# FIRST DATA

# VISA/MC SPRING 2011

# INTERCHANGE COMPLIANCE GUIDE

# (U.S. Acquired)*

*Updated 04/05/11

The enclosed information is a compilation of documents received from the Visa® and MasterCard® payment brands. This summary is presented for the convenience of the reader and should not be used as a substitute for reference to the actual association releases, rules, and other official documents whenever necessary. This document should not be used for coding its intent is for business purposes only. This document is for internal use only and should not be distributed outside of First Data Corporation.

# TABLE OF CONTENTS

CPS RETAIL = 1.54% + $.10 ..... 11
CPS RETAIL DEBIT = 0.95% + $.20 ..... 11
CPS RETAIL 2 = 1.43% + $.05 ..... 11
CPS RETAIL 2 DEBIT = 0.80% + $.25 ..... 11
CPS RETAIL KEY ENTRY = 1.80% + $.10 (Retail / T&E MCCs Only) ..... 12
CPS RETAIL KEY ENTRY DEBIT = 1.60% + $.15 (Retail / T&E MCCs Only) ..... 12
CPS SUPERMARKET = 1.24% + $.05 ..... 12
CPS SUPERMARKET DEBIT = 0.95% + $.20 ..... 12
CPS RESTAURANT = 1.54% + $.10 ..... 12
CPS RESTAURANT DEBIT = 1.19% + $.10 ..... 12
CPS RETAIL SERVICE STATION = 1.15% + $.25 ..... 13
CPS RETAIL SERVICE STATION DEBIT = 0.75% + $.17 ..... 13
CPS RETAIL SERVICE STATION DEBIT CAP = 0.00% + $.95 ..... 13
CPS AUTOMATED FUEL DISPENSER = 1.15% + $.25 ..... 13
CPS AUTOMATED FUEL DISPENSER DEBIT = 0.75% + $.17 ..... 13
CPS AUTOMATED FUEL DISPENSER DEBIT CAP = 0.00% + $.95 ..... 13
CPS CARD NOT PRESENT = 1.80% + $.10 ..... 13
CPS CARD NOT PRESENT DEBIT = 1.60% + $.15 ..... 13
CPS REWARDS 1 = 1.65% + $.10 ..... 14
CPS REWARDS 2 = 1.95% + $.10 ..... 14
CPS ELECTRONIC COMMERCE (BASIC) = 1.80% + $.10 ..... 15
CPS ELECTRONIC COMMERCE (BASIC) DEBIT = 1.60% + $.15 ..... 15
CPS ELECTRONIC COMMERCE (PREFERRED) = 1.80% + $.10 ..... 15
CPS ELECTRONIC COMMERCE (PREFERRED) DEBIT = 1.55% + $.15 ..... 15
CPS ACCOUNT FUNDING = 2.14% + $.10 ..... 15
CPS ACCOUNT FUNDING DEBIT = 1.75% + $.20 ..... 15
CPS DEBIT TAX PAYMENT FEE = $2.50 ..... 16
CPS DEBIT TAX PAYMENT CONVENIENCE FEE = $0.00 ..... 16
CPS DEBT REPAYMENT FEE = 0.35% + $0.50 ..... 16
CPS SMALL TICKET = 1.65%+ $.04 ..... 16
CPS SMALL TICKET DEBIT = 1.55%+ $.04 ..... 16
CPS HOTEL CARD PRESENT = 1.54% + $.10 ..... 17
CPS HOTEL CARD PRESENT DEBIT = 1.36% + $.15 ..... 17
CPS HOTEL CARD NOT PRESENT = 1.54% + $.10 ..... 17
CPS HOTEL CARD NOT PRESENT DEBIT = 1.36% + $.15 ..... 17
CPS ELECTRONIC COMMERCE PREFERRED - HOTEL = 1.54% + $.10 ..... 17
CPS ELECTRONIC COMMERCE PREFERRED - HOTEL DEBIT = 1.36% + $.15 ..... 17
CPS AUTO RENTAL CARD PRESENT = 1.54% + $.10 ..... 18
CPS AUTO RENTAL CARD PRESENT DEBIT = 1.36% + $.15 ..... 18
CPS AUTO RENTAL CARD NOT PRESENT = 1.54% + $.10 ..... 18
CPS AUTO RENTAL CARD NOT PRESENT DEBIT = 1.36% + $.15 ..... 18
CPS ELECTRONIC COMMERCE PREFERRED – AUTO RENTAL = 1.54% + $.10 ..... 18
CPS ELECTRONIC COMMERCE PREFERRED – AUTO RENTAL DEBIT = 1.36% + $.15 ..... 18
CPS PASSENGER TRANSPORT = 1.70% + $.10 ..... 19
CPS PASSENGER TRANSPORT DEBIT = 1.60% + $.15 ..... 19
CPS ELECTRONIC COMMERCE PREFERRED - PASSENGER TRANSPORT = 1.70% + $.10 ..... 19
CPS ELECTRONIC COMMERCE PREFERRED - PASS TRANSPORT DEBIT = 1.60% + $.15 ..... 19
UTILITY CREDIT FEE = $.75 ..... 19
UTILITY DEBIT FEE = $.75 ..... 19
ELECTRONIC INTERCHANGE REIMBURSMENT FEE (EIRF) CREDIT = 2.30% + $.10 ..... 20
ELECTRONIC INTERCHANGE REIMBURSMENT FEE (EIRF) DEBIT = 1.75% + $.20 ..... 20
SIGNATURE PREFERRED B2B = 2.10 + $0.10 ..... 20
SIGNATURE PREFERRED CNP = 2.40% +$.10 ..... 20
SIGNATURE PREFERRED RETAIL = 2.10% + $0.10 ..... 20


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

SIGNATURE PREFERRED FUEL = 1.15% + $0.25 ..... 21
SIGNATURE PREFERRED ELECTRONIC and SIGNATURE PREFERRED STANDARD ..... 21
SIGNATURE PREFERRED ELECTRONIC = 2.40% + $0.10 ..... 21
SIGNATURE PREFERRED STANDARD = 2.95% + $0.10 ..... 21
SIGNATURE CARD ELECTRONIC RATE = 2.30% + $.10 - ELIMINATED (Internal Only) ..... 21
SIGNATURE CARD STANDARD = 2.70% + $.10 - ELIMINATED (Internal Only) ..... 21
STANDARD RATE = 2.70% + $.10 ..... 22
STANDARD DEBIT = 1.90% + $.25 ..... 22
CREDIT VOUCHER INTERCHANGE FEES ..... 22
EXPRESS PAYMENT SERVICE = 2.00% + $.02 ELIMINATED (HISTORICAL PURPOSES ONLY) ..... 22
EXPRESS PAYMENT SERVICE DEBIT = 1.95% + $.02 ELIMINATED (HISTORICAL PURPOSES ONLY) ..... 22
BUSINESS CARD LEVEL II = 2.05% + $0.10 ..... 23
PURCHASING CARD LEVEL II = 2.05% + $0.10 ..... 23
CORPORATE CARD LEVEL II =2.05% + $0.10 ..... 24
PURCHASING CARD LEVEL III = 1.80% + $0.10 ..... 24
PURCHASING CARD ELECTRONIC W//DATA = 2.65% + $0.10 ..... 24
COMMERCIAL CARD - CARD NOT PRESENT (CNP) ..... 25
Business Card = 2.25% + $0.10 ..... 25
Corporate Card = 2.20% +$0.10 ..... 25
Purchasing Card = 2.55% + $0.10 ..... 25
COMMERCIAL CARD RETAIL ..... 25
Business Card = 2.20% + $0.10 ..... 25
Corporate Card = 2.10% + $0.10 ..... 25
Purchasing Card = 2.30% + $0.10 ..... 25
COMMERCIAL CARD B2B = 2.10% + $0.10 ..... 25
Business Card = 2.10% + $0.10 ..... 25
Corporate Card = 2.10% +$0.10 ..... 25
Purchasing Card = 2.10% + $0.10 ..... 25
COMMERCIAL CARD ELECTRONIC and COMMERCIAL CARD STANDARD = 2.95% + $0.10 ..... 26
Business Card Elec = 2.40% + $0.10 ..... 26
Corporate Card Elec = 2.25% + $0.10 ..... 26
Purchasing Card Elec = 2.65% + $0.10 ..... 26
T&E COMMERCIAL CARD ELEC and T&E COMMERCIAL CARD STD= 2.95% + $0.10 ..... 26
Business Card Elec = 2.40% + $0.10 ..... 26
Corporate Card Elec = 2.25% + $0.10 ..... 26
Purchasing Card Elec = 2.65% + $0.10 ..... 26
GSA PURCHASING CARD LARGE TICKET = 1.20% + $39 ..... 27
GSA PURCHASING CARD LARGE TICKET 1 = 1.35% (ELIMINATED) ..... 27
GSA GOVERNMENT TO GOVERNMENT = 1.65% + $0.10 ..... 27
PURCHASING CARD LARGE TICKET FEE PROGRAM = .95% + $35 ..... 27
UTILITY ..... 28
Business Card = $1.50 ..... 28
Signature Business Card = $1.50 ..... 28
*VISA INTERREGIONAL INTERCHANGE PROGRAMS* ..... 29
INTERREGIONAL PREMIUM = 2.25% (US Location w/International Acquiring Fee .45%) ..... 29
NON DOMESTIC INTERREGIONAL PREM = 2.65 %( US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only ..... 29
INTERREGIONAL SUPER PREMIUM = 2.42% (US Location w/International Acquiring Fee .45%) ..... 29
INTERREGIONAL SUPER PREMIUM = 2.82 %( US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only ..... 29
INTERREGIONAL SIGNATURE = 2.25 %( US Location w/International Acquiring Fee .45%) ELIMINATED as of 11.1 ..... 29
INTERREGIONAL INFINITE= 2.42 %( US Location w/International Acquiring Fee .45%) ELIMINATED as of 11.1 ..... 29
INTERREGIONAL BUSINESS/SIGNATURE BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 2.45 %( US Location w/International Acquiring Fee .45%) ..... 29
NON DOMESTIC SIGNATURE = 2.65 %( US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only ELIMINATED as of 11.1 ..... 29
NON DOMESTIC INFINITE = 2.82 %( US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only ELIMINATED as of 11.1 ..... 29
NON DOMESTIC BUSINESS/SIGNATURE BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 2.85 %( US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only ..... 29


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

INTERREGIONAL ELECTRONIC/VE ELECTRONIC and ELECTRON = 1.55 %( US Location w/International Acquiring Fee .45%) ... 30
INTERREGIONAL ISSUER CHIP/ELECTRON = 1.65 %( US Location w/International Acquiring Fee .45%) ... 30
INTERREGIONAL AIRLINE/ELECTRON = 1.55 %( US Location w/International Acquiring Fee .45%) ... 30
INTERREGIONAL SECURE ECOMMERCE/ELECTRON = 1.89 %( US Location w/International Acquiring Fee .45%) ... 30
INTERREGIONAL ECOMMERCE MERCHANT/ELECTRON = 1.89 %( US Location w/International Acquiring Fee .45%) ... 30
INTERREGIONAL STANDARD/ELECTRON = 2.05 %( US Location w/International Acquiring Fee .45%) ... 31
*VISA U.S. TERRITORY INTERCHANGE PROGRAMS* ... 32
USVI ELECTRONIC = 1.10% ... 32
USVI CHIP FULL DATA = 1.00% ... 32
USVI CHIP FULL DATA W/PIN = 0.95% ... 32
USVI ACQUIRER CHIP = 1.00% ... 32
USVI ISSUER CHIP = 1.20% ... 32
USVI AIRLINE CHIP FULL DATA W/PIN = 0.95% ... 33
USVI AIRLINE CHIP FULL DATA/USVI AIRLINE ACQUIRER CHIP = 1.00% ... 33
USVI AIRLINE = 1.10% ... 33
USVI SECURE ECOMMERCE/USVI ECOMMERCE MERCHANT = 1.44% ... 33
USVI STANDARD = 1.60% ... 33
USVI BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION/SIGNATURE/INFINITE = 1.80% ... 33
PR ELECTRONIC EMERGING SMALL TICKET (UTILITIES/DISC CLUBS) = 1.10% ... 34
PR ELECTRONIC EMERGING SMALL TICKET COMMERCIAL/PLATINUM (UTILITIES/DISC CLUBS) = 1.25% ... 34
PR ELECTRONIC EMERGING SMALL TICKET SIGNATURE (UTILITIES/DISC CLUBS) = 1.28% ... 34
PR ELECTRONIC EMERGING SMALL TICKET DB (UTILITIES/DISC CLUBS) = 1.05% ... 34
PR ELECTRONIC GAS STATION = 1.00% ... 34
PR ELECTRONIC GAS STATION COMMERCIAL/PLATINUM DB/CR = 1.15% ... 34
PR ELECTRONIC GAS STATION SIGNATURE DB/CR = 1.18% ... 34
PR ELECTRONIC GAS STATION DB = 0.90% ... 34
PR ELECTRONIC RETAIL 1 = 1.35% ... 34
PR ELECTRONIC RETAIL 1 DB = 1.30% ... 34
PR ELECTRONIC RETAIL 1 COMMERCIAL/PLATINUM= 1.85% ... 34
PR ELECTRONIC RETAIL 1 SIGNATURE = 2.00% ... 34
PR ELECTRONIC RETAIL 2 = 1.30% ... 35
PR ELECTRONIC RETAIL 2 DB = 1.25% ... 35
PR ELECTRONIC RETAIL 2 COMMERCIAL/PLATINUM = 1.80% ... 35
PR ELECTRONIC RETAIL 2 SIGNATURE =1.90% ... 35
PR ELECTRONIC SUPERMARKET= 1.05% ... 35
PR ELECTRONIC SUPERMARKET DB = 1.00% ... 35
PR ELECTRONIC SUPERMARKET COMMERCIAL/PLATINUM = 1.18% ... 35
PR ELECTRONIC SUPERMARKET SIGNATURE = 1.25% ... 35
PR STANDARD = 1.65% ... 35
PR STANDARD DB = 1.65% ... 35
PR STANDARD COMMERCIAL/PLATINUM = 1.85% ... 35
PR STANDARD SIGNATURE = 2.00% ... 35
PR STANDARD CASH ADVANCE = .33% + $1.75 ... 35
AP DOMESTIC RECURRING = 1.00% ... 35
AP DOMESTIC RECURRING COMMERCIAL= 1.00% ... 35
AP DOMESTIC SMALL TICKET = 1.00% ... 36
AP DOMESTIC SMALL TICKET COMMERCIAL= 1.85% ... 36
AP DOMESTIC ACQUIRER CHIP = .90% ... 36
AP DOMESTIC ISSUER CHIP = 1.10% ... 36
AP DOMESTIC CHIP ONLINE = 1.00% ... 36
AP DOMESTIC CHIP OFFLINE = 1.00% ... 36
AP DOMESTIC ELECTRONIC CONSUMER = 1.00% ... 36
AP DOMESTIC ELECTRONIC BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85% ... 36
AP DOMESTIC STANDARD CONSUMER = 1.44% ... 37
AP DOMESTIC STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85% ... 37
AP REGIONAL AIRLINE CONSUMER/GOLD PREMIUM/INFINITE/PLATINUM/SIGNATURECR DB = 1.16% ... 37
AP REGIONAL AIRLINE CORPORATE CR DB = 2.00% ... 37
AP REGIONAL AIRLINE CORPORATE STANDARD CR DB = 2.00% ... 37
AP REGIONAL STANDARD SIGNATURE/INFINITE CR DB = 2.02% ... 37


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

AP REGIONAL STANDARD GOLD CR DB = 1.55% ..... 37
AP REGIONAL STANDARD CLASSIC/ELECTRON CR DB = 1.35% ..... 37
AP REGIONAL STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION/PLATINUM CR DB = 2.00% ..... 37
AP REGIONAL AIR CHIP ACQ CLASSIC/ELECTRON/GOLD/PLATINUM/SIGNATURE/INFINITE CR DB= 1.16% ..... 37
AP REGIONAL CHIP ACQUIRER CLASSIC/ELECTRON CR DB= 1.12% ..... 38
AP REGIONAL CHIP ACQUIRER GOLD CR DB= 1.32% ..... 38
AP REGIONAL CHIP ACQUIRER PLATINUM CR DB= 1.75% ..... 38
AP REGIONAL CHIP ACQUIRER SIGNATURE/INFINITE CR DB= 1.92% ..... 38
AP REGIONAL CHIP ISSUER CLASSIC/ELECTRON CR DB= 1.32% ..... 38
AP REGIONAL CHIP ISSUER GOLD CR DB= 1.52% ..... 38
AP REGIONAL CHIP ISSUER PLATINUM CR DB= 1.95% ..... 38
AP REGIONAL CHIP ISSUER SIGNATURE/INFINITE CR DB= 2.12% ..... 38
AP REGIONAL ECOMMERCE NON-AUTHENTICATED CLASSIC/ELECTRON CR DB= 1.22% ..... 38
AP REGIONAL ECOMMERCE NON-AUTHENTICATED GOLD CR DB= 1.42% ..... 38
AP REGIONAL ECOMMERCE NON-AUTHENTICATED PLATINUM CR DB= 1.72% ..... 38
AP REGIONAL ECOMMERCE NON-AUTHENTICATED SIGNATURE/INFINITE CR DB= 1.89% ..... 38
AP REGIONAL ECOMMERCE AUTHENTICATED SEC CLASSIC/ELECTRON CR DB= 1.35% ..... 38
AP REGIONAL ECOMMERCE AUTHENTICATED SEC GOLD CR DB= 1.55% ..... 38
AP REGIONAL ECOMMERCE AUTHENTICATED SEC PLATINUM CR DB= 1.85% ..... 38
AP REGIONAL ECOMMERCE AUTHENTICATED SEC SIGNATURE/INFINITE CR DB= 2.02% ..... 38
AP REGIONAL ELECTRONIC CLASSIC/ELECTRON CR DB= 1.22% ..... 39
AP REGIONAL ELECTRONIC GOLD CR DB= 1.42% ..... 39
AP REGIONAL RECURRING GOLD PREMIUM/INFINITE/PLATINUM/SIGNATURE CR DB= 1.16% ..... 39
GUAM ELECTRONIC = 1.00% ..... 39
GUAM ELECTRONIC PLATINUM/SIGNATURE = 1.85% ..... 39
GUAM ELECTRONIC BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85% ..... 39
GUAM RECURRING SIGNATURE/PLATINUM = 1.00% ..... 39
GUAM RECURRING COMMERCIAL= 1.00% ..... 39
GUAM SMALL TICKET = 1.00% ..... 40
GUAM SMALL TICKET SIGNATURE/PLATINUM = 1.85% ..... 40
GUAM SMALL TICKET COMMERCIAL = 1.85% ..... 40
GUAM ACQUIRER CHIP = .90% ..... 40
GUAM ACQUIRER CHIP SIGNATURE/PLATINUM = 1.75% ..... 40
GUAM ISSUER CHIP = 1.10% ..... 40
GUAM ISSUER CHIP SIGNATURE/PLATINUM = 1.95% ..... 40
GUAM CHIP ONLINE = 1.00% ..... 40
GUAM CHIP OFFLINE = 1.00% ..... 40
GUAM SECURE ECOMMERCE PLATINUM/SIGNATURE = 1.65% ..... 41
GUAM ECOMMERCE MERCHANT PLATINUM/SIGNATURE = 1.65% ..... 41
GUAM STANDARD = 1.44% ..... 41
GUAM STANDARD PLATINUM/SIGNATURE = 1.85% ..... 41
GUAM STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = $1.85% ..... 41
LAC REGIONAL ELECTRONIC/ELECTRON CR = 1.10% ..... 41
LAC REGIONAL AIRLINE/AIR ELECTRON = 1.10% ..... 41
LAC REGIONAL INFINITE = 1.97% ELIMINATED as of 11.1 ..... 41
LAC REGIONAL BUSINESS/CORPORATE/PURCHASING = 2.00% ..... 41
LAC REGIONAL SECURE ECOMMERCE/ELECTRON = 1.44% ..... 42
LAC REGIONAL ECOMMERCE MERCHANT ELECTRON = 1.44% ..... 42
LAC REGIONAL STANDARD/ELECTRON = 1.60% ..... 42
LAC PREMIUM = 1.80% ..... 42
LAC SUPER PREMIUM = 1.97% ..... 42
INTERNATIONAL MERCHANT/ SIGNATURE PREFERRED = 1.97% (ELIMINATED as of 11.1) ..... 43
INTERREGIONAL PREMIUM = 1.80% ..... 43
LAC INTERREGIONAL PREMIUM = 2.5050% + $0.1660 Memphis platform only ..... 43
*MASTERCARD INTERCHANGE PROGRAMS* ..... 44
MERIT III BASE = 1.58% + $.10 ..... 44
MERIT III DEBIT = 1.05% + $.15 ..... 44
ENHANCED MERIT III BASE = 1.73% + $.10 ..... 44
MERIT I = 1.89% + $.10 ..... 44
MERIT I DEBIT = 1.64% + $.16 ..... 44


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

ENHANCED MERIT I = 2.04% + $.10 ..... 44
MERIT I ELECTRONIC COMMERCE = 1.89% + $.10 ..... 44
MERIT I ELECTRONIC COMMERCE DEBIT = 1.64% + $.16 ..... 44
BILL PAYMENTS MERIT I (Real Estate) = 1.10% + $ 0.00 ..... 45
BILL PAYMENTS DEBIT MERIT I (Real Estate) = 1.10% + $ 0.00 ..... 45
ENHANCED BILL PAYMENTS MERIT I (Real Estate) = 1.10% + $ 0.00 ..... 45
BILL PAYMENTS MERIT I (Insurance) = 1.43% + $ 0.05 ..... 45
ENHANCED BILL PAYMENTS MERIT I (Insurance) = 1.43% + $ 0.05 ..... 45
KEY ENTERED = 1.89% + $.10 ..... 45
KEY ENTERED DEBIT = 1.64% + $.16 ..... 45
ENHANCED KEY ENTERED = 2.04% + $.10 ..... 45
SMALL TICKET DEBIT = 1.55% + $.04 ..... 46
RESTAURANT DEBIT = 1.19% + $.10 ..... 46
EMERGING MARKET DEBIT = 0.80% + $.25 ..... 46
PETROLEUM BASE CREDIT = 1.90% + $.00 ($0.95max) ..... 47
ENHANCED PETROLEUM BASE = 1.90% + $.00 ($0.95max) ..... 47
PETROLEUM – CAT / AFD DEBIT = 0.70% + $.17 ($0.95max) ..... 47
PETROLEUM – SERVICE STATION DEBIT= 0.70% + $.17 ($0.95max) ..... 47
SERVICE INDUSTRY (SIIP) INCENTIVE = 1.15% + $.05 ..... 48
SERVICE INDUSTRY (SIIP) INCENTIVE DEBIT = 1.15% + $.05 ..... 48
ENHANCED SERVICE INDUSTRY (SIIP) INCENTIVE = 1.15% + $.05 ..... 48
PUBLIC SECTOR = 1.55% + $.10 ..... 48
ENHANCED PUBLIC SECTOR = 1.55% + $.10 ..... 48
UTILITIES = 0.00% + $.65 ..... 48
UTILITIES DEBIT = 0.00% + $.45 ..... 48
ENHANCED UTILITIES = 0.00% + $.65 ..... 48
BUSINESS UTILITY = 0.00% + $1.50 ..... 48
WORLD BUSINESS UTILITY = 0.00% + $1.50 ..... 48
WORLD ELITE BUSINESS UTILITY = 0.00% + $1.50 ..... 48
BUSINESS ENHANCED UTILITY = 0.00% + $1.50 ..... 48
~~TRAVEL INDUSTRIES PREMIER SERVICE (TIPS) = 1.58% + $.10~~ LODGING/AUTO RENTAL/CRUISE LINE = 1.58% + $.10 ..... 49
~~TRAVEL INDUSTRIES PREMIER SERVICE (TIPS) DEBIT = 1.36% + $.15~~ LODGING/AUTO RENTAL/CRUISE LINES DEBIT = 1.15% + $.15 ..... 49
~~ENHANCED TRAVEL INDUSTRIES PREMIER SERVICE (TIPS) = 1.90% + $.10~~ ENHANCED LODGING/AUTO RENTAL/CRUISE LINES = 1.80% + $.10 ..... 49
PASSENGER TRANSPORT = 1.75% + $.10 ..... 49
PASSENGER TRANSPORT DEBIT = 1.60% + $.15 ..... 49
ENHANCED PASSENGER TRANSPORT = 1.90% + $.10 ..... 49
SUPERMARKET BASE = ~~1.48% + $.05~~ 1.48% + $.10 ..... 50
SUPERMARKET DEBIT = 1.05% + $.15 (max $.35) ..... 50
ENHANCED SUPERMARKET BASE = ~~1.48% + $.05~~ 1.48% + $.10 ..... 50
WAREHOUSE BASE = ~~1.10%~~ 0.90% ..... 50
WAREHOUSE DEBIT = 1.05% + $.15 (max $.35) ..... 50
ENHANCED WAREHOUSE BASE = ~~1.10%~~ 0.90% ..... 50
PAY WITH REWARDS SERVICE = 0.90% ELIMINATED as of 11.1 ..... 51
CONVENIENCE PURCHASES = 1.90% ..... 51
ENHANCED CONVENIENCE PURCHASES = 1.90% ..... 51
STANDARD = 2.95% + $.10 ..... 51
STANDARD DEBIT = 1.90% + $.25 ..... 51
ENHANCED STANDARD = 2.95% + $.10 ..... 51
U.S. MERCHANT UCAF = 1.58% + $.10 ..... 51
U.S. MERCHANT UCAF DEBIT = 1.05% + $.15 ..... 51
ENHANCED U.S. MERCHANT UCAF = 1.73% + $.10 ..... 51
U.S. FULL UCAF = 1.68% + $.10 ..... 52
U.S. FULL UCAF DEBIT = 1.15% + $.15 ..... 52
ENHANCED U.S. FULL UCAF = 1.83% + $.10 ..... 52
CONSUMER CREDIT REFUND GROUP 1 = 2.42% ..... 52
CONSUMER CREDIT REFUND GROUP 2 = 2.09% (U.S. Only) ..... 53
CONSUMER CREDIT REFUND GROUP 3 = 1.95% (U.S. Only) ..... 53


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

CONSUMER CREDIT REFUND GROUP 4 = 1.82% (U.S. Only) ... 53
CONSUMER CREDIT REFUND GROUP 5 = 1.73% (U.S. Only) ... 54
CONSUMER DEBIT REFUND GROUP 1 = 1.72% (U.S.Only) ... 54
CONSUMER DEBIT REFUND GROUP 2 = 1.68% (U.S. Only) ... 55
CONSUMER DEBIT REFUND GROUP 3 = 1.40% (U.S. Only) ... 55
*WORLD/WORLD ELITE INTERCHANGE PROGRAMS* ... 56
~~WORLD T&E = 2.30% + $.10~~ ... 56
WORLD CARD LODGING = 2.30% + $.10 ... 56
WORLD CARD AUTO RENTAL = 2.30% + $.10 ... 56
WORLD CARD PASSENGER TRANSPORT = 2.30% + $.10 ... 56
WORLD ELITE T&E = 2.75% + $.10 ... 56
WORLD ELITE AUTO RENTAL = 2.75% + $.10 ... 56
HIGH VALUE T&E = 2.75% + $.10 ... 56
WORLD ELITE AIRLINE = 2.30% + $.10 ... 56
HIGH VALUE AIRLINE = 2.30% + $.10 ... 56
WORLD UTILITIES = 0.00% + $.65 ... 57
WORLD ELITE UTILITIES = 0.00% + $.75 ... 57
HIGH VALUE UTILITIES = 0.00% + $.75 ... 57
WORLD MERIT III – BASE = ~~1.73% + $.10~~ 1.77% + $.10 ... 57
WORLD ELITE MERIT III – BASE = 2.20% + $.10 ... 57
HIGH VALUE MERIT III – BASE = 2.20% + $.10 ... 57
WORLD MERIT I = 2.05% + $.10 ... 58
WORLD ELITE MERIT I = 2.50% + $.10 ... 58
HIGH VALUE MERIT I = 2.50% + $.10 ... 58
WORLD BILL PAYMENTS MERIT I (Real Estate) = 1.10% + $ 0.00 ... 58
WORLD ELITE BILL PAYMENTS MERIT I (Real Estate) = 2.20% + $ 0.10 ... 58
HIGH VALUE BILL PAYMENTS MERIT I (Real Estate) = 2.20% + $ 0.10 ... 58
WORLD BILL PAYMENTS MERIT I (Insurance) = 1.43% + $ 0.05 ... 58
WORLD ELITE BILL PAYMENTS MERIT I (Insurance) = 2.20% + $ 0.10 ... 58
HIGH VALUE BILL PAYMENTS MERIT I (Insurance) = 2.20% + $ 0.10 ... 58
WORLD KEY-ENTERED = 2.05% + $.10 ... 59
WORLD ELITE KEY-ENTERED = 2.50% + $.10 ... 59
HIGH VALUE KEY-ENTERED = 2.50% + $.10 ... 59
WORLD SERVICE INDUSTRIES = 1.15% + $.05 ... 59
WORLD ELITE SERVICE INDUSTRIES = 1.15% + $.05 ... 59
HIGH VALUE SERVICE INDUSTRIES = 1.15% + $.05 ... 59
WORLD PUBLIC SECTOR = 1.55% + $.10 ... 60
WORLD ELITE PUBLIC SECTOR = 1.55% + $.10 ... 60
HIGH VALUE PUBLIC SECTOR = 1.55% + $.10 ... 60
WORLD SUPERMARKET – BASE = ~~1.58% + $.05~~ 1.58% + $.10 ... 60
WORLD ELITE SUPERMARKET – BASE = ~~1.90% + $.05~~ 1.90% + $.10 ... 60
HIGH VALUE SUPERMARKET – BASE = ~~1.90% + $.05~~ 1.90% + $.10 ... 60
WORLD WAREHOUSE – BASE = ~~1.10%~~ 0.90% ... 60
WORLD ELITE WAREHOUSE – BASE = ~~1.10%~~ 0.90% ... 60
HIGH VALUE WAREHOUSE – BASE = ~~1.10%~~ 0.90% ... 60
WORLD CONVENIENCE PURCHASE = 2.00% ... 61
WORLD ELITE CONVENIENCE PURCHASE = 2.00% ... 61
HIGH VALUE CONVENIENCE PURCHASE = 2.00% ... 61
WORLD PETROLEUM BASE = 2.00% ($0.95max) ... 61
WORLD ELITE PETROLEUM BASE = 2.00% ($0.95max) ... 61
HIGH VALUE PETROLEUM BASE = 2.00% ($0.95max) ... 61
WORLD RESTAURANT = 1.73% + $.10 ... 62
WORLD ELITE RESTAURANT = 2.20% + $.10 ... 62
HIGH VALUE RESTAURANT = 2.20% + $.10 ... 62
WORLD STANDARD = 2.95% + $.10 ... 62
WORLD ELITE STANDARD = 3.25% + $.10 ... 62
HIGH VALUE STANDARD = 3.25% + $.10 ... 62
WORLD MERCHANT UCAF = ~~1.73% + $.10~~ 1.77% + $.10 ... 62
WORLD ELITE MERCHANT UCAF = 2.20% + $.10 ... 62
HIGH VALUE MERCHANT UCAF = 2.20% + $.10 ... 62


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

WORLD FULL UCAF = ~~1.83% + $.10~~ 1.87% + $.10 ..... 63
WORLD ELITE FULL UCAF = 2.30% + $.10 ..... 63
HIGH VALUE FULL UCAF = 2.30% + $.10 ..... 63
WORLD ELITE T&E LARGE TICKET = 2.00% ..... 63
HIGH VALUE T&E LARGE TICKET = 2.00% ..... 63
*MASTERCARD COMMERCIAL CARD INTERCHANGE PROGRAMS* ..... 64
COMMERCIAL FACE TO FACE BUS = 2.20% + $.10 ..... 64
COMMERCIAL FACE TO FACE CORP = 2.15% + $.10 ..... 64
COMMERCIAL FACE TO FACE PURCH = 2.40% + $.10 ..... 64
COMMERCIAL FACE TO FACE PETROLEUM BUS/CORP/PURCH = 2.05% + $.10 ..... 64
COMMERCIAL FACE TO FACE FLEET AT NON FUEL = 2.50% + $.10 ..... 64
WORLD COMMERCIAL FACE TO FACE BUS = 2.37% + $.10 ..... 64
WORLD ELITE COMMERCIAL FACE TO FACE BUS = 2.42% + $.10 ..... 64
WORLD/WORLD ELITE COMMERCIAL FACE TO FACE CORP = 2.15% + $.10 ..... 64
WORLD COMMERCIAL FACE TO FACE PETROLEUM BUS = 2.22% + $.10 ..... 64
WORLD ELITE COMMERCIAL FACE TO FACE PETROLEUM BUS = 2.27% + $.10 ..... 64
WORLD/WORLD ELITE COMMERCIAL FACE TO FACE PETROLEUM CORP = 2.05% + $.10 ..... 64
BUSINESS ENHANCED VALUE FACE TO FACE = 2.32% + $.10 ..... 64
BUSINESS ENHANCED VALUE FACE TO FACE PETROLEUM = 2.17% + $.10 ..... 64
COMMERCIAL DATA RATE I BUS/CORP/PURCH = 2.65% + $.10 ..... 65
COMMERCIAL DATA RATE I FLEET AT FUEL = 2.65% + $.10 ..... 65
ELECTRONIC PAYMENT ACCOUNT DATA RATE I = 2.65% + $.10 ..... 65
WORLD COMMERCIAL DATA RATE I BUS = 2.82% + $.10 ..... 65
WORLD ELITE COMMERCIAL DATA RATE I BUS = 2.87% + $.10 ..... 65
WORLD/WORLD ELITE COMMERCIAL DATA RATE I CORP = 2.65% + $.10 ..... 65
BUSINESS ENHANCED VALUE DATA RATE I = 2.77% + $.10 ..... 65
COMMERCIAL DATA RATE II BUS = 2.20 + $.10 ..... 66
COMMERCIAL DATA RATE II CORP = 2.15% + $.10 ..... 66
COMMERCIAL DATA RATE II PURCH = 2.40% + $.10 ..... 66
COMMERCIAL DATA RATE II PETROLEUM BUS/CORP/PURCH = 2.05% + $.10 ..... 66
COMMERCIAL DATA RATE II PETROLEUM FLEET AT FUEL = 2.05% + $.10 ..... 66
COMMERCIAL DATA RATE II FLEET AT NON FUEL= 2.50% + $.10 ..... 66
ELECTRONIC PAYMENT ACCCOUNT DATA RATE II = 2.40% + $.10 ..... 66
WORLD COMMERCIAL DATA RATE II BUS = 2.37% + $.10 ..... 66
WORLD ELITE COMMERCIAL DATA RATE II BUS = 2.42% + $.10 ..... 66
WORLD/WORLD ELITE COMMERCIAL DATA RATE II CORP = 2.15% + $.10 ..... 66
WORLD COMMERCIAL DATA RATE II PETROLEUM BUS = 2.22% + $.10 ..... 66
WORLD ELITE COMMERCIAL DATA RATE II PETROLEUM BUS = 2.27% + $.10 ..... 66
WORLD/WORLD ELITE COMMERCIAL DATA RATE II PETROLEUM CORP = 2.05% + $.10 ..... 66
BUSINESS ENHANCED VALUE DATA RATE II = 2.32% + $.10 ..... 66
BUSINESS ENHANCED VALUE DATA RATE II PETROLEUM = 2.17% + $.10 ..... 66
COMMERCIAL DATA RATE III BUS/CORP/PURCH = 1.80% + $.10 ..... 67
WORLD COMMERCIAL DATA RATE III BUS = 1.97% + $.10 ..... 67
WORLD ELITE COMMERCIAL DATA RATE III BUS = 2.02% + $.10 ..... 67
WORLD/WORLD ELITE COMMERCIAL DATA RATE III CORP = 1.80% + $.10 ..... 67
BUSINESS ENHANCED VALUE DATA RATE III = 1.92% + $.10 ..... 67
COMMERCIAL LARGE TICKET I= 1.20% + $40.00 ..... 67
COMMERCIAL LARGE TICKET/DATA RATE III BUS/CORP/PURCH =1.25% + $40.00 ..... 67
COMMERCIAL LARGE TICKET FLEET AT FUEL =1.25% + $40.00 ..... 67
WORLD COMMERCIAL LARGE TICKET I/DATA RATE III BUS =1.42% + $40.00 ..... 67
WORLD ELITE COMMERCIAL LARGE TICKET I/DATA RATE III BUS =1.47% + $40.00 ..... 67
WORLD/WORLD ELITE COMMERCIAL LARGE TICKET I/DATA RATE III CORP = 1.25% + $40.00 ..... 67
BUSINESS ENHANCED VALUE LARGE TICKET I = 1.37% + $40.00 ..... 67
COMMERCIAL LARGE TICKET II BUS/CORP/PURCH = 1.25% + $40.00 ..... 68
COMMERCIAL LARGE TICKET II FLEET AT FUEL = 1.25% + $40.00 ..... 68
WORLD COMMERCIAL LARGE TICKET II BUS = 1.42% + $40.00 ..... 68
WORLD ELITE COMMERCIAL LARGE TICKET II BUS = 1.47% + $40.00 ..... 68
WORLD/WORLD ELITE COMMERCIAL LARGE TICKET II CORP = 1.25% + $40.00 ..... 68
BUSINESS ENHANCED VALUE LARGE TICKET II = 1.37% + $40.00 ..... 68
COMMERCIAL LARGE TICKET III BUS/CORP/PURCH = 1.25% + $40.00 ..... 69


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

COMMERCIAL LARGE TICKET III FLEET AT FUEL = 1.25% + $40.00 ... 69
WORLD COMMERCIAL LARGE TICKET III BUS = 1.42% + $40.00 ... 69
WORLD ELITE COMMERCIAL LARGE TICKET III BUS = 1.47% + $40.00 ... 69
WORLD/WORLD ELITE COMMERCIAL LARGE TICKET III CORP = 1.25% + $40.00 ... 69
BUSINESS ENHANCED VALUE LARGE TICKET III = 1.37% + $40.00 ... 69
COMMERCIAL T&E RATE I PURCH/AIRLINE = 2.70% ... 70
COMMERCIAL T&E RATE I BUS = 2.50% ... 70
COMMERCIAL T&E RATE I CORP = 2.40% ... 70
WORLD COMMERCIAL T&E RATE I BUS = 2.67% ... 70
WORLD ELITE COMMERCIAL T&E RATE I BUS = 2.72% ... 70
WORLD/WORLD ELITE COMMERCIAL T&E RATE I CORP = 2.40% ... 70
BUSINESS ENHANCED VALUE T&E RATE I = 2.62% ... 70
COMMERCIAL T&E RATE II PURCH/AIRLINE= 2.55% + $.10 ... 70
COMMERCIAL T&E RATE II BUS = 2.35% + $.10 ... 70
COMMERCIAL T&E RATE II CORP = 2.25% + $.10 ... 70
WORLD COMMERCIAL T&E RATE II BUS = 2.52% + $.10 ... 70
WORLD ELITE COMMERCIAL T&E RATE II BUS = 2.57% + $.10 ... 70
WORLD/WORLD ELITE COMMERCIAL T&E RATE II CORP = 2.25% + $.10 ... 70
BUSINESS ENHANCED VALUE T&E RATE II = 2.47% + $.10 ... 70
COMMERCIAL T&E RATE III PURCH/AIRLINE = 2.50% + $ .10 ... 71
COMMERCIAL T&E RATE III BUS = 2.30% + $ .10 ... 71
COMMERCIAL T&E RATE III CORP = 2.20% + $ .10 ... 71
WORLD COMMERCIAL T&E RATE III BUS = 2.47% + $ .10 ... 71
WORLD ELITE COMMERCIAL T&E RATE III BUS = 2.52% + $ .10 ... 71
WORLD/WORLD ELITE COMMERCIAL T&E RATE III CORP = 2.20% + $ .10 ... 71
BUSINESS ENHANCED VALUE T&E RATE III = 2.42% + $ .10 ... 71
COMMERCIAL SUPERMARKET= 1.07% + $.05 ... 71
BUSINESS ENHANCED VALUE SUPERMARKET = 1.07% + $.05 ... 71
COMMERCIAL WAREHOUSE = ~~1.10 %~~ 0.90% ... 72
BUSINESS ENHANCED WAREHOUSE BASE = ~~1.10%~~ 0.90% ... 72
COMMERCIAL STANDARD BUS/CORP/PURCH= 2.95% + $.10 ... 72
COMMERCIAL STANDARD FLEET AT FUEL = 2.95% + $.10 ... 72
WORLD COMMERCIAL STANDARD BUS = 3.12% + $ .10 ... 72
WORLD ELITE COMMERCIAL STANDARD BUS = 3.17% + $ .10 ... 72
WORLD/WORLD ELITE COMMERCIAL STANDARD CORP = 2.95% + $.10 ... 72
BUSINESS ENHANCED VALUE STANDARD = 3.07% + $.10 ... 72
COMMERCIAL CREDIT REFUND GROUP 1 = 2.37% (U.S. Only) ... 73
COMMERCIAL CREDIT REFUND GROUP 2 = 2.30% (U.S. Only) ... 73
COMMERCIAL CREDIT REFUND GROUP 3 = 2.21% (U.S. Only) ... 74
COMMERCIAL CREDIT REFUND GROUP 4 = 2.16% (U.S. Only) ... 74
*MASTERCARD INTERNATIONAL INTERCHANGE PROGRAMS* ... 75
FOREIGN ELECTRONIC = 1.65% (US Location w/Global Acquirer Support Fee .55%) ... 75
FOREIGN ELECTRONIC = 1.10% (Non US Location) ... 75
INTERREGIONAL PREMIUM ELECTRONIC = 2.40% (US Location w/Global Acquirer Support Fee .55%) ... 75
INTERREGIONAL SUPER PREMIUM ELECTRONIC = 2.53% (US Location w/Global Acquirer Support Fee .55%) ... 75
INTERREGIONAL SUPER PREMIUM ELECTRONIC = 2.93 %( US Location w/Global Acquirer Support Fee .55% and Cross Border Fee .40%) Memphis platform only ... 75
MERCHANT UCAF RATE = 1.99% (US Location w/Global Acquirer Support Fee .55%) ... 75
MERCHANT UCAF RATE = 1.44% (Non US Location) ... 75
INTERREGIONAL PREMIUM MERCHANT UCAF = 2.40% (US Location w/Global Acquirer Support Fee .55%) ... 75
INTERREGIONAL SUPER PREMIUM MERCHANT UCAF = 2.53% (US Location w/Global Acquirer Support Fee .55%) ... 75
FULL UCAF RATE = 2.09% (US Location w/Global Acquirer Support Fee .55%) ... 76
FULL UCAF RATE = 1.54% (Non US Location) ... 76
INTERREGIONAL PREMIUM FULL UCAF = 2.40% (US Location w/Global Acquirer Support Fee .55%) ... 76
INTERREGIONAL SUPER PREMIUM FULL UCAF = 2.53% (US Location w/Global Acquirer Support Fee .55%) ... 76
FOREIGN STANDARD = 2.15% (US Location w/Global Acquirer Support Fee .55%) ... 76
FOREIGN STANDARD = 1.60% (Non US Location) ... 76
INTERREGIONAL PREMIUM STANDARD = 2.40% (US Location w/Global Acquirer Support Fee .55%) ... 76
INTERREGIONAL SUPER PREMIUM STANDARD = 2.53% (US Location w/Global Acquirer Support Fee .55%) ... 76


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

INTERREGIONAL SUPER PREMIUM STANDARD = 2.93 %( US Location w/Global Acquirer Support Fee .55% and Cross Border Fee .40%) Memphis platform only ..... 76
MASTERCARD/DINERS ELECTRONIC INTERCHANGE = 2.00% + 0.00 ..... 77
MASTERCARD/DINERS STANDARD INTERCHANGE = 2.50% + 0.00 ..... 77
*MASTERCARD INTERNATIONAL CORPORATE INTERCHANGE PROGRAMS* ..... 78
INTERREGIONAL COMMERCIAL PREMIUM STANDARD = 2.55% (US Location w/Global Acquirer Support Fee .55%) ..... 78
INTERREGIONAL COMMERCIAL LARGE TICKET PURCHASING/FLEET = 1.45% + $30.00(US Location w/Global Corporate Acquirer Program Support Fee .55%) ..... 78
INTERREGIONAL COMMERCIAL LARGE TICKET PURCHASING/FLEET = .90% + $30.00(Non US Location) ..... 78
INTERREGIONAL COMMERCIAL DATA RATE II = 2.25 %( US Location w/Global Corporate Acquirer Program Support Fee .55%) ..... 78
INTERREGIONAL COMMERCIAL DATA RATE II = 1.70 %( Non US Location) ..... 78
INTERREGIONAL COMMERCIAL PURCHASING/FLEET = 2.55% (US Location w/Global Corporate Acquirer Program Support Fee .55%) ..... 78
INTERREGIONAL COMMERCIAL PURCHASING = 2.00% (Non US Location) ..... 78
INTERREGIONAL COMMERCIAL BUSINESS = 2.55% (US Location w/Global Corporate Acquirer Program Support Fee .55%) ..... 79
INTERREGIONAL COMMERCIAL = 2.00% (Non US Location) ..... 79


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

# VISA INTERCHANGE PROGRAMS

| *Custom Payment Service (CPS) Exclusions* |
|---|
| The following transaction types are excluded from CPS interchange programs:<br>✓ Non Secure E-Commerce Transactions (ECI = 8)<br>✓ Cash Disbursements<br>✓ Quasi Cash transactions<br>✓ Transactions from High Risk MCCs (5962, 5966, and 5967)<br>✓ Transactions from self-service or automated dispensing machines except AFD transactions (MCC 5542) and merchant types eligible for CPS/Small Ticket<br>✓ Code 10 and Referrals |

CPS RETAIL = 1.54% + $.10
CPS RETAIL DEBIT = 0.95% + $.20

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days...EIRF otherwise Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization...Standard |
| ▪ Validation Code / Tran ID must be present | ▪ If missing…EIRF |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered…CPS Retail Key Entry or EIRF (CPS Retail 2 if Emerging Market) |
| ▪ Full Track I or II | ▪ Partial Track Data...EIRF |
| ▪ 1 day between Transaction date and Authorization date | ▪ Exceeds 1 day...EIRF |
| ▪ Auth and Settlement amount must match for debit cards, (except for MCC's 4121, 5813, 7230 and 7298) | ▪ If no match...EIRF Debit |
| ▪ US Issued only (To achieve Debit Card Rate ) | ▪ If Non US issued Debit Card …CPS Retail Credit |
| ▪ Must be Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| ▪ Restaurant MCC 5812 and 5814, Retail Service Station (5541) , Supermarkets (5411), and AFD(5542) not eligible | | |
| Visa Credit FPI = 106<br>Visa Debit FPI = 210 | North Credit Plancode = 023 Rtl All Other Debit = 817<br>North Credit Plancode = 024 Rtl Hotel/Car Debit = 636<br>North Credit Plancode = 025 Pass Trans. Debit = 819 | South Credit FPI = 106<br>South Debit = 210 |
| Omaha Credit F/A = 007, 034 Pass Transport, 038 T&E<br>Omaha Debit F/A = 101 | Memphis Rate Code Credit = V03<br>Debit = D03 and D05 | |

CPS RETAIL 2 = 1.43% + $.05
CPS RETAIL 2 DEBIT = 0.80% + $.25

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Otherwise...Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization...Standard |
| ▪ Validation Code / Tran ID must be present | ▪ If missing…EIRF |
| ▪ 1 day between Transaction date and Authorization date | ▪ Exceeds 1 day...EIRF |
| ▪ Must be Emerging Market MCC Code* | ▪ Not Emerging MCC…EIRF |
| ▪ Must be Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| ▪ *Eligible MCCs: 4899, 5960, 5968, 5983, 6300, 8211, 8220, 8299, 8351, 8398, 9211, 9222, and 9399<br>▪ MCC 5960and 5968 require CPS/CNP or CPS/Ecommerce qualification | | |
| Visa Credit FPI =143<br>Debit FPI = 193 | North Credit Plancode = 038<br>Debit = 638 | South Credit FPI = 143<br>Debit = 193 |
| Omaha Credit F/A = 025<br>Omaha Debit F/A = 105 | Memphis Rate Code Credit = V04<br>Debit = D04 | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

CPS RETAIL KEY ENTRY = 1.80% + $.10 (Retail / T&E MCCs Only)
CPS RETAIL KEY ENTRY DEBIT = 1.60% + $.15 (Retail / T&E MCCs Only)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days…EIRF otherwise Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization...Standard |
| ▪ Validation Code/ Tran ID must be present | ▪ If missing…EIRF |
| ▪ 1 day between Transaction date and Authorization date | ▪ Exceeds 1 day...EIRF |
| ▪ AVS resulting in full Zip Match (Y,X,Z,W), Retry Response (R), Unavailable (U,S) or any of the New International AVS responses (B,C,D,G,I,M,P) | ▪ If missing or invalid response …EIRF |
| ▪ Card Present indicator 71 as POS Condition Code | ▪ If missing …EIRF |
| ▪ Not MOTO or E-Commerce | ▪ If MOTO or Electronic Commerce….EIRF |
| ▪ Must be Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |

NOTES:

- Can qualify for CPS Retail 2 if Emerging Market MCCs: 4899, 5960, 5968, 5983, 6300, 8211, 8220, 8299, 8351, 8398, 9211, 9222, and 9399
- MCC 5542 Fuel Dispenser, 5960, 5962, 5964-5969 Direct Marketing transactions do not qualify

| | | |
|---|---|---|
| Visa Credit FPI = 152<br>Debit FPI = 182 | North Credit Plancode = 037<br>Debit = 637 | South Credit FPI = 152<br>Debit =182 |
| Omaha Credit F/A = 061, 063 T&E<br>Omaha Debit F/A = 106, 126 T&E | Memphis Rate Code Credit = V10<br>Debit = D10 | |

CPS SUPERMARKET = 1.24% + $.05
CPS SUPERMARKET DEBIT = 0.95% + $.20

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days...EIRF otherwise Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization...Standard |
| ▪ Validation Code / Tran ID must be present | ▪ If missing…EIRF |
| ▪ Card Present (Swiped, Contactless) at an attended pos terminal | ▪ If key-entered…CPS Retail Key Entry or EIRF (CPS Retail 2 if Emerging Market) |
| ▪ MCC code must be 5411 | ▪ If not MCC 5411…CPS Retail |
| ▪ Full Track I or II | ▪ Partial Track Data...EIRF |
| ▪ 1 day between Transaction date and Authorization date | ▪ Exceeds 1 day...EIRF |
| ▪ Auth and Settlement amount match (To achieve Debit Card Rate) | ▪ If no match...EIRF Debit |
| ▪ US Issued only (To achieve Debit Card Rate ) | ▪ If Non US issued Debit Card …CPS Retail Credit |
| ▪ Must be Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |

NOTES:

- Merchant must meet Supermarket eligibility requirements

| | | |
|---|---|---|
| Visa Credit FPI = 102<br>Debit FPI = 180 | North Credit Plancode = 021<br>Debit = 626 Debit = 689 (Cap) | South Credit FPI = 102<br>Debit = 180 |
| Omaha Credit F/A = 015<br>Omaha Debit F/A = 103 | Memphis Rate Code Credit = VS1<br>Debit = DS1, DS2 | |

CPS RESTAURANT = 1.54% + $.10
CPS RESTAURANT DEBIT = 1.19% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days...EIRF otherwise Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization...Standard |
| ▪ Validation Code/ Tran ID must be present | ▪ If missing…EIRF |
| ▪ Card Present (Swiped, Contactless – Full Track I or II data) | ▪ If key-entered…CPS Retail Key Entry or EIRF |
| ▪ 1 day between Transaction date and Authorization date | ▪ Exceeds 1 day...EIRF |
| ▪ Must be a Restaurant Merchant (MCC 5812 and 5814) | ▪ If not……CPS/Retail Credit |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ Must be Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |
| NOTES: | |
| | |

| | | |
|---|---|---|
| Visa Credit FPI = 217<br>Debit = 215 | North Credit Plancode = 054<br>Debit = 654 | South Credit FPI = 217<br>Debit = 215 |
| Omaha Credit F/A = 099<br>Omaha Debit F/A = 132 | Memphis Rate Code Credit = V17<br>Debit = D17 | |

CPS RETAIL SERVICE STATION = 1.15% + $.25
CPS RETAIL SERVICE STATION DEBIT = 0.75% + $.17
CPS RETAIL SERVICE STATION DEBIT CAP = 0.00% + $.95

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days...EIRF otherwise Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization...Standard |
| ▪ Validation Code/ Tran ID must be present | ▪ If missing…EIRF |
| ▪ Card Present (Swiped, Contactless – Full Track I or II data) | ▪ If key-entered…CPS Retail Key Entry or EIRF |
| ▪ 1 day between Transaction date and Authorization date | ▪ Exceeds 1 day...EIRF |
| ▪ Must be a Retail Service Station Merchant (MCC 5541) | ▪ If not……CPS/Retail |
| ▪ Must be Consumer card, Traditional Rewards, Visa Infinite or Visa Signature | ▪ If not …refer to the appropriate Interchange Rate section |
| NOTES: | |
| | |

| | | |
|---|---|---|
| Visa Credit FPI = 218<br>Debit = 216 | North Credit Plancode = 056<br>Debit = 656 | South Credit FPI = 218<br>Debit = 216 |
| Omaha Credit F/A = 100<br>Omaha Debit F/A = 133 | Memphis Rate Code Credit = MV1, NV1<br>Debit = D18 | |

CPS AUTOMATED FUEL DISPENSER = 1.15% + $.25
CPS AUTOMATED FUEL DISPENSER DEBIT = 0.75% + $.17
CPS AUTOMATED FUEL DISPENSER DEBIT CAP = 0.00% + $.95

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days...EIRF otherwise Standard |
| ▪ Original Electronic Authorization ($1.00 Status Check) | ▪ No authorization ...Standard |
| ▪ Validation Code / Tran ID must be present | ▪ If missing…EIRF |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered... EIRF |
| ▪ Full Track I or II | ▪ Partial Track Data...EIRF |
| ▪ 1 day between Transaction date and Authorization date | ▪ Exceeds 1 day...EIRF |
| ▪ $75 Transaction Maximum | ▪ If amount exceeds $75...EIRF |
| ▪ MCC code must be 5542 | ▪ Incorrect MCC code...EIRF |
| ▪ Must contain CAT Level indicator of "3" for Fuel Dispenser | ▪ Missing or invalid indicator…EIRF |
| ▪ Must be Consumer card, Traditional Rewards, ~~Visa Infinite~~, or Visa Signature | ▪ If not …refer to the appropriate Interchange Rate section |
| NOTES: | |
| | |

| | | |
|---|---|---|
| Visa Credit FPI = 134<br>Debit = 184 | North Credit Plancode = 035<br>Debit = 635 | South Credit FPI = 134<br>Debit =184 |
| Omaha Credit F/A = 045<br>Omaha Debit F/A = 108 | Memphis Rate Code Credit = MV2,NV2<br>Debit = D11 | |

CPS CARD NOT PRESENT = 1.80% + $.10
CPS CARD NOT PRESENT DEBIT = 1.60% + $.15

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days...**EIRF …** otherwise...Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization ....Standard |
| ▪ Validation Code/ Tran ID must be present | ▪ If missing…EIRF |
| ▪ AVS* | ▪ If missing…EIRF |
| ▪ 7 day Auth to Settlement | ▪ More than 7 days...EIRF |
| ▪ Auth and Settlement amount match (1 auth reversal permitted) | ▪ If no match...EIRF |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ Merchant Order # | ▪ If missing...EIRF |
| ▪ Card Not Present Indicator 08 as POS Condition Code | ▪ If missing...EIRF |
| ▪ Customer Service Phone # | ▪ If missing...EIRF |
| ▪ Must be Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |

NOTES:

- *AVS not required for Bill Payment.[1]
- Can qualify for CPS Retail 2 if Emerging Market MCCs: 4899, 5960, 5968, 5983, 6300, 8211, 8220, 8299, 8351, 8398, 9211, 9222, and 9399
- Recurring Indicator = 2 with MCCs 4812, 4814, 4899, 4900, 5960, 5968, 6300, 7298, 7997, 8675, 8699 must include URL, e-mail address OR customer service phone number

| | | |
|---|---|---|
| Visa Credit FPI = 133<br>Debit = 183 | North Credit Plancode = 034<br>Debit = 634 | South Credit FPI = 133<br>Debit = 183 |
| Omaha Credit F/A = 011, 046 Direct Mktg<br>Debit F/A = 107 | Memphis Rate Code Credit = V10<br>Debit = D10 | |

## CPS REWARDS 1 = 1.65% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ For Traditional Rewards, must qualify for either CPS Retail Credit, Supermarket Credit<br>▪ For Visa Signature cards and Non US Issued Infinite cards, must qualify for-CPS Retail Credit, Supermarket Credit, CPS Retail Thresholds 1-3, and CPS Supermarket Thresholds 1-3 | ▪ If not …refer to Rewards 2, appropriate CPS, EIRF or Standard<br>▪ If not …refer to Rewards 2, appropriate CPS, EIRF or Standard |

NOTES:

- Traditional Rewards transactions submitted with a valid MVV will continue to receive rates defined for Visa Partner Program, Visa Utility, CPS Retail and Supermarket Credit Tiers
- The following programs will not clear at a Rewards Program: CPS/Small Ticket, CPS/Retail 2, CPS/E-Commerce Preferred Retail and CPS/Account Funding
- Traditional Rewards, Visa Signature and Visa Infinite transactions that qualify for CPS/AFD, will no longer receive CPS Rewards 1

| | | |
|---|---|---|
| Visa Rewards 1 FPI = 219<br>Debit = N/A | North Rewards 1 Plancode = 050<br>Debit = N/A | South Rewards 1 = 219<br>Debit = N/A |
| Omaha Credit F/A = 136<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = V1R<br>Debit = N/A | |

## CPS REWARDS 2 = 1.95% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must Qualify for either CPS Restaurant Credit, Card Not Present Credit, Hotel/Auto Card Present or Card Not Present Credit, Passenger Transport Credit, Key Entry Credit, E-Commerce Basic Credit, E-Commerce Preferred Hotel/Auto Credit, E-Commerce Pass Transport Credit | ▪ If not …refer to appropriate CPS, EIRF or Standard |
| ▪ Must be US Traditional Consumer Credit Rewards, Signature or Infinite card | ▪ If not …refer to the appropriate Interchange Rate section |

NOTES:

- Traditional Rewards transactions submitted with a valid MVV will continue to receive rates defined for Visa Partner Program, Visa Utility, CPS Retail and Supermarket Credit Tiers
- Signature and Infinite Cards from T&E MCC merchants will qualify at EIRF with CPS data and Standard without CPS data with the exception of CPS Small Ticket
- The following programs will not clear at a Rewards Program: CPS/Small Ticket, CPS/Retail 2, CPS/E-Commerce Preferred Retail and CPS/Account Funding

| | | |
|---|---|---|
| Visa Rewards 2 FPI = 220<br>Debit = N/A | North Rewards 2 Plancode = 051<br>Debit = N/A | South Rewards 2 = 220<br>Debit = N/A<br>Signature Card = K03 (Sign EIRF) and K04 (Sign Std) |
| Omaha Credit F/A = 137<br>Debit F/A = N/A | Memphis Rate Code Credit = V2R<br>Debit = N/A | |

[1] Corporate and Purchase Cards are always exempt from AVS requirements. Business cards are exempt from AVS for all programs except CPS Card Not Present.


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

CPS ELECTRONIC COMMERCE (BASIC) = 1.80% + $.10
CPS ELECTRONIC COMMERCE (BASIC) DEBIT = 1.60% + $.15

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days...EIRF otherwise...Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization ....Standard |
| ▪ Validation Code/ Tran ID must be present | ▪ If missing…EIRF |
| ▪ AVS required | ▪ If missing…EIRF |
| ▪ 7 day Auth to Settlement | ▪ More than 7 days...EIRF |
| ▪ Auth and Settlement amount match (1 auth reversal permitted) | ▪ If no match...EIRF |
| ▪ E-Commerce Indicator of 7 | ▪ If missing...EIRF |
| ▪ Merchant Order Number | ▪ If missing...EIRF |
| ▪ E-Commerce Indicator 59 as POS Condition Code | ▪ If missing...EIRF |
| ▪ Customer Svc Phone number, URL or E-Mail Address | ▪ If missing...EIRF |
| ▪ Must be Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |

NOTES:

- AVS not required for Bill Payment, Emerging Market /Select Developing Markets MCCs 9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300 and 4899, and the Utility MCC 4900
- For aggregated transactions, the transaction amount must be $15.00 or less
- Transactions may be aggregated for a period of up to three days or up to the total authorized amount. Market Specific Data Indicator must = E. Aggregated transactions that do not meet the transaction aggregation fee edit criteria will downgrade to EIRF or Standard

| | | |
|---|---|---|
| Visa Credit FPI = 158<br>Debit = 186 | North Credit Plancode = 077<br>Debit = 677 | South Credit FPI = 158<br>Debit = 186 |
| Omaha Credit F/A = 076, 081 T&E<br>Omaha Debit F/A = 111, 127 T&E | Memphis Rate Code Credit = V10<br>Debit =D10 | |

CPS ELECTRONIC COMMERCE (PREFERRED) = 1.80% + $.10
CPS ELECTRONIC COMMERCE (PREFERRED) DEBIT = 1.55% + $.15

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days...EIRF otherwise Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization ....Standard |
| ▪ Validation Code or Tran ID must be present | ▪ If missing…EIRF |
| ▪ AVS required | ▪ If present…CPS/E-Commerce Basic…otherwise EIRF |
| ▪ 7 day Auth to Settlement | ▪ More than 7 days...EIRF |
| ▪ Auth and Settlement amount match | ▪ If no match...EIRF |
| ▪ E-Commerce Indicator of 5 or 6 | ▪ If missing ...EIRF…If 7 w/AVS CPS/E-Commerce Basic or EIRF |
| ▪ CAVV (Cardholder Authentication Verification Value) | ▪ If missing but has AVS… CPS/E-Commerce Basic otherwise EIRF |
| ▪ Merchant Order number in Settlement | ▪ If missing...EIRF |
| ▪ E-Commerce Indicator 59 as POS Condition Code | ▪ If missing...EIRF |
| ▪ Customer Svc Phone number, URL or E-Mail Address in City Field | ▪ If missing...EIRF |
| ▪ Must be Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |

NOTES:

- AVS not required for Bill Payment, Emerging Market/Select Developing Markets MCCs 9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300 and 4899, and the Utility MCC 4900
- For aggregated transactions, the transaction amount must be $15.00 or less
- Transactions may be aggregated for a period of up to three days or up to the total authorized amount. Market Specific Data Indicator must = E. Aggregated transactions that do not meet the transaction aggregation fee edit criteria will downgrade to EIRF or Standard

| | | |
|---|---|---|
| Visa Credit FPI = 162<br>Debit = 187 | North Credit Plancode = 078<br>Debit = 678 | South Credit FPI = 162<br>Debit = 187 |
| Omaha Credit F/A = 077, 082 T&E<br>Omaha Debit F/A = 112, 128 T&E | Memphis Rate Code Credit = V12<br>Debit = D12 | |

CPS ACCOUNT FUNDING = 2.14% + $.10
CPS ACCOUNT FUNDING DEBIT = 1.75% + $.20

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days...EIRF otherwise Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization ....Standard |
| ▪ Validation Code/ Tran ID must be present | ▪ If missing…EIRF |
| ▪ AVS (Full Address match required)* | ▪ If missing…EIRF |
| ▪ 1 day Auth to Settlement | ▪ More than 1 day...EIRF |
| ▪ Auth and Settlement amount match | ▪ If no match...EIRF |
| ▪ E-Commerce Indicator of 5 , 6 or 7 | ▪ If missing...EIRF |
| ▪ Customer Svc Phone number, URL or E-Mail Address | ▪ If missing...EIRF |
| ▪ Must be Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |

NOTES:

- *AVS result must be D, M, G, U, and Y
- *AVS not required for Emerging Market/Select Developing Markets MCCs 9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300 and 4899

| | | |
|---|---|---|
| Visa Credit FPI = 159<br>Debit = 185 | North Credit Plancode = 079<br>Debit = 679 | South Credit FPI = 159<br>Debit = 185 |
| Omaha Credit F/A = 078, 079 T&E<br>Omaha Debit F/A = 110, 109 T&E | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

CPS DEBIT TAX PAYMENT FEE = $2.50
CPS DEBIT TAX PAYMENT CONVENIENCE FEE = $0.00

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be CPS qualified, (CPS Retail, CPS Key Entry, CPS Card Not Present, CPS Ecommerce Basic, and CPS Ecommerce Preferred) | ▪ If not CPS qualified...EIRF otherwise Standard |
| ▪ MCC code must be 9311 | ▪ If not…CPS Retail Debit |
| ▪ US Issued only | ▪ In Non US issued…CPS Retail Debit |
| ▪ Must be Consumer Debit card | ▪ If not …refer to the appropriate Interchange Rate section |

NOTES:

- Merchant must be registered with Visa for Debit Tax Payment program with a valid MVV
- A convenience fee is permitted:
  - Must be a separate transaction and will be assessed $0 interchange
  - Convenience fee amount must not exceed $3.95

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = TX1, TX2 (convenience fee) | North Credit Plancode = N/A<br>Debit = 661, Debit = 662 (convenience fee) | South Credit FPI = N/A<br>Debit = TX1, Debit = TX2 (convenience fee) |
| Omaha Credit F/A = 178, 179<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

CPS DEBT REPAYMENT FEE = 0.35% + $0.50

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be CPS qualified, (CPS Retail, CPS Key Entry, CPS Card Not Present, CPS Ecommerce Basic, and CPS Ecommerce Preferred) | ▪ If not CPS qualified...EIRF otherwise Standard |
| ▪ MCC code must be 6012 or 6051 | ▪ If not…CPS Retail Debit |
| ▪ US Issued only | ▪ In Non US issued…CPS Retail Debit |
| ▪ Must be Consumer Debit card | ▪ If not …refer to the appropriate Interchange Rate section |

NOTES:

- Must be Consumer Debit card. For all other Visa Consumer or Commercial cards transaction will be declined
- Merchant must be registered with Visa for Debt Repayment program with a valid MVV

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = DPT | North Credit Plancode = N/A<br>Debit = 660 | South Credit FPI = DPT<br>Debit = DPT |
| Omaha Credit F/A = 177<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = VPT | |

CPS SMALL TICKET = 1.65% + $.04
CPS SMALL TICKET DEBIT = 1.55% + $.04

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days...EIRF otherwise Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization...Standard |
| ▪ Validation Code/ Tran ID must be present | ▪ If missing…EIRF |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ Card Present (Swiped, Contactless,) | ▪ If key-entered…CPS Retail Key Entry or EIRF |
| ▪ Full Track I or II | ▪ Partial Track Data...EIRF |
| ▪ 1 day between Transaction date and Authorization date | ▪ Exceeds 1 day...EIRF |
| ▪ Transaction Amount Limit $15.00 (less than or equal to) | ▪ Exceeds Amount...refer to appropriate CPS Section |
| ▪ Must be a US Issued Consumer Credit, Signature Debit, Rewards, and Signature | ▪ If not …refer to the appropriate Interchange Rate section |

NOTES:

- The following MCCs are not eligible: 4829, ~~5411, 5499, 5541~~, 5542, 5960-5969, 6010, 6011, 6012, 7995, and 9405
- Consumer debit transactions with MCCs 5411, 5499 and 5541 do not qualify for CPS Small Ticket debit program. However, consumer and commercial credit card transactions with MCCs 5411, 5499 and 5411 will be eligible for the CPS Small Ticket credit program.
- Merchants participating in an MVV program will continue to receive MVV program rates when applicable and not the Small Ticket Rate with the exception of MCCs 5812 and 5814 which can now qualify for CPS Small Ticket
- Bill Payment transactions are now eligible for CPS Small Ticket as long as they meet eligibility requirements

| | | |
|---|---|---|
| Visa Credit FPI = 179<br>Debit = 214 | North Credit Plancode = 047<br>Debit = 647 | South Credit FPI = 179<br>Debit = 214 |
| Omaha Credit F/A = 093<br>Debit F/A = 129 | Memphis Rate Code Credit = V16<br>Debit = D16 | |

CPS HOTEL CARD PRESENT = 1.54% + $.10
CPS HOTEL CARD PRESENT DEBIT = 1.36% + $.15

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days...EIRF otherwise Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization.....Standard |
| ▪ Validation Code / Tran ID must be present | ▪ If missing…EIRF |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered....CPS Hotel CNP or EIRF |
| ▪ 15% Transaction Tolerance | ▪ If exceeds tolerance…EIRF |
| ▪ Full Track I or II | ▪ Partial Track Data...EIRF |
| ▪ Folio number and Check-in date | ▪ Missing or different...EIRF |
| ▪ Must be Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |

NOTES:

| | | |
|---|---|---|
| Visa Credit FPI =132<br>Debit = 188 | North Credit Plancode = 030<br>Debit = 630 | South Credit FPI = 132<br>Debit = 188 |
| Omaha Credit F/A = 043<br>Debit F/A = 114 | Memphis Rate Code Credit = V09<br>Debit = D09 | |

CPS HOTEL CARD NOT PRESENT = 1.54% + $.10
CPS HOTEL CARD NOT PRESENT DEBIT = 1.36% + $.15

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days... EIRF otherwise...Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization ....Standard |
| ▪ 15% Transaction Tolerance | ▪ If exceeds tolerance…EIRF |
| ▪ Validation Code / Tran ID must be present | ▪ If missing…EIRF |
| ▪ Preferred Customer indicator | ▪ If missing...EIRF |
| ▪ Folio number and Check-in date | ▪ Missing or different...EIRF |
| ▪ Must be Consumer card | ▪ If not refer to the appropriate Interchange Rate section |

NOTES:

| | | |
|---|---|---|
| Visa Credit FPI =115<br>Debit = 189 | North Credit Plancode = 029<br>Debit = 629 | South Credit FPI = 115<br>Debit =189 |
| Omaha Credit F/A = 044<br>Debit F/A = 113 | Memphis Rate Code Credit = V08<br>Debit = D08 | |

CPS ELECTRONIC COMMERCE PREFERRED - HOTEL = 1.54% + $.10
CPS ELECTRONIC COMMERCE PREFERRED - HOTEL DEBIT = 1.36% + $.15

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days... EIRF otherwise Standard |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ Valid Electronic Authorization | ▪ No authorization ....Standard |
| ▪ 15% Transaction Tolerance | ▪ If exceeds tolerance…EIRF |
| ▪ Validation Code/ Tran ID must be present | ▪ If missing…EIRF |
| ▪ Preferred Customer indicator | ▪ If missing...EIRF |
| ▪ Folio number and Check-in date | ▪ Missing or different...EIRF |
| ▪ Must be a Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |
| ▪ E-Commerce Indicator of "5" or "6" | ▪ If missing or "7" …..CPS/Hotel CNP otherwise EIRF |
| ▪ CAVV (Cardholder Authentication Verification Value) | ▪ If missing …..CPS/Hotel CNP |
| ▪ E-Commerce Indicator 59 as POS Condition Code | ▪ If missing …..EIRF |

| NOTES: | | |
|---|---|---|
| | | |
| Visa Credit FPI = 169<br>Debit = 190 | North Credit Plancode = 072<br>Debit = 672 | South Credit FPI = 169<br>Debit = 190 |
| Omaha Credit F/A = 092<br>Omaha Credit F/A = 082 T&E | Debit F/A = 115<br>Debit F/A = 128 T&E | Memphis Rate Code Credit = V08<br>Debit = D08 |

CPS AUTO RENTAL CARD PRESENT = 1.54% + $.10
CPS AUTO RENTAL CARD PRESENT DEBIT = 1.36% + $.15

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days...EIRF otherwise Standard |
| ▪ Original Electronic Authorization | ▪ No authorization ...Standard |
| ▪ 15% Transaction Tolerance | ▪ If exceeds tolerance…EIRF |
| ▪ Validation Code / Tran ID must be present | ▪ If missing…EIRF |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered....CPS Auto CNP or EIRF |
| ▪ Full Track I or II | ▪ Partial Track Data...EIRF |
| ▪ Rental Agreement number and Check-out date | ▪ Missing or different...EIRF |
| ▪ Must be a Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| | | |
| Visa Credit FPI =132<br>Debit = 188 | North Credit Plancode = 032<br>Debit = 632 | South Credit FPI = 132<br>Debit =188 |
| Omaha Credit F/A = 043<br>Debit F/A = 114 | Memphis Rate Code Credit = V09<br>Debit = D09 | |

CPS AUTO RENTAL CARD NOT PRESENT = 1.54% + $.10
CPS AUTO RENTAL CARD NOT PRESENT DEBIT = 1.36% + $.15

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days...EIRF otherwise Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization ...Standard |
| ▪ 15% Transaction Tolerance | ▪ If exceeds tolerance…EIRF |
| ▪ Validation Code / Tran ID must be present | ▪ If missing…EIRF |
| ▪ Preferred Customer indicator | ▪ If missing...EIRF |
| ▪ Rental Agreement number and Check-out date | ▪ Missing or different...EIRF |
| ▪ Must be a Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| | | |
| Visa Credit FPI = 115<br>Debit = 189 | North Credit Plancode = 031<br>Debit = 631 | South Credit FPI = 115<br>Debit = 189 |
| Omaha Credit F/A = 044<br>Debit F/A = 113 | Memphis Rate Code Credit = V08<br>Debit = D08 | |

CPS ELECTRONIC COMMERCE PREFERRED – AUTO RENTAL = 1.54% + $.10
CPS ELECTRONIC COMMERCE PREFERRED – AUTO RENTAL DEBIT = 1.36% + $.15

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 3 days...EIRF otherwise Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization ...Standard |
| ▪ 15% Transaction Tolerance | ▪ If exceeds tolerance…EIRF |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ Validation Code / Tran ID must be present | ▪ If missing…EIRF |
| ▪ Preferred Customer indicator | ▪ If missing...EIRF |
| ▪ Rental Agreement number and Check-out date | ▪ Missing or different...EIRF |
| ▪ Consumer Card | ▪ If not …refer to the appropriate Interchange Rate section |
| ▪ E-Commerce Indicator of "5" or "6" | ▪ If missing or "7"...CPS/Auto Rental CNP otherwise EIRF |
| ▪ CAVV (Cardholder Authentication Verification Value) | ▪ If missing …..CPS/Auto Rental CNP |
| ▪ E-Commerce Indicator 59 as POS Condition Code | ▪ If missing …..EIRF |
| NOTES: | |
| | |
| Visa Credit FPI = 169<br>Debit = 190 | North Credit Plancode = 073<br>Debit = 673 | South Credit FPI = 169<br>Debit = 190 |
| Omaha Credit F/A = 092 Debit F/A = 115<br>Omaha Credit F/A = 082 T&E Debit F/A = 128 T&E | Memphis Rate Code Credit = V09<br>Debit = D09 | |

CPS PASSENGER TRANSPORT = 1.70% + $.10
CPS PASSENGER TRANSPORT DEBIT = 1.60% + $.15

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 8 day Settlement | ▪ Within 9 days...Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization ...Standard |
| ▪ Validation Code / Tran ID must be present | ▪ If missing…EIRF |
| ▪ Transaction date and Authorization date must be the same | ▪ Exceeds 1 day...Standard |
| ▪ Ticket number, ticket sequence number and count | ▪ Missing or different...Standard |
| ▪ Itinerary Information | ▪ Missing or different...Standard |
| ▪ Must be a Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |
| NOTES: | |
| | |
| Visa Credit FPI =103<br>Debit = 191 | North Credit Plancode = 027<br>Debit = 627 | South Credit FPI = N/A<br>Debit = N/A |
| Omaha Credit F/A = 010<br>Debit F/A = 116 | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

CPS ELECTRONIC COMMERCE PREFERRED - PASSENGER TRANSPORT = 1.70% + $.10
CPS ELECTRONIC COMMERCE PREFERRED - PASS TRANSPORT DEBIT = 1.60% + $.15

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 8 day Settlement | ▪ Within 9 days...Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization ...Standard |
| ▪ Auth and Settlement amount match | ▪ If no match... EIRF |
| ▪ Validation Code / Tran ID must be present | ▪ If missing…EIRF |
| ▪ Transaction date and Authorization date must be the same | ▪ Exceeds 1 day...Standard |
| ▪ Ticket number, ticket sequence number and count | ▪ Missing or different...Standard |
| ▪ Itinerary Information | ▪ Missing or different...Standard |
| ▪ Must be a Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |
| ▪ E-Commerce Indicator of "5" or "6" | ▪ If missing or "7"…..CPS/Passenger transport otherwise EIRF |
| ▪ CAVV (Cardholder Authentication Verification Value) | ▪ If missing …..CPS/Passenger Transport |
| ▪ E-Commerce Indicator 59 as POS Condition Code | ▪ If missing …..CPS/Passenger Transport |
| NOTES: | |
| | |
| Visa Credit FPI = 168<br>Debit = 192 | North Credit Plancode = 071<br>Debit = 671 | South Credit FPI = N/A<br>Debit = N/A |
| Omaha Credit F/A = 089<br>Debit F/A = 117 | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

UTILITY CREDIT FEE = $.75
UTILITY DEBIT FEE = $.75

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be CPS Qualified, (CPS Retail, CPS Key Entry, CPS Card Not Present, CPS Ecommerce Basic, and CPS Ecommerce Preferred) | ▪ If not CPS Qualified ...EIRF otherwise Standard |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ MCC code must be 4900 | ▪ If not …CPS Retail |
| ▪ US Issued only (To achieve Debit Card Rate ) | ▪ If Non US issued Debit Card …Utility Credit |
| ▪ Must be Consumer, Signature, Infinite or Rewards card | ▪ If not …refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| ▪ Merchant must be registered with Visa for Utility Fee program with a valid MVV | | |
| Visa Credit FPI = UTC<br>Debit = UTD | North Credit Plancode = 053<br>Debit = 653 | South Credit FPI = 890<br>Debit = 891 |
| Omaha Credit F/A = 087<br>Debit F/A = 088 | Memphis Rate Code Credit = VU1<br>Debit = DU1 | |

ELECTRONIC INTERCHANGE REIMBURSMENT FEE (EIRF) CREDIT = 2.30% + $.10
ELECTRONIC INTERCHANGE REIMBURSMENT FEE (EIRF) DEBIT = 1.75% + $.20

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Not within 3 days...Standard |
| ▪ Valid Authorization | ▪ Missing or different...Standard |

| NOTES: | | |
|---|---|---|
| ▪ Excludes high risk MCC's 5962, 5966 or 5967 and excludes non-secure Ecommerce transactions (ECI = 8). | | |
| Visa Credit FPI = 141<br>Debit = 195 | North Credit Plancode = 080, 081 EIRF Pass Trans<br>Debit = 680, 681 EIRF Pass Trans | South Credit FPI = 141<br>Debit = 195 |
| Omaha Credit F/A = 055<br>Debit F/A = 119 | Memphis Rate Code Credit = V02<br>Debit = D02 | |

SIGNATURE PREFERRED B2B = 2.10 + $0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be a Signature Preferred card | ▪ If not….refer to appropriate IC program by card type |
| ▪ Non T&E MCC | ▪ If not… Signature Electronic or Signature Standard |
| ▪ US Merchant | ▪ If not… See Signature Preferred International Interchange |
| ▪ Certain B2B MCCs | ▪ If not… See Signature Preferred Retail or Signature Preferred Card Not Present |
| ▪ CPS Qualification : Any CPS program | ▪ If not… refer to Signature Standard |

| NOTES: | | |
|---|---|---|
| | | |
| Visa Credit FPI = 244<br>Debit = N/A | North Credit Plancode = 246 Sig B2B<br>Debit = N/A | South Credit FPI = 244<br>Debit = N/A |
| Omaha Credit F/A = 171<br>Debit = N/A | Memphis Rate Code Credit = SPB<br>Debit = N/A | |

SIGNATURE PREFERRED CNP = 2.40% +$.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be a Signature Preferred card | ▪ If not… refer to appropriate IC program by card type |
| ▪ Non T&E MCC | ▪ If not… refer to Signature Electronic or Signature Standard |
| ▪ US Merchant | ▪ If not…. See Signature Preferred International Interchange |
| ▪ CPS Qualification :<br>o CPS/Card Not Present<br>o CPS/Electronic Commerce Preferred<br>o CPS/Electronic Commerce Basic<br>o CPS/Retail 2<br>o CPS/Account Funding | ▪ If not… Signature Standard |

| NOTES: | | |
|---|---|---|
| | | |
| Visa Credit FPI =242<br>Debit = N/A | North Credit Plancode = 247 Sig CNP<br>Debit = N/A | South Credit FPI = 242<br>Debit = N/A |
| Omaha Credit F/A = 169<br>Debit = N/A | Memphis Rate Code Credit = SPN<br>Debit = N/A | |

SIGNATURE PREFERRED RETAIL = 2.10% + $0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be a Signature Preferred card | ▪ If not… refer to appropriate IC program by card type |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ Non T&E MCC | ▪ If not… refer to Signature Electronic or Signature Standard |
| ▪ US Merchant | ▪ If not….See Signature Preferred International Interchange |
| ▪ CPS Qualification:<br>o CPS/Retail<br>o CPS/Supermarket<br>o CPS/Retail Key Entry<br>o CPS/Small Ticket | ▪ If not… Signature Standard |

| NOTES: | | |
|---|---|---|
| ▪ MCCs 5541 or 5542 Visa Signature Preferred transactions that meet CPS/AFD or CPS/RSS qualification criteria will now qualify at the new Signature Preferred Fuel FPI | | |
| Visa Credit FPI = 244<br>Debit = N/A | North Credit Plancode = 248 Sig Retail<br>Debit = N/A | South Credit FPI = 244<br>Debit = N/A |
| Omaha Credit F/A = 170<br>Debit F/A = | Memphis Rate Code Credit = SPR<br>Debit = N/A | |

SIGNATURE PREFERRED FUEL = 1.15% + $0.25

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be a Signature Preferred card | ▪ If not… refer to appropriate IC program by card type |
| ▪ Must be MCC 5541 or MCC 5542 | ▪ If not…refer to appropriate Signature Preferred program |
| ▪ US Merchant | ▪ If not…See Signature Preferred International interchange |
| ▪ CPS Qualification :<br>o CPS/Automated Fuel Dispenser<br>o CPS/Retail Service Station | ▪ If not…Signature Standard |

| NOTES: | | |
|---|---|---|
| ▪ MCC 5542, maximum transaction amount $125 | | |
| Visa Credit FPI = 249<br>Debit =N/A | North Credit Plancode = 254<br>Debit = N/A | South Credit FPI = 249<br>Debit = N/A |
| Omaha Credit F/A = 181<br>Debit = N/A | Memphis Rate Code Credit = MV4<br>Debit = N/A | |

SIGNATURE PREFERRED ELECTRONIC and SIGNATURE PREFERRED STANDARD
SIGNATURE PREFERRED ELECTRONIC = 2.40% + $0.10
SIGNATURE PREFERRED STANDARD = 2.95% + $0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ U.S. Merchant | ▪ If not . . . refer to Signature Preferred International/Interregional |
| ▪ U.S. Signature Preferred Card | ▪ If not . . . refer to appropriate IC program by card type |
| ▪ CPS Qualified | ▪ If not. . . Signature Preferred Standard |

| NOTES: | | |
|---|---|---|
| ▪ If transaction qualifies for CPS/Account Funding, transaction can only qualify for Signature Preferred Standard<br>▪ T&E MCCs are only eligible for Signature Preferred Electronic or Signature Preferred Standard | | |
| Visa Credit FPI = 240, 241<br>Debit = N/A | North Credit Plancode = 249, 250<br>Debit = N/A | South Credit FPI = 240, 241<br>Debit = N/A |
| Omaha Credit F/A = 172, 173<br>Debit = N/A | Memphis Rate Code Credit = SPS, SPT<br>Debit = N/A | |

SIGNATURE CARD ELECTRONIC RATE = 2.30% + $.10 - ELIMINATED (Internal Only)
SIGNATURE CARD STANDARD = 2.70% + $.10 - ELIMINATED (Internal Only)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ T&E MCC Code Merchant | ▪ If not …refer to the appropriate Interchange Rate section |
| ▪ CPS Qualification | ▪ If not CPS Qualified…Signature Card Standard |
| ▪ Must be a Signature Card | ▪ If not …refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| ▪ T&E MCC Signature Card transactions will clear at either EIRF or Standard | | |
| Visa Credit FPI = 150 Elect<br>Debit = N/A<br>Visa Credit FPI = 148 Stand<br>Debit = N/A | North Credit Plancode = 114 Elect<br>Debit = N/A<br>North Credit Plancode = 110 Stand<br>Debit = N/A | South Credit FPI = K03 Elect<br>Debit = N/A<br>South Credit FPI = K04 Stand<br>Debit = N/A |
| Omaha Credit F/A = 074 Signature Card | Memphis Rate Code Credit = V13, V14 | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| Debit = N/A | Debit = N/A |
|---|---|

STANDARD RATE = 2.70% + $.10
STANDARD DEBIT = 1.90% + $.25

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 30 day Settlement | ▪ No downgrade from Standard |
| ▪ Must be a Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |
| NOTES: | |
| | |

| | | |
|---|---|---|
| Visa Credit FPI = 101<br>Debit = 196 | North Credit Plancode = 017<br>Debit = 617<br>North Credit Plancode = 009 Pass Trans<br>Debit = 609<br>North Credit Plancode = 012 Hotel/Car<br>Debit = 612<br>North Credit Plancode = 014 Direct Marketing<br>Debit = 614 | South Credit FPI = 101<br>Debit = 196 |
| Omaha Credit F/A = 000 Debit = 120<br>Omaha Signature Pass Transport F/A = 049<br>Omaha Signature Standard F/A = 052 | Memphis Rate Code Credit = V01 Debit = D01 | |

CREDIT VOUCHER INTERCHANGE FEES

| QUALIFICATIONS | FPIs | CREDIT | DEBIT | DOWNGRADE REASONS |
|---|---|---|---|---|
| ▪ All card types with Passenger transport MCCs | | 2.07% | 2.06% | No downgrade |
| ▪ MOTO / E-Commerce Credits | 199 | 2.05% | 1.87% | No downgrade |
| ▪ Consumer card transactions with MCCs other than passenger transport MCCs | 198 | 1.76% | 1.31% | No downgrade |
| ▪ Commercial card transactions with MCCs other than passenger transport MCCs | | 2.24% | N/A | No downgrade |
| NOTES: | | | | |
| ▪ Does not apply to U.S. territory and transactions that qualify for these programs: Account Funding, Purchasing Card Large-Ticket, GSA Large-Ticket and Quasi-Cash<br>▪ Can be a Visa Signature Business Card product | | | | |

| | | |
|---|---|---|
| Visa Credit FPI = 164<br>Visa Credit FPI = 165<br>Visa Credit FPI = 166<br>Visa Credit FPI = 167<br>Debit = 198, 199 | North Credit Plancode = 090 MOTO/EComm<br>North Credit Plancode = 091 Pass Transp<br>North Credit Plancode = 092 Cons Non Pass Trans<br>North Credit Plancode = 093 Comm Non Pass Trans<br>Debit = 690, 692 | South Credit FPI = 164<br>South Credit FPI = 165<br>South Credit FPI = 166<br>South Credit FPI = 167<br>Debit = 198, 199 |

EXPRESS PAYMENT SERVICE = 2.00% + $.02 ELIMINATED (HISTORICAL PURPOSES ONLY)
EXPRESS PAYMENT SERVICE DEBIT = 1.95% + $.02 ELIMINATED (HISTORICAL PURPOSES ONLY)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Not within 3 days...Standard |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered… Standard |
| ▪ Valid Authorization (trans over amount limit) | ▪ No authorization... Standard |
| ▪ Transaction Amount Limit $25.00 for Fast Food and Movie Theaters, $25.00 Parking Lots, $75.00 for Airport Parking Lots | ▪ Exceeds Amount...refer to appropriate CPS Section (Standard if no Auth) |
| ▪ Must be Fast Food MCC 5812 and 5814, Airport Parking Lots MCC 7523 or Movie Theater MCC 7832 | ▪ Incorrect MCC code… EIRF or Standard |
| ▪ Must be Consumer card | ▪ If not …refer to the appropriate Interchange Rate section |
| NOTES: | |
| | |

| | | |
|---|---|---|
| Visa Credit FPI =117<br>Debit = 194 | North Credit Plancode = 022<br>Debit = 622 | South Credit FPI = 117<br>Debit =194 |
| Omaha Credit F/A = 014<br>Debit F/A = 118 | Memphis Rate Code Credit = N/A<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| VISA CORPORATE CARD DATA REQUIREMENTS |
|---|
| Level II Data = Tax amount (Must be between .1% and 22% of the transaction amount. Tax Amount is not required at Fuel Locations with MCCs 4468, 5541, 5542, 5499, 5983 ), Tax indicator and Customer Code ( required for Purchasing Cards) |
| Level III Data Minimum Data Fields required: Discount Amount, Freight/Shipping Amount, Duty Amount, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item and Line Item Total. ( All fields need to be present for Purchase Card Level III, GSA Purchasing Large Ticket and Purchasing Large Ticket programs |
| Level III Optional Data Fields: Destination Postal/Zip Code, Ship from Postal/Zip Code, Destination Country Code, Unique VAT Invoice Reference Number, VAT Tax Amount (Freight/Shipping), VAT Tax Rate (Freight/Shipping), VAT Tax Amount (Line Item) or VAT Tax Rate ( Line Item) |

## BUSINESS CARD LEVEL II = 2.05% + $0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Non-T&E MCC | ▪ If not … refer to T&E Commercial Card Qualifications |
| ▪ CPS Qualification | ▪ If not CPS Qualified and Level 2 data requirements…~~Commercial Card Electronic~~ Business Electronic |
| ▪ Local tax included value = 1 | ▪ If no Level 2 Data and CPS Qualified.....~~Commercial Card Electronic~~ Business B2B, Business Retail or Business CNP otherwise…Business Standard |
| ▪ Tax amount must be between .1% and 22% of the transaction amount | ▪ If no Level 2 Data and CPS Qualified.....~~Commercial Card Electronic~~ Business B2B, Business Retail, or Business CNP otherwise...Business Standard |

| NOTES: | | |
|---|---|---|
| ▪ Only taxable transactions where the tax amount is between 0.1% - 22% of the sale amount can qualify for Level 2 rate | | |
| Visa Credit FPI = 170<br>Debit = N/A | North Credit Plancode = 227<br>Debit = N/A | South Credit FPI = 170<br>Debit = N/A |
| Omaha Credit F/A = 134 Non T&E Level 2, 091 Purch<br>Debit = N/A | Memphis Rate Code Credit = VL2<br>Debit = N/A | |

## PURCHASING CARD LEVEL II = 2.05% + $0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Non-T&E MCC | ▪ If not … refer to T&E Commercial Card Qualifications |
| ▪ CPS Qualification | ▪ If not CPS Qualified…~~Commercial~~ Purchase Card Electronic |
| ▪ Local tax included value = 1 | ▪ If no Level 2 Data and CPS Qualified.....~~Commercial~~ Purchase Card Retail, Purchase Card B2B, Purchase Card CNP otherwise ~~Commercial~~ Purchase Card Standard |
| ▪ Tax amount must be between .1% and 22% of the transaction amount | ▪ If no Level 2 Data and CPS Qualified.....~~Commercial~~ Purchase Card Retail, Purchase Card B2B, Purchase Card CNP otherwise ~~Commercial~~ Purchase Card Standard |
| ▪ For Purchasing card transactions from fuel MCCs: 4468, 5499, 5541, 5542, and 5983, customer code is required | ▪ If no Level 2 Data and CPS Qualified.....~~Commercial~~ Purchase Card Retail, Purchase Card B2B, Purchase Card CNP otherwise ~~Commercial~~ Purchase Card Standard |

NOTES:

- Fleet Purchasing, GSA Purchasing and Purchasing cards for fuel transactions, fuel data is required
- Tax is not required for Purchasing card fuel transactions
- Only taxable transactions where the tax amount is between 0.1% - 22% of the sale amount can qualify for Level 2 rate


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| Visa Credit FPI = 172<br>Debit = N/A | North Credit Plancode = 172<br>Debit = N/A | South Credit FPI = 172<br>Debit = N/A |
|---|---|---|
| Omaha Credit F/A = 134 Non T&E Level 2, 091 Purch<br>Debit = N/A | Memphis Rate Code Credit = VLP<br>Debit = N/A | |

## CORPORATE CARD LEVEL II =2.05% + $0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Non-T&E MCC | ▪ If not … refer to T&E Commercial Card Qualifications |
| ▪ CPS Qualification | ▪ If not CPS Qualified…~~Commercial~~ Corporate Card Electronic otherwise…Corporate Card Standard |
| ▪ Local tax included value = 1 | ▪ If no Level 2 Data and CPS Qualified.....~~Commercial~~ Corporate Card ~~Electronic~~ B2B, Corporate Card Retail, Corporate Card CNP otherwise ~~Commercial~~ Corporate Card Standard |
| ▪ Tax amount must be between .1% and 22% of the transaction amount | ▪ If no Level 2 Data and CPS Qualified.....~~Commercial~~ Corporate Card ~~Electronic~~ B2B, Corporate Card Retail, Corporate Card CNP otherwise ~~Commercial~~ Corporate Card Standard |
| ▪ For Purchasing card transactions from fuel MCCs: 4468, 5499, 5541, 5542, and 5983, customer code is required | ▪ If no Level 2 Data and CPS Qualified.....~~Commercial~~ Corporate Card ~~Electronic~~ B2B, Corporate Card Retail, Corporate Card CNP otherwise ~~Commercial~~ Corporate Card Standard |

NOTES:

- Fleet Purchasing, GSA Purchasing and Purchasing cards for fuel transactions, fuel data is required
- Tax is not required for Purchasing card fuel transactions
- Only taxable transactions where the tax amount is between 0.1% - 22% of the sale amount can qualify for Level 2 rate

| Visa Credit FPI = 171<br>Debit = N/A | North Credit Plancode = 171<br>Debit = N/A | South Credit FPI = 171<br>Debit = N/A |
|---|---|---|
| Omaha Credit F/A = 090 Corp<br>Debit = N/A | Memphis Rate Code Credit = VL2<br>Debit = N/A | |

## PURCHASING CARD LEVEL III = 1.80% + $0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Non T&E MCC | ▪ If not… refer to T&E Commercial Card Qualifications |
| ▪ CPS Qualification | ▪ If not CPS Qualified…Commercial Card Electronic |
| ▪ Must be a Purchase Card | ▪ If no Level 3 Data …Commercial Card Level 2 (if level 2 data is met) or Commercial Electronic otherwise Commercial Standard |

NOTES:

- Includes Purchasing and GSA Fleet Purchasing cards at fuel merchant locations. Level 3 fuel data required
- Level III minimum data fields must be included
- Transactions from Fuel and Non-Fuel MCCs do not require the presence of Level 2 Data = Sales Tax and Customer Code

| Visa Credit FPI = 173<br>Debit = N/A | North Credit Plancode = 173<br>Debit = N/A | South Credit FPI = 173<br>Debit = N/A |
|---|---|---|
| Omaha Credit F/A = 135 Non T&E Level 2 and 3<br>Debit = N/A | Memphis Rate Code Credit = VL3<br>Debit = N/A | |

## PURCHASING CARD ELECTRONIC W//DATA = 2.65% + $0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Non T&E MCC | ▪ If not… refer to T&E Commercial Card Qualifications |
| ▪ US Merchant | ▪ If not…. See International Interchange |
| ▪ Level III data | ▪ If not …Commercial Card Standard |

NOTES:

- Level III Data minimum data requirements include: Summary Record– Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line Item Detail Record – Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator

| Visa Credit FPI = 239<br>Debit = N/A | North Credit Plancode = 239<br>Debit = N/A | South Credit FPI = 239<br>Debit = N/A |
|---|---|---|


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| Omaha Credit F/A = 162<br>Debit = N/A | Memphis Rate Code Credit = VPE<br>Debit = N/A |

COMMERCIAL CARD - CARD NOT PRESENT (CNP)
Business Card = 2.25% + $0.10
Corporate Card = 2.20% +$0.10
Purchasing Card = 2.55% + $0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Non T&E MCC | ▪ If not… refer to T&E Commercial Card Qualifications |
| ▪ US Merchant | ▪ If not…. See International Interchange |
| ▪ CPS Qualification :<br>o CPS/Card Not Present<br>o CPS/Electronic Commerce Preferred<br>o CPS/Electronic Commerce Basic<br>o CPS/Retail 2<br>o CPS/Account Funding | ▪ If not…Commercial Card |
| NOTES: | |
| | |

| | | |
|---|---|---|
| Visa Credit FPI = 231,234,237<br>Debit = N/A | North Credit Plancode = 231 Bus CNP<br>North Credit Plancode = 234 Corp CNP<br>North Credit Plancode = 237 Purch CNP<br>Debit = N/A | South Credit FPI = 231,234,237<br>Debit = N/A |
| Omaha Credit F/A = 153,154,155<br>Debit = N/A | Memphis Rate Code Credit = VBN, VCN, VPN<br>Debit = N/A | |

COMMERCIAL CARD RETAIL
Business Card = 2.20% + $0.10
Corporate Card = 2.10% + $0.10
Purchasing Card = 2.30% + $0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Non T&E MCC | ▪ If not… refer to T&E Commercial Card Qualifications |
| ▪ US Merchant | ▪ If not…. See International Interchange |
| ▪ CPS Qualification:<br>o CPS/Retail<br>o CPS/Supermarket<br>o CPS/Retail Key Entry<br>o CPS/Small Ticket<br>o CPS/Automated Fuel Dispenser<br>o CPS/Retail Service Station | ▪ If not…Commercial Card |
| NOTES: | |
| ▪ Fuel Data and Customer Code not required for Fuel MCCs | |

| | | |
|---|---|---|
| Visa Credit FPI = 232,235,238<br>Debit = N/A | North Credit Plancode = 232 Bus Retail<br>North Credit Plancode = 235 Corp Retail<br>North Credit Plancode = 238 Purch Retail<br>Debit = N/A | South Credit FPI = 232,235,238<br>Debit = N/A |
| Omaha Credit F/A = 156,157,158<br>Debit = N/A | Memphis Rate Code Credit = VBR, VCR, VPR<br>Debit = N/A | |

COMMERCIAL CARD B2B = 2.10% + $0.10
Business Card = 2.10% + $0.10
Corporate Card = 2.10% +$0.10
Purchasing Card = 2.10% + $0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Non T&E MCC | ▪ If not… refer to T&E Commercial Card Qualifications |
| ▪ US Merchant | ▪ If not…. See International Interchange |
| ▪ Certain B2B MCCs | ▪ If not…. See Commercial Card Retail or Commercial Card Card Not Present |
| ▪ CPS Qualification : Any CPS program | ▪ If not…Commercial Card |
| NOTES: | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | | |
|---|---|---|
| Visa Credit FPI = 230<br>Visa Credit FPI = 233<br>Visa Credit FPI = 236<br>Debit = N/A | North Credit Plancode = 230 Bus B2B<br>North Credit Plancode = 233 Corp B2B<br>North Credit Plancode = 236 Purch B2B<br>Debit = N/A | South Credit FPI = 230<br>South Credit FPI = 233<br>South Credit FPI = 236<br>Debit = N/A |
| Omaha Credit F/A = 159<br>Omaha Credit F/A = 160<br>Omaha Credit F/A = 161<br>Debit = N/A | Memphis Rate Code Credit = VBB, VCB, VPB<br>Debit = N/A | |

COMMERCIAL CARD ELECTRONIC and COMMERCIAL CARD STANDARD = 2.95% + $0.10
Business Card Elec = 2.40% + $0.10
Corporate Card Elec = 2.25% + $0.10
Purchasing Card Elec = 2.65% + $0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Non T&E MCC | ▪ If not… refer to T&E Commercial Card Qualifications |
| ▪ Level II data | ▪ If not…Commercial Card Standard |
| NOTES: | |
| ▪ Level II Data = Sales Tax and/or Sales Tax and Customer Code | |

| | | |
|---|---|---|
| Visa Credit FPI = 112 Bus Elec<br>Visa Credit FPI = 113 Corp Elec<br>Visa Credit FPI = 114 Purch Elec<br>Visa Credit FPI = 109 Bus Stand<br>Visa Credit FPI = 110 Corp Stand<br>Visa Credit FPI = 111 Purch Stand<br>Debit = N/A | North Credit Plancode = 107 Purch Stand<br>North Credit Plancode = 113 Corp Elec<br>North Credit Plancode = 242 Bus Elec<br>North Credit Plancode = 245 Purch Elec<br>North Credit Plancode = 109 Bus Stand<br>North Credit Plancode = 228 Corp Stand<br>Debit = N/A | South Credit FPI = 112 Bus Elec<br>South Credit FPI = 113 Corp Elec<br>South Credit FPI = 114 Purch Elec<br>South Credit FPI = 109 Bus Stand<br>South Credit FPI = 110 Corp Stand<br>South Credit FPI = 111 Purch Stand<br>Debit = N/A |
| Omaha Credit F/A = 030 Bus Pass Transport Elect<br>Omaha Credit F/A = 031 Bus All Other Elect<br>Omaha Credit F/A = 020 Bus Pass Transport Stand<br>Omaha Credit F/A = 021 Bus Standard<br>Omaha Credit F/A = 164 Bus.Elect<br>Omaha Credit F/A = 163 Purch Elect<br>Debit = N/A | Memphis Rate Code Credit = VB1, VC1, VP1, VC2, VB2, VP2<br>Debit = N/A | |

T&E COMMERCIAL CARD ELEC and T&E COMMERCIAL CARD STD= 2.95% + $0.10
Business Card Elec = 2.40% + $0.10
Corporate Card Elec = 2.25% + $0.10
Purchasing Card Elec = 2.65% + $0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be a T&E MCC | • If not… refer to Non-T&E Commercial Card |
| ▪ CPS Qualification | • If not CPS Qualified…Commercial Card Standard |
| NOTES: | |
| ▪ Can be a Visa Signature Business Card product | |

| | | |
|---|---|---|
| Visa Credit FPI = 112 Bus Elec<br>Visa Credit FPI = 113 Corp Elec<br>Visa Credit FPI = 114 Purch Elec<br>Visa Credit FPI = 109 Bus Stand<br>Visa Credit FPI = 110 Corp Stand<br>Visa Credit FPI = 111 Purch Stand<br>Debit = N/A | North Credit Plancode = 082 Elect<br>North Credit Plancode = 108 Corp Elect Air<br>North Credit Plancode = 240 Bus Elect<br>North Credit Plancode = 241 Bus Elect Air<br>North Credit Plancode = 243 Bus Elect<br>North Credit Plancode = 244 Bus Elect Air<br>North Credit Plancode = 109 Stand | South Credit FPI = 112 Bus Elec<br>South Credit FPI = 113 Corp Elec<br>South Credit FPI = 114 Purch Elec<br>South Credit FPI = 109 Bus Stand<br>South Credit FPI = 110 Corp Stand<br>South Credit FPI = 111 Purch Stand<br>Debit = N/A |
| Omaha Credit F/A = 030 Bus Pass Transport Elect<br>Omaha Credit F/A = 031 Bus All Other Elect<br>Omaha Credit F/A = 020 Bus Pass Transport Stand<br>Omaha Credit F/A = 021 Bus Standard<br>Omaha Credit F/A = 166 Purch Pass Elect<br>Omaha Credit F/A = 167 Bus Pass Transport<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

## GSA PURCHASING CARD LARGE TICKET = 1.20% + $39
## GSA PURCHASING CARD LARGE TICKET 1 = 1.35% (ELIMINATED)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be a GSA Purchasing Card | ▪ If not GSA BIN Range… refer to appropriate Purchasing Card Section |
| ▪ Non T&E Merchant | ▪ If not Non -T&E MCC… refer to appropriate CPS Section |
| ▪ Purchasing Card Level II and III | ▪ If no Level II and III data …Commercial Level II , Electronic or Standard |
| ▪ CPS Qualification Required | ▪ If not CPS Qualified…Commercial Card Electronic |

| NOTES: | | |
|---|---|---|
| * If the Local Tax included field equals 2, then value must be zero. | | |
| Visa Credit FPI = 147<br>Debit = N/A | North Credit Plancode = 120<br>Debit = N/A | South Credit FPI = 147<br>Debit = N/A |
| Omaha Credit F/A = 026<br>Debit = N/A | Memphis Rate Code Credit = VC3<br>Debit = N/A | |

## GSA GOVERNMENT TO GOVERNMENT = 1.65% + $0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be CPS Qualified | ▪ If not…Commercial Card Standard |
| ▪ Must be GSA Purchasing Card (S2) or GSA Purchasing Fleet Card (S3) | ▪ If not…refer to appropriate Commercial Card program |
| ▪ Must be Government MCC 9399 –Government Services or 9402-Postal Services-Government Only | ▪ If not…refer to appropriate Interchange program |
| ▪ Must be US Acquirer, US Issuer, | ▪ If not US Acquirer… refer to appropriate refer to appropriate International Interchange program<br>▪ If not US Issuer… refer to appropriate commercial card program |

| NOTES: | | |
|---|---|---|
| ▪ Purchasing Card Level II or Level III is not required | | |
| ▪ Must be Federal Government merchant registered with Visa with a valid MVV | | |
| Visa Credit FPI = G2G<br>Debit = | North Credit Plancode = 057<br>Debit = N/A | South Credit FPI = G2G<br>Debit = N/A |
| Omaha Credit F/A = 176<br>Debit = N/A | Memphis Rate Code Credit = G2G<br>Debit = N/A | |

## PURCHASING CARD LARGE TICKET FEE PROGRAM = .95% + $35

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ CPS Qualification required with 8 Day Settlement | ▪ If not CPS with 8 Day Settlement…Commercial Card Electronic |
| ▪ Purchasing Card Level II and III | ▪ If no Level II and III data …Commercial Card Level II , Electronic or Standard |
| ▪ Must not be a GSA Purchasing Card | ▪ If GSA Purchasing Card … refer to GSA Purchase card Large Ticket Section |
| ▪ Must be registered Non-T&E participant with valid MCC | ▪ If not registered or invalid MCC…refer to appropriate Commercial card Section |
| ▪ Must have appropriate MVV value | ▪ If not appropriate MVV……Commercial Card Electronic |

| NOTES: | | |
|---|---|---|
| ▪ If the Local Tax included field equals 2, then value must be zero. | | |
| Visa Credit FPI = 156<br>Debit = N/A | North Credit Plancode = 118<br>Debit = N/A | South Credit FPI = 156<br>Debit = N/A |
| Omaha Credit F/A = 022<br>Debit = N/A | Memphis Rate Code Credit = VC4<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

UTILITY
Business Card = $1.50
Signature Business Card = $1.50

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be CPS Qualified, (CPS/Retail, CPS/Retail 2, CPS/Key Entry, CPS/Card Not Present, CPS/Ecommerce Basic, and CPS/Ecommerce Preferred) | ▪ If not CPS Qualified ...Commercial Electronic (if tax provided) otherwise Commercial Standard |
| ▪ MCC code must be 4900 | ▪ If not … refer to the appropriate Commercial Card Interchange Rate section |
| ▪ Must be Visa Business cards (credit and debit) and Visa Signature Business cards | ▪ If not …refer to the appropriate Interchange Rate section |

| NOTES |
|---|
| ▪ Merchant must be registered with Visa for Utility Fee program with a valid MVV<br>▪ Commercial card level 2 data is not required for Utility Business Card rate<br>▪ Additionally, this rate is applicable only for Visa Business and Signature Business cards, NOT Corporate Cards or Purchasing Cards |

| | | |
|---|---|---|
| Visa FPI = UBC<br>Debit = N/A | North Plancode = 052<br>Debit = N/A | South FPI = 1UB<br>Debit = N/A |
| Omaha Credit F/A = 168<br>Debit = N/A | Memphis Rate Code Credit = VBU<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

# *VISA INTERREGIONAL INTERCHANGE PROGRAMS*

*For all Visa International interchange programs, please refer to the applicable interchange compliance guide published by the International Compliance Team.

INTERREGIONAL PREMIUM = 2.25% (US Location w/International Acquiring Fee .45%)
NON DOMESTIC INTERREGIONAL PREM = 2.65 %( US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be a US Merchant | ▪ If not …refer to Standard |
| ▪ Must be a Non-US issued Platinum Card, or Canada issued Infinite Card | ▪ If not …refer to Standard |

| NOTES: | | |
|---|---|---|
| | | |
| Visa Credit FPI = 947<br>Debit = N/A | North Credit Plancode = 222, 223, 224, 225, 226, 395(refunds)<br>Debit = N/A | South Credit FPI = 9UC, 9UA, 9UL, 9UM, 9UE, 9UR(refunds)<br>Debit = N/A |
| Omaha Credit F/A =<br>Debit = N/A | Memphis Rate Code Credit = IAR, ILR, ICR, IMR, IER<br>Debit = N/A | |

INTERREGIONAL SUPER PREMIUM = 2.42% (US Location w/International Acquiring Fee .45%)
INTERREGIONAL SUPER PREMIUM = 2.82 %( US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be a US Merchant | ▪ If not …refer to Standard |
| ▪ Must be a Non-US issued Infinite Card or Signature Card | ▪ If not …refer to Standard |
| ▪ Must be a US issued Signature Preferred Card | ▪ |

| NOTES: | | |
|---|---|---|
| ▪ Infinite Cards issued in Canada will continue to receive Interregional Premium card rates | | |
| Visa Credit FPI = 948<br>Debit = N/A | North Credit Plancode = 391,392, 393, 394, 396(refunds)<br>Debit = N/A | South Credit FPI = 9IA, 9IM, 9IE, 9IL, 9IR<br>Debit = N/A |
| Omaha Credit F/A =<br>Debit = N/A | Memphis Rate Code Credit = SUA, SUC, SUE, SUL<br>Memphis Rate Code Refunds = XUA, XUC, XUE, XUL<br>Debit = N/A | |

INTERREGIONAL SIGNATURE = 2.25 %( US Location w/International Acquiring Fee .45%) ELIMINATED as of 11.1
INTERREGIONAL INFINITE= 2.42 %( US Location w/International Acquiring Fee .45%) ELIMINATED as of 11.1
INTERREGIONAL BUSINESS/SIGNATURE BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 2.45 %( US Location w/International Acquiring Fee .45%)
NON DOMESTIC SIGNATURE = 2.65 %( US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only ELIMINATED as of 11.1
NON DOMESTIC INFINITE = 2.82 %( US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only ELIMINATED as of 11.1
NON DOMESTIC BUSINESS/SIGNATURE BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 2.85 %( US Location w/International Acquiring Fee .45% and International Service Assessment Fee .40%) Memphis platform only

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Card types of B (Business Card), O (Business Signature), R (Corporate Card) and S (Purchasing Card) | ▪ If not …refer to Standard |
| ▪ Must be a US Merchant | ▪ If not …refer to Standard |
| ▪ Must be a Non-US Issuer | ▪ If not …refer to Standard |

| NOTES: | | |
|---|---|---|
| ▪ Purchasing card type of S with Commercial card service of J denotes a Visa Distribution card<br>▪ Card type H for Infinite card or K for Signature card | | |
| Visa Credit FPI = 905,906,907<br>Visa Credit FPI = ~~904,937~~<br>Debit = N/A | North Credit Plancode = 055<br>North Credit Plancode = ~~058~~, ~~028~~<br>Debit = N/A | South Credit FPI = 90B,90C,90P<br>South Credit FPI = 90I,93G<br>Debit = N/A |
| Omaha Credit F/A = 412,413,414 | Memphis Rate Code Credit = IRB,IRC,IRP | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| Omaha Credit F/A = 415,416<br>Debit = N/A | Memphis Rate Code Credit = IRI,IRS<br>Debit = N/A |

INTERREGIONAL ELECTRONIC/VE ELECTRONIC and ELECTRON = 1.55 %( US Location w/International Acquiring Fee .45%)

| | |
|---|---|
| ▪ 3 day Settlement | ▪ If not …refer to Standard |
| ▪ Valid Electronic Authorization | ▪ If not …refer to Standard |
| ▪ Must be a US Acquirer | ▪ If not …refer to Standard |
| ▪ Must be a US Merchant | ▪ If not …refer to Standard |
| ▪ Must be a Non-US Issuer | ▪ If not …refer to Standard |
| ▪ POS Entry mode = 90, 91, 05 or 07 | ▪ If not …refer to Standard |
| ▪ POS Terminal capability is not 5 | ▪ If not …refer to Standard |
| NOTES: | |
| ▪ | |

| | | |
|---|---|---|
| Visa Credit FPI = 903,931<br>Debit = N/A | North Credit Plancode = 063, 004<br>Debit = N/A | South Credit FPI = 90E,93E<br>Debit = N/A |
| Omaha Credit F/A = 417,418<br>Debit = N/A | Memphis Rate Code Credit = IRE,IRT<br>Debit = N/A | |

INTERREGIONAL ISSUER CHIP/ELECTRON = 1.65 %( US Location w/International Acquiring Fee .45%)

| | |
|---|---|
| ▪ 3 day Settlement | ▪ If not …refer to Standard |
| ▪ Valid Electronic Authorization | ▪ If not …refer to Standard |
| ▪ Must be a US Acquirer | ▪ If not …refer to Standard |
| ▪ Must be a US Merchant | ▪ If not …refer to Standard |
| ▪ Must be a Non-US Issuer | ▪ If not …refer to Standard |
| ▪ POS Entry mode = 90, or 91 | ▪ If not …refer to Standard |
| ▪ POS Terminal capability is not 5 | ▪ If not …refer to Standard |
| NOTES: | |
| ▪ Issuer is Chip-qualified as defined in the Issuer's ARDEF parameters | |

| | | |
|---|---|---|
| Visa Credit FPI = 917,922<br>Debit = N/A | North Credit Plancode = 065<br>Debit = N/A | South Credit FPI = 91C,92C<br>Debit = N/A |
| Omaha Credit F/A = 419,420<br>Debit = N/A | Memphis Rate Code Credit = IIC,IEC<br>Debit = N/A | |

INTERREGIONAL AIRLINE/ELECTRON = 1.55 %( US Location w/International Acquiring Fee .45%)

| | |
|---|---|
| ▪ 3 day Settlement | ▪ If not …refer to Standard |
| ▪ Valid Electronic Authorization | ▪ If not …refer to Standard |
| ▪ Must be a US Acquirer | ▪ If not …refer to Standard |
| ▪ Must be a US Merchant | ▪ If not …refer to Standard |
| ▪ Must be a Non-US Issuer | ▪ If not …refer to Standard |
| ▪ POS Entry mode = ~~05~~ 01,02,90,91 | ▪ If not …refer to Standard |
| NOTES: | |
| ▪ If Authorization code is invalid , authorization response must be Y1 or Y3<br>▪ MCCs 3000-3299, 4511<br>▪ Ticket number in Merchant Name field | |

| | | |
|---|---|---|
| Visa Credit FPI = 920<br>Visa Credit FPI = 934<br>Debit = N/A | North Credit Plancode = 066<br>North Credit Plancode =<br>Debit = N/A | South Credit FPI = N/A<br>South Credit FPI = N/A<br>Debit = N/A |
| Omaha Credit F/A = 429,430<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

INTERREGIONAL SECURE ECOMMERCE/ELECTRON = 1.89 %( US Location w/International Acquiring Fee .45%)
INTERREGIONAL ECOMMERCE MERCHANT/ELECTRON = 1.89 %( US Location w/International Acquiring Fee .45%)

| | |
|---|---|
| ▪ Valid Electronic Authorization | ▪ If not …refer to Standard |
| ▪ Must be a US Acquirer | ▪ If not …refer to Standard |
| ▪ Must be a US Merchant | ▪ If not …refer to Standard |
| ▪ Must be a Non-US Issuer | ▪ If not …refer to Standard |
| ▪ POS Entry mode = 01 | ▪ If not …refer to Standard |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ MOTO/ECI = 5 | ▪ If not …refer to Standard |
| NOTES: | |
| ▪ Ecommerce Merchant MOTO/ECI = 6<br>▪ Ecommerce Merchant - Acquirer must participate in Verified by Visa. US Acquirers will be set to participate<br>▪ Secure Ecommerce - Acquirer and Issuer must participate in Verified by Visa. US Acquirers will be set to participate | |

| | | |
|---|---|---|
| Visa Credit FPI = 918,919<br>Visa Credit FPI = 932,933<br>Debit = N/A | North Credit Plancode = 067<br>North Credit Plancode = 068<br>Debit = N/A | South Credit FPI = 91A,93A<br>South Credit FPI = 91N,93N<br>Debit = N/A |
| Omaha Credit F/A = 431,432<br>Omaha Credit F/A = 433,434<br>Debit = N/A | Memphis Rate Code Credit = IRW,IRH<br>Memphis Rate Code Credit = IRY,IRL<br>Debit = N/A | |

INTERREGIONAL STANDARD/ELECTRON = 2.05 %( US Location w/International Acquiring Fee .45%)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be a US Acquirer | ▪ N/A |
| ▪ Must be a US Merchant | ▪ N/A |
| ▪ Must be a Non-US Issuer | ▪ N/A |
| NOTES: | |
| | |

| | | |
|---|---|---|
| Visa Credit FPI = 901,936<br>Debit = N/A | North Credit Plancode = 069<br>Debit = N/A | South Credit FPI = 90S,93S<br>Debit = N/A |
| Omaha Credit F/A = 435,436<br>Debit = N/A | Memphis Rate Code Credit = IRN,IRZ<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

# VISA U.S. TERRITORY INTERCHANGE PROGRAMS

*U.S. Territories are defined as Puerto Rico and U.S. Virgin Islands (in the LAC Region) and American Samoa, Guam, Marshall Islands, Northern Mariana Islands, Palau and U.S. Minor Outlying Islands (in the AP Region).

## USVI ELECTRONIC = 1.10%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ 3 day Settlement | | ▪ Exceeds 3 days …Standard |
| ▪ Valid Electronic Authorization | | ▪ No authorization …Standard |
| ▪ POS Entry mode = 90, 91, 05 or 07 | | ▪ If not… Standard |
| NOTES: | | |
| ▪ Also applies to Visa Electron cards | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 193,194<br>Debit = N/A | South Credit FPI = V06 ,V07<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

## USVI CHIP FULL DATA = 1.00%
## USVI CHIP FULL DATA W/PIN = 0.95%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ 3 day Settlement | | ▪ Exceeds 3 days …Standard |
| ▪ Valid Electronic Authorization | | ▪ No authorization …Standard |
| ▪ POS Entry mode = 05 | | ▪ If not… Standard |
| NOTES: | | |
| ▪ Also applies to Visa Electron cards | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 204,205,208,209<br>Debit = N/A | South Credit FPI = N/A<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

## USVI ACQUIRER CHIP = 1.00%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ 3 day Settlement | | ▪ Exceeds 3 days …Standard |
| ▪ Valid Electronic Authorization | | ▪ No authorization …Standard |
| ▪ POS Entry mode = 07, 90 or 91 | | ▪ If not… Standard |
| NOTES: | | |
| ▪ Also applies to Visa Electron cards<br>▪ Terminal capability is "5" | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 197,198<br>Debit = N/A | South Credit FPI = N/A<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

## USVI ISSUER CHIP = 1.20%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ 3 day Settlement | | ▪ Exceeds 3 days …Standard |
| ▪ Valid Electronic Authorization | | ▪ No authorization …Standard |
| ▪ POS Entry mode = 90 or 91 | | ▪ If not… Standard |
| NOTES: | | |
| ▪ Also applies to Visa Electron cards<br>▪ Terminal capability is not "5"<br>▪ Issuer is Chip-qualified | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 195,196<br>Debit = N/A | South Credit FPI = V08,V09<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

USVI AIRLINE CHIP FULL DATA W/PIN = 0.95%
USVI AIRLINE CHIP FULL DATA/USVI AIRLINE ACQUIRER CHIP = 1.00%
USVI AIRLINE = 1.10%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement* | ▪ Exceeds 3 days …Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization …Standard |
| ▪ POS Entry mode = 5** | ▪ If not… Standard |
| ▪ Ticket number in merchant name field required | ▪ If not….Standard |
| ▪ MCC 3000-3299 or 4511 | ▪ If not….Standard |
| NOTES: | |
| ▪ Also applies to Visa Electron cards<br>▪ *15 day Settlement for USVI Airline<br>▪ **POS Entry mode = 07, 90, or 91 for USVI Airline Acquirer Chip, USVI Airline has no requirement for POS Entry mode<br>▪ Terminal capability is "5" for USVI Airline Acquirer Chip only | |

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 199,200, 206,207<br>North Credit Plancode = 210,211,212,213<br>Debit = N/A | South Credit FPI = N/A<br>South Credit FPI = N/A<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

USVI SECURE ECOMMERCE/USVI ECOMMERCE MERCHANT = 1.44%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Valid Electronic Authorization | ▪ No authorization …Standard |
| ▪ POS Entry mode = 01 | ▪ If not… Standard |
| ▪ MOTO/ECI = 6 or 9 | ▪ If not… Standard |
| NOTES: | |
| ▪ Also applies to Visa Electron cards | |

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 214,215,216,218<br>Debit = N/A | South Credit FPI = V10,V11,V12,V13<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

USVI STANDARD = 1.60%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Reimbursement attribute = 0 | ▪ N/A |
| NOTES: | |
| ▪ Also applies to Visa Electron cards | |

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 220,221<br>Debit = N/A | South Credit FPI = V14,V15<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

USVI BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION/SIGNATURE/INFINITE = 1.80%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Commercial Card types = B, O, R or S<br>▪ Consumer Card types = H or K | ▪ N/A |
| NOTES: | |
| ▪ | |

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 188,189<br>North Credit Plancode = 190,191,192<br>Debit = N/A | South Credit FPI = V01,V02<br>South Credit FPI = V03,V04,V05<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

PR ELECTRONIC EMERGING SMALL TICKET (UTILITIES/DISC CLUBS) = 1.10%
PR ELECTRONIC EMERGING SMALL TICKET COMMERCIAL/PLATINUM (UTILITIES/DISC CLUBS) = 1.25%
PR ELECTRONIC EMERGING SMALL TICKET SIGNATURE (UTILITIES/DISC CLUBS) = 1.28%
PR ELECTRONIC EMERGING SMALL TICKET DB (UTILITIES/DISC CLUBS) = 1.05%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days …Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization …Standard |
| ▪ MCCs must be valid | ▪ If not… Standard |
| ▪ POS Entry mode = 05, 07, 90 or 91 | ▪ If not… Standard |

NOTES:

- MCCs for Emerging Market and Small Ticket = 4011, 4111, 4112, 4121, 4131, 4784, 4789, 5814, 5912, 5976, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7911, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099, 8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311 and 9399
- MCC for Utilities must be 4900 and 5300 for Discount Clubs

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 121,122,123,124<br>Debit = 738 | South Credit FPI = R01,R02,R03,R04<br>Debit = R25 |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

PR ELECTRONIC GAS STATION = 1.00%
PR ELECTRONIC GAS STATION COMMERCIAL/PLATINUM DB/CR = 1.15%
PR ELECTRONIC GAS STATION SIGNATURE DB/CR = 1.18%
PR ELECTRONIC GAS STATION DB = 0.90%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days …Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization …Standard |
| ▪ MCCs must be valid | ▪ If not… Standard |
| ▪ POS Entry mode = 05, 07, 90 or 91 | ▪ If not… Standard |

NOTES:

- MCCs = 5541 and 5542

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 125,126,127,128<br>Debit = 739 | South Credit FPI = R05,R06,R07,R08<br>Debit = R26 |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

PR ELECTRONIC RETAIL 1 = 1.35%
PR ELECTRONIC RETAIL 1 DB = 1.30%
PR ELECTRONIC RETAIL 1 COMMERCIAL/PLATINUM= 1.85%
PR ELECTRONIC RETAIL 1 SIGNATURE = 2.00%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days …Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization …Standard |
| ▪ MCCs must be valid | ▪ If not… Standard |
| ▪ POS Entry mode = 05, 07, 90 or 91 | ▪ If not… Standard |

NOTES:

- MCCs = 3351-3500, 7512, 3501-3999, 7011, 7012, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 5971, or 7995

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 129,130,131,132<br>Debit = 740 | South Credit FPI = R09,R10R11,R12<br>Debit = R27 |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

PR ELECTRONIC RETAIL 2 = 1.30%
PR ELECTRONIC RETAIL 2 DB = 1.25%
PR ELECTRONIC RETAIL 2 COMMERCIAL/PLATINUM = 1.80%
PR ELECTRONIC RETAIL 2 SIGNATURE =1.90%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days …Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization …Standard |
| ▪ MCCs must be valid | ▪ If not… Standard |
| ▪ POS Entry mode = 05, 07, 90 or 91 | ▪ If not… Standard |

| NOTES: | | |
|---|---|---|
| ▪ MCCs = all other MCCs not previously noted in other market segments | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 133,134,135,136<br>Debit = 741 | South Credit FPI = R13,R14,R15,R16<br>Debit = R28 |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

PR ELECTRONIC SUPERMARKET= 1.05%
PR ELECTRONIC SUPERMARKET DB = 1.00%
PR ELECTRONIC SUPERMARKET COMMERCIAL/PLATINUM = 1.18%
PR ELECTRONIC SUPERMARKET SIGNATURE = 1.25%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days …Standard |
| ▪ Valid Electronic Authorization | ▪ No authorization …Standard |
| ▪ MCCs must be valid | ▪ If not… Standard |
| ▪ POS Entry mode = 05, 07, 90 or 91 | ▪ If not… Standard |

| NOTES: | | |
|---|---|---|
| ▪ MCCs = 5310 or 5411 | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 137,138,139,140<br>Debit = 743 | South Credit FPI = R17,R18,R19,R20<br>Debit = R30 |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

PR STANDARD = 1.65%
PR STANDARD DB = 1.65%
PR STANDARD COMMERCIAL/PLATINUM = 1.85%
PR STANDARD SIGNATURE = 2.00%
PR STANDARD CASH ADVANCE = .33% + $1.75

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Reimbursement attribute = 0 | ▪ N/A |

| NOTES: | | |
|---|---|---|
| ▪ MCCs = 6010 or 6011 for Cash Advance | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode =117,141,142,143,144<br>Debit = 742 | South Credit FPI = RCA,R21,R22,R23,R24<br>Debit = R29 |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

AP DOMESTIC RECURRING = 1.00%
AP DOMESTIC RECURRING COMMERCIAL= 1.00%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 5 day Settlement | ▪ If not…Standard |
| ▪ POS Environment = R | ▪ If not…Standard |
| ▪ MOTO/ECI = 2 | ▪ If not…Standard |

| NOTES: | | |
|---|---|---|
| ▪ | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 176,177<br>Debit = N/A | South Credit FPI = AP1,AP2<br>Debit = N/A |
| Omaha Credit F/A = N/A | Memphis Rate Code Credit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| Debit = N/A | Debit = N/A |

AP DOMESTIC SMALL TICKET = 1.00%
AP DOMESTIC SMALL TICKET COMMERCIAL= 1.85%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 5 day Settlement | ▪ If not…Standard |
| ▪ POS Entry mode = 02, 90 or 91 | ▪ If not…Standard |
| ▪ Transaction amount = US $25.00 or less | ▪ If not…Standard |
| NOTES: | |
| ▪ MCCs = 4784, 5814, 7523 or 7832 | |

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 178,179<br>Debit = N/A | South Credit FPI = AP3,AP4<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

AP DOMESTIC ACQUIRER CHIP = .90%
AP DOMESTIC ISSUER CHIP = 1.10%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 4 day Settlement | ▪ If not…Standard |
| ▪ Valid Electronic Authorization | ▪ If not…Standard |
| ▪ POS Entry mode = 90 or 91 | ▪ If not…Standard |
| ▪ Terminal capability = 5 or 8 | ▪ If not…Standard |
| ▪ Issuer must not be Chip-qualified | ▪ If not…Standard |
| NOTES: | |
| ▪ For Issuer Chip, the terminal capability must not = 5 or 8<br>▪ For Issuer Chip, the issuer must be Chip-qualified | |

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 180,181<br>Debit = N/A | South Credit FPI = AP5 (Issuer Chip)<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

AP DOMESTIC CHIP ONLINE = 1.00%
AP DOMESTIC CHIP OFFLINE = 1.00%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 4 day Settlement | ▪ If not…Standard |
| ▪ POS Entry mode = 05 | ▪ If not…Standard |
| ▪ Terminal capability = 5 | ▪ If not…Standard |
| NOTES: | |
| ▪ For Chip Online, the authorization must be valid<br>▪ For Chip Offline, must not be authorized | |

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 182,183<br>Debit = N/A | South Credit FPI = N/A<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

AP DOMESTIC ELECTRONIC CONSUMER = 1.00%
AP DOMESTIC ELECTRONIC BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 5 day Settlement | ▪ If not…Standard |
| ▪ POS Entry mode = 90 or 91 | ▪ If not…Standard |
| NOTES: | |
| ▪ For Commercial card transactions, the authorization must be valid | |

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 184,185<br>Debit = N/A | South Credit FPI = AP6,AP7<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

AP DOMESTIC STANDARD CONSUMER = 1.44%
AP DOMESTIC STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ Reimbursement attribute = 0 | | ▪ N/A |
| NOTES: | | |
| ▪ | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 186,187<br>Debit = N/A | South Credit FPI = AP8,AP9<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

AP REGIONAL AIRLINE CONSUMER/GOLD PREMIUM/INFINITE/PLATINUM/SIGNATURECR DB = 1.16%
AP REGIONAL AIRLINE CORPORATE CR DB = 2.00%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ MCCs = 3000-3299, 4511 | | ▪ If not…Standard |
| NOTES: | | |
| ▪ Ticket number in the Merchant name Field<br>▪ The Corporate Card Airline fee program does not apply to the following Commercial Card types: B (Business) and S (Purchasing) | | |
| Visa Credit FPI = N/A<br>Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 255,257,258<br>North Credit Plancode = 259,260,261<br>Debit = 855/857 | South Credit FPI = N/A<br>South Credit FPI = N/A<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

AP REGIONAL AIRLINE CORPORATE STANDARD CR DB = 2.00%
AP REGIONAL STANDARD SIGNATURE/INFINITE CR DB = 2.02%
AP REGIONAL STANDARD GOLD CR DB = 1.55%
AP REGIONAL STANDARD CLASSIC/ELECTRON CR DB = 1.35%
AP REGIONAL STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION/PLATINUM CR DB = 2.00%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ Commercial Card types of : B(Business), R (Corporate) or S (Purchasing)<br>▪ Consumer Card types of : C(Classic), E (Electron), H (Infinite) , J (Platinum), K(Signature) or P (Gold) | | ▪ N/A |
| NOTES: | | |
| ▪ MCCs = 3000-3299, 4511<br>▪ The Corporate Card Airline fee program does not apply to the following Commercial Card types: B (Business) and S (Purchasing) | | |
| Visa Credit FPI = N/A<br>Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 256,294,295,296,297<br>North Credit Plancode = 298,299,306,307,308<br>Debit = 855, 856,894,895,896,897,898,899,906,907,908 | South Credit FPI = A23,A24,A25,A26,A27<br>South Credit FPI = A28,A29,A30,A31<br>Debit = A35,A36,A37,A38,A39,A40,A41,A42,A43 |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

AP REGIONAL AIR CHIP ACQ CLASSIC/ELECTRON/GOLD/PLATINUM/SIGNATURE/INFINITE CR DB= 1.16%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ 3 day Settlement | | ▪ If not…Standard |
| ▪ POS Entry mode = 90 or 91 | | ▪ If not…Standard |
| ▪ Terminal Capability = 5 | | ▪ If not…Standard |
| ▪ Authorization must be valid | | ▪ If not…Standard |
| NOTES: | | |
| ▪ MCCs = 3000-3299, 4511<br>▪ Ticket number in the Merchant name Field<br>▪ US Acquirers that use US BINs are not eligible to qualify for the Airline Chip Acquirer rate | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 262,263,264,265,266<br>Debit = 862,863,864,865,866 | South Credit FPI = N/A<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

AP REGIONAL CHIP ACQUIRER CLASSIC/ELECTRON CR DB= 1.12%
AP REGIONAL CHIP ACQUIRER GOLD CR DB= 1.32%
AP REGIONAL CHIP ACQUIRER PLATINUM CR DB= 1.75%
AP REGIONAL CHIP ACQUIRER SIGNATURE/INFINITE CR DB= 1.92%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ If not…Standard |
| ▪ POS Entry mode = 90 or 91 | ▪ If not…Standard |
| ▪ Terminal Capability = 5 or 8 | ▪ If not…Standard |
| ▪ Authorization must be valid | ▪ If not…Standard |

NOTES:
- Consumer card issuer is not Chip-Qualified
- Acquirer meets Chip terminal deployment requirement
- US Acquirers that use US BINs are not eligible to qualify for the Chip Acquirer rate

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 267,268,269<br>North Credit Plancode = 270,271<br>Debit = N/A | South Credit FPI = N/A<br>South Credit FPI = N/A<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

AP REGIONAL CHIP ISSUER CLASSIC/ELECTRON CR DB= 1.32%
AP REGIONAL CHIP ISSUER GOLD CR DB= 1.52%
AP REGIONAL CHIP ISSUER PLATINUM CR DB= 1.95%
AP REGIONAL CHIP ISSUER SIGNATURE/INFINITE CR DB= 2.12%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ If not…Standard |
| ▪ POS Entry mode = 90 or 91 | ▪ If not…Standard |
| ▪ Terminal Capability = 5 or 8 | ▪ If not…Standard |
| ▪ Authorization must be valid | ▪ If not…Standard |

NOTES:
- 

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 272,273,274<br>North Credit Plancode = 275,276<br>Debit = N/A | South Credit FPI = A01,A02,A03<br>South Credit FPI = A04,A05<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

AP REGIONAL ECOMMERCE NON-AUTHENTICATED CLASSIC/ELECTRON CR DB= 1.22%
AP REGIONAL ECOMMERCE NON-AUTHENTICATED GOLD CR DB= 1.42%
AP REGIONAL ECOMMERCE NON-AUTHENTICATED PLATINUM CR DB= 1.72%
AP REGIONAL ECOMMERCE NON-AUTHENTICATED SIGNATURE/INFINITE CR DB= 1.89%
AP REGIONAL ECOMMERCE AUTHENTICATED SEC CLASSIC/ELECTRON CR DB= 1.35%
AP REGIONAL ECOMMERCE AUTHENTICATED SEC GOLD CR DB= 1.55%
AP REGIONAL ECOMMERCE AUTHENTICATED SEC PLATINUM CR DB= 1.85%
AP REGIONAL ECOMMERCE AUTHENTICATED SEC SIGNATURE/INFINITE CR DB= 2.02%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ POS Entry mode = 01 | ▪ If not…Standard |
| ▪ Authorization must be valid | ▪ If not…Standard |

NOTES:
- Ecommerce authenticated security MOTO/ECI = 5
- Ecommerce non-authenticated MOTO/ECI = 6

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 279,280,281,282,283<br>North Credit Plancode = 284,285,286,287,288<br>Debit = N/A | South Credit FPI = A08,A09,A10,A11,A12<br>South Credit FPI = A13,A14,A15,A16,A17<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

AP REGIONAL ELECTRONIC CLASSIC/ELECTRON CR DB= 1.22%
AP REGIONAL ELECTRONIC GOLD CR DB= 1.42%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ 3 day Settlement | | ▪ If not…Standard |
| ▪ POS Entry mode = 05, 07, 90, 91 or 95 | | ▪ If not…Standard |
| NOTES: | | |
| ▪ The Electronic fee program does not apply to Consumer card types: H (Infinite), J (Platinum) and K (Signature) | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 277,278<br>Debit = 877,878 | South Credit FPI = A06,A07<br>Debit = A32/A33 |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

AP REGIONAL RECURRING GOLD PREMIUM/INFINITE/PLATINUM/SIGNATURE CR DB= 1.16%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ POS Environment = R | | ▪ If not…Standard |
| NOTES: | | |
| ▪ | | |
| Visa Credit FPI = N/A<br>Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 289,290,291<br>North Credit Plancode = 292,293<br>Debit = 889 | South Credit FPI = A18,A19,A20<br>South Credit FPI = A21,A22<br>Debit = A34 |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

GUAM ELECTRONIC = 1.00%
GUAM ELECTRONIC PLATINUM/SIGNATURE = 1.85%
GUAM ELECTRONIC BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = 1.85%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ 4 day Settlement | | ▪ If not…Standard |
| ▪ POS Entry mode = 90 or 91 | | ▪ If not…Standard |
| NOTES: | | |
| ▪ For Commercial card transactions, the authorization code must be valid | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 165,166,167,168<br>Debit = N/A | South Credit FPI = G16,G17,G18,G19<br>Debit = |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

GUAM RECURRING SIGNATURE/PLATINUM = 1.00%
GUAM RECURRING COMMERCIAL= 1.00%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ 4 day Settlement | | ▪ If not…Standard |
| ▪ POS Environment = R | | ▪ If not…Standard |
| NOTES: | | |
| ▪ | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 145,146,147,148<br>Debit = N/A | South Credit FPI = G01,G02 ,G03,G04<br>Debit = |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

GUAM SMALL TICKET = 1.00%
GUAM SMALL TICKET SIGNATURE/PLATINUM = 1.85%
GUAM SMALL TICKET COMMERCIAL = 1.85%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 5 day Settlement | ▪ If not…Standard |
| ▪ POS Entry mode = 02, 90 or 91 | ▪ If not…Standard |
| NOTES: | |
| ▪ MCCs = 4784, 5814, 7523, or 7832<br>▪ Transaction amount = US $25.00 or less | |

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 149,150,151,152<br>Debit = N/A | South Credit FPI = G05,G06 ,G07,G08<br>Debit = |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

GUAM ACQUIRER CHIP = .90%
GUAM ACQUIRER CHIP SIGNATURE/PLATINUM = 1.75%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 4 day Settlement | ▪ If not…Standard |
| ▪ POS Entry mode = 90 | ▪ If not…Standard |
| ▪ POS Terminal capability = 5 | ▪ If not…Standard |
| NOTES: | |
| ▪ POS Entry mode for Platinum and Signature = 90 or 91<br>▪ POS Terminal capability for Platinum and Signature = 5 or 8 | |

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 153,154,155<br>Debit = N/A | South Credit FPI = N/A<br>Debit = |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

GUAM ISSUER CHIP = 1.10%
GUAM ISSUER CHIP SIGNATURE/PLATINUM = 1.95%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 4 day Settlement | ▪ If not…Standard |
| ▪ POS Entry mode = 90 | ▪ If not…Standard |
| ▪ POS Terminal capability = 5 | ▪ If not…Standard |
| ▪ Authorization code must be valid | ▪ If not…Standard |
| NOTES: | |
| ▪ POS Entry mode for Platinum and Signature = 90 or 91<br>▪ POS Terminal capability for Platinum and Signature = 5 or 8<br>▪ Issuer must be Chip-qualified | |

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 156,157,158<br>Debit = N/A | South Credit FPI = G09,G10,G11<br>Debit = |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

GUAM CHIP ONLINE = 1.00%
GUAM CHIP OFFLINE = 1.00%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 4 day Settlement | ▪ If not…Standard |
| ▪ POS Entry mode = 05 or 07 | ▪ If not…Standard |
| ▪ Terminal capability = 5 or 8 | ▪ If not…Standard |
| NOTES: | |
| ▪ For Chip Online, the authorization must be valid<br>▪ For Chip Offline, must not be authorized | |

| | | |
|---|---|---|
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 159,160<br>Debit = N/A | South Credit FPI = N/A<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

GUAM SECURE ECOMMERCE PLATINUM/SIGNATURE = 1.65%
GUAM ECOMMERCE MERCHANT PLATINUM/SIGNATURE = 1.65%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ POS Entry mode = 01 | | ▪ If not…Standard |
| NOTES: | | |
| ▪ For Ecommerce Secure MOTO/ECI = 5<br>▪ For Ecommerce Merchant MOTO/ECI = 6 | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 161,162,163,164<br>Debit = N/A | South Credit FPI = G12,G13,G14,G15<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

GUAM STANDARD = 1.44%
GUAM STANDARD PLATINUM/SIGNATURE = 1.85%
GUAM STANDARD BUSINESS/CORPORATE/PURCHASING/DISTRIBUTION = $1.85%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ MOTO/ECI not 5 or 6 | | ▪ If not…Standard |
| NOTES: | | |
| ▪ | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 169,170,174,175<br>Debit = N/A | South Credit FPI = G20,G21,G22,G23<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

LAC REGIONAL ELECTRONIC/ELECTRON CR = 1.10%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ 3 day Settlement | | ▪ If not…Standard |
| ▪ POS Entry mode = 90, 91, 05 or 07 | | ▪ If not…Standard |
| ▪ Authorization code must be valid | | ▪ If not…Standard |
| NOTES: | | |
| ▪ | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 085<br>Debit = N/A | South Credit FPI = K25<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

LAC REGIONAL AIRLINE/AIR ELECTRON = 1.10%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ 15 day Settlement | | ▪ If not…Standard |
| NOTES: | | |
| ▪ MCCs = 3000-3299, 4511<br>▪ Ticket Number in the Merchant name field | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 417<br>Debit = N/A | South Credit FPI = N/A<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

LAC REGIONAL INFINITE = 1.97% ELIMINATED as of 11.1
LAC REGIONAL BUSINESS/CORPORATE/PURCHASING = 2.00%

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ Commercial Card types = B(Business), O (Business Signature), R (Corporate) or S (Purchasing) | | ▪ If not…Standard |
| ~~▪ Consumer Card types = H(Infinite) or K (Signature)~~ | | ~~▪ If not…Standard~~ |
| NOTES: | | |
| ▪ Purchasing Card type of S with Commercial Card service indicator of J denotes a Visa Distribution card | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 046,084<br>Debit = N/A | South Credit FPI = K23,K24<br>Debit = N/A |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = PLB, PLC, PLP, PLI<br>Debit = N/A |

## LAC REGIONAL SECURE ECOMMERCE/ELECTRON = 1.44%
## LAC REGIONAL ECOMMERCE MERCHANT ELECTRON = 1.44%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ POS Entry mode = 01 | ▪ If not…Standard |
| ▪ Authorization code must be valid | ▪ If not…Standard |
| ▪ MOTO/ECI = 6 or 9 | ▪ If not…Standard |

| NOTES: | | |
|---|---|---|
| ▪ The Acquirer must participate in Verified by Visa. US Acquirers will be set to participate | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 070,074<br>Debit = N/A | South Credit FPI = K26,K27<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

## LAC REGIONAL STANDARD/ELECTRON = 1.60%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Reimbursement attribute = 0 | ▪ N/A |

| NOTES: | | |
|---|---|---|
| ▪ | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 086<br>Debit = N/A | South Credit FPI = K28<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

## LAC PREMIUM = 1.80%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be a LAC Merchant | ▪ If not …refer to Standard |
| ▪ Must be a LAC Issued Platinum Card | ▪ If not …refer to Standard |

| NOTES: | | |
|---|---|---|
| ▪ | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 105<br>Debit = N/A | South Credit FPI = K29<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = PLJ<br>Debit = N/A | |

## LAC SUPER PREMIUM = 1.97%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be a LAC Merchant | ▪ If not …refer to Standard |
| ▪ Must be a LAC Issued Infinite or Signature Card | ▪ If not …refer to Standard |

| NOTES: | | |
|---|---|---|
| ▪ | | |
| Visa Credit FPI = N/A<br>Debit = N/A | North Credit Plancode = 397<br>Debit = N/A | South Credit FPI = K30<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = PLS, XLS (refund)<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

## INTERNATIONAL MERCHANT/ SIGNATURE PREFERRED = 1.97% (ELIMINATED as of 11.1)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Non-US Merchant | ▪ If not…refer to Standard |
| ▪ US Acquirer | ▪ If not…refer to Standard |
| ▪ US Issued Signature Preferred card | ▪ If not…refer to Standard |

| NOTES: | | |
|---|---|---|
| ▪ Applies to Territories and International Airline Program | | |
| Visa Credit FPI = 245<br>Debit = N/A | North Credit Plancode = ~~252~~<br>Debit = N/A | South Credit FPI = 245<br>Debit = N/A |
| Omaha Credit F/A = N/A<br>Debit = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

## INTERREGIONAL PREMIUM = 1.80%
## LAC INTERREGIONAL PREMIUM = 2.5050% + $0.1660 Memphis platform only

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Must be a US Territory or Non-US Merchant | ▪ If not …refer to Standard |
| ▪ Must be a US issued Visa Signature card | ▪ If not …refer to Standard |

| NOTES: | | |
|---|---|---|
| | | |
| Visa Credit FPI = 947<br>Debit = N/A | North Credit Plancode = 229<br>Debit = N/A | South Credit FPI = 94U<br>Debit = N/A |
| Omaha Credit F/A =<br>Debit = N/A | Memphis Rate Code Credit = RRU<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

MERIT III BASE = 1.58% + $.10
MERIT III DEBIT = 1.05% + $.15
ENHANCED MERIT III BASE = 1.73% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...Merit I otherwise Standard |
| ▪ Valid Authorization | ▪ No authorization…Standard |
| ▪ Card Present (Swiped, Contactless) | ▪ If key entered … Key Entered with eligible MCC otherwise Merit I |
| ▪ 10% Transaction tolerance (25% Barbers/Beauty Salons)* | ▪ If exceeds tolerance... Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... Standard |

NOTES:

- *Restaurants (5812), Fast Food (5814) ,Bars (5813) , Limousines and Taxis (4121), Cruise Lines (4111) and Airline transactions are exempt from transaction tolerance
- MOTO MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, and 5969 are not eligible to receive Merit III interchange
- MCCs 5541 and 5542 are no longer eligible effective 4/13/07
- MCC 4900 is not eligible to receive Merit III Base or Enhanced Merit III Base as of 10/03/08
- MCCS 4900, 6300, or 6513 are no longer eligible to receive Merit III Debit as of 10/03/08
- Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive Merit III as of 04/15/11

| | | |
|---|---|---|
| MC Credit IRD = 70, 80, Enh =RA<br>Debit = 70, 80 | North Credit Plancode = 009, 309<br>Debit = 609 | South Credit Pseudo IRI = D70, DRA<br>Debit Pseudo IRI = 770 |
| Omaha Credit F/A = 012,191<br>Omaha Debit F/A= 078 | Memphis Rate Code Credit = M80<br>Debit = D80, MRA | |

MERIT I = 1.89% + $.10
MERIT I DEBIT = 1.64% + $.16
ENHANCED MERIT I = 2.04% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement, Airlines 9 day settlement | ▪ Exceeds 3 days…Standard … |
| ▪ Valid Authorization | ▪ No authorization...Standard |
| ▪ 10% Transaction tolerance (25% Barbers/Beauty Salons)* | ▪ If exceeds tolerance...Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Standard |
| ▪ Auth and Settlement MCC must match ** | ▪ No MCC match...Standard |

NOTES:

*Restaurants (5812), Fast Food (5814) ,Bars (5813) , Limousines and Taxis (4121) are exempt from transaction tolerance
**Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations

- Hotels, Car Rental, Airlines, Automated Fuel Dispensers, (all identified by MCC) and properly identified Non-face to face and E-commerce transactions are exempt from transaction amount tolerance and timeliness edits
- MCC 4900 is not eligible to receive Merit I Base or Enhanced Merit I Base as of 10/03/08
- MCCS 4900, 5960, 6300, or 6513 are no longer eligible to receive Merit I Debit as of 10/03/08

| | | |
|---|---|---|
| MC Credit IRD = 78, 88, 98, Enh =RP<br>Debit = 78, 88,98 | North Credit Plancode = 011, 311<br>Debit = 611 | South Credit Pseudo IRI = D78, DRP<br>Debit Pseudo IRI = 778 |
| Omaha Credit F/A= 001,206<br>Omaha Debit F/A= 076 | Memphis Rate Code Credit = M88, MRP<br>Debit = D88 | |

MERIT I ELECTRONIC COMMERCE = 1.89% + $.10
MERIT I ELECTRONIC COMMERCE DEBIT = 1.64% + $.16

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days...Standard |
| ▪ Valid Authorization | ▪ No authorization...Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Standard |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ CAT 6 in Settlement* | ▪ Missing...Merit I |
| ▪ Electronic Commerce Identifiers in Auth* | ▪ Missing...Merit I |

NOTES:

*Transaction Amount Edit and Timeliness edit (from authorization to transaction date) is bypassed, if all required Electronic Commerce Indicators are present in authorization and clearing

- MCC 4900 is not eligible to receive Merit I Ecommerce or Merit I Ecommerce Debit as of 10/03/08
- MCCs 4900, 5960, 6300, or 6513 are no longer eligible to receive Merit I Ecommerce Debit as of 10/03/08

| | | |
|---|---|---|
| MC Credit IRD = 78, 88, 98<br>Debit = 78, 88, 98 | North Credit Plancode = 089<br>Debit = 689 | South Credit Pseudo IRI = D88<br>Debit Pseudo IRI = 788 |
| Omaha Credit F/A= 007<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M88<br>Debit = D88 | |

BILL PAYMENTS MERIT I (Real Estate) = 1.10% + $ 0.00
BILL PAYMENTS DEBIT MERIT I (Real Estate) = 1.10% + $ 0.00
ENHANCED BILL PAYMENTS MERIT I (Real Estate) = 1.10% + $ 0.00

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days…Standard … |
| ▪ Valid Authorization | ▪ No authorization...Standard |
| ▪ 10% Transaction tolerance | ▪ If exceeds tolerance...Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Standard |
| ▪ MCC must be 6513 (Real Estate Agents and Managers – Rentals) | ▪ If not . . . Merit I |

NOTES:

▪

| | | |
|---|---|---|
| MC Credit IRD = 78, 88, 98, RP<br>Debit = 78, 88,98 | North Credit Plancode = 027, 327<br>Debit = 627 | South Credit Pseudo IRI = 598, BRP<br>Debit Pseudo IRI = 798 |
| Omaha Credit F/A= 089<br>Omaha Debit F/A= N/A | Memphis Rate Code Credit = M98<br>Debit =N/A | |

BILL PAYMENTS MERIT I (Insurance) = 1.43% + $ 0.05
ENHANCED BILL PAYMENTS MERIT I (Insurance) = 1.43% + $ 0.05

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days…Standard … |
| ▪ Valid Authorization | ▪ No authorization...Standard |
| ▪ 10% Transaction tolerance | ▪ If exceeds tolerance...Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Standard |
| ▪ MCC must be 6300 (Insurance Sales, Underwriting, and Premiums) or 5960 (Direct Marketing – Insurance Services) | ▪ If not . . . Merit I |

NOTES:

▪

| | | |
|---|---|---|
| MC Credit IRD = = 78, 88, 98, RP<br>Debit = 78, 88,98 | North Credit Plancode = 391, 394<br>Debit = N/A | South Credit Pseudo IRI = I98, IRP<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 086<br>Omaha Debit F/A= N/A | Memphis Rate Code Credit = M78<br>Debit = N/A | |

KEY ENTERED = 1.89% + $.10
KEY ENTERED DEBIT = 1.64% + $.16
ENHANCED KEY ENTERED = 2.04% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...Merit I otherwise Standard |
| ▪ Valid Authorization | ▪ No authorization…Standard |
| ▪ 10% Transaction tolerance* | ▪ Exceeds tolerance**…Standard** |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference...Standard |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Standard |
| ▪ MCC must be Retail or Restaurant | ▪ If incorrect MCC code...Merit I |
| NOTES: | |
| * MCC's 5812-5814 (Restaurants) are exempt from transaction amount tolerance | |
| MC Credit IRD = 92, Enh = RQ<br>Debit = 92 | North Credit Plancode = 081, 381<br>Debit = 681 / South Credit Pseudo IRI = D92, DRQ<br>Debit Pseudo IRI = 792 |
| Omaha Credit F/A= 060,207<br>Omaha Debit F/A = 084 | Memphis Rate Code Credit = M92, MRQ<br>Debit = D92 |

SMALL TICKET DEBIT = 1.55% + $.04

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...Merit I Debit otherwise Standard Debit |
| ▪ Card Present (Swiped or CT7 Transponder) | ▪ If key-entered or missing transponder... Merit I Debit |
| ▪ Valid Authorization | ▪ No authorization...Standard Debit |
| ▪ 10% Transaction tolerance* | ▪ If exceeds tolerance...Standard Debit |
| ▪ Transaction Amount Limit of $15.00 | ▪ Exceeds Tran Amount… Standard Debit |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Standard Debit |
| ▪ Banknet Authorization Date | ▪ Missing Auth date...Standard Debit |
| ▪ MCCs must be 4111, 4121, 4131, 4784, 5499, 5994, 5812, 5814, 7211, 7216, 7338, 7523, 7542, 7832, 7841 or 9402 | ▪ Incorrect MCC…Merit III Debit |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... Standard Debit |
| ▪ Must be Consumer Debit Card | ▪ If not… refer to appropriate Interchange Rate section |
| NOTES: | |
| * MCC 5812 -5814, and 4121are exempt from tolerance amount edit | |
| MC Credit IRD = N/A<br>Debit = 25 | North Credit Plancode = N/A<br>Debit = 667 / South Credit IRI = N/A<br>Debit Pseudo IRI = 725 |
| Omaha Credit F/A= N/A<br>Omaha Debit F/A = 103 | Memphis Rate Code Credit = N/A<br>Debit = D25 |

RESTAURANT DEBIT = 1.19% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...Merit I Debit otherwise Standard Debit |
| ▪ Card Present (Swiped or CT7 Transponder) | ▪ If key-entered or missing transponder... Merit I Debit |
| ▪ Valid Authorization | ▪ No authorization...Standard Debit |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Standard Debit |
| ▪ Banknet Authorization Date | ▪ Missing Auth date...Standard Debit |
| ▪ MCCs must be 5812 or 5814 | ▪ Incorrect MCC…Merit III Debit |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Standard Debit |
| ▪ Must be Consumer Debit Card | ▪ If not… refer to appropriate Interchange Rate section |
| NOTES: | |
| | |
| MC Credit IRD = N/A<br>Debit = 26 | North Credit Plancode = N/A<br>Debit = 668 / South Credit IRI = N/A<br>Debit Pseudo IRI = 726 |
| Omaha Credit F/A= N/A<br>Omaha Debit F/A = 104 | Memphis Rate Code Credit = N/A<br>Debit = D26 |

EMERGING MARKET DEBIT = 0.80% + $.25

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days... Standard Debit |
| ▪ Valid Authorization | ▪ No authorization…Standard Debit |
| ▪ 10% Transaction tolerance | ▪ Exceeds tolerance**…Standard** |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Standard Debit |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Standard Debit |
| ▪ MCC must be 4111, 4784, 4899, 5960, 6300, 8211, 8220, 8299, 9211, 9222, 9223, 9311, 9399, 9402 or 4112 | ▪ Incorrect MCC… Merit I Debit |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... Standard Debit |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ Must be Consumer Debit Card | ▪ If not… refer to appropriate Interchange Rate section |
| NOTES: | |
| ▪ MCC 4900 is not eligible to receive Emerging Market Debit as of 10/03/08 | |

| | | |
|---|---|---|
| MC Credit IRD = N/A<br>Debit = 29 | North Credit Plancode = 065<br>Debit = 665 | South Credit IRI = N/A<br>Debit Pseudo IRI = 729 |
| Omaha Credit F/A= N/A<br>Omaha Debit F/A = 107 | Memphis Rate Code Credit = N/A<br>Debit = D29 | |

PETROLEUM BASE CREDIT = 1.90% + $.00 ($0.95max)
ENHANCED PETROLEUM BASE = 1.90% + $.00 ($0.95max)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...Merit I otherwise Standard |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered or missing transponder... Merit I |
| ▪ Valid Authorization | ▪ No authorization...Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth date...Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... Standard |
| ▪ Must be Consumer Credit Card | ▪ If not… refer to appropriate Interchange Rate section |
| NOTES: | |
| For transactions submitted with MCC 5542<br>o Must contain CAT Level indicator of 1 or 2 for Fuel Dispenser<br>For transactions submitted with MCC 5541, the transaction must be either:<br>o Magnetic stripe required, except when a Transponder transaction | |

| | | |
|---|---|---|
| MC Credit IRD = 61, RW<br>Debit = N/A | North Credit Plancode = 24, 324<br>Debit = N/A | South Credit IRI = D61, DRW<br>Debit Pseudo IRI = NA |
| Omaha Credit F/A= Petrol Base283<br>Omaha Credit F/A =Enhance Petrol Base =212<br>Omaha Debit F/A = | Memphis Rate Code Credit = M61, E61, MRW, ERW<br>Debit = N/A | |

PETROLEUM – CAT / AFD DEBIT = 0.70% + $.17 ($0.95max)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...Merit I Debit otherwise Standard Debit |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered... Merit I Debit |
| ▪ Valid Authorization | ▪ No authorization...Standard Debit |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Standard Debit |
| ▪ Banknet Authorization Date | ▪ Missing Auth date...Standard Debit |
| ▪ Must be MCCs 5542 | ▪ Incorrect MCC… Merit III Debit |
| ▪ Must contain CAT Level indicator of 1 or 2 for Fuel Dispenser | ▪ Missing or invalid indicator…Merit III Debit |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Standard Debit |
| ▪ Must be Consumer Debit Card | ▪ If not… refer to appropriate Interchange Rate section |
| NOTES: | |
| | |

| | | |
|---|---|---|
| MC Credit IRD = N/A<br>Debit = 27 | North Credit Plancode = N/A<br>Debit = 670, 656 | South Credit IRI = N/A<br>Debit Pseudo IRI = 727 |
| Omaha Credit F/A= N/A<br>Omaha Debit F/A = 105 | Memphis Rate Code Credit = N/A<br>Debit = D27 | |

PETROLEUM – SERVICE STATION DEBIT= 0.70% + $.17 ($0.95max)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...Merit I Debit otherwise Standard Debit |
| ▪ Card Present (Swiped or CT7 Transponder) | ▪ If key-entered or missing transponder... Merit I Debit |
| ▪ Valid Authorization | ▪ No authorization...Standard Debit |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Standard Debit |
| ▪ Banknet Authorization Date | ▪ Missing Auth date...Standard Debit |
| ▪ MCC must be 5541 | ▪ Incorrect MCC… Merit III Debit |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Standard Debit |
| ▪ Must be Consumer Debit Card | ▪ If not… refer to appropriate Interchange Rate section |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| NOTES: | | |
|---|---|---|
| | | |
| MC Credit IRD = N/A<br>Debit = 28 | North Credit Plancode = N/A<br>Debit = 669, 657 | South Credit Pseudo IRI = N/A<br>Debit Pseudo IRI = 728 |
| Omaha Credit F/A= N/A<br>Omaha Debit F/A = 106 | Memphis Rate Code Credit = N/A<br>Debit = D28 | |

SERVICE INDUSTRY (SIIP) INCENTIVE = 1.15% + $.05
SERVICE INDUSTRY (SIIP) INCENTIVE DEBIT = 1.15% + $.05
ENHANCED SERVICE INDUSTRY (SIIP) INCENTIVE = 1.15% + $.05

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days …Merit I otherwise Standard |
| ▪ Valid Authorization | ▪ No authorization…Standard |
| ▪ Key Entered | ▪ If swiped….Merit III |
| ▪ 10% Transaction tolerance | ▪ If exceeds tolerance...Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Standard |
| ▪ MCCs must be 4814 or 4899 | ▪ Incorrect MCC…Merit I |
| ▪ Recurring Payment indicator in Auth and Settlement | ▪ No Recurring Payment indicator …Merit I |
| ~~▪ Program Registration ID, 3 digits (RXX) assigned by MasterCard must be present in the Program Registration ID field~~ | ~~▪ No Program Registration ID …Merit I~~ |
| ▪ Must be a Consumer Card | ▪ If not… refer to appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| ▪ MCCs 4812, 4900, 5960 or 6300 are no longer eligible to receive these three SIIP programs as of 10/03/08 | | |
| MC Credit IRD = 90, Enh =RM<br>Debit = 90 | North Credit Plancode = 066, 366<br>Debit = 666 | South Credit Pseudo IRI = 590, DRM<br>Debit Pseudo IRI = 790 |
| Omaha Credit F/A= 011,203<br>Omaha Debit F/A = 077 | Memphis Rate Code Credit = M90<br>Debit = D90 | |

PUBLIC SECTOR = 1.55% + $.10
ENHANCED PUBLIC SECTOR = 1.55% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days...Standard |
| ▪ Valid Authorization | ▪ No authorization…Standard |
| ▪ 10% Transaction tolerance | ▪ Exceeds Tolerance**…Standard** |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match ... Standard |
| ▪ MCC must be 4111, 4784, 9211, 9222, 9223, 9311, 9399, 9402 or 4112 | ▪ Incorrect MCC… Merit I |
| ▪ Must be a Consumer Card | ▪ If not… refer to appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| | | |
| MC Credit IRD = 22, Enh = RK<br>Debit = 22 | North Credit Plancode = 020, 320<br>Debit = N/A | South Credit Pseudo IRI = 522, DRK<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 088,201<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M22<br>Debit = D22 | |

UTILITIES = 0.00% + $.65
UTILITIES DEBIT = 0.00% + $.45
ENHANCED UTILITIES = 0.00% + $.65
BUSINESS UTILITY = 0.00% + $1.50
WORLD BUSINESS UTILITY = 0.00% + $1.50
WORLD ELITE BUSINESS UTILITY = 0.00% + $1.50
BUSINESS ENHANCED UTILITY = 0.00% + $1.50

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...Merit I otherwise Standard |
| ▪ Valid Authorization | ▪ No authorization…Standard |
| ▪ 10% Transaction tolerance | ▪ If exceeds tolerance...Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match ... Standard |
| ▪ MCC must be 4900 only | ▪ Incorrect MCC…Standard |
| ▪ Must be a Consumer Debit or Credit Card, or Business Card | ▪ If not… refer to appropriate Interchange Rate section |
| ~~▪ Program Registration ID, 3 digits (UXX) assigned by MasterCard must be present~~ | ~~▪ If no Program Reg I… Merit I~~ |

| NOTES: | | |
|---|---|---|
| ▪ Card Acceptor Type/Card Acceptor Tax ID required | | |
| MC Credit IRD =CU, Enh = RT<br>Debit = CW | North Credit Plancode = 048, 385<br>North Credit Plancode= 153, 286, 287 Bus<br>North Credit Plancode= 301 Enhanced Bus<br>Debit = 648 | South Credit Pseudo IRI = 500<br>South Credit IRI = 5C1, 5C2, 5C3<br>South Credit IRI = 5SR Enhanced Bus<br>Debit Pseudo IRI =7CU |
| Omaha Credit F/A= 156,210<br>Omaha Debit F/A = 157 | Memphis Rate Code Credit = MCU, MRT<br>Memphis Rate Code Credit = SSR Enhanced Bus<br>Debit = DCU | |

~~TRAVEL INDUSTRIES PREMIER SERVICE (TIPS) = 1.58% + $.10~~ LODGING/AUTO RENTAL/CRUISE LINE = 1.58% + $.10
~~TRAVEL INDUSTRIES PREMIER SERVICE (TIPS) DEBIT = 1.36% + $.15~~ LODGING/AUTO RENTAL/CRUISE LINES DEBIT = 1.15% + $.15
~~ENHANCED TRAVEL INDUSTRIES PREMIER SERVICE (TIPS) = 1.90% + $.10~~ ENHANCED LODGING/AUTO RENTAL/CRUISE LINES = 1.80% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...Merit I otherwise Standard |
| ▪ Valid Authorization | ▪ No authorization…Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match ... Standard |
| ~~▪ Non generic T&E MCC Code* (except Cruise Line MCC 4411)~~ | ~~▪ Non registered or Generic MCC Code...Merit I~~ |
| ~~▪ Program Registration ID, 3 digits (PXX) assigned by MasterCard must be present in the Program Registration ID field.~~ | ~~▪ If Program Registration ID not present...Merit I~~ |
| ▪ Settlement Detail Addendum Data (Vehicle Rental Detail or Lodging Summary) | ▪ If missing...Merit I |

| NOTES: | | |
|---|---|---|
| ▪ Any Car Rental, Hotel or Cruise Line merchant may qualify effective 11.1<br>▪ ~~MCC must be custom and registered for TIPS~~ | | |
| MC Credit IRD = 97, Enh =RS<br>Debit = 97 | North Credit Plancode = 050 Lodging, Enh =386<br>Debit = 650<br>North Credit Plancode = 051 Auto Rental, Enh =387<br>Debit = 651<br>North Credit Plancode = 052 Cruise Line, Enh =388<br>Debit = 652 | South Credit Pseudo IRI = 597, DRS<br>Debit Pseudo IRI = 797 |
| Omaha Credit F/A =049 Car Rental<br>Omaha Credit F/A= 050 Lodging<br>Omaha Credit F/A = 051 Cruise<br>Credit F/A = Enhanced Trav.Ind. 209<br>Debit F/A = 083 All Omaha | Memphis Rate Code Credit = M97, Enhanced MRS<br>Debit = D97 | |

PASSENGER TRANSPORT = 1.75% + $.10
PASSENGER TRANSPORT DEBIT = 1.60% + $.15
ENHANCED PASSENGER TRANSPORT = 1.90% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ 9 day Settlement | ▪ Exceeds 9 days... Standard |
| ▪ Valid Authorization (except Airlines) | ▪ No authorization…Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Standard |
| ▪ Passenger Name in settlement | ▪ Missing ...Standard |
| ▪ Ticket Number in settlement | ▪ Missing ...Standard |
| ▪ Issuing Carrier in settlement | ▪ Missing ...Standard |
| ▪ Itinerary Data in Settlement | ▪ Missing ...Merit I |
| ▪ Auth and Settlement MCC must match* | ▪ No MCC match... Standard |

| NOTES: | | |
|---|---|---|
| ▪ No Magnetic Stripe or Amount Edits apply to this interchange level<br>▪ *Valid exceptions are Travel Agencies and Airline/~~Passenger Railway combinations~~ | | |
| MC Credit IRD = 93, Enh =RR<br>Debit = 93 | North Credit Plancode = 013, 313<br>Debit = 613 | South Credit Pseudo IRI = N/A<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 017,208<br>Omaha Debit F/A = 080 | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

SUPERMARKET BASE = ~~1.48% + $.05~~ 1.48% + $.10
SUPERMARKET DEBIT = 1.05% + $.15 (max $.35)
ENHANCED SUPERMARKET BASE = ~~1.48% + $.05~~ 1.48% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...Merit I otherwise Standard |
| ▪ Valid Authorization | ▪ No authorization... Standard |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered... Merit I |
| ▪ 10% Transaction tolerance | ▪ If exceeds tolerance... Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... Standard |
| ▪ MCC must be 5411 | ▪ Incorrect MCC ... Standard |
| ~~▪ Program Registration ID, 3 digits (SXX) assigned by MasterCard must be present in the Program Registration ID field.~~ | ~~▪ Missing Program Registration ID...Merit III~~ |

| NOTES: | | |
|---|---|---|
| ▪ Merchant must be registered with MasterCard for Supermarket Incentive Interchange Rate | | |
| MC Credit IRD = 71, 81, Enh = RE<br>Debit = 71, 81 | North Credit Plancode = 017, 317<br>Debit = 617 | South Credit Pseudo IRI = 571, DRE<br>Debit Pseudo IRI = 771 |
| Omaha Credit F/A= 015,195<br>Omaha Debit F/A = 079 | Memphis Rate Code Credit = M81, MRE<br>Debit = D71, D81 | |

WAREHOUSE BASE = ~~1.10%~~ 0.90%
WAREHOUSE DEBIT = 1.05% + $.15 (max $.35)
ENHANCED WAREHOUSE BASE = ~~1.10%~~ 0.90%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...Merit I otherwise Standard |
| ▪ Valid Authorization | ▪ No authorization... Standard |
| ▪ Card Present (Swiped, Contactless)* | ▪ If key-entered... Merit I |
| ▪ 10% Transaction tolerance for MCC 5300 | ▪ If exceeds tolerance... Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number…Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date…Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... Standard |
| ▪ MCCs must be 5300, 5541 or 5542 for Credit | ▪ Incorrect MCC... Standard |
| ▪ MCC must be 5300 for Debit | ▪ Incorrect MCC... Standard |
| ▪ MC Assigned ID required | ▪ If not…Standard |

| NOTES: | | |
|---|---|---|
| *Not required for Consumer Credit, required for Consumer Debit | | |
| MC Credit IRD = 91, Enh = RI<br>Debit = 91 | North Credit Plancode = 118, 318<br>North Credit Plancode = 288 Enhanced Bus<br>Debit = 718 | South Credit Pseudo IRI = 591, DRI<br>South Credit Pseudo IRI = 5SP Enhanced Bus<br>Debit Pseudo IRI = 791 |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| Omaha Credit F/A= 028,199<br>Omaha Debit F/A = 081 | Memphis Rate Code Credit = M91, MRI<br>Memphis Rate Code Credit = SSP Enhanced Bus<br>Debit = B16 |

PAY WITH REWARDS SERVICE = 0.90% ELIMINATED as of 11.1

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 30 day Settlement | ▪ No downgrade from Pay with Rewards |
| ▪ Valid Authorization | ▪ No downgrade from Pay with Rewards |
| ▪ Must be a Consumer Card | |
| NOTES: | |
| ▪ MCCs 5541 and 5542 are not eligible for this program<br>▪ Only second presentments and chargebacks may contain IRD LP after 11.1 | |

| | | |
|---|---|---|
| MC Credit IRD = LP<br>Debit = N/A | North Credit Plancode = 038<br>Debit = N/A | South Credit Pseudo IRI = XLP<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= N/A<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = MLP<br>Debit = N/A | |

CONVENIENCE PURCHASES = 1.90%
ENHANCED CONVENIENCE PURCHASES = 1.90%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...Merit I otherwise Standard |
| ▪ Card Present (Swiped, Contactless) - (Not required for Transponder transactions identified with a CAT level of CT7) | ▪ If key-entered or missing transponder... Key Entered or Merit I |
| ▪ Valid Authorization | ▪ No authorization... Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth date... Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... Standard |
| ▪ MCCs must be 5814, 5499, 7832, or 4121 | ▪ Incorrect MCC ... Standard |
| ▪ 10% Transaction tolerance on MCCs 5499 or 7832* | ▪ If exceeds tolerance... Standard |
| NOTES: | |
| *MCC 5814 and 4121 are exempt from tolerance amount<br>▪ MCC 4121 transaction amount cannot exceed $25.00 | |

| | | |
|---|---|---|
| MC Credit IRD = 23, Enh = RL<br>Debit = N/A | North Credit Plancode = 28, 328<br>Debit = N/A | South Credit Pseudo IRI = 523, DRL<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 031,202<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M23<br>Debit = N/A | |

STANDARD = 2.95% + $.10
STANDARD DEBIT = 1.90% + $.25
ENHANCED STANDARD = 2.95% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 30 day Settlement | ▪ No downgrade from Standard |
| ▪ Must be a Consumer Card | |
| NOTES: | |
| | |

| | | |
|---|---|---|
| MC Credit IRD = 75, 85, 95 Enh =RU<br>Debit = 75, 85, 95 | North Credit Plancode = 003, 303<br>Debit = 603 | South Credit Pseudo IRI = 575, DRU<br>Debit Pseudo IRI = 595 |
| Omaha Credit F/A= 000,211<br>Omaha Debit F/A = 075 | Memphis Rate Code Credit = M85 Enh = MRU<br>Debit = D85 | |

U.S. MERCHANT UCAF = 1.58% + $.10
U.S. MERCHANT UCAF DEBIT = 1.05% + $.15
ENHANCED U.S. MERCHANT UCAF = 1.73% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days... Merit I |
| ▪ Valid Authorization | ▪ No authorization... Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... Standard |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ Banknet Authorization Date | ▪ Missing Auth date... Standard |
| ▪ Auth and Settlement MCC must match* | ▪ No MCC match... Standard |
| ▪ UCAF Collection Indicator = 1 | ▪ Not present ... Standard |
| ▪ CAT Level Indicator = 6 | ▪ Not present... Standard |
| ▪ Electronic Commerce Transactions with required data are except from timeliness | ▪ Not present ... Standard |
| ▪ Security level indicator/Security protocol indicating Merchant UCAF participation | ▪ Not present... Standard |
| ▪ Must be a Consumer Card | ▪ If not… refer to the appropriate Interchange Rate section |

NOTES:

*~~Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations~~

- Applies to US Acquirer and US Issuer Transactions
- MCC 5999 does not require itinerary (addendum) data
- MCC 4900 is not eligible to receive Merchant UCAF or Enhanced Merchant UCAF as of 10/03/08
- MCCs 4900, 5960, 6300, or 6513 are not eligible to receive Merchant UCAF Debit as of 10/03/08
- Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive Merchant UCAF as of 04/15/11

| | | |
|---|---|---|
| MC Credit IRD = 24, Enh =RN<br>Debit = 24 | North Credit Plancode = 054, 389<br>Debit = 654 | South Credit Pseudo IRI = 524, DRN<br>Debit Pseudo IRI = 724 |
| Omaha Credit F/A= 070,204<br>Omaha Debit F/A = 159 | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

U.S. FULL UCAF = 1.68% + $.10
U.S. FULL UCAF DEBIT = 1.15% + $.15
ENHANCED U.S. FULL UCAF = 1.83% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days... Merit I |
| ▪ Valid Authorization | ▪ No authorization... Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth date... Standard |
| ▪ Auth and Settlement MCC must match* | ▪ No MCC match... Standard |
| ▪ UCAF Collection Indicator = 2 | ▪ Missing ... Standard |
| ▪ CAT Level Indicator = 6 | ▪ Not present... Standard |
| ▪ Security level = Security protocol and Cardholder Authentication indicators for Full UCAF | ▪ Not present... Standard |
| ▪ Must be a Consumer Card | ▪ If not …refer to the appropriate Interchange Rate section |

NOTES:

*~~Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations~~

- Applies to US Acquirer and US Issuer Transactions
- MCC 5999 does not require itinerary (addendum) data
- MCC 4900 is not eligible to receive Full UCAF or Enhanced Full UCAF as of 10/03/08
- MCCs 4900, 5960 or 6300 are not eligible to receive Full UCAF Debit as of 10/03/08
- Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive FULL UCAF as of 04/15/11

| | | |
|---|---|---|
| MC Credit IRD = 79 Enh RO<br>Debit = 79 | North Credit Plancode = 055, 390<br>Debit = 655 | South Credit Pseudo IRI = 579, DRO<br>Debit Pseudo IRI = 779 |
| Omaha Credit F/A= 071,205<br>Omaha Debit F/A = 159 | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

CONSUMER CREDIT REFUND GROUP 1 = 2.42%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Consumer card transactions with MCCs 3000-3299, 3351-3441, 3501-3999, 3874, 4112, 4411, 4511, 4722, 5812, 7011, 7512, 7513, 7519 (only on World MasterCard cards) | ▪ No downgrade from Standard |
| ▪ Must be a Consumer Card | ▪ If not …refer to the appropriate Interchange Rate section |

NOTES:

| | | |
|---|---|---|
| MC Credit IRD = 34<br>Debit = N/A | North Credit Plancode = 083<br>Debit = N/A | South Credit Pseudo IRI = 534<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 111 | Memphis Rate Code Credit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| Omaha Debit F/A = N/A | Debit = N/A |

## CONSUMER CREDIT REFUND GROUP 2 = 2.09% (U.S. Only)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Consumer card transactions with MCCs<br>o 5960, 5964 – 5969 (Mail Order/Telephone Order)<br>o 4812, 4814, 4816, 4821, 4899, 4900, 5983 (Utilities)<br>o 4722 (Travel Agencies [excluding World MasterCard cards]) | ▪ No downgrade from Standard |
| ▪ Must be a Consumer Card | ▪ If not …refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| | | |
| MC Credit IRD = 35<br>Debit = N/A | North Credit Plancode = 084<br>Debit = N/A | South Credit Pseudo IRI = 535<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 112<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

## CONSUMER CREDIT REFUND GROUP 3 = 1.95% (U.S. Only)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Consumer card transactions with MCCs<br>o 3000-3299 or 4511 (Airlines [excluding World/World Elite MasterCard cards])<br>o 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222 (Professional Services)<br>o 5122, 5912 (Drug Stores)<br>o 7012, 7032, 7033 ,7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999 (Recreation)<br>o 8211, 8220, 8241, 8244, 8249, 8299 (Education)<br>o 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699 (Repair Shops)<br>o 5811-5814 (Restaurant/Bars{excluding World/World Elite Card cards submitted with MCC 5812})<br>o 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296-7299, 7311, 7321, 7332, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950 (Other services) | ▪ No downgrade from Standard |
| ▪ Must be a Consumer Card | ▪ If not …refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| | | |
| MC Credit IRD = 36<br>Debit = N/A | North Credit Plancode = 100<br>Debit = N/A | South Credit Pseudo IRI = 536<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 113<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

## CONSUMER CREDIT REFUND GROUP 4 = 1.82% (U.S. Only)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Consumer card transactions with MCCs<br>o 3351-3441, 7512, 7513, 7519 (Automobile/Vehicle Rental [excluding MasterCard cards])<br>o 0763, 5085, 5094, 5099, 5111, 5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, | ▪ No downgrade from Standard |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| 5735, 5921, 5931, 5933, 5935, 5937, 5942-5944, 5946-5949, 5963, 5970-5973, 5977, 5978, 5992-5999, 7395 (Other Retail)<br>o 5541, 5542, 9752 (Gas Stations)<br>o 5065, 5072, 5198, 5211, 5231, 5251, 5261 (Hardware)<br>o 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099 (Health Care)<br>o 5940, 5941, 5945 (Sporting – Toy Stores)<br>o 5310 (Discount Stores)<br>o 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699 (Clothing Stores)<br>o 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523 (Other Transport [excluding World/World Elite MasterCard cards submitted with MCCs 4112 and 4411]) | |
| ▪ Must be a Consumer Card | ▪ If not …refer to the appropriate Interchange Rate section |
| NOTES: | |
| | |

| | | |
|---|---|---|
| MC Credit IRD = 37<br>Debit = N/A | North Credit Plancode = 101<br>Debit = N/A | South Credit Pseudo IRI = 537<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 114<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

CONSUMER CREDIT REFUND GROUP 5 = 1.73% (U.S. Only)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Consumer card transactions with MCCs<br>o 3501-3999, 7011 (Hotel/Motel [excluding World MasterCard cards])<br>o 5311 (Department Stores)<br>o 5722, 5732, 5733, 5734 (Electric-Appliance)<br>o 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950 (interior Furnishing)<br>o 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538 (Vehicles)<br>o 4829, 6012, 6050, 6051, 6529-6531, 6534, 7511, 7995 (Quasi Cash)<br>o 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751 (Food Stores – Warehouse | ▪ No downgrade from Standard |
| ▪ Must be a Consumer Card | ▪ If not …refer to the appropriate Interchange Rate section |
| NOTES: | |
| | |

| | | |
|---|---|---|
| MC Credit IRD = 38<br>Debit = N/A | North Credit Plancode = 102<br>Debit = N/A | South Credit Pseudo IRI = 538<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 115<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

CONSUMER DEBIT REFUND GROUP 1 = 1.72% (U.S.Only)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Debit card transactions with any MCCs other than the following:<br>o 3000-3299, 4511 (Airline)<br>o 4112 (Passenger Railway) | ▪ No downgrade from Standard |
| ▪ Must be a Debit Card | ▪ If not …refer to the appropriate Interchange Rate section |
| NOTES: | |
| ▪ This interchange program is to be used in a Mail Order/Telephone Order or E-Commerce situation; that is, the return occurs in a non-face-to-face environment | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | | |
|---|---|---|
| MC Credit IRD = N/A<br>Debit = 31 | North Credit Plancode = N/A<br>Debit = 736 | South Credit Pseudo IRI = N/A<br>Debit Pseudo IRI = 731 |
| Omaha Credit F/A= 108<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

CONSUMER DEBIT REFUND GROUP 2 = 1.68% (U.S. Only)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Debit card transactions must have one of the following MCC's:<br>o 3000-3299, 4511 (Airline)<br>o 4112 (Passenger Railway) | ▪ No downgrade from Standard |
| ▪ Must be a Debit Card | ▪ If not …refer to the appropriate Interchange Rate section |
| NOTES: | |
| | |
| MC Credit IRD = N/A<br>Debit = 32 | North Credit Plancode = N/A<br>Debit = 737 | South Credit Pseudo IRI = N/A<br>Debit Pseudo IRI = 732 |
| Omaha Credit F/A= 109<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

CONSUMER DEBIT REFUND GROUP 3 = 1.40% (U.S. Only)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Debit card transactions with any MCCs other than the following:<br>o 5960, 5962, 5964-5969 (Mail Order/Telephone Order)<br>o 3000-3299, 4511 (Airline)<br>o 4112 (Passenger Railway) | ▪ No downgrade from Standard |
| ▪ Must be a Debit Card | ▪ If not …refer to the appropriate Interchange Rate section |
| NOTES: | |
| ▪ This interchange program is to be used when the return occurs in a face-to-face environment | |
| MC Credit IRD = N/A<br>Debit = 33 | North Credit Plancode = N/A<br>Debit = 738 | South Credit Pseudo IRI = 733<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 110<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

~~WORLD T&E = 2.30% + $.10~~
WORLD CARD LODGING = 2.30% + $.10
WORLD CARD AUTO RENTAL = 2.30% + $.10
WORLD CARD PASSENGER TRANSPORT = 2.30% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days... World Standard |
| ▪ Valid Authorization (except airlines) | ▪ No authorization... World Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... World Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... World Standard |
| ▪ Auth and Settlement MCC must match* | ▪ No MCC match...World Standard |
| ▪ Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, ~~4112~~, 4411, 4722 or 5812 | ▪ If not T&E MCC… World Standard |
| ▪ Must be a World Card | ▪ If not … refer to the appropriate Interchange Rate section |

NOTES:

- Hotels, Car Rental Agencies and Cruise Lines are exempt from timeliness edits
- Restaurant MCC 5812 transactions must be $60 or greater to qualify
- *Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations

| | | |
|---|---|---|
| MC Credit IRD = 96<br>Debit = N/A | North Credit Plancode = 060 Lodging<br>North Credit Plancode = 061 Auto Rental<br>North Credit Plancode = 062 Pass Transport<br>North Credit Plancode = 063 Dining/Travel Agent<br>Debit = N/A | South Credit Pseudo IRI = 596<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A=021<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M96<br>Debit = N/A | |

WORLD ELITE T&E = 2.75% + $.10
WORLD ELITE AUTO RENTAL = 2.75% + $.10
HIGH VALUE T&E = 2.75% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days... World Elite Standard |
| ▪ Valid Authorization | ▪ No authorization... World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... World Elite Standard |
| ▪ Auth and Settlement MCC must match* | ▪ No MCC match...World Elite Standard |
| ▪ Must be MCCs 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, ~~4112~~, 4411, 4722 or 5812. | ▪ If not T&E MCC… World Elite Standard |
| ▪ Must be a World Elite MasterCard | ▪ If not … refer to the appropriate Interchange Rate section |

NOTES:

- Airline MCC's 3000-3299, 4511 will qualify for World Elite Airline
- Hotels, Car Rental Agencies and Cruise Lines are exempt from timeliness edits
- Restaurant MCC 5812 transactions must be $60 or greater to qualify
- *Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations
- High Value applicable only to World Cards

| | | |
|---|---|---|
| MC Credit IRD = 96, WR, HR<br>Debit = N/A | North Credit Plancode = 217 Lodging<br>North Credit Plancode = 221 Auto Rental<br>North Credit Plancode = 222 Other, 593<br>Debit = N/A | South Credit Pseudo IRI = DWR , DHR<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A=178, 323<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = ~~178~~, HHR<br>Debit = N/A | |

WORLD ELITE AIRLINE = 2.30% + $.10
HIGH VALUE AIRLINE = 2.30% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days... World Elite Standard |
| ▪ Valid Authorization | ▪ No authorization... World Elite Standard |




© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... World Elite Standard |
| ▪ Auth and Settlement MCC must match* | ▪ No MCC match...World Elite Standard |
| ▪ MCCs must be 3000-3299, and 4511 | ▪ No MCC match...World Elite Standard |

NOTES:

- Travel Agencies (MCC 4722) must be submitted with the World Elite T&E program
- *Valid exceptions are Travel Agencies and Airline combinations
- High Value applicable only to World Cards

| | | |
|---|---|---|
| MC Credit IRD = 96,WU, HU<br>Debit = N/A | North Credit Plancode = 220, 596<br>Debit = N/A | South Credit Pseudo IRI = DWU, DHU<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 181, 326<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M96<br>Debit = N/A | |

WORLD UTILITIES = 0.00% + $.65
WORLD ELITE UTILITIES = 0.00% + $.75
HIGH VALUE UTILITIES = 0.00% + $.75

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days... World/World Elite Merit I otherwise World/World Elite Standard |
| ▪ Valid Authorization | ▪ No authorization... World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... World/World Elite Standard |
| ▪ Auth and Settlement MCC must match. | ▪ No MCC match...World/World Elite Standard |
| ▪ MCC must be 4900 only | ▪ Incorrect MCC… World/World Elite Standard |
| ▪ 10% Transaction tolerance | ▪ If exceeds tolerance... World /World Elite Standard |
| ▪ Must be a World/World Elite MasterCard | ▪ If not … refer to the appropriate Interchange Rate section |
| ~~▪ Program Registration ID, 3 digits (UXX) assigned by MasterCard must be present~~ | ~~▪ If no Program Reg ID….World/World Elite Standard~~ |

NOTES:

- High Value applicable only to World Cards

| | | |
|---|---|---|
| MC Credit IRD = CW,WV, HV<br>Debit = N/A | North Credit Plancode = 049,064, 597<br>Debit = N/A | South Credit Pseudo IRI = DCW,DWV, DHV<br>Debit Pseudo IRI = DCU |
| Omaha Credit F/A= 021,158 WC Utilities, 327<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = MCW,MWV,HHV<br>Debit = N/A | |

WORLD MERIT III – BASE = ~~1.73% + $.10~~ 1.77% + $.10
WORLD ELITE MERIT III – BASE = 2.20% + $.10
HIGH VALUE MERIT III – BASE = 2.20% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...World/World Elite Merit I otherwise World/World Elite Standard |
| ▪ Valid Authorization | ▪ No authorization… World/World Elite Standard |
| ▪ Card Present (Swiped, Contactless) | ▪ If key entered … World/World Elite Merit I |
| ▪ 10% Transaction tolerance* (25% Beauty Salons) | ▪ If exceeds tolerance... World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... World/World Elite Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... World/World Elite Standard |
| ▪ Must be a World/World Elite Card | ▪ If not … refer to the appropriate Interchange Rate section |

NOTES:

* MCCs 5813, 5814 and 4121 are exempt from transaction tolerance
* The following MCC are not eligible: MCC 3000–3299 or 4511 (Airline), MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental), MCC 3501–3999 or 7011 (Hotel/Motel), MCC 4112 (Passenger Railway), MCC 4411 (Cruise Line/Steamship), MCC 4722 (Travel Agent), MCC 5812 (Restaurant), MCC 5541, 5542( Automated Fuel Dispenser) , MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, and 5969 (MO/TO–Mail Order/Telephone Order ) MCC 4900 (Utilities)

- High Value applicable only to World Cards

| | | |
|---|---|---|
| MC Credit IRD = 04,WD,HD<br>Debit = N/A | North Credit Plancode = 097,203, 579<br>Debit = N/A | South Credit Pseudo IRI = D04,DWD, DHD<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 123,164, 309 | Memphis Rate Code Credit = M04,MWD, HHD | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| Omaha Debit F/A = N/A | Debit = N/A |
|---|---|

WORLD MERIT I = 2.05% + $.10
WORLD ELITE MERIT I = 2.50% + $.10
HIGH VALUE MERIT I = 2.50% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement* | ▪ Exceeds 3 days…World/World Elite Standard |
| ▪ Valid Authorization | ▪ No authorization… World/World Elite Standard |
| ▪ 10% Transaction tolerance** (25% Barbers/Beauty Salons) | ▪ If exceeds tolerance… World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number… World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date… World/World Elite Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match… World/World Elite Standard |
| ▪ Must be MCC's other than: 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, 4112, 4411, 4722 , 5812 or 4900 | ▪ Incorrect MCC **… World/World Elite Standard** |
| ▪ Must be a World/World Elite Card | ▪ If not … refer to the appropriate Interchange Rate section |

NOTES:

*Properly identified ECommerce transactions are exempt from timeliness edits
**The following are exempt from Transaction tolerance: Non Face-to-Face, ECommerce, MCCs 5813, 5814, and 4121
▪ High Value applicable only to World Cards

| MC Credit IRD = 02 ,WB, HB<br>Debit = N/A | North Credit Plancode = 095,201, 577<br>Debit = N/A | South Credit Pseudo IRI = D02,WB, DHB<br>Debit Pseudo IRI = N/A |
|---|---|---|
| Omaha Credit F/A= 121,162, 307<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M02,MWB, HHB<br>Debit = N/A | |

WORLD BILL PAYMENTS MERIT I (Real Estate) = 1.10% + $ 0.00
WORLD ELITE BILL PAYMENTS MERIT I (Real Estate) = 2.20% + $ 0.10
HIGH VALUE BILL PAYMENTS MERIT I (Real Estate) = 2.20% + $ 0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement* | ▪ Exceeds 3 days… World/World Elite Standard |
| ▪ Valid Authorization | ▪ No authorization... World/World Elite Standard |
| ▪ 10% Transaction tolerance | ▪ If exceeds tolerance... World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... World/World Elite Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... World/World Elite Standard |
| ▪ MCC must be 6513 (Real Estate Agents and Managers – Rentals) | ▪ If not . . . World/World Elite Merit I |
| ▪ Must be a World/World Elite Card | ▪ If not … refer to the appropriate Interchange Rate section |

NOTES:

*Properly identified E-Commerce transactions are exempt from timeliness edits
**The following are exempt from transaction tolerance: Non Face-to-Face, E-Commerce, and 4121
▪ High Value applicable only to World Cards

| MC Credit IRD = 02 ,WB, HB<br>Debit = N/A | North Credit Plancode = 119,299, 574<br>Debit = N/A | South Credit Pseudo IRI = B02, BWB, DH1<br>Debit Pseudo IRI = N/A |
|---|---|---|
| Omaha Credit F/A= 302,304, 280<br>Omaha Debit F/A= | Memphis Rate Code Credit = R02,TWB, RHB<br>Debit = | |

WORLD BILL PAYMENTS MERIT I (Insurance) = 1.43% + $ 0.05
WORLD ELITE BILL PAYMENTS MERIT I (Insurance) = 2.20% + $ 0.10
HIGH VALUE BILL PAYMENTS MERIT I (Insurance) = 2.20% + $ 0.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days… World/World Elite Standard … |
| ▪ Valid Authorization | ▪ No authorization... World/World Elite Standard |
| ▪ 10% Transaction tolerance | ▪ If exceeds tolerance... World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... World/World Elite Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... World/World Elite Standard |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ MCC must be 6300 (Insurance Sales, Underwriting, and Premiums) or 5960 (Direct Marketing – Insurance Services) | ▪ If not . . . World/World Elite Merit I |
| ▪ Must be a World/World Elite Card | ▪ If not … refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| *Properly identified ECommerce transactions are exempt from timeliness edits<br>**The following are exempt from Transaction tolerance: Non Face-to-Face, ECommerce, and 4121<br>▪ High Value applicable only to World Cards | | |
| MC Credit IRD = 02,WB, HB<br>Debit = N/A | North Credit Plancode = 392,393, 575<br>Debit = N/A | South Credit Pseudo IRI = I02, IWB, DH2<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 301,303, 279<br>Omaha Debit F/A= | Memphis Rate Code Credit = G02,EWB, GHB<br>Debit = | |

WORLD KEY-ENTERED = 2.05% + $.10
WORLD ELITE KEY-ENTERED = 2.50% + $.10
HIGH VALUE KEY-ENTERED = 2.50% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 1 day...World/World Elite Merit I otherwise World/World Elite Standard |
| ▪ Valid Authorization | ▪ No authorization… World/World Elite Standard |
| ▪ 10% Transaction tolerance* | ▪ If exceeds tolerance… World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference... World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... World/World Elite Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... World/World Elite Standard |
| ▪ MCC must be Retail or MCCs 5813, 5814** | ▪ If incorrect MCC code... World/World Elite Standard |
| ▪ Must be a World/World Elite Card | ▪ If not … refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| ▪ *MCCs 5813-5814 are exempt from transaction tolerance<br>▪ **MCC 5812 transactions are not eligible<br>▪ High Value applicable only to World Cards | | |
| MC Credit IRD = 03,WC, HC<br>Debit = N/A | North Credit Plancode = 096,202, 578<br>Debit = N/A | South Credit Pseudo IRI = D03,DWC, DHC<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 122,163, 308<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M03,MWC, HHC<br>Debit = N/A | |

WORLD SERVICE INDUSTRIES = 1.15% + $.05
WORLD ELITE SERVICE INDUSTRIES = 1.15% + $.05
HIGH VALUE SERVICE INDUSTRIES = 1.15% + $.05

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 1day …World/World Elite Merit I otherwise World/World Elite Standard |
| ▪ Valid Authorization | ▪ No authorization… World/World Elite Standard |
| ▪ Key Entered | ▪ If swiped … World/World Elite Merit III Base |
| ▪ 10% Transaction tolerance | ▪ If exceeds tolerance... World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... World/World Elite Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... World/World Elite Standard |
| ▪ Must be MCCs 4814 or 4899 | ▪ Incorrect MCC… World/World Elite Standard |
| ~~▪ Program Registration ID, 3 digits (RXX) assigned by MasterCard must be present~~ | ~~▪ No Program Red ID….World/World Elite Merit I~~ |
| ▪ Must be a World/World Elite Card | ▪ If not … refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| ▪ Card acceptor and acquirer must participate in the MC Repeat Pay program<br>▪ Card acceptor must be qualified and registered with MC to participate in the Services Industries program<br>▪ MCCs 4812, 4900, 5960 or 6300 are no longer eligible to receive World/WE Service Industries as of 10/03/08<br>▪ High Value applicable only to World Cards | | |
| MC Credit IRD = 55,WO, HO<br>Debit = N/A | North Credit Plancode = 079,214, 590<br>Debit = N/A | South Credit Pseudo IRI = D55,DWO, DHO<br>Debit Pseudo IRI = N/A |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| Omaha Credit F/A= 130,175, 320<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M55,MWO, HHO<br>Debit = N/A |

WORLD PUBLIC SECTOR = 1.55% + $.10
WORLD ELITE PUBLIC SECTOR = 1.55% + $.10
HIGH VALUE PUBLIC SECTOR = 1.55% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days...World/World Elite Standard |
| ▪ Valid Authorization | ▪ No authorization…World/World Elite Standard |
| ▪ 10% Transaction tolerance | ▪ If exceeds tolerance... World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... World/World Elite Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match ... World/World Elite Standard |
| ▪ MCC must be 4111, 4784, 9211, 9222, 9223, 9311, 9399, 9402 or 4112 | ▪ Incorrect MCC… World/World Elite Standard |
| ▪ Must be a World/World Elite Card | ▪ If not .. refer to the appropriate Interchange Rate section |
| NOTES: | |
| ▪ High Value applicable only to World Cards | |

| | | |
|---|---|---|
| MC Credit IRD = 56,WP, HP<br>Debit = N/A | North Credit Plancode = 077,215, 591<br>Debit = N/A | South Credit Pseudo IRI = D56,DWP, DHP<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 131,176, 321<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M56,MWP, HHP<br>Debit = N/A | |

WORLD SUPERMARKET – BASE = ~~1.58% + $.05~~ 1.58% + $.10
WORLD ELITE SUPERMARKET – BASE = ~~1.90% + $.05~~ 1.90% + $.10
HIGH VALUE SUPERMARKET – BASE = ~~1.90% + $.05~~ 1.90% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 1 day...World/World Elite Merit I otherwise World/World Elite Standard |
| ▪ Valid Authorization | ▪ No authorization... World/World Elite Standard |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered... World/World Elite Merit I |
| ▪ 10% Transaction tolerance | ▪ If exceeds tolerance... World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... World/World Elite Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... World/World Elite Standard |
| ▪ Must transmit MCC 5411 | ▪ Incorrect MCC ... World/World Elite Standard |
| ~~▪ Program Registration ID, 3 digits (SXX) assigned by MasterCard at registration, must be present~~ | ~~▪ Missing Program Registration ID... World/World Elite Merit III~~ |
| ▪ Must be a World/World Elite Card | ▪ If not … refer to the appropriate Interchange Rate section |
| NOTES: | |
| ▪ High Value applicable only to World Cards | |

| | | |
|---|---|---|
| MC Credit IRD = 07,WI, HI<br>Debit = N/A | North Credit Plancode = 071,208, 584<br>Debit = N/A | South Credit Pseudo IRI = D07,DWI, DHI<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 126,169, 314<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M07,MWI, HHI<br>Debit = N/A | |

WORLD WAREHOUSE – BASE = ~~1.10%~~ 0.90%
WORLD ELITE WAREHOUSE – BASE = ~~1.10%~~ 0.90%
HIGH VALUE WAREHOUSE – BASE = ~~1.10%~~ 0.90%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement* | ▪ Within 1 day...World/World Elite Merit I otherwise World/World Elite Standard |
| ▪ Valid Authorization | ▪ No authorization... World/World Elite Standard |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered... World/World Elite Merit I |
| ▪ 10% Transaction tolerance** | ▪ If exceeds tolerance... World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number… World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date… World/World Elite Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... World/World Elite Standard |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| ▪ Must transmit MCC 5300, 5541 or 5542 | ▪ Incorrect MCC... World/World Elite Standard |
| ▪ Must be a World/World Elite Card | ▪ If not … refer to the appropriate Interchange Rate section |
| ▪ MC Assigned ID required | ▪ If not…World/World Elite Standard |

| NOTES: | | |
|---|---|---|
| ▪ * Non face-to-face transactions and properly identified E-Commerce transactions are exempt from timeliness edits<br>▪ **MCCs 5541, 5542 are exempt from transaction tolerance<br>▪ High Value applicable only to World Cards | | |
| MC Credit IRD = 09,WM, HM<br>Debit = N/A | North Credit Plancode = 073,212, 588<br>Debit = N/A | South Credit Pseudo IRI = D09,DWM, DHM<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 128,173, 318<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M09,MWM, HHM<br>Debit = N/A | |

WORLD CONVENIENCE PURCHASE = 2.00%
WORLD ELITE CONVENIENCE PURCHASE = 2.00%
HIGH VALUE CONVENIENCE PURCHASE = 2.00%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Within 1 day...World/World Elite Merit I otherwise World/World Elite Standard |
| ▪ Card Present (Swiped, Contactless) - (Not required for transponder transactions identified with a CAT level of CT7) | ▪ If key-entered or missing transponder... Standard |
| ▪ Valid Authorization | ▪ No authorization... World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth date... World/World Elite Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... World/World Elite Standard |
| ▪ Must be MCCs 5814, 5499, 7832 or 4121 | ▪ Incorrect MCC ... World/World Elite Standard |
| ▪ 10% Transaction tolerance on MCCs 5499 or 7832* | ▪ If exceeds tolerance... World/World Elite Standard |
| ▪ Must be a World/World Elite Card | ▪ If not … refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| ▪ *MCCs 4121 and 5814 are exempt from transaction tolerance<br>▪ High Value applicable only to World Cards | | |
| MC Credit IRD = 06,WH, HH<br>Debit = N/A | North Credit Plancode = 099,207, 583<br>Debit = N/A | South Credit Pseudo IRI = D06,DWH, DHH<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 125 ,168, 313<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M06,MWH,EWH, HHH<br>Debit = N/A | |

WORLD PETROLEUM BASE = 2.00% ($0.95max)
WORLD ELITE PETROLEUM BASE = 2.00% ($0.95max)
HIGH VALUE PETROLEUM BASE = 2.00% ($0.95max)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...World/World Elite Merit I otherwise World/World Elite Standard |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered or missing transponder... World/World Elite Merit I |
| ▪ Valid Authorization | ▪ No authorization...World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth date... World/World Elite Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... World/World Elite Standard |
| ▪ Must be a World/World Elite Card | ▪ If not… refer to appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| For transactions submitted with MCC 5542<br>o Must contain CAT Level indicator of 1 or 2 for Fuel Dispenser<br>For transactions submitted with MCC 5541, the transaction must be either:<br>o Magnetic stripe read, with a CAT level of NA plus a space, CT1 or CT2<br>o Initiated via transponder and identified with a CAT level of CT7<br>▪ High Value applicable only to World Cards | | |
| MC Credit IRD = 45,WX, HX<br>Debit = N/A | North Credit Plancode = 180,223, 598, 573Cap<br>Debit = N/A | South Credit IRI = D45,DWX, DHX, DH3Cap<br>Debit Pseudo IRI = NA |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| Omaha Credit F/A= 284,285, 328<br>Omaha Debit F/A = | Memphis Rate Code Credit (inside) = M45,MWX, HHX<br>Memphis Rate Code Credit (outside) = E45, EWX, EHX<br>Memphis Rate Code Credit CAP (inside) = O45, OWX, BHX<br>Memphis Rate Code Credit CAP (outside) = B45, BWX, OHX |

WORLD RESTAURANT = 1.73% + $.10
WORLD ELITE RESTAURANT = 2.20% + $.10
HIGH VALUE RESTAURANT = 2.20% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days... World/World Elite T&E otherwise World/World Elite Standard |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered... World/World Elite Standard |
| ▪ Valid Authorization | ▪ World/World Elite T&E …No authorization...World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth date... World/World Elite Standard |
| ▪ Must be MCC 5812 | ▪ If Not MCC 5812 … World/World Elite Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match… World/World Elite Standard |
| ▪ Must be a World/World Elite Card | ▪ If not … refer to the appropriate Interchange Rate section |

NOTES:

- Must be Face-to-Face transaction
- For MCC 5812, only transactions equal to or less than $60.00 will be accepted
- High Value applicable only to World Cards

| | | |
|---|---|---|
| MC Credit IRD = 58,WQ, HQ<br>Debit = N/A | North Credit Plancode = 078,216, 592<br>Debit = N/A | South Credit Pseudo IRI = D58,DWQ, DHQ<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 135 ,177, 322<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M58,MWQ, HHQ<br>Debit = N/A | |

WORLD STANDARD = 2.95% + $.10
WORLD ELITE STANDARD = 3.25% + $.10
HIGH VALUE STANDARD = 3.25% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 30 day Settlement | ▪ No downgrade from World/World Elite Standard |
| ▪ Must be a World/World Elite Card | ▪ If not … refer to the appropriate Interchange Rate section |

NOTES:

- High Value applicable only to World Cards

| | | |
|---|---|---|
| MC Credit IRD = 01,WA, HA<br>Debit = N/A | North Credit Plancode = 094,200, 576<br>Debit = N/A | South Credit Pseudo IRI = D01,DWA, DHA<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 120 ,161, 306<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M01,MWA, HHA<br>Debit = N/A | |

WORLD MERCHANT UCAF = ~~1.73% + $.10~~ 1.77% + $.10
WORLD ELITE MERCHANT UCAF = 2.20% + $.10
HIGH VALUE MERCHANT UCAF = 2.20% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement* | ▪ No downgrade from World/World Elite Merchant UCAF |
| ▪ Valid Authorization | ▪ No authorization...World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth date... World/World Elite Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... World/World Elite Standard |
| ▪ UCAF Collection Indicator = 1 | ▪ Missing ... World/World Elite Standard |
| ▪ CAT Level Indicator = 6 | ▪ Not present... World/World Elite Standard |
| ▪ Security level indicator/Security protocol indicating Merchant UCAF participation | ▪ Not present... World/World Elite Standard |
| ▪ Must be a World/World Elite Card | ▪ If not … refer to the appropriate Interchange Rate section |

NOTES:

- *Properly identified E-Commerce transactions are exempt from timeliness edits
- MCC 4900 is no longer eligible to receive World Elite Merchant UCAF as of 10/03/08


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | | |
|---|---|---|
| ▪ Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive Merchant UCAF as of 04/15/11<br>▪ High Value applicable only to World Cards | | |
| MC Credit IRD = 52,WS, HS<br>Debit = N/A | North Credit Plancode = 058,218, 594<br>Debit = N/A | South Credit Pseudo IRI = D52,DWS, DHS<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 72,/179, 324<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

WORLD FULL UCAF = ~~1.83% + $.10~~ 1.87% + $.10
WORLD ELITE FULL UCAF = 2.30% + $.10
HIGH VALUE FULL UCAF = 2.30% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement* | ▪ No downgrade from World/World Elite Full UCAF |
| ▪ Valid Authorization | ▪ No authorization...World/World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... World/World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth date... World/World Elite Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... World/World Elite Standard |
| ▪ UCAF Collection Indicator = 2 | ▪ Missing ... World/World Elite Standard |
| ▪ CAT Level Indicator = 6 | ▪ Not present... World/World Elite Standard |
| ▪ Security level = Security protocol and Cardholder Authentication indicators for Full UCAF | ▪ Not present... World/World Elite Standard |
| ▪ Must be a World/World Elite Card | ▪ If not … refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| ▪ *Properly identified E-Commerce transactions are exempt from timeliness edits<br>▪ MCC 4900 is not eligible for World Elite Full UCAF as of 10/03/08<br>▪ High Value applicable only to World Cards<br>▪ Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive FULL UCAF as of 04/15/11 | | |
| MC Credit IRI = 53,WT, HT<br>Debit = N/A | North Credit Plancode = 059,219, 595<br>Debit = N/A | South Credit Pseudo IRI = D53,DWT , DHT<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 72,180, 325<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

WORLD ELITE T&E LARGE TICKET = 2.00%
HIGH VALUE T&E LARGE TICKET = 2.00%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days...World Elite Standard |
| ▪ Valid Authorization | ▪ No authorization... World Elite Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... World Elite Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... World Elite Standard |
| ▪ T& E MCC only | ▪ Incorrect MCC… World Elite Standard |
| ▪ Must be a World/World Elite MasterCard | ▪ If not … refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| ▪ Transaction must be $2500 or higher<br>▪ Airline and ~~Passenger Railway~~ MCCs require General ticket information and Trip Leg data<br>▪ Car Rental and Hotel Addendum required<br>▪ High Value applicable only to World Cards | | |
| MC Credit IRD = WZ, HZ<br>Debit = N/A | North Credit Plancode = 225, 599<br>Debit = N/A | South Credit Pseudo IRI = DWZ, DHZ<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 286, 329<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = EWZ, HHZ<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

# MASTERCARD COMMERCIAL CARD INTERCHANGE PROGRAMS

| MASTERCARD COMMERCIAL CARD DATA REQUIREMENTS |
|---|
| Effective with the 06.1 Release, any MC Corporate program other than U.S Corporate Large Ticket (IRD 62) and U.S. Corporate Data Rate III (IRD 66) will no longer require all six elements to be provided |
| Level II Data = Tax amount, Tax indicator, Customer Code (P Cards only), Tax ID and Merchant Type Code (Tax Amount is not required for Business, Corporate and Purchasing cards at Fuel Locations: MCC 4468, 5541, 5542, 5499, 5983, 7511, 9752) |
| Note: MasterCard Customer Code is required 'if provided by the cardholder' |
| Level III = Level II plus Line Item Detail: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator |
| Effective with the 07.1 Release, World and World Elite Business and Corporate cards will qualify for the following existing IRD's : 60, 62, 65, 66, 67, 68, 69, 76/86, 89, 91, 94, and 99 |

COMMERCIAL FACE TO FACE BUS = 2.20% + $.10
COMMERCIAL FACE TO FACE CORP = 2.15% + $.10
COMMERCIAL FACE TO FACE PURCH = 2.40% + $.10
COMMERCIAL FACE TO FACE PETROLEUM BUS/CORP/PURCH = 2.05% + $.10
COMMERCIAL FACE TO FACE FLEET AT NON FUEL = 2.50% + $.10
WORLD COMMERCIAL FACE TO FACE BUS = 2.37% + $.10
WORLD ELITE COMMERCIAL FACE TO FACE BUS = 2.42% + $.10
WORLD/WORLD ELITE COMMERCIAL FACE TO FACE CORP = 2.15% + $.10
WORLD COMMERCIAL FACE TO FACE PETROLEUM BUS = 2.22% + $.10
WORLD ELITE COMMERCIAL FACE TO FACE PETROLEUM BUS = 2.27% + $.10
WORLD/WORLD ELITE COMMERCIAL FACE TO FACE PETROLEUM CORP = 2.05% + $.10
BUSINESS ENHANCED VALUE FACE TO FACE = 2.32% + $.10
BUSINESS ENHANCED VALUE FACE TO FACE PETROLEUM = 2.17% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...Commercial Data Rate II otherwise Commercial Standard |
| ▪ Valid Authorization | ▪ No authorization... Commercial Standard |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered...Commercial Data Rate II |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Commercial Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... Commercial Standard |
| ▪ Must be a Corporate Card product | ▪ Not Corporate Card...Merit III |
| ▪ 10% Transaction tolerance* (25% Barbers/Beauty Salons) | ▪ If exceeds tolerance...Commercial Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Commercial Data Rate II |
| ▪ Must be MCC's other than: 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, 4112, 5542, 5812, 5960, 5962, 5964-5969 | ▪ If not…Commercial Data Rate II |
| ▪ Full Merchant Description Addendum Record (with valid street address)** | ▪ Addendum missing...Commercial Standard |
| ▪ Level II Purchasing Card Data (All Commercial Cards except, Fleet Cards at fuel locations)<br>o Tax must be greater than $0.00 but no less than 0.1% - 30% of the sale amount and transactions with a tax amount of $0.00 must include the tax exempt identifier *** | ▪ If missing Level II Data...Commercial Data Rate I |

NOTES:

- * MCC's 5813, 5814 (Restaurants) and 4121 (Limousines and Taxis) are exempt from the amount tolerance test
- **Not required for Fleet Cards at fuel locations
- *** Exclusions to the tax edit:
  1. Commercial cards at Fuel locations (MCCs: 4468, 5541, 5542, 5499, 5983, 7511, or 9752) are exempt from the sales tax amount edit (0.1% - 30% of the Sale Amount)
  2. Transactions involving Government/Public Sector Product Codes: MGF, MPK and MNF are exempt by the tax edit in its entirety
  3. Tax amount is not required for MCCs 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399, or 9402 (if a


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | | |
|---|---|---|
| tax amount is present, it must be valid)<br>▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required | | |
| MC Credit IRD = 60<br>Debit = N/A | North Credit Plancode = 120,199 Purch<br>North Credit Plancode= 140,197 Bus<br>North Credit Plancode =W226,WE238, W282,WE283 Bus<br>North Credit Plancode = 157,198 Corp<br>North Credit Plancode =W250,WE262,W284, WE285 Corp<br>North Credit Plancode = 194, Fleet (non-fuel)<br>North Credit Plancode = 161 Enhanced<br>North Credit Plancode = 116 Enhanced Petro<br>Debit = N/A | South Credit Pseudo IRI = D60, G60, J60,W60,B60 I60,N60,L60,I6A,D6A,G6A,J6A,N6A,W6A,B6A<br>South Credit Pseudo IRI = 5SD Enhanced<br>South Credit Pseudo IRI = 5S2 Enhanced Petro<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 056,288,297,298,299,300<br>Omaha Credit F/A= 217<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M60,W60,E60,B60,C60,F60,G60,L60, P60<br>Memphis Rate Code Credit = SSD Enhanced<br>Memphis Rate Code Credit = MSD Enhanced Petro<br>Debit = N/A | |

COMMERCIAL DATA RATE I BUS/CORP/PURCH = 2.65% + $.10
COMMERCIAL DATA RATE I FLEET AT FUEL = 2.65% + $.10
ELECTRONIC PAYMENT ACCOUNT DATA RATE I = 2.65% + $.10
WORLD COMMERCIAL DATA RATE I BUS = 2.82% + $.10
WORLD ELITE COMMERCIAL DATA RATE I BUS = 2.87% + $.10
WORLD/WORLD ELITE COMMERCIAL DATA RATE I CORP = 2.65% + $.10
BUSINESS ENHANCED VALUE DATA RATE I = 2.77% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days...Commercial Standard |
| ▪ Valid Authorization | ▪ No authorization...Commercial Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Commercial Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Commercial Standard |
| ▪ Must be a Corporate or Purchasing card product | ▪ Not Corporate or Purchasing card... refer to the appropriate Interchange Rate section |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Commercial Standard |
| ▪ Full Merchant Description Addendum Record (with valid street address)* | ▪ Addendum missing...Commercial Standard |
| ▪ Non T&E MCC | ▪ If T&E MCC…Commercial T&E |

NOTES:

- *Not required for Fleet Cards at fuel locations
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Electronic Payment transactions must contain PDS 0502 (Custom Identifier) and PDS 0678 (Unique Invoice Number)
- Fleet card transactions at fuel locations require Level III data for non fuel purchases (Motor Fuel Service Type = 3)

| | | |
|---|---|---|
| MC Credit IRD = 68<br>Debit = N/A | North Credit Plancode = 121 Purch<br>North Credit Plancode = 131 Fleet<br>North Credit Plancode = 141 Bus<br>North Credit Plancode = 158 Corp<br>North Credit Plancode =W231,WE 243 Bus<br>North Credit Plancode =W255,WE267 Corp<br>North Credit Plancode = 339 Pmt Acct<br>North Credit Plancode = 124 Enhanced<br>Debit = N/A | South Credit Pseudo IRI =D68 ,G68, J68, W68, B68 I68,L68,N68<br>South Credit Pseudo IRI = 5SA Enhanced<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A=053<br>Omaha Credit F/A= 059 Fleet<br>Omaha Credit F/A= 237<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M68,W68, E68<br>Memphis Rate Code Credit = SSA Enhanced<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

COMMERCIAL DATA RATE II BUS = 2.20 + $.10
COMMERCIAL DATA RATE II CORP = 2.15% + $.10
COMMERCIAL DATA RATE II PURCH = 2.40% + $.10
COMMERCIAL DATA RATE II PETROLEUM BUS/CORP/PURCH = 2.05% + $.10
COMMERCIAL DATA RATE II PETROLEUM FLEET AT FUEL = 2.05% + $.10
COMMERCIAL DATA RATE II FLEET AT NON FUEL= 2.50% + $.10
ELECTRONIC PAYMENT ACCCOUNT DATA RATE II = 2.40% + $.10
WORLD COMMERCIAL DATA RATE II BUS = 2.37% + $.10
WORLD ELITE COMMERCIAL DATA RATE II BUS = 2.42% + $.10
WORLD/WORLD ELITE COMMERCIAL DATA RATE II CORP = 2.15% + $.10
WORLD COMMERCIAL DATA RATE II PETROLEUM BUS = 2.22% + $.10
WORLD ELITE COMMERCIAL DATA RATE II PETROLEUM BUS = 2.27% + $.10
WORLD/WORLD ELITE COMMERCIAL DATA RATE II PETROLEUM CORP = 2.05% + $.10
BUSINESS ENHANCED VALUE DATA RATE II = 2.32% + $.10
BUSINESS ENHANCED VALUE DATA RATE II PETROLEUM = 2.17% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days...Commercial Standard |
| ▪ Valid Authorization | ▪ No authorization...Commercial Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Commercial Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... Commercial Standard |
| ▪ Must be a Corporate or Purchasing card product | ▪ Not Corporate or Purchasing card...Merit I |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Commercial Standard |
| ▪ Full Merchant Description Addendum Record (with valid street address)* | ▪ Addendum missing...Commercial Standard |
| ▪ Level II Purchasing Card Data**<br>○ Tax must be greater than $0.00 but no less than 0.1% - 30% of the sale amount and transactions with a tax amount of $0.00 must include the tax exempt identifier *** | ▪ If missing Level II Data... Commercial Data Rate I |
| ▪ Non T&E MCC | ▪ If T&E MCC…Commercial T&E |

NOTES:

- *Not required for Fleet Cards at fuel locations
- **All Commercial Cards except Fleet Cards at fuel locations
- *** Exclusions to the tax edit:
  1. Commercial cards at Fuel locations (MCC's: 4468, 5541, 5542, 5499, 5983, 7511, or 9752) are exempt from the sales tax amount edit (0.1% - 30% of the Sale Amount)
  2. Transactions involving Government/Public Sector Product Codes: MGF, MPK and MNF are exempt by the tax edit in its entirety
  3. Tax amount is not required for MCCs 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399, or 9402 (if a tax amount is present, it must be valid)
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Elect Payment transactions must contain PDS 0502 (Custom Identifier) and PDS 0678 (Unique Invoice Number)
- Fleet card transactions at fuel locations require Level III data for non fuel purchases (Motor Fuel Service Type = 3)
- For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassed by MasterCard

| | | |
|---|---|---|
| MC Credit IRD = 67<br>Debit = N/A | North Credit Plancode = 122,174 Purch<br>North Credit Plancode = 132 Fleet 195 (non-Fleet)<br>North Credit Plancode = 142, 172 Bus<br>North Credit Plancode = 159,173 Corp<br>North Credit Plancode =W230,WE242, W278,WE279 Bus<br>North Credit Plancode =W254,WE266,W280,WE281 Corp<br>North Credit Plancode = 338 Pmt Acct<br>North Credit Plancode = 144 Enhanced<br>North Credit Plancode = 110 Enhanced Petro<br>Debit = N/A | South Credit Pseudo IRI = D67, G67, J67,W67,B67 I67,L67,N67,I6H,W6H,B6H<br>South Credit Pseudo IRI = 5SB Enhanced<br>South Credit Pseudo IRI = 5S1 Enhanced Petro<br>Debit Pseudo IRI = N/A |

| | |
|---|---|
| Omaha Credit F/A=054,141,142,143,144,145<br>Omaha Credit F/A= 233<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M67,B67,C67,F67,G67,L67,P67<br>Memphis Rate Code Credit = SSB Enhanced<br>Memphis Rate Code Credit = MSB Enhanced Petro |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| | Debit = N/A |

COMMERCIAL DATA RATE III BUS/CORP/PURCH = 1.80% + $.10
WORLD COMMERCIAL DATA RATE III BUS = 1.97% + $.10
WORLD ELITE COMMERCIAL DATA RATE III BUS = 2.02% + $.10
WORLD/WORLD ELITE COMMERCIAL DATA RATE III CORP = 1.80% + $.10
BUSINESS ENHANCED VALUE DATA RATE III = 1.92% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 3 day Settlement | ▪ Exceeds 3 days...Commercial Standard |
| ▪ Valid Authorization | ▪ No authorization...Commercial Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Commercial Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Commercial Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Commercial Standard |
| ▪ Full Merchant Description Addendum Record (with valid street address) | ▪ Addendum missing...Commercial Standard |
| ▪ Level II and Level III Purchasing Card Data* | ▪ If missing Level III Data... Commercial Data Rate II<br>▪ If missing Level II Data...Commercial Data Rate I otherwise Commercial Standard |
| ▪ Non T&E MCC | ▪ If T&E MCC…Commercial T&E Standard |

NOTES:

- All MCCs require: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator
- Fleet at Fuel locations require the Motor Fuel Service Type
- *Customer Code not required for Business or Corporate cards
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required

| | | |
|---|---|---|
| MC Credit IRD = 66<br>Debit = N/A | North Credit Plancode = 123 Purch<br>North Credit Plancode = 143 Bus<br>North Credit Plancode = 160 Corp<br>North Credit Plancode =W229, WE 241Bus<br>North Credit Plancode =W253 WE265 Corp<br>North Credit Plancode = 155 Enhanced<br>Debit = N/A | South Credit Pseudo IRI = D66 ,G66,J66,W66, B66 I66,N66<br>South Credit Pseudo IRI = 5SC Enhanced<br>Debit Pseudo IRI = N/A |

| | |
|---|---|
| Omaha Credit F/A=055<br>Omaha Credit F/A=229<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M66,W66,E66<br>Memphis Rate Code Credit = SSC Enhanced<br>Debit = N/A |

COMMERCIAL LARGE TICKET I= 1.20% + $40.00
COMMERCIAL LARGE TICKET/DATA RATE III BUS/CORP/PURCH =1.25% + $40.00
COMMERCIAL LARGE TICKET FLEET AT FUEL =1.25% + $40.00
WORLD COMMERCIAL LARGE TICKET I/DATA RATE III BUS =1.42% + $40.00
WORLD ELITE COMMERCIAL LARGE TICKET I/DATA RATE III BUS =1.47% + $40.00
WORLD/WORLD ELITE COMMERCIAL LARGE TICKET I/DATA RATE III CORP = 1.25% + $40.00
BUSINESS ENHANCED VALUE LARGE TICKET I = 1.37% + $40.00

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement**** | ▪ Exceeds 2 days...Commercial Data Rate III otherwise Commercial Standard |
| ▪ Valid Authorization | ▪ No authorization...Commercial Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Commercial Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Commercial Standard |
| ▪ Must be a Corporate, Purchasing, Business or Fleet card | ▪ Not Corporate or Purchasing card...Merit I |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Commercial Standard |
| ▪ 25% Transaction tolerance* | ▪ If exceeds tolerance...Commercial Standard |
| ▪ Full Merchant Description Addendum Record (with valid street address)** | ▪ Addendum missing...Commercial Standard |
| ▪ Level II and III Purchasing Card Data*** | ▪ If missing Level III Data... Commercial Data Rate II<br>▪ If missing Level II Data… Commercial Data Rate I otherwise Commercial Standard |
| ▪ Must be a non T&E MCC | ▪ If T&E MCC…Commercial T&E |

NOTES:


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

- *MCCs 5813 and 5814 (5812 is not eligible for this program) are exempt, Amount tolerance not performed for MCC 5542, Ecommerce transactions will bypass the interchange transaction tolerance if all required fields are provided
- Non face-to-face transactions and properly identified Ecommerce transactions are exempt from the timeliness test
- **Not required for Fleet Cards at fuel locations, Fleet at Fuel locations require Fleet Data
- ***All Commercial Cards except, Fleet Cards at fuel locations. Customer Code is not required for Business or Corporate Cards
- All MCCs require: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator, excluding Fleet at Fuel locations
- Card Present (Swipe or contactless) required only for MasterCard Fleet Card at fuel location transactions
- Fleet at Fuel locations require the Motor Fuel Service Type
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Fleet card transactions at fuel locations require Level III data for non fuel purchases (Motor Fuel Service Type = 3)
- For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassed by MasterCard

| | | |
|---|---|---|
| MC Credit IRD = 62<br>Debit = N/A | North Credit Plancode = 134 Fleet<br>North Credit Plancode = 129 Lg Tkt/ DR III Purch<br>North Credit Plancode = 149 Lg Tkt/DR III Bus<br>North Credit Plancode = 169 Lg Tkt/DR III Corp<br>North Credit Plancode = W274,WE275 Lg Tkt/DR III Bus<br>North Credit Plancode = W276, WE277Lg Tkt/DR III Corp<br>North Credit Plancode = 165 Enhanced<br>Debit = N/A | South Credit Pseudo IRI = D62, G62,J62,B62, W62,I62,L62,N62<br>South Credit Pseudo IRI = 5SE Enhanced<br>Debit Pseudo IRI = N/A |

| | |
|---|---|
| Omaha Credit F/A=052<br>Omaha Credit F/A= 058 Fleet<br>Omaha Credit F/A= 221<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M62,W62,E62<br>Memphis Rate Code Credit = SSE Enhanced<br>Debit = N/A |

COMMERCIAL LARGE TICKET II BUS/CORP/PURCH = 1.25% + $40.00
COMMERCIAL LARGE TICKET II FLEET AT FUEL = 1.25% + $40.00
WORLD COMMERCIAL LARGE TICKET II BUS = 1.42% + $40.00
WORLD ELITE COMMERCIAL LARGE TICKET II BUS = 1.47% + $40.00
WORLD/WORLD ELITE COMMERCIAL LARGE TICKET II CORP = 1.25% + $40.00
BUSINESS ENHANCED VALUE LARGE TICKET II = 1.37% + $40.00

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement**** | ▪ Exceeds 2 days...Commercial Data Rate III otherwise Commercial Standard |
| ▪ Transaction Amount must be greater than $25,000 | ▪ Under $25,000.00... Commercial Large Ticket I |
| ▪ Valid Authorization | ▪ No authorization...Commercial Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Commercial Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Commercial Standard |
| ▪ Must be a Corporate, Purchasing, Business or Fleet card | ▪ Not Corporate or Purchasing card...Merit I |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Commercial Standard |
| ▪ 25% Transaction tolerance* | ▪ If exceeds tolerance...Commercial Standard |
| ▪ Full Merchant Description Addendum Record (with valid street address)** | ▪ Addendum missing...Commercial Standard |
| ▪ Level II and III Purchasing Card Data*** | ▪ If missing Level III Data...Commercial Data Rate II<br>▪ If missing Level II Data… Commercial Data Rate I otherwise Commercial Standard |
| ▪ Must be a non T&E MCC | ▪ If T&E MCC…Commercial T&E |

NOTES:

- *MCCs 5813 and 5814 (5812 is not eligible for this program), amount tolerance not performed for MCC 5542, Ecommerce transactions will bypass the interchange transaction tolerance if all required fields are provided
- Non face-to-face transactions and properly identified Ecommerce transactions are exempt from the timeliness test
- **Not required for Fleet Cards at fuel locations, Fleet at Fuel locations require Fleet Data
- ***All Commercial Cards except, Fleet Cards at fuel locations. Customer Code is not required for Business or Corporate Cards
- All MCCs require: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit
- Card Present (Swipe or contactless) required only for MasterCard Fleet Card at fuel location transactions.
- Fleet at Fuel locations require the Motor Fuel Service Type Indicator
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Fleet card transactions at fuel locations require Level III data for non fuel purchases (Motor Fuel Service Type = 3)


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | | |
|---|---|---|
| ▪ For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassed by MasterCard | | |
| MC Credit IRD = 94<br>Debit = N/A | North Credit Plancode = 146 Bus<br>North Credit Plancode = 126 Purch<br>North Credit Plancode = 136 Fleet<br>North Credit Plancode =163 Corp<br>North Credit Plancode = W236,WE248 Bus<br>North Credit Plancode = W260,WE272 Corp<br>North Credit Plancode = 175 Enhanced<br>Debit = N/A | South Credit Pseudo IRI = D94, G94, W94,B94,J94,I94,L94,N94<br>South Credit Pseudo IRI = 5SF Enhanced<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 257<br>Omaha Credit F/A = 281<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = W94, E94<br>Memphis Rate Code Credit = SSF Enhanced<br>Debit = N/A | |

COMMERCIAL LARGE TICKET III BUS/CORP/PURCH = 1.25% + $40.00
COMMERCIAL LARGE TICKET III FLEET AT FUEL = 1.25% + $40.00
WORLD COMMERCIAL LARGE TICKET III BUS = 1.42% + $40.00
WORLD ELITE COMMERCIAL LARGE TICKET III BUS = 1.47% + $40.00
WORLD/WORLD ELITE COMMERCIAL LARGE TICKET III CORP = 1.25% + $40.00
BUSINESS ENHANCED VALUE LARGE TICKET III = 1.37% + $40.00

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement**** | ▪ Exceeds 2 days...Commercial Data Rate III otherwise Commercial Standard |
| ▪ Transaction Amount must be greater than $100,000 | ▪ Under $100,000.00... Commercial Large Ticket II |
| ▪ Valid Authorization | ▪ No authorization...Commercial Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Commercial Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Commercial Standard |
| ▪ Must be a Corporate, Purchasing, Business or Fleet card | ▪ Not Corporate or Purchasing card...Merit I |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match...Commercial Standard |
| ▪ 25% Transaction tolerance* | ▪ If exceeds tolerance...Commercial Standard |
| ▪ Full Merchant Description Addendum Record (with valid street address)** | ▪ Addendum missing...Commercial Standard |
| ▪ Level II and III Purchasing Card Data *** | ▪ If missing Level III Data... Commercial Data Rate II<br>▪ If missing Level II Data… Commercial Data Rate I otherwise Commercial Standard |
| ▪ Must be a non T&E MCC | ▪ If T&E MCC…Commercial T&E |

NOTES:

- *MCCs 5813 and 5814 (5812 is not eligible for this program),, amount tolerance not performed for MCC 5542, Ecommerce transactions will bypass the interchange transaction tolerance if all required fields are provided
- Non face-to-face transactions and properly identified Ecommerce transactions are exempt from the timeliness test
- **Not required for Fleet Cards at fuel locations, Fleet at Fuel locations require Fleet Data
- ***All Commercial Cards except, Fleet Cards at fuel locations. Customer Code is not required for Business or Corporate Cards
- All MCCs require: Product Code, Item Quantity, Item Description, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator, excluding Fleet at Fuel locations
- Fleet at Fuel locations require the Motor Fuel Service Type Indicator
- Card Present (Swipe or contactless) required only for MasterCard Fleet Card at fuel location transactions
- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required
- Fleet card transactions at fuel locations require Level III data for non fuel purchases (Motor Fuel Service Type = 3)
- For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassed by MasterCard

| | | |
|---|---|---|
| MC Credit IRD = 99<br>Debit = N/A | North Credit Plancode = 148 Bus<br>North Credit Plancode = 128 Purch<br>North Credit Plancode = 139 Fleet<br>North Credit Plancode = 168 Corp<br>North Credit Plancode = W237,WE249 Bus<br>North Credit Plancode = W261,WE273 Corp<br>North Credit Plancode = 177 Enhanced<br>Debit = N/A | South Credit Pseudo IRI = D99, G99, J99,W99,B99,I99,L99,N99<br>South Credit Pseudo IRI = 5SG Enhanced<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A=261 | Memphis Rate Code Credit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| Omaha Credit F/A=292<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = SSG Enhanced<br>Debit = N/A |

COMMERCIAL T&E RATE I PURCH/AIRLINE = 2.70%
COMMERCIAL T&E RATE I BUS = 2.50%
COMMERCIAL T&E RATE I CORP = 2.40%
WORLD COMMERCIAL T&E RATE I BUS = 2.67%
WORLD ELITE COMMERCIAL T&E RATE I BUS = 2.72%
WORLD/WORLD ELITE COMMERCIAL T&E RATE I CORP = 2.40%
BUSINESS ENHANCED VALUE T&E RATE I = 2.62%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 9 days settlement for Airlines all other MCCs 3 days | ▪ Exceeds 9 or 3 days...Commercial Standard |
| ▪ Valid Authorization | ▪ No authorization...Commercial Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Commercial Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Commercial Standard |
| ▪ Must be a Corporate card product | ▪ If not …refer to the appropriate Interchange Rate section |
| ▪ Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, 5812 or 4112 | ▪ No MCC match…Commercial Standard |
| ▪ Auth and Settlement MCC must match* | ▪ No MCC match...Commercial Standard |
| ▪ Industry Specific T&E Addendum Required | ▪ Addendum missing…Commercial Standard |
| ▪ Merchant Description Addendum Required (with valid street address) | ▪ Addendum missing…Commercial Standard |
| NOTES: | |
| ▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required<br>▪ *Valid exceptions are Travel Agencies and Hotel/Car Rental/Airline and Passenger Railway combinations | |

| | | |
|---|---|---|
| MC Credit IRD = 76, 86<br>Debit = N/A | North Credit Plancode = 125 Purch<br>North Credit Plancode = 135 Airline<br>North Credit Plancode = 145 Bus<br>North Credit Plancode = 162 Corp<br>North Credit Plancode = W233,WE245 Bus<br>North Credit Plancode = W257,WE269 Corp<br>North Credit Plancode = 239 Enhanced<br>Debit = N/A | South Credit Pseudo IRI = D76, G76/G86, W76/W86, B76/B86,I76,J76,N76<br>South Credit Pseudo IRI = 5SL Enhanced<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A=009<br>Omaha Credit F/A= 245<br>Omaha Debit F/A = N/A | | Memphis Rate Code Credit = M86,W68,E86<br>Memphis Rate Code Credit = SSL Enhanced<br>Debit = N/A |

COMMERCIAL T&E RATE II PURCH/AIRLINE= 2.55% + $.10
COMMERCIAL T&E RATE II BUS = 2.35% + $.10
COMMERCIAL T&E RATE II CORP = 2.25% + $.10
WORLD COMMERCIAL T&E RATE II BUS = 2.52% + $.10
WORLD ELITE COMMERCIAL T&E RATE II BUS = 2.57% + $.10
WORLD/WORLD ELITE COMMERCIAL T&E RATE II CORP = 2.25% + $.10
BUSINESS ENHANCED VALUE T&E RATE II = 2.47% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 9 days settlement for Airlines all other MCCs 3 days | ▪ Exceeds 9 or 3 days...Commercial Standard |
| ▪ Valid Authorization | ▪ No authorization...Commercial Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Commercial Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Commercial Standard |
| ▪ Must be a Corporate Card product | ▪ If not …refer to the appropriate Interchange Rate section |
| ▪ Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, or 4112* | ▪ No MCC match…Commercial Standard |
| ▪ Auth and Settlement MCC must match** | ▪ No MCC match…Commercial Standard |
| ▪ Industry Specific T&E II Addendum Required | ▪ Addendum missing… Commercial T&E I |
| ▪ Merchant Description Addendum Required (with valid street address) | ▪ Addendum missing…Commercial Standard |
| NOTES: | |
| ▪ * MCC 5812 is not eligible for this program, MCC 4722 is not permitted in the clearing message<br>▪ **Valid exceptions are Travel Agencies and Hotel/Car Rental/Airline and Passenger Railway combinations | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | | |
|---|---|---|
| ▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required<br>▪ Customer Service and Property Phone numbers are required | | |
| MC Credit IRD = 69<br>Debit = N/A | North Credit Plancode = 130 Purch<br>North Credit Plancode = 150 Bus<br>North Credit Plancode = 137 Airline<br>North Credit Plancode = 170 Corp<br>North Credit Plancode = W232,WE244 Bus<br>North Credit Plancode = W256,WE 268 Corp<br>North Credit Plancode = 251 Enhanced<br>Debit = N/A | South Credit Pseudo IRI = D69,G69,J69,W69,B69, I69,N69<br>South Credit Pseudo IRI = 5SN Enhanced<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A=039<br>Omaha Credit F/A=241<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Memphis Rate Code Credit = SSN Enhanced<br>Debit = N/A | |

COMMERCIAL T&E RATE III PURCH/AIRLINE = 2.50% + $ .10
COMMERCIAL T&E RATE III BUS = 2.30% + $ .10
COMMERCIAL T&E RATE III CORP = 2.20% + $ .10
WORLD COMMERCIAL T&E RATE III BUS = 2.47% + $ .10
WORLD ELITE COMMERCIAL T&E RATE III BUS = 2.52% + $ .10
WORLD/WORLD ELITE COMMERCIAL T&E RATE III CORP = 2.20% + $ .10
BUSINESS ENHANCED VALUE T&E RATE III = 2.42% + $ .10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 9 days settlement for Airlines all other MCCs 3 days | ▪ Exceeds 9 or 3 days...Commercial Standard |
| ▪ Valid Authorization | ▪ No authorization...Commercial Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number...Commercial Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date...Commercial Standard |
| ▪ Must be a Corporate Card product | ▪ If not …refer to the appropriate Interchange Rate section |
| ▪ Must be MCCs 3000-3299, 4511, 3351-3500, 7512, 7513, 7519, 3501-3999, 7011, or 4112* | ▪ No MCC match…Commercial Standard |
| ▪ Auth and Settlement MCC must match** | ▪ No MCC match...Commercial Standard |
| ▪ Industry Specific T&E II and T&E III Addendum Required | ▪ Addendum missing… Commercial T&E I or Commercial T&E II |
| ▪ Merchant Description Addendum Required (with valid street address) | ▪ Addendum missing…Commercial Standard |
| NOTES: | |
| ▪ * MCC 5812 is not eligible for this program, MCC 4722 is not permitted in the clearing message<br>▪ **Valid exceptions are Travel Agencies and Hotel/Car Rental/Cruise Line/Airline and Passenger Railway combinations<br>▪ Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required<br>▪ Customer Service and Property Phone numbers are required | |

| | | |
|---|---|---|
| MC Credit IRD = 89<br>Debit = N/A | North Credit Plancode = 133 Purch<br>North Credit Plancode = 151 Bus<br>North Credit Plancode = 138 Airline<br>North Credit Plancode = 171 Corp<br>North Credit Plancode =W234,WE 246 Bus<br>North Credit Plancode =W258, WE270 Corp<br>North Credit Plancode = 263 Enhanced<br>Debit = N/A | South Credit Pseudo IRI = D89 G89,J89,W89,B89 I89,N89<br>South Credit Pseudo IRI = 5SO Enhanced<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A=087<br>Omaha Credit F/A= 249<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Memphis Rate Code Credit = SSO Enhanced<br>Debit = N/A | |

COMMERCIAL SUPERMARKET= 1.07% + $.05
BUSINESS ENHANCED VALUE SUPERMARKET = 1.07% + $.05

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days... Commercial Standard or Business Enhanced Value Standard |
| ▪ Valid Authorization | ▪ No authorization...Commercial Standard or Business Enhanced Value Standard |
| ▪ Card Present (Swiped, Contactless) | ▪ If key entered… Commercial Standard or Business Enhanced |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| | Value Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing reference number… Commercial Standard or Business Enhanced Value Standard |
| ▪ Banknet Authorization Date | ▪ Missing auth date… Commercial Standard or Business Enhanced Value Standard |
| ▪ Must be a Corporate or Purchasing card product | ▪ If not Corporate or Purchasing card… Consumer Standard |
| ▪ 10% Transaction Amount Tolerance | ▪ If exceeds tolerance… Commercial Standard or Business Enhanced Value Standard |
| ▪ Must be MCC 5411 | ▪ If not… Commercial Standard or Business Enhanced Value Standard |
| ▪ MC Assigned ID required* | ▪ If not… Commercial Standard or Business Enhanced Value Standard |

NOTES:

- Card Acceptor Type/Card Acceptor Tax ID are required
- *MC Assigned ID is required and merchant must meet specific volume requirements

| | | |
|---|---|---|
| MC Credit IRD = 72, SM<br>Debit = N/A | North Credit Plancode = 080, 082 Enhanced<br>Debit = N/A | South Credit IRI = D72, DSM Enhanced<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A =<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = SSM, B72, P72, C72, F72, W72<br>Debit = N/A | |

COMMERCIAL WAREHOUSE = ~~1.10 %~~ 0.90%
BUSINESS ENHANCED WAREHOUSE BASE = ~~1.10%~~ 0.90%

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 2 day Settlement | ▪ Exceeds 2 days...Commercial Data Rate I otherwise Commercial Standard |
| ▪ Valid Authorization | ▪ No authorization... Commercial Standard |
| ▪ Card Present (Swiped, Contactless)* | ▪ If key-entered... Commercial Standard |
| ▪ 10% Transaction tolerance for MCC 5300 | ▪ If exceeds tolerance... Commercial Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number…Commercial Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date…Commercial Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... Commercial Standard |
| ▪ MCCs must be 5300, 5541 or 5542 for Credit | ▪ Incorrect MCC... Commercial Standard |
| ▪ MC Assigned ID required | ▪ If not…Commercial Standard |

NOTES:

*Required only for Fleet card transactions at fuel locations

- Card Acceptor Type/Card Acceptor Tax ID/Business Type and Legal Name required are required when the merchant is in the US and the transaction is submitted for a Corporate interchange program
- For Business Enhanced, Non-face-to-face transactions are exempt from amount tolerance/timeliness as well as Ecommerce transactions if all required fields are provided
- Fleet card transactions at fuel locations require Level III data for non fuel purchases (Motor Fuel Service Type = 3)
- For Fleet card transactions at fuel locations, if these fields: Driver ID, Driver Number, and Vehicle Number do not match between authorization/settlement the transactions will be reclassed by MasterCard

| | | |
|---|---|---|
| MC Credit IRD = 91, Enh = SP<br>Debit = N/A | North Credit Plancode = 127, 147, 167, 187<br>North Credit Plancode = 288 Bus Enhanced Bus<br>Debit = N/A | South Credit Pseudo IRI = D91<br>South Credit Pseudo IRI = 5SP Bus Enhanced<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A=<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Memphis Rate Code Credit = SSP Bus Enhanced<br>Debit = N/A | |

COMMERCIAL STANDARD BUS/CORP/PURCH= 2.95% + $.10
COMMERCIAL STANDARD FLEET AT FUEL = 2.95% + $.10
WORLD COMMERCIAL STANDARD BUS = 3.12% + $ .10
WORLD ELITE COMMERCIAL STANDARD BUS = 3.17% + $ .10
WORLD/WORLD ELITE COMMERCIAL STANDARD CORP = 2.95% + $.10
BUSINESS ENHANCED VALUE STANDARD = 3.07% + $.10

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 30 day Settlement | ▪ No downgrade from Commercial Standard |
| ▪ Must be a Corporate or Purchasing card product | ▪ If not Corporate or Purchasing card… Consumer Standard |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| NOTES: | | |
|---|---|---|
| ▪ Card Acceptor Tax ID is not required<br>▪ For Business Enhanced, Card Acceptor Type and Card Acceptor Tax ID are required | | |
| MC Credit IRD = 65<br>Debit = N/A | North Credit Plancode = 103 Bus<br>North Credit Plancode = 108 Corp<br>North Credit Plancode = 109 Fleet<br>North Credit Plan code = 117 Purch<br>North Credit Plancode =W228,WE 240 Bus<br>North Credit Plancode =W252, WE264 Corp<br>North Credit Plancode = 227 Enhanced<br>Debit = N/A | South Credit IRI = D65,W65,B65,G65,J65 I65,L65,N65<br>South Credit Pseudo IRI = 5SK Enhanced<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 48 Corp<br>Omaha Credit F/A= 057 Fleet<br>Omaha Credit F/A =225<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = M65,M01,W65,E65<br>Memphis Rate Code Credit = SSK Enhanced<br>Debit = N/A | |

## COMMERCIAL CREDIT REFUND GROUP 1 = 2.37% (U.S. Only)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Corporate card transactions with MCCs<br>o 4829, 6012, 6050, 6051, 6529-6531, 6534, 7511, 7995 (Quasi Cash)<br>o 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523 (Other Transport)<br>o 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751 (Food – Warehouse)<br>o 5310 (Discount Stores)<br>o 5122, 5912 (Drug Stores)<br>o 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999 (Recreation)<br>o 5812-5814 (Restaurants)<br>o 4812, 4814, 4816, 4821,4899, 4900, 5983 (Utilities) | ▪ No downgrade from Standard |
| ▪ Must be a Corporate Card | ▪ If not …refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| | | |
| MC Credit IRD = 39<br>Debit = N/A | North Credit Plancode = 104<br>Debit = N/A | South Credit Pseudo IRI = D39<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 116<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

## COMMERCIAL CREDIT REFUND GROUP 2 = 2.30% (U.S. Only)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Corporate card transactions with MCCs<br>o 3351-3441, 7512, 7513, 7519 (Automobile/Vehicle Rental)<br>o 3501-3999, 7011 (Hotel/Motel)<br>o 5940, 5941, 5945 (Sporting – Toy Stores)<br>o 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699 (Clothing Stores)<br>o 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538 (Vehicles)<br>o 8211, 8220, 8241, 8244, 8249, 8299 (Education)<br>o 7251, 7622, 7623, 7629, 7631,7641, 7692, 7699 (Repair Shops)<br>o 4722 (Travel Agencies) | ▪ No downgrade from Standard |
| ▪ Must be a Corporate Card | ▪ If not …refer to the appropriate Interchange Rate section |

| NOTES: | | |
|---|---|---|
| | | |
| MC Credit IRD = 40<br>Debit = N/A | North Credit Plancode = 105<br>Debit = N/A | South Credit Pseudo IRI = D40<br>Debit Pseudo IRI = N/A |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| Omaha Credit F/A= 117<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A |

## COMMERCIAL CREDIT REFUND GROUP 3 = 2.21% (U.S. Only)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Corporate card transactions with MCCs<br>o 3000-3299, 4511 (Airline)<br>o 0763, 5085, 5094, 5099, 5111,5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, 5735, 5921, 5931, 5933, 5935, 5937, 5942-5944, 5946-5949, 5963, 5970-5973,5977, 5978, 5992-5999, 7395 (Other Retail)<br>o 5960, 5964-5969 (Mail Order/Telephone Order)<br>o 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099 (Health Care)<br>o 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222 (Professional Services)<br>o 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296-7299, 7311, 7321, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950 (Other Services)<br>o 5065, 5072, 5198, 5211, 5231, 5251, 5261 (Hardware) | ▪ No downgrade from Standard |
| ▪ Must be a Corporate Card | ▪ If not …refer to the appropriate Interchange Rate section |
| NOTES: | |
| | |

| | | |
|---|---|---|
| MC Credit IRD = 41<br>Debit = N/A | North Credit Plancode = 106<br>Debit = N/A | South Credit Pseudo IRI = D41<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 118<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

## COMMERCIAL CREDIT REFUND GROUP 4 = 2.16% (U.S. Only)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ Corporate card transactions with MCCs<br>o 5311 (Department Stores)<br>o 5722, 5732, 5733, 5734 (Electric–Appliances)<br>o 5541, 5542, 9752 (Gas Stations)<br>o 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950 (Interior Furnishings) | ▪ No downgrade from Standard |
| ▪ Must be a Corporate Card | ▪ If not …refer to the appropriate Interchange Rate section |
| NOTES: | |
| | |

| | | |
|---|---|---|
| MC Credit IRD = 42<br>Debit = N/A | North Credit Plancode = 107<br>Debit = N/A | South Credit Pseudo IRI = 542<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 119<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

# MASTERCARD INTERNATIONAL INTERCHANGE PROGRAMS

*(The following Interchange Rates applies to Non US Issued Cards Only)*

*For all MasterCard International interchange programs, please refer to the applicable interchange compliance guide published by the International Compliance Team.

FOREIGN ELECTRONIC = 1.65% (US Location w/Global Acquirer Support Fee .55%)
FOREIGN ELECTRONIC = 1.10% (Non US Location)
INTERREGIONAL PREMIUM ELECTRONIC = 2.40% (US Location w/Global Acquirer Support Fee .55%)
INTERREGIONAL SUPER PREMIUM ELECTRONIC = 2.53% (US Location w/Global Acquirer Support Fee .55%)
INTERREGIONAL SUPER PREMIUM ELECTRONIC = 2.93 %( US Location w/Global Acquirer Support Fee .55% and Cross Border Fee .40%) Memphis platform only

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 5 day Settlement | ▪ Exceeds 5 days...Interregional Standard |
| ▪ Valid Authorization | ▪ No authorization... Interregional Standard |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered... Interregional Standard |
| ▪ 10% Transaction tolerance* | ▪ If exceeds tolerance... Interregional Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... Interregional Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... Interregional Standard |
| ▪ Auth and Settlement MCC must match | ▪ No MCC match... Interregional Standard |

NOTES:

- The following MOTO MCCs are not eligible to receive Electronic interchange: 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969
- The 10% amount tolerance applies only to US acquired transactions

| | | |
|---|---|---|
| MC Credit IRD = 73, 83 Elect<br>MC Credit IRD = PE Premium Elect<br>MC Credit IRD = EE Super Prem Elect<br>Debit = N/A | North Credit Plancode = 005, 035, 092<br>North Credit Plancode = 308, 316, 326<br>North Credit Plancode = 336, 408<br>North Credit Plancode = A05<br>Debit = N/A | South Credit Pseudo IRI = 573 Elect<br>South Credit Pseudo IRI = FC3, FL3, FA3<br>South Credit Pseudo IRI = FE3, FS3<br>South Credit Pseudo IRI = FEE<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 06 Electronic<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = I83, F83, CPE, LPE, PPE, EPE, MPE, PEE, EEE, LEE, SEE<br>Memphis Rate Code Refunds = 3ES, 4ES , 2ES , 5ES, 1PS, 2PS, 3PS, 4PS, 5PS, I85, F85<br>Debit = N/A | |

MERCHANT UCAF RATE = 1.99% (US Location w/Global Acquirer Support Fee .55%)
MERCHANT UCAF RATE = 1.44% (Non US Location)
INTERREGIONAL PREMIUM MERCHANT UCAF = 2.40% (US Location w/Global Acquirer Support Fee .55%)
INTERREGIONAL SUPER PREMIUM MERCHANT UCAF = 2.53% (US Location w/Global Acquirer Support Fee .55%)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 5 day Settlement | ▪ Exceeds 5 days...Interregional Standard |
| ▪ Valid Authorization | ▪ No authorization…Interregional Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... Interregional Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... Interregional Standard |
| ▪ Auth and Settlement MCC must match except for<br>o MCC 3000–3299 in auth and MCC 4511 in clearing<br>o MCC 4511 in auth and MCC 3000–3299 in clearing<br>o MCC 4722 in auth and one of the following MCCs in clearing: MCCs 3000–3299, 4511 or 4112 | ▪ No MCC match... Interregional Standard |
| ▪ UCAF Collection Indicator = 1 | ▪ Not present ... Interregional Standard |
| ▪ CAT Level Indicator = 6 | ▪ Not present... Interregional Standard |
| ▪ Security level indicator/Security protocol indicating Merchant UCAF participation | ▪ Not present... Interregional Standard |
| NOTES: | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | | |
|---|---|---|
| ▪ Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive Merchant UCAF as of 04/15/11 | | |
| MC Credit IRD = 24 Non-US<br>MC Credit IRD = 24 US<br>MC Credit IRD = PM Premium UC<br>MC Credit IRD = EM Super Prem MU<br>Debit = N/A | North Credit Plancode = 085 Non-US<br>North Credit Plancode = 087 US<br>North Credit Plancode = 310, 319, 329<br>North Credit Plancode = 337, 409<br>North Credit Plancode = A07<br>Debit = N/A | South Credit Pseudo IRI = A24<br>South Credit Pseudo IRI = F24<br>South Credit Pseudo IRI = FC4, FL4, FA4<br>South Credit Pseudo IRI = FE4, FS4<br>South Credit Pseudo IRI = FEM<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 090 US<br>Omaha Credit F/A= 065 Non-US<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

FULL UCAF RATE = 2.09% (US Location w/Global Acquirer Support Fee .55%)
FULL UCAF RATE = 1.54% (Non US Location)
INTERREGIONAL PREMIUM FULL UCAF = 2.40% (US Location w/Global Acquirer Support Fee .55%)
INTERREGIONAL SUPER PREMIUM FULL UCAF = 2.53% (US Location w/Global Acquirer Support Fee .55%)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 5 day Settlement | ▪ Exceeds 5 days... Interregional Standard |
| ▪ Valid Authorization | ▪ No authorization... Interregional Standard |
| ▪ Banknet Reference number in Settlement | ▪ Missing Reference number... Interregional Standard |
| ▪ Banknet Authorization Date | ▪ Missing Auth Date... Interregional Standard |
| ▪ Auth and Settlement MCC must match except for<br>o MCC 3000–3299 in auth and MCC 4511 in clearing<br>o MCC 4511 in auth and MCC 3000–3299 in clearing<br>o MCC 4722 in auth and one of the following MCCs in clearing: MCCs 3000–3299, 4511 or 4112 | ▪ No MCC match... Interregional Standard |
| ▪ UCAF Collection Indicator = 2 | ▪ Not present... Interregional Standard |
| ▪ CAT Level Indicator = 6 | ▪ Not present... Interregional Standard |
| ▪ Security level = Security protocol and Cardholder Authentication indicators for Full UCAF | ▪ Not present... Interregional Standard |
| NOTES: | |
| ▪ Car Rental, Hotel and Cruise Lines MCCs are not eligible to receive FULL UCAF as of 04/15/11 | |

| | | |
|---|---|---|
| MC Credit IRD = 79 Non-US<br>MC Credit IRD = 79 US<br>MC Credit IRD = PF Prem MF<br>MC Credit IRD = EF Super Prem MF<br>Debit = N/A | North Credit Plancode = 086 Non-US<br>North Credit Plancode = 088 US<br>North Credit Plancode = 307, 315, 323<br>North Credit Plancode = 335, 407<br>North Credit Plancode = A06<br>Debit = N/A | South Credit Pseudo IRI = 579<br>South Credit Pseudo IRI = FC2, FL2, FA2<br>South Credit Pseudo IRI = FE2, FS2<br>South Credit Pseudo IRI = FEF<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 091 US<br>Omaha Credit F/A= 066 Non-US<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

FOREIGN STANDARD = 2.15% (US Location w/Global Acquirer Support Fee .55%)
FOREIGN STANDARD = 1.60% (Non US Location)
INTERREGIONAL PREMIUM STANDARD = 2.40% (US Location w/Global Acquirer Support Fee .55%)
INTERREGIONAL SUPER PREMIUM STANDARD = 2.53% (US Location w/Global Acquirer Support Fee .55%)
INTERREGIONAL SUPER PREMIUM STANDARD = 2.93 %( US Location w/Global Acquirer Support Fee .55% and Cross Border Fee .40%) Memphis platform only

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 30 day Settlement | ▪ No downgrade from Standard |
| NOTES: | |
| ▪ | |

| | | |
|---|---|---|
| MC Credit IRD = 75, 85, 95 Stand<br>MC Credit IRD = PS Prem Std<br>MC Credit IRD = ES Super Prem Std<br>Debit = N/A | North Credit Plancode = 006, 093, 036<br>North Credit Plancode = 306, 314, 322<br>North Credit Plancode = 334, 406<br>North Credit Plancode = A08<br>Debit = N/A | South Credit Pseudo IRI = 575 Stand<br>South Credit Pseudo IRI = FC1, FL1, FA1<br>South Credit Pseudo IRI = FE1, FS1<br>South Credit Pseudo IRI = FES<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 03 Standard<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = I85, F85, CPS, LPS, PPS, EPS, MPS, IES, EES, LES, SES<br>Memphis Rate Code Refunds = 3ES, 4ES , 2ES , 5ES, 1PS, 2PS, 3PS, | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | |
|---|---|
| | 4PS, 5PS, I85, F85<br>Debit = N/A |

MASTERCARD/DINERS ELECTRONIC INTERCHANGE = 2.00% + 0.00
MASTERCARD/DINERS STANDARD INTERCHANGE = 2.50% + 0.00

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 5 day Settlement | ▪ After 5 days... Diners Standard |
| ▪ Original Authorization | ▪ Missing or different... Diners Standard |
| ▪ Card Present (Swiped, Contactless) | ▪ If key-entered.... Diners Standard |

NOTES:

*Diners Club Card issued outside the United States and Canada that are 14 digits long, beginning with "36"
**Transactions accepted at Diners Club locations within the designated areas listed below:
American Samoa, Bahamas, Bermuda, British Virgin Islands, Cayman Islands, Dominican Republic, Federated States of Micronesia, (including Yap and Pohnpei), Marshall Islands (including Majuro), Guam, Haiti, Jamaica, Northern Mariana Islands (Saipan), Palau, Puerto Rico, Turks and Caicos Islands, U.S. Minor Outlying Islands, defined as: Baker Island, Howland Island, Jarvis Island, Johnston Atoll, Midway Islands, Navassa Island, Palmyra Atoll, Wake Island, U.S. Virgin Islands)

| | | |
|---|---|---|
| MC Credit IRD = D1 (Electronic)<br>MC Credit IRD = D2 (Standard)<br>Debit = N/A | North Credit Plancode = 044 (Electronic)<br>North Credit Plancode = 045 (Standard )<br>Debit = N/A | South Credit Pseudo IRI = 5DI (Electronic)<br>South Credit Pseudo IRI = 5D2 (Standard)<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= N/A<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

# *MASTERCARD INTERNATIONAL CORPORATE INTERCHANGE PROGRAMS*

INTERREGIONAL COMMERCIAL PREMIUM STANDARD = 2.55% (US Location w/Global Acquirer Support Fee .55%)

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ 30 day Settlement | | ▪ No downgrade from Standard |
| NOTES: | | |
| ▪ Card Acceptor Type and Card Acceptor Tax ID required for US locations | | |
| MC Credit IRD = IP Prem Std<br>Debit = N/A | North Credit Plancode = 312, 321<br>North Credit Plancode = 333, 411<br>Debit = N/A | South Credit Pseudo IRI = FC5, FL5<br>South Credit Pseudo IRI = FA5, FS5<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 03 Standard<br>Omaha Debit F/A = N/A | | Memphis Rate Code Credit = CIP, LIP, PIP, MIP<br>Debit = N/A |

INTERREGIONAL COMMERCIAL LARGE TICKET PURCHASING/FLEET = 1.45% + $30.00(US Location w/Global Corporate Acquirer Program Support Fee .55%)
INTERREGIONAL COMMERCIAL LARGE TICKET PURCHASING/FLEET = .90% + $30.00(Non US Location)

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ 30 day Settlement | | ▪ No downgrade…Purchasing |
| ▪ Valid Authorization | | ▪ No authorization... International Standard |
| ▪ Must be a Purchasing or Fleet card product | | ▪ If not Purchasing or Fleet card...International Commercial |
| | | |
| NOTES: | | |
| ▪ T&E MCCs do not qualify<br>▪ Transaction acquired in the U.S. region must contain the card acceptor type and card acceptor tax ID | | |
| MC Credit IRD = 62<br>Debit = N/A | North Credit Plancode = 154, 164<br>Debit = N/A | South Credit Pseudo IRI = 562<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 046<br>Omaha Debit F/A = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

INTERREGIONAL COMMERCIAL DATA RATE II = 2.25 %( US Location w/Global Corporate Acquirer Program Support Fee .55%)
INTERREGIONAL COMMERCIAL DATA RATE II = 1.70 %( Non US Location)

| QUALIFICATIONS | | DOWNGRADE REASONS |
|---|---|---|
| ▪ 5 day Settlement | | ▪ Exceeds 5 days... Purchasing |
| ▪ Valid Authorization | | ▪ No authorization... Purchasing |
| ▪ Must be a Purchasing or Fleet card product | | ▪ Not Purchasing or Fleet card... Commercial |
| ▪ Level II Purchasing Card Data | | ▪ No Level II Purchasing Card Data... Purchasing |
| NOTES: | | |
| ▪ Fleet Cards at Fuel MCC codes 5541, 5542, 7511 do not qualify<br>▪ Transaction acquired in the U.S. region must contain the card acceptor type and card acceptor tax ID | | |
| MC Credit IRD = 67<br>Debit = N/A | North Credit Plancode = 142, 152<br>Debit = N/A | South Credit Pseudo IRI = 567<br>Debit = Pseudo IRI N/A |
| Omaha Credit F/A= 047<br>Omaha Debit F/A = N/A | | Memphis Rate Code Credit = N/A<br>Debit = N/A |

INTERREGIONAL COMMERCIAL PURCHASING/FLEET = 2.55% (US Location w/Global Corporate Acquirer Program Support Fee .55%)
INTERREGIONAL COMMERCIAL PURCHASING = 2.00% (Non US Location)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 30 day Settlement | ▪ No downgrade…International Standard |
| ▪ Valid Authorization | ▪ No authorization... Purchasing |
| ▪ Must be a Purchasing or Fleet card product | ▪ Not Purchasing or Fleet card... Commercial |
| NOTES: | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data

| | | |
|---|---|---|
| ▪ Transaction acquired in the U.S. region must contain the card acceptor type and card acceptor tax ID | | |
| MC Credit IRD = 63<br>Debit = N/A | North Credit Plancode = 156 Purch<br>North Credit Plancode = 166 Fleet<br>North Credit Plancode = 365 Fleet<br>Debit = N/A | South Credit Pseudo IRI = 563<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 045<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |

INTERREGIONAL COMMERCIAL BUSINESS = 2.55% (US Location w/Global Corporate Acquirer Program Support Fee .55%)

INTERREGIONAL COMMERCIAL = 2.00% (Non US Location)

| QUALIFICATIONS | DOWNGRADE REASONS |
|---|---|
| ▪ 30 day Settlement | ▪ No downgrade…International Standard |
| ▪ Valid Authorization | ▪ No authorization... International Standard |
| ▪ Must be a Corporate or Business card product | ▪ If not… International Standard |

| | | |
|---|---|---|
| NOTES: | | |
| ▪ Transaction acquired in the U.S. region must contain the card acceptor type and card acceptor tax ID | | |
| MC Credit IRD = 61<br>Debit = N/A | North Credit Plancode = 176, 362<br>Debit = N/A | South Credit Pseudo IRI = 561<br>Debit Pseudo IRI = N/A |
| Omaha Credit F/A= 044<br>Omaha Debit F/A = N/A | Memphis Rate Code Credit = N/A<br>Debit = N/A | |


© 2001-2011 First Data Corporation. All Rights Reserved
Confidential and Proprietary to First Data – Do Not Distribute Outside of First Data