

Payment Network Qualification Matrix

Effective October 16, 2020



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Preface

Wells Fargo Merchant Services charges you fees for processing your credit card and non-PIN debit card transactions including processing fees billed to us from the “Payment Networks” (Visa, Mastercard, Discover, and American Express). This fee amount varies, and is subject to change, based upon a series of interchange programs or program pricing (for American Express transactions) that may apply to the transaction depending upon a number of factors – including but are not limited to, the type of card presented, specific information contained in the transaction, how and when the transaction is processed and your industry.

As a result, a portion of the rate that Wells Fargo Merchant Services charges you will depend on the type of transaction and the program under which the transaction is processed. In order to qualify for any specific program, you must satisfy certain qualification criteria established by the payment networks. This Visa, Mastercard, Discover & American Express *Payment Network Qualification Matrix* identifies the primary qualification criteria for the various programs. In reviewing the Visa, Mastercard, Discover & American Express *Payment Network Qualification Matrix*, please note the following:

- The *Payment Network Qualification Matrix* is only a summary of the rates, qualification criteria, and downgrade reasons established by Visa, Mastercard, Discover & American Express for each program – it is not all inclusive and applies to merchants processing in the U.S. For a complete list, call the customer service phone number listed on your merchant account statement. In the event of any ambiguity or conflict, the program requirements established by the payment networks will determine in which program your transactions qualify.
- Some programs require that you utilize certain additional services such as Address Verification Service (AVS). Some programs also require that you transmit detailed transaction data such as order numbers or hotel folio numbers. Other programs require that you transmit certain indicators reflecting the nature of your transactions (such as an “E-Commerce indicator” for internet transactions).
- Programs may also be restricted to merchants in certain Merchant Category Codes (“MCC”) such as Supermarkets or Automated Fuel Dispensers (AFD).
- In some cases, transactions may be processed within a more costly program solely as a result of the type of card that is presented. For example, a Visa Signature card, among others, will generally qualify within a higher program.
- The information in the *Payment Network Qualification Matrix* should not be used to develop software or other interfaces for transmitting transactions as technical aspects of these requirements may be much more detailed than the summary presented. If you utilize terminals, software, services or equipment provided or configured by any third party, be aware that failure by these systems to correctly and accurately transmit information in the required formats may result in your transactions not qualifying within the most favorable programs.
- The Primary Qualification Criteria listed for each interchange program on the *Payment Network Qualification Matrix* is accurate at the time of release. However, the payment networks may at their discretion add, remove or change qualification criteria or programs at will.
- On June 29, 2011 the Federal Reserve Board (FRB) released the final regulations implementing Section 1075 (the Debit Interchange Amendment) of the Dodd-Frank Wall Street Reform Act. Within the Act, the FRB was directed to establish regulations on Debit Interchange Rates. As a result, effective October 1, 2011, Debit Interchange will be divided into two categories: Non-Regulated (Financial Institutions with assets less than \$10 billion, Govt. issued benefit cards and general-use reloadable prepaid cards) and Regulated (Financial Institutions with assets greater than or equal to \$10 billion).
- The Discover section only applies to customers where Wells Fargo Merchant Services (WFMS) is responsible for the authorization, processing and settlement of Discover Cards (including Diners Club International, Japanese Credit Bureau, China Union Pay and Korean BC Card). It does not apply to customers that have a direct relationship with Discover, where WFMS is responsible for only authorization and/or capture of Discover Cards, and Discover is responsible for processing and settlement.
- The American Express section only applies to customers where Wells Fargo Merchant Services (WFMS) is responsible for the authorization, processing and settlement of American Express Cards. It does not apply to customers that have a direct relationship with American Express, where WFMS is responsible for only authorization and/or capture of American Express Cards, and American Express is responsible for processing and settlement.

How to Use the Matrix

Matrix column	Description
1 Interchange Program/Card Type	Various interchange programs specifying each type of payment card eligible within this program.
2 Discount Rate	The discount rate for which each card type is eligible within the specified interchange program.
3 Primary Qualification Criteria	The qualifying criteria that is required for a payment to be eligible for the specified interchange program. Your anticipated interchange programs can be found on the pages referenced in your <i>Interchange Pricing Summary</i> .
4 Next Interchange Program Logic	If you don't meet the criteria specified in #3, this is the next available interchange program at which you will be priced.
5 Changes	<p>Note to read-aloud software users:</p> <p>Within the matrix, we have used a blue square-shaped symbol to mark a new program or a qualification that has changed in any of the other columns. Your read-aloud software might pronounce this symbol as the letter "N".</p> <p>We have used a purple circle symbol to mark a change in the MCC codes that qualify for a particular interchange program. Your read-aloud software might pronounce this symbol as the letter "L".</p>

■ = New Program or Qualification ● = MCC Change 5

1	2	3	4
Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria ¹ <small>Applies to the card products listed in the Card Type column unless otherwise indicated.</small>	Next Interchange Program Logic ¹ <small>Refers to the card products listed in the Card Type column unless otherwise indicated.</small>
Electronic Interchange Reimbursement Fee (EIRF) Fuel Cap <i>Eligible:</i> Service Station (MCC 5541), Automated Fuel Dispenser (MCC 5542) ●			
• Consumer Credit/Rewards/Signature	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Non-Regulated Consumer Debit/Non-Regulated Prepaid	Debit	2 Obtain and pass 1 valid electronic authorization. ³ Authorize sale through terminal/software or telephone. 3 Authorize and create a sale within 1 day and settle within 2 days. ■	2 Standard ■ 3 Standard
Purchasing Card Large Ticket ■ <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967) or Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels (MCC 3519-3828, 7011), Car Rentals (MCC 3351-3518, 7512), Passenger Transport (MCC 3000-3299, 4511, 4112), Cruise Lines (MCC 4411), and Travel Agents (MCC 4722).			
• Purchasing Card-Non GSA	Credit	1 Settle within 7 days.	1 Commercial Electronic
• Purchasing Card-Non GSA Prepaid	Debit	2 Purchasing Card-Non GSA transaction greater than or equal to \$6,980	2 Commercial Level III
• Purchasing Card-Non GSA Prepaid	Debit	3 Purchasing Card-Non GSA Prepaid transaction greater than or equal to \$2,908	3 Commercial Prepaid

We're here to help

If you have any questions, please contact Wells Fargo Merchant Services Customer Service at **1-800-451-5817**, 8 a.m. to 10 p.m. Eastern Time, Monday through Friday.

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Custom Payment Service (CPS)/Retail <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967). <i>Not Eligible for Consumer Credit, Rewards or Signature:</i> Quasi Cash (MCC 6051, 7995). <i>Not Eligible for Consumer Debit and Prepaid:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), and Travel Agents (MCC 4722).			
• Consumer Credit	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ²	1 CPS/Retail Key-Entered or CPS/Card Not Present
• Rewards / Signature / Infinite	Credit	2 Purchase date must be within 1 day of the authorization date. Boat Rentals and Leasing (MCC 4457), Trailer Parks & Campgrounds (MCC 7033), Equipment Rental & Leasing (MCC 7394), Recreational Vehicle Rentals (MCC 7519), Recreational Services (MCC 7999) have 14 days from authorization to purchase/ transaction date, when processed as an incremental authorization.	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	Debit	3 Settlement date must be within 2 days of the transaction date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	Debit	4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³ Incremental authorizations are allowed for Bars & Taverns (MCC 5813), Amusement Parks (MCC 7996), Boat Rentals and Leasing (MCC 4457), Electric Vehicle Charging (MCC 5552), Trailer Parks & Campgrounds (MCC 7033), Equipment Rental & Leasing (MCC 7394), Recreational Vehicle Rentals (MCC 7519), Parking Lots, Parking Meters, and Garages (MCC 7523), Recreational Services (MCC 7999).	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Regulated Consumer Debit / Prepaid	Debit	5 When processing a Non-PIN debit transaction the authorization and settlement amount must match. Taxicab & Limousines (MCC 4121), Bars & Taverns (MCC 5813), Beauty & Barber Shops (MCC 7230), Health & Beauty Spas (MCC 7298), Amusement Parks (MCC 7996) are exempt from transaction amount tolerance. 6 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. ⁵	5 EIRF Debit / Prepaid 6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Restaurant <i>Eligible:</i> Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814).			
• Consumer Credit	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ²	1 CPS/Retail Key-Entered or CPS/Card Not Present
• Rewards	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	Debit	3 Purchase date must be within 1 day of the authorization date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	Debit	4 Settlement date must be within 2 days of the transaction date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Regulated Consumer Debit / Prepaid	Debit		
CPS/Retail Service Station <i>Eligible:</i> Service Stations (MCC 5541).			
• Consumer Credit / Rewards / Signature / Infinite	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ²	1 CPS/Retail Key-Entered or CPS/Card Not Present
• Non-Regulated Consumer Debit	Debit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	Debit	3 Purchase date must be within 1 day of the authorization date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Regulated Consumer Debit / Prepaid	Debit	4 Settlement date must be within 2 days of the transaction date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
CPS/Automated Fuel Dispenser (AFD) <i>Eligible:</i> Automated Fuel Dispenser (MCC 5542).			
• Consumer Credit / Rewards / Signature / Infinite	Credit	1 AFD Magnetic stripe, contactless, or chip data read on a Card Activated Terminal (CAT).	1 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	Debit	2 Must pass CAT Level indicator of a "3".	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	Debit	3 Obtain and pass 1 valid electronic authorization (\$1.00 status check). Authorization and settlement MCC must match. ³	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Regulated Consumer Debit / Prepaid	Debit	4 \$125.00 transaction limit.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
		5 Purchase date must be within 1 day of the authorization date.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
		6 Settlement date must be within 2 days of the transaction date.	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Supermarket <i>Eligible:</i> Supermarkets (MCC 5411).			
<ul style="list-style-type: none"> • Consumer Credit 	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ²	1 CPS/Retail Key-Entered or CPS/Card Not Present
<ul style="list-style-type: none"> • Rewards 	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Signature / Infinite 	Credit	3 Purchase date must be within 1 day of the authorization date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Signature Preferred / Infinite¹⁰ 	Credit	4 Settlement date must be within 2 days of the transaction date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit	5 When accepting Non-PIN Debit transactions the authorization amount and settlement amount must match.	5 EIRF Debit / Prepaid
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Retail Key-Entered <i>Not Eligible:</i> Automated Fuel Dispensers (MCC 5542), and Direct Marketing (MCC 5960, 5962, 5964-5969). <i>Not Eligible for Consumer Credit, Rewards and Signature:</i> Quasi Cash (MCC 6051, 7995).			
<ul style="list-style-type: none"> • Consumer Credit • Rewards / Signature / Infinite • Non-Regulated Consumer Debit • Non-Regulated Consumer Prepaid • Regulated Consumer Debit / Prepaid 	Credit Credit Debit Debit Debit	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, or chip data read not readable, key-enter transaction, obtain customer's signature. 2 Purchase date must be within 1 day of the authorization date. 3 Settlement date must be within 2 days of the transaction date. 4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 5 AVS⁴ required (zip code must match) and the POS Condition Code must be "71". AVS is optional for Commercial Cards. 6 When processing a Non-PIN debit transaction the authorization and settlement amount must match. Taxicab & Limousines (MCC 4121), Bars & Taverns (MCC 5813), Beauty & Barber Shops (MCC 7230) and Health & Beauty Spas (MCC 7298) are exempt from transaction amount tolerance. 7 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement.⁵ 	<ol style="list-style-type: none"> 1 CPS/Retail 2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 6 EIRF Debit / Prepaid 7 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Recurring Bill Payments <i>Eligible:</i> Telecommunication Services (MCC 4814) and Cable, Satellite, and Other Pay Television & Radio Services (MCC 4899).			
• Consumer Credit / Rewards / Signature / Infinite	Credit	1 Key-entered transaction. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³ 3 Purchase date must be within 1 day of the authorization date. 4 Settlement date must be within 2 days of the transaction date. 5 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. ⁵	1 CPS/Retail 2 Non-Qualified Consumer Credit 3 Non-Qualified Consumer Credit 4 Non-Qualified Consumer Credit 5 Non-Qualified Consumer Credit
CPS/Utility <i>Eligible:</i> Utility-Water, Gas, Electric, Sanitation (MCC 4900).			
• Consumer Credit / Rewards / Signature / Infinite / Signature Preferred • Business • Non-Regulated Consumer Debit • Non-Regulated Consumer Prepaid • Non-Regulated Business Debit / Prepaid • Regulated Consumer Debit / Prepaid	Credit Credit Debit Debit Debit	1 Must be registered with Visa with valid Merchant Verification Value (MVV) on account. 2 Consumer Credit, Rewards, Signature, Business Tier 1 - 5 cards must be CPS qualified ⁷ for CPS/Retail, CPS/Retail Key Entry, CPS/ Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred. 3 Consumer and Commercial Business Debit and Prepaid cards must be CPS qualified ⁷ for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	1 Consumer Credit, Rewards, Signature, Business Tier 1 - 4 cards must be CPS qualified ⁷ for CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred. Consumer and Commercial Debit and Prepaid cards must be CPS qualified ⁷ for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred. 2 Consumer / Commercial Non-Qualified 3 CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, EIRF Debit / Prepaid, Business Debit / Commercial Prepaid Retail, or Business Debit / Commercial Prepaid - Non-Qualified.

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Car Rental - Card Present <i>Eligible:</i> Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513)			
<ul style="list-style-type: none"> • Consumer Credit 	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ²	1 CPS/Car Rental Card Not Present
<ul style="list-style-type: none"> • Rewards 	Credit	2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. ³	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit	3 Transaction must include: Rental Agreement number, Check-Out/Return Date, Duration, No Show/Extra Charge Indicator.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit	4 Settlement date must be within 2 days of the return date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit	5 Requires a Market Specific Indicator of A (Car Rental) which must match from authorization to settlement.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
CPS/Car Rental - Card Not Present <i>Eligible:</i> Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513).			
<ul style="list-style-type: none"> • Consumer Credit 	Credit	1 Key-entered transaction.	1 CPS/Car Rental Card Present
<ul style="list-style-type: none"> • Rewards 	Credit	2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. ³	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit	3 Transaction must include: Rental Agreement number, Check-Out/Return Date, Duration, No Show/Extra Charge Indicator, Preferred Customer Indicator (P).	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit	4 Settlement date must be within 2 days of the return date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit	5 Requires a Market Specific Indicator of A (Car Rental) which must match from authorization to settlement.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Car Rental - E-Commerce <i>Eligible:</i> Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513).			
<ul style="list-style-type: none"> • Consumer Credit • Rewards • Non-Regulated Consumer Debit • Non-Regulated Consumer Prepaid • Regulated Consumer Debit / Prepaid 	Credit Credit Debit Debit Debit	<ol style="list-style-type: none"> 1 Key-entered transaction. 2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match.³ 3 Transaction must include: Rental Agreement number, Check-Out/Return Date, Duration, No Show/Extra Charge Indicator, Preferred Customer Indicator (P). 4 Settlement date must be within 2 days of the return date. 5 E-Commerce transactions must perform Cardholder Authentication Verification Value (CAVV) and include an E-Commerce Indicator of a 5 or 6. 6 Requires a Market Specific Indicator of A (Car Rental) which must match from authorization to settlement. 	<ol style="list-style-type: none"> 1 CPS/Car Rental Card Present 2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Hotel - Card Present <i>Eligible:</i> Hotels/Lodging (MCC 3501-4010, 7011), Steamship and Cruise Lines (MCC 4411).			
<ul style="list-style-type: none"> • Consumer Credit 	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ²	1 CPS/Hotel Card Not Present
<ul style="list-style-type: none"> • Rewards 	Credit	2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. ³	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit	3 Transaction must include: Folio number, Check-In Date, Duration, No Show/Extra Charge indicator.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit	4 Settlement date must be within 2 days of the check out date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit	5 Requires a Market Specific Indicator of H (Hotel) which must match from authorization to settlement.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
CPS/Hotel - Card Not Present <i>Eligible:</i> Hotels/Lodging (MCC 3501-4010, 7011), Steamship and Cruise Lines (MCC 4411).			
<ul style="list-style-type: none"> • Consumer Credit 	Credit	1 Key-entered transaction.	1 CPS/Hotel Card Present
<ul style="list-style-type: none"> • Rewards 	Credit	2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. ³	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit	3 Transaction must include: Folio number, Check-In Date, Duration, No Show/Extra Charge Indicator, Preferred Customer Indicator (P).	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit	4 Settlement date must be within 2 days of the check out date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit	5 Requires a Market Specific Indicator of H (Hotel) which must match from authorization to settlement.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Hotel - E-Commerce <i>Eligible:</i> Hotels/Lodging (MCC 3501-4010, 7011), Steamship and Cruise Lines (MCC 4411).			
<ul style="list-style-type: none"> • Consumer Credit • Rewards • Non-Regulated Consumer Debit • Non-Regulated Consumer Prepaid • Regulated Consumer Debit / Prepaid 	Credit Credit Debit Debit Debit	1 Key-entered transaction. 2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. ³ 3 Transaction must include: Folio number, Check-In Date, Duration, No Show/Extra Charge Indicator, Preferred Customer Indicator (P). 4 Settlement date must be within 2 days of the check out date. 5 E-Commerce transactions must perform Cardholder Authentication Verification Value (CAVV) and include an E-Commerce Indicator of a 5 or 6. 6 Requires a Market Specific Indicator of H (Hotel) which must match from authorization to settlement.	1 CPS Hotel Card Present 2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
CPS/Card Not Present (CNP) <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967) except for recurring transactions.			
<ul style="list-style-type: none"> • Consumer Credit • Rewards / Signature / Infinite • Non-Regulated Consumer Debit • Non-Regulated Consumer Prepaid • Regulated Consumer Debit / Prepaid 	Credit Credit Debit Debit Debit	1 Key-enter transaction. If prompted “is card present” answer “no”. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³ 1 authorization reversal ⁶ allowed. 3 Settlement date must be within 2 days of the transaction date. 4 AVS ⁴ required (zip code). 5 Transaction date must equal shipping date and that date is no more than 7 days after authorization. 6 Transaction must include order number, MO/TO indicator of a “01”, “02”, or “03”, the POS Condition Code of “08” and either customer service phone number, URL or email. Charity (MCC 8398) requires customer service phone number. 7 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. ⁵	1 CPS/Retail 2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 7 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/E-Commerce Basic <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967).			
<ul style="list-style-type: none"> • Consumer Credit 	Credit	1 Available to E-Commerce merchants for key entered transactions.	1 CPS/Retail, CPS/Retail Key Entry or CPS/Card Not Present
<ul style="list-style-type: none"> • Rewards / Signature / Infinite 	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³ 1 authorization reversal ⁶ allowed.	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit	3 Settlement date must be within 2 days of the transaction date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit	4 AVS ⁴ required (zip code).	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit	5 Transaction date must equal shipping date and that date is no more than 7 days after authorization. 6 Transaction must include order number and either customer service phone number, URL or email. 7 E-Commerce Indicator of a "7" must be present and the POS Condition Code must be "59". 8 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. ⁵	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 7 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 8 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/E-Commerce Preferred <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967).			
<ul style="list-style-type: none"> • Consumer Credit / Rewards / Signature / Infinite • Non-Regulated Consumer Debit • Non-Regulated Consumer Prepaid • Regulated Consumer Debit / Prepaid 	Credit Debit Debit Debit	<ol style="list-style-type: none"> 1 Available to E-Commerce merchants for key entered transactions. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 1 authorization reversal⁶ allowed. 3 Settlement date must be within 2 days of the transaction date. 4 Transaction date must equal shipping date and that date is no more than 7 days after authorization. 5 Transaction must include order number and either customer service phone number, URL or email. 6 Must have secured E-Commerce indicator of "5" or "6". The POS Condition Code must be "59". Must perform Cardholder Authentication Verification Value (CAVV) and AVS⁴ (zip code). 7 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement.⁵ 	<ol style="list-style-type: none"> 1 CPS/Retail, CPS/Retail Key Entry or CPS/Card Not Present 2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 6 CPS/E-Commerce Basic 7 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Passenger Transport - Card Present <i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).			
<ul style="list-style-type: none"> • Consumer Credit 	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ²	1 CPS/Passenger Transport-Card Not Present
<ul style="list-style-type: none"> • Rewards 	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit	3 Settlement date must be within 8 days of the transaction date.	3 Standard Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit	4 Transaction must include Ticket Number, Sequence Number, Count and Itinerary Information. Ancillary transactions with no Ticket Number present, must include Ancillary Purchase Data.	4 Standard Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit	5 Transaction date must equal authorization date.	5 Standard Debit / Prepaid or Non-Qualified Consumer Credit
CPS/Passenger Transport - Card Not Present <i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).			
<ul style="list-style-type: none"> • Consumer Credit 	Credit	1 Key-enter transaction.	1 CPS/Passenger Transport-Card Present
<ul style="list-style-type: none"> • Rewards 	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit	3 Settlement date must be within 8 days of the transaction date.	3 Standard Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit	4 Transaction must include Ticket Number, Sequence Number, Count and Itinerary Information. Ancillary transactions with no Ticket Number present, must include Ancillary Purchase Data.	4 Standard Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit	5 Transaction date must equal authorization date.	5 Standard Debit / Prepaid or Non-Qualified Consumer Credit

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/E-Commerce Passenger Transport Preferred <i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).			
<ul style="list-style-type: none"> • Consumer Credit 	Credit	1 Available to E-Commerce merchants for key entered transactions.	1 CPS/Passenger Transport-Card Present or CPS/Passenger Transport-Card Not Present
<ul style="list-style-type: none"> • Rewards 	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit	3 Settlement date must be within 8 days of the transaction date.	3 Standard Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit	4 Transaction must include Ticket Number, Sequence Number, Count and Itinerary Information. Ancillary transactions with no Ticket Number present, must include Ancillary Purchase Data.	4 Standard Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit	5 E-Commerce transactions must include E-Commerce indicator of "5" or "6". Must perform Cardholder Authentication Verification Value (CAVV). 6 Transaction date must equal authorization date.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit 6 Standard Debit / Prepaid or Non-Qualified Consumer Credit
CPS/Government <i>Eligible:</i> Government (MCC 9311, 9399, 9211, 9222, 7800).			
<ul style="list-style-type: none"> • Consumer Credit / Rewards / Signature / Infinite / Signature Preferred 	Credit	1 Consumer Credit, Rewards, Signature, Signature Preferred, and Infinite cards must be CPS qualified ⁷ for CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	1 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit	2 Consumer Debit and Prepaid cards must be CPS qualified ⁷ for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	2 CPS/Retail or CPS/Retail Key Entry
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit	3 AVS ⁴ is optional for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	3 N/A
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
CPS/Charity and Religious Organizations <i>Eligible:</i> Charitable and Social Service Organizations (MCC 8398) and Religious Organizations (MCC 8661).			
• Consumer Credit / Rewards / Signature / Infinite / Signature Preferred / Infinite ¹⁰	Credit	1 Must be CPS qualified ⁷ for CPS/Retail, CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Retail Key-Entry.	1 Non-Qualified Consumer Credit
Signature Preferred / Infinite - Card Not Present <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), Travel Agents (MCC 4722), and High Risk Direct Marketing (MCC 5962, 5966, 5967)			
• Signature Preferred • Infinite ¹⁰	Credit Credit	1 Must be CPS qualified ⁷ for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Account Funding.	1 Non-Qualified Consumer Credit
Signature Preferred / Infinite - Retail <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), Travel Agents (MCC 4722), Supermarkets (MCC 5411), and High Risk Direct Marketing (MCC 5962, 5966, 5967).			
• Signature Preferred • Infinite ¹⁰	Credit Credit	1 Must be CPS qualified ⁷ for CPS/Retail, CPS/Retail Key Entry or CPS/Small Ticket.	1 Non-Qualified Consumer Credit

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Signature Preferred / Infinite - Business-to-Business <i>Eligible:</i> Business-to-Business - Landscaping and Horticultural Services (MCC 0780), Special Trade Contractors (MCC 1799), Miscellaneous Publishing and Printing (MCC 2741), Typesetting, Plate Making and Related Services (MCC 2791), Specialty Cleaning, Polishing and Sanitation Preparations (MCC 2842), Motor Freight Carriers and Trucking (MCC 4214), Office and Commercial Furniture (MCC 5021), Construction Materials (MCC 5039), Photographic, Photocopy, Microfilm Equipment and Software (MCC 5044), Commercial Equipment (MCC 5046), Medical, Dental, Ophthalmic and Hospital Equipment and Supplies (MCC 5047), Metal Service Centers and Offices (MCC 5051), Electrical Parts and Equipment (MCC 5065), Plumbing and Heating Equipment and Supplies (MCC 5074), Industrial Supplies (MCC 5085), Durable Goods (MCC 5099), Piece Goods, Notions, and Other Dry Goods (MCC 5131), Men's, Women's, and Children's Uniforms and Commercial Clothing (MCC 5137), Commercial Footwear (MCC 5139), Chemicals and Allied Products (MCC 5169), Books, Periodicals and Newspapers (MCC 5192), Florist Supplies, Nursery Stock and Flowers (MCC 5193), Paints, Varnishes and Supplies (MCC 5198), Nondurable Goods (MCC 5199), Advertising Services (MCC 7311), Commercial Photography, Art, and Graphics (MCC 7333), Cleaning, Maintenance, and Janitorial Services (MCC 7349), Employment Agencies and Temporary Help Services (MCC 7361), Computer Programming, Data Processing, and Integrated Systems Design Services (MCC 7372), Information Retrieval Services (MCC 7375), Computer Maintenance, Repair and Services (MCC 7379), Management, Consulting, and Public Relations Services (MCC 7392), Business Services (MCC 7399), Motion Picture and Video Tape Production and Distribution (MCC 7829), Testing Laboratories (Non-Medical Testing) (MCC 8734), Accounting, Auditing, and Bookkeeping Services (MCC 8931), and Professional Services (MCC 8999).			
• Signature Preferred • Infinite ¹⁰	Credit Credit	1 Must be CPS qualified ⁷ for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Account Funding.	1 Non-Qualified Consumer Credit
Signature Preferred / Infinite - Fuel Eligible: Automated Fuel Dispenser (MCC 5542), Service Station (MCC 5541).			
• Signature Preferred • Infinite ¹⁰	Credit Credit	1 Must be CPS qualified ⁷ for CPS/Automated Fuel Dispenser or CPS/Retail Service Station.	1 Non-Qualified Consumer Credit

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Signature / Signature Preferred / Infinite - Travel <i>Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), and Travel Agents (MCC 4722).			
<ul style="list-style-type: none"> • Signature / Infinite • Signature Preferred • Infinite¹⁰ 	Credit Credit Credit	1 Must be CPS qualified ⁷ for CPS/Restaurant, CPS/E-Commerce Basic, CPS/Card Not Present, CPS/Retail Key Entered, CPS/Car Rental - Card Present/Card Not Present/E-Commerce, CPS/Hotel - Card Present/Card Not Present/E-Commerce or CPS/Passenger Transport - Card Present/Card Not Present/E-Commerce.	1 Non-Qualified Consumer Credit
Non-Qualified Consumer Credit <i>Eligible:</i> All merchant segments.			
<ul style="list-style-type: none"> • Consumer Credit / Rewards / Signature / Infinite / Signature Preferred / Infinite¹⁰ 	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain signature ² when the transaction is face-to-face. 2 Electronic authorization not required. 3 Only level available for high-risk merchants and non-secure E-Commerce transactions. 4 Must be Consumer Credit / Rewards / Signature / Infinite / Signature Preferred Card	1 N/A 2 N/A 3 N/A 4 EIRF Debit / Prepaid or Standard Debit / Prepaid

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Electronic Interchange Reimbursement Fee (EIRF) Debit / Prepaid <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967).			
• Non-Regulated Consumer Debit	Debit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Non-Regulated Consumer Prepaid	Debit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³ Authorize sale through terminal/ software or telephone.	2 Standard Debit / Prepaid
• Regulated Consumer Debit / Prepaid	Debit	3 Settlement date must be within 3 days of the transaction date.	3 Standard Debit / Prepaid
Standard Debit / Prepaid <i>Eligible:</i> All merchant segments.			
• Non-Regulated Consumer Debit	Debit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Non-Regulated Consumer Prepaid	Debit	2 Electronic authorization not required.	2 N/A
• Regulated Consumer Debit / Prepaid	Debit	3 Only level available for high-risk merchants and non-secure E-Commerce transactions.	3 N/A

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
GSA Purchasing Card Large Ticket <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), Travel Agents (MCC 4722) and High Risk Direct Marketing (MCC 5962, 5966, 5967).			
• GSA Purchasing Card	Credit	<ol style="list-style-type: none"> 1 Transaction must be greater than \$5,557.14. 2 Pass Level II and Level III Data.⁹ 3 Must be CPS qualified⁷ for CPS/Retail, CPS/Retail Key Entry, CPS/Retail Service Station, CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred. 	<ol style="list-style-type: none"> 1 Commercial Card Level III 2 Commercial-Card Present or Card Not Present 3 Commercial Non-Qualified with Data
Commercial Product Large Ticket <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), Travel Agents (MCC 4722) and High Risk Direct Marketing (MCC 5962, 5966, 5967).			
<ol style="list-style-type: none"> • Purchasing Card-Non GSA / Corporate • Purchasing Card-Non GSA Prepaid 	Credit Debit	<ol style="list-style-type: none"> 1 Settle within 7 days. 2 Purchasing Card-Non GSA / Corporate transaction greater than or equal to \$7,755.56. 3 Purchasing Card-Non GSA Prepaid transaction greater than or equal to \$2,908.00. 4 Must Pass Level II and Level III Data.⁹ 5 Purchasing Card-Non GSA / Corporate must be CPS qualified⁷ for CPS/Retail, CPS/Retail Key Entry, CPS/Supermarket, CPS/Retail Service Station, CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred. 6 Purchasing Card-Non GSA Prepaid must be CPS qualified⁷ for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred. 	<ol style="list-style-type: none"> 1 Commercial Non-Qualified 2 Commercial Level III 3 Commercial Prepaid Card Not Present 4 Commercial-Card Present or Card Not Present 5 Commercial Non-Qualified with Data 6 Commercial Prepaid-Card Not Present or Non-Qualified

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Large Purchase Advantage 1, 2, 3 and 4¹² Not Eligible: Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), Travel Agents (MCC 4722) and High Risk Direct Marketing (MCC 5962, 5966, 5967).			
• Purchase Advantage 1	Credit	1 Settle within 7 days.	1 Transaction reject
• Purchase Advantage 2	Credit	2 For Purchase Advantage 1 transaction amount must be \$10,000.01 to \$25,000. For Purchase Advantage 2 transaction amount must be \$25,000.01 to \$100,000. For Purchase Advantage 3 transaction amount must be \$100,000.01 to \$500,000. For Purchase Advantage 4 transaction amount must be greater than \$500,000.	2 Commercial Card Not Present
• Purchase Advantage 3	Credit	3 Must be CPS qualified ⁷ for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	3 Transaction reject
• Purchase Advantage 4	Credit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Straight Through Processing (STP)¹² <i>Eligible:</i> All merchant segments.			
• STP Tier 1	Credit	1 Must be a Purchasing or Corporate Card	1 Commercial Business Product 1
• STP Tier 2	Credit	2 For STP Tier 1 transaction amount must be less than or equal to \$6,999.99. For STP Tier 2 transaction amount must be \$7,000.00 to \$14,999.99. For STP Tier 3 transaction amount must be \$15,000.00 to \$49,999.99. For STP Tier 4 transaction amount must be \$50,000.00 to \$99,999.99. For STP Tier 5 transaction amount must be greater than or equal to \$100,000.00.	2 N/A
• STP Tier 3	Credit	3 Must be CPS qualified ⁷ for CPS/Card Not Present, CPS/E-Commerce Basic or CPS/E-Commerce Preferred.	3 Commercial Non-Qualified
• STP Tier 4	Credit	4 Must pass Market Specific Indicator of J	4 Commercial Card Not Present
• STP Tier 5	Credit		
Commercial Card Level III <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), Travel Agents (MCC 4722) and High Risk Direct Marketing (MCC 5962, 5966, 5967).			
• Purchasing Card / GSA Purchasing Card / GSA Fleet	Credit	1 Must Pass Level III Data. ⁹	1 Commercial-Card Present or Card Not Present
• Corporate	Credit	2 Must be CPS qualified ⁷ for CPS/Retail, CPS/Small Ticket, CPS/Retail Key Entry, CPS/Supermarket, CPS/Retail Service Station, CPS/AFD, CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Account Funding (Purchase only).	2 Commercial Non-Qualified with Data

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Card Level II <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), Travel Agents (MCC 4722) and High Risk Direct Marketing (MCC 5962, 5966, 5967).			
• Corporate	Credit	1 Must be CPS qualified ⁷ for CPS/Retail, CPS/Small Ticket, CPS/Retail Key Entry, CPS/Supermarket, CPS/Retail Service Station, CPS/AFD, CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Account Funding. AVS ⁴ (zip code) required for Business cards only.	1 Commercial Non-Qualified
• Corporate @ Fuel	Credit	2 Must pass Level II Data. ⁹	2 Corporate & Purchase Cards - Commercial-Card Present or Card Not Present or Business Cards - Business Product 1 or 2
• Purchasing	Credit	3 Tier 1 - 5 apply to Business cards. The level will be determined by Visa cardholder spending limits. ¹²	3 N/A
• Purchasing @ Fuel	Credit		
• Business Tier 1	Credit		
• Business Tier 2	Credit		
• Business Tier 3	Credit		
• Business Tier 4	Credit		
• Business Tier 5	Credit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial - Card Not Present <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), Travel Agents (MCC 4722) and High Risk Direct Marketing (MCC 5962, 5966, 5967).			
• Corporate	Credit	1 Must be CPS qualified ⁷ for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Account Funding. AVS ⁴ is optional.	1 Commercial Non-Qualified
• Purchasing	Credit	2 Level II Data ⁹ requirements are not met including tax-exempt transactions.	2 N/A
Commercial - Card Present <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), Travel Agents (MCC 4722) and High Risk Direct Marketing (MCC 5962, 5966, 5967).			
• Corporate	Credit	1 Must be CPS qualified ⁷ for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Automated Fuel Dispenser, or CPS/Retail Service Station.	1 Commercial Non-Qualified
• Purchasing / Fleet	Credit	2 Level II Data ⁹ requirements are not met including tax-exempt transactions.	2 N/A

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial - Business Product 1 (Card Not Present) <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), Travel Agents (MCC 4722) and High Risk Direct Marketing (MCC 5962, 5966, 5967).			
• Business Tier 1	Credit	1 Must be CPS qualified ⁷ for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Account Funding.	1 Business Product 2 or Commercial Non-Qualified
• Business Tier 2	Credit	2 Level II Data ⁹ requirements are not met including tax-exempt transactions.	2 N/A
• Business Tier 3	Credit	3 Tier 1 - 5 apply to Business cards. The level will be determined by Visa cardholder spending limits. ¹²	3 N/A
• Business Tier 4	Credit		
• Business Tier 5	Credit		
Commercial - Business Product 2 (Card Present) <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), Travel Agents (MCC 4722) and High Risk Direct Marketing (MCC 5962, 5966, 5967).			
• Business Tier 1	Credit	1 Must be CPS qualified ⁷ for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Automated Fuel Dispenser, or CPS/Retail Service Station.	1 Business Product 1 or Commercial Non-Qualified
• Business Tier 2	Credit	2 Level II Data ⁹ requirements are not met including tax-exempt transactions.	2 N/A
• Business Tier 3	Credit	3 Tier 1 - 5 apply to Business cards. The level will be determined by Visa cardholder spending limits. ¹²	3 N/A
• Business Tier 4	Credit		
• Business Tier 5	Credit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
<p>Global Business-to-Business Virtual Payments</p> <p><i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Hotels/Lodging (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Bus Lines (MCC 4131), Cruise Lines (MCC 4411), Airports (4582), Travel Agents (MCC 4722), High Risk Direct Marketing (MCC 5962), Real Estate Agents and Managers-Rentals (MCC 6513), Timeshares (MCC 7012), Sporting and recreational camps (MCC 7032), Trailer parks and campgrounds (MCC 7033), Health and Beauty Spas (MCC 7298), Motor home and recreational vehicle rentals (MCC 7519), Tourist attractions and exhibits (MCC 7991), Membership clubs (MCC 7997), Recreation services (not elsewhere classified) (MCC 7999).</p>			
<ul style="list-style-type: none"> • Global Commercial B2B Virtual Payments US / Interregional ■ • Commercial Business-to-Business - Program 1 ■ • Commercial Business-to-Business - Program 2 ■ • Commercial Business-to-Business - Program 3 ■ • Commercial Business-to-Business - Program 4 ■ • Commercial Business-to-Business - Program 5 ■ • Commercial Business-to-Business - Program 6 ■ 	<p>Credit</p> <p>Credit</p> <p>Credit</p> <p>Credit</p> <p>Credit</p> <p>Credit</p> <p>Credit</p>	<p>1 Key-entered transaction.</p>	<p>1 N/A</p>

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Business Debit / Commercial Prepaid - Retail <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967).			
<ul style="list-style-type: none"> • Non Regulated Business Debit • Non Regulated Commercial Prepaid • Regulated Business Debit / Commercial Prepaid 	Debit Debit Debit	1 Must be CPS qualified ⁷ for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Automated Fuel Dispenser, CPS/Retail Service Station, CPS/Restaurant, CPS/Car Rental Card Present, CPS/Hotel Card Present or CPS/Passenger Transport Card Present.	1 Business Debit / Commercial Prepaid Card Not Present or Commercial Non-Qualified
Business Debit / Commercial Prepaid - Card Not Present <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967).			
<ul style="list-style-type: none"> • Non Regulated Business Debit • Non Regulated Commercial Prepaid • Regulated Business Debit / Commercial Prepaid 	Debit Debit Debit	1 Must be CPS qualified ⁷ for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, CPS/Hotel Card Not Present, CPS/Hotel E-Commerce, CPS/Car Rental Card Not Present, CPS/Car Rental E-Commerce, CPS/Passenger Transport Card Not Present or CPS/Passenger Transport E-Commerce.	1 Business Debit / Commercial Prepaid Retail or Commercial Non-Qualified
Business Debit / Commercial Prepaid - Non-Qualified <i>Eligible:</i> All merchant segments.			
<ul style="list-style-type: none"> • Non Regulated Business Debit • Non Regulated Commercial Prepaid • Regulated Business Debit 	Debit Debit Debit	1 CPS requirements are not met.	1 N/A

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial - Business Travel <i>Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), and Travel Agents (MCC 4722).			
• Business Tier 1	Credit	1 Must be CPS qualified ⁷ for CPS/Restaurant, CPS/Car Rental - Card Present/Card Not Present/E-Commerce, CPS/Hotel - Card Present/Card Not Present/E-Commerce or CPS/Passenger Transport - Card Present/Card Not Present/E-Commerce.	1 Commercial Non-Qualified
• Business Tier 2	Credit	2 Tier 1 - 5 apply to Business cards. The level will be determined by Visa cardholder spending limits. ¹²	2 N/A
• Business Tier 3	Credit		
• Business Tier 4	Credit		
• Business Tier 5	Credit		
Commercial - Travel Services <i>Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), and Travel Agents (MCC 4722).			
• Corporate	Credit	1 Must be CPS qualified ⁷ for CPS/Restaurant, CPS/Car Rental - Card Present/Card Not Present/E-Commerce, CPS/Hotel - Card Present/Card Not Present/E-Commerce or CPS/Passenger Transport - Card Present/Card Not Present/E-Commerce.	1 Commercial Non-Qualified
• Purchasing	Credit		
Commercial - Purchasing Card Fleet Non CPS <i>Eligible:</i> Marinas, Marine Service and Supplies (MCC 4468), Service Stations (MCC 5541), Automated Fuel Dispensers (MCC 5542), Miscellaneous Food Stores, Convenience Stores and Specialty Markets (MCC 5499), Fuel Dealers-Fuel Oil, Wood, Coal and Liquefied Petroleum (MCC 5983).			
• Purchasing Card Fleet	Credit	1 CPS requirements are not met. 2 Must pass Level II Data. ⁹	1 N/A 2 Commercial Non-Qualified

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial - Non-Qualified with Data <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812, 5814), Hotels/Lodging (MCC 3501-4010, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112), Travel Agents (MCC 4722) and High Risk Direct Marketing (MCC 5962, 5966, 5967).			
<ul style="list-style-type: none"> Purchasing Card-Non GSA 	Credit	1 CPS requirements are not met.	1 N/A
<ul style="list-style-type: none"> Corporate 	Credit	2 Must pass Level III Data. ⁹	2 Commercial Non-Qualified
Commercial Non-Qualified <i>Eligible:</i> All merchant segments.			
<ul style="list-style-type: none"> Corporate 	Credit	1 CPS requirements are not met.	1 N/A
<ul style="list-style-type: none"> Purchasing 	Credit		
<ul style="list-style-type: none"> Business 	Credit		
Interregional Debit Regulated¹¹ <i>Eligible:</i> All merchant segments.			
<ul style="list-style-type: none"> Regulated Consumer Debit / Consumer Prepaid / Commercial Prepaid / Business Debit 	Debit	1 Available to U.S. merchants accepting regulated debit and prepaid cards issued from the following U.S. territories: American Samoa, Guam, Northern Mariana Islands, U.S. Minor Outlying Islands, Puerto Rico and U.S. Virgin Islands.	1 N/A
Interregional Commercial¹¹ <i>Eligible:</i> All merchant segments.			
<ul style="list-style-type: none"> Commercial-Non US Issued 	Credit	1 Applies to U.S. merchants and Non U.S. Issuers.	1 N/A

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Interregional Premium¹¹ <i>Eligible:</i> All merchant segments.			
• Platinum-Non US Issued / Infinite-Canadian Issued	Credit	1 Applies to U.S. merchants and Non U.S. Issuers.	1 N/A
Interregional Super Premium¹¹ <i>Eligible:</i> All merchant segments.			
• Signature-Non US Issued / Infinite-Non US or Canada Issued	Credit	1 Applies to U.S. merchants and Non U.S. Issuers.	1 N/A
Interregional Electronic¹¹ <i>Eligible:</i> All merchant segments.			
• Consumer-Non US Issued	Credit	1 Applies to U.S. merchants and Non U.S. Issuers. 2 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ² 3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³ 4 Settle within 2 days.	1 N/A 2 Interregional Standard 3 Interregional Standard 4 Interregional Standard
Interregional Issuer Chip¹¹ <i>Eligible:</i> All merchant segments.			
• Consumer-Non US Issued	Credit	1 Applies to U.S. merchants and Non U.S. Issuers. 2 POS Entry Mode equal "90" or "91". 3 Authorize and settle within 2 days. 4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	1 N/A 2 Interregional Standard 3 Interregional Standard 4 Interregional Standard

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Interregional E-Commerce¹¹ and Secure E-Commerce¹¹ <i>Eligible:</i> All merchant segments.			
• Consumer-Non US Issued	Credit	1 Applies to U.S. merchants and Non U.S. Issuers. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³ 3 E-Commerce Indicator of a "5" must be present. 4 POS Entry Mode "01".	1 N/A 2 Interregional Standard 3 Interregional Standard 4 Interregional Standard
Interregional Standard¹¹ <i>Eligible:</i> All merchant segments.			
• Consumer-Non US Issued	Credit	1 Applies to U.S. merchants and Non U.S. Issuers.	1 N/A

Visa Footnotes

- ¹ The numeric bullet point in the “Primary Qualification Criteria” column corresponds to the numeric bullet point in the “Next Interchange Program Logic” column within the same row. This column lists the next possible Interchange program when the qualifying criteria is not met. For example, when looking at numeric bullet point 1 under CPS Retail “Primary Qualification Criteria” column - Magnetic stripe, contactless, or chip data read, obtain customer’s signature - if a transaction is not magnetic stripe, contactless, or chip data read, and is key-entered then the next downgrade interchange program would be Retail Key-Entered or Card Not Present when looking at the corresponding numeric bullet point in the “Next Interchange Program Logic” column.
- ² For Card Present EMV enabled transactions, signature is optional.
- ³ Valid electronic authorization is obtained through a terminal or software. When an electronic authorization is obtained, all required authorization data & qualifying criteria must be present at settlement, including validation code, transaction id, auth date, etc. Authorization and settlement MCC must match with the exception of Travel Agencies (MCC 4722) or Airlines (MCC 4511).
- ⁴ Equipment must be programmed to use the Address Verification Service (AVS).
- AVS is optional for CPS/Card Not Present (POS Condition Code 08) non-Bill Payment Transactions from the following MCC’s:** Ambulance Services (MCC 4119), Telecommunication Services (MCC 4814), Cable, Satellite, and Other Pay Television & Radio Services (MCC 4899), Utilities - Electric, Gas, Water, and Sanitary (MCC 4900), Direct Marketing Subscription Merchants (MCC 5968), Hearing Aids - Sales, Service, and Supply (MCC 5975), Orthopedic Goods - Prosthetic Devices (MCC 5976), Fuel Dealers (MCC 5983), Insurance Companies (MCC 6300, 5960), Real Estate Agents and Managers-Rentals (MCC 6513), Counseling Services - Debt, Marriage, and Personal (MCC 7277), Doctor and Physicians (Not Elsewhere Classified) (MCC 8011), Dentists and Orthodontists (MCC 8021), Osteopaths (MCC 8031), Chiropractors (MCC 8041), Optometrists and Ophthalmologists (MCC 8042), Opticians, Optical Goods, and Eyeglasses (MCC 8043), Podiatrists and Chiropractors (MCC 8049), Nursing and Personal Care Facilities (MCC 8050), Hospitals (MCC 8062), Medical and Dental Laboratories (MCC 8071), Medical Services and Health Practitioners (Not Elsewhere Classified) (MCC 8099), Schools (MCC 8220, 8211, 8299), Child Care Services (MCC 8351), Charitable Organizations (MCC 8398), and Religious Organizations (MCC 8661).
- AVS is optional for CPS/Card Not Present (POS Condition Code 08) Bill Payment transactions.**
- ⁵ **Bill payment transactions** must send a Market Specific Indicator (MSI) of “B”, ACI of “Y”, processing code of “50” and MO/TO indicator of “01” for one-time payment, “02” for recurring payment and “03” for installment payment. E-Commerce Bill Payment transactions must send a Market Specific Indicator (MSI) of “B”, ACI of “Y”, processing code of “50” and MO/TO indicator of “5”, “6” or “7”.
- Auto-Substantiation transactions** must meet these additional requirements: Market-Specific Data Indicator value of M [healthcare (medical)] or T (transit) must be present in the authorization request and in the clearing record. Required data must be present in Auto-Substantiation Request Format in authorization.
- ⁶ If the settled amount is over the tolerance from the initial authorized amount a reversal needs to be performed. A merchant must call the issuing bank and ask for the authorization to be reversed or submit an electronic reversal to prevent impact to the cardholder’s credit line.
- ⁷ CPS qualified - Must provide primary qualification criteria for a CPS Interchange program above, in addition to the primary qualification criteria for interchange program trying to achieve. The following transaction types are excluded from CPS Interchange programs: Non-Secure E-Commerce transactions (ECI=8), Cash Disbursements, Quasi-cash transactions processed using a non-face-to-face CPS program on consumer debit, consumer prepaid, commercial prepaid, and business debit cards and Quasi-cash transactions on consumer credit or commercial credit products, transactions from High Risk MCCs (5962, 5966 and 5967), Digital Wallet transactions with MVV and business application identifier of WT (wallet transfer), transactions from Self-Service or Automated Dispensing Machines except AFD transactions (MCC 5542), Local and Suburban Commuter Passenger Transportation, Including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines (MCC 4131), and Small Ticket, declines and referrals.
- ⁸ Travel & Entertainment (T&E) includes Restaurants, Hotels/Lodging, Car Rentals/Auto Rental, Truck and Utility Trailer Rentals, Airlines/Passenger Transport, Cruise Lines, and Travel Agents.
- ⁹ **Level II Data** requires a valid sales tax amount and tax indicator.
- Sales tax must be between 0.1% and 22%. If tax exempt (\$0 entered as tax amount or blank) transaction will clear at Visa Card Present (Corporate / Purchase) / Product 2 (Business) or Card Not Present (Corporate / Purchase) / Product 1 (Business).
- Purchase card transactions from fuel MCCs do not require sales tax, but do require customer code. Corporate card transactions at fuel MCCs do require **a sales tax amount greater than \$0**, but do not require customer code. Fuel MCCs consist of: 4468, 5499, 5541, 5542, and 5983.
- Level III Data** is line item detail, which includes item description, item quantity, item unit of measure, item freight / shipping amount, item commodity code, item discount amount, duty amount, product code, unit cost, discount per line item and line item total. Fleet Purchasing, GSA Purchasing and Purchasing cards for fuel transactions, fuel data is required. Visa Fuel Data Requirements includes business format code, type of purchase, fuel type, unit of measure, quantity, gross fuel price and miscellaneous fuel tax exemption status.
- Large ticket transactions** require Level III Data, customer code, and either a valid tax amount or a tax exempt indicator.
- ¹⁰ Visa Spend Qualified Indicator (SQI) determined that the Infinite cardholder has exceeded the defined annual spend requirement of \$50,000.
- ¹¹ ~~Visa Interregional interchange programs include the Visa International Acquiring Fee (0.45%). This fee has been moved to Payment Network Pass-through Fee Schedule at the following link www.wellsfargo.com/biz/merchantpassthroughfees.~~
- ¹² Visa Cardholder Spending Requirements for Business Products: Business Tier 1 - \$0 to \$19,999.99; Business Tier 2 - \$20,000 to \$39,999.99; Business Tier 3 - \$40,000 to \$99,999.99; Business Tier 4 - \$100,000 to \$249,999.99; Business Tier 5 - \$250,000.00 and greater. If the Issuer doesn’t supply the annual cardholder spend, then the transaction will qualify at Tier 1/Business.
- Visa Large Purchase Advantage 1, 2, 3, and 4 - The product is a virtual account designed primarily for use in an automated accounts payable environment for GSA and non-GSA Purchasing card accounts in the non-travel service market segment.
- ¹³ Debt Repayment 2 allows a convenience fee charged to the cardholder.
- ¹⁴ These are Account Funding Business Application Identifier (BAI) Values - **AA** (account-to-account), **BI** (Financial Institution-initiated person-to-person), **MP** Merchant Payment, **PP** (person-to-person), **FT** (funds transfer), **TU** (prepaid top-up), **WT** (wallet transfer).

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria ¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic ¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
<p>Merit III</p> <p>Not Eligible: Mail Order/Telephone Order (MCC 5960, 5962, 5964-5969).</p> <p>Not Eligible for Debit: Insurance Sales, Underwriting and Premiums (MCC 6300), and Real Estate Agents and Managers-Rentals (MCC 6513).</p> <p>Not Eligible for World, World Elite or High Value: Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112), Travel Agent (MCC 4722) and Restaurants (MCC 5812).</p>			
• Consumer Credit	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ²	1 Merit I or Key Entered
• World Card	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Standard
• World Elite	Credit	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Enhanced	Credit	4 Beauty Salon (MCC 7230) have 25% tolerance. Taxicabs & Limousines (MCC 4121), Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814) and Bars (MCC 5813) are exempt from transaction tolerance. All others have a 10% tolerance.	4 Standard
• High Value	Credit		
• Non-Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Merit I <i>Not Eligible for Debit:</i> Insurance-Direct Marketing (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), and Real Estate Agents and Managers-Rentals (MCC 6513).			
<ul style="list-style-type: none"> • Consumer Credit 	Credit	1 Key-entered transaction.	1 Merit III
<ul style="list-style-type: none"> • World Card 	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Standard
<ul style="list-style-type: none"> • World Elite 	Credit	3 Settlement date must be within 3 days of the transaction date.	3 Standard
<ul style="list-style-type: none"> • Enhanced 	Credit	4 Beauty Salons (MCC 7230) have 25% tolerance. Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814), Bars (MCC 5813), Taxicabs & Limousines (MCC 4121), and transactions where the Five E-Commerce Indicators ⁴ are present in auth and clearing, are exempt from transaction tolerance. All others have a 10% tolerance.	4 Standard
<ul style="list-style-type: none"> • High Value 	Credit		
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit		
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Key Entered <i>Not Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), Transportation (4011, 4111, 4112, 4131, 4411, 4722, 4784, 7523), Quasi Cash (MCC 4829, 6010, 6011, 6012, 6051, 7511, 7995), Other Services (MCC 0742, 0763, 0780-1799, 2741, 2791, 2842, 4119, 4214-4225, 4582, 4789, 4812-4815, 4816-4821, 4899, 4900, 5039, 5044-5047, 5051, 5074, 5962, 5975, 5976, 5983, 6022-6028, 6211-6611, 7012, 7032, 7033, 7210-7275, 7276, 7277, 7278, 7295-7394, 7399, 7542-7699, 7829, 7832-7994, 7996-7999, 8011-8099, 8111, 8211-8299, 8351, 8398-8699, 8734, 8911, 8931, 8999, 9211, 9222-9411), Direct Marketing (MCC 5960, 5962, 5964-5969), AFD (5542), and Travel Agencies (MCC 4722).			
<ul style="list-style-type: none"> • Consumer Credit 	Credit	1 Key-entered transaction.	1 Merit III
<ul style="list-style-type: none"> • World Card 	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Standard
<ul style="list-style-type: none"> • World Elite 	Credit	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
<ul style="list-style-type: none"> • Enhanced 	Credit	4 Restaurants (MCCs 5812, 5814) and Bars (MCC 5813) are exempt from transaction tolerance. All others can settle within 10%.	4 Standard
<ul style="list-style-type: none"> • High Value 	Credit		
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit		
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Merit I E-Commerce <i>Not Eligible:</i> Real Estate Agents and Managers - Rentals (MCC 6513), Direct Marketing - Insurance Services (MCC 5960), and Insurance Sales, Underwriting and Premiums (MCC 6300).			
<ul style="list-style-type: none"> • Consumer Credit 	Credit	1 Key-entered transaction.	1 N/A
<ul style="list-style-type: none"> • World Card 	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Standard
<ul style="list-style-type: none"> • World Elite 	Credit	3 Settlement date must be within 3 days of the transaction date.	3 Standard
<ul style="list-style-type: none"> • Enhanced 	Credit	4 Beauty Salons (MCC 7230) have 25% tolerance. Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814), Bars (MCC 5813), Taxicabs & Limousines (MCC 4121), and transactions where the Five E-Commerce Indicators ⁴ are present in auth and clearing, are exempt from transaction tolerance. All others have a 10% tolerance.	4 Standard
<ul style="list-style-type: none"> • High Value 	Credit	5 E-Commerce transactions must include Card Activated Terminal (CAT) Level 6 in settlement.	5 Merit I
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit		
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria ¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic ¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Merit I Insurance <i>Eligible:</i> Direct Marketing - Insurance Services (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300).			
• Consumer Credit	Credit	1 Key-entered transaction.	1 Merit III
• World Card	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Standard
• World Elite	Credit	3 Settlement date must be within 3 days of the transaction date.	3 Standard
• Enhanced	Credit	4 Can settle within 10% of authorized amount.	4 Standard
• High Value	Credit		
Merit I Real Estate <i>Eligible:</i> Real Estate Agents and Managers - Rentals (MCC 6513).			
• Consumer Credit	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 Merit III / Consumer Credit or N/A Debit
• World Card	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Standard
• World Elite	Credit	3 Settlement date must be within 3 days of the transaction date.	3 Standard
• Enhanced	Credit	4 Can settle within 10% of authorized amount.	4 Standard
• High Value	Credit		
• Non-Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Merit I Consumer Loans <i>Eligible:</i> Quasi Cash (MCC 6051) and Merchandise and Services - Customer Financial Institutions (MCC 6012).			
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit / Prepaid 	Debit	1 Must be registered with Mastercard with valid Mastercard Assigned ID (MAID) on account.	1 N/A
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit	2 Key-entered transaction.	2 Merit III
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Debit	3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³ 4 Settlement date must be within 3 days of the transaction date. 5 Can settle within 10% of authorized amount.	3 Standard 4 Standard 5 Standard

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Merchant Universal Cardholder Authentication Field (UCAF) - “SecureCode” <i>Not Eligible:</i> Insurance-Direct Marketing (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), Utility (MCC 4900), Real Estate (MCC 6513), Hotels/Lodging (MCC 3501-3999, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Cruise Lines (MCC 4411), and AFD (MCC 5542).			
• Consumer Credit	Credit	1 Key enter transaction.	1 Merit III
• World Card	Credit	2 Merchant is enrolled in UCAF and cardholder is not.	2 N/A
• World Elite	Credit	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Enhanced	Credit	4 Internet transactions must include UCAF Collection Indicator of “1” and a CAT Level of “6”.	4 Standard
• High Value	Credit	5 The approval code in the clearing transaction must exactly match the approval code in the authorization log record except when the Issuer failed to return a valid approval code, or when the “Refer to Card Issuer” response is received.	5 Standard
• Consumer Credit / Debit-Non US Issued ⁵	Credit	6 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	6 Standard
• Consumer Premium - Non US Issued ⁵	Credit	7 Security Code Indicator/Security Protocol Indicating merchant participating.	7 Standard
• Consumer Super Premium - Non US Issued ⁵	Credit	8 Provide valid AAV (Accountholder Authentication Value).	8 Merit I
• Non-Regulated Consumer Debit	Debit		
• Non-Regulated Consumer Prepaid	Debit		
• Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Full Universal Cardholder Authentication Field (UCAF) - “SecureCode” <i>Not Eligible:</i> Insurance-Direct Marketing (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), Utility (MCC 4900), Real Estate (MCC 6513), Hotels/Lodging (MCC 3501-3999, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Cruise Lines (MCC 4411), and AFD (MCC 5542).			
• Consumer Credit	Credit	1 Key enter transaction.	1 Merit III
• World Card	Credit	2 Merchant is enrolled in UCAF and transaction is fully authenticated by the cardholder entering his/her SecureCode.	2 N/A
• World Elite	Credit	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Enhanced	Credit	4 Internet transactions must include UCAF Collection Indicator of “2” and a CAT Level of “6”.	4 Standard
• High Value	Credit	5 The approval code in the clearing transaction must exactly match the approval code in the authorization log record except when the Issuer failed to return a valid approval code, or when the “Refer to Card Issuer” response is received.	5 Standard
• Consumer Credit / Debit-Non US Issued ⁵	Credit	6 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	6 Standard
• Consumer Premium - Non US Issued ⁵	Credit	7 Security Code Indicator/Security Protocol Indicating merchant participating.	7 Standard
• Consumer Super Premium - Non US Issued ⁵	Credit	8 Provide valid AAV (Accountholder Authentication Value).	8 Merit I
• Non-Regulated Consumer Debit	Debit		
• Non-Regulated Consumer Prepaid	Debit		
• Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria ¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic ¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
<p>Convenience Base</p> <p><i>Eligible:</i> Movie Theaters (MCC 7832), Fast Food Restaurants (MCC 5814), Misc. Food Stores (MCC 5499), Taxicabs & Limousines (MCC 4121), Government-Owned Lotteries (MCC 7800), and Variety Stores (MCC 5331).</p>			
<ul style="list-style-type: none"> • Consumer Credit • World Card • World Elite • Enhanced • High Value 	<p>Credit</p> <p>Credit</p> <p>Credit</p> <p>Credit</p> <p>Credit</p>	<p>1 Magnetic stripe, contactless, or chip data read, or customer initiates a Cardholder Activated Terminal (CAT), obtain customer's signature² when the transaction is face-to-face. If transaction is under \$25 no signature required.</p> <p>2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³</p> <p>3 Settlement date must be within 2 days of the transaction date.</p> <p>4 Require a CAT Level of "7" or space for Cardholder Activated Terminals.</p> <p>5 \$25.00 transaction limit for Taxicabs & Limousines (MCC 4121).</p> <p>6 Misc. Food Stores (MCC 5499) and Movie Theaters (MCC 7832) can settle within 10% of the authorized amount for transactions over \$10.00. Fast Food Restaurants (MCC 5814) and Taxicabs & Limousines (MCC 4121) are exempt from transaction tolerance.</p>	<p>1 Merit I or Key Entered</p> <p>2 Standard</p> <p>3 Merit I</p> <p>4 Merit III</p> <p>5 Merit III</p> <p>6 Standard</p>
<p>Passenger Transport</p> <p><i>Eligible:</i> Airlines/Passenger Transport (MCCs 3000-3299, 4511), Passenger Railways (MCC 4112).</p>			
<ul style="list-style-type: none"> • Consumer Credit • Enhanced • Non-Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	<p>Credit</p> <p>Credit</p> <p>Debit</p> <p>Debit</p> <p>Debit</p>	<p>1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature² when the transaction is face-to-face.</p> <p>2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³</p> <p>3 Settlement date must be within 9 days of the transaction date.</p> <p>4 Transaction must include Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in settlement.⁶</p>	<p>1 N/A</p> <p>2 Standard</p> <p>3 Standard</p> <p>4 Standard</p>

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Petroleum <i>Eligible:</i> Service Stations (MCC 5541), Fuel Dispensers, Automated (MCC 5542).			
• Consumer Credit	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ²	1 Merit I
• World Card	Credit	2 Settlement date must be within 2 days of the transaction date.	2 Merit I
• World Elite	Credit	3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	3 Standard
• Enhanced	Credit	4 MCC 5542 Magnetic Stripe read requires CAT Level of '1' or '2'. Transponder read requires CAT Level of '7'.	4 Standard
• High Value	Credit		
• Non-Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Utility <i>Eligible:</i> Utility-Water, Gas, Electric, Sanitation (MCC 4900).			
<ul style="list-style-type: none"> • Consumer Credit 	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
<ul style="list-style-type: none"> • World Card 	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Standard
<ul style="list-style-type: none"> • World Elite 	Credit	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
<ul style="list-style-type: none"> • Enhanced 	Credit	4 Can settle within 10% of authorized amount.	4 Standard
<ul style="list-style-type: none"> • High Value 	Credit		
<ul style="list-style-type: none"> • All Business Products 	Credit		
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit		
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Lodging / Auto Rental <i>Eligible:</i> Hotels/Lodging (MCC 3501-3999, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), and Cruise Lines (MCC 4411).			
• Consumer Credit	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction on subsequent stays with signature on file.	1 N/A
• Enhanced	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Standard
• Non-Regulated Consumer Debit / Prepaid	Debit	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Regulated Consumer Debit / Prepaid	Debit	4 Transaction must include settlement detail addendum. ⁶	4 Merit I
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	Debit		
Service Industries Incentive Program (SIIP) <i>Eligible:</i> Cable & Telecommunication (MCC 4814, 4899).			
• Consumer Credit	Credit	1 Key-enter transaction.	1 Merit III
• World Card	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Standard
• World Elite	Credit	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Enhanced	Credit	4 Can settle within 10% of authorized amount.	4 Standard
• High Value	Credit	5 Recurring Payments indicator must be present.	5 Merit I
• Non-Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Charity <i>Eligible:</i> Charitable and Social Service Organizations (MCC 8398).			
<ul style="list-style-type: none"> • Consumer Credit / World / World Elite / Enhanced / High Value 	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
<ul style="list-style-type: none"> • Commercial 	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Standard
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit / Prepaid 	Debit	3 Settlement date must be within 3 days of the transaction date.	3 Standard
<ul style="list-style-type: none"> • Non-Regulated Commercial Debit / Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Debit		
Emerging Market <i>Eligible:</i> Government (MCC 9211, 9222, 9223, 9311, 9399), Schools (MCC 8211, 8220, 8299), Cable, Satellite, and Other Pay Television and Radio Services (MCC 4899), Insurance (MCC 6300, 5960), Transportation (MCC 4111), Passenger Railways (MCC 4112), Bridge & Road Fees/Tolls (MCC 4784), Government-Owned Lotteries (MCC 7800), and Postal Services-Government only (MCC 9402).			
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit / Prepaid 	Debit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit / Prepaid - Government and Education 	Debit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Standard
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit	3 Settlement date must be within 3 days of the transaction date.	3 Standard
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Debit	4 Can settle within 10% of authorized amount. 5 Passenger Railways (MCC 4112) must include Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in settlement. ⁶	4 Standard 5 Standard

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria ¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic ¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
<p>Humanitarian</p> <p>Not Eligible: Insurance Sales, Underwriting and Premiums (MCC 6300), Quasi Cash (MCC 6010, 6011), Payment Transaction-Customer Financial Institution (MCC 6532), Payment Transaction-Merchant (MCC 6533), MoneySend Intracountry (MCC 6536), MoneySend Intercountry (MCC 6537), MoneySend Funding (MCC 6538).</p>			
<ul style="list-style-type: none"> Humanitarian Prepaid 	Debit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
<ul style="list-style-type: none"> Interregional Humanitarian Prepaid⁵ 	Debit	2 Electronic authorization not required.	2 N/A
<p>Restaurant</p> <p>Eligible: Restaurants (MCC 5812).</p> <p>Eligible for Debit Only: Fast Food Restaurants (MCC 5814).</p>			
<ul style="list-style-type: none"> World Card 	Credit	1 World, World Elite and High Value require a transaction amount equal to or less than \$60.00.	1 Travel and Entertainment
<ul style="list-style-type: none"> World Elite 	Credit	2 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ²	2 Merit I or Key Entered
<ul style="list-style-type: none"> High Value 	Credit	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
<ul style="list-style-type: none"> Non-Regulated Consumer Debit / Prepaid 	Debit	4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	4 Standard
<ul style="list-style-type: none"> Regulated Consumer Debit / Prepaid 	Debit		
<ul style="list-style-type: none"> Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Small Ticket <i>Eligible:</i> Local Commuter Transport (MCC 4111), Taxicab & Limousine Service (MCC 4121), Parking Lots (MCC 7523), Video Rental (MCC 7841), Theaters (MCC 7832), Misc Food Stores (MCC 5499), Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814), Bus Lines (MCC 4131), Bridge & Road Tolls (MCC 4784), News Dealers & Newsstands (MCC 5994), Laundry Services (MCC 7211), Dry Cleaners (MC 7216), Quick Copy, Reproduction & Blueprinting Services (MCC 7338), Car Washes (MCC 7542), Postal Services-Govt Only (9402), and Variety Stores (MCC 5331). Regulated Debit rates available to Fast Food Restaurants (MCC 5814), Government-Owned Lotteries (MCC 7800), and Video Rental (MCC 7841).			
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Debit Debit Debit	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, or chip data read, obtain customer's signature.² 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 3 Settlement date must be within 2 days of the transaction date. 4 Restaurants (MCC 5812, 5814) and Taxicabs & Limousines (MCC 4121) are exempt from transaction tolerance, others can settle within 10%. 5 Non-Regulated debit transactions must be equal to or less than \$15.00. Regulated debit transactions must be equal to or less than \$10.00. 	<ol style="list-style-type: none"> 1 Merit I or Key Entered 2 Standard 3 Merit I 4 Standard 5 Merit III or Restaurant
Travel and Entertainment (T&E⁶) <i>Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812), Hotels/Lodging (MCC 3501-3999, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), and Travel Agencies and Tour Operators (MCC 4722).			
<ul style="list-style-type: none"> • World Card • World Elite • High Value 	Credit Credit Credit	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature² when the transaction is face-to-face. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 3 Settlement date must be within 3 days of the transaction date, Airlines have 9 days. 4 Must pass industry specific T&E criteria excluding Restaurants (MCC 5812).⁶ 5 MCC 5812 transaction must be greater than \$60.00 for swiped transactions. 	<ol style="list-style-type: none"> 1 N/A 2 Standard 3 Standard 4 Standard 5 Restaurant

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
T&E Large Ticket <i>Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812), Hotels/Lodging (MCC 3501-3999, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Airlines/Passenger Transport (MCC 3000-3299, 4511), Cruise line, (MCC 4411), and Travel Agencies and Tour Operators (MCC 4722).			
<ul style="list-style-type: none"> • World Elite • High Value 	Credit Credit	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature² when the transaction is face-to-face. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 3 Must be equal to or greater than \$2500. 4 Settlement date must be within 2 days of the transaction date. 	<ol style="list-style-type: none"> 1 N/A 2 Commercial Standard 3 Commercial T&E 4 Commercial Standard
Airline <i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511).			
<ul style="list-style-type: none"> • World Elite • High Value 	Credit Credit	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature² when the transaction is face-to-face. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 3 Settlement date must be within 9 days of the transaction date. 4 Transaction must include Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in settlement.⁶ 	<ol style="list-style-type: none"> 1 N/A 2 Standard 3 Standard 4 Merit I or Standard

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Consumer Standard <i>Eligible:</i> All merchant segments.			
<ul style="list-style-type: none"> • Consumer Credit 	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
<ul style="list-style-type: none"> • World Card 	Credit	2 Electronic authorization not required.	2 N/A
<ul style="list-style-type: none"> • World Elite 	Credit		
<ul style="list-style-type: none"> • Enhanced 	Credit		
<ul style="list-style-type: none"> • High Value 	Credit		
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit / Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Large Ticket <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812), Hotels/Lodging (MCC 3501-3999, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Airlines/Passenger Transport (MCC 3000-3299, 4511), and Passenger Railways (MCC 4112).			
<ul style="list-style-type: none"> • Large Market¹⁰ • Regulated Commercial Debit / Prepaid • Regulated Commercial Debit / Prepaid w/ Fraud Adjustment 	Credit Debit Debit	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature² when the transaction is face-to-face. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 3 Settlement date must be within 2 days of the transaction date. 4 Transaction amount must be \$10,000.00 or greater. 5 Can settle within 25% of the authorized amount. AFD (MCC 5542), Bars (MCC 5813), and Fast Food Restaurants (MCC 5814) are exempt from the tolerance test. 6 Must pass Level II and III Data.⁷ 7 Fuel detail addendum data⁸ required for Fleet cards at Fuel merchants. Lodging Summary⁸ required for Hotel merchants. 	<ol style="list-style-type: none"> 1 N/A 2 Commercial Standard 3 Commercial Data Rate III 4 Commercial Data Rate III 5 Commercial Standard 6 Commercial Data Rate I 7 Commercial Data Rate I

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Payment Account 1, 2, 3, 4, and 5¹¹ <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812), Hotels/Lodging (MCC 3501-3999, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Airlines/Passenger Transport (MCC 3000-3299, 4511), and Passenger Railways (MCC 4112).			
• Commercial Payment Account 1	Credit	1 Key-enter transaction.	1 N/A
• Commercial Payment Account 2	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Commercial Standard
• Commercial Payment Account 3	Credit	3 Settlement date must be within 2 days of the transaction date.	3 Commercial Standard
• Commercial Payment Account 4	Credit	4 Transportation, Suburban and Local Commuter Passenger, including Ferries (MCC 4111), Bus Lines (MCC 4131), Bars (MCC 5813), Fast Food Restaurants (MCC 5814) and transactions where the Five E-Commerce Indicators ⁴ are present in auth and clearing, are exempt from transaction tolerance. All others have a 25% tolerance.	4 Commercial Standard
• Commercial Payment Account 5	Credit	5 For Commercial Payment Account 1 transaction must be greater than \$10,000.00 but less than/equal to \$25,000. 6 For Commercial Payment Account 2 transaction must be greater than \$25,000.01 but less than/equal to \$100,000. 7 For Commercial Payment Account 3 transaction must be greater than \$100,000.01 but less than/equal to \$500,000. 8 For Commercial Payment Account 4 transaction must be greater than \$500,000.01 but less than/equal to \$1,000,000. 9 For Commercial Payment Account 5 transaction must be greater than \$1,000,000.	5 Commercial Data Rate III or Commercial Payment Account 2, 3, 4, 5 6 Commercial Data Rate III or Commercial Payment Account 1, 3, 4, 5 7 Commercial Data Rate III or Commercial Payment Account 1, 2, 4, 5 8 Commercial Data Rate III or Commercial Payment Account 1, 2, 3, 5 9 Commercial Data Rate III or Commercial Payment Account 1, 2, 3, 4

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial B2B VIP 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11¹¹ <i>Not Eligible:</i> Cash Disbursement (MCC 6010), ATM (MCC 6011), Payment Transactions (MCC 6532, 6533, 6555).			
• Commercial B2B VIP 1	Credit	1 Must have a processing code of 00-Purchase (Goods and Services), 18-Unique Transaction or 20-Credit Purchase Return.	1 N/A
• Commercial B2B VIP 2	Credit	2 Electronic authorization not required.	2 N/A
• Commercial B2B VIP 3	Credit	3 Enrollment Required.	3 N/A
• Commercial B2B VIP 4	Credit		
• Commercial B2B VIP 5	Credit		
• Commercial B2B VIP 6	Credit		
• Commercial B2B VIP 7	Credit		
• Commercial B2B VIP 8	Credit		
• Commercial B2B VIP 9	Credit		
• Commercial B2B VIP 10	Credit		
• Commercial B2B VIP 11	Credit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
<p>Commercial Data Rate III</p> <p>Not Eligible: Travel and Entertainment - Restaurants (MCC 5812), Hotels/Lodging (MCC 3501-3999, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112), and Organizations, Charitable and Social Service (MCC 8398).</p> <p>Not Eligible: Fleet cards at Fuel Merchants - Marinas, Marine Service and Supplies (MCC 4468), Service Stations (MCC 5541), Automated Fuel Dispensers (MCC 5542), Miscellaneous Food Stores, Convenience Stores and Specialty Markets (MCC 5499), Fuel Dealers-Fuel Oil, Wood, Coal and Liquefied Petroleum (MCC 5983).</p>			
<ul style="list-style-type: none"> • Large Market¹⁰ • Regulated Commercial Debit / Prepaid • Regulated Commercial Debit / Prepaid w/ Fraud Adjustment 	Credit Debit Debit	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature² when the transaction is face-to-face. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 3 Settlement date must be within 3 days of the transaction date. 4 Must pass Level II and Level III Data.⁷ 5 Shipping/Courier MCCs and Temporary Services/Employment Agency MCCs require additional Detail Addendum Data.⁸ 	<ol style="list-style-type: none"> 1 N/A 2 Commercial Standard 3 Commercial Standard 4 Commercial Data Rate I 5 Commercial Data Rate I

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Data Rate II <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812), Hotels/Lodging (MCC 3501-3999, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Airlines/Passenger Transport (MCC 3000-3299, 4511), and Passenger Railways (MCC 4112).			
<ul style="list-style-type: none"> • Large Market¹⁰ • Business Level 1 • Business Level 2 • Business Level 3 • Business Level 4 • Business Level 5 • Non-Regulated Business Debit • Non-Regulated Business Prepaid • Regulated Commercial Debit / Prepaid • Regulated Commercial Debit / Prepaid w/ Fraud Adjustment 	<ul style="list-style-type: none"> Credit Credit Credit Credit Credit Credit Debit Debit Debit Debit 	<ul style="list-style-type: none"> 1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature² when the transaction is face-to-face. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 3 Settlement date must be within 3 days of the transaction date. 4 Must pass Level II Data.⁷ 5 Level 1-5 apply to Business Cards. The level will be determined by Mastercard cardholder spending limits.⁹ 	<ul style="list-style-type: none"> 1 N/A 2 Commercial Standard 3 Commercial Standard 4 Commercial Data Rate I 5 N/A

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Data Rate II Petroleum <i>Eligible:</i> Marinas, Marine Services/Supplies (MCC 4468), Service Stations (MCC 5541), Fuel Dispenser, Automated (MCC 5542), Misc Food Stores (MCC 5499), Fuel Dealers - Coal, Fuel Oil, Liquefied Petroleum, Wood (MCC 5983).			
• Large Market ¹⁰	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Business Level 1	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Commercial Standard
• Business Level 2	Credit	3 Settlement date must be within 3 days of the transaction date.	3 Commercial Standard
• Business Level 3	Credit	4 Must pass Level II Data. ⁷	4 Commercial Data Rate I
• Business Level 4	Credit	5 MCC 5542 Magnetic Stripe read requires CAT Level of '1' or '2'. Transponder read requires CAT Level of '7'.	5 Commercial Standard
• Business Level 5	Credit	6 Fuel detail addendum data ⁸ required for Fleet cards.	6 Commercial Standard
• Non-Regulated Business Debit	Debit	7 Level 1-5 apply to Business Cards. The level will be determined by Mastercard cardholder spending limits. ⁹	7 N/A
• Non-Regulated Business Prepaid	Debit		
• Regulated Commercial Debit / Prepaid	Debit		
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Data Rate I <i>Not Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812), Hotels/Lodging (MCC 3501-3999, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Airlines/Passenger Transport (MCC 3000-3299, 4511), and Passenger Railways (MCC 4112).			
<ul style="list-style-type: none"> • Large Market¹⁰ • Business Level 1 • Business Level 2 • Business Level 3 • Business Level 4 • Business Level 5 • Non-Regulated Business Debit • Non-Regulated Business Prepaid • Regulated Commercial Debit / Prepaid • Regulated Commercial Debit / Prepaid w/ Fraud Adjustment 	<ul style="list-style-type: none"> Credit Credit Credit Credit Credit Credit Debit Debit Debit Debit 	<ul style="list-style-type: none"> 1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature² when the transaction is face-to-face. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 3 Must submit a valid tax id. 4 Settlement date must be within 3 days of the transaction date. 5 Level 1-5 apply to Business Cards. The level will be determined by Mastercard cardholder spending limits.⁹ 	<ul style="list-style-type: none"> 1 N/A 2 Commercial Standard 3 Commercial Standard 4 Commercial Standard 5 N/A

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Data Rate I - (Healthcare MCCs) <i>Eligible:</i> Doctors – not elsewhere classified (MCC 8011), Dentists, Orthodontists (MCC 8021), Osteopathic Physicians (MCC 8031), Chiropractors (MCC 8041), Optometrists, Ophthalmologists (MCC 8042), Opticians, Optical Goods, and Eyeglasses (MCC 8043), Chiropodists, Podiatrists (MCC 8049), Nursing and Personal Care Facilities (MCC 8050), Hospitals (MCC 8062), Dental and Medical Laboratories (MCC 8071), Health Practitioners, Medical Services—not elsewhere classified (MCC 8099).			
<ul style="list-style-type: none"> Commercial Payments Account Commercial Payments Account Prepaid 	Credit Debit	<ol style="list-style-type: none"> Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature² when the transaction is face-to-face. Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ Must submit a valid tax id. Settlement date must be within 3 days of the transaction date. 	<ol style="list-style-type: none"> N/A Commercial Standard Commercial Standard Commercial Standard
Commercial Business-to-Business <i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3350, 4511), Cruise line (MCC 4411), Hotels/Lodging (MCC 3501-3999, 7011), Passenger Railway (MCC 4112), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Bus Lines/Airports, Airport Terminals, Flying Fields (MCC 4131 / 4582), Travel Agencies and Tour Operators (MCC 4722), Direct Marketing - Travel-Related Arrangement Services (MCC 5962), Real Estate Agents and Managers - Rentals (MCC 6513), Recreational and Sporting Camps (MCC 7032), Campgrounds and Trailer Parks/Timeshares (MCC 7033 / 7012), Health and Beauty Spas (MCC 7298), Tourist Attractions and Exhibits (MCC 7991). Clubs - Country Clubs, Membership (Athletic) (MCC 7997), Recreational Services - Not elsewhere classified (MCC 7999).			
<ul style="list-style-type: none"> Commercial Business-to-Business - Domestic & Interregional 	Credit	<ol style="list-style-type: none"> Key-entered transaction. 	<ol style="list-style-type: none"> N/A

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Freight¹¹ <i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3350, 4511), Railroads, Freight (MCC 4011), Transportation - Suburban and Local Commuter Passenger, Including Ferries (MCC 4111), Passenger Railways (MCC 4112), Motor Freight Carriers, Trucking - Long Distance, Moving and Storage Companies, Local Delivery (MCC 4214), Courier Services - Air and Ground, Freight Forwarders (MCC 4215), Transportation Services - Not Elsewhere Classified (MCC 4789), Other Services Not Elsewhere Classified (MCC 7299), Tax Payments (MCC 9311), Government Services Not Elsewhere Classified (MCC 9399), Postal Services - Government Only (MCC 9402)			
• Commercial Freight	Credit	1 Key-enter transaction 2 Electronic authorization not required.	1 N/A 2 N/A
Commercial Standard <i>Eligible:</i> All merchant segments.			
• Large Market ¹⁰	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Business Level 1	Credit	2 Electronic authorization not required.	2 N/A
• Business Level 2	Credit	3 Level 1-5 apply to Business Cards. The level will be determined by Mastercard cardholder spending limits. ⁹	3 N/A
• Business Level 3	Credit		
• Business Level 4	Credit		
• Business Level 5	Credit		
• Non-Regulated Business Debit	Debit		
• Non-Regulated Business Prepaid	Debit		
• Regulated Commercial Debit / Prepaid	Debit		
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial T&E <i>Eligible:</i> Travel and Entertainment - Restaurants (MCC 5812), Hotels/Lodging (MCC 3501-3999, 7011), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Airlines/Passenger Transport (MCC 3000-3299, 4511), and Cruise Lines (MCC 4411)			
• Large Market ¹⁰	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Business Level 1	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Commercial Standard
• Business Level 2	Credit	3 Settlement date must be within 3 days of the transaction date, Airlines have 9 days.	3 Commercial Standard
• Business Level 3	Credit	4 Must pass industry specific T&E criteria excluding Restaurants (MCC 5812). ⁶	4 Commercial Standard
• Business Level 4	Credit	5 Exempt from amount tolerance.	5 N/A
• Business Level 5	Credit	6 Level 1-5 apply to Business Cards. The level will be determined by Mastercard cardholder spending limits. ⁹	6 N/A
• Regulated Commercial Debit / Prepaid	Debit		
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Interregional Regulated POS Debit⁵ <i>Eligible: All merchant segments.</i>			
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment • Regulated Commercial Debit / Prepaid • Regulated Commercial Debit / Prepaid w/ Fraud Adjustment 	Debit Debit Debit Debit	1 Available to U.S. merchants accepting regulated consumer debit and consumer prepaid cards issued from the following U.S. territories: American Samoa, Guam, Northern Mariana Islands, U.S. Minor Outlying Islands, Puerto Rico and U.S. Virgin Islands.	1 N/A
Interregional Electronic⁵ <i>Not Eligible: Mail Order/Telephone Order (MCC 5960, 5962, 5964-5969), Fuel Dispenser, Automated (MCC 5542).</i>			
<ul style="list-style-type: none"> • Consumer Credit-Non US Issued • Consumer Premium - Non US Issued • Consumer Super Premium - Non US Issued • Consumer Debit-Non US Issued 	Credit Credit Credit Debit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ² 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³ 3 Settlement date must be within 5 days of the transaction date. 4 Can settle within 10% of authorized amount.	1 Interregional Standard 2 Interregional Standard 3 Interregional Standard 4 Interregional Standard

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Interregional Standard⁵ <i>Eligible: All merchant segments.</i>			
<ul style="list-style-type: none"> • Consumer Credit-Non US Issued • Consumer Premium - Non US Issued • Consumer Super Premium - Non US Issued 	Credit Credit Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
Interregional Commercial Card⁵ <i>Eligible: All merchant segments.</i>			
<ul style="list-style-type: none"> • Commercial-Non US Issued • Commercial Premium - Non US Issued 	Credit Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A

Mastercard Footnotes

- ¹ The numeric bullet point in the “Primary Qualification Criteria” column corresponds to the numeric bullet point in the “Next Interchange Program Logic” column within the same row. This column lists the next possible Interchange program when the qualifying criteria is not met. For example, when looking at numeric bullet point 1 under Merit III “Primary Qualification Criteria” column - Magnetic stripe, contactless, or chip data read, obtain customer’s signature - if a transaction is not magnetic stripe, contactless, or chip data read, and is key-entered then the next downgrade interchange program would be Merit I or Key-Entered when looking at the corresponding numeric bullet point in the “Next Interchange Program Logic” column.
- ² For Card Present transactions, signature is optional.
- ³ Valid electronic authorization is obtained through a terminal or software. When an electronic authorization is obtained, all required authorization data & qualifying criteria must be present at settlement, including banknet reference number and date, etc. Authorization and settlement MCC must match with the exception of Travel Agencies (MCC 4722) or Airlines (MCC 4511).
- ⁴ Terminal Type = CT6; POS Terminal PAN Entry Mode = 81; E-Commerce Level of Security = 21, 23, or 91; POS Cardholder Presence Indicator = 5; Cardholder-Activated Terminal Level Indicator = 6.
- ⁵ ~~MC International interchange programs include the MC Acquirer Program Support Fee (0.85%). MC Acquirer Program Support Fee only applies to original sale transactions and does not apply to refunds, chargebacks or reverse chargebacks.~~ This fee has been moved to Payment Network Pass-through Fee Schedule at the following link www.wellsfargo.com/biz/merchantpassthroughfees.
- ⁶ Travel & Entertainment (T&E) includes Restaurants, Hotels, Car Rentals, Passenger Transport, Cruise Lines, and Travel Agents.
- Industry specific T&E data required:**
- Restaurants** – No additional criteria required.
- Airline/Passenger Railways** – General Ticket Information: passenger name, ticket number, issuing carrier; Trip Leg Data: travel date, carrier code, service class code, city or origin/airport code, city of destination/airport code; Rail Data (Passenger Railway MCCs only may provide this data in place of, or in addition to Trip Leg Data): passenger name, travel date, start station, destination station, passenger description.
- Vehicle Rental** – Vehicle Rental Detail: rental agreement number, renter name, rental return city, rental return state/province, rental return country, return location id, return date, check-out date, customer service toll-free number.
- Hotel/Motel** – Lodging Summary: customer service toll-free number, arrival date, departure date, folio number, property phone number.
- ⁷ **Level II Data** requires a valid sales tax amount, tax indicator and valid tax id.
Sales tax must be between 0.1% and 30%.
If tax exempt (\$0 entered as tax amount or blank) will clear at Commercial Data Rate I (Corporate/Business/Purchase/Fleet/World Corporate/World Business/World Elite Corporate/World Elite Business/Enhanced Business).
The following MCCs are exempt from providing tax amount, but must send the tax exempt indicator: Marinas, Marine Service and Supplies (MCC 4468), Service Stations (MCC 5541), Automated Fuel Dispensers (MCC 5542), Miscellaneous Food Stores, Convenience Stores and Specialty Markets (MCC 5499), Fuel Dealers-Fuel Oil, Wood, Coal and Liquefied Petroleum (MCC 5983), Truck Stop Transactions (MCC 7511), UK Petrol Stations-Electronic Hot File (region use only) (MCC 9752), Transportation-Suburban and Local Commuter Passenger, including Ferries (MCC 4111), Bus Lines (MCC 4131), Courier Services-Air and Ground, Freight Forwarders (MCC 4215), Bridge and Road Fees, Tolls (MCC 4784), Schools, Elementary and Secondary (MCC 8211), Colleges, Universities, Professional Schools, and Junior Colleges (MCC 8220), Organizations, Charitable and Social Service (MCC 8398), Organizations, Religious (MCC 8661), Court Costs including Alimony and Child Support (MCC 9211), Fines (MCC 9222), Tax Payments (MCC 9311), Government Services not elsewhere classified (MCC 9399), and Postal Services - Government Only (MCC 9402).
The following MCCs are required to provide fuel addendum data on Fleet cards, but are exempt from providing Level II Data on other commercial cards: Marinas, Marine Service and Supplies (MCC 4468), Service Stations (MCC 5541), Automated Fuel Dispensers (MCC 5542), Miscellaneous Food Stores, Convenience Stores and Specialty Markets (MCC 5499), Fuel Dealers-Fuel Oil, Wood, Coal and Liquefied Petroleum (MCC 5983).
- Level III Data** is line item detail, which includes item description, item quantity, item unit of measure, product code, credit and debit indicator, extended item amount and either a valid tax amount or a tax exempt indicator.
Large ticket transactions require Level III Data.
All Mastercard Purchase Cards levels require a customer code to be sent, if the cardholder provides it.
- ⁸ **Fuel Detail Addendum Data** requires Oil Company Brand Name, Purchase Time, Motor Fuel Information, Odometer Reading, Vehicle Number, Driver Number/Id Number and Product Type Code. Lodging Summary requires Customer Service Phone Number, Arrival/Departure Date, Folio Number, and Property Phone Number.
Shipping/Courier Detail Addendum Data requires a customer code to be sent, if the cardholder provides it, Tax Amount, Service Descriptor Code, Tracking Number or Pickup Number, Shipping Net Amount, Pickup Date, Number of Packages, Package Weight, Unit of Measure, Shipping Party Information, Shipping Party Address.
Temporary Services/Employment Agency Detail Addendum Data requires a customer code to be sent, if the cardholder provides it, Employee/Temp Name/ID, Job Description, Temp Start Date, Temp Week Ending, Requestor Name or ID, One of the following fields in the Financial Detail Addendum (Regular Hours Worked, Miscellaneous Expenses or Overtime Hours Worked), in addition - one of the following fields based on the type of expense being itemized (Regular Hours Rate, Overtime Hours Rate).
- ⁹ Mastercard Cardholder Spending Requirements for Small Business Products: Business Level 1 - \$0 to \$24,999.99; Business Level 2 - \$25,000 to \$49,999.99; Business Level 3 - \$50,000 to \$99,999.99; Business Level 4 - \$100,000 to \$249,999.99, Business Level 5 - \$250,000 and greater.
- ¹⁰ Mastercard Large Market consists of the following Commercial products: Corporate, World Corporate, World Elite Corporate, Purchasing, Fleet, and Commercial Payment Account (new effective April 11, 2014).
- ¹¹ Mastercard Commercial Payment Account 1, 2, 3, 4, and 5, Commercial B2B VIP 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, and Commercial Freight - The product is a virtual account designed primarily for use in an automated accounts payable environment for Commercial card accounts in the non-travel service market segment.

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Recurring Payments (Prime Submission Level) <i>Eligible:</i> Direct Marketing-Continuity/Subscription (MCC 5968), Membership Clubs-Country Clubs, Golf (MCC 7997), Child Day Care Services (MCC 8351), and Charitable/Social Services (MCC 8398). <i>Eligible for Debit Only:</i> Emerging Markets (MCCs 4899) and Phone Services/Equipment/Utilities (MCC 4814).			
• Credit	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Rewards	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Base Submission Level
• Premium	Credit	3 Settlement date must be within 2 days of the transaction date.	3 Mid Submission Level
• Premium Plus	Credit	4 For Card Present, Installment Payment Indicator must be present. For Card Not Present, Recurring Billing Indicator must be present.	4 N/A
• Non-Regulated Consumer Debit / Prepaid	Debit	5 Can settle within 10% of the authorized amount.	5 Base Submission Level
• Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	Debit		
PSL - Utilities <i>Eligible:</i> Utility-Water, Gas, Electric, Sanitation (MCC 4900).			
• Credit	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Rewards	Credit	2 Settlement date must be within 2 days of the transaction date.	2 Mid Submission Level
• Premium	Credit	3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	3 Base Submission Level
• Commercial	Credit	4 Can settle within 10% of the authorized amount.	4 Base Submission Level
• Premium Plus	Credit		
• Non-Regulated Consumer Debit / Prepaid	Debit		
• Non-Regulated Commercial Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid or Commercial Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid or Commercial Debit / Prepaid w/ Fraud Adjustment	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Retail <i>Not Eligible:</i> MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051, 7995), and Non-Financial Institution-Stored Value Card Purchase/Load (MCC 6540).			
<ul style="list-style-type: none"> • Credit 	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ²	1 Key Entry or PSL/Card Not Present/E-Commerce
<ul style="list-style-type: none"> • Rewards 	Credit	2 Settlement date must be within 2 days of the transaction date.	2 Mid Submission Level
<ul style="list-style-type: none"> • Premium 	Credit	3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	3 Base Submission Level
<ul style="list-style-type: none"> • Premium Plus 	Credit	4 Transaction amount must be greater than \$15.00 for the following MCCs: Local/Suburban Commuter (MCC 4111), Bus Lines-Charter, Tour (MCC 4131), Misc Food Stores (MCC 5499), News Dealers & Newsstands (MCC 5994), Laundries - Family/Commercial (MCC 7211), Dry Cleaners (MCC 7216), Quick Copy, Reproduction Blueprinting Svcs (MCC 7338), Parking Lots and Garages (MCC 7523), Car Washes (MCC 7542), Motion Picture Theaters (MCC 7832), Video Rental Stores (MCC 7841). Transaction amount must be greater than \$25.00 for Taxicabs & Limousines (MCC 4121).	4 PSL/Express Services
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit	5 Beauty/Barber Shops (MCC 7230) and Taxicabs & Limousines (MCC 4121) have a 20% transaction amount tolerance. Local/Suburban Commuter, Passenger Transportation, Including Ferries (MCC 4111), Bus Lines-Charter, Tour (MCC 4131), Drinking Places (MCC 5813), Digital Goods: Books, Music and Movies (MCC 5815), Games (MCC 5816), or Applications - Excludes Games (MCC 5817), and Multi-Category (MCC 5818) are exempt from transaction amount tolerance. All other MCCs have 10% transaction amount tolerance.	5 Base Submission Level
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Restaurant <i>Eligible:</i> Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814).			
<ul style="list-style-type: none"> • Credit • Rewards • Premium • Premium Plus • Non-Regulated Consumer Debit • Non-Regulated Consumer Prepaid • Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	<ul style="list-style-type: none"> Credit Credit Credit Credit Debit Debit Debit Debit 	<ul style="list-style-type: none"> 1 Magnetic stripe, contactless, or chip data read, obtain customer's signature.² 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 3 Transaction amount must be greater than \$15.00. 4 Exempt from amount tolerance. 5 Settlement date must be within 2 days of the transaction date. 	<ul style="list-style-type: none"> 1 Key Entry or PSL/Card Not Present/E-Commerce 2 Base Submission Level 3 PSL/Express Services 4 N/A 5 Mid Submission Level
PSL - Petroleum <i>Eligible:</i> Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542).			
<ul style="list-style-type: none"> • Credit • Rewards • Premium • Premium Plus • Non-Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	<ul style="list-style-type: none"> Credit Credit Credit Credit Debit Debit Debit 	<ul style="list-style-type: none"> 1 Magnetic stripe, contactless, or chip data read, obtain customer's signature.² 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 3 Exempt from amount tolerance. 4 Settlement date must be within 2 days of the transaction date. 	<ul style="list-style-type: none"> 1 Key Entry or PSL/Card Not Present/E-Commerce 2 Base Submission Level 3 N/A 4 Mid Submission Level

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Supermarket <i>Eligible:</i> Supermarkets (MCC 5411).			
<ul style="list-style-type: none"> • Credit 	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ²	1 Key Entry or PSL/Card Not Present/E-Commerce
<ul style="list-style-type: none"> • Rewards 	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Base Submission Level
<ul style="list-style-type: none"> • Premium 	Credit	3 Settlement date must be within 2 days of the transaction date.	3 Mid Submission Level
<ul style="list-style-type: none"> • Premium Plus 	Credit	4 Can settle within 10% of the authorized amount.	4 Base Submission Level
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit 	Debit		
<ul style="list-style-type: none"> • Non-Regulated Consumer Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Micro Ticket <i>Eligible:</i> Local/Suburban Commuter (MCC 4111), Passenger Railways (MCC 4112), Bus Lines-Charter, Tour (MCC 4131), Toll Road/Bridge Fees (MCC 4784), Misc Food Stores (MCC 5499), Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814), News Dealers & Newsstands (MCC 5994), Laundries - Family/Commercial (MCC 7211), Dry Cleaners (MCC 7216), Quick Copy, Reproduction Blueprinting Svcs (MCC 7338), Parking Lots and Garages (MCC 7523), Car Washes (MCC 7542), Motion Picture Theaters (MCC 7832), and Video Rental Stores (MCC 7841).			
• Credit	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Rewards	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Base Submission Level
• Premium	Credit	3 Settlement date must be within 2 days of the transaction date	3 Mid Submission Level
• Premium Plus	Credit	4 Transaction amount less than or equal to \$5.00 for all MCCs.	4 PSL/Express Services, Key Entry or PSL/Card Not Present/E-Commerce, PSL/Retail or PSL/Restaurant.
• Non-Regulated Consumer Debit	Debit	5 Local/Suburban Commuter, Passenger Transportation, Including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines-Charter, Tour (MCC 4131), Restaurants (MCC 5812) and Fast Food Restaurants (MCC 5814) are exempt from amount tolerance. All other MCCs have 10% tolerance.	5 Base Submission Level
• Non-Regulated Consumer Prepaid	Debit		
• Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Express Services <i>Eligible:</i> Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814), Local/Suburban Commuter (MCC 4111), Passenger Railways (MCC 4112), Taxicabs & Limousines (MCC 4121), Parking Lots and Garages (MCC 7523), Bus Lines-Charter, Tour (MCC 4131), Toll Road/Bridge Fees (MCC 4784), News Dealers & Newsstands (MCC 5994), Laundries - Family/Commercial (MCC 7211), Dry Cleaners (MCC 7216), Quick Copy, Reproduction Blueprinting Svcs (MCC 7338), Motion Picture Theaters (MCC 7832), Car Washes (MCC 7542), Video Rental Stores (MCC 7841), and Misc Food Stores (MCC 5499).			
<ul style="list-style-type: none"> • Credit • Rewards • Premium • Premium Plus • Non-Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	<ul style="list-style-type: none"> Credit Credit Credit Credit Debit Debit Debit 	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, or chip data read, obtain customer's signature.² 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 3 Settlement date must be within 2 days of the transaction date. 4 Transaction amount less than or equal to \$15.00 for all MCCs except Taxicabs & Limousines (MCC 4121) which is less than or equal to \$25.00. 5 Taxicabs & Limousines (MCC 4121) have a 20% transaction amount tolerance. Local/Suburban Commuter, Passenger Transportation, Including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines-Charter, Tour (MCC 4131), Eating Places and Restaurants (MCC 5812), and Fast Food Restaurants (MCC 5814) are exempt from transaction amount tolerance. All other MCCs have a 10% transaction amount tolerance. 	<ol style="list-style-type: none"> 1 Key Entry or PSL/Card Not Present/E-Commerce 2 Base Submission Level 3 Mid Submission Level 4 PSL/Retail or PSL/Restaurant. 5 Base Submission Level
PSL - Emerging Markets <i>Eligible:</i> Schools (MCCs 8220, 8211, 8299), Emerging Markets (MCC 4899), Direct Marketing - Continuity/Subscription (MCC 5968), Fuel Dealers - Oil, Wood, Coal (MCC 5983), Child Day Care Services (MCC 8351), Charitable/Social Services (MCC 8398), and Payment Service Provider (MCC 6533).			
<ul style="list-style-type: none"> • Credit • Rewards • Premium • Premium Plus • Non-Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	<ul style="list-style-type: none"> Credit Credit Credit Credit Debit Debit Debit 	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature² when the transaction is face-to-face. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 3 Settlement date must be within 3 days of the transaction date. 4 Can settle within 10% of the authorized amount. 	<ol style="list-style-type: none"> 1 N/A 2 Base Submission Level 3 Base Submission Level 4 Base Submission Level

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Public Services <i>Eligible:</i> Public Services (MCCs 9399, 9211, 9222, 9223, 9311, 9405, 4784).			
• Credit	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Rewards	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Base Submission Level
• Premium	Credit	3 Settlement date must be within 3 days of the transaction date.	3 Base Submission Level
• Premium Plus	Credit	4 Can settle within 10% of the authorized amount.	4 Base Submission Level
• Non-Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	Debit		
PSL - Hotels / Car Rentals <i>Eligible:</i> Hotels/Car Rental merchants (MCCs 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519).			
• Credit	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Rewards	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Base Submission Level
• Premium	Credit	3 Settlement date must be within 2 days of the transaction date.	3 Base Submission Level
• Premium Plus	Credit	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Card Not Present <i>Not Eligible:</i> MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051, 7995), and Non-Financial Institution-Stored Value Card Purchase/Load (MCC 6540).			
<ul style="list-style-type: none"> • Credit • Rewards • Premium • Premium Plus • Non-Regulated Consumer Debit • Non-Regulated Consumer Prepaid • Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Credit Credit Credit Credit Debit Debit Debit Debit	<ol style="list-style-type: none"> 1 Key-enter transaction. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 3 Settlement date must be within 2 days of the transaction date. 4 Exempt from amount tolerance. 5 AVS required-use AVS⁴ feature on terminal or software: enter zip code. 	<ol style="list-style-type: none"> 1 N/A 2 Base Submission Level 3 Mid Submission Level 4 N/A 5 Mid Submission Level

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - E-Commerce Secure <i>Not Eligible:</i> MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051, 7995, 7800, 7801, 7802), and Non-Financial Institution-Stored Value Card Purchase/Load (MCC 6540).			
<ul style="list-style-type: none"> • Credit • Rewards • Premium • Premium Plus • Non-Regulated Consumer Debit • Non-Regulated Consumer Prepaid • Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Credit Debit Debit Debit Debit	1 E-Commerce transaction. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³ 3 Settlement date must be within 7 days of the transaction date. 4 Beauty/Barber Shops (MCC 7230) and Taxicabs & Limousines (MCC 4121) have a 20% transaction amount tolerance. Local/ Suburban Commuter, Passenger Transportation, Including Ferries (MCC 4111), Bus Lines-Charter, Tour (MCC 4131), Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542), Eating Places and Restaurants (MCC 5812), Drinking Places (MCC 5813), Fast Food Restaurants (MCC 5814), Digital Goods: Books, Music and Movies (MCC 5815), Games (MCC 5816) or Applications - Excludes Games (MCC 5817), and Multi-Category (MCC 5818) are exempt from transaction amount tolerance. All other MCCs have a 10% transaction amount tolerance. 5 Must have secured E-Commerce indicator of "5" or "6". Transaction Data Condition Code of 60	1 N/A 2 Base Submission Level 3 Mid Submission Level 4 N/A 5 PSL - E-Commerce

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
PSL - Passenger Transport <i>Eligible:</i> Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112).			
• Credit	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Rewards	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Base Submission Level
• Premium	Credit	3 Settlement date must be within 8 days of the transaction date.	3 Mid Submission Level
• Premium Plus	Credit	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	Debit		
PSL - Real Estate <i>Eligible:</i> Real Estate Agents and Managers - Rentals (MCC 6513).			
• Credit	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Rewards	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Base Submission Level
• Premium	Credit	3 Settlement date must be within 3 days of the transaction date.	3 Mid Submission Level
• Premium Plus	Credit	4 Can settle within 10% of the authorized amount.	4 Base Submission Level
• Non-Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Mid Submission Level <i>Not Eligible:</i> High Risk (MCCs 5962, 5966, 5967). <i>Not Eligible for Premium and Premium Plus:</i> Hotels/Car Rental (MCCs 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Airlines (MCCs 3000-3299, 4511), Cruise Lines (MCC 4411), and Passenger Railways (MCC 4112).			
<ul style="list-style-type: none"> • Credit 	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
<ul style="list-style-type: none"> • Rewards 	Credit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Base Submission Level
<ul style="list-style-type: none"> • Premium 	Credit	3 Hotels/Car Rental (MCCs 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Airlines (MCCs 3000-3299, 4511), Cruise Lines (MCC 4411), and Passenger Railways (MCC 4112) 8 days to settle between transaction and settlement date. All others 3 days to settle between transaction and settlement date.	3 Base Submission Level
<ul style="list-style-type: none"> • Premium Plus 	Credit	4 Beauty/Barber Shops (MCC 7230) and Taxicabs & Limousines (MCC 4121) have a 20% transaction amount tolerance. Airlines (MCCs 3000-3350, 4511), Hotels/Car Rentals (MCCs 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Local/Suburban Commuter, Passenger Transportation, Including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines-Charter, Tour (MCC 4131), Steamship/Cruise Lines (MCC 4411), Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542), Eating Places and Restaurants (MCC 5812), Drinking Places (MCC 5813), Fast Food Restaurants (MCC 5814), Digital Goods: Books, Music and Movies (MCC 5815), Games (MCC 5816) or Applications - Excludes Games (MCC 5817), and Multi-Category (MCC 5818) are exempt from transaction amount tolerance. All other MCCs have a 10% transaction amount tolerance.	4 Base Submission Level
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit / Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid 	Debit		
<ul style="list-style-type: none"> • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	Debit		

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Base Submission Level <i>Eligible:</i> All merchant segments.			
• Credit	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Rewards	Credit	2 Exempt from amount tolerance.	2 N/A
• Premium	Credit		
• Premium Plus	Credit		
• Non-Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid	Debit		
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	Debit		
Commercial Large Ticket <i>Eligible:</i> Miscellaneous Publishing and Printing (MCC 2741), Typesetting, Plate Making and Related Services (MCC 2791), Specialty Cleaning, Polishing and Sanitation Preparations (MCC 2842), Motor Vehicle Supplies and New Parts (MCC 5013), Office and Commercial Furniture (MCC 5021), Construction Materials Not Elsewhere Classified (MCC 5039), Photographic, Photocopy, Microfilm Equipment (MCC 5044), Computers/Peripheral Equipment, Software (MCC 5045), Commercial Equipment Not Elsewhere Classified (MCC 5046), Dental/Laboratory/Medical/Ophthal/Hospital Equipment and Supplies (MCC 5047), Metal Service Centers and Office (MCC 5051), Electrical Parts and Equipment (MCC 5065), Hardware Equipment and Supplies (MCC 5072), Plumbing and Heating Equipment & Supplies (MCC 5074), Industrial Supplies Not Elsewhere Classified (MCC 5085), Precious Stones/Metal, Watches, Jewelry (MCC 5094), Durable Goods Not Elsewhere Classified (MCC 5099), Stationery, Office Supplies, Print/Writing (MCC 5111), Drugs, Drug Proprietaries, Drug Sundries (MCC 5122), Piece Goods, Notions, Other Dry Goods (MCC 5131), Men, Women, Child Uniforms/Comm Clothing (MCC 5137), Commercial Footwear (MCC 5139), Chemicals/Allied Prod Not Elsewhere Classified (MCC 5169), Petroleum and Petroleum Products (MCC 5172), Books, Periodicals, Newspapers (MCC 5192), Florist Supplies, Nursery Stock, Flowers (MCC 5193), Paints, Varnishes and Supplies (MCC 5198), and Non-Durable Goods Not Elsewhere Classified (MCC 5199).			
• Commercial	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Non-Regulated Commercial Debit / Prepaid	Debit	2 Transaction amount must be greater than or equal to \$5000.00.	2 Commercial Electronic
• Regulated Commercial Debit / Prepaid	Debit	3 Settlement date must be within 2 days of the transaction date.	3 Commercial Electronic
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	Debit	4 Can settle within 10% of the authorized amount.	4 Commercial Electronic

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Electronic - Passenger Transport <i>Eligible:</i> Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), and Passenger Railways (MCC 4112).			
• Commercial	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Non-Regulated Commercial Debit / Prepaid	Debit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Commercial Base Submission Level
• Regulated Commercial Debit / Prepaid	Debit	3 Exempt from amount tolerance.	3 N/A
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	Debit	4 Settlement date must be within 8 days of the transaction date.	4 Commercial Base Submission Level
Commercial Electronic - Emerging Markets / Public Services <i>Eligible:</i> Public Services (MCCs 4784, 9405, 9399, 9211, 9222, 9223, 9311), Emerging Markets (MCCs 8220, 8211, 8299, 4899), Direct Marketing - Continuity/Subscription (MCC 5968), Fuel Dealers - Oil, Wood, Coal (MCC 5983), Child Day Care Services (MCC 8351), Charitable/Social Services (MCC 8398), and Payment Service Providers (MCC 6533).			
• Commercial	Credit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face.	1 N/A
• Non-Regulated Commercial Debit / Prepaid	Debit	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³	2 Commercial Base Submission Level
• Regulated Commercial Debit / Prepaid	Debit	3 Can settle within 10% of the authorized amount.	3 Commercial Base Submission Level
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	Debit	4 Settlement date must be within 3 days of the transaction date.	4 Commercial Base Submission Level

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Commercial Electronic - All Others <i>Not Eligible:</i> MCC's that are restricted to industry specific interchange programs and High Risk (MCC 5962, 5966, 5967).			
<ul style="list-style-type: none"> • Commercial • Non-Regulated Commercial Debit / Prepaid • Regulated Commercial Debit / Prepaid • Regulated Commercial Debit / Prepaid w/ Fraud Adjustment 	Credit Debit Debit Debit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ³ 3 AVS required-use AVS ⁴ feature on terminal or software: enter zip code. 4 Settlement date must be within 2 days of the transaction date. 5 Beauty/Barber Shops (MCC 7230) and Taxicabs & Limousines (MCC 4121) have a 20% transaction amount tolerance. Airlines (MCCs 3000-3350, 4511), Hotels/Car Rentals (MCCs 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Local/Suburban Commuter, Passenger Transportation, Including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines-Charter, Tour (MCC 4131), Steamship/Cruise Lines (MCC 4411), Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542), Eating Places and Restaurants (MCC 5812), Drinking Places (MCC 5813), Fast Food Restaurants (MCC 5814), Digital Goods: Books, Music and Movies (MCC 5815), Games (MCC 5816) or Applications - Excludes Games (MCC 5817), and Multi-Category (MCC 5818) are exempt from transaction amount tolerance. All other MCCs have a 10% transaction amount tolerance.	1 N/A 2 Commercial Base Submission Level 3 Commercial Base Submission Level 4 Commercial Base Submission Level 5 Commercial Base Submission Level
Commercial Base Submission Level <i>Eligible:</i> All merchant segments.			
<ul style="list-style-type: none"> • Commercial • Non-Regulated Commercial Debit / Prepaid • Regulated Commercial Debit / Prepaid • Regulated Commercial Debit / Prepaid w/ Fraud Adjustment 	Credit Debit Debit	1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature ² when the transaction is face-to-face. 2 Exempt from amount tolerance.	1 N/A 2 N/A

Interchange Program • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
International Consumer⁵ <i>Not Eligible:</i> High Risk (MCC 5962, 5966, 5967).			
<ul style="list-style-type: none"> • Non US Issued Credit • Non US Issued Debit / Prepaid 	Credit Debit	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, or chip data read, obtain customer's signature.² 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.³ 3 Airlines (MCCs 3000-3299, 4511), Cruise Lines (MCC 4411), and Passenger Railways (MCC 4112) 8 days to settle between transaction and settlement date. All others 3 days to settle between transaction and settlement date. 4 Exempt from amount tolerance. 	<ol style="list-style-type: none"> 1 International Consumer Base 2 International Consumer Base 3 International Consumer Base 4 N/A
International Commercial⁵ <i>Eligible:</i> All merchant segments.			
<ul style="list-style-type: none"> • Non US Issued Commercial 	Credit	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature² when the transaction is face-to-face. 2 Exempt from amount tolerance. 	<ol style="list-style-type: none"> 1 N/A 2 N/A
International Consumer Base⁵ <i>Eligible:</i> All merchant segments.			
<ul style="list-style-type: none"> • Non US Issued Credit / Debit / Prepaid 	Credit	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, chip data read, or key-enter transaction, obtain customer's signature² when the transaction is face-to-face. 2 Exempt from amount tolerance. 	<ol style="list-style-type: none"> 1 N/A 2 N/A

Discover Footnotes

- ¹ The numeric bullet point in the “Primary Qualification Criteria” column corresponds to the numeric bullet point in the “Next Interchange Program Logic” column within the same row. This column lists the next possible Interchange program when the qualifying criteria is not met. For example, when looking at numeric bullet point 1 under PSL Retail “Primary Qualification Criteria” column - Magnetic stripe, contactless, or chip data read, obtain customer’s signature - if a transaction is not magnetic stripe, contactless, or chip data read, and is key-entered then the next downgrade interchange program would be Key-Entry or PSL Card Not Present/E-Commerce when looking at the corresponding numeric bullet point in the “Next Interchange Program Logic” column.
- ² For Card Present transactions, signature is optional.
- ³ Valid electronic authorization is obtained through a terminal or software. For Card Present transactions track data, including CVV is required. When an electronic authorization is obtained, all required authorization data & qualifying criteria must be present at settlement, Network Reference Identification (NRID), transaction ID, auth date, etc. Authorization and settlement MCC must match with the exception of Travel Agencies (MCC 4722) or Airlines (MCC 4511).
- ⁴ Equipment must be programmed to use the Address Verification Service (AVS). AVS not required for Recurring or Mobile Commerce.
- ⁵ Discover International interchange programs include the Discover International Processing Fee of 0.50%.

Program Pricing • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Business-to-Business / Wholesale <i>Eligible:</i> Landscape and Horticulture Services (MCC 0780), Special Trade Contractors (Not Elsewhere Classified) (MCC 1799), Typesetting, Plate Making and Related Services (MCC 2791), Railroads - Freight (MCC 4011), Courier Services - Air and Ground, and Freight Forwarders (MCC 4215), Construction Material (Not Elsewhere Classified) (MCC 5039), Computers and Computer Peripheral Equipment and Software (MCC 5045), Commercial Equipment (Not Elsewhere Classified) (MCC 5046), Medical, Dental, Ophthalmic and Hospital Equipment and Supplies (MCC 5047), Metal Service Centers and Offices (MCC 5051), Electrical Parts and Equipment (MCC 5065), Industrial Supplies (Not Elsewhere Classified) (MCC 5085), Precious Stones and Metals, Watches and Jewelry (MCC 5094), Durable Goods (Not Elsewhere Classified) (MCC 5099), Stationary, Office Supplies, Printing and Writing Paper (MCC 5111), Piece Goods, Notions, and Other Dry Goods (MCC 5131), Men's, Women's, and Children's Uniforms and Commercial Clothing (MCC 5137), Commercial Footwear (MCC 5139), Chemicals and Allied Products (Not Elsewhere Classified) (MCC 5169), Petroleum & Petroleum Products - Wholesale Distributors (MCC 5172), Paints, Varnishes and Supplies (MCC 5198), Non-Durable Goods (Not Elsewhere Classified) (MCC 5199), Advertising Service (MCC 7311), Commercial Photography, Art, and Graphics (MCC 7333), Quick Copy, Reproduction and Blueprinting Services (MCC 7338), Stenographic and Secretarial Support (MCC 7339), Clearing, Maintenance, and Janitorial Services (MCC 7349), Employment Agencies and Temporary Help Services (MCC 7361), Management, Consulting, and Public Relations Services (MCC 7392), Equipment, Tool, Furniture, and Appliance Rental and Leasing (MCC 7394), Business Services (Not Elsewhere Classified) (MCC 7399), Welding Services (MCC 7692), Motion Picture and Video Tape Production and Distribution (MCC 7829), Testing Laboratories (Non-Medical Testing) (MCC 8734), Architectural, Engineering, and Surveying Services (MCC 8911), Accounting, Auditing and Bookkeeping Services (MCC 8931), Professional Services (Not Elsewhere Classified) (MCC 8999)			
• Credit Base Tier 1	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ⁴	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	Credit	2 Obtain and pass 1 valid electronic authorization. ⁵	2 N/A
• Credit Base Tier 3	Credit	3 Tier 1 - Transaction amount must be less than or equal to \$400.	3 Tier 2 or Tier 3
• Credit Non-Swipe ² Tier 1	Credit	4 Tier 2 - Transaction amount must be between \$400.01 to \$7,500.	4 Tier 1 or Tier 3
• Credit Non-Swipe ² Tier 2	Credit	5 Tier 3 - Transaction amount must be greater than \$7,500.	5 Tier 1 or Tier 2
• Credit Non-Swipe ² Tier 3	Credit		
• Credit Tier 1 Non-US ³	Credit		
• Credit Tier 2 Non-US ³	Credit		
• Credit Tier 3 Non-US ³	Credit		
• Credit Non-Swipe ² Tier 1 Non-US ³	Credit		
• Credit Non-Swipe ² Tier 2 Non-US ³	Credit		
• Credit Non-Swipe ² Tier 3 Non-US ³	Credit		

Program Pricing • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Healthcare <i>Eligible:</i> Veterinary Services (MCC 0742), Ambulance Services (MCC 4119), Doctor and Physicians (Not Elsewhere Classified) (MCC 8011), Dentists and Orthodontists (MCC 8021), Osteopaths (MCC 8031), Chiropractors (MCC 8041), Optometrists and Ophthalmologists (MCC 8042), Opticians, Optical Goods, and Eyeglasses (MCC 8043), Podiatrists and Chiropodists (MCC 8049), Nursing and Personal Care Facilities (MCC 8050), Hospitals (MCC 8062), Medical and Dental Laboratories (MCC 8071), Medical Services and Health Practitioners (Not Elsewhere Classified) (MCC 8099).			
• Credit Base Tier 1	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ⁴	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	Credit	2 Obtain and pass 1 valid electronic authorization. ⁵	2 N/A
• Credit Base Tier 3	Credit	3 Tier 1 - Transaction amount must be less than or equal to \$150.	3 Tier 2 or Tier 3
• Credit Non-Swipe ² Tier 1	Credit	4 Tier 2 - Transaction amount must be between \$150.01 to \$2,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe ² Tier 2	Credit	5 Tier 3 - Transaction amount must be greater than \$2,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe ² Tier 3	Credit		
• Credit Tier 1 Non-US ³	Credit		
• Credit Tier 2 Non-US ³	Credit		
• Credit Tier 3 Non-US ³	Credit		
• Credit Non-Swipe ² Tier 1 Non-US ³	Credit		
• Credit Non-Swipe ² Tier 2 Non-US ³	Credit		
• Credit Non-Swipe ² Tier 3 Non-US ³	Credit		

Program Pricing • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Retail Eligible: Motor Vehicle Supplies and New Parts (MCC 5013), Office and Commercial Furniture (MCC 5021), Photographic, Photocopy, Microfilm Equipment and Supplies (MCC 5044), Hardware, Equipment and Supplies (MCC 5072), Drugs, Drug Proprietaries, and Druggist Sundries (MCC 5122), Books, Periodicals and Newspapers (MCC 5192), Florists Supplies, Nursery Stock and Flowers (MCC 5193), Home Supply Warehouse Stores (MCC 5200), Lumber and Building Materials Stores (MCC 5211), Glass, Paint, and Wallpaper Stores (MCC 5231), Hardware Stores (MCC 5251), Nurseries and Lawn and Garden Supply Stores (MCC 5261), Wholesale Clubs (MCC 5300), Duty Free Stores (MCC 5309), Discount Stores (MCC 5310), Department Stores (MCC 5311), Variety Stores (MCC 5331), Miscellaneous General Merchandise (MCC 5399), Grocery Stores and Supermarkets (MCC 5411), Freezer and Locker Meat Provisioners (MCC 5422), Candy, Nut, and Confectionery Stores (MCC 5441), Dairy Products Stores (MCC 5451), Bakeries (MCC 5462), Miscellaneous Food Stores - Convenience Stores and Specialty Markets (MCC 5499), Auto/Home Supply (MCC 5531), Automotive Tire Stores (MCC 5532), Automotive Parts and Accessories Stores (MCC 5533), Boat Dealers (MCC 5551), Men's and Boy's Clothing and Accessories Stores (MCC 5611), Women's Ready-To-Wear Stores (MCC 5621), Women's Accessory and Specialty Shops (MCC 5631), Children's and Infants' Wear Stores (MCC 5641), Family Clothing Stores (MCC 5651), Sports and Riding Apparel Stores (MCC 5655), Shoe Stores (MCC 5661), Furrier and Fur Shops (MCC 5681), Men's and Women's Clothing Stores (MCC 5691), Wig and Toupee Stores (MCC 5698), Miscellaneous Apparel and Accessory Shops (MCC 5699), Furniture, Home Furnishings, and Equipment Stores, Except Appliances (MCC 5712), Floor Covering Stores (MCC 5713), Drapery, Window Covering, and Upholstery Stores (MCC 5714), Wholesale Alcohol (MCC 5715), Fireplace, Fireplace Screens and Accessories Stores (MCC 5718), Miscellaneous Home Furnishing Specialty Stores (MCC 5719), Household Appliance Stores (MCC 5722), Electronics Stores (MCC 5732), Music Stores - Musical Instruments, Pianos, and Sheet Music (MCC 5733), Computer Software Stores (MCC 5734), Record Stores (MCC 5735), Digital Goods Media - Books, Movies, Music (MCC 5815), Digital Goods - Games (MCC 5816), Digital Goods - Applications (Excludes Games) (MCC 5817), Digital Goods - Large Digital Goods Merchant (MCC 5818), Drug Stores and Pharmacies (MCC 5912), Package Stores - Beer, Wine, and Liquor (MCC 5921), Used Merchandise and Secondhand Stores (MCC 5931), Antique Shops - Sales, Repairs, and Restoration Services (MCC 5932), Antique Reproductions (MCC 5937), Bicycle Shops - Sales and Service (MCC 5940), Sporting Goods Stores (MCC 5941), Book Stores (MCC 5942), Stationary Stores, Office and School Supply Stores (MCC 5943), Jewelry Stores, Watches, Clocks, and Silverware Stores (MCC 5944), Hobby, Toy, and Game Shops (MCC 5945), Camera and Photographic Supply Stores (MCC 5946), Gift, Card, Novelty and Souvenir Shops (MCC 5947), Luggage and Leather Goods Stores (MCC 5948), Sewing, Needlework, Fabric and Piece Goods Stores (MCC 5949), Glassware/Crystal Stores (MCC 5950), Direct Marketing - Combination Catalog and Retail Merchant (MCC 5965), Artist's Supply and Craft Shops (MCC 5970), Art Dealers and Galleries (MCC 5971), Stamp and Coin Stores (MCC 5972), Religious Goods Stores (MCC 5973), Cosmetic Stores (MCC 5977), Typewriter Stores - Sales, Rentals, and Service (MCC 5978), Florists (MCC 5992), Cigar Stores and Stands (MCC 5993), News Dealers and Newsstands (MCC 5994), Pet Shops, Pet Foods and Supplies Stores (MCC 5995), Swimming Pools - Sales and Service (MCC 5996), Electric Razor Stores - Sales and Service (MCC 5997), Tent and Awning Shops (MCC 5998), Miscellaneous and Specialty Retail Shops (MCC 5999), Clothing Rental - Costumes, Uniforms, Formal Wear (MCC 7296), Electronics Repair Shops (MCC 7622), Watch, Clock and Jewelry Repair (MCC 7631), DVD/Video Tape Rental Stores (MCC 7841).			
<ul style="list-style-type: none"> • Credit Base Tier 1 • Credit Base Tier 2 • Credit Base Tier 3 • Credit Non-Swipe² Tier 1 • Credit Non-Swipe² Tier 2 • Credit Non-Swipe² Tier 3 • Credit Tier 1 Non-US³ • Credit Tier 2 Non-US³ • Credit Tier 3 Non-US³ • Credit Non-Swipe² Tier 1 Non-US³ • Credit Non-Swipe² Tier 2 Non-US³ • Credit Non-Swipe² Tier 3 Non-US³ 	<ul style="list-style-type: none"> Credit Credit Credit Credit Credit Credit Credit Credit Credit Credit Credit 	<ul style="list-style-type: none"> 1 Magnetic stripe, contactless, or chip data read, obtain customer's signature.⁴ 2 Obtain and pass 1 valid electronic authorization.⁵ 3 Tier 1 - Transaction amount must be less than or equal to \$75. 4 Tier 2 - Transaction amount must be between \$75.01 to \$1,000. 5 Tier 3 - Transaction amount must be greater than \$1,000. 	<ul style="list-style-type: none"> 1 Non-Swipe Tier 1-3 2 N/A 3 Tier 2 or Tier 3 4 Tier 1 or Tier 3 5 Tier 1 or Tier 2

Program Pricing • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Emerging Market <i>Eligible:</i> Direct Marketing - Insurance Services (MCC 5960), Direct Marketing - Continuity/Subscription Merchant (MCC 5968), Insurance Sales, Underwriting, and Premiums (MCC 6300). Elementary and Secondary Schools (MCC 8211), Colleges, Universities, Professional Schools, and Junior Colleges (MCC 8220), Child Care Services (MCC 8351), Charitable and Social Organizations (MCC 8398), Religious Organization (MCC 8661), Court Costs, Including Alimony and Child Support (MCC 9211), Fines (MCC 9222), and Government Services (Not Elsewhere Classified) (MCC 9399).			
• Credit Base Tier 1	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ⁴	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	Credit	2 Obtain and pass 1 valid electronic authorization. ⁵	2 N/A
• Credit Base Tier 3	Credit	3 Tier 1 - Transaction amount must be less than or equal to \$1200.	3 Tier 2 or Tier 3
• Credit Non-Swipe Tier 1	Credit	4 Tier 2 - Transaction amount must be between \$1200.01 to \$4,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe Tier 2	Credit	5 Tier 3 - Transaction amount must be greater than \$4,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe Tier 3	Credit		
• Credit Tier 1 Non-US ³	Credit		
• Credit Tier 2 Non-US ³	Credit		
• Credit Tier 3 Non-US ³	Credit		
• Credit Non-Swipe Tier 1 Non-US ³	Credit		
• Credit Non-Swipe Tier 2 Non-US ³	Credit		
• Credit Non-Swipe Tier 3 Non-US ³	Credit		

Program Pricing • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
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Services & Professional Services

Eligible: Wine Producer (MCC 0743), Champagne Producer (MCC 0744), Agricultural Co-Operatives (MCC 0763), General Contractors - Residential and Commercial (MCC 1520), Heating, Plumbing, and Air Conditioning Contractors (MCC 1711), Electrical Contractors (MCC 1731), Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors (MCC 1740), Carpentry Contractors (MCC 1750), Roofing, Siding, and Sheet Metal Work Contractors (MCC 1761), Concrete Work Contractors (MCC 1771), Miscellaneous Publishing and Printing (MCC 2741), Specialty Cleaning, Polishing, and Sanitation Preparations (MCC 2842), Motor Freight Carriers and Trucking - Local and Long Distance, Moving and Storage Companies, and Local Delivery Services (MCC 4214), Public Warehousing and Storage - Farm Products, Refrigerated Goods, Household Goods, and Storage (MCC 4225), Boat Rentals and Leasing (MCC 4457), Marinas, Marine Service, and Supplies (MCC 4468), Computer Network/Information Services (MCC 4816), Telegraph Services (MCC 4821), Utilities - Electric, Gas, Water, and Sanitary (MCC 4900), Plumbing and Heating Equipment and Supplies (MCC 5074), Mobile Home Dealers (MCC 5271), Car and Truck Dealers (New and Used) Sales, Service, Repairs, Parts, Leasing (MCC 5511), Car and Truck Dealers (Used only) Sales, Service, Repairs, Parts and Leasing (MCC 5521), Camper, Recreational and Utility Trailer Dealers (MCC 5561), Motorcycle Shops and Dealers (MCC 5571), Motor Home Dealers (MCC 5592), Snowmobile Dealers (MCC 5598), Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (Not Elsewhere Classified) (MCC 5599), Tailors, Seamstresses, Mending and Alterations (MCC 5697), Pawn Shops (MCC 5933), Wrecking and Salvage Yards (MCC 5935), Direct Marketing - Catalog Merchant (MCC 5964), Direct Marketing - Other Direct Marketers (Not Elsewhere Classified) (MCC 5969), Hearing Aids - Sales, Service, and Supply (MCC 5975), Orthopedic Goods - Prosthetic Devices (MCC 5976), Fuel Dealers - Fuel Oil, Wood, Coal, and Liquefied Petroleum (MCC 5983), Real Estate Agents and Managers - Rentals (MCC 6513), Laundry, Cleaning and Garment Services (MCC 7210), Laundries - Family and Commercial (MCC 7211), Dry Cleaners (MCC 7216), Carpet and Upholstery Cleaning (MCC 7217), Photographic Studios (MCC 7221), Beauty and Barber Shops (MCC 7230), Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops (MCC 7251), Funeral Services and Crematories (MCC 7261), Dating Services (MCC 7273), Tax Preparation Services (MCC 7276), Counseling Services - Debt, Marriage, and Personal (MCC 7277), Buying and Shopping Services and Clubs (MCC 7278), Massage Parlors (MCC 7297), Health and Beauty Spas (MCC 7298), Miscellaneous Personal Services (Not Elsewhere Classified) (MCC 7299), Consumer Credit Reporting Agencies (MCC 7321), Exterminating and Disinfecting Services (MCC 7342), Computer Programming, Data Processing, and Integrated Systems Design Services (MCC 7372), Information Retrieval Services (MCC 7375), Computer Maintenance, Repair and Services (Not Elsewhere Classified) (MCC 7379), Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs (MCC 7393), Photofinishing Laboratories and Photo Developing (MCC 7395), Truck and Utility Trailer Rentals (MCC 7513), Motor Home and Recreational Vehicle Rentals (MCC 7519), Parking Lots, Parking Meters and Garages (MCC 7523), Automotive Body Repair Shops (MCC 7531), Tire Retreading and Repair Shops (MCC 7534), Automotive Paint Shops (MCC 7535), Automotive Service Shops (Non-Dealer) (MCC 7538), Car Washes (MCC 7542), Towing Services (MCC 7549), Air Conditioning and Refrigeration Repair Shops (MCC 7623), Electrical and Small Appliance Repair Shops (MCC 7629), Furniture-Reupholstery, Repair, and Refinishing (MCC 7641), Miscellaneous Repair Shops and Related Services (MCC 7699), Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses (MCC 7997), Legal Services and Attorneys (MCC 8111), Civic, Social, and Fraternal Associations (MCC 8641), Automobile Associations (MCC 8675), Membership Organizations (Not Elsewhere Classified) (MCC 8699).

(continued)

Program Pricing • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Services & Professional Services (continued)			
• Credit Base Micro	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ⁴	1 Non-Swipe Micro, Tier 0-3
• Credit Base Tier 0	Credit	2 Obtain and pass 1 valid electronic authorization. ⁵	2 N/A
• Credit Base Tier 1	Credit	3 Micro - Transaction amount must be less than or equal to \$5.	3 Tier 0, Tier 1, Tier 2 or Tier 3
• Credit Base Tier 2	Credit	4 Tier 0 - Transaction amount must be between \$5.01 to \$15.	4 Micro, Tier 1, Tier 2 or Tier 3
• Credit Base Tier 3	Credit	5 Tier 1 - Transaction amount must be between \$15.01 to \$250.	5 Micro, Tier 0, Tier 2 or Tier 3
• Credit Non-Swiped ² Micro	Credit	6 Tier 2 - Transaction amount must be between \$250.01 to \$3,000.	6 Micro, Tier 0, Tier 1 or Tier 3
• Credit Non-Swipe ² Tier 0	Credit	7 Tier 3 - Transaction amount must be greater than \$3,000.	7 Micro, Tier 0, Tier 1 or Tier 2
• Credit Non-Swipe ² Tier 1	Credit		
• Credit Non-Swipe ² Tier 2	Credit		
• Credit Non-Swipe ² Tier 3	Credit		
• Credit Micro Non-US ³	Credit		
• Credit Tier 0 Non-US ³	Credit		
• Credit Tier 1 Non-US ³	Credit		
• Credit Tier 2 Non-US ³	Credit		
• Credit Tier 3 Non-US ³	Credit		
• Credit Non-Swipe ² Micro Non-US ³	Credit		
• Credit Non-Swipe ² Tier 0 Non-US ³	Credit		
• Credit Non-Swipe ² Tier 1 Non-US ³	Credit		
• Credit Non-Swipe ² Tier 2 Non-US ³	Credit		
• Credit Non-Swipe ² Tier 3 Non-US ³	Credit		

Program Pricing • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Travel & Entertainment <i>Eligible:</i> Local and Suburban Commuter Passenger Transportation (MCC 4111), Passenger Railways (MCC 4112), Taxicabs and Limousines (MCC 4121), Bus Lines (MCC 4131), Airports, Flying Fields, and Airport Terminals (MCC 4582), Travel Agency (MCC 4722), Transportation Services (Not Elsewhere Classified) (MCC 4789), Lodging - Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified) (MCC 7011), Campground (MCC 7033), Automotive Rentals (7512), Motion Picture Theaters (MCC 7832), Theatrical Producers (Except Motion Pictures) and Ticket Agencies (MCC 7922), Bands, Orchestras, and Miscellaneous Entertainers (Not Elsewhere Classified) (MCC 7929), Billiards and Pool Establishments (MCC 7932), Bowling Alleys (MCC 7933), Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters (MCC 7941), Tourist Attractions and Exhibits (MCC 7991), Public Golf Courses (MCC 7992), Video Amusement Game Supplies (MCC 7993), Video Game Arcades/Establishments (MCC 7994), Amusement Park (MCC 7996), Aquariums, Seaquariums, Dolphinariums and Zoos (MCC 7998), Recreation Service (MCC 7999).			
• Credit Base Tier 1	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ⁴	1 Non-Swipe Tier 1-3
• Credit Base Tier 2	Credit	2 Obtain and pass 1 valid electronic authorization. ⁵	2 N/A
• Credit Base Tier 3	Credit	3 Tier 1 - Transaction amount must be less than or equal to \$100.	3 Tier 2 or Tier 3
• Credit Non-Swipe ² Tier 1	Credit	4 Tier 2 - Transaction amount must be between \$100.01 to \$1,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe ² Tier 2	Credit	5 Tier 3 - Transaction amount must be greater than \$1,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe ² Tier 3	Credit		
• Credit Tier 1 Non-US ³	Credit		
• Credit Tier 2 Non-US ³	Credit		
• Credit Tier 3 Non-US ³	Credit		
• Credit Non-Swipe ² Tier 1 Non-US ³	Credit		
• Credit Non-Swipe ² Tier 2 Non-US ³	Credit		
• Credit Non-Swipe ² Tier 3 Non-US ³	Credit		

Program Pricing • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Education <i>Eligible:</i> Sporting and Recreational Camps (MCC 7032), Dance Halls, Studios and Schools (MCC 7911), Correspondence Schools (MCC 8241), Business and Secretarial Schools (MCC 8244), Vocational and Trade Schools (MCC 8249), Schools and Educational Services (not elsewhere classified) (MCC 8299).			
<ul style="list-style-type: none"> • Credit Base Tier 1 • Credit Base Tier 2 • Credit Base Tier 3 • Credit Non-Swipe² Tier 1 • Credit Non-Swipe² Tier 2 • Credit Non-Swipe² Tier 3 • Credit Tier 1 Non-US³ • Credit Tier 2 Non-US³ • Credit Tier 3 Non-US³ • Credit Non-Swipe² Tier 1 Non-US³ • Credit Non-Swipe² Tier 2 Non-US³ • Credit Non-Swipe² Tier 3 Non-US³ 	Credit Credit Credit Credit Credit Credit Credit Credit Credit Credit Credit Credit	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, or chip data read, obtain customer's signature.⁴ 2 Obtain and pass 1 valid electronic authorization.⁵ 3 Tier 1 - Transaction amount must be less than or equal to \$100. 4 Tier 2 - Transaction amount must be between \$100.01 to \$3,000. 5 Tier 3 - Transaction amount must be greater than \$3,000. 	<ol style="list-style-type: none"> 1 Non-Swipe Tier 1-3 2 N/A 3 Tier 2 or Tier 3 4 Tier 1 or Tier 3 5 Tier 1 or Tier 2

Program Pricing • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Government <i>Eligible:</i> Tolls and Bridge Fees (MCC 4784), Bail and Bond Payments (fee only) (MCC 9223), Tax Payments (MCC 9311).			
<ul style="list-style-type: none"> • Credit Base Tier 1 • Credit Base Tier 2 • Credit Base Tier 3 • Credit Non-Swipe² Tier 1 • Credit Non-Swipe² Tier 2 • Credit Non-Swipe² Tier 3 • Credit Tier 1 Non-US³ • Credit Tier 2 Non-US³ • Credit Tier 3 Non-US³ • Credit Non-Swipe² Tier 1 Non-US³ • Credit Non-Swipe² Tier 2 Non-US³ • Credit Non-Swipe² Tier 3 Non-US³ 	Credit Credit Credit Credit Credit Credit Credit Credit Credit Credit Credit Credit	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, or chip data read, obtain customer's signature.⁴ 2 Obtain and pass 1 valid electronic authorization.⁵ 3 Tier 1 - Transaction amount must be less than or equal to \$100. 4 Tier 2 - Transaction amount must be between \$100.01 to \$3,000. 5 Tier 3 - Transaction amount must be greater than \$3,000. 	<ol style="list-style-type: none"> 1 Non-Swipe Tier 1-3 2 N/A 3 Tier 2 or Tier 3 4 Tier 1 or Tier 3 5 Tier 1 or Tier 2

Program Pricing • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Other <i>Eligible:</i> Telecom Equipment (MCC 4812), Cable/Pay TV (MCC 4899), Gas Station (MCC 5541), Automated Fuel Dispenser (MCC 5542), Political Organizations (MCC 8651).			
<ul style="list-style-type: none"> • Credit Base Tier 1 • Credit Base Tier 2 • Credit Base Tier 3 • Credit Non-Swipe² Tier 1 • Credit Non-Swipe² Tier 2 • Credit Non-Swipe² Tier 3 • Credit Tier 1 Non-US³ • Credit Tier 2 Non-US³ • Credit Tier 3 Non-US³ • Credit Non-Swipe² Tier 1 Non-US³ • Credit Non-Swipe² Tier 2 Non-US³ • Credit Non-Swipe² Tier 3 Non-US³ 	Credit Credit Credit Credit Credit Credit Credit Credit Credit Credit Credit Credit	<ol style="list-style-type: none"> 1 Magnetic stripe, contactless, or chip data read, obtain customer's signature.⁴ 2 Obtain and pass 1 valid electronic authorization.⁵ 3 Tier 1 - Transaction amount must be less than or equal to \$100. 4 Tier 2 - Transaction amount must be between \$100.01 to \$3,000. 5 Tier 3 - Transaction amount must be greater than \$3,000. 	<ol style="list-style-type: none"> 1 Non-Swipe Tier 1-3 2 N/A 3 Tier 2 or Tier 3 4 Tier 1 or Tier 3 5 Tier 1 or Tier 2
vPayments⁶ <i>Eligible:</i> All Industries.			
<ul style="list-style-type: none"> • Credit Base 	Credit	<ol style="list-style-type: none"> 1 Non-Swipe transaction 2 Obtain and pass 1 valid electronic authorization.⁵ 	<ol style="list-style-type: none"> 1 N/A 2 N/A

Program Pricing • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Prepaid <i>Eligible: All Industries.</i>			
• Prepaid Base Tier 1	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ⁴	1 Non-Swipe Tier 1-3
• Prepaid Base Tier 2	Credit	2 Obtain and pass 1 valid electronic authorization. ⁵	2 N/A
• Prepaid Base Tier 3	Credit	3 Tier 1 - Transaction amount must be less than or equal to \$75.	3 Tier 2 or Tier 3
• Prepaid Non-Swipe ² Tier 1	Credit	4 Tier 2 - Transaction amount must be between \$75.01 to \$1,000.	4 Tier 1 or Tier 3
• Prepaid Non-Swipe ² Tier 2	Credit	5 Tier 3 - Transaction amount must be greater than \$1,000.	5 Tier 1 or Tier 2
• Prepaid Non-Swipe ² Tier 3	Credit		
• Prepaid Tier 1 Non-US ³	Credit		
• Prepaid Tier 2 Non-US ³	Credit		
• Prepaid Tier 3 Non-US ³	Credit		
• Prepaid Non-Swipe ² Tier 1 Non-US ³	Credit		
• Prepaid Non-Swipe ² Tier 2 Non-US ³	Credit		
• Prepaid Non-Swipe ² Tier 3 Non-US ³	Credit		

Program Pricing • Card Type	Discount Rate	Primary Qualification Criteria¹ Applies to the card products listed in the Card Type column unless otherwise indicated.	Next Interchange Program Logic¹ Refers to the card products listed in the Card Type column unless otherwise indicated.
Emerging Market Prepaid <i>Eligible:</i> Direct Marketing - Insurance Services (MCC 5960), Direct Marketing - Continuity/Subscription Merchant (MCC 5968), Insurance Sales, Underwriting, and Premiums (MCC 6300). Elementary and Secondary Schools (MCC 8211), Colleges, Universities, Professional Schools, and Junior Colleges (MCC 8220), Child Care Services (MCC 8351), Charitable and Social Organizations (MCC 8398), Religious Organization (MCC 8661), Court Costs, Including Alimony and Child Support (MCC 9211), Fines (MCC 9222), and Government Services (Not Elsewhere Classified) (MCC 9399).			
• Prepaid Base Tier 1	Credit	1 Magnetic stripe, contactless, or chip data read, obtain customer's signature. ⁴	1 Non-Swipe Tier 1-3
• Prepaid Base Tier 2	Credit	2 Obtain and pass 1 valid electronic authorization. ⁵	2 N/A
• Prepaid Base Tier 3	Credit	3 Tier 1 - Transaction amount must be less than or equal to \$75.	3 Tier 2 or Tier 3
• Prepaid Non-Swipe Tier 1	Credit	4 Tier 2 - Transaction amount must be between \$75.01 to \$1,000.	4 Tier 1 or Tier 3
• Prepaid Non-Swipe Tier 2	Credit	5 Tier 3 - Transaction amount must be greater than \$1,000.	5 Tier 1 or Tier 2
• Prepaid Non-Swipe Tier 3	Credit		
• Prepaid Tier 1 Non-US ³	Credit		
• Prepaid Tier 2 Non-US ³	Credit		
• Prepaid Tier 3 Non-US ³	Credit		
• Prepaid Non-Swipe Tier 1 Non-US ³	Credit		
• Prepaid Non-Swipe Tier 2 Non-US ³	Credit		
• Prepaid Non-Swipe Tier 3 Non-US ³	Credit		

American Express Footnotes

- ¹ The numeric bullet point in the “Primary Qualification Criteria” column corresponds to the numeric bullet point in the “Next Interchange Program Logic” column within the same row. This column lists the next possible Interchange program when the qualifying criteria is not met. For example, when looking at numeric bullet point 1 under Business-to-Business / Wholesale “Primary Qualification Criteria” column - Magnetic stripe, contactless, or chip data read, obtain customer’s signature - if a transaction is not magnetic stripe, contactless, or chip data read, and is key-entered then the next downgrade interchange program would be Non-Swipe Tier 1-3 when looking at the corresponding numeric bullet point in the “Next Interchange Program Logic” column.
- ² American Express Non-Swipe programs include the American Express Non-Swipe Transaction Fee (0.30%) with the exception of Direct Marketing - Insurance Services (MCC 5960), Direct Marketing - Continuity/ Subscription Merchant (MCC 5968), Insurance Sales, Underwriting, and Premiums (MCC 6300). Elementary and Secondary Schools (MCC 8211), Colleges, Universities, Professional Schools, and Junior Colleges (MCC 8220), Child Care Services (MCC 8351), Court Costs, Including Alimony and Child Support (MCC 9211), Fines (MCC 9222), and Government Services (Not Elsewhere Classified) (MCC 9399).
- ³ American Express Non-US programs include the American Express Inbound Fee (0.40%).
- ⁴ For Card Present transactions, signature is optional.
- ⁵ American Express requires merchants to authorize and submit field level data on all American Express transactions. Failure to meet these requirements may result in the American Express Technical Specification Non-Compliance Fee (0.75%).
- ⁶ vPayments - The product is a virtual account designed primarily for use in an automated accounts payable environment for Commercial card accounts.