

CARD ASSOCIATION INTERCHANGE RATE CHART

U.S. Region Acquirers

Effective October 3, 2008
Last Revised September, 2008

Version 2008.2.0

NOTICE

The document identifies the Interchange Rate and related Global Payments system code for MasterCard and Visa interchange transactions. Please note that rate changes are identified in bold and new interchange programs are bold and italicized. Please refer to the RA/RPS/ACI values in the grid and additional edit criteria as documented in Card Association Interchange Program Guide.

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Summary of Changes

Section Name	Type of Change	Version Effective	Description
Title Page	Update	2008.2.0	Changed Version number to 2008.2.0
MasterCard Commercial (card type 51)	Update	2008.2.0	Removed Warehouse from Commercial card type 51 – this does not exist in the MasterCard U.S. and Interregional Interchange Rates
Visa Consumer Credit (card type 40)	Update	2008.2.0	Updated rates for CPS/Automated Fuel Dispenser and CPS/Retail Service Station programs.
Visa Consumer Debit (card type 42)	New	2008.2.0	Added CPS/Debit Tax Payment and CPS/Debt Repayment programs
Visa Commercial (card type 41)	Removed	2008.2.0	GSA Large Ticket > \$8750.00 (41/1255) – eliminated with 08.2 release
Visa Commercial (card type 41)	Update	2008.2.0	(p. 15) Rates for the following card/charge types changed with 08.2: 41/1226, 41/1318, 41/1223, 41/1205, 41/1282, 41/1318, 41/1317, 41/1233, 41/1225.
Visa Commercial (card type 41)	New	2008.2.0	GSA G2G (41/1285) added with 08.2 New charge types 41/1348 and 41/1349 created and pricing updated for existing rate programs Corporate and Purchasing Retail, respectively. They were previously captured and priced the same as the Business retail program (41/1318)

MCC Specific Codes

MasterCard Charge Type MCC Specific Values:

- 2 – Person to Person Payment MCCs: 6532 & 6533.
3 – T&E brand-specific MCCs are: 3000-3999; there are other "generic" MCCs for Airline 4511; Car Rental 7512, 7513, 7519; Dining 5812; Lodging 7011; Cruise Line and Travel Agent.
A – Airline MCCs are: 3000-3299 and 4511.
C – Convenience Rate MCCs are: QSR 5814; Misc. Food, C-Stores, Vending 5499; Motion Picture Theater 7832, 4121 Taxi and Limos \$25 < under only.
D – Public Sector MCCs are: Courts 9211, Fines 9222, Bail Bonds 9223, Taxes 9311, or 9399 and effective 4/7/2006: Transportation 4111, Tolls 4784, and Postal Service (Gov't) 9402
E – Emerging Markets MCCs are: 4899-Cable; 4900-Utilities; 5960, 6300-DM/Insurance; 8211, 8220, 8299-Schools/Colleges; 9211-Court Costs; 9222-Fines; 9223 Bail and Bond Payments; 9311-Tax Payments; or 9399-Government Services Transportation 4111, Tolls 4784, and Postal Service (Gov't) 9402.
FI – Financial Institutions providing Manual Cash Disbursements must be setup as MCC 6010 and account type for Cash Disbursement.
I – Insurance 5960, 6300
L – Licensing / Participation / Registration requirements.
Revise for petroleum changes
P – Automated Fuel MCC is 5542.
P1 – Service Station MCC is 5541.
P2 – 5541 and 5542 fuel and service station MCCs.
PC - Marinas (4468), Service Stations (5541), Automated Fuel Dispensers (5542), Convenience Stores (5499), Fuel Dealers (5983), and Truck Stops (7511)
R1 – Restaurant MCCs are: 5812-Restaurants; 5814-Fast Food Restaurants;
R – SIIP MCCs are: Insurance 5960, 6300; Telecommunications 4812, 4814; Cable/ Pay Television 4899; Utilities 4900
RE – Real Estate 6513
S – Supermarket MCC is 5411
T – TIPS-eligible MCCs are 3350-3999 ONLY.
T2 – Small Ticket MCCs are: 4111- Commuter Transport: 4121-Taxicabs and Limousines; 5499-Miscellaneous Food Stores; 5812-Restaurants; 5814-Fast Food Restaurants; 7523-Parking Lots and Garages; 7832-Motion Picture Theaters; 7841 – Videotape Rental Stores
U – Utilities
W – Warehouse MCC is 5300.
X – Certain MCCs ineligible per MC edits

Visa Charge Type MCC Specific Values:

- 3 – Applicable when consumer T&E card is used at following T&E MCCs: 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512.
A – Airline MCCs are: 3000-3299 and 4511.
B2B – 0780-Landscaping/Horticultural Svcs, 1799-Special Trade Contractors Not elsewhere classified, 2741-Miscellaneous Publishing/Printing, 2791-Typesetting, Plate Making and Related Svcs, 2842-Specialty Cleaning/Polishing/Sanitation Preparations, 4214-Motor Freight Carriers/Trucking, 5021-Office/Commercial Furniture, 5039-Construction Materials Not Elsewhere Classified, 5044-Photographic, photocopy, Microfilm Equipment/Supplies, 5046-Commercial Equipment Not Elsewhere Classified, 5047-Medical, Dental, Ophthalmic, Hospital Equipment/Supplies, 5051-Metal Service Ctrs/Offices, 5065-Electrical Parts/Equipment, 5074-Plumbing/Heating Equipment/Supplies, 5085-Industrial Supplies Not Elsewhere Classified, 5099-Durable Goods Not Elsewhere Classified, 5131-Piece Goods, Notions and Other Dry Goods, 5137-Men's, Women's, Children's Uniforms/Commercial Clothing, 5139-Commercial Footwear, 5169-Chemicals, Allied Products Not Elsewhere Classified, 5192-Books, Periodicals, Newspapers, 5193-Florists Supplies, Nursery Stock/Flowers, 5198-Paints, Varnishes, Supplies, 5199-Nondurable Goods Not Elsewhere Classified, 6300-Insurance Sales, Underwriting/Premiums, 7311-Advertising Svcs, 7333-Commercial Photography, Art, Graphics, 7349-Cleaning, Maintenance, Janitorial Svcs, 7361-Employment Agencies/Temporary Help Svcs, 7372-Computer Programming, Data Processing, Integrated Systems Design Svcs, 7375-Information Retrieval Svcs, 7379-Computer Maintenance, Repair/Svcs Not Elsewhere Classified, 7392-Management, Consulting, Public Relations Svcs, 7399-Business Svcs Not Elsewhere Classified, 7829-Motion Picture/Video Tape Production/Distribution, 8734-Testing Labs (Non-Medical Testing), 8931-Accounting, Auditing, Bookkeeping Svcs, 8999-Professional Svcs Not Elsewhere Classified
C – Car Rental MCCs are: 7512, 3350-3499; also available to 7513, 7519.
D – Select Developing Markets MCCs include: 4899, 5960, 5968, 5983, 6300, 8211, 8220, 8299, 8351, 8398, 9211, 9222, or 9399.
DR – Debt Repayment MCCs are: 6012 – Financial Institutions(merchandise and services), 6051 – Non-financial institutions (foreign currency ,non-wire transfer money orders, and travelers cheques
F – Service Station Fuel MCC is 5541.
FI – Financial Institutions providing Manual Cash Disbursements must be setup as MCC 6010 and account type for Cash Disbursement.
FA- Financial Institutions providing Automated Cash Disbursements must be setup as MCC 6011 and account type for Cash Disbursement.
G2G – Government to Government MCCs are: 9399-Government Service(not elsewhere classified), 9402-Postal Service(Government only)
P – Automated Fuel MCC is 5542.
H – Hotel MCCs are: 7011, 3501-3999, and Cruise Line 4411.
L – Licensing / Participation / Registration requirements.
R – Restaurant MCCs are: 5812-Restaurants; 5814-Fast Food Restaurants
S – Supermarket MCC is 5411
T – Small Ticket MCCs are: 4111-Local Commuter Transport: 4121-Taxicabs and Limousines; 5812-Restaurants; 5814-Fast Food Restaurants; 7523-Parking Lots and Garages; 7832-Motion Picture Theaters; 7841 – Videotape Rental Stores and effective 4/7/2006: 4131-Bus Lines, 4784-Tolls and Bridge Fees, News Dealers-5994, Laundries-7211, Dry Cleaners-7216, Quick Copy-7338, and Car Wash-7542.
TX – Debit Tax Payment MCCs are: 9311-Tax Payments
U – Utility MCC is 4900

Interchange Rates

Card Type Cross Reference Table

Card Products for both MasterCard and Visa are being identified by the following card types effective June 15, 2007:

Card Brand	Card Type	Card Program Type
MasterCard	50	Consumer Credit – Core Value
MasterCard	55	Consumer Credit – Enhanced Value
MasterCard	52	Consumer Debit
MasterCard	53	World MasterCard
MasterCard	54	World Elite MasterCard
MasterCard	51	Commercial
MasterCard	56	World MasterCard Business
MasterCard	57	World Elite MasterCard Business
MasterCard	58	World MasterCard Corporate
MasterCard	59	World Elite MasterCard Corporate
Visa	40	Consumer Credit
Visa	43	Signature Preferred
Visa	42	Consumer Debit
Visa	41	Commercial

Interchange Rates

MasterCard Acquirer Interchange Rates – U.S. Merchants: Consumer Interchange – Core Value Card Type 50

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	IRD	Next Best Rate	MCC specific
Consumer Core Value Interchange-US Credit Card							
Standard	50	1203	2.95% + \$0.10	2.95% + \$0.10	75,85,95		
Merit I	50	1213	1.89% + \$0.10	1.89% + \$0.10	78,88,98	1203	
Merit I – Insurance	50	1262	1.43% + 0.05 ^{NEW}	1.43% + 0.05	78,88,98	1203	I
Merit I – Real Estate	50	1263	1.10% + 0.00 ^{NEW}	1.10% + 0.00	78,88,98	1203	RE
Public Sector	50	1219	1.55% + \$0.10	1.55% + \$0.10	22	1213	D
Convenience Purchase	50	1221	1.90% + \$0.00	1.90% + \$0.00	23	1223	C
Merit III Base	50	1223	1.58% + \$0.10	1.58% + \$0.10	70,80	1213	
Utilities	50	1229	\$0.65	\$0.65	CU	1223	U
Supermarket Base	50	1251	1.48% + \$0.05	1.48% + \$0.05	71,81	1213	L,S
Warehouse Club Base	50	1253	1.10% + \$0.00	1.10% + \$0.00	91	1223	L,W
Service Industries	50	1261	1.15% + \$0.05	1.15% + \$0.05	90	1223	L,R
Key-Entered	50	1273	1.89% + \$0.10	1.89% + \$0.10	92	1213	X
Merchant UCAF	50	1276	1.58% + \$0.10	1.58% + \$0.10	24		
Full UCAF	50	1278	1.68% + \$0.10	1.68% + \$0.10	79		
Petroleum	50	1284	1.90% + \$0.00	1.90% + \$0.00	61	1213	P2
Petroleum Maximum	50	1306	\$0.95	\$0.95	61	1213	P2
Consumer-Core T&E Interchange – US							
Premier Travel – Cruise Lines	50	1252	1.58% + \$0.10	1.58% + \$0.10	97	1213	L,T
Passenger Transport	50	1254	1.75% + \$0.10	1.75% + \$0.10	93	1213	A
Premier Travel – Hotel	50	1256	1.58% + \$0.10	1.58% + \$0.10	97	1213	L,T
Premier Travel – Car Rental	50	1258	1.58% + \$0.10	1.58% + \$0.10	97	1213	L,T
Consumer Core Tiered Interchange – US							
Merit III – Tier 1	50	1370	1.43% + \$0.10	1.43% + \$0.10	10	1213	
Merit III – Tier 2	50	1372	1.48% + \$0.10	1.48% + \$0.10	11	1213	
Merit III – Tier 3	50	1374	1.55% + \$0.10	1.55% + \$0.10	12	1213	
Supermarket – Tier 1	50	1371	1.27% + \$0.00	1.27% + \$0.00	13	1213	L,S
Supermarket – Tier 2	50	1373	1.32% + \$0.00	1.32% + \$0.00	14	1213	L,S
Supermarket – Tier 3	50	1375	1.42% + \$0.05	1.42% + \$0.05	15	1213	L,S
Warehouse Club – Tier 1	50	1379	0.90% + \$0.00	0.90% + \$0.00	16	1213	L,W
NOTE: Tiered Interchange Minimum Annual requirements are: Merit 3 Credit – Transaction Tier 1 Volume \$2.0 billion; Tier 2 Volume \$1.25 billion; Tier 3 Volume \$750 million Supermarket Credit – Tier 1 Volume \$2.0 billion; Tier 2 Volume \$1.25 billion; Tier 3 Volume \$300 million. Warehouse Credit – Tier 1 Volume \$4.0 billion; Minimum Annual Consumer Credit (Core Value, Enhanced Value, World, and World Elite) USD Volume based on merchants' 2006 USD volume settled through GCMS that qualified for the Merit III, Supermarket, or Warehouse Club interchange rate programs.							
Consumer Interchange – International, US Acquired							
International Standard (ISI)	50	1204	1.69% + \$0.10 ³	1.69% + \$0.10 ³	75,85,95		
International Electronic (IEI)	50	1214	1.16% + \$0.00 ³	1.16% + \$0.00 ³	73,83	1204	
International Electronic Consumer	50	1227	1.16% + \$0.00 ³	1.16% + \$0.00 ³	74		
Merchant UCAF (10/4/2002)	50	1220	1.50% + \$0.10 ³	1.50% + \$0.10 ³	24	1204	
Full UCAF (10/4/2002)	50	1230	1.60% + \$0.10 ³	1.60% + \$0.10 ³	79	1204	
Unless otherwise specified, all rates for U.S. Acquired International are assessed in U.S. currency. NOTE – International U.S. Acquired transactions include an additional Acquirer Program Support fee added to the base rate. ³ Effective April 4, 2008, the Acquirer Program Support fee of 0.45% is removed for 50/1204, 50/1220, 50/1230, 50/1214, and 50/1227, and added as an assessment charge type under 80/1560.							

Interchange Rates

MasterCard Acquirer Interchange Rates – U.S. Merchants: Consumer Interchange – Enhanced Value Card Type 55

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	IRD	Next Best Rate	MCC specific
Consumer Enhanced Interchange –US Credit Card							
Standard	55	1203	2.95% + \$0.10	2.95% + \$0.10	RU		
Merit I	55	1213	2.04% + \$0.10	2.04% + \$0.10	RP	1203	
Merit I – Insurance	55	1262	1.43% + 0.05 ^{NEW}	1.43% + 0.05	RP	1203	I
Merit I – Real Estate	55	1263	1.10% + 0.00 ^{NEW}	1.10% + 0.00	RP	1203	RE
Public Sector	55	1219	1.55% + \$0.10	1.55% + \$0.10	RK	1213	D
Convenience Purchase	55	1221	1.90% + \$0.00	1.90% + \$0.00	RL	1223	C
Merit III Base	55	1223	1.73% + \$0.10	1.73% + \$0.10	RA	1213	
Utilities	55	1229	\$0.65	\$0.65	RT	1223	U
Supermarket Base	55	1251	1.48% + \$0.05	1.48% + \$0.05	RE	1213	L,S
Warehouse Club Base	55	1253	1.10% + \$0.00	1.10% + \$0.00	RI	1223	L,W
Service Industries	55	1261	1.15% + \$0.05	1.15% + \$0.05	RM	1223	L,R
Key-Entered	55	1273	2.04% + \$0.10	2.04% + \$0.10	RQ	1213	X
Merchant UCAF	55	1276	1.73% + \$0.10	1.73% + \$0.10	RN		
Full UCAF	55	1278	1.83% + \$0.10	1.83% + \$0.10	RO		
Petroleum	55	1284	1.90% + \$0.00	1.90% + \$0.00	RW	1213	P2
Petroleum Maximum	55	1306	\$0.95	\$0.95	RW	1213	P2
Consumer-Enhanced T&E Interchange							
Premier Travel – Cruise Lines	55	1252	1.90% + \$0.10	1.90% + \$0.10	RS	1213	L,T
Passenger Transport	55	1254	1.90% + \$0.10	1.90% + \$0.10	RR	1213	A
Premier Travel – Hotel	55	1256	1.90% + \$0.10	1.90% + \$0.10	RS	1213	L,T
Premier Travel – Car Rental	55	1258	1.90% + \$0.10	1.90% + \$0.10	RS	1213	L,T
Consumer Enhanced Tiered Interchange – US							
Merit III – Tier 1	55	1370	1.43% + \$0.10	1.43% + \$0.10	RB	1213	
Merit III – Tier 2	55	1372	1.48% + \$0.10	1.48% + \$0.10	RC	1213	
Merit III – Tier 3	55	1374	1.55% + \$0.10	1.55% + \$0.10	RD	1213	
Supermarket – Tier 1	55	1371	1.27% + \$0.00	1.27% + \$0.00	RF	1213	L,S
Supermarket – Tier 2	55	1373	1.32% + \$0.00	1.32% + \$0.00	RG	1213	L,S
Supermarket – Tier 3	55	1375	1.42% + \$0.05	1.42% + \$0.05	RH	1213	L,S
Warehouse Club – Tier 1	55	1379	0.90% + \$0.00	0.90% + \$0.00	RJ	1213	L,W
<p>NOTE: Tiered Interchange Minimum Annual requirements are: Merit 3 Credit –Transaction Tier 1 Volume \$2.0 billion; Tier 2 Volume \$1.25 billion; Tier 3 Volume \$750 million Supermarket Credit – Tier 1 Volume \$2.0 billion; Tier 2 Volume \$1.25 billion; Tier 3 Volume \$300 million. Warehouse Credit – Tier 1 Volume \$4.0 billion; Minimum Annual Consumer Credit (Core Value, Enhanced Value, World, andWorld Elite) USD Volume based on merchants' 2006 USD volume settled through GCMS that qualified for the Merit III, Supermarket, or Warehouse Club interchange rate programs.</p>							

Interchange Rates

MasterCard Acquirer Interchange Rates – U.S. Merchants: Consumer Debit Card – Card Type 52

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	IRD	Next Best Rate	MCC specific
Consumer Interchange-US Debit Card							
Debit Standard	52	1203	1.90% + \$0.25	1.90% + \$0.25	75,85,95		
Debit Merit I	52	1213	1.64% + \$0.16	1.64% + \$0.16	78,88,98	1203	
Merit I – Real Estate	52	1263	1.10% + 0.00 <i>NEW</i>	1.10% + 0.00	78,88,98	1203	RE
Debit Merit III	52	1223	1.05% + \$0.15	1.05% + \$0.15	70,80	1213	
Debit Utilities	52	1229	\$0.45	\$0.45	CU		U
Debit Small Ticket	52	1231	1.55% + \$0.04	1.55% + \$0.04	25		T2
Debit Restaurant	52	1250	1.19% + \$0.10	1.19% + \$0.10	26	1213	R1
Debit Supermarket	52	1251	1.05% + \$0.15 (\$0.35 max)	1.05% + \$0.15 (\$0.35 max)	71,81	1213	L,S
Debit Warehouse Club	52	1253	1.05% + \$0.15 (\$0.35 max)	1.05% + \$0.15 (\$0.35 max)	91	1223	L,W
Debit Premier Travel – Cruise Lines	52	1252	1.36% + \$0.15	1.36% + \$0.15	97	1213	L,T
Debit Passenger Transport	52	1254	1.60% + \$0.15	1.60% + \$0.15	93	1213	A
Debit Premier Travel – Hotel	52	1256	1.36% + \$0.15	1.36% + \$0.15	97	1213	L,T
Debit Premier Travel – Car Rental	52	1258	1.36% + \$0.15	1.36% + \$0.15	97	1213	L,T
Debit Petroleum – CAT/AFD	52	1260	0.70% + \$0.17	0.70% + \$0.17	27	1213	P
Debit Service Industries	52	1261	1.15% + \$0.05	1.15% + \$0.05	90	1223	L,R
Debit Key-Entered	52	1273	1.64% + \$0.16	1.64% + \$0.16	92	1213	X
Debit Emerging Market	52	1274	0.80% + \$0.25	0.80% + \$0.25	29	1213	E
Debit Merchant UCAF	52	1276	1.05% + \$0.15	1.05% + \$0.15	24		
Debit Full UCAF	52	1278	1.15% + \$0.15	1.15% + \$0.15	79		
Debit Petroleum – Service Stations	52	1284	0.70% + \$0.17	0.70% + \$0.17	28	1213	P1
Debit Supermarket Maximum	52	1303	\$0.35 Cap	\$0.35 Cap	71,81	1213	L,S
Debit Warehouse Maximum	52	1303	\$0.35 Cap	\$0.35 Cap	91	1213	L,W
Debit Petroleum Maximum	52	1306	\$0.95 Maximum	\$0.95 Maximum	27, 28		P2
Consumer Tiered Interchange-US Debit Card							
Merit III – Tier 1	52	1370	0.70% + \$0.15	0.70% + \$0.15	10	1213	
Merit III – Tier 2	52	1372	0.83% + \$0.15	0.83% + \$0.15	11	1213	
Merit III – Tier 3	52	1374	0.95% + \$0.15	0.95% + \$0.15	12	1213	
Supermarket – Tier 1	52	1371	0.70% + \$0.15 (\$0.35 max)	0.70% + \$0.15 (\$0.35 max)	13	1213	L,S
Supermarket – Tier 2	52	1373	0.83% + \$0.15 (\$0.35 max)	0.83% + \$0.15 (\$0.35 max)	14	1213	L,S
Supermarket – Tier 3	52	1375	0.95% + \$0.15 (\$0.35 max)	0.95% + \$0.15 (\$0.35 max)	15	1213	L,S
Warehouse Club – Tier 1	52	1379	0.70% + \$0.15 (\$0.35 max)	0.70% + \$0.15 (\$0.35 max)	16	1223	L,W
Warehouse Club – Tier 2	52	1373	0.83% + \$0.15 (\$0.35 max)	0.83% + \$0.15 (\$0.35 max)	17	1223	L,W
Warehouse Club – Tier 3	52	1375	0.95% + \$0.15 (\$0.35 max)	0.95% + \$0.15 (\$0.35 max)	18	1223	L,W
NOTE: Minimum Annual requirements are: Debit – Transaction Tier 1 Volume \$500 million/8.75 million transactions, Tier 2- \$250 million/4.5 million transactions, Tier 3-Transaction Volume \$75 million/1.5 million transactions.							

Interchange Rates

MasterCard Acquirer Interchange Rates – U.S. Merchants: Consumer Interchange – World MasterCard - Card Type 53

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	IRD	Next Best Rate	MCC specific
World MasterCard-WMC-Interchange							
World Standard	53	1203	2.95% + \$0.10	2.95% + \$0.10	01	1203	
World Merit I	53	1213	2.05% + \$0.10	2.05% + \$0.10	02	1203	
World Merit I – Insurance	53	1262	1.43% + 0.05^{NEW}	1.43% + \$0.05	02	1203	I
World Merit I – Real Estate	53	1263	1.10% + 0.00^{NEW}	1.10% + \$0.00	02	1203	RE
World Public Sector	53	1219	1.55% + \$0.10	1.55% + \$0.10	56	1213	D
World Convenience Purchase	53	1221	2.00% + \$0.00	2.00% + \$0.00	06	1223	C
World Merit III Base	53	1223	1.73% + \$0.10	1.73% + \$0.10	04	1213	
World Utilities	53	1229	\$0.65	\$0.65	CW	1383	U
World Restaurant (*\$60 and under)	53	1250	1.73% + \$0.10	1.73% + \$0.10	58	1213	R1
World Supermarket Base	53	1251	1.58% + \$0.05	1.58% + \$0.05	07	1213	L,S
World Warehouse Club Base	53	1253	1.10% + \$0.00	1.10% + \$0.00	09	1223	L,W
World Service Industries	53	1261	1.15% + \$0.05	1.15% + \$0.05	55	1223	L,R
World Key-Entered	53	1273	2.05% + \$0.10	2.05% + \$0.10	03	1213	X
World Merchant UCAF	53	1276	1.73% + \$0.10	1.73% + \$0.10	52	1391	
World Full UCAF	53	1278	1.83% + \$0.10	1.83% + \$0.10	53	1381	
World Petroleum	53	1284	2.00% + \$0.00	2.00% + \$0.00	45	1213	P2
World Petroleum Maximum	53	1306	\$0.95	\$0.95	45	1213	P2
World T&E	53	1287	2.30% + \$0.10	2.30% + \$0.10	96		3
World MasterCard Tiered Interchange							
World Merit III – Tier 1	53	1370	1.53% + \$0.10	1.53% + \$0.10	05	1213	
World Merit III – Tier 2	53	1372	1.58% + \$0.10	1.58% + \$0.10	19	1213	
World Merit III – Tier 3	53	1374	1.65% + \$0.10	1.65% + \$0.10	30	1213	
WMC Supermarket – Tier 1	53	1371	1.37% + \$0.00	1.37% + \$0.00	08	1213	L,S
WMC Supermarket – Tier 2	53	1373	1.42% + \$0.00	1.42% + \$0.00	77	1213	L,S
WMC Supermarket – Tier 3	53	1375	1.52% + \$0.05	1.52% + \$0.05	64	1213	L,S
WMC Warehouse – Tier 1	53	1379	0.90% + \$0.00	0.90% + \$0.00	54	1213	L,W
NOTE: Tiered Interchange Minimum Annual requirements are: Merit 3 Credit –Transaction Tier 1 Volume \$2.0 billion; Tier 2 Volume \$1.25 billion; Tier 3 Volume \$750 million Supermarket Credit – Tier 1 Volume \$2.0 billion; Tier 2 Volume \$1.25 billion; Tier 3 Volume \$300 million. Warehouse Credit – Tier 1 Volume \$4.0 billion; Minimum Annual Consumer Credit (Core Value, Enhanced Value, World, andWorld Elite) USD Volume based on merchants' 2006 USD volume settled through GCMS that qualified for the Merit III, Supermarket, or Warehouse Club interchange rate programs.							

*World MasterCard transactions at Restaurant (MCC 5812) locations equal to or less than \$60 are eligible for World MasterCard Standard (IRD 01), Restaurant (IRD 58), or T&E (IRD 96)

Interchange Rates

MasterCard Acquirer Interchange Rates – U.S. Merchants: Consumer Interchange – World Elite MasterCard - Card Type 54

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	IRD	Next Best Rate	MCC specific
World Elite MasterCard (MWE)-Interchange							
World Elite Standard	54	1203	3.25% + \$0.10	3.25% + \$0.10	WA		
World Elite Merit I	54	1213	2.50% + \$0.10	2.50% + \$0.10	WB		
World Elite Merit I – Insurance	54	1262	2.20% + 0.10 ^{NEW}	2.20% + \$0.10	WB	1203	I
World Elite Merit I – Real Estate	54	1263	2.20% + 0.10 ^{NEW}	2.20% + \$0.10	WB	1203	RE
World Elite Public Sector	54	1219	1.55% + \$0.10	1.55% + \$0.10	WP		D
World Elite Convenience Purchase	54	1221	2.00% + \$0.00	2.00% + \$0.00	WH		C
World Elite Merit III Base	54	1223	2.20% + \$0.10	2.20% + \$0.10	WD		
World Elite Utilities	54	1229	\$0.75	\$0.75	WV		U
World Elite Restaurant	54	1250	1.73% + \$0.10	1.73% + \$0.10	WQ		R1
World Elite Supermarket Base	54	1251	1.90% + 0.05	1.90% + 0.05	WI		L,S
World Elite Warehouse Club Base	54	1253	1.10% + \$0.00	1.10% + \$0.00	WM		L,W
World Elite Service Industries	54	1261	1.15% + \$0.05	1.15% + \$0.05	WO		L,R
World Elite Key-Entered	54	1273	2.50% + \$0.10	2.50% + \$0.10	WC		X
World Elite Merchant UCAF	54	1276	2.20% + \$0.10	2.20% + \$0.10	WS		
World Elite Full UCAF	54	1278	2.30% + \$0.10	2.30% + \$0.10	WT		
World Elite Petroleum	54	1284	2.00% + \$0.00	2.00% + \$0.00	WX	1213	P2
World Petroleum Maximum	54	1306	\$0.95	\$0.95	WX	1213	P2
World Elite T&E Large Ticket (>\$2,500)	54	1286	2.00% + \$0.00	2.00% + \$0.00	WZ	1339	
World Elite T&E	54	1287	2.75% + \$0.10	2.75% + \$0.10	WR		
World Elite Airline	54	1342	2.30% + \$0.10	2.30% + \$0.10	WU		
World Elite MasterCard Tiered Interchange							
World Elite Merit III – Tier 1	54	1370	1.53% + \$0.10	1.53% + \$0.10	WE	1213	
World Elite Merit III – Tier 2	54	1372	1.58% + \$0.10	1.58% + \$0.10	WF	1213	
World Elite Merit III – Tier 3	54	1374	1.65% + \$0.10	1.65% + \$0.10	WG	1213	
World Elite Supermarket – Tier 1	54	1371	1.37% + \$0.00	1.37% + \$0.00	WJ	1213	L,S
World Elite Supermarket – Tier 2	54	1373	1.42% + \$0.00	1.42% + \$0.00	WK	1213	L,S
World Elite Supermarket – Tier 3	54	1375	1.52% + \$0.05	1.52% + \$0.05	WL	1213	L,S
World Elite Warehouse – Tier 1	54	1379	0.90% + \$0.00	0.90% + \$0.00	WN	1213	L,W
<p>NOTE: Tiered Interchange Minimum Annual requirements are: Merit 3 Credit –Transaction Tier 1 Volume \$2.0 billion; Tier 2 Volume \$1.25 billion; Tier 3 Volume \$750 million Supermarket Credit – Tier 1 Volume \$2.0 billion; Tier 2 Volume \$1.25 billion; Tier 3 Volume \$300 million. Warehouse Credit – Tier 1 Volume \$4.0 billion; Minimum Annual Consumer Credit (Core Value, Enhanced Value, World, andWorld Elite) USD Volume based on merchants' 2006 USD volume settled through GCMS that qualified for the Merit III, Supermarket, or Warehouse Club interchange rate programs.</p>							

Interchange Rates

MasterCard Acquirer Interchange Rates – U.S. Merchants: Commercial Interchange - Card Type 51

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	IRD	Next Best Rate	MCC specific
Corporate Interchange – U.S.							
Corporate Standard	51	1203	2.95% + \$0.10	2.95% + \$0.10	65		
Corporate Data Rate I	51	1281	2.65% + \$0.10	2.65% + \$0.10	68	1203	
Corporate Data Rate II	51	1282	2.05% + \$0.10	2.05% + \$0.10	67	1281	
Business Data Rate II	51	1322	2.32% + \$0.10	2.32% + \$0.10	67		
Fleet Data Rate II	51	1323	2.45% + \$0.10	2.45% + \$0.10	67		
Purchasing Data Rate II	51	1324	2.33% + \$0.10	2.33% + \$0.10	67		
Commercial Data Rate II Petroleum	51	1325	2.05% + \$0.00	2.05% + \$0.00	67		PC
Corporate Data Rate III	51	1283	1.75% + \$0.00	1.75% + \$0.00	66	1282	
Corporate Face-to-Face	51	1285	2.05% + \$0.10	2.05% + \$0.10	60	1283	
Business Face-to-Face	51	1326	2.32% + \$0.10	2.32% + \$0.10	60		
Fleet Face-to-Face	51	1327	2.45% + \$0.10	2.45% + \$0.10	60		
Purchasing Face-to-Face	51	1328	2.33% + \$0.10	2.33% + \$0.10	60		
Commercial Face-to-Face Petroleum	51	1329	2.05% + \$0.00	2.05% + \$0.00	60		PC
Corporate Large Ticket 1	51	1286	1.20% + \$40.00	1.20% + \$40.00	62	1285	
Corporate Large Ticket 2	51	1225	1.20% + \$40.00	1.20% + \$40.00	94	1286	
Corporate Large Ticket 3	51	1255	1.20% + \$40.00	1.20% + \$40.00	99	1225	
Corporate Products T&E I	51	1223	2.35% + \$0.00	2.35% + \$0.00	76,86	1203	3
Corporate Products T&E Rate II	51	1232	2.20% + \$0.10	2.20% + \$0.10	69	1223	3
Corporate Products T&E Rate III	51	1235	2.15% + \$0.10	2.15% + \$0.10	89	1232	3
Electronic Payment Account ^{NEW}	51	1319	n/a	TBD ^{NEW}	82		
Commercial Rebate	51	TBD	0.00%	0.00%	EZ		
Tiered Interchange							
Warehouse Club Tier 1	51	1379	0.90% + \$0.00	0.90% + \$0.00	16	1285	L,W
Corporate Interchange – International							
Corporate	51	1204	1.85% + \$0.00 ⁵	1.85% + \$0.00 ⁵	61		
Corporate Purchasing	51	1214	1.85% + \$0.00 ⁵	1.85% + \$0.00 ⁵	63	1204	
Electronic Commercial	51	1227	1.85% + \$0.00 ⁵	1.85% + \$0.00 ⁵	47		
Corporate Purchasing-Data Rate II	51	1224	1.55% + US \$0.00	1.55% + US \$0.00	67	1214	
Corporate Purchasing-Large Ticket	51	1234	0.75% +US \$30.00	0.75% +US \$30.00	62	1224	
<p>Unless otherwise specified, all rates for U.S. Acquired International are assessed in U.S. currency.</p> <p>NOTE – International U.S. Acquired transactions include an additional Acquirer Program Support fee added to the base rate.</p> <p>⁵ Effective April 4, 2008, the Acquirer Program Support fee of 0.45% is removed for 51/1204, 51/1214, and 51/1227, and added as an assessment charge type under 80/1560.</p>							

Interchange Rates

MasterCard Acquirer Interchange Rates – U.S. Merchants: MasterCard World Business Commercial Interchange - Card Type 56

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	IRD	Next Best Rate	MCC specific
MasterCard World Business							
Business Standard	56	1203	2.95% + \$0.10	2.95% + \$0.10	65		
Business Data Rate I	56	1281	2.65% + \$0.10	2.65% + \$0.10	68	1203	
Business Data Rate II	56	1282	2.32% + \$0.10	2.32% + \$0.10	67	1281	
Business Data Rate II Petroleum	56	1325	2.20% + \$0.00	2.20% + \$0.00	67		
Business Data Rate III	56	1283	1.75% + \$0.00	1.75% + \$0.00	66	1282	
Business Face-to-Face	56	1285	2.32% + \$0.10	2.32% + \$0.10	60	1283	
Business Face-to-Face Petroleum	56	1329	2.20% + \$0.00	2.20% + \$0.00	60		
Business Large Ticket 1	56	1286	1.35% + \$40.00	1.35% + \$40.00	62	1285	
Business Large Ticket 2	56	1225	1.35% + \$40.00	1.35% + \$40.00	94	1286	
Business Large Ticket 3	56	1255	1.35% + \$40.00	1.35% + \$40.00	99	1225	
Business Products T&E I	56	1223	2.50% + \$0.00	2.50% + \$0.00	76,86	1203	3
Business Products T&E Rate II	56	1232	2.35% + \$0.10	2.35% + \$0.10	69	1223	3
Business Products T&E Rate III	56	1235	2.30% + \$0.10	2.30% + \$0.10	89	1232	3
Business Warehouse	56	1253	1.10% + \$0.00	1.10% + \$0.00	91	1285	L,W
Tiered Interchange							
Warehouse Club Tier 1	56	1379	0.90% + \$0.00	0.90% + \$0.00	16	1285	L,W

MasterCard World Elite Business Commercial Interchange-Card Type 57

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	IRD	Next Best Rate	MCC specific
MasterCard World Elite Business							
Standard	57	1203	2.95% + \$0.10	2.95% + \$0.10	65		
Business Data Rate I	57	1281	2.65% + \$0.10	2.65% + \$0.10	68	1203	
Business Data Rate II	57	1282	2.32% + \$0.10	2.32% + \$0.10	67	1281	
Business Data Rate II Petroleum	57	1325	2.20% + \$0.00	2.20% + \$0.00	67		
Business Data Rate III	57	1283	1.75% + \$0.00	1.75% + \$0.00	66	1282	
Business Face-to-Face	57	1285	2.32% + \$0.10	2.32% + \$0.10	60	1283	
Business Face-to-Face Petroleum	57	1329	2.20% + \$0.00	2.20% + \$0.00	60		
Business Large Ticket 1	57	1286	1.35% + \$40.00	1.35% + \$40.00	62	1285	
Business Large Ticket 2	57	1225	1.35% + \$40.00	1.35% + \$40.00	94	1286	
Business Large Ticket 3	57	1255	1.35% + \$40.00	1.35% + \$40.00	99	1225	
Business Products T&E I	57	1223	2.50% + \$0.00	2.50% + \$0.00	76,86	1203	3
Business Products T&E Rate II	57	1232	2.35% + \$0.10	2.35% + \$0.10	69	1223	3
Business Products T&E Rate III	57	1235	2.30% + \$0.10	2.30% + \$0.10	89	1232	3
Business Warehouse	57	1253	1.10% + \$0.00	1.10% + \$0.00	91	1285	L,W
Tiered Interchange							
Warehouse Club Tier 1	57	1379	0.90% + \$0.00	0.90% + \$0.00	16	1285	L,W

Interchange Rates

MasterCard Acquirer Interchange Rates – U.S. Merchants: MasterCard World Corporate Commercial Interchange - Card Type 58

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	IRD	Next Best Rate	MCC specific
MasterCard World Corporate							
Standard	58	1203	2.95% + \$0.10	2.95% + \$0.10	65		
Corporate Data Rate I	58	1281	2.65% + \$0.10	2.65% + \$0.10	68	1203	
Corporate Data Rate II	58	1282	2.05% + \$0.10	2.05% + \$0.10	67	1281	
Corporate Data Rate II Petroleum	58	1325	2.05% + \$0.00	2.05% + \$0.00	67		
Corporate Data Rate III	58	1283	1.75% + \$0.00	1.75% + \$0.00	66	1282	
Corporate Face-to-Face	58	1285	2.05% + \$0.10	2.05% + \$0.10	60	1283	
Corporate Face-to-Face Petroleum	58	1329	2.05% + \$0.00	2.05% + \$0.00	60		
Corporate Large Ticket 1	58	1286	1.20% + \$40.00	1.20% + \$40.00	62	1285	
Corporate Large Ticket 2	58	1225	1.20% + \$40.00	1.20% + \$40.00	94	1286	
Corporate Large Ticket 3	58	1255	1.20% + \$40.00	1.20% + \$40.00	99	1225	
Corporate Products T&E I	58	1223	2.35% + \$0.00	2.35% + \$0.00	76,86	1203	3
Corporate Products T&E Rate II	58	1232	2.20% + \$0.10	2.20% + \$0.10	69	1223	3
Corporate Products T&E Rate III	58	1235	2.15% + \$0.10	2.15% + \$0.10	89	1232	3
Corporate Warehouse	58	1253	1.10% + \$0.00	1.10% + \$0.00	91	1285	L,W
Tiered Interchange							
Warehouse Club Tier 1	58	1379	0.90% + \$0.00	0.90% + \$0.00	16	1285	L,W

MasterCard World Elite Corporate Commercial Interchange - Card Type 59

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	IRD	Next Best Rate	MCC specific
MasterCard World Corporate							
Standard	59	1203	2.95% + \$0.10	2.95% + \$0.10	65		
Corporate Data Rate I	59	1281	2.65% + \$0.10	2.65% + \$0.10	68	1203	
Corporate Data Rate II	59	1282	2.05% + \$0.10	2.05% + \$0.10	67	1281	
Corporate Data Rate II Petroleum	59	1325	2.05% + \$0.00	2.05% + \$0.00	67		
Corporate Data Rate III	59	1283	1.75% + \$0.00	1.75% + \$0.00	66	1282	
Corporate Face-to-Face	59	1285	2.05% + \$0.10	2.05% + \$0.10	60	1283	
Corporate Face-to-Face Petroleum	59	1329	2.05% + \$0.00	2.05% + \$0.00	60		
Corporate Large Ticket 1	59	1286	1.20% + \$40.00	1.20% + \$40.00	62	1285	
Corporate Large Ticket 2	59	1225	1.20% + \$40.00	1.20% + \$40.00	94	1286	
Corporate Large Ticket 3	59	1255	1.20% + \$40.00	1.20% + \$40.00	99	1225	
Corporate Products T&E I	59	1223	2.35% + \$0.00	2.35% + \$0.00	76,86	1203	3
Corporate Products T&E Rate II	59	1232	2.20% + \$0.10	2.20% + \$0.10	69	1223	3
Corporate Products T&E Rate III	59	1235	2.15% + \$0.10	2.15% + \$0.10	89	1232	3
Corporate Warehouse	59	1253	1.10% + \$0.00	1.10% + \$0.00	91	1285	L,W
Tiered Interchange							
Warehouse Club Tier 1	59	1379	0.90% + \$0.00	0.90% + \$0.00	16	1285	

Interchange Rates

MasterCard Acquirer Interchange Rates – U.S. Merchants: MasterCard Credits:

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	IRD	Next Best Rate	MCC specific
Consumer Credit Interchange: U.S.							
Consumer Credit Refund Group 1	50	1363	2.42% + \$0.00	2.42% + \$0.00	34		Yes
Consumer Credit Refund Group 2	50	1364	2.09% + \$0.00	2.09% + \$0.00	35		Yes
Consumer Credit Refund Group 3	50	1365	1.95% + \$0.00	1.95% + \$0.00	36		Yes
Consumer Credit Refund Group 4	50	1366	1.82% + \$0.00	1.82% + \$0.00	37		Yes
Consumer Credit Refund Group 5	50	1367	1.73% + \$0.00	1.73% + \$0.00	38		Yes
Consumer Debit Interchange: U.S.							
Consumer Debit Refund Group 1	52	1360	1.72% + \$0.00	1.72% + \$0.00	31		Yes
Consumer Debit Refund Group 2	52	1361	1.68% + \$0.00	1.68% + \$0.00	32		Yes
Consumer Debit Refund Group 3	52	1362	1.40% + \$0.00	1.40% + \$0.00	33		Yes
Corporate Refund Interchange: U.S.							
Corporate Refund Group 1	51	1363	2.37% + \$0.00	2.37% + \$0.00	39		Yes
Corporate Refund Group 2	51	1364	2.30% + \$0.00	2.30% + \$0.00	40		Yes
Corporate Refund Group 3	51	1365	2.21% + \$0.00	2.21% + \$0.00	41		Yes
Corporate Refund Group 4	51	1366	2.16% + \$0.00	2.16% + \$0.00	42		Yes

Interchange Rates

Visa Acquirer Interchange Rates – U.S. Merchants: Visa U.S. Credits:

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	RA/RPS/ACI	Next Best Rate	MCC specific
Consumer Interchange – US							
MOTO/Electronic Commerce	40	1360	2.05%	2.05%	T/**/**	1362	
Non –Passenger Transport	40	1362	1.76%	1.76%	Any valid values ^a		
MOTO/Electronic Commerce	42	1360	1.87%	1.87%	T/**/**	1362	
Non –Passenger Transport	42	1362	1.31%	1.31%	Any valid values ^a		
Passenger Transport	40/41/42	1361	2.07%	2.07%	Any valid values ^a	1362	A
Non –Passenger Transport	41	1362	2.24%	2.24%	Any valid values ^a		
Signature Preferred – MOTO/Electronic Commerce	43	1360	2.05%	2.05%			
Signature Preferred – Passenger Transport	43	1361	2.07%	2.07%	Any valid values ^a		
Signature Preferred – Non-Passenger Transport	43	1362	1.76%	1.76%	Any valid values ^a		

^a The RA, RPS and AI combination cannot be equal to any of the excluded programs.

Interchange Rates

Visa Acquirer Interchange Rates – U.S. Merchants: Consumer Credit Card - Card Type 40

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	R/RPS/ACI	Next Best Rate	MCC specific
Consumer Interchange–US Credit Card							
Standard	40	1203	2.70% + \$0.10	2.70% + \$0.10	0/space/N,T		
Electronic Interchange Rate (EIRF)	40	1213	2.30% + \$0.10	2.30% + \$0.10	J/space/N,T	1203	
CPS/Small Ticket	40	1231	1.65% + \$0.04	1.65% + \$0.04	A//F/E	1263, 1213	T
CPS/Restaurant	40	1250	1.54% + \$0.10	1.54% + \$0.10	A/B/A,E	1213/1352	R
CPS/Supermarket - all other	40	1251	1.24% + \$0.05	1.24% + \$0.05	4/A/A,E	1213/1351	S,L
CPS/Automated Fuel Dispenser	40	1260	1.50% + \$0.05	1.15% + \$0.25	A/8/C	1213/1351	F
CPS/Card Not Present	40	1262	1.85% + \$0.10	1.85% + \$0.10	A/7/V, R	1213/1353	
CPS/Retail – all other	40	1263	1.54% + \$0.10	1.54% + \$0.10	A/A/A,E	1272/1351	
CPS/Account Funding	40	1270	2.14% + \$0.10	2.14% + \$0.10	A/H/F	1203	
CPS/Retail Key Entry	40	1272	1.85% + \$0.10	1.85% + \$0.10	A/E/K	1213/1352	
CPS/Retail 2	40	1273	1.43% + \$0.05	1.43% + \$0.05	K/A/A, E	1213	D
CPS/Retail 2 – Developing Markets	40	1274	1.43% + \$0.05	1.43% + \$0.05	A/7, E/A, K, R, V	1213	D
CPS/Utility Program	40	1229	0.00% + \$0.75	0.00% + \$0.75			U,L
CPS/Rewards 1	40	1351	1.65% + \$0.10	1.65% + \$0.10		1213	
CPS/Rewards 2	40	1352	1.90% + \$0.10	1.90% + \$0.10		1213	
CPS/Rewards 2 MOTO e-commerce	40	1353	1.90% + \$0.10	1.90% + \$0.10		1213	
CPS/Service Station	40	1284	1.43% + \$0.10	1.15% + \$0.25	A/N/A,E	1213/1351	F
CPS/Electronic Commerce – Basic	40	1290	1.85% + \$0.10	1.85% + \$0.10	A/G/W MOTOEC=7	1213/1353	
CPS/Electronic Commerce – Preferred ****	40	1291	1.80% + \$0.10	1.80% + \$0.10	A/J/U MOTOEC=5 AVS Required	1213	
CPS/Electronic Commerce – Preferred 3-D Secure Attempt****	40	1291	1.80% + \$0.10	1.80% + \$0.10	A/J/S MOTOEC=6 AVS Required	1213	
US T&E Only							
U.S. Consumer Interregional Airline	40	1210	1.10% + \$0.00	1.10% + \$0.00	A/A,C,D,E,G,J,K,1,7/A,E, K,P,R,S,U,V, W		A
U.S. Infinite/Signature Interregional Airline	40	1212	1.80% + \$0.00	1.80% + \$0.00	A/A,C,D,E,G,J,K,1,7/A,E, K,P,R,S,U,V, W		A
CPS/Passenger Transport *****	40	1254	1.75% + \$0.10	1.75% + \$0.10	A/1/A,E,V,P,W MOTOEC=1 or 7)	1352	A
CPS/Hotel (Card Not Present)	40	1256	1.58% + \$0.10	1.58% + \$0.10	A/3/P ECI=7 if Internet	1213/1352	H
CPS/Hotel (Card Present)	40	1257	1.58% + \$0.10	1.58% + \$0.10	A/4/A, E	1272,1352	H
CPS/Car Rental (Card Not Present)	40	1258	1.58% + \$0.10	1.58% + \$0.10	A/5/P ECI=7 if Internet	1213, 1262, 1352	C
CPS/Car Rental (Card Present)	40	1259	1.58% + \$0.10	1.58% + \$0.10	A/6/A or E	1272, 1352	C
Signature Card – Standard Standard eff. 4/1/2005	40	1288	2.70% + 0.10*	2.70% + \$0.10*	0/space/N		3
Signature Card – Electronic Standard eff. 4/1/2005	40	1289	2.30% + 0.10*	2.30% + 0.10*	J/space/N	1288	3
CPS/ Electronic Commerce Preferred- Passenger Transport	40	1292	1.75% + \$0.10	1.75% + \$0.10	A/K/U,S ECI=5,6)		A
CPS/ Electronic Commerce Preferred- Hotel*****	40	1293	1.58% + \$0.10	1.58% + \$0.10	A/L/U,S ECI=5,6)	1213	H
CPS/ Electronic Commerce Preferred- Car Rental*****	40	1294	1.58% + \$0.10	1.58% + \$0.10	A/M/U,S ECI=5,6)	1213	C
***** NOTE: Authorization request contains ACI = P; AVS is NOT required for Internet transactions in this market.							
Consumer Interchange – International							
International Merchant – Standard	40	1236	1.60%+ \$0.00	1.60%+ \$0.00	0/space/N		
International Merchant – Electronic	40	1237	1.10%+ \$0.00	1.10%+ \$0.00	B/space/N	1236	
International Merchant – Infinite / Signature Card	40	1235*	1.80% + \$0.00	1.80% + \$0.00	B/space/N		
Consumer CPS Tiered Interchange							
CPS/Retail Tier 1	40	1370	1.43% + \$0.10	1.43% + \$0.10	A/A/A, C, E	1213,1351	L
CPS/Retail Tier 2	40	1372	1.47% + \$0.10	1.47% + \$0.10	A/A/A, C, E	1213,1351	L
CPS/Retail Tier 3	40	1374	1.51% + \$0.10	1.51% + \$0.10	A/A/A, C, E	1213,1351	L

Interchange Rates

Supermarket Credit Card - Tier 1	40	1371	1.15% + \$0.05	1.15% + \$0.05	4/A/E	1213,1351	S,L-
Supermarket Credit Card - Tier 2	40	1373	1.20% + \$0.05	1.20% + \$0.05	4/A/E	1213,1351	S,L-
Supermarket Credit Card - Tier 3	40	1375	1.22% + \$0.05	1.22% + \$0.05	4/A/E	1213,1351	S,L

NOTE: Performance threshold tiered Interchange minimum annual requirements are as follows: Tier 1-Transaction Volume \$2.8 billion/43 million transactions, Tier 2- Transaction Volume \$1.35 billion/25 million transactions, Tier 3-Transaction Volume \$400 million/7 million transactions. Credit Maximum Chargeback Ratio .040%, Fraud Ratio .070%. Debit Maximum Chargeback Ratio .020%, Fraud Ratio .040%. Qualification for performance tiers determined by total transaction count and dollar amount settled through VisaNet during the 12-month period ending December 31, 2007.

Visa Acquirer Interchange Rates – U.S. Merchants: Signature Preferred Card* - Card Type 43

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	RARPS/ACI	Next Best Rate	MCC specific
Commercial Interchange – Signature Preferred							
Signature Preferred Corp CNP	43	1316	2.30% + \$0.10	2.30% + \$0.10	FPI 242		
Signature Preferred Corp Retail	43	1318	2.10% + \$0.10	2.10% + \$0.10	FPI 243		
Signature Preferred Corp B2B	43	1319	2.10% + \$0.10	2.10% + \$0.10	FPI 244		
Signature Preferred Corp Standard	43	1205	2.70% + \$0.10	2.70% + \$0.10	FPI 240		
Signature Preferred Corp Electronic	43	1223	2.30% + \$0.10	2.30% + \$0.10	FPI 241		
Signature Preferred Utility	43	1229	\$0.75	\$0.75	FPI UTC		
Signature Preferred Int'l Merchant Corp	43	1238	1.80%+\$0.00	1.80% + \$0.00	FPI 245		
Signature Preferred Interregional Merchant Commercial	43	1249	1.80%+\$0.00	1.80% + \$0.00	FPI 946		

^a Effective October 3, 2008, Visa views Signature Preferred as Consumer.

Interchange Rates

Visa Acquirer Interchange Rates – U.S. Merchants: Consumer Debit Card - Card Type 42

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	RA/RPS/ACI	Next Best Rate	MCC specific
Consumer Interchange – US Debit							
Standard – Debit	42	1203	1.90% + \$0.25	1.90% + \$0.25	0/space/N,T		
Electronic Interchange Rate (EIRF)	42	1213	1.75% + \$0.20	1.75% + \$0.20	J/space/N,T	1203	
CPS/Small Ticket	42	1231	1.55% + \$0.04	1.55% + \$0.04	A/F/E	1277,1213	T
CPS/Restaurant	42	1250	1.19% + \$0.10	1.19% + \$0.10	A/B/E	1213	R
CPS/Automated Fuel Dispenser	42	1260	0.70% + \$0.17	0.70% + \$0.17	A/8/C	1213	F
CPS/Card Not Present – Debit	42	1262	1.60% + \$0.15	1.60% + \$0.15	A/7/V or R	1213	
CPS/Account Funding – Debit	42	1270	1.75% + \$0.20	1.75% + \$0.20	A/H/F	1203	
CPS/Retail Key Entry – Debit	42	1272	1.60% + \$0.15	1.60% + \$0.15	A/E/K	1213	
CPS/Retail 2– Debit	42	1273	0.80% + \$0.25	0.80% + \$0.25	K/A/A, E	1213	D
CPS/Retail 2 – Developing Markets	42	1274	0.80% + \$0.25	0.80% + \$0.25	A/7, E/A, K, R, V	1213	D
CPS/Utility Program	42	1229	0.00% + \$0.75	0.00% + \$0.75			U,L
Supermarket Debit	42	1275	1.03% + \$0.15	1.03% + \$0.15	4/D/E	1272	S,L
CPS/Retail Credit – Debit	42	1277	1.03% + \$0.15	1.03% + \$0.15	A/A/E	1272	
CPS/Debit Tax Payment 1 ^{NEW}	42	1281	n/a	\$2.50 ^{NEW}			TX
CPS/Debit Tax Payment 2 ^{NEW}	42	TBD	n/a	\$0.00 ^{NEW}			TX
CPS/Debt Repayment ^{NEW}	42	1283	n/a	0.35% + \$0.50 ^{NEW}			DR
CPS/ Service Station	42	1284	0.70% + \$0.17	0.70% + \$0.17	A/N/E	1213	F
CPS/Electronic Commerce – Basic	42	1290	1.60% + \$0.15	1.60% + \$0.15	A/G/W & MOTOEC = 7	1213	
CPS/Electronic Commerce – Preferred Debit	42	1291	1.55% + \$0.15	1.55% + \$0.15	A/J/U & MOTOEC I= 5 (AVS Required)	1213	
CPS/Supermarket Debit MAXIMUM	42	1303	\$0.35 Cap	\$0.35 Cap	4/D/E	1213	S,L
US T&E Only							
CPS/Passenger Transport *****	42	1254	1.60% + \$0.15	1.60% + \$0.15	A/1/A,E,V,P W	1352	A
CPS/Hotel (Card Not Present)	42	1256	1.36% + \$0.15	1.36% + \$0.15	A/3/P ECI = 7 if Internet	1213	H
CPS/Hotel (Card Present)	42	1257	1.36% + \$0.15	1.36% + \$0.15	A/4/A or E	1272	H
CPS/Car Rental (Card Not Present)	42	1258	1.36% + \$0.15	1.36% + \$0.15	A/5/P ECI = 7 if Internet	1213,1262,	C
CPS/Car Rental (Card Present)	42	1259	1.36% + \$0.15	1.36% + \$0.15	A/6/A or E	1272	C
CPS/ Electronic Commerce Preferred-Passenger Transport	42	1292	1.60% + \$0.15	1.60% + \$0.15	A/K/ U or S ECI =5 or 6		A
CPS/ Electronic Commerce Preferred-Hotel *****	42	1293	1.36% + \$0.15	1.36% + \$0.15	A/L/ U or S ECI = 5 or 6	1213	H
CPS/ Electronic Commerce Preferred-Car Rental *****	42	1294	1.36% + \$0.15	1.36% + \$0.15	A/M/ U or S ECI = 5 or 6	1213	C
***** NOTE: Authorization request contains ACI = P; AVS is NOT required for Internet transactions in this market.							
Consumer Debit CPS Tiered							
CPS/Retail Debit: Tier I	42	1370	0.62% + \$0.13	0.62% + \$0.13	A/D/E	1213	L
CPS/Retail Debit: Tier II	42	1372	0.81% + \$0.13	0.81% + \$0.13	A/D/E	1213	L
CPS/Retail Debit: Tier III	42	1374	0.92% + \$0.15	0.92% + \$0.15	A/D/E	1213	L
CPS/Supermarket Debit: Tier I	42	1371	0.62% + \$0.13	0.62% + \$0.13	4/D/E	1213	S,L
CPS/Supermarket Debit: Tier II	42	1373	0.81% + \$0.13	0.81% + \$0.13	4/D/E	1213	S,L
CPS/Supermarket Debit: TierIII	42	1375	0.92% + \$0.15	0.92% + \$0.15	4/D/E	1213	S,L
CPS/Supermarket Debit MAXIMUM (Tiers I, II, III)	42	1303	\$0.35 Cap	\$0.35 Cap	4/D/E	1213	S,L
NOTE: Performance threshold tiered Interchange minimum annual requirements are as follows: Tier 1-Transaction Volume \$2.8 billion/43 million transactions ; Tier 2- Transaction Volume \$1.35 billion/25 million transactions ; Tier 3-Transaction Volume \$400 million/7 million transactions. Credit Maximum Chargeback Ratio .040%, Fraud Ratio .070%. Debit Maximum Chargeback Ratio .020%, Fraud Ratio .040%. Qualification for performance tiers determined by total transaction count and dollar amount settled through VisaNet during the 12-month period ending December 31, 2006.							

Interchange Rates

Visa Acquirer Interchange Rates – U.S. Merchants: Commercial Card - Card Type 41

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	RA/RPS/ACI	Next Best Rate	MCC specific
Commercial Interchange – U.S.							
Commercial Standard	41	1205	2.70% + \$0.10	2.95% + \$0.10	0,/space/N		
Corporate Electronic	41	1223	2.20% + \$0.10	2.25% + \$0.10		1203	
Business Card –Electronic	41	1232	2.40% + \$0.10	2.40% + \$0.10			
Purchasing Electronic	41	1233	2.45% + \$0.10	2.65% + \$0.10			
GSA Purchase Card-Large Ticket	41	1225	0.95% + \$35.00	1.20% + \$39.00	N/A/A or E	1226	
GSA G2G ^{NEW}	41	1285	<i>n/a</i>	1.65% + \$0.10 ^{NEW}			G2G
Commercial Card Non-Travel Service, Level 2 Data – Corporate Card	41	1226	2.00% + \$0.10	2.05% + \$0.10		1223	
Commercial Card Non-Travel Service, Level 2 Data – Business and Purchase	41	1282	2.00% + \$0.10	2.05% + \$0.10		1223	
Commercial Card Non-Travel Service, Level 3 Data – Purchase	41	1227	1.80% + \$0.10	1.80% + \$0.10		1226	
Purchasing Card Electronic – Level 3 Data	41	1320	2.45%+\$0.10	2.45% + \$0.10			
GSA Large Ticket > \$8750.00	41	1255	1.35% + \$00.00	1.35% + \$00.00	N/A,G,J/A,E,U,W	1226	
U.S. Purchase Card Emerging Mkt Lg Ticket	41	1268	0.95% + \$35.00	0.95% + \$35.00	6/A,C,D,E,7/ A,E,K,R,V	1226	
Business card—Card not Present	41	1315	2.25%+\$0.10	2.25% + \$0.10		FPI 112	
Corporate card—Card not Present	41	1316	2.20%+\$0.10	2.20% + \$0.10			
Purchasing card—Card not Present	41	1317	2.40%+\$0.10	2.55% + \$0.10		FPI 114	
Business card— Retail	41	1318	2.20%+\$0.10	2.20% + \$0.10		1315	
Corporate card— Retail	41	1348 ^{NEW}	2.20%+\$0.10	2.10% + \$0.10		1316	
Purchasing card— Retail	41	1349 ^{NEW}	2.20%+\$0.10	2.30% + \$0.10		1317	
Business Card – Business-to-Business	41	1319	2.10%+\$0.10	2.10% + \$0.10		1318	B2B
Corporate card – Business-to-Business	41	1319	2.10%+\$0.10	2.10% + \$0.10		1318	B2B
Purchasing card – Business-to-Business	41	1319	2.10%+\$0.10	2.10% + \$0.10		1318	B2B
Utility – Business Card	41	1229	\$1.50	\$1.50			U, L
Corporate Interchange - International (Non-US Cardholder)							
Commercial Interregional Airline	41	1210	1.80% + \$0.00	1.80% + \$0.00	A/A,C,D,E,G,J,K,1,7/A,E,K,P,R,S,U,V, W		Yes- A
International Merchant – Commercial	41	1238	1.80%+ \$0.00	1.80%+ \$0.00	B/space/N		
Int'l Merchant Purchase Card Emerging Mkt Large Ticket (US Territory Only)	41	1269	0.95% + \$35.00	0.95% + \$35.00	6/A,C,D,E or 7/A,E,K,R or V	1238	

Interchange Rates

MasterCard and Visa Interchange – Cash Disbursement Rates:

Visa

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	RA/RPS/ACI	Next Best Rate	MCC specific
Cash Disbursement – US Cardholder	40/41/42	1103	(0.18% + \$1.50)	(0.18% + \$1.50)			Yes - FI
Cash Disbursement – International	40/41/42	1104	(0.33% + \$1.75)	(0.33% + \$1.75)			Yes - FI
Cash Electronic (ATM)	40/41/42	1110	(\$0.50)	(\$0.50)			Yes - FI

MasterCard

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	IRD	Next Best Rate	MCC specific
Cash Disbursement – US Card	50/51/52	1103	(\$2.05)	(\$2.05)			Yes-FI
Cash Disbursement – International	50/51/52	1104	(0.09% + \$3.60)	(0.09% + \$3.60)			Yes-FI
ATM Cash Disbursement-International	50/51/52	11XX	(\$1.25)	(\$1.25)			Yes-FI
Non-financial-International/Interregional	50/51/52	11XX	(\$0.25)	(\$0.25)			Yes-FI

Member Financial Institution Assessment Rates – U.S.:

Visa

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	RA/RPS/ACI	Next Best Rate	MCC specific
Assessment	80 40/41/42	1540	0.0925%	0.0925%			Yes - FI
International Service Assessment – Purchase transactions	80	1541	0.40% ^{NEW}	0.40%			Yes - FI
International Service Assessment – Cash Disbursement transactions	80	1542	0.15% ^{NEW}	0.15%			Yes - FI

MasterCard

Interchange Description	Card Type	Charge Type	Rate Effective April 4, 2008	Rate Effective October 3, 2008	IRD	Next Best Rate	MCC specific
Assessment	80 50/51/52	1550	0.0950%	0.0950%			Yes - FI
Cross-border	80	1551	0.30%	0.30%			Yes - FI
Cross-border	80	1552	0.40%	0.40%			Yes - FI
Acquirer Program Support Fee	80	1560	0.45% *	0.45%			Yes - FI

*The Acquirer Program Support fee is billed on all U.S. Acquired non-U.S. Issued transactions and was previously included in interchange for charge types 50/1204, 50/1214, 50/1227, 50/1220, 50/1230, 51/1204, 51/1214, and 51/1227. Effective April 4, 2008, this fee is being removed from interchange and will be billed as a MasterCard assessment under charge type 80/1560 as indicated above.