

Terms and Conditions

Processing Terms and Conditions
Funds Transfer Instructions
Card Brand Rules
ATM/Debit Network Rules
TMS Discover Agreement
American Express OptBlueSM Program Agreement
Addendum
Rate Descriptions

Provided by



First National Bank of Omaha
800.853.9586
Member Bank for Visa, Inc. and MasterCard International, Inc.

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PROCESSING TERMS AND CONDITIONS

While all terms in this AGREEMENT are important, here is a summary of some sections on which ISO occasionally receives questions. These are common clauses in merchant processing agreements throughout the payment processing industry.

- The introductory paragraphs explain that **the AGREEMENT consists of other documents** in addition to this Merchant Transaction Processing Agreement.
- **ISO and BANK can amend** this AGREEMENT by providing MERCHANT with 30 days' notice (see section 13.10).
- Unless confirmed indicated via an amendment to this AGREEMENT, **the initial term** of this Merchant Agreement is three years. If MERCHANT terminates early without cause, MERCHANT may be required to pay an early termination fee as indicated on the Merchant Application.
- The proceeds MERCHANT receives from transactions are **provisional credits**. ISO and/or BANK can charge or debit MERCHANT's bank account to recover these provisional credits. ISO and/or BANK can also debit MERCHANT'S bank account to recover other amounts that you may owe us (see Section 3.8).
- **If MERCHANT disputes** any charge or funding, MERCHANT must notify ISO within 90 days of the date of the statement (see section 7.5).
- In some circumstances, ISO and/or BANK may require MERCHANT to establish a **reserve account** to mitigate risks (See Section 3.9).
- ISO's **processing fees** are set out in detail in the Merchant Application. **ISO may change these fees**, but will notify MERCHANT before doing so (see Section 3.5).
- This agreement contains an **arbitration clause** (see Section 13.3).
- This agreement is a **complete and final agreement between the parties**. It supersedes any previous negotiations the parties may have had on the services and products. (Section 13.7).
- The Financial Crimes Enforcement Network requires BANK to identify and verify the identity of the **beneficial owners of legal entity merchants**. BANK requires ISO to gather this information on its behalf.

This Merchant Transaction Processing Agreement (together with its addenda, attachments, and schedules shall be hereinafter known as the "AGREEMENT"), is by and among the parties in the Merchant Application (the "PARTIES"). The AGREEMENT shall become effective as set out in the signature block of the Merchant Application.

- A. WHEREAS, BANK is a Member of VISA, Inc. ("VISA") and MasterCard International, Inc. ("MASTERCARD"), and provides transaction processing and other services and products ("SERVICES") in relation to financial service cards issued by VISA, MASTERCARD, and other financial service card organizations, including ATM/Debit networks (together herein known as "CARD(S)"); VISA, MASTERCARD, ATM/Debit Networks, and the other financial service card organizations shall be collectively known as "CARD BRANDS";
- B. WHEREAS, MERCHANT, in furtherance of its business operations, wishes to accept CARDS and have BANK process the resulting transactions ("SALES") pursuant to the terms and conditions set out below. For purposes of this AGREEMENT, ATM/Debit transactions shall mean those transactions processed on an ATM/Debit network ("NETWORK(S)") in an on-line real time environment requiring the entry of a personal identification number ("PIN");
- C. WHEREAS, MERCHANT may desire to be sponsored as a participant in certain NETWORKS, under the terms of the rules and regulations of each such NETWORK;
- D. WHEREAS, CARD BRANDS and BANK each have adopted rules and regulations relating to all aspects of SALES and SERVICES. Such rules and regulations, as amended from time to time, are incorporated herein by this reference and shall be referred to as the "RULES"; and
- E. WHEREAS, MERCHANT understands that this is an agreement for transaction processing and that the DISCOUNT (as defined herein) for the SERVICES is calculated based on certain factors, including without limitation, the term of this AGREEMENT, the number of transactions processed, the business type, the type of goods and/or services sold, and the method of processing.
- F. WHEREAS, BANK has assigned and/or delegated some of its rights and obligations under this AGREEMENT to TSYS Merchant Solutions, LLC ("TMS"); provided however that it is able to do so by the CARD BRANDS, NETWORKS, RULES, and any applicable law. To the extent that BANK has assigned and/or delegated rights and/or obligations to TMS under any particular provision of this AGREEMENT, references to BANK in such provisions shall include TMS.;
- G. WHEREAS, all applicable ADDENDA are attached hereto and are made a part of this AGREEMENT.

NOW, THEREFORE, in consideration of the mutual promises made herein and other valuable consideration, receipt and sufficiency of which are hereby acknowledged, the PARTIES do hereby agree as follows:

1. GENERAL:

- 1.1 As a result of MERCHANT submitting SALES for processing to BANK, BANK will process such SALES and credit or debit MERCHANT's DESIGNATED ACCOUNT (as defined herein) with the resulting financial proceeds of such SALES, provided, however, that no payment for SALES will take place unless and until BANK has received payment for such SALES from the CARD BRANDS. In addition, when a disputed transaction ("CHARGEBACK") occurs, MERCHANT agrees to provide all

- requested information to BANK and BANK agrees to forward such information to the CARD BRANDS in accordance with the RULES and the CARD BRANDS' dispute resolution guidelines. BANK is not responsible for the outcome of any CHARGEBACK.
- 1.2 The CARDS designated herein will be processed under the terms and conditions of the AGREEMENT as long as BANK is contractually permitted to offer such SERVICES by the respective CARD BRANDS.
 - 1.3 On an exclusive basis, MERCHANT agrees to submit all SALES for processing from CARDS accepted in MERCHANT's business as described in the Merchant Application to BANK in accordance with the RULES and pursuant to the terms of this AGREEMENT.
 - 1.4 MERCHANT and BANK agree to abide by the RULES, a summary of which is attached hereto as the CARD BRAND RULES and the ATM/DEBIT NETWORK RULES. The attached summaries are incorporated into the collective definition of the RULES. BANK and CARD BRANDS may from time to time amend the RULES or operating procedures related to SALES and SERVICES. MERCHANT has been supplied with a summary of the RULES and by signing AGREEMENT, acknowledges that it has reviewed them. MERCHANT agrees to comply with all applicable state, federal and local laws, rules and regulations ("LAWS"). MERCHANT agrees to assist BANK in complying in a complete and timely manner with all LAWS and RULES now or hereafter applicable to any SALE or this AGREEMENT. MERCHANT will execute and deliver to BANK all such instruments that BANK may from time to time deem necessary. It is MERCHANT's responsibility to know all applicable LAWS and the RULES that apply to MERCHANT's acceptance of CARDS and to ensure that MERCHANT's equipment complies with all LAWS and RULES. MERCHANT agrees to indemnify, defend, and hold BANK harmless from and against any loss, cost or damage (including reasonable legal fees and court costs) incurred as a result of MERCHANT's failure to comply with applicable LAWS or RULES.
 - 1.5 MERCHANT agrees that it will not use for its own purposes, will not disclose to any third party, and will retain in strictest confidence all information and data belonging to or relating to the business of BANK, including but not limited to the terms of this AGREEMENT, and will safeguard such information and data by using a reasonable degree of care but in no event less than the same degree of care that MERCHANT uses to protect its own confidential information.
 - 1.6 Security Standards.
 - A. MERCHANT agrees it will not disclose to any third party any cardholder account information or other personal information except to their agent assisting in completing a card transaction, or as required by LAWS or RULES. MERCHANT must not request or use cardholder account number information for any purpose that MERCHANT knows or should have known to be fraudulent or in violation of the RULES, or for any purpose that the cardholder did not authorize, except to MERCHANT's agent assisting in completing a card transaction, or as required by law. MERCHANT must keep all systems and media containing account, cardholder or transaction information (physical or electronic, including but not limited to account numbers, card imprints, and terminal identification numbers) in a secure manner, to prevent access by or disclosure to anyone other than MERCHANT's authorized personnel. MERCHANT must destroy, in a manner that will render the data unreadable, all such media that MERCHANT no longer deems necessary or appropriate to store (except for Sales Drafts maintained in accordance with this AGREEMENT, LAWS or RULES). Further, MERCHANT must take all steps reasonably necessary to ensure cardholder information is not disclosed or otherwise misused. MERCHANT may not retain or store magnetic stripe, CVV2 or CVC2 data after authorization. MERCHANT must not store, and must ensure that all of MERCHANT's third party providers that have access to cardholder data do not store, magnetic stripe, CVV2 or CVC2 data after a transaction.
 - B. If MERCHANT uses any third parties who will have access to cardholder data ("Merchant Provider(s)"), or any third party payment application(s) or software, MERCHANT must notify BANK of the identity of the Merchant Provider(s) and/or the name and version of the payment application(s) or software. In addition, MERCHANT must: (1) only allow the Merchant Providers access to the cardholder data for purposes that are authorized by the RULES, (2) have proper security measures in place for the protection of cardholder data, (3) ensure that Merchant Providers have proper security measures in place for the protection of cardholder data, (4) comply with and assure that Merchant Providers comply with the Payment Card Industry ("PCI") Data Security Standard, as amended from time to time, which may be referred to as the Visa Cardholder Information Security Program ("CISP") (found at www.visa.com) and the MasterCard Site Data Protection Program ("SDP") (found at www.mastercard.com) and (5) have written agreements with Merchant Providers requiring the compliance set forth herein. MERCHANT will immediately notify BANK of any suspected or confirmed loss or theft of any transaction information, including any loss or theft from a Merchant Provider. MERCHANT is responsible for demonstrating MERCHANT's and Merchant Providers' compliance with the CISP, SDP, DISC, DSOP, and PCI programs, and providing reasonable access to MERCHANT's locations and ensuring Merchant Providers provide reasonable access to their locations to verify MERCHANT's and Merchant Providers' ability to prevent future security violations. Any fees, fines or penalties resulting from non-compliance will be passed through to MERCHANT. MERCHANT agrees to indemnify BANK and the CARD BRANDS against all costs, expenses, damages and/or losses resulting from any breach of security, or loss or theft of information.
 - C. In addition, in the event of a suspected or confirmed loss or theft of information, MERCHANT agrees, at MERCHANT's cost, to provide all information requested by BANK, a CARD BRAND, other financial institutions, or local, state or federal officials in connection with such event and to cooperate in any ensuing investigation. Any information provided in response to such investigation will (as between MERCHANT and BANK) be considered BANK's confidential information. MERCHANT agrees that BANK may release to the CARD BRANDS, other financial institutions and/or regulatory, local, state or federal officials, any information MERCHANT provides to BANK in connection with a suspected or confirmed loss or theft of transaction information. The requirements of this provision apply to cardholder data regardless of the medium in which the information is contained and regardless of whether MERCHANT processes transactions via Internet, mail, phone, face-to-face or any other method. Additional information regarding data security may be found at the CARD BRANDS' websites.
 - 1.7 Submission by MERCHANT of SALES or participation in SERVICES at any time after seven (7) days from the date of distribution of or publication by the CARD BRANDS of amended RULES to MERCHANT shall be evidence that MERCHANT was provided with and/or received access to the amended RULES and has agreed to abide by them.

- 1.8 If MERCHANT is a healthcare provider or other entity covered by the Health Insurance Portability and Accountability Act of 1996, as amended, and the supporting regulations under 45 C.F.R. Part 160 and 164, as amended, MERCHANT agrees it will not provide BANK with Protected Healthcare Information (as defined in such act).

2. SPECIFIC OPERATING PROCEDURES:

- 2.1 MERCHANT agrees that it will comply with all Card Acceptance Procedures in the RULES for each SALE, including, but not limited to the following:
- A. MERCHANT agrees that it will obtain and record a valid positive authorization for all SALES in accordance with the RULES before submitting them to BANK for processing;
 - B. MERCHANT must be able to prove, by evidence of a terminal capture of the magnetic stripe or a signed SALES DRAFT (as defined in the RULES) showing imprint of the CARD, that the CARD was present at the time of SALE, unless specifically set up for Card Not Present transactions; and
 - C. Failure to read the magnetic stripe on the card may result in a DISCOUNT rate tier downgrade or a CHARGEBACK.
- 2.2 BANK and/or third party banks with which BANK has a relationship are members of certain NETWORKS and are willing to sponsor MERCHANT as a participant in such NETWORKS ("SPONSOR") as set forth in the Merchant Application. Additional NETWORKS may be available from time to time. BANK does not warrant the continuing availability of any NETWORK. MERCHANT agrees to pay BANK the then current FEES for any NETWORK added or deleted after the effective date of this AGREEMENT. MERCHANT hereby delegates to BANK the authority to decide to which NETWORK a given debit transaction will be routed.
- 2.3 MERCHANT agrees to accept valid CARDS of each of the selected NETWORKS and any minimums, maximums or surcharges imposed by MERCHANT will be in accordance with the NETWORKS, RULES and LAWS. MERCHANT agrees to comply with Federal Regulation E and the rules, procedures, fees, assessments, penalties, and other obligations of each NETWORK, as from time to time are in effect.
- 2.4 BANK may provide MERCHANT access through MERCHANT's terminals to the NETWORKS as set forth herein.
- 2.5 MERCHANT must Batch Out each POS terminal every day. Failure to Batch Out daily will delay the deposit of funds. "Batch Out" is the process by which MERCHANT totals and settles all transactions, on each POS terminal, which occurred before midnight (12:00 a.m.) and transmits the information to BANK. In all cases, MERCHANT must present the record within three (3) business days after the transaction date, unless otherwise permitted by the RULES. Transactions contained in an untimely Batch Out may incur higher rates, be refused, be held for a one hundred eighty (180) day period, or become subject to a CHARGEBACK. MERCHANT is responsible for re-submitting a Batch Out or a sales ticket if the POS terminal fails to properly Batch Out or if sales ticket data does not process through the normal payment cycle. BANK is not liable to MERCHANT for higher rates or for amounts BANK did not collect, including but not limited to amounts collected by third party service providers.

3. PAYMENT OF SUMS DUE:

- 3.1 MERCHANT agrees to pay BANK the fees as set forth in the Merchant Application and all other sums owed to BANK for SALES and SERVICES as set forth in this AGREEMENT as amended from time to time ("FEES"). FEES include but are not limited to all CHARGEBACKS. MERCHANT agrees that it is jointly and severally liable for all FEES, charges, and other sums owed to BANK by any affiliated entities of MERCHANT.
- 3.2 As set out in the Merchant Application and the Rate Descriptions, discount ("DISCOUNT") is a FEE charged as a percentage of gross SALES submitted by MERCHANT, which generally includes "Processing," "Authorizations," "Assessments," and "Interchange." Assessments and Interchange are the standard fees that the CARD BRANDS charge for the clearing of SALES transactions and are subject to change by the CARD BRANDS. BANK has no direct control over these fees. Any adjustment in Interchange and Assessments by the CARD BRANDS may result in an adjustment to MERCHANT's DISCOUNT. BANK will notify MERCHANT in writing of any change in FEES caused by action of CARD BRANDS prior to any such change becoming effective. If permitted by the CARD BRANDS, notice to MERCHANT of any change in FEES caused by CARD BRANDS may be less than thirty (30) days.
- 3.3 DISCOUNT is quoted by BANK based on the information supplied by MERCHANT as set forth in the Merchant Application. MERCHANT agrees that the FEES are based on the term of this AGREEMENT, the method of processing, and the information set forth in the Merchant Application. MERCHANT agrees that such information is a material fact in the calculation of the DISCOUNT and other FEES. MERCHANT agrees that if such information is shown to be incorrect or if such information changes, BANK may amend FEES on less than thirty (30) days notice as set out herein and/or add FEES on less than thirty (30) days notice to reflect such change, unless prohibited by the CARD BRANDS. MERCHANT agrees to pay such amended and/or additional FEES.
- 3.4 MERCHANT agrees that FEES not listed in the AGREEMENT will be charged at BANK's current rate.
- 3.5 The FEES may be amended by BANK on thirty (30) days written notice to MERCHANT unless provided otherwise herein.
- 3.6 MERCHANT agrees to pay BANK for CHARGEBACKS related to SALES or SERVICES. MERCHANT understands that BANK is in no way financially responsible for CHARGEBACKS. Failure to comply with the RULES will increase MERCHANT's exposure to CHARGEBACKS. MERCHANT's obligation to pay CHARGEBACKS shall survive the termination or expiration of AGREEMENT.
- 3.7 If the CARD BRANDS or a regulatory body governing BANK should levy a fine or penalty or assess a charge to BANK as a result of MERCHANT's SALES or SERVICES or CHARGEBACK activity, MERCHANT agrees to pay such fines, penalties, or charges, and any administrative fees associated with same.
- 3.8 MERCHANT shall establish a designated account at the institution of its choice ("DESIGNATED ACCOUNT") for the credit and debit of sums between the PARTIES. MERCHANT, pursuant to the Funds Transfer Instructions set out herein, authorizes BANK to make deposits and withdrawals from the DESIGNATED ACCOUNT. MERCHANT hereby grants to BANK a security interest and lien upon the DESIGNATED ACCOUNT to secure all of MERCHANT's (or any related entity under MERCHANT's control) obligations to BANK under this AGREEMENT. If required by BANK, MERCHANT agrees to cooperate with BANK and the depository bank maintaining the DESIGNATED ACCOUNT to cause a Control Agreement to be executed with respect to the DESIGNATED ACCOUNT. MERCHANT agrees to maintain a balance in the DESIGNATED ACCOUNT in an amount specified

by BANK and MERCHANT agrees to deposit funds into the DESIGNATED ACCOUNT so that the minimum balance required by BANK is maintained. If this AGREEMENT is terminated for any reason, the DESIGNATED ACCOUNT shall be maintained for a period of one hundred eighty (180) days, plus the period of any warranty or guarantee on goods and/or services sold by MERCHANT and processed as SALES, from the date of the last SALE processed by MERCHANT under AGREEMENT. BANK may recoup and debit from the DESIGNATED ACCOUNT all non-VISA and non-MASTERCARD related FEES and other obligations due to BANK under this AGREEMENT or any other agreement MERCHANT or MERCHANT's related entities have with BANK without prior notice to MERCHANT. BANK may recoup and debit from the DESIGNATED ACCOUNT all FEES and other obligations due to BANK under this AGREEMENT or any other agreement MERCHANT or MERCHANT's related entities have with BANK without prior notice to MERCHANT. After all obligations of MERCHANT under this AGREEMENT are satisfied in full, the balance in the DESIGNATED ACCOUNT, if any, shall be paid to MERCHANT. MERCHANT agrees to indemnify and hold harmless all financial institutions from any loss or claim incurred for acting on instructions from BANK with respect to the DESIGNATED ACCOUNT. MERCHANT agrees not to pledge or assign the DESIGNATED ACCOUNT, any proceeds of it or any other amounts due BANK under this AGREEMENT to any person or entity and MERCHANT shall continually maintain the DESIGNATED ACCOUNT free from all liens and encumbrances. In the event a RESERVE ACCOUNT, as defined below, is established, MERCHANT authorizes BANK to make withdrawals from the DESIGNATED ACCOUNT to replenish the RESERVE ACCOUNT as necessary.

- 3.9 MERCHANT agrees to provide BANK with a deposit in the amount of money required by BANK ("RESERVE ACCOUNT"), if determined necessary by BANK: (i) at the time this AGREEMENT is executed; (ii) if in the opinion of BANK, information received or discovered about MERCHANT reflects an adverse change in status; (iii) in the event that any information requested by BANK is not received; (iv) upon the notice of termination or expiration of the AGREEMENT; or (v) at any time during the term of this AGREEMENT. BANK may withhold the payment for SALES in an amount reasonably determined by BANK as necessary to secure payment by MERCHANT of all FEES and other obligations under this AGREEMENT and the amounts so withheld shall be deposited into the RESERVE ACCOUNT. If there is not enough money retained to cover the anticipated FEES, BANK may require MERCHANT to remit additional funds. The RESERVE ACCOUNT shall be maintained in a bank account with BANK in the name of BANK and under the sole control of BANK, and MERCHANT grants to BANK a security interest and lien upon the RESERVE ACCOUNT to secure all of MERCHANT's obligations to BANK under this AGREEMENT. If this AGREEMENT is terminated for any reason, the RESERVE ACCOUNT shall be maintained for a period of one hundred eighty (180) days, plus the period of any warranty or guarantee on goods and/or services sold by MERCHANT and processed as SALES, from the date of the last SALE processed by MERCHANT under AGREEMENT, or for such longer period if determined necessary by BANK in their reasonable discretion to protect BANK from future risk of loss. BANK may recoup and debit from the RESERVE ACCOUNT all FEES and other obligations due to BANK under this AGREEMENT without prior notice to MERCHANT. After all obligations of MERCHANT under this AGREEMENT are satisfied in full, the balance in the RESERVE ACCOUNT, if any, shall be paid to MERCHANT.
- 3.10 BANK agrees to pay MERCHANT for SALES less FEES owed to BANK by MERCHANT. BANK shall recoup and deduct FEES from incoming transactions or recoup and debit the same from MERCHANT's DESIGNATED ACCOUNT or the RESERVE ACCOUNT. MERCHANT agrees that BANK has the right to deduct these FEES at any time including on a daily basis if necessary. BANK is not obligated to pay MERCHANT or credit the DESIGNATED ACCOUNT for any SALES transmitted or delivered to BANK after MERCHANT becomes insolvent, ceases to do business, or dissolves.
- 3.11 BANK has the right of recoupment and set-off. This means that BANK may recoup and offset any outstanding or uncollected amounts owed to BANK under this AGREEMENT from: (i) any amounts BANK would otherwise be obligated to deposit into the DESIGNATED ACCOUNT, and (ii) any other amounts BANK may owe MERCHANT under this AGREEMENT or any other agreement.
- 3.12 If MERCHANT does not pay any sums due within thirty (30) days from date of notice, BANK will charge, and MERCHANT agrees to pay, a late fee of one and one-half percent (1.5%) per month on the balance outstanding or the highest amount allowed by law.
- 3.13 If MERCHANT breaches AGREEMENT or if BANK identifies suspicious or irregular activity related to SALES or SERVICES, BANK may refuse to process SALES or to provide SERVICES and/or may hold funds pending the cure of such breach or resolution of such activity.
- 3.14 If BANK takes any action against MERCHANT to collect any FEES or monies due to BANK from MERCHANT, MERCHANT agrees to pay all costs of collection, including but not limited to, attorney fees, to the extent allowed by law.
- 3.15 If MERCHANT is a participant in a BANK third party program including, but not limited to, Agent Bank and/or CARD BRAND programs, and MERCHANT subsequently leaves such third party, BANK may amend the FEES or terminate the AGREEMENT.

4. TERM OF AGREEMENT:

- 4.1 The initial term of this AGREEMENT shall be for three (3) years ("INITIAL TERM") commencing on the date this AGREEMENT is approved by BANK or approved and uploaded by BANK's Risk Department.
- 4.2 At the expiration of the INITIAL TERM, this AGREEMENT will automatically renew for successive two (2) year periods ("RENEWAL TERM") unless terminated as set out below.

5. TERMINATION OF AGREEMENT:

- 5.1 This AGREEMENT may be terminated by BANK at any time effective upon thirty (30) days written notice.
- 5.2 MERCHANT may terminate this AGREEMENT as follows:
- A. upon BANK's default of any material obligation to MERCHANT thereunder and the failure of BANK to cure such default within thirty (30) days after written notice of such default;
 - B. upon written notice of non-renewal at least thirty (30) days prior to the commencement of any RENEWAL TERM; or
 - C. on thirty (30) days notice of termination accompanied by payment of the ACCOUNT CLOSURE FEE.
- 5.3 In order to protect the CARD BRANDS and BANK, BANK may terminate this AGREEMENT effective immediately for any of the following reasons:

- A. insolvency, receivership, voluntary or involuntary bankruptcy, assignment of any of MERCHANT's assets for the benefit of MERCHANT's property creditors, or if any part of MERCHANT's property is or becomes subject to any levy, seizure, assignment or sale for or by any creditor or governmental agency without being released within thirty (30) days thereafter;
- B. if MERCHANT fails to pay any FEES when due;
- C. if MERCHANT has misrepresented or omitted any material information provided to BANK;
- D. if MERCHANT is in breach of the AGREEMENT or the RULES;
- E. if MERCHANT, after BANK's request, fails to send copies of SALES DRAFTS to BANK;
- F. if MERCHANT submits for processing SALES that were not originated as a result of a direct SALE transaction between a cardholder and MERCHANT in the normal course of business ("LAUNDERING");
- G. if the number of CHARGEBACKS experienced by MERCHANT in any one (1) month exceeds one percent (1%) of the number of SALES in that or any prior month;
- H. in the event of a material change of MERCHANT's business as described in the Merchant Application ("BUSINESS");
- I. in the event the CARD BRANDS identify MERCHANT, its principal, or associated parties under any program designed to monitor merchants, or MERCHANT creates circumstances that cause harm or loss of goodwill to BANK or the VISA system;
- J. if MERCHANT is inactive for ninety (90) days and is not a seasonal MERCHANT; or
- K. in the event that Guarantor (if designated) gives notice of its intention to withdraw the Guaranty.
- L. Notwithstanding anything to the contrary herein, this AGREEMENT shall terminate automatically without prior notice to MERCHANT in the event the sponsorship agreement between TMS and BANK is terminated.

In the event this AGREEMENT is terminated by BANK for any reason, or as a result of the sponsorship agreement between TMS and BANK being terminated, TMS and MERCHANT agree that TMS may, in its sole discretion, elect to continue under the terms of this AGREEMENT as between TMS and MERCHANT, should TMS be able and willing to find a suitable replacement sponsor bank for MERCHANT. Should TMS so elect, the AGREEMENT shall continue under its then current terms in full force and effect as between TMS and MERCHANT, with BANK removed as a PARTY. If TMS is unable or unwilling to do so, then the AGREEMENT shall terminate as between TMS and MERCHANT as well.

5.4 Effect of Termination of the AGREEMENT:

- A. In the event that this AGREEMENT is terminated by BANK for cause, BANK may be required to report the name and address of MERCHANT and MERCHANT's principals to the CARD BRANDS for inclusion on the Terminated Merchant File and in other programs that monitor merchants. In the event that this AGREEMENT is terminated for cause and MERCHANT is obligated to BANK for sums due and the principals of MERCHANT are liable for such debts, a negative credit report may be submitted to a credit-reporting agency.
- B. MERCHANT hereby releases, indemnifies and holds BANK and the CARD BRANDS harmless to the fullest extent permitted by applicable law for any loss or damage it may incur as a result of reporting MERCHANT or its principals to a credit reporting agency hereunder or as a consequence of MERCHANT or its principals being placed by BANK or its Agents on the CARD BRANDS' merchant monitoring lists.

6. BANKRUPTCY:

- 6.1 In the event of a bankruptcy filing by MERCHANT, BANK reserves the right to suspend or discontinue processing SALES or providing SERVICES. Upon filing voluntary or involuntary bankruptcy proceedings by or against MERCHANT, MERCHANT must notify BANK in writing within five (5) days. Notification must be sent by certified mail to BANK at the address for NOTICES set out herein.
- 6.2 Credits to MERCHANT's DESIGNATED ACCOUNT and other payments to MERCHANT are provisional. The PARTIES acknowledge the AGREEMENT is an agreement whereby BANK is extending financial accommodations to MERCHANT within the meaning of 11 U.S.C. § 365(c)(2) of the Bankruptcy Code as amended from time to time. The right of MERCHANT to receive any amounts due or to become due from BANK is expressly subject and subordinate to the CHARGEBACKS, recoupment, setoff, lien, and security interest rights of BANK under this AGREEMENT without regard to whether such CHARGEBACKS, recoupment, setoff, lien, and/or security interest rights are being applied to claims that are liquidated, unliquidated, fixed, contingent, matured, or unmatured.

7. INFORMATION AND DOCUMENTATION:

- 7.1 MERCHANT agrees to comply with all requests for information and documentation regarding SALES and the CARDS utilized in processing such SALES or SERVICES under AGREEMENT within the time period stated by BANK in its request.
- 7.2 **USA PATRIOT ACT REQUIREMENTS.** To help the government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each person (including business entities) who opens an account. What this means: When MERCHANT opens an account, BANK will ask for the applicant's name, physical address, date of birth, taxpayer identification number, and other information that will allow BANK to identify the applicant. BANK may also ask to see the applicant's driver's license or other identifying documents. BANK will advise MERCHANT if additional information is required.
- 7.3 Upon BANK's request, MERCHANT shall provide BANK with current financial statements in a format acceptable to BANK.
- 7.4 MERCHANT, its signing officer/owner/partner/principal, and any Personal Guarantor authorize BANK, or its agents or assigns, to make, from time to time, any business and personal credit and other inquiries BANK considers necessary to review the acceptance and continuation of this AGREEMENT. MERCHANT authorizes parties contacted by BANK or any of its affiliates, in relation to this AGREEMENT, to release the credit information requested by BANK or any affiliate. By executing this AGREEMENT, MERCHANT, its signing officer/owner/partner/principal and any Personal Guarantor acknowledge that BANK has a legitimate business need for the information contained in any personal credit report that may be obtained in connection with this AGREEMENT, and that this AGREEMENT is a business transaction that was initiated by the MERCHANT and/or any Personal Guarantor identified in the Merchant Application.

- 7.5 MERCHANT is supplied with monthly reports by BANK regarding MERCHANT's SALES or SERVICES activity. It is MERCHANT's sole responsibility to report any error or discrepancies detected by MERCHANT in writing to BANK within ninety (90) days following the end of the monthly reporting period. After such period, MERCHANT will be deemed to have accepted the monthly reports as delivered.
- 7.6 MERCHANT will notify BANK immediately of any change in ownership, corporate or "d/b/a" name, location address, or the information contained on MERCHANT's imprinter plates.
- 7.7 If MERCHANT participates in any BANK third party program, MERCHANT agrees that BANK may report information as required to such third party.
- 7.8 MERCHANT is solely responsible for maintaining complete backup records of all information relating to its customers' orders, inquiries, purchases, SALES and any other customer information in accordance with this AGREEMENT, LAWS, and RULES.

8. PROCESSING RESTRICTIONS:

- 8.1 MERCHANT agrees that it will not materially change its BUSINESS or the method in which it markets or sells the goods and services of BUSINESS without informing BANK in advance of such change. BANK will only process SALES from the BUSINESS as defined in the AGREEMENT.
- 8.2 If actual monthly SALES volume substantially exceeds the projected annual SALES volume as provided in the Merchant Application and pro-rated to one month, BANK may, at its option, do one or more of the following: (i) refuse to process SALES in excess of such sum; (ii) process such SALES and retain the proceeds of such SALES until the next month and release such sums to MERCHANT at that time counting this volume as SALES volume for that month; (iii) terminate this AGREEMENT; and/or (iv) amend this AGREEMENT in a way as to ensure that BANK has security for the increased volume. Such rights of termination and retention of funds are in addition to those already provided for herein.
- 8.3 In the event of failure, including bankruptcy, insolvency, or other suspension of business operations by MERCHANT, MERCHANT shall not sell, transfer, or disclose any materials that contain cardholder account numbers, personal information, or other CARD BRAND transaction information to third parties. Upon request from BANK, MERCHANT shall either (i) provide this information or (ii) provide acceptable proof of destruction of this information.

9. USE OF THE INTERNET, SYSTEM INTEGRATORS, AND/OR THIRD PARTY SERVICE PROVIDERS:

- 9.1 If MERCHANT accepts SALES through its web site or through a system integrator, MERCHANT shall at all times maintain and be responsible for the security of the transmission of data relating to the processing of SALES associated with this AGREEMENT. MERCHANT shall be responsible for obtaining and maintaining web site security, for the encryption of all data, and for any and all storage of data. MERCHANT shall display on its web site its: (i) consumer data privacy policy and (ii) security method for transmission of payment data. An e-commerce MERCHANT must display the address of its "permanent establishment" on its web site along with MERCHANT's country of domicile, either: a) on the same screen view as the checkout screen used to present the total purchase amount; or b) within the sequence of web pages the cardholder accesses during the checkout process.
- 9.2 MERCHANT shall be responsible for obtaining and contracting with any third party service provider(s), payment engine(s), payment gateway(s), and any other Internet service provider(s) and/or system integrator(s). MERCHANT shall ensure that said third parties appropriately format and transmit SALES to BANK in accordance with the then current RULES and requirements of BANK and CARD BRANDS. If MERCHANT is using a third party's terminal or software application, (i.e. dial terminal or equivalent sales capture solution), and the third party is providing the customer service, then such third party is a separate entity and is not an agent of BANK. MERCHANT understands the AGREEMENT is between BANK and MERCHANT. Disputes involving a third party shall be dealt with independently from BANK. If disputes are unresolved and relate to SERVICES provided under the AGREEMENT, MERCHANT shall notify BANK at the address set out in the AGREEMENT. MERCHANT must pay BANK regardless of any disputes it has with any third party. If MERCHANT elects to use the terminal or software of third party providers to capture and transmit SALES to BANK, MERCHANT must disclose the relationship to BANK and MERCHANT assumes full responsibility and liability for such third party provider's failure to comply with the RULES. The third party provider may be the source for information regarding SALES, authorizations and CHARGEBACKS that may be needed by BANK. Certain CHARGEBACKS require authorization information to reverse. MERCHANT is responsible for obtaining this information from such third party provider. BANK is not liable for SALES that it did not receive. MERCHANT understands that in the event MERCHANT rents BANK terminals, the communications vendor is not responsible for losses arising from the SALES processed using the vendor's service.
- 9.3 MERCHANT agrees that BANK is not responsible for any services or equipment provided by any third party with which MERCHANT has contracted. MERCHANT agrees that BANK is not responsible for and is not able to provide customer service for the point of sale ("POS") devices installed by and/or operated by any third party with which MERCHANT has contracted. MERCHANT should contact the third party for service of this equipment. MERCHANT shall not allow any third party to install, remove, or modify any terminal software application of BANK without the express written consent of BANK. MERCHANT agrees BANK can only process SALES received by BANK, and any third party is responsible for ensuring SALES are formatted and transmitted to BANK in accordance with the then current requirements of BANK and CARD BRANDS. BANK may increase FEES if a third party presents SALES transactions not in accordance with the then current CARD BRANDS' requirements. MERCHANT assumes full responsibility and liability for DISCOUNT rate tier downgrades caused by any third party. MERCHANT assumes full responsibility and liability for third party providers' failure to comply with the RULES. MERCHANT is responsible for obtaining from the third party provider any information needed by BANK.
- 9.4 MERCHANT shall assume full liability and shall indemnify and hold BANK and CARD BRANDS harmless for: (i) the actions and/or inactions of any third party with which MERCHANT has contracted or (ii) the failure of any third party with which MERCHANT has contracted to comply with the LAWS or RULES.

10. LIMITATION OF LIABILITY AND DISCLAIMER OF WARRANTIES:

- 10.1 MERCHANT's rights and remedies hereunder are exclusive and in lieu of all other rights and remedies. BANK shall not otherwise be liable for any error, omission, delay, computer virus, loss of data or records or disclosure of confidential information which may occur as a result of, or in any way be connected with, the rendering of SERVICES hereunder. BANK shall not be liable for any services or products of third parties. In any event, BANK's liability to MERCHANT, whether arising in contract, tort

(including, without limitation, negligence and strict liability) or otherwise, shall not exceed the lesser of the direct loss to MERCHANT or an amount equal to the processing portion of the DISCOUNT paid to BANK by MERCHANT in the month prior to the incident giving rise to liability. In no event shall BANK, the CARD BRANDS, or the CARD BRANDS' contractors be liable for losses, damages, or liabilities whether in contract, tort (including negligence), strict liability or under any other theory incurred by MERCHANT, MERCHANT's customers, or any other person or entity arising under this AGREEMENT. IN NO EVENT SHALL BANK, THE CARD BRANDS, OR THE CARD BRANDS' CONTRACTORS BE LIABLE FOR SPECIAL, INCIDENTAL, INDIRECT, CONSEQUENTIAL OR EXEMPLARY DAMAGES OR FOR ANY INTERRUPTION OR LOSS OF USE, DATA, VIRUSES, BUSINESS OR PROFITS, WHETHER OR NOT SUCH LOSSES OR DAMAGES WERE FORESEEABLE OR BANK WAS ADVISED OF THE POSSIBILITY THEREOF AND REGARDLESS OF WHETHER ANY LIMITED REMEDY HEREIN FAILS OF ITS ESSENTIAL PURPOSE.

- 10.2 THE SERVICES ARE PROVIDED "AS IS," "AS AVAILABLE," AND ALL WARRANTIES, EXPRESS OR IMPLIED, ARE DISCLAIMED BY BANK, THE CARD BRANDS, AND THE CARD BRANDS' CONTRACTORS, INCLUDING BUT NOT LIMITED TO, THE DISCLAIMER OF ANY IMPLIED WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT, AND FITNESS FOR A PARTICULAR PURPOSE. BANK ASSUMES NO LIABILITY OR RESPONSIBILITY FOR ANY ERRORS OR OMISSIONS IN THE CONTENT. THIS AGREEMENT IS A SERVICE AGREEMENT AND THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE SHALL NOT APPLY.

11. WARRANTIES AND INDEMNITIES:

- 11.1 MERCHANT understands that BANK merely provides processing services for SALES or SERVICES and is neither a partner in MERCHANT's business operations nor a guarantor of the receipt by MERCHANT of the proceeds of SALES or SERVICES. Furthermore, BANK does not guarantee that SALES or SERVICES will not be subject to CHARGEBACKS.
- 11.2 MERCHANT warrants there is no action, suit or proceeding pending or to MERCHANT's knowledge threatened, which, if decided adversely, would impair MERCHANT's ability to carry on MERCHANT's business substantially as now conducted or which would adversely affect MERCHANT's financial condition or operations. MERCHANT warrants that it, or its principals or sales agents have not been terminated from depositing SALES with any other member of the CARD BRANDS, have never been placed on the MasterCard MATCH system, or on the Combined Terminated Merchant File except as disclosed in writing to BANK.
- 11.3 MERCHANT warrants that at the time of depositing SALES for processing: (i) it has the right to assign such SALES to BANK and does by this reference assign all its rights, title, and interest to payment for such SALES to BANK so that BANK may process SALES under the AGREEMENT; (ii) it has no knowledge of any fact that would impair the collectability of the SALES; and (iii) that the SALES represent a valid obligation of the cardholder: (a) in the amount indicated; (b) for merchandise sold and delivered or services rendered to the cardholder by the MERCHANT; and (c) it does not involve any element of credit for any other purpose.
- 11.4 MERCHANT agrees to indemnify and hold harmless BANK, SPONSORS, and CARD BRANDS, including the CARD BRANDS' contractors, from and against any claims, demands, or judgments, made or recovered against it, arising out of any misrepresentation or breach by MERCHANT of the terms of this AGREEMENT or arising from any act or omission by MERCHANT which violates any LAWS, the RULES, or the rights of another person or otherwise injures any third party. BANK, SPONSORS, or the CARD BRANDS may defend on its own any such claims or demands or request MERCHANT to take up such defense. In either event MERCHANT will further indemnify BANK, SPONSORS, and the CARD BRANDS for reasonable attorney fees or any other necessary expenses incurred by BANK by reason of such defense.
- 11.5 MERCHANT shall be solely responsible for losses and CHARGEBACKS incurred as a result of, or arising out of, any fraud including LAUNDERING, negligence, or willful misconduct on the part of MERCHANT, or MERCHANT's employee(s) or agent(s).
- 11.6 MERCHANT is responsible for any electronic virus or viruses that may be encountered and is responsible for routinely scanning its computers and diskettes using a reliable virus product to detect and remove any viruses found.

12. NOTICES:

- 12.1 All notices required under this AGREEMENT from MERCHANT shall be written paper notices effective, unless otherwise stated in AGREEMENT, upon the earlier of actual receipt thereof or the third (3rd) business day following such notices being deposited postage prepaid in the United States Postal System.
- 12.2 All written paper notices shall be sent to the following addresses, which may be changed by any PARTY by designating an alternate address, effective upon fourteen (14) days notice of such change:

If to BANK:

TSYS Merchant Solutions, LLC
Attention: Merchant Legal Department
1601 Dodge Street, 23E
Omaha, NE 68102-1637

If to MERCHANT:

At the address set out in the Merchant Application or such alternative address as designated in writing by MERCHANT.

If to ISO:

At the address set out in the Merchant Application or such alternative address as designated in writing by ISO.

- 12.3 MERCHANT consents to receiving electronically rather than in paper form all notices, disclosures and other documents ("DOCUMENTS") which are to be provided to MERCHANT under this AGREEMENT. MERCHANT will be notified that a DOCUMENT is available at BANK's web site with a link to that specific page of the web site containing the DOCUMENT. MERCHANT agrees that such notification will be sent to MERCHANT at the e-mail address provided as part of the Merchant Application. Any DOCUMENT sent to MERCHANT electronically will be maintained on the website for not less than six (6) months from the date of its posting on the web site. MERCHANT understands and acknowledges that access to the Internet, e-mail and the worldwide web are required for MERCHANT to access a DOCUMENT electronically and MERCHANT confirms that MERCHANT has such access. MERCHANT understands that there are costs related to access DOCUMENTS electronically and MERCHANT agrees that MERCHANT is responsible for these related access costs. Without advance notice to MERCHANT and at any time, electronic DOCUMENTS may no longer be sent to MERCHANT, in which case a paper copy of the DOCUMENT will be sent to MERCHANT pursuant to Sections 12.1 and 12.2.

13. MISCELLANEOUS:

- 13.1 Assignment. Except as expressly provided in this AGREEMENT, MERCHANT may not assign its rights or delegate its responsibilities under this AGREEMENT without the prior written consent of BANK. BANK may assign its rights or delegate duties under this AGREEMENT without the prior consent of MERCHANT. Without limiting the generality of the foregoing, MERCHANT shall not assign, transfer or encumber its present or future payment rights under this AGREEMENT or connected with a RESERVE ACCOUNT, if any; nor shall BANK be obligated to honor such purported attempt to assign, transfer or encumber such rights or funds unless BANK consents in writing.
- 13.2 Governing Law and Forum. The PARTIES acknowledge and agree that this AGREEMENT and the Guaranty contained herein was, and shall be deemed to have been, made and delivered in Douglas County, Nebraska. The laws of the State of Nebraska, without giving effect to its conflicts of law principles, shall govern all matters (whether in contract, statute, tort or however characterized) arising out of or relating to this AGREEMENT and any Guaranty contained herein, including, without limitation, the validity, interpretation, construction, performance and enforcement of the AGREEMENT and Guaranty. The PARTIES agree that, in the event of any dispute regarding, arising out of or relating to this AGREEMENT or any Guaranty contained herein, the courts of the State of Nebraska shall have and be vested with personal jurisdiction over the PARTIES. The PARTIES further agree that any and all actions, claims, suits or proceedings arising out of or relating (directly or indirectly) to this AGREEMENT or any Guaranty contained herein shall be filed and litigated only in courts located in Douglas County, Nebraska, and such courts shall have exclusive jurisdiction over any action, claims, suit or proceeding arising out of or relating (directly or indirectly) to this AGREEMENT or any Guaranty contained herein.
- 13.3 Arbitration. THE PARTIES AGREE THAT ANY DISPUTE REGARDING, ARISING OUT OF, OR RELATING TO THIS AGREEMENT, ANY TRANSACTION GOVERNED BY THIS AGREEMENT, ANY GUARANTY CONTAINED HEREIN, OR THE PARTIES' RELATIONSHIP, INCLUDING THE SCOPE AND VALIDITY OF THIS AGREEMENT OR ANY GUARANTY CONTAINED HEREIN (INCLUDING THE VALIDITY AND SCOPE OF THE ARBITRATION OBLIGATIONS UNDER THIS SECTION, WHICH THE PARTIES ACKNOWLEDGE IS TO BE DETERMINED BY AN ARBITRATOR AND NOT A COURT), MUST BE EXCLUSIVELY RESOLVED BY BINDING ARBITRATION UPON A PARTY'S SUBMISSION OF A DISPUTE TO ARBITRATION UNDER THE AUTHORITY OF THE FEDERAL ARBITRATION ACT WHICH IS ADMINISTERED BY THE AMERICAN ARBITRATION ASSOCIATION IN ACCORDANCE WITH ITS COMMERCIAL ARBITRATION RULES.
- MERCHANT agrees that any arbitration must be resolved on an individual basis and not a class-wide basis and that any dispute covered by this section may not be brought in a representative capacity or consolidated with any other proceeding against ISO or BANK. MERCHANT does not have the right to participate in a representative capacity or as a member of any class of claimants pertaining to any dispute subject to arbitration under this AGREEMENT.
- Unless otherwise agreed to in writing by the PARTIES, the arbitration proceedings will be held in Omaha, Nebraska. In all cases, the arbitration shall be decided by a panel of three (3) arbitrators to be selected in accordance with the American Arbitration Association's Commercial Arbitration Rules. The arbitration proceedings and arbitration award shall be maintained by the PARTIES as strictly confidential but shall not be deemed to prohibit disclosure: (1) as required by court order or subpoena; (2) to the extent necessary to confirm, vacate or enforce the award; (3) to CARD BRANDS and NETWORKS for any reason at the sole discretion of BANK; (4) for disclosure in confidence to the PARTIES respective attorneys, tax advisors and senior management; and (5) to state and federal regulatory agencies with jurisdiction over BANK. The arbitrator(s) shall require the PARTIES to only: (1) disclose documents that they intend to rely on in presentation of their case at the hearing; and (2) depose only those witnesses that are knowledgeable about the relevant, material facts of the case.
- The arbitrators must follow the law and not disregard the terms of this AGREEMENT. The decision of the arbitrators will be final and binding on all parties to the dispute. The PARTIES agree that the United States District Court for the District of Nebraska has exclusive jurisdiction to enter any judgment upon the arbitration award.
- If the arbitration obligations contained in this AGREEMENT are rendered void or unenforceable for any reason, MERCHANT agrees to all of the following: MERCHANT agrees not to elect a trial by jury of any issue triable of right by jury, and waives any right to trial by jury fully to the extent that any such right shall now or hereafter exist with regard to this AGREEMENT or any action, lawsuit, claim, counterclaim or other action relating to or arising under this AGREEMENT and/or any transaction governed by this AGREEMENT. This waiver of right to trial by jury is given knowingly, voluntarily and intentionally by MERCHANT and is intended to encompass each instance and each issue as to which the right to a trial by jury would otherwise be available. ISO and BANK are hereby authorized to file a copy of this paragraph in any proceeding as conclusive evidence of this waiver by MERCHANT. MERCHANT also covenants not to bring or participate in any class action against ISO or BANK based upon any claims arising from or related to this AGREEMENT. If a class proceeding is initiated against ISO or BANK, MERCHANT may not join that proceeding or participate as a member of that class. The PARTIES further agree that in the event the arbitration obligations contained in this AGREEMENT are rendered void or unenforceable for any reason that any and all actions, claims, suits or proceedings arising out of or relating to this AGREEMENT or any Guaranty contained herein shall be filed and litigated only in courts located in Douglas County, Nebraska, and such courts shall have exclusive jurisdiction over any action, claims, suit or proceeding arising out of or relating to this AGREEMENT or any Guaranty contained herein.
- 13.4 In all cases, if MERCHANT brings any claim against ISO or BANK for any reason, MERCHANT shall commence the action within one (1) year of the date the error or incident giving rise to such action occurred. Notwithstanding the foregoing, if the one-year time limitation is prohibited or invalid under any applicable law, then no suit or action may be commenced or maintained unless it is commenced within the shortest applicable statute of limitations. The provisions of this section will continue in full force and effect after and notwithstanding the expiration or termination of this AGREEMENT.
- 13.5 Waiver. No delay or failure by either PARTY to exercise any right under AGREEMENT and no partial or single exercise of that right shall constitute a waiver of that right or any other right, unless expressly provided for in AGREEMENT.
- 13.6 Force Majeure. BANK is not liable or responsible for any failure or delay in performance caused by any Act of God, strikes, flood, fire, war, public enemy, electrical or equipment failure, failures by third parties, or other events beyond its control.
- 13.7 Entire Agreement. This AGREEMENT constitutes the entire understandings of the PARTIES as to the subject matter contained herein and supersedes all prior contracts, agreements, and negotiations between the PARTIES whether verbal or written.
- 13.8 Costs. Neither PARTY shall be responsible for the costs incurred by the other in negotiating or implementing this AGREEMENT.

- 13.9 Survival. The obligations of all PARTIES incurred prior to the effective date of termination of this AGREEMENT will survive the termination of this AGREEMENT. If any portion of the AGREEMENT is held invalid or unenforceable for any reason, it is agreed that any invalidity or unenforceability will not affect the remainder of the same and the remaining provisions will remain in full force and effect. The PARTIES agree that the Court of competent jurisdiction may modify any objectionable provision of the AGREEMENT so as to render it valid, reasonable and enforceable.
- 13.10 Amendment. This AGREEMENT may be amended or modified by BANK effective upon thirty (30) days written notice. Any alteration or strikeover in the text of this pre-printed AGREEMENT will have no binding effect and will not be deemed to amend this AGREEMENT.
- 13.11 Authority. By signing the AGREEMENT, each PARTY represents that it has the full legal power and authority to enter into performance obligations under this AGREEMENT. Each PARTY represents that the entering into of this AGREEMENT has been duly authorized; the signer is a duly authorized signatory; this AGREEMENT constitutes a legal, valid, and binding obligation of each PARTY; and that this AGREEMENT is enforceable against each PARTY in accordance with its terms.
- 13.12 P-Card. To the extent applicable, BANK agrees not to use any information supplied by MERCHANT in the Purchasing Card Information that is required for acceptance of purchasing cards, in its decision as to whether to accept MERCHANT for processing. MERCHANT agrees to hold BANK harmless from any and all claims relating to the collection, processing, dissemination, and use or misuse of the information contained in the Purchasing Card Information. MERCHANT acknowledges that the information from the Purchasing Card Information will be sent to MERCHANT's corporate customers who pay with a purchasing card. MERCHANT agrees that BANK is not responsible for any actions or omissions of others regarding this information.
- 13.13 Taxes. MERCHANT agrees to pay all federal, state, and local sales, use, property and excise taxes, including penalties and interest, which may be assessed in connection with the services and related products provided under this AGREEMENT. The FEES set forth in the AGREEMENT are exclusive of any and all applicable taxes or assessments, whether designated as sales taxes, use taxes, ad valorem taxes, GST/HST taxes, VAT taxes or by some other name or designation, and including any interest or penalties thereon, which may be levied or assessed by any governmental or taxing jurisdiction in connection with the performance of services or provision of materials to MERCHANT by BANK. In the event of the payment of or for any such tax, assessment or expense by BANK, MERCHANT shall in turn pay BANK for such items.
- 13.14 Disclosure of Merchant Identification Number ("MID"). For security reasons, MERCHANT must disclose its MID thereby authorizing BANK to make changes to its account. BANK may request from MERCHANT additional information to further verify MERCHANT's identity. BANK may assume that the person disclosing the MID has the authority to make changes to MERCHANT's account. MERCHANT authorizes BANK to share information regarding the MERCHANT's account with the person disclosing the MID. MERCHANT is responsible and liable for changes made after disclosure of its MID. MERCHANT is responsible for insuring its MID is kept confidential.
- 13.15 Information. MERCHANT authorizes BANK to release and use MERCHANT's information, in connection with offering or providing business products and services, to third parties that provide services to BANK or MERCHANT or to any third party that requests and has a reason to know such information, including but not limited to the CARD BRANDS, and any third-party having regulatory control over the PARTIES.
- 13.16 Counterparts/Facsimile. This AGREEMENT may be executed and delivered in any number of counterparts, each of which shall be an original but all of which together shall constitute one and the same instrument. Any photocopy, facsimile, electronic or other copies shall have the same effect for all purposes as an ink-signed original. MERCHANT hereby authorizes BANK and its affiliates to send facsimiles to the MERCHANT's facsimile number set forth in this AGREEMENT.
- 13.17 Monitoring. MERCHANT understands and agrees that any telephone conversation between MERCHANT and BANK may be monitored and recorded.
- 13.18 Binding Agreement. This AGREEMENT shall not become a binding AGREEMENT between the PARTIES until (i) it is approved by BANK; and (ii) BANK has received a negative response to its inquiry of the CARD BRANDS' programs designed to monitor merchants. The commencement of transaction processing under this AGREEMENT shall constitute BANK's approval and its signature to this AGREEMENT.
- 13.19 Products and Services. BANK may from time to time add products and/or services to the SERVICES. At MERCHANT's request, BANK may provide such additional products and/or services to MERCHANT at BANK's then current rate. MERCHANT agrees to abide by all parameters set by BANK for such products and/or services as set out in any product specification or documentation as amended from time to time. MERCHANT is responsible for any coding and testing, if necessary, for such products and/or services. BANK has made reasonable efforts to secure information and abides by the CARD BRANDS' security guidelines but BANK does not guarantee security. MERCHANT is responsible for protecting access to any passwords or user identification numbers. Access to and use of password protected areas of any products and/or services are restricted to authorized users only. It is the MERCHANT's obligation to notify BANK immediately if its passwords or user identification numbers have been lost or stolen or if there has been unauthorized access. BANK shall at all times retain all title to and ownership of the products and SERVICES. MERCHANT agrees not to, directly or indirectly, modify, reverse engineer, decompile, disassemble or derive source code from the products and SERVICES. Any PARTY may terminate a product and/or service at any time upon thirty (30) days written notice to the other without terminating the AGREEMENT.
- 13.20 Communication. MERCHANT authorizes BANK and its affiliates to communicate with, solicit and/or market to MERCHANT via regular mail, telephone, e-mail and facsimile in connection with the provision of goods or services by BANK, its affiliates, or any third party that BANK shares, transfers, exchanges, discloses or provides information with or to pursuant this AGREEMENT and will hold BANK, its affiliates and such third parties harmless against any and all claims pursuant to the federal CAN-SPAM ACT of 2003, the Telephone Consumer Protection Act and any and all other state or federal laws relating to transmissions or solicitations by any of the methods described above.
- 13.20 Disclosure. The CARD BRANDS require that the following be disclosed to MERCHANT: (i) if applicable, BANK is in control of Independent Sales Organization's ("ISO") and/or Member Service Provider's ("MSP") performance under this AGREEMENT; (ii) BANK must pre-approve all FEES; (iii) the AGREEMENT may not be amended without BANK's express written consent; (iv) if

applicable, ISO and/or MSP may not have access to MERCHANT's funds; and (v) BANK may not waive the foregoing requirements.

FUNDS TRANSFER INSTRUCTIONS

MERCHANT desires to effect settlement of credits and debits from MERCHANT's DESIGNATED ACCOUNT by means of ACH and/or wire transfer in conjunction with the processing of SALES transactions or SERVICES as anticipated by AGREEMENT. In accordance with this desire, MERCHANT authorizes BANK to initiate debit and credit entries to the DESIGNATED ACCOUNT (the details of which are set out herein and in the Merchant Application). MERCHANT agrees to maintain sufficient funds in DESIGNATED ACCOUNT to cover debit transactions. By signing this AGREEMENT, MERCHANT states that it has authority to agree to such transactions and that the DESIGNATED ACCOUNT indicated is a valid and legitimate account for the handling of these transactions. This authority is to remain in effect until BANK receives written notice from MERCHANT revoking it. This authorization is for the payment of SALES, returns and FEES, CHARGEBACKS, or any other sums owed between the PARTIES. MERCHANT also certifies that the appropriate authorizations are in place to allow MERCHANT to authorize this method of settlement. All changes to the identification of the DESIGNATED ACCOUNT under this authorization must be made in writing in accordance with the AGREEMENT. MERCHANT understands that if the information supplied as to the ABA Routing Number and Account Number of the DESIGNATED ACCOUNT is incorrect, and funds are incorrectly deposited, BANK will attempt to assist MERCHANT in the recovery of such funds but has no liability as to restitution of the same. BANK's assistance in recovering the funds, where available, will be billed to MERCHANT at BANK's current hourly rate for such work. MERCHANT acknowledges that the origination of ACH transactions to the DESIGNATED ACCOUNT must comply with the provisions of U.S. law.

CARD BRAND RULES

NOTICE: This information is a summary of common CARD BRAND regulations; however card acceptance, processing and chargeback procedures are subject to change. Capitalized Terms not defined herein shall have the meaning ascribed to them in the CARD BRANDS' regulations. If there are any differences between the CARD BRANDS' regulations and these RULES, the CARD BRANDS' regulations will prevail in every instance. To the extent these RULES or the CARD BRANDS' regulations conflict with applicable local, state, or federal laws, rules, or regulations, such local, state, or federal laws, rules or regulations shall govern. The CARD BRANDS publish summaries of the regulations for merchants. Some of these summaries may be accessed at www.visa.com and www.mastercard.com, while AMERICAN EXPRESS and DISCOVER regulations may be accessed at

<http://www.ftiagent.com/default.cfm?ftia=ftiagent.pdfdownload&UID=QyJf2VE718N2KNXZ&GLst=ETAThBcwE4QWMBWDDSOShq0rG5gQMBGFDSkTmBUqDoEUMBOGDSOumBcwF4INLhOYEigOgRMwEYQNLxGYFSsOhhgwGocNKxCYFCQOgBQwG4ANLheYGCUGhkwFIMNLRWYey8OhRkwE4QSMBOFEzAThRIwFYwNKRWYEC4QmBQoDoURKA6FES0OghAwGpgZKA6GFzAThBEwG5gQLBeYGC8OjRAwG4QNJBuYEC0SmBquDowXMBqMDSQVmbGpDo0XMBuDDS4OjRkwE4UZMBCADS0ThQ0kF5gWLA6CGA==>. The AMERICAN EXPRESS OptBluesm Program Merchant Operating Guide may be accessed at <http://www.ftiagent.com/default.cfm?ftia=ftiagent.pdfdownload&UID=QyJf2VE718N2KNXZ&GLst=ETAThBcwE4QWMBWDDSOShq0rG5gQMBGFDSkTmBUqDoEUMBOGDSOumBcwF4INLhOYEigOgRMwEYQNLxGYFSsOhhgwGocNKxCYFCQOgBQwG4ANLheYGCUGhkwFIMNLRWYey8OhRkwE4QSMBOFEzAThRIwFYwNKRWYEC4QmBQoDoURKA6FES0OghAwGpgZKA6GFzAThBEwG5gQLBeYGC8OjRAwG4QNJBuYEC0SmBquDowXMBqMDSQVmbGpDo0XMBuDDS4OjRkwE4UZMBCADS0ThQ0kF5gWLA6CGA==>.

CARD BRAND CARD ACCEPTANCE PROCEDURES

1. Honor All CARDS:

- 1.1 MERCHANT shall honor all CARDS issued by a CARD BRAND, when presented in accordance with these RULES, for the purchase of goods or services by an authorized holder of CARD or in processing a request for credit resulting from such a transaction, unless MERCHANT provides TMS and BANK with a thirty (30) day written notice that it no longer wishes to accept either credit or debit cards, including check or prepaid cards (i.e., non-PIN based debit). If MERCHANT has provided such notice to TMS and BANK, upon the expiration of the thirty (30) day notice period, MERCHANT will no longer be required to accept such cards.
- 1.2 If a cardholder presents a VISA CARD that is in the MERCHANT's category of acceptance and that bears a mark representing another payment service: (i) MERCHANT must honor the cardholder's request if the cardholder indicates that the transaction is to be processed as a VISA transaction and (ii) MERCHANT may process the transaction as something other than a VISA transaction despite an initial indication by the cardholder that the transaction is to be processed as a VISA transaction, but only if the cardholder agrees that the transaction may be processed as something other than a VISA transaction. MERCHANT may not mislead the cardholder concerning what payment service or system will be used. These rules do not require MERCHANT to explain any loss of consumer rights if the transaction is not processed as a VISA transaction, but if MERCHANT provides any information on this topic, that information must be accurate.
- 1.3 PROHIBITIONS - A MERCHANT must not:
 - A. Accept cardholder payments for previous Visa Card or Visa Electron Card charges incurred at the MERCHANT location;
 - B. Require a cardholder to complete a postcard or similar device that includes the cardholder's account number, card expiration date, signature, or any other card account data in plain view when mailed;
 - C. Add any surcharge to transactions, except as permitted by the RULES;
 - D. Add any tax to transactions, unless applicable laws or regulations permit a MERCHANT to collect a tax. Any tax amount, if allowed, must be included in the transaction amount and not collected separately;
 - E. Enter into interchange any transaction receipt for a transaction that was previously charged back and subsequently returned to the MERCHANT irrespective of cardholder approval. The MERCHANT may pursue payment from the customer outside the VISA system;

- F. Request or use an account number for any purpose other than as payment for its goods or services, except to support the Health Care Eligibility Service or VISA Activation and Load Service, as specified in VISA regulations;
- G. Disburse funds in the form of travelers cheques, if the sole purpose is to allow the cardholder to make a cash purchase of goods or services from MERCHANT;
- H. Disburse funds in the form of cash, unless:
 - 1) MERCHANT is dispensing funds in the form of travelers cheques, Visa TravelMoney Cards, or Foreign Currency. In this case, the transaction amount is limited to the value of the travelers cheques, Visa TravelMoney Card, or Foreign currency plus any commission or fee charged by the MERCHANT; or
 - 2) MERCHANT is participating in the Visa Cash Back Service, as further specified in the VISA regulations.
- I. Accept a Visa Card or Visa Electron card for the purchase of Scrip;
- J. Accept a Visa electron Card for Manual Cash Disbursement;
- K. Accept a Visa TravelMoney Card for a Manual Cash Disbursement;
- L. Accept a card to collect or refinance an existing debt that has been deemed uncollectible by the merchant providing the associated goods or services. (Note: A transaction that represents a payment on an existing obligation must be identified by the appropriate indicator in the Authorization Request and Clearing Record.);
- M. Enter into interchange a transaction that represents collection of a dishonored check;
- N. Require a cardholder to waive his or her rights to dispute the transaction as a condition of the SALE; or
- O. Establish a minimum or maximum transaction amount as a condition for honoring a Visa Card or Visa Electron Card, except as permitted by the RULES.

2. Sales Transactions:

- 2.1 No SALE may be completed if cardholder (the duly authorized holder and user of CARD) fails to present his/her CARD to MERCHANT at time of SALE, except in the case of Card Not Present environments where MERCHANT has received written permission by TMS and BANK to do so.
- 2.2 IF USING AN ELECTRONIC DEVICE, MERCHANT MUST HAVE THE CARD SUCCESSFULLY READ BY A MAGNETIC STRIPE CARD READER/TERMINAL WITH PRINTER ATTACHED. If MERCHANT's terminal cannot successfully read the magnetic stripe, MERCHANT must imprint the card, even if it is a key entered transaction. MERCHANT must imprint the CARD on the same SALES DRAFT (a paper record evidencing the purchase of goods or services using a CARD) containing the remainder of the transaction information and the cardholder signature. Failure to obtain a signed and imprinted SALES DRAFT when a transaction is not captured by swiping through a magnetic stripe reader will expose MERCHANT to a CHARGEBACK on such a transaction regardless of the authorization that may or may not be received.
- 2.3 MERCHANT shall obtain the cardholder's signature on the SALES DRAFT, where required by the RULES.
- 2.4 Unless specifically permitted by TMS and BANK to the contrary, goods and services purchased must be delivered to cardholder at time of SALE.
- 2.5 MERCHANT shall not require cardholders to provide personal information (such as telephone number or address) as a condition for honoring a SALE, unless required by the RULES.
- 2.6 If MERCHANT receives BIN information from TMS and BANK, MERCHANT must not use such information for any reason other than to identify VISA debit category products at the point of sale, unless authorized by VISA. VISA BIN information is proprietary and confidential information belonging to VISA. MERCHANT must not disclose VISA BIN information to any third party without prior written permission from VISA. If MERCHANT uses an agent or Merchant Servicer, MERCHANT must include the foregoing provisions in its agreement or contract with such agent or Merchant Servicer.

3. SALES DRAFTS:

- 3.1 MERCHANT shall deliver to the cardholder, at the time of a SALE, a true, complete, and legible copy of the SALES DRAFT or suitable receipt evidencing a SALE involving use of CARD.
- 3.2 At a minimum, the following information must be included on the SALES DRAFT (additional information may be required by the RULES depending on the transaction):
 - A. final four digits of CARD account number. MERCHANT is responsible for determining and complying with all applicable LAWS regarding CARD account number truncation requirements and CARD expiration date requirements for SALES DRAFTS;
 - B. MERCHANT's d/b/a name;
 - C. MERCHANT's city and state;
 - D. amount of the SALE (including any applicable taxes or amount of adjustment or credit);
 - E. date of the SALE;
 - F. space for cardholder signature if applicable;
 - G. transaction payment type;
 - H. legend identifying the party to whom it will be delivered (i.e. merchant copy, customer copy);
 - I. authorization code;
 - J. clear imprint of the CARD unless successfully read by a magnetic stripe reader; and
 - K. brief description of the goods or services sold, returned, or cancelled.
- 3.3 MERCHANT shall store all SALES DRAFTS and transaction records in the manner and timeframes required by the RULES.
- 3.4 MERCHANT shall not deposit SALES DRAFTS that it knows or should have known to be either fraudulent or not authorized by the cardholder.

4. Security Features:

- 4.1 In all cases, MERCHANT is required to examine the card security features prior to completing a SALE.
- 4.2 When an Electronic Cash Register ("ECR") or Electronic Draft Capture ("EDC") terminal reads the magnetic stripe on the CARD, MERCHANT must check the CARD account number on the terminal (if displayed) against the account number embossed on the CARD or follow such other security check as is mandated by TMS and BANK from time to time. If the CARD is read with a terminal that displays the CARD number and the SALES DRAFT is printed, MERCHANT shall verify that the account number displayed on the terminal match the embossed numbers on the face of the CARD. In the event that they do not match, the SALE must not be completed. Failure to follow these checks and procedures will expose MERCHANT to CHARGEBACKS.
- 4.3 In the event that the terminal is programmed to require MERCHANT to key the last four (or more) digits of each CARD used for a SALE, and the terminal indicates that the numbers keyed are not the same as those present on the card, the SALE must not be completed.
- 4.4 In order to protect the integrity of the CARD BRANDS' systems, BANK may hold funds settled by MERCHANT in the event of a breach of AGREEMENT, irregular SALES activity, or receipt of detrimental financial information.

5. Authorization:

- 5.1 On all SALES, MERCHANT shall request an authorization for the total amount of the SALE and shall record the positive authorization response code on the SALES DRAFT prior to completing the SALE. If MERCHANT receives a negative authorization response, MERCHANT shall not complete the SALE and may receive further instructions from the authorization center.
- 5.2 MERCHANT may not, after receiving a negative response or decline on an authorization request:
 - A. split the SALE amount into multiple transactions in order to obtain a valid authorization for each one, so that the separate transactions total the original dollar amount of the SALE; or
 - B. attempt any further electronic or voice authorizations.
- 5.3 In the event that an unsigned CARD is presented at the point of sale, MERCHANT must request that cardholder provide proof of identification and sign the card before completing the SALE. Details of the identification provided must be placed on the SALES DRAFT unless prohibited by local law. In the event that the cardholder refuses to do so, the SALE must not be completed.
- 5.4 MERCHANT agrees to obtain authorization from the voice authorization center as required by the RULES.

6 Returned Merchandise and Adjustments:

- 6.1 If MERCHANT agrees to credit a cardholder for any merchandise or service that was the subject of a SALE, MERCHANT must provide a Credit Transaction Receipt using the same CARD as in the original SALE. Such credit shall not exceed the original SALE amount. MERCHANT shall not make any cash refund on SALES.
- 6.2 MERCHANT may limit its acceptance of returned merchandise or establish a policy to make price adjustments for any SALE provided proper disclosure is made and purchased goods and service are delivered to the cardholder at the time of the SALE.
- 6.3 Proper disclosure means the words "NO REFUND," "EXCHANGE ONLY," or "IN STORE CREDIT ONLY" are printed in large letters near the signature line on all copies of the SALES DRAFT prior to obtaining the cardholder's signature on the SALES DRAFT. MERCHANT may stipulate other special circumstances or terms of the SALE on the SALES DRAFT.
- 6.4 For each credit transaction, MERCHANT must be able to provide TMS and BANK with evidence of the original purchase.

7. Cash Transaction:

- 7.1 MERCHANT shall not receive money from a cardholder and subsequently prepare a credit voucher for the purpose of depositing to the cardholder's account.
- 7.2 Cash disbursement by MERCHANT to a cardholder is not permitted unless you are a financial institution with written authorization from BANK and as specifically permitted by the RULES. Additionally, MERCHANT shall not make any cash advance to an employee, principal, or family member of MERCHANT, who is a cardholder.
- 7.3 MERCHANT will not accept SALES from cardholders where the primary purpose of the transaction is for the provision of working capital to business and not the purchase of goods and/or services from the business.

8. Use of Promotional Materials and Marks:

- 8.1 MERCHANT will adequately display promotional materials as required by the RULES or provided by TMS and BANK to inform the public that MERCHANT will honor CARDS.
- 8.2 MERCHANT shall prominently display the CARD BRANDS' Marks at or near all major public access points to inform the public that MERCHANT will honor CARDS. MERCHANT shall always display the Marks in their full color version. The MERCHANT must display the Marks upon acceptance of the CARDS.
- 8.3 MERCHANT shall not use the CARD BRAND's Marks for any other purpose without the express written consent of the CARD BRANDS. MERCHANTS who use the Marks shall obtain no interest in the Marks except the right to use them in accordance with the RULES.
- 8.4 All uses by MERCHANT of decals, signs, printed and broadcast materials, and other promotional materials must be in conformity with the requirements of the CARD BRANDS, SPONSORS, TMS and BANK. MERCHANT will not at any time do or cause to be done any act or deed in any way impairing or intended to impair TMS's, BANK's, CARD BRANDS', or SPONSOR's exclusive right, title, and interest in and to its respective protected Marks.
- 8.5 MERCHANT may use promotional materials only to indicate that CARDS are accepted for payment and shall not indicate, directly or indirectly, that MERCHANT has received endorsement of any goods or services other than the CARDS' services.
- 8.6 MERCHANT may not refer to the CARDS in stating eligibility for its products, services, or membership.
- 8.7 MERCHANT shall permit TMS, BANK, CARD BRANDS, and SPONSORS, at all reasonable times, to inspect the MERCHANT's use of the promotional materials and Marks. Should any materials so submitted fail to meet with TMS's, BANK's, CARD BRANDS', or SPONSOR's approval or fail to comply with the RULES, for any reason whatsoever, the MERCHANT agrees to

cease using such material. Neither TMS, BANK, CARD BRANDS, nor SPONSOR shall have any liability to MERCHANT relating to disapproval of use of such materials.

- 8.8 MERCHANT's right to use and display the Marks shall terminate upon termination of this Agreement. Upon termination, voluntary or involuntary, the MERCHANT shall immediately remove all Marks from all terminals and from any other display location maintained by such MERCHANT and shall immediately cease the use of all promotional materials using the Marks of CARD BRANDS.

9. CARDS Other than VISA, MASTERCARD, AMERICAN EXPRESS and DISCOVER:

- 9.1 MERCHANT is required to comply with the specific regulations, as set out in its agreements with CARD BRANDS other than VISA, MASTERCARD, AMERICAN EXPRESS, and/or DISCOVER with regard to the acceptance of cards issued by such CARD BRANDS. TMS and BANK are not responsible for the funding of such transactions. Further, TMS and BANK are not responsible for payment for SALES for any CARD BRANDS unless and until TMS and BANK have received payment for such SALES from the CARD BRANDS.

CHARGEBACKS

10. General:

- 10.1 Failure to comply with the RULES will reduce TMS's and BANK's ability to reverse CHARGEBACKS and increase the likelihood of MERCHANT receiving a CHARGEBACK.
- 10.2 MERCHANT may be subject to a CHARGEBACK on SALES for a minimum period of 180 days, plus the period of any warranty or guarantee on goods and/or services sold by MERCHANT, from the date the SALE was entered into the CARD BRANDS' processing system.
- 10.3 TMS and BANK agree to mail all CHARGEBACK documentation to the address provided by MERCHANT. MERCHANT agrees to respond promptly to all CHARGEBACKS. If TMS and/or BANK elects, at their sole discretion, to take action on CHARGEBACKS after the CARD BRAND time limits have expired, such action shall be done at additional cost.
- 10.4 MERCHANT agrees that it will not re-deposit SALES that have been previously charged back and not represented. This restriction applies whether or not the cardholder consents to such activity.
- 10.5 MERCHANT agrees that if it receives a CHARGEBACK for an international cardholder, the MERCHANT is responsible for any currency conversion differences in the dollar amount.

11. CHARGEBACK Reasons:

- 11.1 MERCHANT should refer to the RULES for a complete list of CHARGEBACK reasons.

12. CHARGEBACK Monitoring Programs:

- 12.1 Any MERCHANT location that exceeds a one percent (1%) CHARGEBACK to Interchange ratio for all incoming CHARGEBACKS for that location is considered an excessive chargeback merchant and may be subject to Visa and MasterCard's monitoring programs. Merchants are responsible for monitoring their monthly chargeback percentage and developing chargeback reduction plans as required by Visa and MasterCard. Excessive CHARGEBACK activity for an unreasonable period of time may result in termination of this AGREEMENT. MERCHANT will pay TMS and/or BANK for any fine or charge levied by the CARD BRANDS on TMS and/or BANK or MERCHANT as a result of its chargeback activity. This section may be amended from time to time as a result of action by CARD BRANDS.

13. Other CARD BRAND Monitoring Programs:

- 13.1 If MERCHANT is identified by certain CARD BRAND monitoring programs, TMS's and BANK's ability to reverse CHARGEBACKS may be severely restricted.
- 13.2 Certain monitoring programs review the number of lost, stolen and counterfeit CARDS accepted by MERCHANT in its normal course of business and the percentage of CARDS used for SALES that were not read electronically by terminals or ECRs. The purpose of these programs is to reduce the use of lost, stolen and counterfeit CARDS.
- 13.3 In the event that MERCHANT is identified under these programs as exceeding the acceptable threshold value of such CARDS, MERCHANT may become liable for CHARGEBACKS and SALES on lost, stolen, or counterfeit CARDS regardless of the CARD ACCEPTANCE PROCEDURES followed, and AGREEMENT may be terminated by TMS and BANK.

14. CARD BRAND Registration Programs:

- 14.1 If MERCHANT is identified by certain CARD BRAND registration programs, TMS and/or BANK will take the necessary steps to register the merchant. MERCHANT will pay TMS and BANK for any fine or charge levied by the CARD BRANDS on TMS, BANK, or MERCHANT as a result of the registration program including but not limited to one-time registration fees, ongoing registration fees and non-compliance fees. This section may be amended from time to time as a result of action by CARD BRANDS.

UNIQUE BUSINESS REQUIREMENTS

15. Card Not Present Merchants:

- 15.1 MERCHANT may not accept Card Not Present SALES unless AGREEMENT specifically refers to Card Not Present SALES. If this is not the case, MERCHANT should contact TMS and BANK if they wish to accept Card Not Present SALES and provide descriptions of product types and marketing methods. TMS and BANK may refuse MERCHANT permission to accept Card Not Present SALES.
- 15.2 If MERCHANT is specifically authorized by TMS and BANK to accept Card Not Present SALES, no SALE shall be submitted for processing prior to the shipping of the product or the provision of services purchased by the cardholder.
- 15.3 Card Not Present SALES do not require the cardholder's signature on the SALES DRAFT. MERCHANT is required to obtain the valid dates for each CARD used for a SALE. The expiration date must be submitted as part of the Authorization inquiry.
- 15.4 If MERCHANT supplies goods and/or services under a Pre-Authorization Order ("PO"), it shall not charge a cardholder for goods after receiving notice from a cardholder that the authorization for goods or services is canceled.
- 15.5 The receipt of a valid Authorization does not protect MERCHANT from CHARGEBACKS on SALES for the Unauthorized Purchaser reason code. The shipping documents indicating the address the goods were shipped to and a signature of an individual (even cardholder) will not normally be sufficient to reverse an Unauthorized Purchaser reason code.

- 15.6 MERCHANT assumes the risk associated with accepting Card Not Present SALES transactions.
- 15.7 Card Not Present MERCHANTS are encouraged to investigate the CHARGEBACK protection attributes of the various Address Verification Services and Card Verification Value Services available from CARD BRANDS.
- 15.8 MERCHANT, or its agent, shall implement and maintain all of the security requirements specified in PCI. MERCHANT shall immediately notify TMS and BANK of the use an agent. MERCHANT shall immediately notify TMS and BANK of any suspected or confirmed loss or theft of material or records that contain account information and both:
- A. demonstrate its ability to prevent future loss or theft of account or transaction information; and
 - B. allow the CARD BRANDS, or an acceptable independent third party, to verify this ability by conducting a security review.
- 15.9 Electronic Commerce Merchants (VISA):
- A. VISA makes the 3-D Authentication system available to Electronic Commerce Merchants as a way to reduce fraud in Internet Transactions. Electronic Commerce Merchants may elect to implement 3-D Secure. Electronic Commerce Merchants that process 3-D Secure Transactions must comply with requirements specified in the: (i) VISA Operating Regulations; (ii) the VISA 3-D Secure: Merchant Implementation Guide and (iii) VISA Cardholder Information Security Program.
 - B. A web site operated by an Electronic Commerce Merchant must contain all of the following information: (i) a complete description of the goods or services offered; (ii) the merchant's returned merchandise and refund policy; (iii) the merchant's customer service contact, including electronic mail addresses and/or telephone number; (iv) the transaction currency; (v) any export or legal restrictions (if known); (vi) the merchant's delivery policy; (vii) the address of the merchant's permanent establishment; (viii) the merchant's consumer data privacy policy; and (ix) the security method for the transmission of payment data.
 - C. Electronic Commerce Merchants must offer cardholders a secure transaction method, such as: (i) Secure Sockets Layer (SSL), or (ii) 3-D Secure.

16. Travel and Entertainment ("T&E") Merchants:

- 16.1 A MERCHANT whose primary function is to provide travel related services shall be referred to as a Travel & Entertainment ("T&E") MERCHANT. These include but are not limited to car rental, lodging, and central reservation services.
- 16.2 A T&E MERCHANT may process delayed or amended charges if the cardholder has consented to be liable for those charges. These charges may NOT include charges for loss, theft, or damage.

17. T&E Services:

- 17.1 A T&E MERCHANT may participate in any of the following VISA T&E Services:

- A. Priority Check-Out Service
- B. T&E Advance Deposit Service
- C. T&E Cash Disbursement Service
- D. VISA Reservation Service

RULES which apply to the VISA T&E Services are available upon request.

- 17.2 Visa Reservation Service: Any MERCHANT who accepts CARDS to guarantee reservations must do so in accordance with the following requirements:

- A. MERCHANT must accept all VISA CARDS;
- B. MERCHANT will obtain the cardholder's account number, expiration date, and name embossed on the CARD. MERCHANT must quote to cardholder the rate of reserved accommodation, MERCHANT name and address, and the Confirmation Code advising that it be retained. Advise the cardholder that if he/she has not checked in by checkout time the following day after his/her scheduled arrival date or the reservation was not properly canceled, the cardholder will be billed for one night's lodging plus applicable taxes. If requested, the MERCHANT will provide a written confirmation with the above information including the VISA Reservation Service provisions relating to the cardholder's obligation, and any other reservation details;
- C. MERCHANT must accept all cancellations prior to the specified time. The MERCHANT must not require more than seventy-two (72) hours cancellation notification prior to the scheduled arrival date. But, if the cardholder makes the reservation within seventy-two (72) hours of the scheduled arrival date, the cancellation deadline must be no earlier than 6:00 p.m. on the arrival date. If the MERCHANT requires that the cardholder cancel before 6:00 p.m. on the arrival date, the MERCHANT must mail the cancellation policy to the cardholder;
- D. if the reservation is properly canceled, MERCHANT must provide a cancellation code and advise the cardholder to retain it. If requested, MERCHANT must mail a confirmation of cancellation that includes the following: cardholder name, account number, card expiration date, cancellation code, and details related to the canceled reservation;
- E. if cardholder has not claimed or canceled the accommodation by the specified time, the room(s) must be held available in accordance with the reservation until checkout time the following day. MERCHANT may then complete a SALES DRAFT for one night's lodging plus applicable tax, indicating the cardholder's account number, expiration date, and name embossed on the CARD and the words "No Show" on the cardholder signature line. MERCHANT must obtain an authorization code for the no show transaction; and
- F. if guaranteed accommodations are unavailable, MERCHANT must provide cardholder with comparable accommodations for one night at another establishment, transportation to the location of the alternative establishment, and if requested, provide cardholder with a three (3) minute telephone call and message forwarding to the alternate establishment. These services shall be provided at no cost to cardholder.

18. Pre-authorized Health Care Transactions:

- 18.1 MERCHANTS accepting Pre-authorized Health Care Transactions must have the cardholder complete an order form containing the following:
- A. a request for the services to be charged to the cardholder's account;
 - B. assignment of insurance benefits to the MERCHANT;

- C. authorization for the MERCHANT to charge the cardholder's account for only that portion of the bill subsequent to MERCHANT's receipt of any applicable insurance payment;
- D. duration of time, not to exceed one (1) year, for which permission is granted; and
- E. if the Pre-authorized Health Care Transaction is renewed, the cardholder must provide an updated order form.

18.2 MERCHANT must:

- A. retain a copy of the order form during the period it is in effect;
- B. provide a copy of the order form upon TMS's and/or BANK's request;
- C. type or print the words "Pre-authorized Health Care" on the signature line of the SALES DRAFT; and
- D. submit a SALES DRAFT within ninety (90) days of the service date and request authorization for the amount due upon receipt of notice of adjudication from the cardholder's insurance company.

18.3 MERCHANT must not complete a Pre-authorized Health Care Transaction after receiving a notice of cancellation from cardholder, TMS, BANK, or if the MERCHANT receives a decline response.

19. Recurring Transactions:

- 19.1 MERCHANT will not accept recurring SALES transactions where the delivery of, provision of, or billing for, goods or services is performed on a periodic basis ("RECURRING TRANSACTIONS") without the express written consent of TMS and BANK and without following the rules stated below.
- 19.2 MERCHANT must obtain from the cardholder a completed Order Form containing a written request for the goods or services to be charged to the cardholder's CARD. The Order Form must include the transaction amount (unless the RECURRING TRANSACTIONS are for varying amounts), the frequency of the recurring charges, and the duration of time for which the cardholder's permission is granted. The cardholder signature (including electronic signature or other similar authentication) must be effective under applicable law.
- 19.3 MERCHANT must retain a copy of the Order Form for the duration of the RECURRING SERVICES and provide it to TMS and BANK upon request.
- 19.4 Upon completion of the SALES DRAFT, MERCHANT should write the words "Recurring Transaction" on the signature line.
- 19.5 When a RECURRING TRANSACTION is renewed, MERCHANT must obtain an updated Order Form (as set out above) from the cardholder.
- 19.6 For an Electronic Commerce Transaction, include the frequency and duration of the RECURRING TRANSACTION, as agreed to by the cardholder, on the SALES DRAFT and provide a simple and easily accessible online cancellation procedure, if the cardholder's request for goods or services was initially accepted online.
- 19.7 For RECURRING TRANSACTIONS, MERCHANT must not:
 - A. include partial payment for goods or services purchased in a single transaction;
 - B. include additional finance charges on a RECURRING TRANSACTION;
 - C. complete a RECURRING TRANSACTION if it does not receive an Authorization or if it receives a cancellation notice from the cardholder; or
 - D. request or use a cardholder account number for purposes other than as payment for its goods or services.
- 19.8 For RECURRING TRANSACTIONS of varying amounts, the MERCHANT must:
 - A. on the Order Form, allow the cardholder to specify a minimum and a maximum transaction amount to be charged;
 - B. inform the cardholder of his/her right to receive, with at least ten (10) days notice before the transaction date, a written notification of the amount and date of the next charge; and
 - C. allow the cardholder to choose to receive notice in any of the following ways: (i) for every charge; (ii) when the transaction amount is outside of the specified minimum and maximum amount range; and (iii) when the transaction amount will differ from the most recent charge by more than an agreed upon amount.

20. Employee Purchases:

- 20.1 MERCHANT is prohibited from conducting Cash Advances, Card Sales or returns for goods or services with the MERCHANT's owners, officers or employees using such individual's personal Card(s), except for bona fide Card Transactions in the ordinary course of MERCHANT's business. MERCHANT is responsible for the actions and omissions of MERCHANT's principals, officers, employees and agents, including any fraud committed by, and/or any intentional or negligent acts or omissions by, any owner, officer or employee of MERCHANT.

MISCELLANEOUS RULES

21. Liability of MERCHANT:

- 21.1 MERCHANT shall be liable for all actions of its employees and agents and shall insure that they comply with the RULES and all LAWS.

22. Supply of Information:

- 22.1 MERCHANTS must submit all information requested by the CARD BRANDS, TMS, and BANK, including, but not limited to, lists and mailing addresses of terminals.
- 22.2 A MERCHANT shall not sell, purchase, provide, or exchange account number information in the form of transaction receipts, carbon copies of transaction receipts, mailing lists, tapes, or other media obtained by reason of a SALE to any third party other than to the MERCHANT's agents for the purpose of assisting the MERCHANT in its business; or to the CARD BRANDS, TMS and/or BANK; or pursuant to a government request.

ATM/DEBIT NETWORK RULES

NOTICE: The following summary of NETWORK RULES only applies to ATM/Debit transactions that are processed by a Cardholder entering a PIN. Such ATM/Debit transactions are subject to the rest of the Agreement, as applicable, except to the extent the terms of the NETWORK RULES summary directly conflicts with another provision of this Agreement, in which case, the terms of this NETWORK RULES summary will control. The following information is a summary of common rules that are specific to ATM/Debit Network transactions; however card acceptance, processing and chargeback procedures are subject to change. If there are any differences between the NETWORKS' regulations and these Rules, the NETWORKS' regulations will prevail in every instance. To the extent these RULES or the NETWORKS' regulations conflict with applicable local, state, or federal laws, rules, or regulations, such local, state, or federal laws, rules or regulations shall govern.

ATM/DEBIT NETWORK CARD ACCEPTANCE PROCEDURES

1. Discrimination:

- 1.1 MERCHANT shall not require cardholders to provide personal information (such as telephone number or address) as a condition for honoring a CARD, unless required by the RULES.
- 1.2 MERCHANT may not require or request the cardholder's signature or any other means of verifying the cardholder's identity.
- 1.3 MERCHANT shall place the PIN Entry Device in an area accessible by all cardholders and that can reasonably prevent others from observing the entered PIN.
- 1.4 MERCHANT shall not request or require the cardholder to provide or disclose their PIN in any oral or written manner to the MERCHANT.

2. SALES DRAFTS:

- 2.1 MERCHANT shall deliver to the cardholder at the time of a SALE a true and completed copy of the SALES DRAFT evidencing a SALE involving use of a CARD. The SALES draft must comply with the requirements of all RULES, and LAWS.
- 2.2 The following information must be included on the SALES DRAFT: (i) CARD account number; (ii) MERCHANT's DBA name; (iii) MERCHANT's city and state; (iv) amount of SALE; and (v) SALE date.
- 2.3 A SALES DRAFT shall be made available to the cardholder at each terminal.
- 2.4 MERCHANT may not require or request the cardholder to divulge the PIN belonging to that cardholder.
- 2.5 MERCHANT shall not impose any fee or charge without the prior written consent of TMS and BANK. If surcharging is approved by TMS and BANK, it must be a separate line item on the SALES draft and must be in compliance with all NETWORKS' rules, and LAWS.
- 2.6 MERCHANT shall not process any SALE if the terminal does not receive an authorization code. When a denial to an authorization request is received, the POS transaction shall not be completed, unless completed as a MERCHANT Store and Forward Transaction or Resubmission Transaction.
- 2.7 A SALE shall not be completed if the MERCHANT knows or should know that the SALE is fraudulent or not authorized by the cardholder.
- 2.8 A SALE may be reversed or voided electronically, but only if such reversal/void is entered prior to midnight of the calendar day on which the SALE was initiated. To effect a reversal or void, cardholder must re-enter the PIN, the magnetic stripe reader must read the card, and MERCHANT must transmit the trace number and the exact dollar amount of the SALE to be reversed or voided. A reversal or void must be initiated at the same MERCHANT identified on the SALES draft at which the original SALE was initiated, but need not be initiated at the same POS terminal.
- 2.9 All returns shall be processed in accordance with the MERCHANT's normal procedures, except that MERCHANT or cardholder shall not attempt to reverse a previously approved POS Transaction, unless otherwise permitted in accordance with the rules.
- 2.10 Any SALES known by the MERCHANT to be erroneous should be canceled and re-billed, in the cardholder's presence.
- 2.11 Balance inquiries may be performed only by the cardholder at a cardholder-operated terminal and shall at all times require the cardholder to enter the PIN and use the magnetic stripe reader.

3. SALES DRAFTS - Distribution and Storage of Information:

- 3.1 MERCHANT shall not disclose a cardholder's account information or any other personal information to third parties other than to MERCHANT's agents for the purpose of completing the SALE or as specifically required by law or by the RULES.
- 3.2 MERCHANT shall store in a limited access area for at least one (1) year after the date of SALES all transaction records and MERCHANT shall make and retain for at least two (2) years the original or legible microfilm copies of both sides of all transaction records; Prior to discarding, MERCHANT shall destroy or make unreadable all material containing cardholder account numbers.
- 3.3 There are no voice authorizations for transactions and no manually imprinted SALES drafts.

CHARGEBACKS

4. General:

- 4.1 MERCHANT agrees to pay TMS and/or BANK for any NETWORK fees, fines or charges imposed on MERCHANT or TMS and BANK. Such reimbursement will be accomplished by the debit of the sum(s) involved from the MERCHANT's DESIGNATED ACCOUNT.
- 4.2 Failure to comply with the RULES will increase MERCHANT's exposure to CHARGEBACKS.
- 4.3 TMS agrees to mail all CHARGEBACK documentation to MERCHANT promptly to MERCHANT's address shown on AGREEMENT. MERCHANT agrees to respond promptly to all CHARGEBACKS. If TMS and BANK elect, at their discretion, to take action on CHARGEBACKS after the NETWORK time limits have expired, such action shall be done at additional cost. Upon request of NETWORK, TMS, or BANK, the MERCHANT will retrieve and forward to TMS, within the time frame required by the NETWORKS, either the original or a readable copy of the Terminal journal tape or duplicate transaction receipt for the transaction in question and, if requested, will give the NETWORK such information from such transaction records as it requests by telephone. The MERCHANT will, on request of the NETWORK, cooperate fully with the NETWORK and the card-issuing participant in order that the participant may comply with the error resolution procedures.

5. Monitoring Programs:

- 5.1 If certain monitoring programs identify MERCHANT, TMS's and BANK's ability to reverse CHARGEBACKS can be severely restricted.
- 5.2 Certain Monitoring Programs review the number of Lost, Stolen and Counterfeit CARDS accepted by MERCHANT in its normal course of business. The purpose of these Programs is to reduce the use of Lost, Stolen and Counterfeit CARDS.
- 5.3 In the event that MERCHANT is identified under these PROGRAMS as exceeding the acceptable threshold value of such CARDS, MERCHANT may become liable for CHARGEBACKS and SALES on Lost, Stolen, or Counterfeit CARDS regardless of the CARD ACCEPTANCE PROCEDURES followed, and AGREEMENT may be terminated on notice by TMS and BANK.

OPERATIONAL REQUIREMENTS

6. MERCHANT Name and Address:

- 6.1 All forms submitted to TMS and BANK must bear both the corporate and "Doing Business As" ("DBA") name.

7. Equipment:

- 7.1 A MERCHANT shall take all necessary steps to insure that all POS Terminals and PIN Pads operated in all of its locations:
 - A. are placed in an area accessible by all cardholders;
 - B. are available for use whenever open for business;
 - C. will function with a minimum of error meeting all applicable technical specifications and security regulations; and
 - D. will require the cardholder to enter the cardholder's PIN at or near the check out location when initiating a POS Transaction.
- 7.2 A PIN pad or PIN processor must meet the ANSI standard format X9.8, 1995 or newer requirements, as they are released.
- 7.3 Terminals must have a Magnetic Stripe reader capable of reading Track 2 on the CARDS.
- 7.4 PINS used in conjunction with any store and forward transaction or MERCHANT resubmission must be encrypted and stored within a Tamper Resistant Security Module.
- 7.5 If MERCHANT's authorization system is capable of store and forward, it must comply with the NETWORKS's rules and regulations regarding this capability. TMS, BANK, the Issuer, and the NETWORKS shall not be liable for any losses suffered by a MERCHANT arising from the use of the store and forward function.
- 7.6 A PIN must never be logged in any form as a function of software either in the clear or encrypted.

8. Left CARDS:

- 8.1 CARDS that are inadvertently left at a MERCHANT location must be held under dual control during the time they are retained.
- 8.2 CARDS inadvertently left at a MERCHANT location may be returned to the cardholder by MERCHANT under the following conditions: (i) the CARD was inadvertently left by the cardholder at an on-premise location, and (ii) the cardholder requests the CARD within one business day, and (iii) the cardholder provides two forms of current identification, one of which is a photo identification.
- 8.3 If the cardholder has not requested the CARD within one business day, the CARD should be destroyed by cutting it in half through the stripe and processed in the normal manner.

9. Security Features:

- 9.1 TMS, BANK, NETWORK or their designated agent, on behalf of itself or others, shall have the right to inspect MERCHANT's security systems and procedures from time to time.

TMS DISCOVER AGREEMENT

Important Note: BANK is not a party to the TMS Discover Agreement and has no responsibility under it. MERCHANT acknowledges and agrees that BANK and its affiliates have no obligation or liability whatsoever for: (1) products or services provided under the TMS Discover Agreement, or (2) any actions or omissions of TMS or ISO with respect to the TMS Discover Agreement. MERCHANT agrees that any claims or disputes arising out of the foregoing will be resolved without involving BANK and that BANK is entitled to rely on MERCHANT's agreements in this paragraph.

THIS Agreement ("TMS DISCOVER AGREEMENT"), by and between TSYS MERCHANT SOLUTIONS, LLC ("TMS"), ISO, and MERCHANT, shall become effective on the date executed or approved by a duly authorized representative of TMS. TMS, ISO, and MERCHANT shall be collectively known hereafter as the "PARTIES."

WHEREAS, First National Bank of Omaha, ISO, and MERCHANT are PARTIES to a Merchant Transaction Processing Agreement (together with its addenda, attachments, and schedules shall be hereinafter known as the "AGREEMENT"); and

WHEREAS, TMS has a relationship with the Discover Network ("DISCOVER"); and

WHEREAS, the PARTIES desire to enter into this TMS DISCOVER AGREEMENT under which TMS and ISO will provide payment processing services as to DISCOVER transactions.

NOW THEREFORE, in consideration of the mutual promises made herein, and other valuable consideration, receipt and sufficiency of which are hereby acknowledged, the PARTIES do hereby agree as follows:

1. Terms set forth herein, which are typed in all capitalized letters and not defined herein, shall have the same meaning as set out in the AGREEMENT.
2. The terms of the AGREEMENT, including the Merchant Application, are hereby incorporated by reference into this TMS DISCOVER AGREEMENT. References to BANK under the AGREEMENT shall be replaced with references to TMS. References to VISA, Inc. ("VISA") and MasterCard International, Inc. ("MASTERCARD") under the AGREEMENT shall be replaced with reference to DISCOVER. DISCOVER shall replace references to VISA and MASTERCARD under the definition of "CARD BRANDS" under the AGREEMENT. Financial service cards issued by DISCOVER shall replace references to financial services cards issued by VISA and MASTERCARD under the definition of "CARDS" under the AGREEMENT. Sales transactions using DISCOVER CARDS shall replace references to Sales transactions using VISA and MASTERCARD cards

under the definition of "SALES" under the AGREEMENT. The rules and regulations of DISCOVER, which may be accessed at www.tsystransactionsummary.com, shall replace references to the rules and regulations of VISA and MASTERCARD under the definition of "RULES" under the AGREEMENT. MERCHANT agrees to comply with and assure that Merchant Providers comply with the Discover Information Security and Compliance ("DISC") (found at <http://www.discovernetwork.com/fraudsecurity/disc.html>).

3. MERCHANT agrees to pay TMS and ISO the FEES related to DISCOVER as set out on the Merchant Application.
4. This TMS DISCOVER AGREEMENT, together with any amendments, attachments, exhibits, schedules, and the terms of the AGREEMENT as modified and incorporated herein, constitutes the entire agreement between the PARTIES as to transaction processing for DISCOVER, and any other representations, inducements, promises, or agreements not contained herein shall be of no force and effect as to transaction processing.
5. Except as stated, ISO, TMS, and MERCHANT reaffirm the obligations of each as they are contained in the terms of the AGREEMENT as incorporated hereunder.

AMERICAN EXPRESS OPTBLUESM PROGRAM AGREEMENT

Important Note: BANK is not a party to the American Express OptBlue Program Agreement and has no responsibility under it. MERCHANT acknowledges and agrees that BANK and their affiliates have no obligation or liability whatsoever for: (1) AMERICAN EXPRESS transactions whether under the American Express OptBlue Program Agreement, the Merchant Transaction Processing Agreement or otherwise; or (2) any actions or omissions of ISO or AMERICAN EXPRESS. MERCHANT agrees that any claims or disputes arising out of the foregoing will be resolved without involving BANK and that BANK is entitled to rely on MERCHANT's agreements in this paragraph.

THIS Agreement ("AMERICAN EXPRESS OPTBLUE PROGRAM AGREEMENT"), by and between ISO and MERCHANT, shall become effective on the date executed or approved by a duly authorized representative of ISO.

ISO and MERCHANT shall be collectively known hereafter as the "Parties."

WHEREAS, First National Bank of Omaha, ISO, and MERCHANT are PARTIES to a Merchant Transaction Processing Agreement (together with its addenda, attachments, and schedules shall be hereinafter known as the "AGREEMENT"); and

WHEREAS, TSYS Acquiring Solutions, LLC has a relationship with American Express Travel Related Services Company, Inc. ("AMERICAN EXPRESS"); and

WHEREAS, the PARTIES desire to enter into this AMERICAN EXPRESS OPTBLUE PROGRAM AGREEMENT under which ISO will provide payment processing services as to AMERICAN EXPRESS transactions.

NOW THEREFORE, in consideration of the mutual promises made herein, and other valuable consideration, receipt and sufficiency of which are hereby acknowledged, the PARTIES do hereby agree as follows:

Terms set forth herein, which are typed in all capitalized letters and not defined herein, shall have the same meaning as set out in the AGREEMENT.

The terms of the AGREEMENT, including the Merchant Application, are hereby incorporated by reference into this AMERICAN EXPRESS OPTBLUE PROGRAM AGREEMENT, except that no references to BANK under the AGREEMENT shall apply herein.

MERCHANT agrees to pay ISO the FEES related to AMERICAN EXPRESS as set out on the Merchant Application.

The following terms and conditions apply to MERCHANT's participation in the AMERICAN EXPRESS OptBlueSM Program ("AMERICAN EXPRESS CARD ACCEPTANCE"):

MERCHANT's participation in AMERICAN EXPRESS CARD ACCEPTANCE is subject to the approval of AMERICAN EXPRESS. MERCHANT authorizes ISO and/or its affiliates to submit AMERICAN EXPRESS SALES To, and receive settlement on such SALES from, AMERICAN EXPRESS on behalf of MERCHANT.

MERCHANT agrees that ISO may disclose to AMERICAN EXPRESS information regarding MERCHANT and MERCHANT's SALES to AMERICAN EXPRESS, and that AMERICAN EXPRESS may use such information to perform its responsibilities in connection with AMERICAN EXPRESS CARD ACCEPTANCE, promote AMERICAN EXPRESS, perform analytics and create reports, and for any other lawful business purposes, including commercial marketing communications purposes within the parameters of AMERICAN EXPRESS CARD ACCEPTANCE, and important transactional or relationship communications from AMERICAN EXPRESS. AMERICAN EXPRESS may use the information about MERCHANT obtained in the AGREEMENT at the time of setup to screen and/or monitor MERCHANT in connection with AMERICAN EXPRESS marketing and administrative purposes. MERCHANT agrees it may receive messages from AMERICAN EXPRESS, including important information about AMERICAN EXPRESS products, services, and resources available to its business. These messages may be sent to the mailing address, phone numbers, email addresses or fax numbers of MERCHANT. MERCHANT may be contacted at its wireless telephone number and the communications sent may include autodialed short message service (SMS or "text") messages or automated or prerecorded calls. MERCHANT agrees that it may be sent fax communications.

MERCHANT may opt-out of receiving future commercial marketing communications from AMERICAN EXPRESS by contacting ISO. Note that MERCHANT may continue to receive marketing communications while AMERICAN EXPRESS updates its records to reflect this choice. Opting out of commercial marketing communications will not preclude MERCHANT from receiving important transactional or relationship messages from AMERICAN EXPRESS.

MERCHANT acknowledges that it may be converted from AMERICAN EXPRESS CARD ACCEPTANCE to a direct relationship with AMERICAN EXPRESS if and when its SALES volumes exceed the eligibility thresholds for AMERICAN EXPRESS CARD ACCEPTANCE. If this occurs, upon such conversion, (i) MERCHANT will be bound by AMERICAN EXPRESS' then-current Card Acceptance Agreement; and (ii) AMERICAN EXPRESS will set pricing and other fees payable by MERCHANT.

MERCHANT shall not assign to any third party any payments due to it under AMERICAN EXPRESS CARD ACCEPTANCE, and all indebtedness arising from SALES will be for bona fide sales of goods and services (or both) at its business locations and free of liens, claims, and encumbrances other than ordinary sales taxes; provided, however, that the MERCHANT may sell and assign future SALES receivables to ISO, its affiliated entities and/or any other cash advance funding source that partners with ISO or its affiliated entities, without consent of AMERICAN EXPRESS. Notwithstanding the foregoing, ISO prohibits MERCHANT from selling or assigning future SALES receivables to any third party.

Notwithstanding anything in the AGREEMENT to the contrary, AMERICAN EXPRESS shall have third-party beneficiary rights, but not obligations, to the terms of the AGREEMENT applicable to AMERICAN EXPRESS CARD ACCEPTANCE to enforce such terms against MERCHANT.

MERCHANT may opt out of accepting AMERICAN EXPRESS at any time without directly or indirectly affecting its rights to accept other CARD BRANDS.

ISO shall have the right to terminate MERCHANT'S participation in AMERICAN EXPRESS CARD ACCEPTANCE immediately upon written notice to MERCHANT (i) if MERCHANT breaches any of the provisions of this AMERICAN EXPRESS OPTBLUE PROGRAM AGREEMENT or any other terms of the AGREEMENT applicable to AMERICAN EXPRESS CARD ACCEPTANCE, or (ii) for cause or fraudulent or other activity, or upon AMERICAN EXPRESS' request. In the event MERCHANT's participation in AMERICAN EXPRESS CARD ACCEPTANCE is terminated for any reason, MERCHANT must immediately remove all AMERICAN EXPRESS branding and marks from MERCHANT's website and wherever else they are displayed.

MERCHANT'S refund policies for AMERICAN EXPRESS SALES must be at least as favorable as its refund policy for purchase on any other CARD BRAND, and the refund policy must be disclosed to cardholders at the time of purchase and in compliance with LAWS. MERCHANT may not bill or attempt to collect from any cardholder for any AMERICAN EXPRESS SALE unless a CHARGEBACK has been exercised, MERCHANT has fully paid for such CHARGEBACK, and it otherwise has the right to do so.

MERCHANT must accept AMERICAN EXPRESS as payment for goods and services (other than those goods and services prohibited by this AMERICAN EXPRESS OPTBLUE PROGRAM AGREEMENT, the AGREEMENT, or the RULES) sold, or (if applicable) for charitable contributions made at all of its business locations and websites, except as expressly permitted by state statute. MERCHANT is jointly and severally liable for the obligations of MERCHANT's business locations and websites under the AGREEMENT.

In the event that MERCHANT or ISO is not able to resolve a Claim against AMERICAN EXPRESS, or a Claim against ISO or any other entity that AMERICAN EXPRESS has a right to join in resolving a Claim, this section explains how Claims can be resolved through arbitration. MERCHANT or AMERICAN EXPRESS may elect to resolve any Claim by individual, binding arbitration. Claims are decided by a neutral arbitrator.

If arbitration is chosen by any party, neither MERCHANT nor ISO nor AMERICAN EXPRESS will have the right to litigate that Claim in court or have a jury trial on that Claim. Further, MERCHANT, ISO, and AMERICAN EXPRESS will not have the right to participate in a representative capacity or as a member of any class pertaining or be a named party to a class-action with respect to any Claim for which any party elects arbitration. Arbitration procedures are generally simpler than the rules that apply in court, and discovery is more limited. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court. Except as set forth below, the arbitrator's decision will be final and binding. Other rights MERCHANT, ISO, or AMERICAN EXPRESS would have in court may also not be available in arbitration.

i. Initiation of Arbitration. Claims will be referred to either JAMS or AAA, as selected by the party electing arbitration. Claims will be resolved pursuant to this Arbitration Agreement and the selected organization's rules in effect when the Claim is filed, except where those rules conflict with the AGREEMENT. Contact JAMS or AAA to begin an arbitration or for other information. Claims may be referred to another arbitration organization if all parties agree in writing, or to an arbitrator appointed pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. §§ 1-16 (FAA). Any arbitration hearing that MERCHANT attends shall take place in New York, New York unless all parties agree to an alternate venue.

ii. Limitations on Arbitration. **If any party elects to resolve a Claim by arbitration, that Claim will be arbitrated on an individual basis. There will be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other merchants or other persons or entities similarly situated.** The arbitrator's authority is limited to Claims between MERCHANT, ISO, and AMERICAN EXPRESS. Claims may not be joined or consolidated unless all parties to this agreement agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case brought by MERCHANT, ISO or AMERICAN EXPRESS and cannot be used in any other case except to enforce the award as between MERCHANT, ISO and AMERICAN EXPRESS. This prohibition is intended to, and does, preclude

MERCHANT from participating in any action by any trade association or other organization against AMERICAN EXPRESS. Notwithstanding any other provision and without waiving the right to appeal such decision, if any portion of these *Limitations on Arbitration* is deemed invalid or unenforceable, then the entire Arbitration provision (other than this sentence) will not apply.

iii. Previously Filed Claims/No Waiver. MERCHANT, ISO, or AMERICAN EXPRESS may elect to arbitrate any Claim that has been filed in court at any time before trial has begun or final judgment has been entered on the Claim. MERCHANT, ISO, or AMERICAN EXPRESS may choose to delay enforcing or to not exercise rights under this arbitration provision, including the right to elect to arbitrate a Claim, without waiving the right to exercise or enforce those rights on any other occasion. For the avoidance of any confusion, and not to limit its scope, this section applies to any class-action lawsuit relating to the "Honor All Cards," "non-discrimination," or "no steering" provisions of the American Express Merchant Regulations, or any similar provisions of any prior American Express Card acceptance agreement, that was filed against AMERICAN EXPRESS prior to the effective date of the AGREEMENT.

iv. Arbitrator's Authority. The arbitrator shall have the power and authority to award any relief that would have been available in court, including equitable relief (e.g., injunction, specific performance) and cumulative with all other remedies, shall grant specific performance whenever possible. The arbitrator shall have no power or authority to alter the AGREEMENT or any of its separate provisions, including this section, nor to determine any matter or make any award except as provided in this section.

v. Split Proceedings for Equitable Relief. MERCHANT, ISO, or AMERICAN EXPRESS may seek equitable relief in aid of arbitration prior to arbitration on the merits to preserve the status quo pending completion of such process. This section shall be enforced by any court of competent jurisdiction, and the party seeking enforcement shall be entitled to an award of all reasonable attorneys' fees and costs, including legal fees, to be paid by the party against whom enforcement is ordered.

vi. Small Claims. AMERICAN EXPRESS shall not elect to use arbitration under this section for any Claim MERCHANT properly files in a small claims court so long as the Claim seeks individual relief only and is pending only in that court.

vii. Governing Law/Arbitration Procedures/Entry of Judgment. This arbitration section is made pursuant to a transaction involving interstate commerce and is governed by the FAA. The arbitrator shall apply New York law and applicable statutes of limitations and shall honor claims of privilege recognized by law. The arbitrator shall apply the rules of the arbitration organization selected, as applicable to matters relating to evidence and discovery, not the federal or any state rules of civil procedure or rules of evidence, provided that any party may request that the arbitrator to expand the scope of discovery by doing so in writing and copying any other parties, who shall have fifteen (15) days to make objections, and the arbitrator shall notify the parties of his/her decision within twenty (20) days of any objecting party's submission. If a Claim is for \$10,000 or less, MERCHANT or AMERICAN EXPRESS may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the rules of the selected arbitration organization. At the timely request of a party, the arbitrator shall provide a written and reasoned opinion explaining his/her award. The arbitrator's decision shall be final and binding, except for any rights of appeal provided by the FAA. If a Claim is for \$100,000 or more, or includes a request for injunctive relief, (a) any party to this AGREEMENT shall be entitled to reasonable document and deposition discovery, including (x) reasonable discovery of electronically stored information, as approved by the arbitrator, who shall consider, *inter alia*, whether the discovery sought from one party is proportional to the discovery received by another party, and (y) no less than five depositions per party; and (b) within sixty (60) days of the initial award, either party can file a notice of appeal to a three-arbitrator panel administered by the selected arbitration organization, which shall reconsider *de novo* any aspect requested of that award and whose decision shall be final and binding. If more than sixty (60) days after the written arbitration decision is issued the losing party fails to satisfy or comply with an award or file a notice of appeal, if applicable, the prevailing party shall have the right to seek judicial confirmation of the award in any state or federal court where MERCHANT's headquarters or MERCHANT's assets are located.

viii. Confidentiality. The arbitration proceeding and all testimony, filings, documents, and any information relating to or presented during the proceedings shall be deemed to be confidential information not to be disclosed to any other party. All offers, promises, conduct, and statements, whether written or oral, made in the course of the Claim resolution process, including but not limited to any related negotiations, mediations, arbitration, and proceedings to confirm arbitration awards by either party, its agents, employees, experts or attorneys, or by mediator or arbitrator, including any arbitration award or judgment related thereto, are confidential and inadmissible for any purpose, including impeachment or estoppel, in any other litigation or proceeding involving any of the parties or non-parties; provided that evidence that is otherwise admissible or discoverable shall not be rendered inadmissible or non discoverable as a result of its use in the negotiation, mediation, or arbitration.

ix. Costs of Arbitration Proceedings. MERCHANT will be responsible for paying MERCHANT's share of any arbitration fees (including filing, administrative, hearing or other fees), but only up to the amount of the filing fees MERCHANT would have incurred if MERCHANT had brought a Claim in court. AMERICAN EXPRESS will be responsible for any additional arbitration fees. At MERCHANT's written request, AMERICAN EXPRESS will consider in good faith making a temporary advance of MERCHANT's share of any arbitration fees, or paying for the reasonable fees of an expert appointed by the arbitrator for good cause.

x. Additional Arbitration Awards. If the arbitrator rules in MERCHANT's favor against AMERICAN EXPRESS for an amount greater than any final settlement offer AMERICAN EXPRESS made before any arbitration award, the arbitrator's award will include: (1) any money to which MERCHANT is entitled as determined by the arbitrator, but in no case less than \$5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees incurred by MERCHANT.

xi. Definitions. For purposes of the above arbitration provisions only, (i) *AMERICAN EXPRESS* includes any of its affiliates, licensees, predecessors, successors, or assigns, any purchasers of any receivables, and all agents, directors, and representatives of any of the foregoing, and (ii) *MERCHANT* includes any of MERCHANT's affiliates, licensees, predecessors, successors, or assigns, any purchasers of any receivables and all agents, directors, and representatives of any of the foregoing, and (iii) *Claim* means any allegation

of an entitlement to relief, whether damages, injunctive or any other form of relief, against AMERICAN EXPRESS or against ISO or any other entity that AMERICAN EXPRESS has the right to join in resolving a Claim, including, a transaction using an AMERICAN EXPRESS product or network or regarding an AMERICAN EXPRESS policy or procedure.

Except as expressly permitted by LAWS, MERCHANT must not:

- o indicate or imply that it prefers, directly or indirectly, any other CARD BRANDS over AMERICAN EXPRESS,
- o try to dissuade cardholders from using AMERICAN EXPRESS,
- o criticize or mischaracterize AMERICAN EXPRESS or any of its services or programs,
- o try to persuade or prompt cardholders to use any other CARD BRANDS or any other method of payment (e.g., payment by check),
- o impose any restrictions, conditions, disadvantages or fees when AMERICAN EXPRESS is accepted that are not imposed equally on all other CARD BRANDS, except for electronic funds transfer, or cash and check,
- o suggest or require cardholders to waive their right to dispute any SALE,
- o engage in activities that harm the AMERICAN EXPRESS business or brand (or both),
- o promote any other CARD BRAND (except MERCHANT's own private label card that MERCHANT issues for use solely at MERCHANT's business locations and websites) more actively than MERCHANT promotes AMERICAN EXPRESS, or
- o convert the currency of the original SALE to another currency when requesting authorization or submitting SALES (or both).

MERCHANT may offer discounts or in-kind incentives from MERCHANT's regular prices for payments in cash, ACH funds transfer, check, debit card or credit/charge card, provided that (to the extent required by LAWS): (i) MERCHANT clearly and conspicuously disclose the terms of the discount or in-kind incentive to MERCHANT's customers, (ii) the discount or in-kind incentive is offered to all of MERCHANT's prospective customers, and (iii) the discount or in-kind incentive does not differentiate on the basis of the issuer or, except as expressly permitted by applicable state statute, payment card network (e.g., Visa, MasterCard, Discover, JCB, American Express). The offering of discounts or in-kind incentives in compliance with the terms of this paragraph will not constitute a violation of the provisions set forth above.

Whenever payment methods are communicated to customers, or when customers ask what payments are accepted, MERCHANT must indicate MERCHANT's acceptance of AMERICAN EXPRESS and display AMERICAN EXPRESS' marks (including any AMERICAN EXPRESS card application forms provided to MERCHANT) as prominently and in the same manner as any other CARD BRANDS. MERCHANT must not use the AMERICAN EXPRESS marks in any way that injures or diminishes the goodwill associated with the mark, nor (without prior written consent from ISO) indicate that AMERICAN EXPRESS endorses MERCHANT's goods or services. MERCHANT shall only use the AMERICAN EXPRESS marks as permitted by the AGREEMENT and shall cease using AMERICAN EXPRESS' marks upon termination of the AGREEMENT. For additional guidelines on the use of the AMERICAN EXPRESS marks, contact ISO.

Any and all cardholder information is confidential and the sole property of the applicable issuer, AMERICAN EXPRESS or its affiliates. Except as otherwise specified, MERCHANT must not disclose cardholder information, nor use nor store it, other than to facilitate SALES at MERCHANT's business locations and websites in accordance with the AGREEMENT.

MERCHANT must ensure that it and any third parties it enlists to facilitate SALES processing complies with the American Express Technical Specifications (available at www.tsystransactionssummary.com) (valid and accurate data must be provided for all data elements in accordance with the American Express Technical Specifications). Failure to comply with the American Express Technical Specifications may impact Merchant's ability to successfully process SALES. MERCHANTS may be assessed non-compliance fees if MERCHANT fails to comply with the Technical Specifications. To ensure compliance with the Technical Specifications, MERCHANTS should work with ISO.

MERCHANT must comply with and assure that Merchant Providers comply with the American Express Data Security Operating Policy ("DSOP") (found at www.americanexpress.com/datasecurity), the American Express Program Merchant Data Security Requirements (found at <http://www.ftiagent.com/default.cfm?ftia=ftiagent.pdfdownload&UID=QyJf2VE718N2KNXZ&GLst=ETAThBcwE4QWMBWDDS0Shg0rG5gQMBGFDskTmBUqDoEUMBOGDSoUmBcwF4INLhOYEigOgRMwEYQNLxGYFSsOhhgWgocNKxCYFCQOgBQwG4ANLheYGCuoGhkwFIMNLRWYey8OhRkwE4QSMBOFEzAThRlWfYwNKRWYEC4QmBQoDoURKA6FES0OghAwGpgZKA6GFzAThBEwG5gQLBeYGC8OjRAwG4QNJBuYEC0SmBguDowXMBqMDSQVmbGpDo0XMBuDDS4OjRkwE4UZMBCADS0ThQ0kF5gWLA6CGA==>) and the American Express Information Protection Contract Requirements (IPCR) (found at <http://www.ftiagent.com/default.cfm?ftia=ftiagent.pdfdownload&UID=QyJf2VE718N2KNXZ&GLst=ETAThBcwE4QWMBWDDS0Shg0rG5gQMBGFDskTmBUqDoEUMBOGDSoUmBcwF4INLhOYEigOgRMwEYQNLxGYFSsOhhgWgocNKxCYFCQOgBQwG4ANLheYGCuoGhkwFIMNLRWYey8OhRkwE4QSMBOFEzAThRlWfYwNKRWYEC4QmBQoDoURKA6FES0OghAwGpgZKA6GFzAThBEwG5gQLBeYGC8OjRAwG4QNJBuYEC0SmBguDowXMBqMDSQVmbGpDo0XMBuDDS4OjRkwE4UZMBCADS0ThQ0kF5gWLA6CGA==>).

ADDENDUM TO MERCHANT TRANSACTION PROCESSING AGREEMENT

This Addendum ("ADDENDUM") is by and between FIRST NATIONAL BANK OF OMAHA ("BANK"), FASTTRANSACT MERCHANT SERVICES, LLC ("FTMS" or "ISO"), and MERCHANT, the name of which is set out in the Merchant Transaction Processing Agreement.

WHEREAS, BANK, FTMS, and MERCHANT are PARTIES to a Merchant Transaction Processing Agreement (together with its addenda, attachments, and schedules shall be hereinafter known as the "AGREEMENT"), under which BANK provides transaction processing and other services regarding credit card sales transactions ("SALES"), subject to the terms and conditions more fully set out in AGREEMENT; and

WHEREAS, the PARTIES desire to amend the AGREEMENT as set forth below.

NOW THEREFORE, in consideration of the mutual promises made herein, and other valuable consideration, receipt and sufficiency of which are hereby acknowledged, the PARTIES do hereby agree as follows:

1. Capitalized terms which are not defined herein shall have the same meaning as when defined in the AGREEMENT.
2. The PARTIES agree to amend the AGREEMENT by adding the following new Sections 3.16 and 3.17:
 - 3.16 FTMS' Annual Fee as set forth on the Merchant Application is based on the calendar year. The first year annual fee will be prorated from the date the Merchant Application is approved. After the first year, the annual fee will be charged each calendar year thereafter. If MERCHANT terminates the AGREEMENT within three (3) years from the date of approval by BANK, MERCHANT will immediately be charged the remaining Annual Fees applicable during the term of the AGREEMENT.
 - 3.17 MERCHANT authorizes FTMS to initiate credit and debit entries to the DESIGNATED ACCOUNT (the details of which are set out herein and in the Merchant Application) for payments of amounts owed between FTMS and MERCHANT. This authority will remain in effect until (a) FTMS has received written notification from MERCHANT of its termination at least thirty (30) days in advance of termination, and (b) all obligations of MERCHANT to FTMS under the AGREEMENT have been satisfied in full.
3. The PARTIES agree to add the following to Section 12.2:

If to FTMS:
FastTransact Merchant Services, LLC
11480 Commerce Park Drive, Suite 300
Reston, Virginia 20191
4. This ADDENDUM together with the AGREEMENT and its other amendments, attachments, exhibits, and schedules, constitutes the entire AGREEMENT between the PARTIES as to transaction processing, and any other representations, inducements, promises, or agreements not contained herein shall be of no force and effect as to transactions processing.
5. Except as amended hereby, BANK, FTMS and MERCHANT reaffirm the obligations of each as they are contained in the AGREEMENT.

RATE DESCRIPTIONS

ARU: Seven Tier With Check Card Pricing (Includes Retail, Restaurant, Hotel and Car Rental)

Card Present: Eight Tier With Check Card Pricing (Includes Retail, Fuel and Supermarket)

Card Not Present: Seven Tier With Check Card Pricing (Includes MOTO, E-Commerce and Recurring)

T&E: Eight Tier With Check Card Pricing (Includes Restaurant, Hotel and Car Rental)

Paper: One Tier Pricing

International (Int'l): For merchants located in Puerto Rico or the US Virgin Islands

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS Standard Credit	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Intl Standard	Authorization received; settled over 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS Electronic	Card present; authorization received; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS CPS Supermarket Credit	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS CPS Retail Credit	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Business Electronic T1	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS Business Elect T/E T1	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Standard T1	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Standard T/E T1	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS CPS Hotel CNP Credit	Electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Visa	VS CPS Hotel Credit	Electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	2	2	3	1	1	1	2
Visa	VS CPS Car Rental CNP Credit	Electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Visa	VS CPS Car Rental Credit	Electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	2	2	3	1	1	1	2
Visa	VS CPS CNP Credit	Electronic authorization to include address verification; pertinent interchange fields and card not present transaction data passed; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Visa	VS CPS AFD Credit	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; authorization and settlement amount match; settlement amount less than or equal to \$75.00; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS EIRF Credit	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2	3	4	1	2	1	3
Visa	VS CPS Retail 2 Credit	Electronic authorization, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS GSA Purchasing Lg Tkt (Below Threshold)	Electronic authorization, obtained within 1 day of transaction date; pertinent interchange fields (CPS qualified), commercial card data and large ticket transaction data passed; restricted to certain MCC's; settlement amount exceeds threshold.	3	3	4	1	2	1	3
Visa	VS CPS Retail Keyed Credit	Electronic authorization to include address verification ZIP match, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Visa	VS Infinite	Card present; authorization received; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
Visa	VS Corporate Elect Non T/E	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Corporate Elect T/E	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS Purchasing Elect Non T/E	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Purchasing Elect T/E	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Corporate Standard Non T/E	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Corporate Standard T/E	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Purchasing Standard Non T/E	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Purchasing Standard T/E	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS InterReg Acq Chip	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS InterReg Acq Chip Electron Card	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS InterReg Issuer Chip	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS InterReg Issuer Chip Electron Card	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS InterReg Full Set eComm	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS InterReg Acq Set eComm	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS LAC Commercial Standard	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS LAC Chip ISS	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS US Commercial Product Large Ticket	Electronic authorization, obtained within 1 day of transaction date; pertinent interchange fields, commercial card data and large ticket transaction data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 8 days of transaction date.	3	3	4	1	2	1	3
Visa	VS CPS Account Funding Credit	Electronic authorization to include address verification and CVV2; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; transaction date within 1 day of purchase date; settled within 2 days of transaction date.	2	3	3	1	2	1	3
Visa	VS CPS eComm Basic Credit	Electronic authorization to include address verification; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).	2	2	3	1	2	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS CPS eComm Pref Credit	Electronic authorization to include 3-D secure fields and address verification; pertinent interchange fields and e-commerce transaction data (including CAVV) passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).	2	2	3	1	2	1	2
Visa	VS Credit Voucher Non PT Credit	Sales return transaction.	2	2	2	1	1	1	2
Visa	VS Credit Voucher Non PT Commercial	Sales return transaction.	2	2	2	1	2	1	2
Visa	VS Credit Voucher MOTO Credit	Sales return transaction.	2	2	2	1	2	1	2
Visa	VS LAC Visa Signature	Card present; authorization received; settled within 3 days of transaction date.	3	3	3	1	2	1	3
Visa	VS CPS eComm Pref Hotel Credit	Electronic authorization to include 3-D secure fields; pertinent interchange fields, e-commerce transaction data (including CAVV) and T&E data passed; secure protocol required; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Visa	VS CPS eComm Pref Car Rental Credit	Electronic authorization to include 3-D secure fields; pertinent interchange fields, e-commerce transaction data (including CAVV) and T&E data passed; secure protocol required; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Visa	VS CPS Retail Check Debit **	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Visa	VS CPS Supermarket Check	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields, debit card data and supermarket-specific processing codes passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS CPS Small Ticket Credit	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement except for bill payment transactions which require bill payment indicators to be passed; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS CPS Retail 2 Debit **	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	3	1	1	1	3
Visa	VS CPS Retail Keyed Debit	US issued debit card only; electronic authorization to include address verification ZIP match, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields and debit card data passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	3	1	2	1	1

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS CPS CNP Debit **	US issued debit card only; electronic authorization to include address verification; pertinent interchange fields and card not present transaction data passed; settled within 2 days of transaction date.	3	3	3	1	2	1	3
Visa	VS CPS Account Funding Debit	US issued debit card only; electronic authorization to include address verification and CVV2; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; transaction date within 1 day of purchase date; settled within 2 days of transaction date.	1	3	3	1	2	1	3
Visa	VS CPS eComm Basic Debit	US issued debit card only; electronic authorization to include address verification; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).	1	1	3	1	2	1	1
Visa	VS CPS eComm Pref Debit	US issued debit card only; electronic authorization to include 3-D secure fields and address verification; pertinent interchange fields and e-commerce transaction data (including CAVV) passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).	1	1	3	1	2	1	1
Visa	VS CPS Hotel CNP Debit	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Visa	VS CPS Car Rental CNP Debit	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Visa	VS CPS Hotel Debit	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1	1	3	1	1	1	1
Visa	VS CPS Car Rental Debit	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1	1	3	1	1	1	1
Visa	VS CPS eComm Pref Hotel Debit	Electronic authorization to include 3-D secure fields; pertinent interchange fields, e-commerce transaction data (including CAVV) and T&E data passed; secure protocol required; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Visa	VS CPS eComm Pref Car Rental Debit	Electronic authorization to include 3-D secure fields; pertinent interchange fields, e-commerce transaction data (including CAVV) and T&E data passed; secure protocol required; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Visa	VS EIRF Debit	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1	3	4	1	2	1	3
Visa	VS Standard Debit	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Credit Voucher Non PT Debit	Sales return transaction.	1	1	1	1	1	1	1

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS CPS AFD Debit	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization equal to \$1.00 or settlement amount; settlement amount less than or equal to \$75.00; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS CPS Small Ticket Debit **	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Visa	VS CPS Restaurant Credit	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS CPS Restaurant Debit **	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Visa	VS CPS Retail Service Station Credit	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; authorization and settlement amount match; settlement amount less than or equal to \$125.00; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS CPS Retail Service Station Debit **	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization and settlement amount match; settlement amount less than or equal to \$125.00; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Visa	VS CPS Supermarket Debit Cap	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields, debit card data and supermarket-specific processing codes passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS Business Level 2 T1	Electronic authorization; pertinent interchange fields and commercial card data passed; non-taxed transactions are not eligible; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Corporate Non Travel Lvl 2	Electronic authorization; pertinent interchange fields and commercial card data passed; non-taxed transactions are not eligible; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS Purchasing Non Travel Lvl 2	Electronic authorization; pertinent interchange fields and commercial card data passed; non-taxed transactions are not eligible; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Purchasing Non Travel Lvl 3	Electronic authorization; pertinent interchange fields and purchase card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Standard Electron Card	Authorization received; settled over 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS Electronic Electron Card	Card present; authorization received; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS Electronic Comm Merch Visa Electron	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS Secure Electronic Visa Electron Card	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS Signature Interregional	Card present; authorization received; settled within 3 days of transaction date.	3	3	3	1	2	1	3
Visa	VS CPS Retail Credit Tier 3	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS CPS Rewards 1	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
Visa	VS CPS Rewards 2	Electronic authorization to include address verification (as needed), obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
Visa	VS CPS Utility Credit	Electronic authorization; pertinent interchange fields and utility-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS CPS Utility Debit	US issued debit card only; electronic authorization; pertinent interchange fields and utility-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS CPS CNP Reward 2	Electronic authorization to include address verification (as needed), obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
Visa	VS CPS eComm Basic Reward 2	Electronic authorization to include address verification (as needed), obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
Visa	VS Business CNP T1	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Corporate Card CNP	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS Purchasing Card CNP	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Retail T1	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS US Corporate Card - Card Present	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS US Purchasing Card - Card Present	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business B2B T1	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Corporate Card B2B	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Purchasing Card B2B	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS US Purchasing Card - Standard Wdata	Electronic authorization; pertinent purchase card data passed; non-CPS qualified; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS InterReg Business	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS InterReg Purchasing	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS InterReg Corporate	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Utility Business Card	Electronic authorization; pertinent interchange fields and utility-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Signature Preferred CNP	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
Visa	VS Signature Preferred Retail	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	2R	3R	4R	1	1	1R	3R
Visa	VS Signature Preferred B2B	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
Visa	VS Signature Preferred Standard Non Travel	Settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
Visa	VS Signature Preferred Electronic Travel	Electronic authorization; pertinent interchange fields passed; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
Visa	VS Signature Preferred Interregional	Card present; authorization received; settled within 3 days of transaction date.	3	3	3	1	2	1	3
Visa	VS Signature Preferred Standard Travel	Settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS GSA G2G	Electronic authorization, obtained within 1 day of transaction date; pertinent interchange fields (CPS qualified); restricted to certain MCC's.	3	3	4	1	2	1	3
Visa	VS Debt Repayment No Fee	US issued debit card only; electronic authorization; pertinent interchange fields and debt repayment-specific processing codes passed; restricted to certain MCC's; does not permit the use of convenience fees; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS CPS Debit Tax Payment 1	US issued debit card only; electronic authorization; pertinent interchange fields and debit tax payment-specific processing codes passed; restricted to certain MCC's; transaction amount \$4.00 or greater; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS CPS Debit Tax Payment 2	US issued debit card only; electronic authorization; pertinent interchange fields and debit tax payment-specific processing codes passed; restricted to certain MCC's; transaction amount less than \$4.00; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS CPS AFD Debit Cap	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization equal to \$1.00 or settlement amount; settlement amount less than or equal to \$75.00; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS CPS Retail Service Station Debit Cap **	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization and settlement amount match; settlement amount less than or equal to \$125.00; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Visa	VS Electronic Debit Cap **	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	3	1	1	1	3
Visa	VS Signature Preferred Fuel	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
Visa	VS VI Business	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS VI Corporate	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS VI Purchasing	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS VI Infinite	Card present; authorization received; settled within 3 days of transaction date.	2R	2R	2R	1	2	1R	2R
Visa	VS VI Signature	Card present; authorization received; settled within 3 days of transaction date.	3	3	3	1	2	1	3
Visa	VS VI Electronic	Card present; authorization received; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI Electronic Electron	Card present; authorization received; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI Issuer Chip	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS VI Issuer Chip Electron	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI Acquirer Chip	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI Acquirer Chip Electron	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI Chip Full Data	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI Chip Full Data Visa Electron	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI Chip Full Data with PIN	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI Chip Full Data with PIN Electron	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI Secure Electronic Commerce	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS VI Secure eCommerce Electron	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS VI Electronic Commerce Merchant	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS VI eCommerce Merchant Electron	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS VI Standard	Settled over 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS VI Standard Electron	Settled over 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS LAC Business	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Chip Full Data	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC Purchasing	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS LAC Infinite	Pertinent interchange fields passed.	3R	3R	3R	1	2	1R	3R
Visa	VS Chip Full Data Electron	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC Electronic	Card present; authorization received; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC Electronic Electron	Card present; authorization received; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC Issuer Chip Electron	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC Acquirer Chip Electron	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Chip Full Data with PIN	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC Chip Full Data	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC Chip Full Data Electron	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS LAC Chip Full Data with PIN	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC Chip Full Data with PIN Electron	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Chip Full Data with PIN Elect	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC Secure eCommerce	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS LAC Secure eCommerce Electron	Authorization received; pertinent interchange fields and e-commerce transaction data passed.	2	2	2	1	2	1	2
Visa	VS LAC eCommerce Merchant	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS LAC eCommerce Merchant Electron	Authorization received; pertinent interchange fields and e-commerce transaction data passed.	2	2	2	1	2	1	2
Visa	VS LAC Standard	Settled over 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS LAC Standard Electron	Settled over 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS Puerto Rico Petrol Consumer Debit	Pertinent interchange fields passed; settled within 3 days of transaction date.	1	1	1	1	1	1	1
Visa	VS Puerto Rico Petrol Consumer Credit	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Puerto Rico Petrol Commercial	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Puerto Rico Petrol Signature	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS Puerto Rico Spmk Consumer Debit	Pertinent interchange fields passed; settled within 3 days of transaction date.	1	1	1	1	1	1	1
Visa	VS Puerto Rico Spmk Consumer Credit	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Puerto Rico Spmk Commercial	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Puerto Rico Spmk Signature	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Puerto Rico Small Tkt Cons Debit	Pertinent interchange fields passed; settled within 3 days of transaction date.	1	1	1	1	1	1	1
Visa	VS Puerto Rico Small Tkt Cons Credit	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Puerto Rico Small Tkt Commercial	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Puerto Rico Small Tkt Signature	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Puerto Rico Small Tkt Utl Cons Db	Pertinent interchange fields passed; settled within 3 days of transaction date.	1	1	1	1	1	1	1
Visa	VS Puerto Rico Small Tkt Utl Cons Cr	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Puerto Rico Small Tkt Utl Com	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Puerto Rico Small Tkt Utl Sign	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS Puerto Rico Small Tkt Disc Club Cons Db	Pertinent interchange fields passed; settled within 3 days of transaction date.	1	1	1	1	1	1	1
Visa	VS Puerto Rico Small Tkt Disc Club Cons Cr	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Puerto Rico Small Tkt Disc Club Comm	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Puerto Rico Small Tkt Disc Club Sign	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Puerto Rico Retail I Cons Debit	Pertinent interchange fields passed; settled within 3 days of transaction date.	1	1	1	1	1	1	1
Visa	VS Puerto Rico Retail I Cons Credit	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Puerto Rico Retail I Comm	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Puerto Rico Retail I Signature	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	3	1	2	1	3
Visa	VS Puerto Rico Retail II Cons Debit	Pertinent interchange fields passed; settled within 3 days of transaction date.	1	1	1	1	1	1	1
Visa	VS Puerto Rico Retail II Cons Credit	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Puerto Rico Retail II Comm	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Puerto Rico Retail II Signatr	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	3	1	2	1	3
Visa	VS Puerto Rico Debit	Settled over 3 days of transaction date.	1	1	1	1	1	1	1
Visa	VS Puerto Rico Credit	Settled over 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Puerto Rico Commercial	Settled over 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Puerto Rico Signature	Settled over 3 days of transaction date.	3	3	3	1	2	1	3
Visa	VS Premium Card	Card present; authorization received; settled within 3 days of transaction date.	3R	3R	3R	1	1	1R	3R
Visa	VS InterReg Super Premium	Card present; authorization received; settled within 3 days of transaction date.	3R	3R	3R	1	1	1R	3R
Visa	VS LAC Premium Card	Card present; authorization received; settled within 3 days of transaction date.	3R	3R	3R	1	1	1R	3R
Visa	VS LAC Super Premium	Card present; authorization received; settled within 3 days of transaction date.	3R	3R	3R	1	1	1R	3R
Visa	VS CPS Charity and Religious Organizations	Pertinent interchange fields passed; restricted to certain MCC's.	2	2	2	1	1	1	2
Visa	VS Business Standard T2	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Standard T/E T2	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Electronic T2	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Electronic T/E T2	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Level 2 T2	Electronic authorization; pertinent interchange fields and commercial card data passed; non-taxed transactions are not eligible; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS Business CNP T2	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Retail T2	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business B2B T2	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Standard T/E T3	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Standard T3	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Electronic T3	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Elect T/E T3	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Level 2 T3	Electronic authorization; pertinent interchange fields and commercial card data passed; non-taxed transactions are not eligible; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business CNP T3	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Retail T3	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business B2B T3	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS InterReg Regulated Debit	Regulated debit rates apply only to those card ranges registered with Visa	1D	1D	1D	1	1	1D	1D
Visa	VS Puerto Rico Regulated Debit	Regulated debit rates apply only to those card ranges registered with Visa	1D	1D	1D	1	1	1D	1D
Visa	VS VI Regulated Debit	Regulated debit rates apply only to those card ranges registered with Visa	1D	1D	1D	1	1	1D	1D
Visa	VS LAC Regulated Db	Regulated debit rates apply only to those card ranges registered with Visa	1D	1D	1D	1	1	1D	1D
Visa	VS CPS Small Ticket Pp	** US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Visa	VS CPS Small Ticket Regulated	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS US Regulated Debit	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
Visa	VS Credit Voucher Db	Sales return transaction.	1	1	1	1	1	1	1
Visa	VS CPS Supermarket Pp **	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields, debit card data and supermarket-specific processing codes passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Visa	VS CPS Retail Pp **	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Visa	VS CPS Retail Key Pp	US issued debit card only; electronic authorization to include address verification ZIP match, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields and debit card data passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Visa	VS CPS CNP Pp **	US issued debit card only; electronic authorization to include address verification; pertinent interchange fields and card not present transaction data passed; settled within 2 days of transaction date.	3	3	3	1	2	1	3
Visa	VS CPS AFD Pp	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization equal to \$1.00 or settlement amount; settlement amount less than or equal to \$75.00; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS CPS Account Funding Prepaid	US issued debit card only; electronic authorization to include address verification and CVV2; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; transaction date within 1 day of purchase date; settled within 2 days of transaction date.	1	3	3	1	2	1	3
Visa	VS CPS eComm Basic Pp	US issued debit card only; electronic authorization to include address verification; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).	1	1	3	1	2	1	1
Visa	VS CPS eComm Pref Pp	US issued debit card only; electronic authorization to include 3-D secure fields and address verification; pertinent interchange fields and e-commerce transaction data (including CAVV) passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).	1	1	3	1	2	1	1

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS CPS Hotel CP Pp **	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	3	3	3	1	2	1	3
Visa	VS CPS Car CP Pp	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Visa	VS CPS Hotel CNP Pp	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Visa	VS CPS Car CNP Pp	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Visa	VS CPS eComm Hotel Pp	Electronic authorization to include 3-D secure fields; pertinent interchange fields, e-commerce transaction data (including CAVV) and T&E data passed; secure protocol required; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Visa	VS CPS eComm Car Pp	Electronic authorization to include 3-D secure fields; pertinent interchange fields, e-commerce transaction data (including CAVV) and T&E data passed; secure protocol required; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Visa	VS CPS Retail 2 Pp	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1	1	1	1	2	1	1
Visa	VS EIRF Pp	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1	3	4	1	2	1	3
Visa	VS Standard Pp	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS CPS Restaurant Pp **	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Visa	VS CPS Retail Service Station Pp **	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization and settlement amount match; settlement amount less than or equal to \$125.00; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Visa	VS CPS Retail 2 Debit Cap **	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	3	1	1	1	3
Visa	VS CPS Retail 2 Pp Cap **	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	3	1	1	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS CPS Supermarket Pp Cap **	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields, debit card data and supermarket-specific processing codes passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Visa	VS CPS AFD Pp Cap	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization equal to \$1.00 or settlement amount; settlement amount less than or equal to \$75.00; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS EIRF Fuel Pp	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1	3	4	1	2	1	3
Visa	VS EIRF Fuel Pp Cap	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1	1	1	1	2	1	1
Visa	VS CPS Retail Service Station Pp Cap **	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization and settlement amount match; settlement amount less than or equal to \$125.00; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Visa	VS Debt Repayment No Fee Cap	US issued debit card only; electronic authorization; pertinent interchange fields and debt repayment-specific processing codes passed; restricted to certain MCC's; does not permit the use of convenience fees; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS CPS Debit Tax Payment 1 Cap	US issued debit card only; electronic authorization; pertinent interchange fields and debit tax payment-specific processing codes passed; restricted to certain MCC's; transaction amount \$4.00 or greater; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS CPS Debit Tax Payment 2 Cap	US issued debit card only; electronic authorization; pertinent interchange fields and debit tax payment-specific processing codes passed; restricted to certain MCC's; transaction amount less than \$4.00; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS US Corporate Non Travel Lvl 3	Electronic authorization; pertinent interchange fields and purchase card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS US Corporate Card - Standard Wdata	Electronic authorization; pertinent purchase card data passed; non-CPS qualified; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS US Large Purchase Adv 1	Large ticket transaction data passed.	3	3	4	1	2	1	3
Visa	VS US Large Purchase Adv 2	Large ticket transaction data passed.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS US Large Purchase Adv 3	Large ticket transaction data passed.	3	3	4	1	2	1	3
Visa	VS US Large Purchase Adv 4	Large ticket transaction data passed.	3	3	4	1	2	1	3
Visa	VS CPS AFD Credit Cap	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; authorization and settlement amount match; settlement amount less than or equal to \$75.00; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS CPS Retail Service Station Credit Cap	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; authorization and settlement amount match; settlement amount less than or equal to \$125.00; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS Signature Preferred Fuel Cap	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	2	1R	2R
Visa	VS Electronic Credit Fuel Cap	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2	3	4	1	2	1	3
Visa	VS Signature Preferred Standard Fuel Cap	Settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
Visa	VS US Corporate Travel Service	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's.	3	3	4	1	2	1	3
Visa	VS US Purchase Travel Service	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's.	3	3	4	1	2	1	3
Visa	VS Business Card CP Debit	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Card CNP Debit	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Card Standard Debit	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Commercial Retail Prepaid	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Commercial Card Not Present Prepaid	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Commercial Standard Prepaid	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Purchasing Large Ticket Prepaid	Electronic authorization, obtained within 1 day of transaction date; pertinent interchange fields, commercial card data and large ticket transaction data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 8 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Utility Business Debit and Prepaid	Electronic authorization; pertinent interchange fields and utility-specific processing codes passed; restricted to certain MCC's; settled	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
		within 2 days of transaction date.							
Visa	VS Credit Voucher GSA Purchasing NPT 1	Sales return transaction.	2	2	2	1	2	1	2
Visa	VS Credit Voucher GSA Purchasing NPT 2	Sales return transaction.	2	2	2	1	2	1	2
Visa	VS Credit Voucher GSA Purchasing NPT 3	Sales return transaction.	2	2	2	1	2	1	2
Visa	VS Credit Voucher GSA Purchasing NPT 4	Sales return transaction.	2	2	2	1	2	1	2
Visa	VS Credit Voucher GSA Purchasing NPT 5	Sales return transaction.	2	2	2	1	2	1	2
Visa	VS Credit Voucher Non-GSA Purchasing NPT 1	Sales return transaction.	2	2	2	1	2	1	2
Visa	VS Credit Voucher Non-GSA Purchasing NPT 2	Sales return transaction.	2	2	2	1	2	1	2
Visa	VS Credit Voucher Non-GSA Purchasing NPT 3	Sales return transaction.	2	2	2	1	2	1	2
Visa	VS Credit Voucher Non-GSA Purchasing NPT 4	Sales return transaction.	2	2	2	1	2	1	2
Visa	VS Credit Voucher Non-GSA Purchasing NPT 5	Sales return transaction.	2	2	2	1	2	1	2
Visa	VS VI REG BUSINESS	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS VI REG CORPORATE	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS VI REG PURCHASING	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS VI REG INFINITE	Card present; authorization received; settled within 3 days of transaction date.	2R	2R	2R	1	2	1R	2R
Visa	VS VI REG SIGNATURE	Card present; authorization received; settled within 3 days of transaction date.	3	3	3	1	2	1	3
Visa	VS VI REG ELECTRONIC	Card present; authorization received; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI REG ELECT - ELECTRON	Card present; authorization received; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI REG ISSUER CHIP	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI REG ISS CHIP - ELEC	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI REG ACQUIRER CHIP	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI REG ACQ CHIP - ELEC	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI REG CHIP FULL DATA	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS VI REG CHIP FULL DATA-ELC	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI REG CHIP FULL W PIN	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI REG CHIP FULL PIN-ELC	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS VI REG SECURE E-COMM	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS VI REG SECURE E-COM - ELC	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS VI REG E-COMM MERCHANT	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS VI REG E-COMM MERCH - ELEC	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS VI REG STANDARD	Settled over 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS VI REG STANDARD - ELEC	Settled over 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS REG BUS BUS TO BUS	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS-CARD NOT PRESENT	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS ELEC NTE	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS ELEC TE	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS NON-TRAV L2	Electronic authorization; pertinent interchange fields and commercial card data passed; non-taxed transactions are not eligible; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS RETAIL	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS STD NTE	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS STD TE	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS UTILITY	Electronic authorization; pertinent interchange fields and utility-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS CP DB	Pertinent interchange fields passed.	3	3	4	1	2	1	3
Visa	VS REG BUS CNP DB	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS UTILITY DB	Electronic authorization; pertinent interchange fields and utility-specific processing codes passed; restricted to certain MCC's; settled	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
		within 2 days of transaction date.							
Visa	VS REG BUS STD DB	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS ENH B2B	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS ENH CNP	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS ENH ELEC NON T&E	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS ENH ELEC TE	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS ENH NON TRVL LVL2	Electronic authorization; pertinent interchange fields and commercial card data passed; non-taxed transactions are not eligible; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS ENH RTL	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS ENH STD NON T&E	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG BUS ENH STD T&E	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG COM CNP PREPAID	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG COM RETAIL PREPAID	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG COM STANDARD PREPAID	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG CORP BUS TO BUS	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG CORP-CARD NOT PRESENT	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG CORP ELEC NTE	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG CORP ELEC W/DAT	Electronic authorization; pertinent purchase card data passed; non-CPS qualified; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG CORP NON-TRAV L2	Electronic authorization; pertinent interchange fields and commercial card data passed; non-taxed transactions are not eligible; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS REG CORP NON-TRAV L3	Electronic authorization; pertinent interchange fields and purchase card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG CORP CARD RETAIL	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG CORP STD NTE	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG CORP STD TE	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG CORP TRVL SRVC	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's.	3	3	4	1	2	1	3
Visa	VS REG CR CPS ACCOUNT FUND	Electronic authorization to include address verification and CVV2; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; transaction date within 1 day of purchase date; settled within 2 days of transaction date.	2	3	3	1	2	1	3
Visa	VS REG CR CPS AFD	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; authorization and settlement amount match; settlement amount less than or equal to \$75.00; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG CR CPS AUTO FL DP CAP	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; authorization and settlement amount match; settlement amount less than or equal to \$75.00; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG CR CPS CAR RENTAL-CNP	Electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Visa	VS REG CR CPS CAR RENTAL-CP	Electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Visa	VS REG CPS CHARITY	Pertinent interchange fields passed; restricted to certain MCC's.	2	2	2	1	1	1	2
Visa	VS REG CR CPS CARD NOT PRES	Electronic authorization to include address verification; pertinent interchange fields and card not present transaction data passed; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Visa	VS REG COMM CARD KEYED	Pertinent interchange fields passed.	3	3	4	1	2	1	3
Visa	VS REG CR CPS CAR ECOMM PREF	Electronic authorization to include 3-D secure fields; pertinent interchange fields, e-commerce transaction data (including CAVV) and T&E data passed; secure protocol required; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Visa	VS REG CR CPS HTL ECOMM PREF	Electronic authorization to include 3-D secure fields; pertinent interchange fields, e-commerce transaction data (including CAVV) and T&E data passed; secure protocol required; settled within 2 days of transaction date.	2	2	3	1	2	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS REG CR CPS ECOMMERCE BSC	Electronic authorization to include address verification; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).	2	2	3	1	2	1	2
Visa	VS REG CR CPS ECOMMERCE PFD	Electronic authorization to include 3-D secure fields and address verification; pertinent interchange fields and e-commerce transaction data (including CAVV) passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).	2	2	3	1	2	1	2
Visa	VS REG CR ELEC FUEL CAP	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2	3	4	1	2	1	3
Visa	VS REG CR CPS HOTEL-CARD PRE	Electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Visa	VS REG CR CPS HOTEL-CNP	Electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Visa	VS REG CR CPS RESTAURANT	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG CR CPS RETAIL	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG CR CPS RETAIL 2	Electronic authorization, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG CR CPS RTL KEY ENTRY	Electronic authorization to include address verification ZIP match, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Visa	VS REG CR CPS RETAIL SRVSTA	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; authorization and settlement amount match; settlement amount less than or equal to \$125.00; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG CR CPS RTL SVC STN CP	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; authorization and settlement amount match; settlement amount less than or equal to \$125.00; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS REG CR CPS SMALL TICKET	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement except for bill payment transactions which require bill payment indicators to be passed; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG CR STANDARD	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG CR SUPERMARKET	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG CR CPS SUPMKT CHECK 2	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG DB CPS ACCT FUND	US issued debit card only; electronic authorization to include address verification and CVV2; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; transaction date within 1 day of purchase date; settled within 2 days of transaction date.	1D	3	3	1	2	1	3
Visa	VS REG DB CPS AFD	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization equal to \$1.00 or settlement amount; settlement amount less than or equal to \$75.00; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG DB CPS AFD CAP	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization equal to \$1.00 or settlement amount; settlement amount less than or equal to \$75.00; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG DB CPS CAR CP	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1D	1D	3	1	1	1	1D
Visa	VS REG DB CPS CAR CNP	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Visa	VS REG DB CPS CNP	US issued debit card only; electronic authorization to include address verification; pertinent interchange fields and card not present transaction data passed; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS Reg Debt Repayment No Fee	US issued debit card only; electronic authorization; pertinent interchange fields and debt repayment-specific processing codes passed; restricted to certain MCC's; does not permit the use of convenience fees; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS Reg Debt Repayment No Fee Cap	US issued debit card only; electronic authorization; pertinent interchange fields and debt repayment-specific processing codes passed; restricted to certain MCC's; does not permit the use of convenience fees; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG DB CPS ECOM BSC	US issued debit card only; electronic authorization to include address verification; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).	1D	1D	3	1	2	1	1D
Visa	VS REG DB CPS ECOM PREF	US issued debit card only; electronic authorization to include 3-D secure fields and address verification; pertinent interchange fields and e-commerce transaction data (including CAVV) passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).	1D	1D	3	1	2	1	1D
Visa	VS REG DB CPS ECOM PD	US issued debit card only; electronic authorization to include address verification; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).	1D	1D	3	1	2	1	1D
Visa	VS REG DB CPS ECOM PD HT	Electronic authorization to include 3-D secure fields; pertinent interchange fields, e-commerce transaction data (including CAVV) and T&E data passed; secure protocol required; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Visa	VS REG DB EIRF	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	3	4	1	2	1	3
Visa	VS REG DB EIRF FUEL CAP	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	2	1D	1D
Visa	VS REG DB CPS HOTEL CP	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Visa	VS REG DB CPS HOTEL CNP	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Visa	VS REG DB CPS RESTAURANT	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS REG DB CPS RETAIL CK	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG DB CPS RETAIL 2	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG DB CPS RETAIL 2 CAP	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1	1	1	1	1	1	1
Visa	VS REG DB CPS RETAIL KEY	US issued debit card only; electronic authorization to include address verification ZIP match, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields and debit card data passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Visa	VS REG DB CPS RETAIL SRVSTA	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization and settlement amount match; settlement amount less than or equal to \$125.00; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG DB CPS SVC STN CAP	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization and settlement amount match; settlement amount less than or equal to \$125.00; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG DB CPS SMALL TICKET	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG DB STANDARD	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG DB CPS SUPMKT	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields, debit card data and supermarket-specific processing codes passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS REG DB CPS TAX PAY 1	US issued debit card only; electronic authorization; pertinent interchange fields and debit tax payment-specific processing codes passed; restricted to certain MCC's; transaction amount \$4.00 or greater; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG DB CPS TAX PAY 1 CAP	US issued debit card only; electronic authorization; pertinent interchange fields and debit tax payment-specific processing codes passed; restricted to certain MCC's; transaction amount \$4.00 or greater; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG DB CPS TAX PAY 2	US issued debit card only; electronic authorization; pertinent interchange fields and debit tax payment-specific processing codes passed; restricted to certain MCC's; transaction amount less than \$4.00; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG DB CPS TAX PAY 2 CAP	US issued debit card only; electronic authorization; pertinent interchange fields and debit tax payment-specific processing codes passed; restricted to certain MCC's; transaction amount less than \$4.00; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG DB CPS UTILITY	US issued debit card only; electronic authorization; pertinent interchange fields and utility-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG PP CPS ACCT FUND	US issued debit card only; electronic authorization to include address verification and CVV2; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; transaction date within 1 day of purchase date; settled within 2 days of transaction date.	1D	3	3	1	2	1	3
Visa	VS REG PP CPS AFD	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization equal to \$1.00 or settlement amount; settlement amount less than or equal to \$75.00; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG PP CPS AFD CAP	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization equal to \$1.00 or settlement amount; settlement amount less than or equal to \$75.00; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG PP CPS CAR CP	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Visa	VS REG PP CPS CAR CNP	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Visa	VS REG PP CPS CNP PPD	US issued debit card only; electronic authorization to include address verification; pertinent interchange fields and card not present transaction data passed; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS REG PP CPS ECOM BSC	US issued debit card only; electronic authorization to include address verification; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).	1D	1D	3	1	2	1	1D
Visa	VS REG PP CPS ECOM PFD	US issued debit card only; electronic authorization to include 3-D secure fields and address verification; pertinent interchange fields and e-commerce transaction data (including CAVV) passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).	1D	1D	3	1	2	1	1D
Visa	VS REG DB CPS ECOM PD CAR	Electronic authorization to include 3-D secure fields; pertinent interchange fields, e-commerce transaction data (including CAVV) and T&E data passed; secure protocol required; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Visa	VS REG PP CPS ECOM PFD HTL	Electronic authorization to include 3-D secure fields; pertinent interchange fields, e-commerce transaction data (including CAVV) and T&E data passed; secure protocol required; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Visa	VS REG PP EIRF	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	3	4	1	2	1	3
Visa	VS REG PP EIRF FUEL	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG PP EIRF FUEL CAP	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG PP CPS HTL CP	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Visa	VS REG PP CPS HTL CNP	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Visa	VS REG PP LOAD	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
Visa	VS REG PP CPS RST	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG PP CPS RTL	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS REG PP CPS RTL2	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG PP CPS RTL2 CAP	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1	1	1	1	1	1	1
Visa	VS REG PP CPS RTL KEY	US issued debit card only; electronic authorization to include address verification ZIP match, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields and debit card data passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Visa	VS REG PP CPS SERV STN	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization and settlement amount match; settlement amount less than or equal to \$125.00; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG PP CPS SERV STN CAP	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization and settlement amount match; settlement amount less than or equal to \$125.00; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG PP CPS SMALL TICKET	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG PP US STD	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG PP CPS SMKT	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields, debit card data and supermarket-specific processing codes passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS REG PP CPS SMKT CAP	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields, debit card data and supermarket-specific processing codes passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS REG PUR BUS TO BUS	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG PUR-CARD NOT PRES	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG PUR ELEC NON-T&E	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG PUR ELEC W/DATA	Electronic authorization; pertinent purchase card data passed; non-CPS qualified; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG PUR EMG MKT LG TKT	Electronic authorization, obtained within 1 day of transaction date; pertinent interchange fields, commercial card data and large ticket transaction data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 8 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG PUR NON-TRAV L2	Electronic authorization; pertinent interchange fields and commercial card data passed; non-taxed transactions are not eligible; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG PUR NON-TRAV L3	Electronic authorization; pertinent interchange fields and purchase card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG LARGE PUR ADV 1	Large ticket transaction data passed.	3	3	4	1	2	1	3
Visa	VS REG LARGE PUR ADV 2	Large ticket transaction data passed.	3	3	4	1	2	1	3
Visa	VS REG LARGE PUR ADV 3	Large ticket transaction data passed.	3	3	4	1	2	1	3
Visa	VS REG LARGE PUR ADV 4	Large ticket transaction data passed.	3	3	4	1	2	1	3
Visa	VS REG PUR RETAIL	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG PUR STD NTE	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG PUR STD TE	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG PUR TRVL SRVC	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's.	3	3	4	1	2	1	3
Visa	VS REG PP PUR LRG TKT	Electronic authorization, obtained within 1 day of transaction date; pertinent interchange fields, commercial card data and large ticket transaction data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 8 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG SIG BUS B2B	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG SIG BUS CNP	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS REG SIG BUS ELEC NON TE	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG SIG BUS ELEC TE	Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG SIG BUS LVL2	Electronic authorization; pertinent interchange fields and commercial card data passed; non-taxed transactions are not eligible; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG SIG BUS RTL	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG SIG BUS STD T&E	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG SIG BUS STD NON T&E	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG CR EIRF	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2	3	4	1	2	1	3
Visa	VS REG CR CPS UTILITY	Electronic authorization; pertinent interchange fields and utility-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	2	1	2
Visa	VS REG CPS REWARD 1	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
Visa	VS REG CPS REWARD 2	Electronic authorization to include address verification (as needed), obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
Visa	VS REG CPS REWARD 2/CNP	Electronic authorization to include address verification (as needed), obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
Visa	VS REG CPS REWRD 2/ECOM BASIC CR	Electronic authorization to include address verification (as needed), obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
Visa	VS PR REG PETROL CONS DEBIT	Pertinent interchange fields passed; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS PR REG PETROL CONS CREDIT	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS PR REG PETROL COMMERCIAL	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS PR REG PETROL SIGNATURE	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS PR REG SPMK CONS DEBIT	Pertinent interchange fields passed; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS PR REG SPMK CONS CREDIT	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS PR REG SPMK COMMERCIAL	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS PR REG SPMK SIGNATURE	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS PR REG SMALL TKT DEBIT	Pertinent interchange fields passed; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS PR REG SMALL TKT CREDIT	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS PR REG SMALL TKT COMM	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS PR REG SMALL TKT SIGNTR	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS PR REG SM TKT UTL DEBIT	Pertinent interchange fields passed; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS PR REG SM TKT UTL CREDIT	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS PR REG SM TKT UTL COMM	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS PR REG SM TKT UTL SIGNTR	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS PR REG SM TKT DC DEBIT	Pertinent interchange fields passed; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS PR REG SM TKT DC CREDIT	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS PR REG SM TKT DC COMM	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS PR REG SM TKT DC SIGNTR	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS PR REG RETAIL I CNS DB	Pertinent interchange fields passed; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS PR REG RETAIL I CNS CR	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS PR REG RETAIL I COMM	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS PR REG RETAIL I SIGNTR	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	3	1	2	1	3
Visa	VS PR REG RETAIL II CNS DB	Pertinent interchange fields passed; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS PR REG RETAIL II CNS CR	Pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS PR REG RETAIL II COMM	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS PR REG RETAIL II SIGNTR	Pertinent interchange fields passed; settled within 3 days of transaction date.	3	3	3	1	2	1	3
Visa	VS PR REG STANDARD DEBIT	Settled over 3 days of transaction date.	1D	1D	1D	1	2	1D	1D
Visa	VS PR REG STANDARD CREDIT	Settled over 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS PR REG STND COMMERCIAL	Settled over 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS PR REG STND SIGNATURE	Settled over 3 days of transaction date.	3	3	3	1	2	1	3
Visa	VS LAC REG INTRA ACQ CHIP	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC REG COMM CARD	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS LAC REG INTRA ISS CHIP	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC REG SIGNATURE CARD	Card present; authorization received; settled within 3 days of transaction date.	3	3	3	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS LAC REG BUSINESS	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS LAC REG PURCHASING	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS LAC REG INFINITE	Pertinent interchange fields passed.	3R	3R	3R	1	1	1R	3R
Visa	VS LAC REG ELECTRONIC	Card present; authorization received; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC REG ELECTRONIC-ELEC	Card present; authorization received; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC REG ISS CHIP-ELEC	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC REG ACQ CHIP-ELEC	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC REG CHIP FULL DATA	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC REG CHIP FL DATA-ELEC	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC REG CHIP FL DT W PIN	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC REG CHPFLDATA PIN-EL	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS LAC REG SEC E-COMM	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS LAC REG SEC E-COMM - ELEC	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS LAC REG E-COMM MERCHANT	Authorization received; pertinent interchange fields and e-commerce transaction data passed.	2	2	2	1	2	1	2
Visa	VS LAC REG E-COMM MERCH-ELEC	Authorization received; pertinent interchange fields and e-commerce transaction data passed.	2	2	2	1	2	1	2
Visa	VS LAC REG STANDARD	Settled over 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS LAC REG STANDARD - ELEC	Settled over 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS LAC REG PREMIUM	Card present; authorization received; settled within 3 days of transaction date.	3R	3R	3R	1	1	1R	3R
Visa	VS LAC REG SPR PREMIUM	Card present; authorization received; settled within 3 days of transaction date.	3R	3R	3R	1	1	1R	3R
Visa	VS LAC REG VMT FAST FUNDS	Pertinent interchange fields passed.	2	2	2	1	1	1	2
Visa	VS REG INTL STANDARD	Authorization received; settled over 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS REG PRE-PS2000	Card present; authorization received; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG INFINITE	Card present; authorization received; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
Visa	VS REG INTERREG ACQ CHIP	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG I/REG ACQ CHP ELEC	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG I/REG ISSUER CHIP	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	VS REG I/REG ISS CHP ELEC	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG I/REG SECURE E-COM	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS REG I/REG E-COMM MERCH	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS REG STANDARD ELECTRON	Authorization received; settled over 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS REG ELECTRONIC ELECTRON	Card present; authorization received; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG E-COMM MERCH ELEC	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS REG SEC E-COMM ELECTRON	Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	2	2	2	1	2	1	2
Visa	VS REG INTER-REG BUS	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG INTER-REG CORP	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG INTER-REG PURC	Card present; authorization received; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS REG CHIP FULL DATA	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG CHIP FULL DATA ELEC	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG CHIP FL DATA W PIN	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG CHIP FL DATA PIN ELEC	Chip-qualified card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Visa	VS REG I/REG PREMIUM	Card present; authorization received; settled within 3 days of transaction date.	3R	3R	3R	1	1	1R	3R
Visa	VS REG I/REG SPR PREMIUM	Card present; authorization received; settled within 3 days of transaction date.	3R	3R	3R	1	1	1R	3R
Visa	VS REG BUS CARD CR VCR NONPASS	Sales return transaction.	2	2	2	1	1	1	2
Visa	VS Private Label Basic	Pertinent interchange fields passed.	1	1	1	1	1	1	1
Visa	VS Private Label Standard	Pertinent interchange fields passed.	1	3	4	1	2	1	3
Visa	VS Private Label Enhanced	Pertinent interchange fields passed.	3	3	4	1	2	1	3
Visa	VS Private Label Specialized	Pertinent interchange fields passed.	3	3	4	1	2	1	3
Visa	VS Private Label Premium	Pertinent interchange fields passed.	3	3	4	1	2	1	3
Visa	Visa Infinite Retail	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	2R	3R	4R	1	1	1R	3R
Visa	Visa Infinite CNP	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Visa	Visa Infinite B2B	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
Visa	Visa Infinite Fuel	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
Visa	Visa Infinite Fuel CAP	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
Visa	Visa Infinite Electronic	Electronic authorization; pertinent interchange fields passed; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
Visa	Visa Infinite Standard	Settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
Visa	Visa Infinite Standard Fuel CAP	Settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
Visa	VS CPS/RECURRING BILL PAYMNT	Pertinent interchange fields passed.	2	2	2	1	2	1	2
Visa	VS US Purchasing Card Fleet	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS US STP Tier 1	Purchasing and corporate card transactions utilizing VISA STP service; business must be registered with Visa	3	3	4	1	2	1	3
Visa	VS US STP Tier 2	Purchasing and corporate card transactions utilizing VISA STP service; business must be registered with Visa	3	3	4	1	2	1	3
Visa	VS US STP Tier 3	Purchasing and corporate card transactions utilizing VISA STP service; business must be registered with Visa	3	3	4	1	2	1	3
Visa	VS US STP Tier 4	Purchasing and corporate card transactions utilizing VISA STP service; business must be registered with Visa	3	3	4	1	2	1	3
Visa	VS US STP Tier 5	Purchasing and corporate card transactions utilizing VISA STP service; business must be registered with Visa	3	3	4	1	2	1	3
Visa	VS Business B2B T4	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Retail T4	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business CNP T4	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Level 2 T4	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Electronic T4	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Elect T/E T4	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Business Standard T4	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
		transaction date.							
Visa	VS Business Standard T/E T4	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
Visa	VS Global B2B Virtual Payments	Pertinent interchange fields passed.	3	3	4	1	2	1	3
Visa	VS Government Credit	Pertinent interchange fields passed; restricted to certain MCC's.	2	2	3	1	1	1	2
Visa	VS Government Debit	Pertinent interchange fields passed; restricted to certain MCC's.	3	3	3	1	1	1	3
Visa	VS Government Debit Cap	Pertinent interchange fields passed; restricted to certain MCC's.	3	3	3	1	1	1	3
Visa	VS Government Prepaid	Pertinent interchange fields passed; restricted to certain MCC's.	3	3	3	1	1	1	3
Visa	VS Government Prepaid Cap	Pertinent interchange fields passed; restricted to certain MCC's.	3	3	3	1	1	1	3
Visa	VS Regulated Government Debit	Pertinent interchange fields passed; restricted to certain MCC's.	3	3	3	1	1	1	3
Visa	VS Regulated Government Debit Cap	Pertinent interchange fields passed; restricted to certain MCC's.	3	3	3	1	1	1	3
Visa	VS Regulated Government Prepaid	Pertinent interchange fields passed; restricted to certain MCC's.	3	3	3	1	1	1	3
Visa	VS Regulated Government Prepaid Cap	Pertinent interchange fields passed; restricted to certain MCC's.	3	3	3	1	1	1	3
Visa	VS Corporate Fuel Level 2	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's.	3	3	4	1	2	1	3
Visa	VS Purchasing Fuel Level 2	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's.	3	3	4	1	2	1	3
Visa	VS Debt Repayment 2	US issued debit card only; electronic authorization; pertinent interchange fields and debt repayment-specific processing codes passed; restricted to certain MCC's; permits the use of convenience fees; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS Debt Repayment 2 Cap	US issued debit card only; electronic authorization; pertinent interchange fields and debt repayment-specific processing codes passed; restricted to certain MCC's; permits the use of convenience fees; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Visa	VS Reg Debt Repayment 2	US issued debit card only; electronic authorization; pertinent interchange fields and debt repayment-specific processing codes passed; restricted to certain MCC's; permits the use of convenience fees; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Visa	VS Reg Debt Repayment 2 Cap	US issued debit card only; electronic authorization; pertinent interchange fields and debt repayment-specific processing codes passed; restricted to certain MCC's; permits the use of convenience fees; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC Standard Domestic Fees Credit	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC Merit I Credit	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2	2	3	1	2	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Merit III Credit	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
MC	MC Intl Standard	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC Intl Electronic	Full contents of magnetic stripe read and passed in authorization and settlement; settled within 5 days of transaction date.	3	3	3	1	1	1	3
MC	MC Supermarket Credit	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
MC	MC Commercial T/E Rate 1 MCB	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Convenience Purchases Credit	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00 for self-service terminals; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
MC	MC Travel Industries Premier Service Credit	Electronic authorization; key entry permitted; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	2	2	3	1	2	1	2
MC	MC Key Entered Credit	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	3	1	2	1	2
MC	MC Corporate Standard	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC Corporate Data Rate 1	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Data Rate 2 Petro	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Data Rate III	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Face to Face Petro	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Corporate Large Ticket	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Intl Corporate Standard	Authorization required over floor limit; settled within 3 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Intl Corporate Large Ticket	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Intl Corporate Data Rate 2	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Intl Corporate Purchasing Standard	Authorization required over floor limit; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC World T/E	Electronic authorization; pertinent T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
MC	MC Service Industries Credit	Electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	2	1	2
MC	MC Commercial T/E Rate 2 MCB	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Full UCAF Debit	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	1	1	1	1	2	1	1
MC	MC Merchant UCAF Debit	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	1	1	1	1	2	1	1
MC	MC Diners Electronic	Pertinent interchange fields passed.	2	2	3	1	2	1	2
MC	MC Diners Standard	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC World Full UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC Consumer Credit Utilities	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	2	1	2
MC	MC Payment Transaction Credit	Pertinent interchange fields passed.	2	2	2	1	2	1	2
MC	MC Payment Transaction Corporate	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Intl Consumer Payment Program	Pertinent interchange fields passed.	2	2	2	1	2	1	2
MC	MC Intl Corporate Payment Program	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Puerto Rico Consumer Standard Credit	Merchant location in Puerto Rico only; settled within 30 days of transaction date.	2	2	2	1	2	1	2
MC	MC Consumer Debit Utilities	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
MC	MC Full UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	2	2	2	1	2	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Intl Merchant UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3	3	4	1	2	1	3
MC	MC Intl Full UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial T/E Rate 3 MCB	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial T/E Rate 3 MAC	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Large Ticket 2 MAC	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Large Ticket 3 MAC	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC World Petroleum Base	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC Petroleum Base	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2	2	2	1	1	1	2
MC	MC Merit III Tier 3 Credit	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
MC	MC Commercial Payment MAC	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Commercial Face to Face MAC	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Large Ticket 1 MAC	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Standard MAC	Authorization required over floor limit; settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Commercial Rate 3 Large Market	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Data Rate 2 MAC	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Rate 1 Large Market	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial T/E Rate 2 MAC	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC World Elite Petroleum Base	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC Commercial T/E Rate 1 MAC	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC World Elite T/E Large Ticket	Electronic authorization; pertinent interchange fields and T&E data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC Commercial Large Ticket 2	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Large Ticket 3	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Enhanced Merit III Base	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC Enhanced Merit III Tier 3	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC Enhanced Supermarket Base	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC Enhanced Public Sector	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	2	1R	2R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Enhanced Convenience Purchases	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00 for self-service terminals; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC Enhanced Service Industries	Electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC Enhanced Merchant UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC Enhanced Full UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC Public Sector Credit	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2	2	2	1	2	1	2
MC	MC Standard Domestic Fees Debit	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC Key Entered Debit	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	3	1	2	1	1
MC	MC Merit I Debit	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1	1	3	1	2	1	1
MC	MC Merit III Debit **	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
MC	MC Service Industries Debit	US issued debit card only; electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
MC	MC Supermarket Debit	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
MC	MC Travel Industries Premier Service Debit	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	1	1	3	1	2	1	1
MC	MC Payment Transaction Debit	Pertinent interchange fields passed.	1	1	1	1	1	1	1
MC	MC Public Sector Debit	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1	1	1	1	1	1	1

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Small Ticket Debit **	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
MC	MC Petroleum CAT/AFD Debit	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	1	1	1	1	1	1	1
MC	MC Petroleum Service Station Debit **	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
MC	MC Merit III Tier 3 Debit	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
MC	MC Restaurant Debit **	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
MC	MC Emerging Markets Debit **	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	3	1	1	1	3
MC	MC Supermarket Cap Debit **	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
MC	MC World Merit III Tier 3	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC Consumer Debit Refund Group 1	Sales return transaction.	1	1	1	1	1	1	1
MC	MC Consumer Debit Refund Group 2	Sales return transaction.	1	1	1	1	1	1	1
MC	MC Consumer Debit Refund Group 3	Sales return transaction.	1	1	1	1	1	1	1
MC	MC Consumer Credit Refund Group 1	Sales return transaction.	2	2	2	1	1	1	2
MC	MC Consumer Credit Refund Group 2	Sales return transaction.	2	2	2	1	1	1	2
MC	MC Consumer Credit Refund Group 3	Sales return transaction.	2	2	2	1	1	1	2
MC	MC Consumer Credit Refund Group 4	Sales return transaction.	2	2	2	1	1	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Consumer Credit Refund Group 5	Sales return transaction.	2	2	2	1	1	1	2
MC	MC Corporate Refund Group 1	Sales return transaction.	2	2	2	1	2	1	2
MC	MC Corporate Refund Group 2	Sales return transaction.	2	2	2	1	2	1	2
MC	MC Corporate Refund Group 3	Sales return transaction.	2	2	2	1	2	1	2
MC	MC Corporate Refund Group 4	Sales return transaction.	2	2	2	1	2	1	2
MC	MC Enhanced Merit I	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC Enhanced Key Entered	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC Enhanced Travel Industries	Electronic authorization; key entry permitted; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC Enhanced Utilities	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC Enhanced Standard	Authorization required over floor limit; settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Enhanced Petroleum Base	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC World Utilities	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC World Standard	Authorization required over floor limit; settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC World Merit I	Electronic authorization; key entry permitted; pertinent interchange fields passed; settled within 3 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC World Key Entered	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC World Merit III	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC World Convenience Purchases	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00 for self-service terminals; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC World Supermarket	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction	2R	2R	2R	1	1	1R	2R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
		date.							
MC	MC World Service Industries	Electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC World Public Sector	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC World Restaurant	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$60.00; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC Merchant UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	2	2	2	1	2	1	2
MC	MC World Merchant UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC Intl Electronic Consumer	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	3	3	3	1	1	1	3
MC	MC Intl Electronic Corporate	Authorization required over floor limit; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC World Elite Standard	Authorization required over floor limit; settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC World Elite Merit I	Electronic authorization; key entry permitted; pertinent interchange fields passed; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
MC	MC World Elite Key Entered	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	3R	4R	1	2	1R	3R
MC	MC World Elite Merit III	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	3R	4R	1	1	1R	3R
MC	MC World Elite Merit III Tier 3	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC World Elite Convenience Purchases	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00 for self-service terminals; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	4R	1	1	1R	2R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC World Elite Supermarket Base	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC World Elite Service Industries	Electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC World Elite Public Sector	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC World Elite Restaurant	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$60.00; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC World Elite T/E	Electronic authorization; pertinent T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
MC	MC World Elite Merchant UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC World Elite Full UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC World Elite Utilities	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC Commercial Large Ticket 1 MWB	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Standard MWB	Authorization required over floor limit; settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Data Rate 3 MWB	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Data Rate 2 MWB	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Data Rate 1 MWB	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial T/E Rate 2 MWB	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial T/E Rate 1 MWB	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Commercial T/E Rate 3 MWB	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Large Ticket 2 MWB	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Large Ticket 3 MWB	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Payment MAB	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Commercial Face to Face MAB	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Large Ticket 1 MAB	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Standard MAB	Authorization required over floor limit; settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Data Rate 3 MAB	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Data Rate 2 MAB	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Data Rate 1 MAB	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial T/E Rate 2 MAB	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial T/E Rate 1 MAB	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial T/E Rate 3 MAB	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Large Ticket 2 MAB	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Large Ticket 3 MAB	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Payment MWO	Pertinent interchange fields passed.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Commercial Face to Face MWO	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Large Ticket 1 MWO	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Standard MWO	Authorization required over floor limit; settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Data Rate 3 MWO	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Data Rate 2 MWO	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Data Rate 1 MWO	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial T/E Rate 2 MWO	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial T/E Rate 1 MWO	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial T/E Rate 3 MWO	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Large Ticket 2 MWO	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Large Ticket 3 MWO	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Payment MWB	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Commercial Face to Face MWB	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC World Petroleum Base Cap	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Petroleum Base Cap	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2	2	2	1	1	1	2
MC	MC World Elite Petroleum Base Cap	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC Enhanced Petroleum Base Cap	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC Petroleum CAT/AFD Debit Cap	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	1	1	1	1	1	1	1
MC	MC Petroleum Service Station Debit Cap	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
MC	MC Puerto Rico World	Pertinent interchange fields passed.	2R	2R	3R	1	2	1R	2R
MC	MC Puerto Rico Commercial	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Private Label PVL	Pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC Commercial Data Rate 2 Petro MWB	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Data Rate II	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Data Rate 2 MCO	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Data Rate 2 MCF	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Commercial Data Rate 2 MCP	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Face to Face Petro MWB	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Commercial Face-to-Face	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Face to Face MCO	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Face to Face MCF	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Face to Face MCP	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Merit I Insurance	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.	2	2	2	1	2	1	2
MC	MC Merit I Debit Real Estate	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.	1	1	1	1	2	1	1
MC	MC Enhanced Merit I Insurance	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC World Merit I Insurance	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC World Elite Merit I Insurance	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
MC	MC Merit I Real Estate	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.	2	2	2	1	2	1	2
MC	MC Enhanced Merit I Real Estate	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.	2R	2R	2R	1	2	1R	2R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC World Merit I Real Estate	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC World Elite Merit I Real Estate	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
MC	MC Electronic Payment Account	Pertinent interchange fields passed.	2	2	2	1	2	1	2
MC	MC Private Label PVA	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Private Label PVB	Pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC Private Label PVC	Pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC Private Label PVD	Pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC Private Label PVE	Pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC Private Label PVF	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Private Label PVG	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Private Label PVH	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Private Label PVI	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Private Label PVJ	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Premium LAC Acquirer Chip	Chip-qualified card; pertinent interchange fields passed.	2R	2R	2R	1	1	1R	2R
MC	MC Premium LAC Issuer Chip	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC Premium LAC Electronic	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC Premium LAC Full UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC Premium LAC Merchant UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC Premium LAC Standard	Settled within 30 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC Puerto Rico Charities Credit	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC Puerto Rico Petroleum Credit	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC Puerto Rico Government Credit	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	2	1	2
MC	MC Puerto Rico Supermarket Credit	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC Puerto Rico Emerging Markets Credit	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC Puerto Rico Utilities Credit	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Puerto Rico Rapid Payments Credit	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC Puerto Rico Electronic Credit	Pertinent interchange fields passed.	2	2	2	1	2	1	2
MC	MC Puerto Rico Charities Debit	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC Puerto Rico Petroleum Debit	Restricted to certain MCC's; merchant location in Puerto Rico only.	1	1	1	1	1	1	1
MC	MC Puerto Rico Government Debit	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	2	1	2
MC	MC Puerto Rico Supermarket Debit	Restricted to certain MCC's; merchant location in Puerto Rico only.	1	1	1	1	1	1	1
MC	MC Puerto Rico Emerging Markets Debit	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC Puerto Rico Utilities Debit	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC Puerto Rico Rapid Payments Debit	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC Puerto Rico Electronic Debit	Restricted to certain MCC's; merchant location in Puerto Rico only.	1	1	1	1	2	1	1
MC	MC Puerto Rico Consumer Standard Debit	Merchant location in Puerto Rico only; settled within 30 days of transaction date.	2	2	2	1	2	1	2
MC	MC High Value Standard	Authorization required over floor limit; settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC High Value Merit I	Electronic authorization; key entry permitted; pertinent interchange fields passed; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
MC	MC High Value Key Entered	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	3R	4R	1	2	1R	3R
MC	MC High Value Merit III Base 1	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	3R	4R	1	1	1R	3R
MC	MC High Value Merit III Tier 3	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC High Value Convenience Purchases	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00 for self-service terminals; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	4R	1	1	1R	2R
MC	MC High Value Supermarket Base	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC High Value Service Industries	Electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC High Value Public Sector	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC High Value Restaurant	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$60.00; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC High Value T/E	Electronic authorization; pertinent T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
MC	MC High Value Merchant UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC High Value Full UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC High Value Utilities	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC High Value Petroleum Base	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC High Value T/E Large Ticket	Electronic authorization; pertinent interchange fields and T&E data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC High Value Merit I Insurance	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
MC	MC High Value Merit I Real Estate	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
MC	MC High Value Petro Cap	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC Commercial T/E 1 MCO	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial T/E 2 MCO	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial T/E 3 MCO	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Commercial T/E 1 MCP	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial T/E 2 MCP	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial T/E 3 MCP	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial T/E 1 MCF	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial T/E 2 MCF	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial T/E 3 MCF	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Utilities MAB	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Utilities	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Utilities MWB	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 2 Data Rate I	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 2 Data Rate II	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 2 Data Rate III	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 2 Face-to-Face	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 2 Large Ticket I	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 2 Large Ticket II	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Business Level 2 Large Ticket III	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 2 Standard	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 2 T&E Rate I	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 2 T&E Rate II	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 2 T&E Rate III	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 2 Utilities	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Interregional Consumer Premium Electronic	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC Interregional Consumer Premium Full UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC Interregional Consumer Premium Merchant UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC Interregional Consumer Premium Standard	Settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Interregional Commercial Premium Standard	Authorization required over floor limit; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Rewards Redemption	Pertinent interchange fields passed.	1	1	1	1	2	1	1
MC	MC Business Enhanced Value Data Rate 2 Petro	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Enhanced Value Face to Face Petro	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Data Rate 2 Petro MAB	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Commercial Face to Face Petro MAB	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Interregional Super Prem ACQ Chip	Chip-qualified card; pertinent interchange fields passed.	3R	3R	4R	1	1	1R	3R
MC	MC Interregional Super Prem ISS Chip	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	3R	3R	4R	1	1	1R	3R
MC	MC Commercial Supermarket	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Commercial Supermarket Fleet	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Commercial Supermarket Corporate	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Commercial Supermarket Purchasing	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Commercial Supermarket Bus World Elite	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Commercial Supermarket Bus World	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Business Level 2 Supermarket	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC LAC Super Prem Elec	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC LAC Super Prem Full UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC LAC Super Prem Merch UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC LAC Super Prem Standard	Settled within 30 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC LAC Intra CN Full UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3	3	4	1	2	1	3
MC	MC LAC Intra CN Merch UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3	3	4	1	2	1	3
MC	MC LAC Intra CN Prem ACQ CH	Chip-qualified card; pertinent interchange fields passed.	2R	2R	2R	1	1	1R	2R
MC	MC LAC Inter CN Prem ISS CH	Chip-qualified Issuer card; pertinent interchange fields passed.	2R	2R	2R	1	1	1R	2R
MC	MC Interregional Comm Priv Label	Pertinent interchange fields passed.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Interregional Super Prem Electronic	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Interregional Super Prem Full UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Interregional Super Prem Merch UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Interregional Super Prem Standard	Settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC LAC Intra CN ISS Chip	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
MC	MC LAC Intra CN ACQ Chip	Chip-qualified card; pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC LAC Intra CN Standard	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC LAC Intra CN Electronic	Full contents of magnetic stripe read and passed in authorization and settlement; settled within 5 days of transaction date.	3	3	3	1	2	1	3
MC	MC Interregional Cons Regulated POS Debit	Pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC Interregional Cons Regulated POS Debit Frd	Pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC LAC Cons Reg POS DB	Pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC LAC Cons Reg POS DB Frd	Pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC US Cons Regulated POS Debit	Pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC US Cons Regulated POS Debit w/Fraud Adj	Pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC Puerto Rico Consumer Regulated Debit	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC Puerto Rico Consumer Regulated Debit Fraud	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC US Regulated Debit Small Ticket	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC US Regulated Debit Small Ticket w/Fraud	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC LAC Regulated Debit Small Ticket	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC LAC Regulated Debit Small Ticket w/Fraud	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC Interregional Reg Debit Small Ticket	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC Interregional Reg Debit Small Ticket w/Fraud	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC Puerto Rico Regulated Debit Small Ticket	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC Puerto Rico Reg Debit Small Ticket w/Fraud	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC Commercial Data Rate 3 CORP	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Data Rate 3 PURC	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Large Ticket I CORP	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Large Ticket I PURC	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Large Ticket II CORP	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Large Ticket II PURC	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Large Ticket III CORP	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Commercial Large Ticket III PURC	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Key Entered Prepaid	US issued Prepaid debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	3	1	2	1	1
MC	MC Merit I Prepaid **	US issued Prepaid debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	3	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Utilities Prepaid	US issued Prepaid debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
MC	MC Prepaid Online Bill Pay	Pertinent interchange fields passed.	1	1	1	1	2	1	1
MC	MC REG POS DB-CHARITIES	Pertinent interchange fields passed; restricted to certain MCC's.	2	2	2	1	1	1	2
MC	MC REG CORP DATA 1	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG CORP DATA 3	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC LD BUS CARD DATA RATE 2	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC LD BUS CARD CORP FTF	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG COMM LARGE TICKET 1	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG COMM LARGE TICKET 2	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG COMM LARGE TICKET 3	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG COMM LRG TICKET 1 MPG	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG COMM LRG TICKET 2 MPG	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG COMM LRG TICKET 3 MPG	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG PAYMENT US CORP	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC REG COMM REBATE	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC REG CORPORATE CR GRP 1	Sales return transaction.	2	2	2	1	2	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REG CORPORATE CR GRP 2	Sales return transaction.	2	2	2	1	2	1	2
MC	MC REG CORPORATE CR GRP 3	Sales return transaction.	2	2	2	1	2	1	2
MC	MC REG CORPORATE CR GRP 4	Sales return transaction.	2	2	2	1	2	1	2
MC	MC REG CORP STANDARD	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG COMM SPRMRKT BUSINESS	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC REG COMM T/E 1 - MC REGB	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG COMM T/E 2 - MC REGB	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG COMM T/E 3 - MC REGB	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG CONV PURCH DBT	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00 for self-service terminals; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
MC	MC REG LODGING & AUTO RENTAL DB	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	3	1	1	1	1D
MC	MC REG EMERGING MKTS DB	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REG FULL UCAF CONS DB	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	1D	1D	1D	1	2	1D	1D
MC	MC REG KEY-ENTERED DBT	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
MC	MC REG MERCHANT UCAF CONS DB	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	1D	1D	1D	1	2	1D	1D
MC	MC REG MERIT 1 DBT	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	3	1	2	1	1D
MC	MC REG MERIT 1 DBT-RE	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REG MERIT 3 DBT	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REG MERIT 3 TIER 3 DB	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REG PAYMENT TRANS DBT	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC REG PETRO CAT/AFD DB	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REG PETRO SRVC STA DB	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REG PETRO CAT/AFD CAP	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REG PETRO SRVC STACAP	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REG PUBLIC SECTOR DBT	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2	2	2	1	1	1	2
MC	MC REG CONSUMER DB GRP 1	Sales return transaction.	1D	1D	1D	1	1	1D	1D
MC	MC REG CONSUMER DB GRP 2	Sales return transaction.	1D	1D	1D	1	1	1D	1D
MC	MC REG CONSUMER DB GRP 3	Sales return transaction.	1D	1D	1D	1	1	1D	1D
MC	MC REG RESTAURANT DB	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REG SERVICE INDUSTRY DBT	US issued debit card only; electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REG SMALL TICKET DB	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REG US CONS STD DBT	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG SUPMKT DBT	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REG SUPMKT BASE CAP DB	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REG CONSUMER UTIL DB	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REG KEY-ENTERED PREPAID	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
MC	MC REG MERIT 1 PREPAID	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	3	1	2	1	1D
MC	MC REG PPONLINE BILL PAY	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	2	1D	1D
MC	MC REG UTILITIES PREPAID	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REG PAYMENT US CONS	Pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC REG PET/CD ACT TERM	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2	2	2	1	1	1	2
MC	MC REG MERIT 1-INS	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2	2	2	1	2	1	2
MC	MC REG STANDARD	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC PR REG DOMESTIC-COMM	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC PR REG DOM CHARITIES-DB	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC PR REG DOM ELECTRONIC-DB	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC PR REG DOM EMERG MKTS-DB	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC PR REG DOM GOVERNMENT-DB	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC PR REG DOM PETROLEUM-DB	Restricted to certain MCC's; merchant location in Puerto Rico only.	1D	1D	1D	1	1	1D	1D
MC	MC PR REG DOM RAPID PAY-DB	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC PR REG DOM CONSUMER-DB	Merchant location in Puerto Rico only; settled within 30 days of transaction date.	2	2	2	1	1	1	2
MC	MC PR REG DOM SUPERMARKET-DB	Restricted to certain MCC's; merchant location in Puerto Rico only.	1D	1D	1D	1	1	1D	1D
MC	MC PR REG DOM UTILITIES-DB	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC LAC REG INTRA CN ACQ CHIP	Chip-qualified card; pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC LAC REG INTRA CN ELEC	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC LAC REG INTRA CN FLL UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC LAC REG INTRA CN ISS CHIP	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
MC	MC LAC REG CN MRCH UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC LAC REG INTRA CN STANDARD	Settled within 30 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC LAC REG PREMIUM ACQ CHIP	Chip-qualified card; pertinent interchange fields passed.	2R	2R	2R	1	1	1R	2R
MC	MC INTER REG CN PREM ACQ CHP	Chip-qualified card; pertinent interchange fields passed.	3R	3R	4R	1	1	1R	3R
MC	MC LAC REG PREMIUM ELEC	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC LAC REG PREMIUM FULL UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC LAC REG PREMIUM ISS CHIP	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC INTER REG CN PREM ISS CHP	Chip-qualified Issuer card; pertinent interchange fields passed.	3R	3R	4R	1	1	1R	3R
MC	MC LAC REG PREM MERCH UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC LAC REG PREMIUM STANDARD	Settled within 30 days of transaction date.	2R	2R	3R	1	2	1R	2R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REGF CORP DATA 1	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF CORP DATA 3	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC LF BUS CARD DATA RATE 2	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC LF BUS CARD CORP FTF	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF COMM LARGE TICKET 1	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF COMM LARGE TICKET 2	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF COMM LARGE TICKET 3	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF COMM LRG TKT 1 MPG	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF COMM LRG TKT 2 MPG	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF COMM LRG TKT 3 MPG	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF PAYMENT US CORP	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC REGF COMM REBATE	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC REGF CORPORATE CR GRP 1	Sales return transaction.	2	2	2	1	2	1	2
MC	MC REGF CORPORATE CR GRP 2	Sales return transaction.	2	2	2	1	2	1	2
MC	MC REGF CORPORATE CR GRP 3	Sales return transaction.	2	2	2	1	2	1	2
MC	MC REGF CORPORATE CR GRP 4	Sales return transaction.	2	2	2	1	2	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REGF CORP STANDARD	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF COMM SPRMRKT BUS	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC REGF COMM T/E 1 - MCB	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF COMM T/E 2 - MCB	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF COMM T/E 3 - MCB	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF CONV PURCH DBT	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00 for self-service terminals; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
MC	MC REGF LODG & AUTO RNTL DB	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	3	1	1	1	1D
MC	MC REGF EMERGING MKTS DB	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REGF FULL UCAF CONS DB	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	1D	1D	1D	1	2	1D	1D
MC	MC REGF KEY-ENTERED DBT	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
MC	MC REGF MERCH UCAF CONS DB	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	1D	1D	1D	1	2	1D	1D
MC	MC REGF MERIT 1 DBT	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	3	1	2	1	1D
MC	MC REGF MERIT 1 DBT-RE	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	2	1D	1D
MC	MC REGF MERIT 3 DBT	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REGF MERIT 3 TIER 3 DB	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REGF PAYMENT TRANS DBT	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC REGF PETRO CAT/AFD DB	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REGF PETRO SRVC STA DB	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REGF PETRO CAT/AFD CAP	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REGF PETRO SRVC STACAP	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REGF PUBLIC SECTOR DBT	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2	2	2	1	1	1	2
MC	MC REGF CONSUMER DB GRP 1	Sales return transaction.	1D	1D	1D	1	1	1D	1D
MC	MC REGF CONSUMER DB GRP 2	Sales return transaction.	1D	1D	1D	1	1	1D	1D
MC	MC REGF CONSUMER DB GRP 3	Sales return transaction.	1D	1D	1D	1	1	1D	1D
MC	MC REGF RESTAURANT DB	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REGF SERVICE INDUSTRY DB	US issued debit card only; electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REGF SMALL TICKET DB	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REGF US CONS STD DBT	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF SUPMKT DBT	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REGF SUPMKT BASE CAP DB	US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REGF CONSUMER UTIL DB	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REGF KEY-ENTERED PREPAID	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
MC	MC REGF MERIT 1 PREPAID	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	3	1	2	1	1D
MC	MC REGF PPONLINE BILL PAY	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.	1D	1D	1D	1	2	1D	1D
MC	MC REGF UTILITIES PREPAID	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC REGF PAYMENT US CONS	Pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC REGF PET/CD ACT TERM	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2	2	2	1	1	1	2
MC	MC REGF MERIT 1-INS	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.	2	2	2	1	2	1	2
MC	MC REGF STANDARD	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC PR REGF DOMESTIC-COMM	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC PR REGF DOM CHARITIES-DB	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC PR REGF DOM ELECTRONIC-DB	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC PR REGF DOM EMERG MKTS-DB	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC PR REGF DOM GOVERNMENT-DB	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC PR REGF DOM PETROLEUM-DB	Restricted to certain MCC's; merchant location in Puerto Rico only.	1D	1D	1D	1	1	1D	1D
MC	MC PR REGF DOM RAPID PAY-DB	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC PR REGF DOM CONSUMER-DB	Merchant location in Puerto Rico only; settled within 30 days of transaction date.	2	2	2	1	1	1	2
MC	MC PR REGF DOM SUPER-DB	Restricted to certain MCC's; merchant location in Puerto Rico only.	1D	1D	1D	1	1	1D	1D
MC	MC PR REGF DOM UTILITIES-DB	Restricted to certain MCC's; merchant location in Puerto Rico only.	2	2	2	1	1	1	2
MC	MC LAC REGF CN ACQ CHIP	Chip-qualified card; pertinent interchange fields passed.	2	2	2	1	1	1	2
MC	MC LAC REGF INTRA CN ELEC	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC LAC REGF CN FULL UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC LAC REGF CN ISS CHIP	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2	2	2	1	1	1	2
MC	MC LAC REGF CN MERCH UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC LAC REGF CN STANDARD	Settled within 30 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC LAC REGF PREM ACQ CHIP	Chip-qualified card; pertinent interchange fields passed.	2R	2R	2R	1	1	1R	2R
MC	MC INTER REGF CN PRM ACQ CHP	Chip-qualified card; pertinent interchange fields passed.	3R	3R	4R	1	1	1R	3R
MC	MC LAC REGF PREM ELEC	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC LAC REGF PREM FULL UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC LAC REGF PREM ISSUER CHIP	Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC INTR REGF CN PREM ISS CHP	Chip-qualified Issuer card; pertinent interchange fields passed.	3R	3R	4R	1	1	1R	3R
MC	MC LAC REGF PREM MERCH UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC LAC REGF PREMIUM STANDARD	Settled within 30 days of transaction date.	2R	2R	3R	1	2	1R	2R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REG ENH LODGING & AUTO RENTAL	Electronic authorization; key entry permitted; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC REG ENHANCED FULL UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC REG ENHANCED KEY ENTERED	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC REG ENHANCED MERCHANT UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC REG ENHANCED MERIT 1	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC REG ENHANCED MERIT 1-INS	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC REG ENHANCED MERIT 1-RE	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC REG ENHANCED MERIT 3	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC REG ENHANCED MERIT3 TIER3	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC REG ENHANCED PETROLEUM	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC REG ENHANCED PETRO CAP	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC REG ENHANCED PUBLIC SECTR	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC REG ENHANCED STANDARD	Authorization required over floor limit; settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC REG ENHANCED SUPMKT	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REG US ENH CONV PUR BASE	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00 for self-service terminals; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC REG ENHANCED UTILITIES	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC REG ELEC CONS INTL	Full contents of magnetic stripe read and passed in authorization and settlement; settled within 5 days of transaction date.	3	3	3	1	1	1	3
MC	MC REG INTER SUP PREM ELEC	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	3R	3R	4R	1	1	1R	3R
MC	MC REG INTR SUP PRM FLL UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC REG INTR SUP PRM MCH UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC REG INTER SUP PREM STD	Settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC REG INTERNATIONAL STD	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG IREG CNS PRM ELEC	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	3R	3R	3R	1	1	1R	3R
MC	MC REG IREG CNS PRM FUL UCF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC REG IREG CNS PRM MRC UCF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC REG IREG CNS PRM STAND	Settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC REG IREG COM PREM STD	Authorization required over floor limit; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG INTL CORP	Authorization required over floor limit; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG INTL DATA 2	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG INTL ELECTRONIC	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	2	2	2	1	1	1	2
MC	MC REG INTL FULL UCAF CONS	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REG INTL MRCH UCAF CONS	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG LAC SUPER PREM ELEC	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC REG LAC SUPPREM FULL UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC REG LAC SUPPREM MRCH UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC REG LAC SUPPREM STD	Settled within 30 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC REG ENH SM BUS DATA RATE1	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG ENH SM BUS DATA RATE2	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG ENH SM BUS DATA RATE3	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG ENH SM BUS FACE2FACE	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG ENH SM BUS LRG TKT 1	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG ENH SM BUS LRG TKT 2	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG ENH SM BUS LRG TKT 3	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG ENH SM BUS STANDARD	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG ENH SM BUS T&E RATE 1	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG ENH SM BUS T&E RATE 2	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REG ENH SM BUS T&E RATE 3	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG ENH SM BUS UTILITIES	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF ENH LODG & AUTO RNTL	Electronic authorization; key entry permitted; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	3R	1	1	1R	2R
MC	MC REGF ENHANCED FULL UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC REGF ENHANCED KEY ENTERED	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC REGF ENHANCED MERCH UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC REGF ENHANCED MERIT 1	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	3R	1	2	1R	2R
MC	MC REGF ENHANCED MERIT 1-INS	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC REGF ENHANCED MERIT 1-RE	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.	2R	2R	2R	1	2	1R	2R
MC	MC REGF ENHANCED MERIT 3	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC REGF ENHANCED MERIT3 TR3	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC REGF ENHANCED PETROLEUM	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC REGF ENHANCED PETRO CAP	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC REGF ENHANCED UTILITIES	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REGF ENHANCED PUBLIC SCTR	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC REGF ENHANCED STANDARD	Authorization required over floor limit; settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC REGF ENHANCED SUPMKT	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC REGF US ENH CONV PUR BASE	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00 for self-service terminals; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC REGF ELEC CONS INTL	Full contents of magnetic stripe read and passed in authorization and settlement; settled within 5 days of transaction date.	3	3	3	1	1	1	3
MC	MC REGF INTER SUP PREM ELEC	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	3R	3R	4R	1	1	1R	3R
MC	MC REGF INTR SUPPRM FUL UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC REGF INTR SUPPRM MCH UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC REGF INTR SUPPRM STD	Settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC REGF INTERNATIONAL STD	Settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF IREG CNS PRM ELEC	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	3R	3R	3R	1	1	1R	3R
MC	MC REGF IREG CNS PRM FUL UCF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC REGF IREG CNS PRM MRC UCF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC REGF IREG CNS PRM STAND	Settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC REGF IREG COM PREM STD	Authorization required over floor limit; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF INTL CORP	Authorization required over floor limit; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF INTL DATA 2	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REGF INTL ELECTRONIC	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	2	2	2	1	1	1	2
MC	MC REGF INTL FULL UCAF CONS	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF INTL MRCH UCAF CONS	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF LAC SUPPRM ELEC	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC REGF LAC SUPPRM FULL UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC REGF LAC SUPPRM MRCH UCAF	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC REGF LAC SUPPRM STANDARD	Settled within 30 days of transaction date.	3R	3R	3R	1	2	1R	3R
MC	MC REGF ENH SM BS DATA RATE1	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF ENH SM BS DATA RATE2	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF ENH SM BS DATA RATE3	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF ENH SM BUS FACE2FACE	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF ENH SM BUS LRG TKT 1	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF ENH SM BUS LRG TKT 2	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF ENH SM BUS LRG TKT 3	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF ENH SM BUS STANDARD	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REGF ENH SM BUS T&E RATE1	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF ENH SM BUS T&E RATE2	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF ENH SM BUS T&E RATE3	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC REGF ENH SM BUS UTILITIES	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC REG ENHANCED SERVICE IND	Electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC REGF ENHANCED SERVICE IND	Electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
MC	MC Business Level 3 Data Rate I	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 3 Data Rate II	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 3 Data Rate III	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 4 Data Rate I	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 4 Data Rate II	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 4 Data Rate III	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 3 Face-to-Face	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 4 Face-to-Face	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Business Level 3 Large Ticket I	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 3 Large Ticket II	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 3 Large Ticket III	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 4 Large Ticket I	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 4 Large Ticket II	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 4 Large Ticket III	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 3 Standard	Authorization required over floor limit; settled within 30 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 4 Standard	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 3 Supermarket	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Business Level 4 Supermarket	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Business Level 3 T&E Rate I	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 3 T&E Rate II	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 3 T&E Rate III	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 4 T&E Rate I	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 4 T&E Rate II	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 4 T&E Rate III	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 3 Utilities	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
MC	MC Business Level 4 Utilities	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC REGF POS DB-CHARITIES	Pertinent interchange fields passed; restricted to certain MCC's.	2	2	2	1	1	1	2
MC	MC Business Level 1 Data Rate I	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 1 Data Rate II	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 1 Data Rate III	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 1 Face-to-Face	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 1 Large Ticket I	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 1 Large Ticket II	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 1 Large Ticket III	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 1 Standard	Authorization required over floor limit; settled within 30 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 1 Supermarket	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Business Level 1 T&E Rate I	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 1 T&E Rate II	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 1 T&E Rate III	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	4	1	2	1	3
MC	MC Business Level 1 Utilities	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC LF COM CARD UTILITIES	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC LD COM CARD UTILITIES	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Charities Credit	Pertinent interchange fields passed; restricted to certain MCC's.	3	3	4	1	1	1	3
MC	MC Charities Debit **	Pertinent interchange fields passed; restricted to certain MCC's.	3	3	3	1	1	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Charities Credit Override	Pertinent interchange fields passed; restricted to certain MCC's.	1	1	1	1	1	1	1
MC	MC Charities Debit Override	Pertinent interchange fields passed; restricted to certain MCC's.	1	1	1	1	1	1	1
MC	MC Reg Debit Charities Override	Pertinent interchange fields passed; restricted to certain MCC's.	2	2	2	1	1	1	2
MC	MC Reg Debit w/Fraud Charities Override	Pertinent interchange fields passed; restricted to certain MCC's.	2	2	2	1	1	1	2
MC	MC Commercial Charities	Pertinent interchange fields passed; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Commercial Charities Override	Pertinent interchange fields passed; restricted to certain MCC's.	1	1	1	1	2	1	1
MC	MC Commercial Payments Account Tier 1	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Commercial Payments Account Tier 2	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Commercial Payments Account Tier 3	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Commercial Payments Account Tier 4	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Commercial Payments Account Tier 5	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Puerto Rico Super Premium	Pertinent interchange fields passed.	3R	3R	4R	1	2	1R	3R
MC	MC Large Ticket II Fleet	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Large Ticket III Fleet	Pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Merit 1 Consumer Loan MCC DB	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	1	1	1	1	2	1	1
MC	MC Merit 1 Consumer Loan MCC DB MX	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	1	1	1	1	2	1	1
MC	MC Reg Merit 1 Consumer Loan MCC DB	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	1	1	1	1	2	1	1
MC	MC Reg Merit 1 Consumer Loan MCC DB MX	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	1	1	1	1	2	1	1
MC	MC Reg Frd Merit 1 Consumer Loan MCC DB	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	1	1	1	1	2	1	1
MC	MC Reg Frd Merit 1 Consumer Loan MCC DB MX	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's.	1	1	1	1	2	1	1
MC	MC Large Ticket 1 Hotel Commercial	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Large Ticket 2 Hotel Commercial	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Large Ticket 3 Hotel Commercial	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Large Ticket 1 Hotel BUS LVL 1	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Large Ticket 2 Hotel BUS LVL 1	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Large Ticket 3 Hotel BUS LVL 1	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REG COMM LARGE TICKET 1 HOTEL	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REG COMM LARGE TICKET 2 HOTEL	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REG COMM LARGE TICKET 3 HOTEL	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REGF COMM LARGE TICKET 1 HOTEL	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REGF COMM LARGE TICKET 2 HOTEL	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REGF COMM LARGE TICKET 3 HOTEL	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REG COMM PMTS ACCT LT1	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REG COMM PMTS ACCT LT2	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REG COMM PMTS ACCT LT3	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REG COMM PMTS ACCT LT4	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REG COMM PMTS ACCT LT5	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REGF COMM PMTS ACCT LT1	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REGF COMM PMTS ACCT LT2	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REGF COMM PMTS ACCT LT3	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
		to certain MCC's.							
MC	MC REGF COMM PMTS ACCT LT4	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC REGF COMM PMTS ACCT LT5	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Emerging Markets Education & Govt Debit	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1	1	1	1	1	1	1
MC	MC Emerging Markets Education & Govt Debit CAP	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1	1	1	1	1	1	1
MC	MC Reg DB Emerging Mrkts Edu & Govt	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC Reg DB Emerging Mrkts Edu & Govt CAP	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC Reg W FRD DB Emerging Mrkts Edu & Govt	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC Reg W FRD DB Emerging Mrkts Edu & Govt CAP	US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
MC	MC GLOBAL WHOLESALE TRAVEL B2B	Restricted to certain MCC's; pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Puerto Rico Dom Premium Std World Regulated	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC Puerto Rico Super Premium Regulated	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC Puerto Rico Dom Premium Std World Regulated w/Fraud	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC Puerto Rico Super Premium Regulated w/ Fraud	Pertinent interchange fields passed.	1D	1D	1D	1	1	1D	1D
MC	MC COMMERCIAL DATA RATE 1 HEALTHCARE LRG MKT	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC COMMERCIAL DATA RATE 1 HEALTHCARE LRG MKT CAP	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC COMMERCIAL DATA RATE 1 HEALTHCARE PREPAID	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC COMMERCIAL DATA RATE 1 HEALTHCARE PREPAID CAP	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC COMMERCIAL DATA RATE 1 HEALTHCARE REG PREPAID	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC COMMERCIAL DATA RATE 1 HEALTHCARE REG PREPAID CAP	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC COMMERCIAL DATA RATE 1 HEALTHCARE REG PREPAID w/ FRAUD	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC COMMERCIAL DATA RATE 1 HEALTHCARE REG PREPAID w/ FRAUD CAP	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
MC	MC Interregional Humanitarian Standard	Restricted to certain MCC's; pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Intraregional Humanitarian Standard	Restricted to certain MCC's; pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC LAC Intraregional Humanitarian Standard	Restricted to certain MCC's; pertinent interchange fields passed.	3	3	4	1	2	1	3
MC	MC Large Mkt Data Rate 2 Petro	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC US Reg POS Debit Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC US Reg POS Debit w/Fraud Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC US Reg POS Debit Small Ticket Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC US Reg POS Debit Small Ticket w/Fraud Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC Comm Lrg Ticket 1 Lrg Market Hotel	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Comm Lrg Ticket 2 Lrg Market Hotel	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3
MC	MC Comm Lrg Ticket 3 Lrg Market Hotel	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
MC	MC Interregional Cons Reg POS Debit Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC Interregional Cons Reg POS Debit w/ Frd Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC Interregional Reg POS Debit Small Ticket Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC Interregional Reg POS Debit SmTkt w/ Frd Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC LAC Cons Reg POS DB Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC LAC Cons Reg POS DB Frd Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC LAC Reg POS Debit Small Ticket Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC LAC Reg POS Debit Small Ticket w/ Frd Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC Puerto Rico Reg POS Debit Small Ticket Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC Puerto Rico Reg POS DB Sm Tkt w/ Frd Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC Puerto Rico Cons Regulated Debit Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC Puerto Rico Cons Regulated Debit w/ Frd Refund	Sales return transaction.	1	1	1	1	1	1	1
MC	MC Debit Cash Back	Pertinent interchange fields passed.	1	1	1	1	1	1	1
Disc	DS PSL Recurring Payments Rewards	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS PSL Recurring Payments DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Disc	DS PSL Supermarkets/WH Clubs Rewards	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS PSL Supermarkets/WH Clubs DB **	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Disc	DS PSL Emerging Markets Rewards	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS PSL Emerging Markets DB **	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	3	1	1	1	3
Disc	DS PSL Public Services Rewards	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Disc	DS PSL Public Services DB **	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	3	1	1	1	3
Disc	DS PSL Express Services Rewards	Approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS PSL Express Services DB **	Debit card only; approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Disc	DS PSL Petroleum Rewards	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS PSL Petroleum DB **	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Disc	DS PSL Retail Rewards	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS PSL Retail DB **	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Disc	DS PSL Restaurants Rewards	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS PSL Restaurants DB **	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Disc	DS PSL Hotels/Car Rentals Rewards	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	1	1R	2R
Disc	DS PSL Hotels/Car Rentals DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	3	1	1	1	1
Disc	DS CNP REWARDS	Approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
Disc	DS CNP DEBIT	Debit card only; approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Disc	DS PSL Key Entry Rewards	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
Disc	DS PSL Key Entry DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	3	1	2	1	1

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Disc	DS Commercial Electronic Submission Level	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date for Utilities, Emerging Markets and Public Services MCCs and within 2 days of transaction date for all other MCCs.	3	3	4	1	2	1	3
Disc	DS Mid Submission Level Rewards	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
Disc	DS Mid Submission Level DB	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1	3	4	1	2	1	3
Disc	DS Base Submission Level Rewards	Settled within 60 days of transaction date.	3R	3R	4R	1	2	1R	3R
Disc	DS Base Submission Level DB	Settled within 60 days of transaction date.	3	3	4	1	2	1	3
Disc	DS Commercial Base Submission Level	Settled within 60 days of transaction date.	3	3	4	1	2	1	3
Disc	DS Consumer Adjustment Voucher Pgm 1 RW	Sales return transaction.	2	2	2	1	1	1	2
Disc	DS Consumer Adjustment Voucher Pgm 1 DB	Sales return transaction.	1	1	1	1	1	1	1
Disc	DS Consumer Adjustment Voucher Pgm 3 RW	Sales return transaction.	2	2	2	1	1	1	2
Disc	DS Consumer Adjustment Voucher Pgm 3 DB	Sales return transaction.	1	1	1	1	1	1	1
Disc	DS Commercial Adjustment Voucher Program 1	Sales return transaction.	2	2	2	1	2	1	2
Disc	DS PSL Utilities Rewards	Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS PSL Utilities DB	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Disc	DS PSL Recurring Payments PR	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	2	1R	2R
Disc	DS PSL Utilities PR	Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS PSL Supermarkets/WH Clubs PR	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS PSL Emerging Markets PR	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS PSL Public Services PR	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS PSL Express Services PR	Approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS PSL Petroleum PR	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Disc	DS PSL Retail PR	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS PSL Restaurants PR	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	4R	1	1	1R	2R
Disc	DS PSL Hotels/Car Rentals PR	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	1	1R	2R
Disc	DS CNP PREMIUM	Approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
Disc	DS PSL Key Entry PR	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
Disc	DS Mid Submission Level PR	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2R	3R	4R	1	2	1R	3R
Disc	DS Base Submission Level PR	Settled within 60 days of transaction date.	3R	3R	4R	1	2	1R	3R
Disc	DS Consumer Adjustment Voucher Pgm 1 PR	Sales return transaction.	2	2	2	1	2	1	2
Disc	DS Consumer Adjustment Voucher Pgm 3 PR	Sales return transaction.	2	2	2	1	2	1	2
Disc	DS Recurring Payments Core	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	2	1	2
Disc	DS Utilities Core	Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Disc	DS Supermarkets/WH Core	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Disc	DS Emerging Markets Core	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Disc	DS Public Services Core	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Disc	DS Express Services Core	Approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Disc	DS Petroleum Core	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Disc	DS Retail Core	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2
Disc	DS Restaurants Core	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	2	1	1	1	2

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Disc	DS Hotels/Car Rentals Core	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	3	1	1	1	2
Disc	DS CNP CORE	Approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Disc	DS Key Entry Core	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Disc	DS Mid Submission Level Core	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2	3	4	1	2	1	3
Disc	DS Base Submission Level Core	Settled within 60 days of transaction date.	3	3	4	1	2	1	3
Disc	DS Consumer Adjustment Voucher Pgm 1 Core	Sales return transaction.	2	2	2	1	1	1	2
Disc	DS Consumer Adjustment Voucher Pgm 3 Core	Sales return transaction.	2	2	2	1	1	1	2
Disc	DS Real Estate Core	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Disc	DS Real Estate Rewards	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS Real Estate Premium	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS Real Estate Debit	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1	1	1	1	1	1	1
Disc	DS Insurance Core	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2	2	2	1	1	1	2
Disc	DS Insurance Rewards	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS Insurance Premium	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	2R	2R	2R	1	1	1R	2R
Disc	DS Insurance Debit **	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	3	3	3	1	1	1	3
Disc	DS Commercial Utilities	Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Disc	DS U.S. International Consumer Debit/Prepaid	Diners International card; approved authorization response received; restricted to certain MCC's; settled within 5 days of transaction date.	2	2	2	1	2	1	2
Disc	DS U.S. International Consumer Base	Diners International card; settled within 60 days of transaction date.	2	2	3	1	2	1	2
Disc	DS International Adjustment Voucher	Sales return transaction.	2	2	2	1	1	1	2
Disc	DS Supermarket/Warehouse Debit Cap	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Disc	DS Recurring Payments (Premium Plus)	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Disc	DS Utilities (Premium Plus)	Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
Disc	DS Real Estate (Premium Plus)	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
Disc	DS Insurance (Premium Plus)	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
Disc	DS Supermarkets/Warehouse Clubs (Prem Plus)	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
Disc	DS Emerging Markets (Premium Plus)	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
Disc	DS Public Services (Premium Plus)	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
Disc	DS Express Services (Premium Plus)	Approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
Disc	DS Petroleum (Premium Plus)	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	1	1R	3R
Disc	DS Retail (Premium Plus)	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	1	1R	3R
Disc	DS Restaurants (Premium Plus)	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	1	1R	3R
Disc	DS Hotels/Car Rentals (Premium Plus)	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	1	1R	3R
Disc	DS CNP PREMIUM PLUS	Approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
Disc	DS Key Entry (Premium Plus)	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
Disc	DS Mid Submission Level (Premium Plus)	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	3R	3R	4R	1	2	1R	3R
Disc	DS Base Submission Level (Premium Plus)	Settled within 60 days of transaction date.	3R	3R	4R	1	2	1R	3R
Disc	DS Consmr Adjstmnt Voucher Pgm 1 (Prem Plus)	Sales return transaction.	2	2	2	1	1	1	2
Disc	DS Consmr Adjstmnt Voucher Pgm 3 (Prem Plus)	Sales return transaction.	2	2	2	1	1	1	2
Disc	DS Commercial Large Ticket	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Disc	DS Consumer Adjustment Voucher Program 1 Prepaid	Sales return transaction.	1	1	1	1	1	1	1

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Disc	DS Consumer Adjustment Voucher Program 3 Prepaid	Sales return transaction.	1	1	1	1	1	1	1
Disc	DS Commercial Utilities Prepaid	Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Disc	DS Commercial Large Ticket Prepaid	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Disc	DS Commercial Electronic Prepaid	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date for Utilities, Emerging Markets and Public Services MCCs and within 2 days of transaction date for all other MCCs.	3	3	4	1	2	1	3
Disc	DS Commercial Base Submission Level Prepaid	Settled within 60 days of transaction date.	3	3	4	1	2	1	3
Disc	DS U.S. Comm Adjustment Voucher Program 1 Prepaid	Sales return transaction.	2	2	2	1	2	1	2
Disc	DS PSL - Recurring Payments Prepaid	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	2	1	1
Disc	DS PSL - Utilities Prepaid	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Disc	DS PSL - Real Estate Prepaid	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1	1	1	1	1	1	1
Disc	DS PSL - Insurance Prepaid	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1	1	1	1	1	1	1
Disc	DS PSL - Supermarkets/Warehouse Clubs Prepaid	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Disc	DS PSL - Emerging Markets Prepaid	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1	1	1	1	1	1	1
Disc	DS PSL - Public Services Prepaid	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1	1	1	1	1	1	1
Disc	DS PSL - Express Services Prepaid	Debit card only; approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Disc	DS PSL - Petroleum Prepaid	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	1	1	1
Disc	DS PSL - Retail Prepaid **	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3
Disc	DS PSL - Restaurants Prepaid **	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	3	1	1	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Disc	DS PSL - Hotels/Car Rentals Prepaid	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	3	1	1	1	1
Disc	DS CNP PREPAID	Debit card only; approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Disc	DS Key Entry Prepaid	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Disc	DS Mid Submission Level Prepaid	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1	3	4	1	2	1	3
Disc	DS Base Submission Level Prepaid	Settled within 60 days of transaction date.	3	3	4	1	2	1	3
Disc	DS US Intl Adjustment Voucher Program Prepaid	Sales return transaction.	2	2	2	1	1	1	2
Disc	DS REG COMM ADJ VOUCH1	Sales return transaction.	2	2	2	1	1	1	2
Disc	DS REG COMMER BASE SUBMSSN	Settled within 60 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REG COMMER ELEC	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date for Utilities, Emerging Markets and Public Services MCCs and within 2 days of transaction date for all other MCCs.	3	3	4	1	2	1	3
Disc	DS REG COMM LRG TKT	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REG COMMERCIAL UTILITIES	Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REG CONS ADJ VOUCH1 DB	Sales return transaction.	1D	1D	1D	1	1	1D	1D
Disc	DS REG CONS ADJ VOUCH3 DB	Sales return transaction.	1D	1D	1D	1	1	1D	1D
Disc	DS REG BASE SUBMISSION DB	Settled within 60 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REG CNP DEBIT	Debit card only; approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Disc	DS REG EMRGING MARKETS DB	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG EXP SRV DB	Debit card only; approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG HOTEL/CAR RENTAL DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	1	1	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Disc	DS REG INSURANCE DEBIT	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG KEY ENTRY DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Disc	DS REG MID SUBMISSION DB	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	3	4	1	2	1	3
Disc	DS REG PETROLEUM DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG PUBLIC SERVICES DB	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG REAL ESTATE DEBIT	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG RECUR PAY DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	2	1D	1D
Disc	DS REG RESTAURANTS DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG RETAIL DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG SUPMKT/WRHSE DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG SPMK/WAREHOUSE DB CP	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG UTILITIES DB	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG CONS ADJ VOUCH1 PPD	Sales return transaction.	1D	1D	1D	1	1	1D	1D
Disc	DS REG CONS ADJ VOUCH3 PPD	Sales return transaction.	1D	1D	1D	1	1	1D	1D
Disc	DS REG BASE SUBMSSN LVL PPD	Settled within 60 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REG CNP PREPAID	Debit card only; approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Disc	DS REG COMM ADJ VOUCH1 PPD	Sales return transaction.	2	2	2	1	2	1	2
Disc	DS REG COMM BASE SUB PPD	Settled within 60 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Disc	DS REG COMM ELECTRONIC PPD	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date for Utilities, Emerging Markets and Public Services MCCs and within 2 days of transaction date for all other MCCs.	3	3	4	1	2	1	3
Disc	DS REG COMM LRG TKT PPD	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REG COMM UTILITIES PPD	Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REG EMERGING MARKETS PPD	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG EXPRESS SERVICES PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG HOTELS/CAR RNTL PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	1	1	1D
Disc	DS REG INSURANCE PPD	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG KEY ENTRY PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Disc	DS REG MID SUBMISSN LVL PPD	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	3	4	1	2	1	3
Disc	DS REG PETROLEUM PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG PUBLIC SERVICES PPD	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG REAL ESTATE PPD	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG RECURRING PAYMNT PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	2	1D	1D
Disc	DS REG RESTAURANTS PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG RETAIL PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG SUPERMARKET WHSE PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REG UTILITES PPD	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Disc	DS REGF COMM ADJ VOUCH1	Sales return transaction.	2	2	2	1	2	1	2
Disc	DS REGF COMMER BASE SUBMSSN	Settled within 60 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REGF COMMER ELEC	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date for Utilities, Emerging Markets and Public Services MCCs and within 2 days of transaction date for all other MCCs.	3	3	4	1	2	1	3
Disc	DS REGF COMM LRG TKT	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REGF COMMERCIAL UTILITIES	Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REGF CONS ADJ VOUCH1 DB	Sales return transaction.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF CONS ADJ VOUCH3 DB	Sales return transaction.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF BASE SUBMISSION DB	Settled within 60 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REGF CNP DEBIT	Debit card only; approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Disc	DS REGF EMRGING MARKETS DB	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF EXP SRV DB	Debit card only; approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF HOTEL/CAR RENTAL DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	1	1	1D
Disc	DS REGF INSURANCE DEBIT	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF KEY ENTRY DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Disc	DS REGF MID SUBMISSION DB	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	3	4	1	2	1	3
Disc	DS REGF PETROLEUM DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF PUBLIC SERVICES DB	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF REAL ESTATE DEBIT	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Disc	DS REGF RECUR PAY DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	2	1D	1D
Disc	DS REGF RESTAURANTS DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF RETAIL DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF SUPMKT/WRHSE DB	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF SPMK/WAREHOUSE DB CP	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF UTILITIES DB	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF CONS ADJ VOUCH1 PPD	Sales return transaction.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF CONS ADJ VOUCH3 PPD	Sales return transaction.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF BASE SUBMSSN LVL PPD	Settled within 60 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REGF CNP PREPAID	Debit card only; approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Disc	DS REGF COMM ADJ VOUCH1 PPD	Sales return transaction.	2	2	2	1	1	1	2
Disc	DS REGF COMM BASE SUB PPD	Settled within 60 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REGF COMM ELECTRONIC PPD	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date for Utilities, Emerging Markets and Public Services MCCs and within 2 days of transaction date for all other MCCs.	3	3	4	1	2	1	3
Disc	DS REGF COMM LRG TKT PPD	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REGF COMM UTILITIES PPD	Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Disc	DS REGF EMERGING MARKETS PPD	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF EXPRESS SERVICES PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Disc	DS REGF HOTELS/CAR RNTL PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	1	1	1D
Disc	DS REGF INSURANCE PPD	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF KEY ENTRY PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Disc	DS REGF MID SUBMISSN LVL PPD	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	3	4	1	2	1	3
Disc	DS REGF PETROLEUM PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF PUBLIC SERVICES PPD	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF REAL ESTATE PPD	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF RECURRING PAYMNT PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	2	1D	1D
Disc	DS REGF RESTAURANTS PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF RETAIL PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF SUPERMARKET WHSE PPD	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS REGF UTILITES PPD	Debit card only; approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	1D	1	1	1D	1D
Disc	DS COMM ADJ VOUCH1 DB	Sales return transaction.	2	2	2	1	2	1	2
Disc	DS SUPMKT/WRHSE PPD CAP	Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	1	1	2	1	1
Disc	DS COMMERCIAL UTILITIES DB	Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Disc	DS COMM LRG TKT DB	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	3	3	4	1	2	1	3
Disc	DS COMMERCIAL ELEC DB	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date for Utilities, Emerging Markets and Public Services MCCs and within 2 days of transaction date for all other MCCs.	3	3	4	1	2	1	3
Disc	DS COMMERCIAL BASE SUBMISSN DB	Settled within 60 days of transaction date.	3	3	4	1	2	1	3

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Disc	DS e-Commerce Rewards	Approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
Disc	DS e-Commerce Debit	Debit card only; approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Disc	DS e-Commerce Premium	Approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	2R	2R	3R	1	2	1R	2R
Disc	DS e-Commerce Core	Approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	2	2	3	1	2	1	2
Disc	DS e-Commerce Premium Plus	Approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	3R	3R	4R	1	2	1R	3R
Disc	DS e-Commerce Prepaid	Debit card only; approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1	1	3	1	2	1	1
Disc	DS REG e-Commerce Debit	Debit card only; approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Disc	DS REG e-Commerce Prepaid	Debit card only; approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Disc	DS REGF e-Commerce Debit	Debit card only; approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Disc	DS REGF e-Commerce Prepaid	Debit card only; approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	1D	1D	3	1	2	1	1D
Disc	DS U.S International Consumer Credit	Diners International card; approved authorization response received; restricted to certain MCC's; settled within 5 days of transaction date.	2	2	2	1	2	1	2
Disc	DS U.S. International Commercial	Diners International card; approved authorization response received; restricted to certain MCC's; settled within 5 days of transaction date.	3	3	4	1	2	1	3
Amex	AM B2B/Wholesale Tier 1	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Amex	AM B2B/Wholesale Tier 2	Restricted to certain MCC's; transaction amount meets tier criteria.	5	5	6	2	4	N/A	N/A
Amex	AM B2B/Wholesale Tier 3	Restricted to certain MCC's; transaction amount meets tier criteria.	6	6	7	2	5	N/A	N/A
Amex	AM Catering/Drinking Tier 1	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM Catering/Drinking Tier 2	Restricted to certain MCC's; transaction amount meets tier criteria.	5	5	6	2	4	N/A	N/A
Amex	AM Catering/Drinking Tier 3	Restricted to certain MCC's; transaction amount meets tier criteria.	6	6	7	2	5	N/A	N/A
Amex	AM Healthcare Tier 1	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM Healthcare Tier 2	Restricted to certain MCC's; transaction amount meets tier criteria.	5	5	6	2	4	N/A	N/A
Amex	AM Healthcare Tier 3	Restricted to certain MCC's; transaction amount meets tier criteria.	6	6	7	2	5	N/A	N/A
Amex	AM Lodging Tier 1	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM Lodging Tier 2	Restricted to certain MCC's; transaction amount meets tier criteria.	5	5	6	2	4	N/A	N/A
Amex	AM Lodging Tier 3	Restricted to certain MCC's; transaction amount meets tier criteria.	6	6	7	2	5	N/A	N/A
Amex	AM Mail Order/Internet Tier 1	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM Mail Order/Internet Tier 2	Restricted to certain MCC's; transaction amount meets tier criteria.	5	5	6	2	4	N/A	N/A
Amex	AM Mail Order/Internet Tier 3	Restricted to certain MCC's; transaction amount meets tier criteria.	6	6	7	2	5	N/A	N/A
Amex	AM Restaurant Tier 1	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM Restaurant Tier 2	Restricted to certain MCC's; transaction amount meets tier criteria.	5	5	6	2	4	N/A	N/A
Amex	AM Restaurant Tier 3	Restricted to certain MCC's; transaction amount meets tier criteria.	6	6	7	2	5	N/A	N/A
Amex	AM Retail Tier 1	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM Retail Tier 2	Restricted to certain MCC's; transaction amount meets tier criteria.	5	5	6	2	4	N/A	N/A
Amex	AM Retail Tier 3	Restricted to certain MCC's; transaction amount meets tier criteria.	6	6	7	2	5	N/A	N/A
Amex	AM Service/Prof Serv Tier 1	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM Service/Prof Serv Tier 2	Restricted to certain MCC's; transaction amount meets tier criteria.	5	5	6	2	4	N/A	N/A
Amex	AM Service/Prof Serv Tier 3	Restricted to certain MCC's; transaction amount meets tier criteria.	6	6	7	2	5	N/A	N/A
Amex	AM T&E Tier 1	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM T&E Tier 2	Restricted to certain MCC's; transaction amount meets tier criteria.	5	5	6	2	4	N/A	N/A
Amex	AM T&E Tier 3	Restricted to certain MCC's; transaction amount meets tier criteria.	6	6	7	2	5	N/A	N/A
Amex	AM Other Tier 1	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM Other Tier 2	Restricted to certain MCC's; transaction amount meets tier criteria.	5	5	6	2	4	N/A	N/A
Amex	AM Other Tier 3	Restricted to certain MCC's; transaction amount meets tier criteria.	6	6	7	2	5	N/A	N/A

Card	Interchange Program	Description	Card Pres. ARU	Card Not Pres.	Card Pres.	Flat Rate	Simplified Mobile	PR/VI 1 Tier	PR/VI 4 Tier
Amex	AM Prepaid Tier 1	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM Prepaid Tier 2	Restricted to certain MCC's; transaction amount meets tier criteria.	5	5	6	2	4	N/A	N/A
Amex	AM Prepaid Tier 3	Restricted to certain MCC's; transaction amount meets tier criteria.	6	6	7	2	5	N/A	N/A
Amex	AM Credit Vouchers	Sales return transaction.	4	4	5	2	3	N/A	N/A
Amex	AM Catering/Drinking Micro Transaction	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM Restaurant Micro Transaction	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM Education Tier 1	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM Education Tier 2	Restricted to certain MCC's; transaction amount meets tier criteria.	5	5	6	2	4	N/A	N/A
Amex	AM Education Tier 3	Restricted to certain MCC's; transaction amount meets tier criteria.	6	6	7	2	5	N/A	N/A
Amex	AM Government Tier 1	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM Government Tier 2	Restricted to certain MCC's; transaction amount meets tier criteria.	5	5	6	2	4	N/A	N/A
Amex	AM Government Tier 3	Restricted to certain MCC's; transaction amount meets tier criteria.	6	6	7	2	5	N/A	N/A
Amex	AM Emerging Market Tier 1	Restricted to certain MCC's; transaction amount meets tier criteria.	4	4	5	2	3	N/A	N/A
Amex	AM Emerging Market Tier 2	Restricted to certain MCC's; transaction amount meets tier criteria.	5	5	6	2	4	N/A	N/A
Amex	AM Emerging Market Tier 3	Restricted to certain MCC's; transaction amount meets tier criteria.	6	6	7	2	5	N/A	N/A

* "R" in rate = Visa Rewards, Visa Signature, MasterCard World, MasterCard Enhanced, Discover Rewards and Discover Premium cards.

** Select merchants will qualify for Rate 1.