



## *DEBIT NETWORK FEE SCHEDULE*

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**Reference Guide for Debit Network Pass Through Fees**

**SPRING 2025**



## DEBIT NETWORK FEE SCHEDULE

The fees in this table (or as more recently published by the Debit Networks) will be passed on to you and charged in addition to the processing fees paid to us and identified on your Fee Schedule. The amount charged for interchange, which is paid to the bank that issued the Debit Cards, will be the lesser of (a) the face amount of the transaction multiplied by the percentage rate reflected in the Interchange Fee column plus any fixed transaction amount, and (b) the Cap, if a Cap is set. Switch fees, which are paid to the PIN Debit Network, will be charged to you in addition to the interchange fee and debit processing fee. Issuing banks with more than \$10 billion in assets are Regulated by the Federal Reserve, as such are limited to interchange fees of \$0.21 + 0.05%. If the issuer develops and implements fraud-prevention standards they may assess an additional \$0.01. Interchange rates also apply to Debit Pre-Authentications.

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>
<b>ACCEL NETWORK</b>				
<b>Accel Pinned-No Pin / ANP+ / Pinless eCommerce and Bill Payment Standard</b>				
Groups are defined as follows: Group 1 = BINs that begin with 4; Group 2 = BINs that do not fall into Group 1 or Group 3; Group 3 = BINs that begin with 6011, 622126 - 622925, 644-649 & 65.				
<b>Cardholder Present</b>				
Supermarket, Grocery & Wholesale (MCCs 5300, 5411) Group 1, 2 & 3	\$0.40	0.05% + \$0.21	0.05% + \$0.22	\$0.10
Petroleum (MCCs 5541, 5542) Group 1, 2 & 3	0.80% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.10
QSR & Restaurant (MCC 5814, 5812) Group 1, 2 & 3	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	\$0.10
All Other Merchant Types (All Other MCCS) Group 1, 2 & 3	0.90% + \$0.30	0.05% + \$0.21	0.05% + \$0.22	\$0.10
<b>Cardholder Not Present</b>				
ALL Group 1, 2 & 3	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
<b>BILL PAYMENT</b>				
Bill Pay Utility: MCCS 4900, 4911, 4922, 4923, 4924, 4925, 4931, 4932, 4939, 4940, 4941, 4952, 4953				
Bill Pay Telecom: MCCs: 4812, 4813, 4814, 4816, 4841, 4899				
Bill Pay - Other: All Other MCCs				
Utility - Group 1, 2 & 3	0.65	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Telecom - Group 1 & 3	0.65% + \$0.15 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Telecom - Group 2	1.65% + \$0.15 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Other - Group 1 & 3	0.65% + \$0.15 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Other - Group 2	0.80% + \$0.25 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
<b>Accel Pinned-No Pin / ANP+ / Pinless eCommerce and Bill Payment Member Advantage</b>				
<b>Cardholder Present</b>				
Supermarket, Grocery & Wholesale (MCCs 5300, 5411) Group 1, 2 & 3	\$0.40	0.05% + \$0.21	0.05% + \$0.22	\$0.10
Petroleum (MCCs 5541, 5542) Group 1, 2 & 3	0.80% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.10
QSR & Restaurant (MCC 5814, 5812) Group 1, 2 & 3	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	\$0.10
All Other Merchant Types (All Other MCCS) Group 1, 2 & 3	0.90% + \$0.30	0.05% + \$0.21	0.05% + \$0.22	\$0.10
<b>Cardholder Not Present</b>				
ALL Group 1, 2 & 3 <sup>(1)</sup>	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
<b>BILL PAYMENT</b>				
Bill Pay Utility: MCCS 4900, 4911, 4922, 4923, 4924, 4925, 4931, 4932, 4939, 4940, 4941, 4952, 4953				
Bill Pay Telecom: MCCs: 4812, 4813, 4814, 4816, 4841, 4899				
Bill Pay - Other: All Other MCCs				

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>
Utility - Group 1, 2 & 3	\$0.65	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Telecom - Group 1 & 3	0.65% + \$0.15 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Telecom - Group 2	1.65% + \$0.15 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Other - Group 1 & 3	0.65% + \$0.15 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Other - Group 2	.80% + \$0.25 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
<b>Accel Pinned-No Pin / ANP+ / Pinless eCommerce and Bill Payment Advantage Select</b>				
<b>Cardholder Present</b>				
Supermarket, Grocery & Wholesale (MCCs 5300, 5411) Group 1, 2 & 3	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	\$0.10
Petroleum (MCCs 5541, 5542) Group 1, 2 & 3	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	\$0.10
QSR & Restaurant (MCC 5814, 5812) Group 1, 2 & 3	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	\$0.10
All Other Merchant Types (All Other MCCS) Group 1, 2 & 3	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	\$0.10
<b>Cardholder Not Present</b>				
ALL Group 1, 2 & 3 <sup>(1)</sup>	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
<b>BILL PAYMENT</b>				
Bill Pay Utility: MCCS 4900, 4911, 4922, 4923, 4924, 4925, 4931, 4932, 4939, 4940, 4941, 4952, 4953				
Bill Pay Telecom: MCCs: 4812, 4813, 4814, 4816, 4841, 4899				
Bill Pay - Other: All Other MCCs				
Utility - Group 1, 2 & 3	\$0.65	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Telecom - Group 1, 2 & 3	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Other - Group 1, 2 & 3	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
<b>Accel Pinned-No Pin / ANP+ / Pinless eCommerce and Bill Payment Assurance</b>				
<b>Cardholder Present</b>				
Supermarket, Grocery & Wholesale (MCCs 5300, 5411) Group 1, 2 & 3	\$0.40	0.05% + \$0.21	0.05% + \$0.22	\$0.10
Petroleum (MCCs 5541, 5542) Group 1, 2 & 3	0.80% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.10
QSR & Restaurant (MCC 5814, 5812) Group 1, 2 & 3	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	\$0.10
All Other Merchant Types (All Other MCCS) Group 1, 2 & 3	0.90% + \$0.30	0.05% + \$0.21	0.05% + \$0.22	\$0.10
<b>Cardholder Not Present</b>				
ALL Group 1, 2 & 3	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
<b>BILL PAYMENT</b>				
Bill Pay Utility: MCCS 4900, 4911, 4922, 4923, 4924, 4925, 4931, 4932, 4939, 4940, 4941, 4952, 4953				
Bill Pay Telecom: MCCs: 4812, 4813, 4814, 4816, 4841, 4899				

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>
<b>Bill Pay - Other: All Other MCCs</b>				
Utility - Group 1, 2 & 3 MCCs	\$0.65	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Telecom - Group 1 & 3	.65% + \$0.15 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Telecom - Group 2	1.65% +\$0.15 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Other - Group 1 & 3	.65% + \$0.15 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Other - Group 2	.80% + \$0.25 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
<b>MONEY TRANSFER</b>				
Money Transfer Send (Funding)	0.65% + \$0.18 (Cap \$0.60)	0.05% + \$0.21	0.05% + \$0.22	\$0.10
Money Transfer Receive (Credit)	0.30% + \$0.30 (Cap \$0.55)	0.30% + \$0.30 (Cap \$0.55)	0.30% + \$0.30 (Cap \$0.55)	\$0.10
<b>Accel Pinned-No Pin / ANP+ / Pinless eCommerce and Bill Payment BUY RATE</b>				
Type	Cardholder Present	Cardholder Not Present	Bill Payment	
Authorization/Pre-Authorization	\$0.10	\$0.015	\$0.015	
Return	\$0.10	\$0.10	\$0.10	
Balance Inquiry	\$0.10	\$0.10	\$0.10	
Denials	\$0.10	\$0.10	\$0.10	
Reversal	\$0.00	\$0.00	\$0.00	
<b>Other Accel Network Fees</b>				
Accel Pin/No pin/ANP +/E-Commerce License Fee	0.95% Per Transaction			
Network Adjustment Fee	\$5.00 Per Adjusted Item			
Accel Merchant Participation Fee	\$18.00 Billed Annually			
<b>AFFN NETWORK</b>				
<b>AFFN PIN AND PINLESS &gt; \$50 INTERCHANGE RATES</b>				
PINLESS POS EXCLUDED MCCS:				
4813, 4829, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 6010, 6011, 6012, 6050, 6051, 6529, 6530, 6532, 6533, 6534, 7511, 7995				
Supermarket (MCCs 5300, 5411)	\$0.23	\$0.22	\$0.22	\$0.035
QSR (MCC 5814)	1.15% + \$0.02	0.05% + \$0.21	0.05% + \$0.22	\$0.035
National/Major Merchants > or = \$15 (MCC 5331, 5912, 9399, 5310, 5499, 7511, 9402)	0.60% + \$0.10 (Cap \$0.50)	0.05% + \$0.21	0.05% + \$0.22	\$0.035
National/Major Merchants < \$15 (MCCS 5331, 5912, 9399, 5310, 5499, 7511, 9402)	1.20% + \$0.02	0.05% + \$0.21	0.05% + \$0.22	\$0.035
Petroleum > = \$15 (MCC 5541 5542)	0.60% + \$0.10 (Cap \$0.50)	0.05% + \$0.21	0.05% + \$0.22	\$0.035
Petroleum < \$15 (MCC 5541 5542)	1.20% + \$0.02	0.05% + \$0.21	0.05% + \$0.22	\$0.035
Retail (All Other MCCS)	0.75% + \$0.12 (Cap \$0.90)	0.05% + \$0.21	0.05% + \$0.22	\$0.035
Pinless >\$50 Declines and Returns	0.015	0.015	0.015	\$0.035
<b>AFFN PINLESS POS INTERCHANGE RATES &lt; or = \$50</b>				
PINLESS POS EXCLUDED MCCS:				
4813, 4829, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 6010, 6011, 6012, 6050, 6051, 6529, 6530, 6532, 6533, 6534, 7511, 7995				
Supermarket (MCC 5300, 5411)				
National/Major Merchants (MCC 5331, 5912, 9399, 5310, 5499, 7511, 9402)	0.10% + \$0.01	0.10% + \$0.01	0.10% + \$0.01	\$0.035
Petroleum (5541, 5542)				
Retail (ALL OTHER MCCS)				
QSR (MCC 5814)	1.15% + \$0.02	0.05% + \$0.21	0.05% + \$0.22	\$0.035
Declines and Returns	0.015	0.015	0.015	\$0.035
<b>Other AFFN Network Fees</b>				
Network Adjustment Fee	\$2.00 Per Adjusted Item			

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>				
Authorization/Pre-Authorization	\$0.035							
Return	\$0.035							
Reversal	\$0.035							
Denials	\$0.035							
<b>CULIANCE NETWORK</b>								
<b>CULIANCE Standard</b>								
Supermarket (MCC 5300, 5411)	\$0.275	0.05% + \$0.21	0.05% + \$0.22	\$0.035				
Petroleum (MCC 5541, 5542, 7511)	0.80% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	\$0.035				
QSR/Small Ticket (MCC 5812, 5814)	1.25% + \$0.06	0.05% + \$0.21	0.05% + \$0.22	\$0.035				
All Other Standard (All Other MCCs)	0.75% + \$0.165	0.05% + \$0.21	0.05% + \$0.22	\$0.035				
PIN E-Commerce Other	0.80% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	\$0.035				
<b>CULIANCE Debit and Credit Funding</b>								
Debit Funding	0.75% + \$0.165 (CAP \$1.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.035				
Credit Funding	\$0.12	0.05% + \$0.21	0.05% + \$0.22	\$0.035				
<b>Other Culiance Network Fees</b>								
Infrastructure Fee	\$0.0075 Per Transaction							
Network Adjustment Fee	\$6.00 Per Adjusted Item							
Authorization/Pre-Authorization	\$0.035							
Return	\$0.035							
Denials	\$0.035							
Reversal	\$0.035							
Culiance Network Annual Fee	<b>\$19.00</b> Billed Annually							
<b>INTERLINK NETWORK</b>								
<b>INTERLINK INTERCHANGE RATES INCLUDING PAVD</b>								
Supermarket (MCC 5300, 5411)	\$0.30	0.05% + \$0.21	0.05% + \$0.22	0.08% + \$0.0225 (max. \$0.035)				
Petroleum (MCC 5541, 5542)	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	0.08% + \$0.0225 (max. \$0.035)				
Retail (ALL OTHER MCCS)	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.08% + \$0.0225 (max. \$0.035)				
Travel Service (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512)	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	0.08% + \$0.0225 (max. \$0.035)				
Business Debit	1.70% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	0.08% + \$0.0225 (max. \$0.035)				
Small Ticket	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	0.08% + \$0.0225 (max. \$0.035)				
<b>INTERLINK PAY PREMIUM</b>								
Supermarket (MCC 5300, 5411)	1.15% + \$0.15 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	0.08% + \$0.0225 (max. \$0.035)				
Petroleum (MCC 5541, 5542)	1.15% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	0.08% + \$0.0225 (max. \$0.035)				
Retail (ALL OTHER MCCS)	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.08% + \$0.0225 (max. \$0.035)				
Travel Service (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512)	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.08% + \$0.0225 (max. \$0.035)				
Small Ticket PIN-Authenticated Consumer PAY PREMIUM	1.60% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	0.08% + \$0.0225 (max. \$0.035)				
Commercial PAY PREMIUM	2.15% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	0.08% + \$0.0225 (max. \$0.035)				
PIN Authenticated Visa Commercial PAY PREMIUM	2.15% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	0.08% + \$0.0225 (max. \$0.035)				
<b>INTERLINK CARD NOT PRESENT</b>								
Card Not Present - Debit	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%				
Card Not Present - PAY PREMIUM	1.75% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%				
Retail 2 CNP - Debit and PAY PREMIUM	0.65% + \$0.15 (Maximum \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%				
Standard - Debit	1.90% + \$0.25	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%				
Standard - PAY PREMIUM	1.90% + \$0.25	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%				
Consumer Bill Payment Service - Debit	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%				
Consumer Bill Payment Service - PAY PREMIUM	1.75% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%				
Debt Repayment 2 - CNP and E-Comm	0.65% + \$0.15 (Maximum \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%				

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>
Debt Repayment - No Fee	0.65% + \$0.15 (Maximum \$0.65)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Recurring Consumer Debit and PAY PREMIUM	\$0.45	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Electronic EIRF - Debit	1.75% + \$0.20 (Maximum \$0.95 for MCCs 5541, 5542)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Electronic EIRF - PAY PREMIUM	1.80% + \$0.20 (Maximum \$0.95 for MCCs 5541, 5542)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Utility Consumer - Debit and PAY PREMIUM	\$0.65	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
E-Commerce Basic - Debit	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
E-Commerce Basic - PAY PREMIUM	1.75% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Government - Debit and PAY PREMIUM	0.65% + \$0.15 (Maximum \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
<b>Interlink Fee Programs - Non-Visa CNP Transaction Fees</b>				
Card Not Present - Debit	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Card Not Present - Prepaid	1.75% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
eCommerce Basic - Debit	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
eCommerce Basic - Prepaid	1.75% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Retail 2 - Debit and Prepaid	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Retail 2 - eCommerce - Debit and Prepaid	0.65% + \$0.15 (Maximum \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Government - Debit and Prepaid	0.65% + \$0.15 (Maximum \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Government - eCommerce - Debit and Prepaid	0.65% + \$0.15 (Maximum \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Consumer Bill Payment Service - Debit	1.65% + \$0.15 (Maximum \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Consumer Bill Payment Service - Prepaid	1.75% + \$0.20 (Maximum \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Debt Repayment 2	0.65% + \$0.15 (Maximum \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Debt Repayment - No Fee	0.65% + \$0.15 (Maximum \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Utility Program, Recurring Consumer Debit and Prepaid	\$0.45	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Utility Consumer Non-Recurring - Debit and Prepaid	0.65% + \$0.15 (Maximum \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Electronic - Debit (EIRF)	1.75% + \$0.20 (Maximum \$0.95 for MCCs 5541/5542)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Electronic - Prepaid (EIRF)	1.80% + \$0.20 (Maximum \$0.95 for MCCs 5541/5542)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
US Standard - Debit	1.75% + \$0.20 (Maximum \$0.95 for MCCs 5541/5542)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
US Standard - Prepaid	1.80% + \$0.20 (Maximum \$0.95 for MCCs 5541/5542)	0.05% + \$0.21	0.05% + \$0.22	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
<b>Merchandise Return</b>				
US Interlink Merchandise Return	0% + \$0.00	0% + \$0.00	0% + \$0.00	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
<b>Other Interlink Network Fees</b>				
Authorization / Pre-Authorization	\$0.005			
Return / Balance Inquiry / Reversal / Void / Denials	\$0.035			
Card Not Present Approved Authorization	\$0.0105			
Card Not Present Decline Authorizations	\$0.005			
Card Not Present Reversal / Void / Resubmissions	\$0.005			
Card Not Present Decline / Balance Inquiry and Merchandise Credit	\$0.035			
Card Not Present Network Adjustment Fee	\$0.0350			
Network Adjustment Fee	\$0.485 Per Adjusted Item			
Interlink International Service Assessment (ISA) Fee	1.00% on non-U.S. issued cards for all categories when processed in USD			
Interlink International Acquirer Fee (IAF)	0.45% on non-U.S. issued cards for all categories			
Interlink International Acquirer Fee (IAF) (High Risk MCCS 5962, 5966, 5967)	0.90% on non-U.S. issued cards for all categories			
Interlink Interregional	1.10% Per Transaction			

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>
Interlink OCT Fee Per Volume	0.10% (Cap \$0.25)			
Interlink EMV High Fallback Fee	\$0.10 per attempt			
Interlink System Integrity Fee	\$0.10 per attempt			
<b>JEANIE NETWORK</b>				
<b>Jeanie Standard</b>				
Supermarket (MCC 5300, 5411)	\$0.26	0.05% + \$0.21	0.05% + \$0.22	\$0.055
Petroleum (MCC 5541) (5542 PIN ONLY)	0.80% + \$0.13 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.055
QSR (MCC 5814)	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.035
Retail (ALL OTHER MCCS)	0.75% + \$0.14	0.05% + \$0.21	0.05% + \$0.22	\$0.055
<b>Jeanie Preferred<sup>4</sup></b>				
Supermarket (MCC 5300, 5411)	\$0.36	0.05% + \$0.21	0.05% + \$0.22	\$0.055
Petroleum (MCC 5541) (5542 PIN ONLY)	0.80 + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.055
QSR (MCC 5814)	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.035
Retail (ALL OTHER MCCS)	0.80% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.055
<b>Other Jeanie Network Fees</b>				
Network Adjustment Fee	\$5.00 Per Adjusted Item			
Authorization / Pre-Authorization	\$0.055 (applies to all industries except QSR which is \$0.035)			
Return / Reversal / Decline	\$0.055 (applies to all industries except QSR which is \$0.035)			
<b>MAESTRO NETWORK</b>				
<b>Maestro PIN and PINLESS Interchange Rates</b>				
Supermarket, Warehouse (MCC 5300, 5411)	1.05% + \$0.15 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.025 Completions \$0.02
Convenience (MCC 5499, 5541, 5542 PIN ONLY, 5814, 7832)	0.75% + \$0.17 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.025 Completions \$0.02
Retail (All Other MCCS)	0.90% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.025 Completions \$0.02
Gaming Payment Transactions	\$0.10	\$0.10	\$0.10	0.15% + \$0.10 Cap \$0.35
<b>Maestro Card Not Present</b>				
Supermarket, Warehouse (MCC 5300, 5411)	1.05% + \$0.15 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.025 + 0.013% Completions \$0.02 + 0.013%
Convenience (MCC 5499, 5541, 5542 PIN ONLY, 5814, 7832)	0.75% + \$0.17 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.025 + 0.013% Completions \$0.02 + 0.013%
Retail (All Other MCCS)	0.90% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.025 + 0.013% Completions \$0.02 + 0.013%
Gaming Payment Transactions	\$0.10	\$0.10	\$0.10	\$0.025 + 0.013% Completions \$0.02 + 0.013%
<b>Other Maestro Network Fees</b>				
Authorization/Pre-Authorization	\$0.025			
Return / Reversal / Decline	\$0.025			
Balance Inquiry	\$0.00			
Maestro Cross Border Assessment	0.60% of transaction amount			
Maestro Cross Border Interchange	0.65% of transaction amount			
Maestro Global Acquirer Program	0.85% of transaction amount			
Network Adjustment Fee	\$3.00 Per Adjusted Item			
Acquirer Fee - Gaming Payment Transactions	\$0.25 per transaction			
Non-Mastercard Maestro Card Not Present transactions Fee	0.13%			
<b>NYCE NETWORK</b>				
<b>NYCE PIN AND PINLESS INTERCHANGE RATES</b>				
Ineligible MCCs for PINLESS < or = \$50: 4813, 4829, 5960, 5962, 5964-5969, 6010-6012, 6050, 6051 ,6529, 6530, 6532-6534, 7511, 7995				
Ineligible MCCs for PINLESS > \$50: 3351-3441, 3501-3799, 7011, 7995				
<b>NYCE NON-PREMIER</b>				
Supermarket (MCC 5300, 5411) \$15 and Greater	\$0.27	0.05% + \$0.21	0.05% + \$0.22	See Below
Supermarket (MCC 5300, 5411) Less than \$15	\$0.27	1.0% + \$0.025	1.0% + \$0.025	See Below
Petroleum (MCC 5541, 5542) \$15 and Greater	0.70% + \$0.14 (Cap \$0.85)	0.05% + \$0.21	0.05% + \$0.22	See Below
Petroleum (MCC 5541, 5542) Less than \$15	0.70% + \$0.14 (Cap \$0.85)	1.0% + \$0.025	1.0% + \$0.025	See Below

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>
QSR (MCC 5814) Small Ticket (MCC 5310)	1.30% + \$0.03	0.05% + \$0.21	0.05% + \$0.22	See Below
Retail (ALL OTHER MCCS) \$15 and Greater	0.75% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	See Below
Retail (ALL OTHER MCCS) Less than \$15	0.75% + \$0.13	1.0% + \$0.025	1.0% + \$0.025	See Below
E-Commerce < \$15.00	1.50% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	See Below
E-Commerce > = \$15.00	1.30% + \$0.11	0.05% + \$0.21	0.05% + \$0.22	See Below
Bill Pay 1 - Utility (MCC 4900)	\$0.60	0.05% + \$0.21	0.05% + \$0.22	See Below
Bill Pay 2 - Financial and Property Services	0.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	See Below
Bill Pay 3 - Communication, Education, Insurance, and Government	0.55% + \$0.10 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	See Below
Bill Pay 4 - All Other	<b>1.50% + \$0.14</b>	0.05% + \$0.21	0.05% + \$0.22	See Below
Bill Payment Credit	\$0.10	0.05% + \$0.21	0.05% + \$0.22	See Below
Debit Funding < \$15.00	1.50% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	See Below
Debit Funding >= \$15.00	1.30% + \$0.11	0.05% + \$0.21	0.05% + \$0.22	See Below
Credit Funding	\$0.10	\$0.10	\$0.10	See Below
<b>NYCE PREMIER ISSUER<sup>5</sup></b>				
Supermarket (MCC 5300, 5411)	\$0.29	0.05% + \$0.21	0.05% + \$0.22	See Below
Petroleum (MCC 5541, 5542)	0.75% + \$0.15 (Cap \$0.90)	0.05% + \$0.21	0.05% + \$0.22	See Below
QSR (MCC 5814) Small Ticket (MCC 5310)	1.30% + \$0.03	0.05% + \$0.21	0.05% + \$0.22	See Below
Retail (ALL OTHER MCCS)	0.80% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	See Below
E-Commerce < \$15.00	1.50% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	See Below
E-Commerce > = \$15.00	1.50% + \$0.14	0.05% + \$0.21	0.05% + \$0.22	See Below
Bill Pay 1 - Utility (MCC 4900)	\$0.60	0.05% + \$0.21	0.05% + \$0.22	See Below
Bill Pay 2 - Financial and Property Services	0.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	See Below
Bill Pay 3 - Communication, Education, Insurance, and Government	0.55% + \$0.10 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	See Below
Bill Pay 4 - All Other	<b>1.60% + \$0.14</b>	0.05% + \$0.21	0.05% + \$0.22	See Below
Bill Payment Credit	\$0.10	0.05% + \$0.21	0.05% + \$0.22	See Below
Debit Funding < \$15.00	1.50% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	See Below
Debit Funding <= \$15.00	1.50% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	See Below
Credit Funding	\$0.10	\$0.10	\$0.10	See Below

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>
<b>Other NYCE Network Fees</b>				
1 - 50,000 - Monthly PIN POS/PINless Volume Switch Fee, Preauthorization, Purchase, Return, Denial	\$0.0925			
50,001 - 500,000 - Monthly PIN POS / Pinless Volume Switch Fee, Preauthorization, Purchase, Return, Denial	\$0.0500			
500,001 - 1,000,000 - Monthly PIN POS / PINless Volume Switch Fee, Preauthorization, Purchase, Return, Denial	\$0.04			
1,000,001 - 2,500,000 - Monthly PIN POS / Pinless Volume Switch Fee, Preauthorization, Purchase, Return, Denial	\$0.0375			
2,500,001 - 5,000,000 - Monthly PIN POS / Pinless Volume Switch Fee, Preauthorization, Purchase, Return, Denial	\$0.0325			
Above 5,000,001 - Monthly PIN POS / Pinless Volume Switch Fee, Preauthorization, Purchase, Return, Denial	\$0.0275			x
Pin / PINless POS Purchase Completion (ALL)	\$0.02			
eCommerce Transaction Fee	0.10% + \$0.015			
eCommerce Pre-Authorization, Return, Denial, Inquiry and Reversal	\$0.0150			
Bill Payment and Debit/Credit Funding	0.10% + \$0.015			
Debit and Credit Funding Pre-Authorization, Denial, Reversal and Return	\$0.0150			
Infrastructure Assessment Fee Applies to POS, eComm, Bill Pay and Debit / Credit Funding	\$0.0075 Per Transaction			
NYCE Network Annual Fee	<b>\$19.00</b> Billed Annually			
Adjustment Fee	\$6.00 Per Adjusted Item			
NYCE Data File Fee	\$0.0015 Per Transaction			
POS Merchant Assessment Fee - PIN/PINless	0.95% Per Transaction			
<b>PAYPAL VENMO</b>				
Purchase	\$0.00	\$0.00	\$0.00	1.30% + \$0.05
<b>PULSE NETWORK</b>				
<b>PULSE - PIN INTERCHANGE RATES</b>				
<b>PULSE PAY and PAY CHOICE</b>				
Grocery (MCCs 5300, 5411)	\$0.30	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Petroleum (MCCs 5541, 5542)	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.095
General Retail (All Other MCCs)	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Small Ticket (Registered MCCs 3581, 4111, 4121, 4131, 4784, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841)	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.095
<b>PULSE PAY LIMITED<sup>6</sup>, PULSE PAY ALPHA, PULSE PAY BETA AND PULSE PAY DIRECT</b>				
Grocery (MCCs 5300, 5411)	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Petroleum (MCCs 5541, 5542)	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Gen Retail (All Other MCCs)	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Small Ticket (Registered MCCs 3581, 4111, 4121, 4131, 4784, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841)	1.60% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	\$0.095
<b>PULSE PAY PREMIUM</b>				
Grocery (MCCs 5300, 5411)	1.15% + \$0.15 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Petroleum (MCCs 5541, 5542)	1.15% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Gen Retail (All Other MCCs)	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Small Ticket (Registered MCCs 3581, 4111, 4121, 4131, 4784, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841)	1.60% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	\$0.095
<b>PULSE - EXPRESS INTERCHANGE RATES (PINLESS)</b>				
<b>PULSE PAY and PULSE PAY CHOICE</b>				
Grocery (MCCs 5300, 5411)	\$0.30	0.05% + \$0.21	0.05% + \$0.22	\$0.095

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>
Petroleum (MCCs 5541, 5542)	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Gen Retail (All Other MCCs)	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Restaurant (MCC 5814)	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Small Ticket <\$15 (MCC 4121 <\$25) (MCCs excluded from Express Small Ticket 4829, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 6010, 6011, 6012, 7995.)	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Utility	\$0.65	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Debt Repayment	0.65% + \$0.15 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.095
<b>PULSE LIMITED AND PULSE PAY PREMIUM, PULSE PAY ALPHA, PULSE PAY BETA AND PULSE PAY DIRECT</b>				
Grocery (MCCs 5300, 5411)	1.15% + \$0.15 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Petroleum (MCCs 5541, 5542)	1.15% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.095
General Retail (All Other MCCs)	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Restaurant (MCC 5814)	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Small Ticket <\$15 (MCC 4121 <\$25) (MCCs excluded from Express Small Ticket 4829, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 6010, 6011, 6012, 7995.)	1.60% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Utility	\$0.65	0.05% + \$0.21	0.05% + \$0.22	\$0.095
Debt Repayment	0.60% + \$0.15 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.095
<b>PULSE PINLESS eCOMMERCE</b>				
<b>PULSE PAY AND PULSE PAY CHOICE</b>				
PINLESS E-COMMERCE All Merchant Categories	1.60% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.095
<b>PULSE PAY LIMITED AND PULSE PAY PREMIUM, PULSE PAY ALPHA, PULSE PAY BETA AND PULSE PAY DIRECT</b>				
PINLESS E-COMMERCE All Merchant Categories	1.70% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.095
<b>PULSE PINLESS BILL PAYMENT</b>				
Utility: MCCs 4784, 4900, 4911, 4922, 4923, 4924, 4931, 4932, 4939, 4940, 4941, 4950, 4953, 4990				
Telecom: MCCs 4111, 4225, 4789, 4816, 5045, 5047, 5719, 5815, 5816, 5817, 5818, 5912, 5963, 6532, 7012, 7299, 7311, 7342, 7393, 7394, 7538, 7991, 7997, 8011, 8062, 8071, 8099, 8351, 8398, 8660, 8661				
Other: MCCs 3571, 4812, 4813, 4814, 4840, 4841, 4899, 5511, 5521, 5532, 5551, 5561, 5571, 5592, 5598, 5599, 5722, 5732, 5960, 5968, 6011, 6012, 6022, 6051, 6141, 6153, 6159, 6162, 6199, 6300, 6311, 6321, 6331, 6351, 6361, 6381, 6399, 6411, 6513, 6514, 6531, 8211, 7399, 8220, 8241, 8244, 8249, 8299, 8398, 9211, 9222, 9223, 9311, 9399				
<b>PULSE PAY AND PULSE PAY CHOICE</b>				
CATEGORY 1 - UTILITY	\$0.60	0.05% + \$0.21	0.05% + \$0.22	\$0.095
CATEGORY 2 - TELECOM	1.60% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.095
CATEGORY 3 - OTHER	0.65% + \$0.13 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.095
<b>PULSE PAY LIMITED, PULSE PAY PREMIUM, PULSE PAY ALPHA, PULSE PAY BETA AND PULSE PAY DIRECT</b>				
CATEGORY 1 - UTILITY	\$0.65	0.05% + \$0.21	0.05% + \$0.22	\$0.095
CATEGORY 2 - TELECOM	1.69% + \$0.17	0.05% + \$0.21	0.05% + \$0.22	\$0.095
CATEGORY 3 - OTHER	0.65% + \$0.13 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.095
<b>PULSE Account Credit/Funding Transfers</b>				
Account Credit Transfer All Issuer Interchange Segments	\$0.10	\$0.10	\$0.10	0.10% + \$0.025 CAP \$0.245
Account Funding Transfer All Issuer Interchange Segments	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.025 CAP \$0.245

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>
<b>Other Pulse Network Fees</b>				
Network Security Fee <u>(All Approved and Declined)</u>	\$0.005			
<b>Unregistered</b> POS/PINless eCommerce / Bill Pay Authorization / Preauthorization / Return / Reversal / Void / Declines	\$0.095			
<b>Registered</b> POS Purchase / Completion / Authorization / Preauthorization / Return / Reversal / Void / Declines	0.08% + \$0.0175 Cap \$0.03			
<b>Registered PINless</b> / eCommerce / Bill Pay / Purchase / Completion / Authorization / Pre-Authorization / Return / Reversal / Void / Declines	0.10% + \$0.025			
Network Adjustment Fee	\$4.00 Per Adjusted Item			
Pulse Merchant Participation Fee	<b>\$21.00</b> Billed Annually			
International Acquirer Switch Fee	1.45% per Transaction Amount			
International Acquirer Interchange Fee	1.10% Per Transaction Amount			
<b>SHAZAM NETWORK</b>				
<b>SHAZAM/SURE PASS PIN / PINLESS INTERCHANGE RATES</b>				
Schedule A = BIN range beginning with '4'. Schedule B = BIN range beginning with '2' and BIN range between 510000 – 559999. Schedule C = BIN range that does not qualify for Interchange Schedule A or Interchange Schedule B.				
Supermarket (MCC 5300, 5411) Schedule A	0.90% + \$0.16 (Cap \$0.34)	0.05% + \$0.21	0.05% + \$0.22	\$0.06
Supermarket (MCC 5300, 5411) Schedule B	1.05% + \$0.14 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.06
Supermarket (MCC 5300, 5411) Schedule C	0.90% + \$0.16 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.06
Petroleum (MCCs 5541, 5542) Schedule A, B ,C	0.80% + \$0.14 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.06
QSR (MCC 5814) - Schedule A	.80% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	\$0.06
QSR (MCC 5814) - Schedule B	0.75% + \$0.14 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.06
QSR (MCC 5814) - Schedule C	1.25% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	\$0.06
Retail - Schedule A	0.85% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.06
Retail - Schedule B	0.90% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	\$0.06
Retail - Schedule C	0.85% + \$0.16	0.05% + \$0.21	0.05% + \$0.22	\$0.06
Business Debit (Card Not Present) Schedule A & C	2.45% + \$0.09	0.05% + \$0.21	0.05% + \$0.22	\$0.06
Business Debit (Card Not Present) Schedule B	2.65% + \$0.09	0.05% + \$0.21	0.05% + \$0.22	\$0.06
Business Debit (Card Present) Schedule A & C	1.70% + \$0.09	0.05% + \$0.21	0.05% + \$0.22	\$0.06
Business Debit (Card Present) Schedule B	0.90% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	\$0.06
Internet PIN Debit Schedule A, B & C	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.06
Bill Pay - Tier 1 - Schedule A, B & C	\$0.60	0.05% + \$0.21	0.05% + \$0.22	\$0.06
Bill Pay - Tier 2 - Schedule A, B & C	0.65% + \$0.13 (Cap \$2.00)	0.05% + \$0.21	0.05% + \$0.22	\$0.06
Bill Pay - Tier 3 - Schedule A, B & C	1.60% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	\$0.06
E-Commerce PINless Schedule A & C	1.65% + \$0.14	0.05% + \$0.21	0.05% + \$0.22	\$0.06
E-Commerce PINless - Schedule B	1.60% + \$0.14	0.05% + \$0.21	0.05% + \$0.22	\$0.06
<b>SHAZAM EXPEDITED CHECKOUT PINLESS</b>				
<b>Schedule A</b>				
Business debit (PINless card present)	1.70% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	<b>0.14%</b>
Small ticket (PINless card present)	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	<b>0.14%</b>
GWL: Grocery and wholesale (PINless card present)	\$0.30	0.05% + \$0.21	0.05% + \$0.22	<b>0.14%</b>
QSL: Quick service restaurants (PINless card present)	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	<b>0.14%</b>
GRL: General retail (PINless card present)	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	<b>0.14%</b>
<b>Schedule B</b>				
Business debit (PINless card present)	2.65% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	<b>0.14%</b>
Small ticket (PINless card present)	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	<b>0.14%</b>
GWL: Grocery and wholesale (PINless card present)	1.05% + \$0.15 (max \$0.35)	0.05% + \$0.21	0.05% + \$0.22	<b>0.14%</b>
QSL: Quick service restaurants (PINless card present)	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	<b>0.14%</b>

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>
GRL: General retail (PINless card present)	1.05% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.14%
<b>Schedule C</b>				
Business debit (PINless card present)	2.65% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	0.14%
Small ticket (PINless card present)	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	0.14%
GWL: Grocery and wholesale (PINless card present)	1.05% + \$0.15 (max \$0.35)	0.05% + \$0.21	0.05% + \$0.22	0.14%
QSL: Quick service restaurants (PINless card present)	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	0.14%
GRL: General retail (PINless card present)	1.05% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.14%

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>
<b>SHAZAM ELITE PASS</b>				
<b>Schedule A</b>				
Business Debit - Card Not Present	2.45% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	0.14%
Business Debit - Card Present	1.60% + \$0.14	0.05% + \$0.21	0.05% + \$0.22	0.14%
E-commerce	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.14%
General Retail	0.80% + \$0.18	0.05% + \$0.21	0.05% + \$0.22	0.14%
Grocery & Wholesale	\$0.30	0.05% + \$0.21	0.05% + \$0.22	0.14%
Key Entered	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.14%
Petroleum	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	0.14%
Restaurants	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	0.14%
Small Ticket Item - Card Present	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	0.14%
Utility	\$0.65	0.05% + \$0.21	0.05% + \$0.22	0.14%
<b>Schedule B</b>				
Business Debit	2.65% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	0.14%
Debt Payment	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.14%
E-commerce	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.14%
General Retail	1.05% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.14%
Grocery & Wholesale	1.05% + \$0.15 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	0.14%
Key Entered	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.14%
Petroleum	0.70% + \$0.17 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	0.14%
Restaurants	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	0.14%
Small Ticket Item - Card Present	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	0.14%
Utility	\$0.65	0.05% + \$0.21	0.05% + \$0.22	0.14%
<b>Schedule C</b>				
Business Debit - Card Not Present	2.65% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	0.14%
Business Debit - Card Present	2.65% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	0.14%
E-commerce	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.14%
General Retail	1.05% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.14%
Grocery & Wholesale	1.05% + \$0.15 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	0.14%
Key Entered	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.14%
Petroleum	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	0.14%
Restaurants	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	0.14%
Small Ticket Item - Card Present	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	0.14%
Small Ticket Item - Card Not Present	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.14%
Debt Repayment	0.80% + \$0.25 (Cap \$2.95)	0.05% + \$0.21	0.05% + \$0.22	0.14%
Utility	\$0.65	0.05% + \$0.21	0.05% + \$0.22	0.14%

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>
<b>Other Shazam Network Fees</b>				
Sure Pass PIN PINless POS Authorization / Pre-Authorization Return / Reversal / Decline	\$0.06			
Sure Pass Expedited Checkout PINless POS Return / Reversal / Decline	\$0.06			
Sure Pass Expedited Checkout Pinless Authorization/pre-authorization	\$0.0145			
Elite Pass Authorization / Pre-Authorization / Rejects / Reversal / Decline / Card Verifications	\$0.0145			
Sure Pass Adjustment Fee	\$1.08 Per Adjusted Item			
Elite Pass Adjustment Fee	\$4.33 Per Adjusted Item			
<b>STAR &amp; STAR ACCESS NETWORK</b>				
<b>STAR POS, PINLESS, STAR ACCESS and BILL PAYMENT STANDARD</b>				
Groups are defined as follows: Group 1 = BINs that begin with 4; Group 2 = BINs that begin with 3 or 5, or Bins beginning with 6 that are not defined in Series 3.				
Group 3 = BINs that begin with 6011, 622126 - 622925, 644-649 & 65 and any other BINs not falling into Groups 1 or 2.				
<b>Cardholder Present</b>				
Supermarket, Grocery & Wholesale (MCC 5300,5411) - Group 1, 2 & 3	\$0.40	0.05% + \$0.21	0.05% + \$0.22	\$0.10
Petroleum (MCCs 5541, 5542) - Group 1, 2 & 3	0.80% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.10
QSR & Restaurants (MCC 5814, 5812) - Group 1, 2 & 3	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	\$0.10
All Other POS Types (All Other MCCs) - Group 1, 2 & 3	0.90% + \$0.30	0.05% + \$0.21	0.05% + \$0.22	\$0.10
<b>Cardholder Not Present</b>				
All - Group 1, 2 & 3	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
<b>Bill Payment</b>				
Utilities - Group 1, 2 & 3 (MCC 4900)	\$0.65	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Telecom Group 1 & 3 (MCCs 4812, 4814, 4816, 4899)	0.65% + \$0.15 Cap \$2.00	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.016
Telecom Group 2 (MCCs 4812, 4814, 4816, 4899)	1.65% + \$0.15 Cap \$2.00	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.016
Other (All Other MCCs) - Group 1,2	0.65% + \$0.15 Cap \$2.00	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Other (All Other MCCs) - Group 3	0.80% + \$0.25 Cap \$2.00	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
<b>STAR POS, PINLESS, STAR ACCESS and BILL PAYMENT CHOICE</b>				
<b>Cardholder Present</b>				
Supermarket, Grocery & Wholesale (MCC 5300,5411) - Group 1, 2 & 3	\$0.40	0.05% + \$0.21	0.05% + \$0.22	\$0.10
Petroleum (MCCs 5541, 5542) - Group 1, 2 & 3	0.80% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.10
QSR & Restaurants (MCC 5814, 5812) - Group 1, 2 & 3	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	\$0.10
All Other POS Types (All Other MCCs) - Group 1, 2 & 3	0.90% + \$0.30	0.05% + \$0.21	0.05% + \$0.22	\$0.10
<b>Cardholder Not Present</b>				
All - Group 1, 2 & 3	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
<b>Bill Payment</b>				
Utilities - Group 1, 2 & 3 (MCC 4900)	\$0.65	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Telecom Group 1 & 3 (MCCs 4812, 4814, 4816, 4899)	0.65% + \$0.15 Cap \$2.00	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Telecom Group 2 (MCCs 4812, 4814, 4816, 4899)	1.65% + \$0.15 Cap \$2.00	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Other (All Other MCCs) - Group 1,3	0.65% + \$0.15 Cap \$2.00	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Other (All Other MCCs) - Group 2	0.80% + \$0.25 Cap \$2.00	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>				
<b>STAR POS, PINLESS, STAR ACCESS and BILL PAYMENT SELECT</b>								
<b>Cardholder Present</b>								
Supermarket, Grocery & Wholesale (MCC 5300,5411) - Group 1, 2 & 3	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	\$0.10				
Petroleum (MCCs 5541, 5542) - Group 1, 2 & 3	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	\$0.10				
QSR & Restaurants (MCC 5814, 5812) - Group 1, 2 & 3	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	\$0.10				
All Other POS Types (All Other MCCs) - Group 1, 2 & 3	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	\$0.10				
<b>Cardholder Not Present</b>								
All - Group 1, 2 & 3	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015				
<b>Bill Payment</b>								
Utilities - Group 1, 2 & 3 (MCC 4900)	\$0.65	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015				
Telecom Group 1,2,3 (MCCs 4812, 4814, 4816, 4899)	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015				
Other (All Other MCCs) - Group 1,2, 3	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015				
<b>STAR FUNDS TRANSFER STANDARD, CHOICE and SELECT</b>								
Funds Transfer - Credit - Group 1	1.75% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.05				
Funds Transfer - Credit Group 2 & 3	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.05				
Funds Transfer Debit - Group 1	1.75% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015				
Funds Transfer Debit - Group 2 & 3	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015				
<b>STAR POS, PINLESS, STAR ACCESS and BILL PAYMENT Other Acquirer Fees</b>								
Type	Cardholder Present	Cardholder Not Present	Bill Payment					
Pre-Authorization/Authorization	\$0.10	\$0.015	\$0.015					
Refund Pre-Authorization/Authorization <sup>(1)</sup>	\$0.10	\$0.015	\$0.015					
Refund Pre-Authorization Completion <sup>(1)</sup>	\$0.10	\$0.10	\$0.10					
Purchase Correction/Cancellation, Purchase Return	\$0.10	\$0.10	\$0.10					
eCommerce Refund, Transaction Refund <sup>(2)</sup>	\$0.10	\$0.10	\$0.10					
Balance Inquiry	\$0.10	\$0.10	\$0.10					
Card Number Validation	\$0.10	\$0.10	\$0.10					
Denied Transactions/Reversals	\$0.10	\$0.10	\$0.10					
PAY PREMIUM Card Activation / PAY PREMIUM Load	\$0.10	\$0.10	\$0.10					
<b>Other STAR Network Fees</b>								
STAR POS / E-Commerce License Fee	0.95% Per Transaction Amount							
STAR Token Exchange Fee	\$0.01 Per Item							
STAR Merchant Participation Fee	\$18.00 Billed Annually							
STAR Adjustment Fee	\$5.00 Per Adjusted Item							
Reclass Fee	\$0.10 per transaction							
(1) Star Access Transactions eligible for processing as Refunds Pre-Authorization/Authorization followed by Refund Pre_Authorization Completion include Purchase Corrections, Purchase Returns, Transaction Refunds and eCommerce Refunds.								
(2) Transaction Refunds also have a daily buy rate of \$0.04 per transaction in addition to the \$0.10 Monthly Per Transaction Fee Listed in the table above.								
<b>NOTES:</b>								
1. This PIN Debit Networks Fee Schedule is accurate as of the effective date printed herein. The debit networks may change their fee(s) at any time, in their sole discretion, and you will be responsible for paying the debit network fees in effect on the date of the subject transaction. The fees provided herein are the highest fees chargeable by the subject network as of the effective date; your actual fee(s) may be less than the disclosed amount if you qualify for a lower debit network fee.								
2. For purposes of STAR PINless POS Fees, Petroleum excludes STAR POS Transactions initiated at automated fuel dispensers as these terminals are ineligible to participate in STAR PINless POS.								
3. For purposes of STAR PINless POS Fees, Retail – All Other Merchants includes STAR POS Transactions initiated at Medical Merchants and, as approved by STAR, certain Small Ticket Merchants								
4. Jeanie Preferred refers to debit cards that are issued under a special agreement between the Jeanie Network and the Jeanie member financial institution.								
5. NYCE Premier Issuer refers to debit cards that are issued under a special agreement between the NYCE Network and the NYCE member financial institution.								

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>
6. PULSE PAY Choice and PULSE PAY Limited refer to debit cards that are issued under a special agreement between the PULSE Network and the PULSE member financial institution.				
7. Switch fees may apply to, but are not limited to, the following types of PIN debit and EBT transactions: purchase, reversal, return, pre-authorization, completion, and decline. The fee amounts may differ by transaction type, but the highest fee amount is shown here as a guide. Depending on how a transaction is processed, a switch fee may apply more than once to a single transaction.				