha Fee Attribute (Transaction Amount 1) = 530 Omaha Fee Attribute (Transaction Amount 2) = 531 Omaha Fee Attribute (Transaction Amount 3) = 532 Omaha Fee Attribute (Micro Non-Swipe) = 694 Omaha Fee Attribute (Transaction Amount 0 Non-Swipe) = 643 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe) = 578 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe) = 579 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe) = 580 Omaha Fee Attribute (Micro Non-U.S.) = 695 Omaha Fee Attribute (Transaction Amount 0 Non-U.S.) = 645 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.) = 533 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.) = 534 Omaha Fee Attribute (Transaction Amount 3 Non-U.S.) = 535 Omaha Fee Attribute (Micro Non-Swipe Non-U.S.) = 696 Omaha Fee Attribute (Transaction Amount 0 Non-Swipe Non-U.S.) = 644 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe Non-U.S.) = 608 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe Non-U.S.) = 609 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe Non-U.S.) = 610 Omaha Fee Attribute (Consumer Unregulated) = 761

North Plan Code (Consumer Unregulated CNP Debit) = 9T1 North Plan Code (Consumer Unregulated Non-U.S. Debit) = 9T2 North Plan Code (Consumer Unregulated CNP Non-U.S. Debit) = 9T3 North Plan Code (Small Business Unregulated Base Debit) = 9T4 North Plan Code (Small Business Unregulated CNP Debit) = 9T5 North Plan Code (Small Business Unregulated Non-U.S. Debit) = 9T6 North Plan Code (Small Business Unregulated CNP Non-U.S. Debit) = 9T7 North Plan Code (Consumer Regulated Base Debit) = 9T8 North Plan Code (Small Business Regulated Base Debit) = 9T9	Omaha Fee Attribute (Consumer Unregulated CNP) = 762 Omaha Fee Attribute (Consumer Unregulated Non-U.S.) = 763 Omaha Fee Attribute (Consumer Unregulated CNP Non-U.S.) = 764 Omaha Fee Attribute (Small Business Unregulated Base) = 765 Omaha Fee Attribute (Small Business Unregulated CNP) = 766 Omaha Fee Attribute (Small Business Unregulated Non-U.S.) = 767 Omaha Fee Attribute (Small Business Unregulated CNP Non-U.S.) = 768 Omaha Fee Attribute (Consumer Regulated Base) = 769 Omaha Fee Attribute (Small Business Regulated Base) = 770
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AXP RETAIL TIER 1 BASE = 1.45% + \$0.10

AXP RETAIL TIER 2 BASE = 2.05% + \$0.10

AXP RETAIL TIER 3 BASE = 2.50% + \$0.10

AXP RETAIL TIER 1 NON-SWIPE = 1.75% + \$0.10

AXP RETAIL TIER 2 NON-SWIPE = 2.35% + \$0.10

AXP RETAIL TIER 3 NON-SWIPE = 2.80% + \$0.10

AXP RETAIL TIER 1 NON-U.S. = 2.45% + \$0.10

AXP RETAIL TIER 2 NON-U.S. = 3.05% + \$0.10

AXP RETAIL TIER 3 NON-U.S. = 3.50% + \$0.10

AXP RETAIL TIER 1 NON-SWIPE NON-U.S. = 2.75% + \$0.10

AXP RETAIL TIER 2 NON-SWIPE NON-U.S. = 3.35% + \$0.10

AXP RETAIL TIER 3 NON-SWIPE NON-U.S. = 3.80% + \$0.10

AXP RETAIL CONSUMER UNREGULATED BASE DEBIT = 0.99% + \$0.15

AXP RETAIL CONSUMER UNREGULATED CNP DEBIT = 1.29% + \$0.15

AXP RETAIL CONSUMER UNREGULATED NONUS DEBIT = 1.99% + \$0.15

AXP RETAIL CONSUMER UNREGULATED CNP NONUS DEBIT = 2.29% + \$0.15

AXP RETAIL SMALL BUSINESS UNREGULATED BASE DEBIT = 1.94% + \$0.10

AXP RETAIL SMALL BUSINESS UNREGULATED CNP DEBIT = 2.24% + \$0.10

AXP RETAIL SMALL BUSINESS UNREGULATED NONUS DEBIT = 2.94% + \$0.10

AXP RETAIL SMALL BUSINESS UNREGULATED CNP NONUS DEBIT = 3.24% + \$0.10

AXP RETAIL CONSUMER REGULATED BASE DEBIT = 0.04% + \$0.25

AXP RETAIL SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a card issued in the US	▪ If not...-1.00% Inbound Fee applied
▪ Tier 1 – Transaction Amount (<=\$75.00)	▪ N/A
▪ Tier 2 – Transaction Amount (\$75.01 - \$1,000.00)	
▪ Tier 3 – Transaction Amount (>\$1,000.00)	
▪ Must be a charge, corporate, or debit card	▪ If not...refer to Prepaid Industry category
▪ MCC code applies to Retail industry – refer to Table 7	▪ N/A
▪ Card Present / Swiped	▪ If card not present / non-swiped...0.30% Downgrade Fee applied

NOTES:

North Plan Code (Tier 1)= 960 North Plan Code (Tier 2)= 964 North Plan Code (Tier 3)= 968 North Plan Code (Tier 1 Non-Swipe) = 961 North Plan Code (Tier 2 Non-Swipe) = 965 North Plan Code (Tier 3 Non-Swipe) = 969 North Plan Code (Tier 1 Non-U.S.) = 962 North Plan Code (Tier 2 Non-U.S.) = 966 North Plan Code (Tier 3 Non-U.S.) = 970 North Plan Code (Tier 1 Non-Swipe Non-U.S.) = 963 North Plan Code (Tier 2 Non-Swipe Non-U.S.) = 967 North Plan Code (Tier 3 Non-Swipe Non-U.S.) = 971 North Plan Code (Consumer Unregulated Base Debit) = 9U0 North Plan Code (Consumer Unregulated CNP Debit) = 9U1 North Plan Code (Consumer Unregulated Non-U.S. Debit) = 9U2 North Plan Code (Consumer Unregulated CNP Non-U.S. Debit) = 9U3 North Plan Code (Small Business Unregulated Base Debit) = 9U4 North Plan Code (Small Business Unregulated CNP Debit) = 9U5 North Plan Code (Small Business Unregulated Non-U.S. Debit) = 9U6 North Plan Code (Small Business Unregulated CNP Non-U.S. Debit) = 9U7	Omaha Fee Attribute (Transaction Amount 1) = 500 Omaha Fee Attribute (Transaction Amount 2) = 501 Omaha Fee Attribute (Transaction Amount 3) = 502 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe) = 566 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe) = 567 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe) = 568 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.) = 503 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.) = 504 Omaha Fee Attribute (Transaction Amount 3 Non-U.S.) = 505 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe Non-U.S.) = 596 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe Non-U.S.) = 597 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe Non-U.S.) = 598 Omaha Fee Attribute (Consumer Unregulated) = 771 Omaha Fee Attribute (Consumer Unregulated CNP) = 772 Omaha Fee Attribute (Consumer Unregulated Non-U.S.) = 773 Omaha Fee Attribute (Consumer Unregulated CNP Non-U.S.) = 774 Omaha Fee Attribute (Small Business Unregulated Base) = 775 Omaha Fee Attribute (Small Business Unregulated CNP) = 776 Omaha Fee Attribute (Small Business Unregulated Non-U.S.) = 777 Omaha Fee Attribute (Small Business Unregulated CNP Non-U.S.) = 778 Omaha Fee Attribute (Consumer Regulated Base) = 779
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AXP SERVICES MICRO BASE = 2.00% + \$0.02

AXP SERVICES TIER 0 BASE = 1.60% + \$0.04

AXP SERVICES TIER 1 BASE = 1.60% + \$0.10

AXP SERVICES TIER 2 BASE = 2.10% + \$0.10

AXP SERVICES TIER 3 BASE = 2.50% + \$0.10

AXP SERVICES MICRO NON-SWIPE = 2.30% + \$0.02

AXP SERVICES TIER 0 NON-SWIPE = 1.90% + \$0.04

AXP SERVICES TIER 1 NON-SWIPE = 1.90% + \$0.10

AXP SERVICES TIER 2 NON-SWIPE = 2.40% + \$0.10

AXP SERVICES TIER 3 NON-SWIPE = 2.80% + \$0.10

AXP SERVICES MICRO NON-U.S. = 3.00% + \$0.02

AXP SERVICES TIER 0 NON-U.S. = 2.60% + \$0.04

AXP SERVICES TIER 1 NON-U.S. = 2.60% + \$0.10

AXP SERVICES TIER 2 NON-U.S. = 3.10% + \$0.10

AXP SERVICES TIER 3 NON-U.S. = 3.50% + \$0.10

AXP SERVICES MICRO NON-SWIPE NON-U.S. = 3.30% + \$0.04

AXP SERVICES TIER 0 NON-SWIPE NON-U.S. = 2.90% + \$0.04

AXP SERVICES TIER 1 NON-SWIPE NON-U.S. = 2.90% + \$0.10

AXP SERVICES TIER 2 NON-SWIPE NON-U.S. = 3.40% + \$0.10

AXP SERVICES TIER 3 NON-SWIPE NON-U.S. = 3.80% + \$0.10

AXP SERVICES CONSUMER UNREGULATED BASE DEBIT = 0.99% + \$0.15

AXP SERVICES CONSUMER UNREGULATED CNP DEBIT = 1.29% + \$0.15

AXP SERVICES CONSUMER UNREGULATED NONUS DEBIT = 1.99% + \$0.15

AXP SERVICES CONSUMER UNREGULATED CNP NONUS DEBIT = 2.29% + \$0.15

AXP SERVICES SMALL BUSINESS UNREGULATED BASE DEBIT = 1.94% + \$0.10

AXP SERVICES SMALL BUSINESS UNREGULATED CNP DEBIT = 2.24% + \$0.10

AXP SERVICES SMALL BUSINESS UNREGULATED NONUS DEBIT = 2.94% + \$0.10

AXP SERVICES SMALL BUSINESS UNREGULATED CNP NONUS DEBIT = 3.24% + \$0.10

AXP SERVICES CONSUMER REGULATED BASE DEBIT = 0.04% + \$0.25

AXP SERVICES SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a card issued in the US	▪ If not...-1.00% Inbound Fee applied
▪ Micro – Transaction Amount ($\leq \$5.00$)	▪ N/A
▪ Tier 0 – Transaction Amount (\$5.01 - \$15.00)	
▪ Tier 1 – Transaction Amount (\$15.01 - \$150.00)	
▪ Tier 2 – Transaction Amount (\$150.01 - \$3,000.00)	
▪ Tier 3 – Transaction Amount ($> \$3,000.00$)	
▪ Must be a charge, corporate, or debit card	▪ If not...refer to Prepaid Industry category
▪ MCC code applies to Services industry – refer to Table 8	▪ N/A
▪ Card Present / Swiped	▪ If card not present / non-swiped...0.30% Downgrade Fee applied

NOTES:

North Plan Code (Micro)= 9L0 North Plan Code (Tier 0)= 9K1 North Plan Code (Tier 1)= 972 North Plan Code (Tier 2)= 976 North Plan Code (Tier 3)= 980 North Plan Code (Micro Non-Swipe) = 9L1 North Plan Code (Tier 0 Non-Swipe) = 9K2 North Plan Code (Tier 1 Non-Swipe) = 973 North Plan Code (Tier 2 Non-Swipe) = 977 North Plan Code (Tier 3 Non-Swipe) = 981 North Plan Code (Micro Non-U.S.) = 9L2 North Plan Code (Tier 0 Non-U.S.) = 9K3 North Plan Code (Tier 1 Non-U.S.) = 974 North Plan Code (Tier 2 Non-U.S.) = 978 North Plan Code (Tier 3 Non-U.S.) = 982 North Plan Code (Micro Non-Swipe Non-U.S.) = 9L3 North Plan Code (Tier 0 Non-Swipe Non-U.S.) = 9K4	Omaha Fee Attribute (Micro) = 697 Omaha Fee Attribute (Transaction Amount 0) = 688 Omaha Fee Attribute (Transaction Amount 1) = 542 Omaha Fee Attribute (Transaction Amount 2) = 543 Omaha Fee Attribute (Transaction Amount 3) = 544 Omaha Fee Attribute (Micro Non-Swipe) = 698 Omaha Fee Attribute (Transaction Amount 0 Non-Swipe) = 689 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe) = 584 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe) = 585 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe) = 586 Omaha Fee Attribute (Micro Non-U.S.) = 699 Omaha Fee Attribute (Transaction Amount 0 Non-U.S.) = 690 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.) = 545 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.) = 546 Omaha Fee Attribute (Transaction Amount 3 Non-U.S.) = 547 Omaha Fee Attribute (Micro Non-Swipe Non-U.S.) = 700 Omaha Fee Attribute (Transaction Amount 0 Non-Swipe Non-U.S.) = 691
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North Plan Code (Tier 1 Non-Swipe Non-U.S.) = 975 North Plan Code (Tier 2 Non-Swipe Non-U.S.) = 979 North Plan Code (Tier 3 Non-Swipe Non-U.S.) = 983 North Plan Code (Consumer Unregulated Base Debit) = 9V0 North Plan Code (Consumer Unregulated CNP Debit) = 9V1 North Plan Code (Consumer Unregulated Non-U.S. Debit) = 9V2 North Plan Code (Consumer Unregulated CNP Non-U.S. Debit) = 9V3 North Plan Code (Small Business Unregulated Base Debit) = 9V4 North Plan Code (Small Business Unregulated CNP Debit) = 9V5 North Plan Code (Small Business Unregulated Non-U.S. Debit) = 9V6 North Plan Code (Small Business Unregulated CNP Non-U.S. Debit) = 9V7 North Plan Code (Consumer Regulated Base Debit) = 9V8 North Plan Code (Small Business Regulated Base Debit) = 9V9	Omaha Fee Attribute (Transaction Amount 1 Non-Swipe Non-U.S.) = 614 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe Non-U.S.) = 615 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe Non-U.S.) = 616 Omaha Fee Attribute (Consumer Unregulated) = 781 Omaha Fee Attribute (Consumer Unregulated CNP) = 782 Omaha Fee Attribute (Consumer Unregulated Non-U.S.) = 783 Omaha Fee Attribute (Consumer Unregulated CNP Non-U.S.) = 784 Omaha Fee Attribute (Small Business Unregulated Base) = 785 Omaha Fee Attribute (Small Business Unregulated CNP) = 786 Omaha Fee Attribute (Small Business Unregulated Non-U.S.) = 787 Omaha Fee Attribute (Small Business Unregulated CNP Non-U.S.) = 788 Omaha Fee Attribute (Consumer Regulated Base) = 789 Omaha Fee Attribute (Small Business Regulated Base) = 790
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AXP T&E TIER 1 BASE = 2.25% + \$0.10

AXP T&E TIER 2 BASE = 2.60% + \$0.10

AXP T&E TIER 3 BASE = 3.00% + \$0.10

AXP T&E TIER 1 NON-SWIPE = 2.55% + \$0.10

AXP T&E TIER 2 NON-SWIPE = 2.90% + \$0.10

AXP T&E TIER 3 NON-SWIPE = 3.30% + \$0.10

AXP T&E TIER 1 NON-U.S. = 3.25% + \$0.10

AXP T&E TIER 2 NON-U.S. = 3.60% + \$0.10

AXP T&E TIER 3 NON-U.S. = 4.00% + \$0.10

AXP T&E TIER 1 NON-SWIPE NON-U.S. = 3.55% + \$0.10

AXP T&E TIER 2 NON-SWIPE NON-U.S. = 3.90% + \$0.10

AXP T&E TIER 3 NON-SWIPE NON-U.S. = 4.30% + \$0.10

AXP T&E CONSUMER UNREGULATED BASE DEBIT = 1.19% + \$0.15

AXP T&E CONSUMER UNREGULATED CNP DEBIT = 1.49% + \$0.15

AXP T&E CONSUMER UNREGULATED NONUS DEBIT = 2.19% + \$0.15

AXP T&E CONSUMER UNREGULATED CNP NONUS DEBIT = 2.49% + \$0.15

AXP T&E SMALL BUSINESS UNREGULATED BASE DEBIT = 1.99% + \$0.10

AXP T&E SMALL BUSINESS UNREGULATED CNP DEBIT = 2.29% + \$0.10

AXP T&E SMALL BUSINESS UNREGULATED NONUS DEBIT = 2.99% + \$0.10

AXP T&E SMALL BUSINESS UNREGULATED CNP NONUS DEBIT = 3.29% + \$0.10

AXP T&E CONSUMER REGULATED BASE DEBIT = 0.04% + \$0.25

AXP T&E SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a card issued in the US	▪ If not... -1.00% Inbound Fee applied
▪ Tier 1 – Transaction Amount (<=\$100.00)	▪ N/A
▪ Tier 2 – Transaction Amount (\$100.01 - \$1,000.00)	
▪ Tier 3 – Transaction Amount (>\$1,000.00)	
▪ Must be a charge, corporate, or debit card	▪ If not... refer to Prepaid Industry category
▪ MCC code applies to Travel & Entertainment industry – refer to Table 9	▪ N/A
▪ Card Present / Swiped	▪ If card not present / non-swiped... 0.30% Downgrade Fee applied

NOTES:

North Plan Code (Tier 1)= 984 North Plan Code (Tier 2)= 988 North Plan Code (Tier 3)= 992 North Plan Code (Tier 1 Non-Swipe) = 985 North Plan Code (Tier 2 Non-Swipe) = 989 North Plan Code (Tier 3 Non-Swipe) = 993 North Plan Code (Tier 1 Non-U.S.) = 986 North Plan Code (Tier 2 Non-U.S.) = 990 North Plan Code (Tier 3 Non-U.S.) = 994 North Plan Code (Tier 1 Non-Swipe Non-U.S.) = 987 North Plan Code (Tier 2 Non-Swipe Non-U.S.) = 991 North Plan Code (Tier 3 Non-Swipe Non-U.S.) = 995 North Plan Code (Consumer Unregulated Base Debit) = 9W0 North Plan Code (Consumer Unregulated CNP Debit) = 9W1	Omaha Fee Attribute (Transaction Amount 1) = 548 Omaha Fee Attribute (Transaction Amount 2) = 549 Omaha Fee Attribute (Transaction Amount 3) = 550 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe) = 587 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe) = 588 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe) = 589 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.) = 551 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.) = 552 Omaha Fee Attribute (Transaction Amount 3 Non-U.S.) = 553 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe Non-U.S.) = 617 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe Non-U.S.) = 618 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe Non-U.S.) = 619 Omaha Fee Attribute (Consumer Unregulated) = 791 Omaha Fee Attribute (Consumer Unregulated CNP) = 792
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North Plan Code (Consumer Unregulated Non-U.S. Debit) = 9W2 North Plan Code (Consumer Unregulated CNP Non-U.S. Debit) = 9W3 North Plan Code (Small Business Unregulated Base Debit) = 9W4 North Plan Code (Small Business Unregulated CNP Debit) = 9W5 North Plan Code (Small Business Unregulated Non-U.S. Debit) = 9W6 North Plan Code (Small Business Unregulated CNP Non-U.S. Debit) = 9W7 North Plan Code (Consumer Regulated Base Debit) = 9W8 North Plan Code (Small Business Regulated Base Debit) = 9W9	Omaha Fee Attribute (Consumer Unregulated Non-U.S.) = 793 Omaha Fee Attribute (Consumer Unregulated CNP Non-U.S.) = 794 Omaha Fee Attribute (Small Business Unregulated Base) = 795 Omaha Fee Attribute (Small Business Unregulated CNP) = 796 Omaha Fee Attribute (Small Business Unregulated Non-U.S.) = 797 Omaha Fee Attribute (Small Business Unregulated CNP Non-U.S.) = 798 Omaha Fee Attribute (Consumer Regulated Base) = 799 Omaha Fee Attribute (Small Business Regulated Base) = 800
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AXP PREPAID TIER 1 BASE = 1.35% + \$0.10

AXP PREPAID TIER 2 BASE = 1.70% + \$0.10

AXP PREPAID TIER 3 BASE = 2.15% + \$0.10

AXP PREPAID TIER 1 NON-SWIPE = 1.65% + \$0.10

AXP PREPAID TIER 2 NON-SWIPE = 2.00% + \$0.10

AXP PREPAID TIER 3 NON-SWIPE = 2.45% + \$0.10

AXP PREPAID TIER 1 NON-U.S. = 2.35% + \$0.10

AXP PREPAID TIER 2 NON-U.S. = 2.70% + \$0.10

AXP PREPAID TIER 3 NON-U.S. = 3.15% + \$0.10

AXP PREPAID TIER 1 NON-SWIPE NON-U.S. = 2.65% + \$0.10

AXP PREPAID TIER 2 NON-SWIPE NON-U.S. = 3.00% + \$0.10

AXP PREPAID TIER 3 NON-SWIPE NON-U.S. = 3.45% + \$0.10

AXP EXEMPT MARKET PREPAID TIER 1 NON-SWIPE = 1.35% + \$0.10

AXP EXEMPT MARKET PREPAID TIER 2 NON-SWIPE = 1.70% + \$0.10

AXP EXEMPT MARKET PREPAID TIER 3 NON-SWIPE = 2.15% + \$0.10

AXP EXEMPT MARKET PREPAID TIER 1 NON-SWIPE NON-U.S. = 2.35% + \$0.10

AXP EXEMPT MARKET PREPAID TIER 2 NON-SWIPE NON-U.S. = 2.70% + \$0.10

AXP EXEMPT MARKET PREPAID TIER 3 NON-SWIPE NON-U.S. = 3.15% + \$0.10

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a card issued in the US	▪ If not...1.00% Inbound Fee applied
▪ Tier 1 – Transaction Amount (<=\$100.00)	▪ N/A
▪ Tier 2 – Transaction Amount (\$100.01 - \$1,000.00)	
▪ Tier 3 – Transaction Amount (>\$1,000.00)	
▪ Card must be a Prepaid card	▪ If not...refer to Charge card Industry category
▪ MCC code applies to all eligible OptBlue industries*	▪ N/A
▪ Card Present / Swiped (all non-Emerging Market MCCs*)	▪ If card not present / non-swiped...0.30% Downgrade Fee applied

NOTES:

*Card Not Present / non-swiped transactions within the Emerging Market MCCs are exempt from the 0.30% Downgrade Fee

North Plan Code (Tier 1) = 9A1 North Plan Code (Tier 2) = 9A5 North Plan Code (Tier 3) = 9A9 North Plan Code (Tier 1 Non-Swipe) = 9A2 North Plan Code (Tier 2 Non-Swipe) = 9A6 North Plan Code (Tier 3 Non-Swipe) = 9B0 North Plan Code (Tier 1 Non-U.S.) = 9A3 North Plan Code (Tier 2 Non-U.S.) = 9A7 North Plan Code (Tier 3 Non-U.S.) = 9B1 North Plan Code (Tier 1 Non-Swipe Non-U.S.) = 9A4 North Plan Code (Tier 2 Non-Swipe Non-U.S.) = 9A8 North Plan Code (Tier 3 Non-Swipe Non-U.S.) = 9B2 North Plan Code (EM Tier 1 Non-Swipe) = 9J5 North Plan Code (EM Tier 2 Non-Swipe) = 9J7 North Plan Code (EM Tier 3 Non-Swipe) = 9J9 North Plan Code (EM Tier 1 Non-Swipe Non-U.S.) = 9J6 North Plan Code (EM Tier 2 Non-Swipe Non-U.S.) = 9J8 North Plan Code (EM Tier 3 Non-Swipe Non-U.S.) = 9K0	Omaha Fee Attribute (Transaction Amount 1) = 506 Omaha Fee Attribute (Transaction Amount 2) = 507 Omaha Fee Attribute (Transaction Amount 3) = 508 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe) = 626 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe) = 627 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe) = 628 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.) = 509 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.) = 510 Omaha Fee Attribute (Transaction Amount 3 Non-U.S.) = 511 Omaha Fee Attribute (Transaction Amount 1 Non-Swipe Non-U.S.) = 629 Omaha Fee Attribute (Transaction Amount 2 Non-Swipe Non-U.S.) = 630 Omaha Fee Attribute (Transaction Amount 3 Non-Swipe Non-U.S.) = 631 Omaha Fee Attribute (EM Tier 1 Non-Swipe) = 682 Omaha Fee Attribute (EM Tier 2 Non-Swipe) = 683 Omaha Fee Attribute (EM Tier 3 Non-Swipe) = 684 Omaha Fee Attribute (EM Tier 1 Non-Swipe Non-U.S.) = 685 Omaha Fee Attribute (EM Tier 2 Non-Swipe Non-U.S.) = 686 Omaha Fee Attribute (EM Tier 3 Non-Swipe Non-U.S.) = 687
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AXP CHARITY BASE MICRO = 2.00% + \$0.02

AXP CHARITY NONUS MICRO = 3.00% + \$0.02

AXP CHARITY BASE T0 = 1.60% + \$0.04

AXP CHARITY NONUS T0 = 2.60% + \$0.04

AXP CHARITY BASE T1* = 2.00% + \$0.10

AXP CHARITY NONUS T1 = 3.00% + \$0.10

AXP CHARITY CONSUMER UNREGULATED BASE DEBIT = 0.79% + \$0.15

AXP CHARITY CONSUMER UNREGULATED NONUS DEBIT = 1.79% + \$0.15

AXP CHARITY SMALL BUSINESS UNREGULATED BASE DEBIT = 1.99% + \$0.10

AXP CHARITY SMALL BUSINESS UNREGULATED NONUS DEBIT = 2.99% + \$0.10

AXP CHARITY CONSUMER REGULATED DEBIT = 0.04% + \$0.25

AXP CHARITY SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a card issued in the US	▪ If not...-1.00% Inbound Fee applied
▪ Tier 1 – Transaction Amount (<=\$5.00)	▪ N/A
▪ Tier 2 – Transaction Amount (\$5.01 - \$15.00)	
▪ Tier 3 – Transaction Amount (>\$15.00)	
▪ Must be a charge, corporate, or debit card	▪ If not...refer to Prepaid Industry category
▪ MCC code applies to Travel & Entertainment industry – refer to Table 9	▪ N/A
▪ Card Present / Swiped	▪ N/A
NOTES:	
North Plan Code (MICRO)= 9XA North Plan Code (Tier 0) = 9XC North Plan Code (Tier 1) = 9XE North Plan Code (MICRO Non-U.S.) = 9XB North Plan Code (Tier 0 Non-U.S.) = 9XD North Plan Code (Tier 1 Non-U.S.) = 9XF	Omaha Fee Attribute (Transaction Amount 1) = 900 Omaha Fee Attribute (Transaction Amount 2) = 902 Omaha Fee Attribute (Transaction Amount 3) = 904 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.) = 901 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.) = 903 Omaha Fee Attribute (Transaction Amount 3 Non-U.S.) = 905
North Plan Code (Consumer Unregulated Base Debit) = 9XG North Plan Code (Consumer Unregulated Non-U.S. Debit) = 9XH North Plan Code (Small Business Unregulated Base Debit) = 9XI North Plan Code (Small Business Unregulated Non-U.S. Debit) = 9XJ North Plan Code (Consumer Regulated Base Debit) = 9XK North Plan Code (Small Business Regulated Base Debit) = 9XL	Omaha Fee Attribute (Consumer Unregulated) = 906 Omaha Fee Attribute (Consumer Unregulated Non-U.S.) = 907 Omaha Fee Attribute (Small Business Unregulated Base) = 908 Omaha Fee Attribute (Small Business Unregulated Non-U.S.) = 909 Omaha Fee Attribute (Consumer Regulated Base) = 910 Omaha Fee Attribute (Small Business Regulated Base) = 911

AXP INSURANCE BASE T1* = 1.25% **1.50% + \$0.10**

AXP INSURANCE NONUS T1 = 2.25% **2.50% + \$0.10**

AXP INSURANCE BASE T2* = 1.85% **1.90% + \$0.10**

AXP INSURANCE NONUS T2 = 2.85% **2.90% + \$0.10**

AXP INSURANCE BASE T3* = 2.50% **2.30% + \$0.10**

AXP INSURANCE NONUS T3 = 3.50% **3.30% + \$0.10**

AXP INSURANCE CONSUMER UNREGULATED BASE DEBIT = 0.79% + \$0.15

AXP INSURANCE CONSUMER UNREGULATED NONUS DEBIT = 1.79% + \$0.15

AXP INSURANCE SMALL BUSINESS UNREGULATED BASE DEBIT = 1.99% + \$0.10

AXP INSURANCE SMALL BUSINESS UNREGULATED NONUS DEBIT = 2.99% + \$0.10

AXP INSURANCE CONSUMER REGULATED DEBIT = 0.04% + \$0.25

AXP INSURANCE SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> ▪ Must be a card issued in the US ▪ Tier 1 – Transaction Amount ($\leq \\$1,200.00$) ($\leq \\$2,000.00$) ▪ Tier 2 – Transaction Amount ($\\$1200.01 - \\$4,000.00$) $(\\$2,000.01 - \\$7,500.00)$ ▪ Tier 3 – Transaction Amount ($> \\$4,000.00$) ($> \\$7,500.00$) 	<ul style="list-style-type: none"> ▪ If not...-1.00% Inbound Fee applied ▪ N/A
<ul style="list-style-type: none"> ▪ Must be a charge, corporate, or debit card ▪ MCC code applies to Travel & Entertainment industry – refer to Table 9 ▪ Card Present / Swiped 	<ul style="list-style-type: none"> ▪ If not...refer to Prepaid Industry category ▪ N/A ▪ N/A
NOTES:	
North Plan Code (Tier 1)=9XM North Plan Code (Tier 2)=9XP North Plan Code (Tier 3)=9XR North Plan Code (Tier 1 Non-U.S.)=9XN North Plan Code (Tier 2 Non-U.S.)=9XQ North Plan Code (Tier 3 Non-U.S.)=9XS	Omaha Fee Attribute (Transaction Amount 1)=912 Omaha Fee Attribute (Transaction Amount 2)=914 Omaha Fee Attribute (Transaction Amount 3)=916 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.)=913 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.)=915 Omaha Fee Attribute (Transaction Amount 3 Non-U.S.)=917
North Plan Code (Consumer Unregulated Base Debit)=9XT North Plan Code (Consumer Unregulated Non-U.S. Debit)=9XU North Plan Code (Small Business Unregulated Base Debit)=9XV North Plan Code (Small Business Unregulated Non-U.S. Debit)=9XW North Plan Code (Consumer Regulated Base Debit)=9XX North Plan Code (Small Business Regulated Base Debit)=9XY	Omaha Fee Attribute (Consumer Unregulated)=918 Omaha Fee Attribute (Consumer Unregulated Non-U.S.)=919 Omaha Fee Attribute (Small Business Unregulated Base)=920 Omaha Fee Attribute (Small Business Unregulated Non-U.S.)=921 Omaha Fee Attribute (Consumer Regulated Base)=922 Omaha Fee Attribute (Small Business Regulated Base)=923

AXP RESIDENTIAL RENT BASE T1* = 1.40% + \$0.10

AXP RESIDENTIAL RENT NONUS T1 = 2.40% + \$0.10

AXP RESIDENTIAL RENT BASE T2* = 1.75% + \$0.10

AXP RESIDENTIAL RENT NONUS T2 = 2.75% + \$0.10

AXP RESIDENTIAL RENT BASE T3* = 1.90% + \$0.10

AXP RESIDENTIAL RENT NONUS T3 = 2.90% + \$0.10

AXP RESIDENTIAL RENT CONSUMER UNREGULATED BASE DEBIT = 0.79% + \$0.15

AXP RESIDENTIAL RENT CONSUMER UNREGULATED NONUS DEBIT = 1.79% + \$0.15

AXP RESIDENTIAL RENT SMALL BUSINESS UNREGULATED BASE DEBIT = 1.99% + \$0.10

AXP RESIDENTIAL RENT SMALL BUSINESS UNREGULATED NONUS DEBIT = 2.99% + \$0.10

AXP RESIDENTIAL RENT CONSUMER REGULATED DEBIT = 0.04% + \$0.25

AXP RESIDENTIAL RENT SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> ▪ Must be a card issued in the US ▪ Tier 1 – Transaction Amount ($\leq \\$150.00$) ▪ Tier 2 – Transaction Amount ($\\$150.01 - \\$3,000.00$) ▪ Tier 3 – Transaction Amount ($> \\$3,000.00$) 	<ul style="list-style-type: none"> ▪ If not...-1.00% Inbound Fee applied ▪ N/A
<ul style="list-style-type: none"> ▪ Must be a charge, corporate, or debit card ▪ MCC code applies to Travel & Entertainment industry – refer to Table 9 ▪ Card Present / Swiped 	<ul style="list-style-type: none"> ▪ If not...refer to Prepaid Industry category ▪ N/A ▪ If card not present / non-swiped...0.30% Downgrade Fee applied
NOTES:	
North Plan Code (Tier 1)=9XZ North Plan Code (Tier 2)=9Y1 North Plan Code (Tier 3)=9Y3 North Plan Code (Tier 1 Non-U.S.)=9Y0 North Plan Code (Tier 2 Non-U.S.)=9Y2 North Plan Code (Tier 3 Non-U.S.)=9Y4	Omaha Fee Attribute (Transaction Amount 1)=924 Omaha Fee Attribute (Transaction Amount 2)=926 Omaha Fee Attribute (Transaction Amount 3)=928 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.)=925 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.)=927 Omaha Fee Attribute (Transaction Amount 3 Non-U.S.)=929

North Plan Code (Consumer Unregulated Base Debit) = 9Y5 North Plan Code (Consumer Unregulated Non-U.S. Debit) = 9Y6 North Plan Code (Small Business Unregulated Base Debit) = 9Y7 North Plan Code (Small Business Unregulated Non-U.S. Debit) = 9Y8 North Plan Code (Consumer Regulated Base Debit) = 9Y9 North Plan Code (Small Business Regulated Base Debit) = 9YA	Omaha Fee Attribute (Consumer Unregulated) = 930 Omaha Fee Attribute (Consumer Unregulated Non-U.S.) = 931 Omaha Fee Attribute (Small Business Unregulated Base) = 932 Omaha Fee Attribute (Small Business Unregulated Non-U.S.) = 933 Omaha Fee Attribute (Consumer Regulated Base) = 934 Omaha Fee Attribute (Small Business Regulated Base) = 935
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AXP UTILITIES BASE T1* = 0.00% + \$0.75

AXP UTILITIES NONUS T1 = 1.00% + \$0.75

AXP UTILITIES BASE T2* = 0.00% + \$1.50

AXP UTILITIES NONUS T2 = 1.00% + \$1.50

AXP UTILITIES BASE T3* = 2.30% + \$0.00

AXP UTILITIES NONUS T3* = 3.30% + \$0.00

AXP UTILITIES CONSUMER UNREGULATED BASE DEBIT = 0.04% + \$0.65

AXP UTILITIES CONSUMER UNREGULATED NONUS DEBIT = 1.04% + \$0.65

AXP UTILITIES SMALL BUSINESS UNREGULATED BASE DEBIT = 0.09% + \$1.45

AXP UTILITIES SMALL BUSINESS UNREGULATED NONUS DEBIT = 1.09% + \$1.45

AXP UTILITIES CONSUMER REGULATED DEBIT = 0.04% + \$0.25

AXP UTILITIES SMALL BUSINESS REGULATED BASE DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a card issued in the US	▪ If not...-1.00% Inbound Fee applied
▪ Tier 1 – Transaction Amount ($\leq \$1,000.00$)	▪ N/A
▪ Tier 2 – Transaction Amount (\$1,000.01 - \$5,000.00)	
▪ Tier 3 – Transaction Amount ($> \$5,000.00$)	
▪ Must be a charge, corporate, or debit card	▪ If not...refer to Prepaid Industry category
* MCC code applies to Travel & Entertainment industry – refer to Table 9	▪ N/A
▪ Card Present / Swiped	▪ N/A
NOTES:	
North Plan Code (Tier 1)= 9YB North Plan Code (Tier 2) = 9YD North Plan Code (Tier 3) = 9Z3 North Plan Code (Tier 1 Non-U.S.) = 9YC North Plan Code (Tier 2 Non-U.S.) = 9YE North Plan Code (Tier 3 Non-U.S.) = 9Z4	Omaha Fee Attribute (Transaction Amount 1) = 936 Omaha Fee Attribute (Transaction Amount 2) = 938 Omaha Fee Attribute (Transaction Amount 3) = 963 Omaha Fee Attribute (Transaction Amount 1 Non-U.S.) = 937 Omaha Fee Attribute (Transaction Amount 2 Non-U.S.) = 939 Omaha Fee Attribute (Transaction Amount 3 Non-US) = 964
North Plan Code (Consumer Unregulated Base Debit) = 9YF North Plan Code (Consumer Unregulated Non-U.S. Debit) = 9YG North Plan Code (Small Business Unregulated Base Debit) = 9YH North Plan Code (Small Business Unregulated Non-U.S. Debit) = 9YI North Plan Code (Consumer Regulated Base Debit) = 9YJ North Plan Code (Small Business Regulated Base Debit) = 9YK	Omaha Fee Attribute (Consumer Unregulated) = 940 Omaha Fee Attribute (Consumer Unregulated Non-U.S.) = 941 Omaha Fee Attribute (Small Business Unregulated Base) = 942 Omaha Fee Attribute (Small Business Unregulated Non-U.S.) = 943 Omaha Fee Attribute (Consumer Regulated Base) = 944 Omaha Fee Attribute (Small Business Regulated Base) = 945

AXP ONLINE GAMBLING BASE T1* = 2.40% + \$0.10
AXP ONLINE GAMBLING NONSWIPE T1* = 2.70% + \$0.10
AXP ONLINE GAMBLING NONUS T1 = 3.40% + \$0.10
AXP ONLINE GAMBLING NONSWIPE NONUS T1 = 3.70% + \$0.10
AXP ONLINE GAMBLING BASE T2* = 2.75% + \$0.10
AXP ONLINE GAMBLING NONSWIPE T2* = 3.05% + \$0.10
AXP ONLINE GAMBLING NONUS T2 = 3.75% + \$0.10
AXP ONLINE GAMBLING NONSWIPE NONUS T2 = 4.05% + \$0.10
AXP ONLINE GAMBLING BASE T3* = 3.15% + \$0.10
AXP ONLINE GAMBLING NONSWIPE T3* = 3.45% + \$0.10
AXP ONLINE GAMBLING NONUS T3 = 4.15% + \$0.10
AXP ONLINE GAMBLING NONSWIPE NONUS T3 = 4.45% + \$0.10
AXP ONLINE GAMBLING CONSUMER UNREGULATED BASE DEBIT = 1.19% + \$0.15
AXP ONLINE GAMBLING CONSUMER UNREGULATED CNP DEBIT = 1.49% + \$0.15
AXP ONLINE GAMBLING CONSUMER UNREGULATED NONUS DEBIT = 2.19% + \$0.15
AXP ONLINE GAMBLING CONSUMER UNREGULATED CNP NONUS DEBIT = 2.49% + \$0.15
AXP ONLINE GAMBLING CONSUMER REGULATED DEBIT = 0.04% + \$0.25

QUALIFICATIONS	DOWNGRADE REASONS
▪ Must be a card issued in the US	▪ If not...-1.00% Inbound Fee applied
▪ Tier 1 – Transaction Amount ($\leq \$100.00$)	▪ N/A
▪ Tier 2 – Transaction Amount (\$100.01 - \$1,000.00)	
▪ Tier 3 – Transaction Amount ($> \$1,000.00$)	
▪ Must be a charge, corporate, or debit card	▪ If not...refer to Prepaid Industry category
* MCC code applies to Travel & Entertainment industry – refer to Table 9	▪ N/A
▪ Card Present / Swiped	▪ If card not present / non-swiped...0.30% Downgrade Fee applied
NOTES:	
North Plan Code (Tier 1)= 9YL North Plan Code (Tier 1 CNP) = 9YM North Plan Code (Tier 1 NonUS) = 9YN North Plan Code (Tier 1 CNP NonUs) = 9YP North Plan Code (Tier 2)= 9YQ North Plan Code (Tier 2 CNP) = 9YR North Plan Code (Tier 2 NonUS) = 9YS North Plan Code (Tier 2 CNP NonUs) = 9YT North Plan Code (Tier 3)= 9YU North Plan Code (Tier 3 CNP) = 9YV North Plan Code (Tier 3 NonUS) = 9YW North Plan Code (Tier 3 CNP NonUs) = 9YX North Plan Code (Consumer Unregulated Base Debit) = 9YY North Plan Code (Consumer Unregulated CNP Debit) = 9YZ North Plan Code (Consumer Unregulated Non-U.S. Debit) = 9Z0 North Plan Code (Consumer Unregulated CNP Non-U.S. Debit) = 9Z1 North Plan Code (Consumer Regulated Debit) = 9Z2	Omaha Fee Attribute (Tier 1)= 946 Omaha Fee Attribute (Tier 1 CNP) = 947 Omaha Fee Attribute (Tier 1 NonUS) = 948 Omaha Fee Attribute (Tier 1 CNP NonUs) = 949 Omaha Fee Attribute (Tier 2)= 950 Omaha Fee Attribute (Tier 2 CNP) = 951 Omaha Fee Attribute (Tier 2 NonUS) = 952 Omaha Fee Attribute (Tier 2 CNP NonUs) = 953 Omaha Fee Attribute (Tier 3)= 954 Omaha Fee Attribute (Tier 3 CNP) = 955 Omaha Fee Attribute (Tier 3 NonUS) = 956 Omaha Fee Attribute (Tier 3 CNP NonUs) = 957 Omaha Fee Attribute (Consumer Unregulated Base Debit) = 958 Omaha Fee Attribute (Consumer Unregulated CNP Debit) = 959 Omaha Fee Attribute (Consumer Unregulated Non-U.S. Debit) = 960 Omaha Fee Attribute (Consumer Unregulated CNP Non-U.S. Debit) = 961 Omaha Fee Attribute (Consumer Regulated Debit) = 962

AXP REFUND = 0.00% + \$0.00

NOTES:	
North Plan Code (Refund)= 9A0 North Plan Code (Refund Prepaid) = 9L8 North Plan Code (Refund Debit) = 9L9	Omaha Fee Attribute (Refund) = 632 Omaha Fee Attribute (Refund Prepaid) = 898 Omaha Fee Attribute (Refund Debit) = 899

MCC TABLE (INDUSTRY ELIGIBLE MCCs):

Table 1 - B2B/Wholesale

0780 Landscaping and Horticultural Services	5099 Durable Goods (<i>Not Elsewhere Classified</i>)	7349 Cleaning, Maintenance, and Janitorial Services
1799 Special Trade Contractor (<i>Not Elsewhere Classified</i>)	5111 Stationery, Office Supplies, Printing and Writing Paper	7361 Employment Agencies and Temporary Help Services
2791 Typesetting, Plate Making and Related Services	5131 Piece Goods, Notions, and Other Dry Goods	7392 Management, Consulting, and Public Relations Services
4011 Railroads -Freight	5137 Men's, Women's, and Children's Uniforms and Commercial Clothing	7394 Equipment, Tool, Furniture, and Appliance Rental and Leasing
4215 Courier Services - Air and Ground, and Freight Forwarders	5139 Commercial Footwear	7399 Business Services (<i>Not Elsewhere Classified</i>)
5039 Construction Material (<i>Not Elsewhere Classified</i>)	5169 Chemicals and Allied Products (<i>Not Elsewhere Classified</i>)	7692 Welding Services
5045 Computers and Computer Peripheral Equipment and Software	5172 Petroleum & Petroleum Products-Wholesale Distributors	7829 Motion Picture and Video Tape Production and Distribution
5046 Commercial Equipment (<i>Not Elsewhere Classified</i>)	5198 Paints, Varnishes and Supplies	8734 Testing Laboratories (Non-Medical Testing)
5047 Medical, Dental, Ophthalmic and Hospital Equipment and Supplies	5199 Non-Durable Goods (<i>Not Elsewhere Classified</i>)	8911 Architectural, Engineering, and Surveying Services
5051 Metal Service Centers and Offices	7311 Advertising Service	8931 Accounting, Auditing, and Bookkeeping Services
5065 Electrical Parts and Equipment	7333 Commercial Photography, Art, and Graphics	8999 Professional Services (<i>Not Elsewhere Classified</i>)
5085 Industrial Supplies (<i>Not Elsewhere Classified</i>)	7338 Quick Copy, Reproduction, and Blueprinting Services	
5094 Precious Stones and Metals, Watches and Jewelry	7339 Stenographic and Secretarial Support	

Table 2 - Education

7032 Sporting and Recreational Camps	8220 Colleges, Universities, Professional Schools, and Junior Colleges	8249 Vocational and Trade Schools
7911 Dance Halls, Studios and Schools	8241 Correspondence Schools	8299 Schools and Educational Services (<i>Not Elsewhere Classified</i>)
8211 Elementary and Secondary Schools	8244 Business and Secretarial Schools	8351 Child Care Services

Table 3 – Emerging Market

5960 Direct Marketing - Insurance Services	5968 Direct Marketing – Continuity / Subscription Merchant	
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Table 4 - Government

9211 Court Costs, Including Alimony and Child Support	9222 Fines	9311 Tax Payments
9399 Government Services (<i>Not Elsewhere Classified</i>)		

Table 5 - Healthcare

0742 Veterinary Services	8041 Chiropractors	8062 Hospitals
4119 Ambulance Services	8042 Optometrists and Ophthalmologists	8071 Medical and Dental Laboratories
8011 Doctor / Physician (<i>Not Elsewhere Classified</i>)	8043 Opticians, Optical Goods, and Eyeglasses	8099 Medical Services and Health Practitioners (<i>Not Elsewhere Classified</i>)
8021 Dentists and Orthodontists	8049 Podiatrists and Chiropodists	
8031 Osteopaths	8050 Nursing and Personal Care Facilities	

Table 6 - Restaurant

5811 Caterers	5813 Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
5812 Eating Places and Restaurants	5814 Fast Food Restaurants

Table 7 - Retail

5013 Motor Vehicle Supplies and New Parts	5631 Women's Accessory and Specialty Shops	5940 Bicycle Shops – Sales and Service
5021 Office and Commercial Furniture	5641 Children's and Infants' Wear Stores	5941 Sporting Goods Stores
5044 Photographic, Photocopy, Microfilm Equipment and Supplies	5651 Family Clothing Stores	5942 Book Stores
5072 Hardware Equipment and Supplies	5655 Sports and Riding Apparel Stores	5943 Stationery Stores, Office and School Supply Stores
5122 Drugs, Drug Proprietaries, and Druggist Sundries	5661 Shoe Stores	5944 Jewelry Stores, Watches, Clocks, and Silverware Stores
5192 Books, Periodicals and Newspapers	5681 Furriers and Fur Shops	5945 Hobby, Toy, and Game Shops
5193 Florists' Supplies, Nursery Stock and Flowers	5691 Men's and Women's Clothing Stores	5946 Camera and Photographic Supply Stores
5200 Home Supply Warehouse Stores	5698 Wig and Toupee Stores	5947 Gift, Card, Novelty and Souvenir Shops
5211 Lumber and Building Materials Stores	5699 Miscellaneous Apparel Stores	5948 Luggage and Leather Goods Stores
5231 Glass, Paint, and Wallpaper Stores	5712 Furniture, Home Furnishing, and Equipment Stores, except Appliances	5949 Sewing, Needlework, Fabric and Piece Goods Stores
5251 Hardware Stores	5713 Floor Covering Stores	5950 Glassware / Crystal Stores
5261 Nurseries and Lawn and Garden Supply Stores	5714 Drapery, Window Covering, Upholstery Stores	5965 Direct Marketing – Combination Catalog and Retail Merchant
5300 Wholesale Clubs	5715 Wholesale Alcohol	5970 Artist's Supply and Craft Shops
5309 Duty Free Stores	5718 Fireplace, Fireplace Screens and Accessories Stores	5971 Art Dealers and Galleries
5310 Discount Stores	5719 Miscellaneous Home Furnishing Specialty Stores	5972 Stamp and Coin Stores
5311 Department Stores	5722 Household Appliance Stores	5973 Religious Goods Stores

5331 Variety Stores	5723 Guns and Ammunition Shop	5977 Cosmetic Stores
5399 Miscellaneous General Merchandise	5732 Electronics Stores	5978 Typewriter Stores – Sales, Rentals, and Service
5411 Grocery Stores and Supermarkets	5733 Music Stores – Musical Instruments, Pianos, and Sheet Music	5992 Florists
5422 Freezer and Locker Meat Provisioners	5734 Computer Software Stores	5993 Cigar Store and Stands
5441 Candy, Nut, and Confectionery Stores	5735 Record Stores	5994 News Dealers and Newsstands
5451 Dairy Products Stores	5815 Digital Goods – Media, Books, Movies, Music	5995 Pet Shops, Pet Food and Supplies Stores
5462 Bakeries	5816 Digital Goods – Games	5996 Swimming Pools – Sales and Service
5499 Miscellaneous Food Stores – Convenience Stores and Specialty Markets	5817 Digital Goods – Applications (Excludes Games)	5997 Electric Razor Stores – Sales and Service
5531 Auto / Home Supply	5818 Digital Goods – Large Digital Goods Merchant	5998 Tent and Awning Shops Store
5532 Automotive Tire Stores	5912 Drug Stores and Pharmacies	5999 Miscellaneous and Specialty Retail Shops
5533 Automotive Parts and Accessories Stores	5921 Package Stores – Beer, Wine, and Liquor	7296 Clothing Rental – Costumes, Uniforms, Formal Wear
5551 Boat Dealers	5931 Used Merchandise and Secondhand Stores	7622 Electronics Repair Shops
5611 Men's and Boys' Clothing and Accessories Stores	5932 Antique Shops – Sales, Repairs, and Restoration Services	7631 Watch, Clock and Jewelry Repair
5621 Women's Ready-To-Wear Stores	5937 Antique Reproductions	7841 DVD/ Video Tape Rental Stores

Table 8 - Services & Professional Services

0743 Wine Producer	5598 Snowmobile Dealers	7299 Misc Personal Services (<i>Not Elsewhere Classified</i>)
0744 Champagne Producer	5599 Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)	7321 Consumer Credit Reporting Agencies
0763 Agricultural Co-operatives	5697 Tailors, Seamstresses, Mending, and Alterations	7342 Exterminating and Disinfecting Services
1520 General Contractors - Residential and Commercial	5933 Pawn Shops	7372 Computer Programming, Data Processing, and Integrated Systems Design Services
1711 Heating, Plumbing, and Air Conditioning Contractors	5935 Wrecking and Salvage Yards	7375 Information Retrieval Services
1731 Electrical Contractors	5964 Direct Marketing - Catalog Merchant	7379 Computer Maintenance, Repair and Services (<i>Not Elsewhere Classified</i>)
1740 Masonry, Stonework, Tile Setting, Plastering and Insulation	5969 Direct Marketing – Other Direct Marketers (<i>Not Elsewhere Classified</i>)	7393 Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs
1750 Carpentry Contractors	5975 Hearing Aids – Sales, Service, and Supply	7395 Photofinishing Laboratories and Photo Developing
1761 Roofing, Siding, and Sheet Metal Work Contractors	5976 Orthopedic Goods – Prosthetic Devices	7513 Truck and Utility Trailer Rentals

1771 Concrete Work Contractors	5983 Fuel Dealer – Fuel Oil, Wood, Coal, and Liquefied Petroleum	7519 Motor Home and Recreational Vehicle Rentals
2741 Miscellaneous Publishing Printing	6211 Non-Financial Institutions - Stored Value Card Purchase/Load	7523 Parking Lots, Parking Meters and Garages
2842 Specialty Cleaning, Polishing and Sanitation Preparations	6540 Securities Brokers/Dealers	7531 Automotive Body Repair Shops
4214 Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services	7210 Laundry, Cleaning, and Garment Services	7534 Tire Retreading and Repair Shops
4225 Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage	7211 Laundries – Family and Commercial	7535 Automotive Paint Shops
4457 Boat Rentals and Leasing	7216 Dry Cleaners	7538 Automotive Service Shops (Non-Dealer)
4468 Marinas, Marine Service, and Supplies	7217 Carpet and Upholstery Cleaning	7542 Car Washes
4816 Computer Network / Information Services	7221 Photographic Studios	7549 Towing Services
4821 Telegraph Services	7230 Beauty and Barber Shops	7623 Air Conditioning and Refrigeration Repair Shops
5074 Plumbing and Heating Equipment and Supplies	7251 Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops	7629 Electrical and Small Appliance Repair Shops
5271 Mobile Home Dealers	7261 Funeral Services and Crematories	7641 Furniture-Re-upholstery, Repair, and Refinishing
5511 Car and Truck Dealers (New and Used) Sales, Service, Repairs, Parts, and Leasing	7273 Dating Services	7699 Miscellaneous Repair Shops and Related Services
5521 Car and Truck Dealers (Used Only) Sales, Service, Repairs, Parts, and Leasing	7276 Tax Preparation Services	7997 Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses
5552 Electric Vehicle Charging	7277 Counseling Services – Debt, Marriage, and Personal	8111 Legal Services and Attorneys
5561 Camper, Recreational and Utility Trailer Dealers	7278 Buying and Shopping Services and Clubs	8641 Civic, Social, and Fraternal Associations
5571 Motorcycle Shops and Dealers	7297 Massage Parlors	8675 Automobile Associations
5592 Motor Homes Dealers	7298 Health and Beauty Spas	8699 Membership Organizations (Not Elsewhere Classified)

Table 9 - Travel & Entertainment

4111 Local and Suburban Commuter Passenger Transportation	7033 Trailer Parks and Campgrounds	7991 Tourist Attractions and Exhibits
4112 Passenger Railways	7512 Automobile Rental Agency	7992 Public Golf Courses
4121 Taxicabs and Limousines	7832 Motion Picture Theaters	7993 Video Amusement Game Supplies
4131 Bus Lines	7922 Theatrical Producers (Except Motion Pictures) and Ticket Agencies	7994 Video Game Arcades / Establishments
4511 Private Air Charter		

4582 Airports, Flying Fields, and Airport Terminals	7929 Bands, Orchestras, and Miscellaneous Entertainers (<i>Not Elsewhere Classified</i>)	7996 Amusement Parks, Circuses, Carnivals, and Fortune Tellers
4722 Travel Agencies and Tour Operators*	7932 Billiard and Pool Establishments	7998 Aquariums, Seaquariums, Dolphinariums, and Zoos
4789 Transportation Services (<i>Not Elsewhere Classified</i>)	7933 Bowling Alleys	7999 Recreation Services (<i>Not Elsewhere Classified</i>)
7011 Lodging – Hotels, Motels, Resorts, Central Reservation Services (<i>Not Elsewhere Classified</i>)*	7941 Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters	

* Prohibited from signing by Payment Service Providers

Table 10 - Other

4784 Tolls and Bridge Fees	4899 Cable, Satellite, and Other Pay Television / Radio Services	8651 Political Organizations
4812 Telecommunication Equipment and Telephone Sales	5541 Service Stations (With or without Ancillary Services)	9223 Bail and Bond Payments (Fee Only)
4814 Telecommunication Services	5542 Automated Fuel Dispensers	

Table 12 – Charity

8398 Charitable and Social Service Organizations	8661 Religious Organizations
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Table 13 – Insurance

6300 Insurance Sales, Underwriting, and Premiums
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Table 14 – Residential Rent

6513 Real Estate Agents and Managers - Rentals
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Table 15 – Utilities

4900 Utilities – Electric, Gas, Water, and Sanitary

Table 16 – Online Gambling

7801 Online Gambling

Table 17 – Prepaid

All Industries

Table 18 - Appendix J, Prohibited Merchant Industries and Categories - Do Not Sign

PROHIBITED CATEGORY	DESCRIPTION	MCC
Airlines & air carriers (including charter airlines)	All airline and air carrier merchants, including charter airlines.	3000-3302; 4511
Bail / bail bond	A sum of money paid by a criminal defendant to be released from jail under the condition that they appear for court appearances.	—

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	This does not include a bail bond fee (MCC 9223).	
Bankruptcy services	A company or agency that is in the business of recovering money owed on delinquent.	—
Bullion	Bulk metal in bars or ingots. Examples include: <ul style="list-style-type: none">• Gold, silver, platinum, palladium bullion• Gold, silver, platinum, palladium bars• Precious metals	—
Car rental agencies	Branded car rental agencies (e.g., Avis, Budget, Hertz).	3351-3441
Cash at Point of Sale/Cash on Card	Cash-like transaction from a non-financial Institution.	6010 6011 6051
Check cashing / guarantee	A business that provides customers with a way to turn a check into cash without having to rely on a bank account.	—
Child pornography	An individual or entity providing or associated with the visual depiction of a minor engaged in obscene or sexually explicit conduct, whether made or produced by electronic, mechanical, or other means.	—
Collection agencies	A company that lenders use to recover funds that are past due.	7322
Commercial leasing	A business that conveys land, real estate, equipment, or other property to another for a specified time in return for regular periodic payment. Examples include commercial real estate and commercial vehicles, such as trucks and marine vessels. This does not include residential Real Estate Agents and Managers – Rentals (MCC 6513).	—
Credit financing	A merchant that provides financing to customers, earning revenue on that financing via fees and/or interest. Examples include: credit cards, personal loans, student loans, car loans, mortgage payments.	6010 6011 6012 6051
Credit restoration	A service aimed at improving credit ratings by disputing errors and outdated claims with credit bureaus	—
Debt repayment (past due or defaulted)	A company collecting payment of overdue debt.	7322
Door-to-door sales	Unsolicited individual (who may go from door to door) selling goods and/or services with immediate payment expected.	5963
Escort Services	A business, agency, or person who, for a fee, provides or offers to provide a companion.	—
Foreign Exchange	A business or financial institution that has the legal right to exchange one currency for another currency.	6051
Gambling	The wagering of money or something of value on an event with an uncertain outcome, with the primary intent of winning money or material goods. Examples include: <ul style="list-style-type: none">• Regulated (real money) betting, including casino, poker, sports betting, lottery tickets• Advance-deposit wagering, including horse/dog racing• Fantasy sports• Skill-based, pay-to-play games that award monetary prizes• Government-owned and other lotteries• Gambling chips• Gambling credits	7800 7802 7995
Investments	A purchase made for speculative purposes, or with the intent of future profit or appreciation. Examples include, but are not limited to, securities (stocks, bonds, commodities, and mutual funds), wine with delivery that exceeds one (1) year from purchase, and investment on futures.	—
Licensed Insolvency Practitioners	A professional intermediary in insolvency procedures.	—
Lodging – Hotels, Motels, Resorts (including "branded" Central Reservation Services)	Branded lodging establishments (e.g., Best Western, Hilton, Marriott).	3501-3999
Marijuana-Related Businesses	Any individual or Entity that manufactures, processes, distributes, or dispenses marijuana, or byproducts or derivatives of marijuana, whether for recreational or medicinal purposes, and whether or not subject to a governmental licensing regime.	—
Marketplaces	A business that brings together consumers and retailers selling a range of goods or services under different industry categories, on a single e-commerce platform, under a single brand used to identify itself to consumers.	5262
Multi-level marketing / pyramid selling (also referred to as	A system that uses one or more of the following practices:	5966 5967

Direct Marketing – Inbound/Outbound Telemarketing)	<ul style="list-style-type: none"> ○ Participants pay money for the right to receive compensation for recruiting new participants. ○ A participant is required to buy a specific quantity of products, other than at cost price, for the purpose of advertising, before the participant is allowed to join the plan or advance within the plan. ○ Participants are knowingly sold commercially unreasonable quantities of the product or products (<i>also</i> this practice is known as inventory loading). ○ Participants are not allowed to return products on reasonable commercial terms. 	
Online Adult Entertainment	A business or entity that provides internet adult digital content	—
Payday Lending	A company that lends customers money at high interest rates on the agreement that the loan will be repaid when the borrower receives their next paycheck.	—
Person-to-Person Payments	A service that allows customers to transfer funds from their bank account or credit card to another individual's account via the Internet or a mobile device.	6538
Postal Services – Government Only	Government-owned postal offices that provide a variety of services such as accepting and processing packages and mail for delivery and selling postage stamps.	9402
Prostitution	A person or business providing sexual services in return for payment.	—
Real Estate Down Payments	An initial payment when the real estate is bought on credit.	6012 6051
Steamships & cruise lines (incl. onboard cruise shops)	Steamship and cruise line merchants.	4411
Telemarketing - travel related	A business that telemarks travel related products or services or other travel arrangements.	5962
Timeshares	Selling partial ownership of a property for use as a holiday home, whereby a Cardmember can buy the rights to use the property for the same fixed period annually.	7012
Virtual Currency / Cryptocurrency	Digital money not authorized or adopted by a government. Issued and controlled by its developers and used and accepted among members of a specific virtual community.	6051
Wire Transfers In-person (not online)	A business that specializes in the transfer of money from one location to another.	4829