

# *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-Authorizations.

Debit Network Categories	Non-Regulated Interchange	Regulated Interchange without Fraud	Regulated Interchange with Fraud	Switch Fee <sup>7</sup>
ACCEL NETWORK				
Accel Pinned-No Pin / ANP+ / Pinless eCommerce and Bill Payment Standard				
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.				
Cardholder Present				
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
Cardholder Not Present				
ALL Group 1, 2 & 3	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
BILL PAYMENT				
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
Accel Pinned-No Pin / ANP+ / Pinless eCommerce and Bill Payment Member Advantage				
Cardholder Present				
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
Cardholder Not Present				
ALL Group 1, 2 & 3 <sup>(1)</sup>	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
BILL PAYMENT				
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
Accel Pinned-No Pin / ANP+ / Pinless eCommerce and Bill Payment Advantage Select				
Cardholder Present				
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
Cardholder Not Present				
ALL Group 1, 2 & 3 <sup>(1)</sup>	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
BILL PAYMENT				
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
Accel Pinned-No Pin / ANP+ / Pinless eCommerce and Bill Payment Assurance				
Cardholder Present				
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
Cardholder Not Present				
ALL Group 1, 2 & 3	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
BILL PAYMENT				
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>
Bill Pay - Other: All Other MCCs					
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	
MONEY TRANSFER					
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	
Accel Pinned-No Pin / ANP+ / Pinless eCommerce and Bill Payment BUY RATE					
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	
Other Accel Network Fees					
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				
AFFN NETWORK					
AFFN PIN AND PINLESS > \$50 INTERCHANGE RATES 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	
AFFN PINLESS POS INTERCHANGE RATES < or = \$50 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) Petroleum (5541, 5542 Retail (ALL OTHER MCCS)	0.10% + \$0.01	0.10% + \$0.01	0.10% + \$0.01	\$0.035	
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	
Other AFFN Network Fees					
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				
CULIANCE NETWORK					
CULIANCE Standard					
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	
CULIANCE Debit and Credit Funding					
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	
Other Culiance Network Fees					
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	\$19.00 Billed Annually				
INTERLINK NETWORK					
INTERLINK INTERCHANGE RATES INCLUDING PAVD					
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)	
INTERLINK PAY PREMIUM					
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)	
INTERLINK CARD NOT PRESENT					
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%
Interlink Fee Programs - Non-Visa CNP Transaction Fees				
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%
Merchandise Return				
US Interlink Merchandise Return	0% + \$0.00	0% + \$0.00	0% + \$0.00	\$0.0155 + 0.13% Completions \$0.005 + 0.13%
Other Interlink Network Fees				
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				
JEANIE NETWORK					
Jeanie Standard					
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	
Jeanie Preferred <sup>4</sup>					
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	
Other Jeanie Network Fees					
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)				
MAESTRO NETWORK					
Maestro PIN and PINLESS Interchange Rates					
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	
Maestro Card Not Present					
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%	
Other Maestro Network Fees					
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%				
NYCE NETWORK					
NYCE PIN AND PINLESS INTERCHANGE RATES					
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					
NYCE NON-PREMIER					
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	1.50% + \$0.14	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
NYCE PREMIER ISSUER <sup>5</sup>				
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	1.60% + \$0.14	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>
Other NYCE Network Fees					
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				
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	\$19.00 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				
PAYPAL VENMO					
Purchase	\$0.00	\$0.00	\$0.00	1.30% + \$0.05	
PULSE NETWORK					
PULSE - PIN INTERCHANGE RATES					
PULSE PAY and PAY CHOICE					
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	
PULSE PAY LIMITED <sup>6</sup> , PULSE PAY ALPHA, PULSE PAY BETA AND PULSE PAY DIRECT					
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	
PULSE PAY PREMIUM					
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	
PULSE - EXPRESS INTERCHANGE RATES (PINLESS)					
PULSE PAY and PULSE PAY CHOICE					
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
PULSE LIMITED AND PULSE PAY PREMIUM, PULSE PAY ALPHA, PULSE PAY BETA AND PULSE PAY DIRECT				
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, 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
PULSE PINLESS eCOMMERCE				
PULSE PAY AND PULSE PAY CHOICE				
PINLESS E-COMMERCE All Merchant Categories	1.60% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.095
PULSE PAY LIMITED AND PULSE PAY PREMIUM, PULSE PAY ALPHA, PULSE PAY BETA AND PULSE PAY DIRECT				
PINLESS E-COMMERCE All Merchant Categories	1.70% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.095
PULSE PINLESS BILL PAYMENT				
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				
PULSE PAY AND PULSE PAY CHOICE				
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
PULSE PAY LIMITED, PULSE PAY PREMIUM, PULSE PAY ALPHA, PULSE PAY BETA AND PULSE PAY DIRECT				
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
PULSE Account Credit/Funding Transfers				
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>
Other Pulse Network Fees					
Network Security Fee (All Approved and Declined)	\$0.005				
Unregistered POS/PINless eCommerce / Bill Pay Authorization / Preauthorization / Return / Reversal / Void / Declines	\$0.095				
Registered POS Purchase / Completion / Authorization / Preauthorization / Return / Reversal / Void / Declines	0.08% + \$0.0175 Cap \$0.03				
Registered PINless / 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	\$21.00 Billed Annually				
International Acquirer Switch Fee	1.45% per Transaction Amount				
International Acquirer Interchange Fee	1.10% Per Transaction Amount				
SHAZAM NETWORK					
SHAZAM/SURE PASS PIN / PINLESS INTERCHANGE RATES					
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	
SHAZAM EXPEDITED CHECKOUT PINLESS					
Schedule A					
Business debit (PINless card present)	1.70% + \$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)	\$0.30	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)	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.14%	
Schedule 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%	

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%
Schedule C				
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>
SHAZAM ELITE PASS				
Schedule A				
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%
Schedule 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%
Schedule C				
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>
Other Shazam Network Fees				
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			
STAR & STAR ACCESS NETWORK				
STAR POS, PINLESS, STAR ACCESS and BILL PAYMENT STANDARD				
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.				
Cardholder Present				
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
Cardholder Not Present				
All - Group 1, 2 & 3	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Bill Payment				
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
STAR POS, PINLESS, STAR ACCESS and BILL PAYMENT CHOICE				
Cardholder Present				
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
Cardholder Not Present				
All - Group 1, 2 & 3	1.65% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Bill Payment				
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>
STAR POS, PINLESS, STAR ACCESS and BILL PAYMENT SELECT				
Cardholder Present				
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
Cardholder Not Present				
All - Group 1, 2 & 3	1.45% + \$0.45	0.05% + \$0.21	0.05% + \$0.22	0.10% + \$0.015
Bill Payment				
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
STAR FUNDS TRANSFER STANDARD, CHOICE and SELECT				
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
STAR POS, PINLESS, STAR ACCESS and BILL PAYMENT Other Acquirer Fees				
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	
Other STAR Network Fees				
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.				
NOTES:				
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.				