

Merchant Services

Payment Network Qualification Matrix

Effective October 15, 2021

This matrix contains Wells Fargo Merchant Services proprietary pricing for Visa®, Mastercard®, Discover®, and American Express® credit and debit card transactions as they qualify under the stated programs. This matrix should not be shared with anyone other than the intended recipient — third-party or public use is not permitted.

Table of contents

Click on any hyperlinked item below to view the corresponding pages.

1. [Preface](#) – Helpful information that explains the purpose and use of this matrix along with key legal disclosures.
 2. [How to use the matrix](#) – A snapshot of the various data fields and what they represent.
 3. [Visa® interchange program information](#) – Key Visa payment information to show how and where various credit, debit, and prepaid card transactions qualify and the corresponding rates and primary transaction qualification criteria.
 4. [Mastercard® interchange program information](#) – Key Mastercard payment information to show how and where various credit, debit, and prepaid card transactions qualify and the corresponding rates and primary transaction qualification criteria.
 5. [Discover® interchange program information](#) – Key Discover payment information to show how and where various credit, debit, and prepaid card transactions qualify and the corresponding rates and primary transaction qualification criteria.
 6. [American Express® OptBlue program information](#) – Key American Express OptBlue payment information to show how and where various credit, debit, and prepaid card transactions qualify and the corresponding rates and primary transaction qualification criteria.
-

Preface

Charges for processing payment network (Visa®, Mastercard®, Discover®, and American Express®) credit card and non-PIN debit card transactions – including interchange rates, per-item fees, and other fees – are billed to you by Wells Fargo. The total cost 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 on a number of factors. Those factors include, 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 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, and American Express *Payment Network Qualification Matrix* identifies the primary qualification criteria for the various programs. In reviewing the Visa, Mastercard, Discover, and 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, and American Express for each program. It is not all inclusive and it applies to merchants processing in the U.S. only. 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 use 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 cost program.
- The information in the *Payment Network Qualification Matrix* should not be used to develop software or other interfaces for transmitting transactions because the 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 or program pricing 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 was divided into two categories: Non-Regulated (Financial Institutions with assets less than \$10 billion, government 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 applies only 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 OptBlue section applies only 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 or program pricing / Card type	Various programs specifying each type of eligible payment card.
2. Rate	The rate associated with each card type within a program as charged by Wells Fargo Merchant Services.
3. Per-item fee	The per-item transaction fee for each card type within the specified program as charged by Wells Fargo Merchant Services.
4. ICF applies	If a “Yes” appears, then the Interchange Clearing Fee (ICF) applies to transactions for that program.
5. Primary qualification criteria	The qualifying criteria that is required for a payment to be eligible for the specified program.
6. Next interchange program or program pricing logic	If a transaction fails to meet the criteria specified in #5, this is the next available interchange program or program pricing at which you will be priced.
7. Changes	Note to read-aloud software users:
■ = New category or qualification	Within the matrix, we have used a blue square symbol to indicate a new program or a qualification that has changed in any of the columns. Your read-aloud software will identify this change.
● = MCC change	We have used a brown circle symbol to indicate a change in the MCC codes that qualify for a particular program. Your read-aloud software will identify this change.
▼ = Rate or fee decrease	We have used a purple triangle symbol pointing down to indicate rates or fees that have decreased. Your read-aloud software will identify this change.
▲ = Rate or fee increase	We have used a red triangle symbol pointing up to indicate rates or fees that have increased. Your read-aloud software will identify this change.

1	2	3	4	5	6	7
Interchange program • Card type	Rate	Per-item fee	ICF applies	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.	
CPS/Restaurant						
<i>Eligible: Restaurants (MCC 5812) ●, Fast Food Restaurants (MCC 5814).</i>						
• Consumer Credit	1.54%	\$0.10		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 Purchase date must be within 1 day of the authorization date. 4 Settlement date must be within 2 days of the transaction date.	1 CPS/Retail Key-Entered 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	
• Rewards	1.95% ▼	\$0.10	Yes			
• Non-Regulated Consumer Debit	1.19%	\$0.10				
• Non-Regulated Consumer Prepaid	1.15% ▲	\$0.15 ▼				
• Regulated Consumer Debit / Prepaid ■	0.05%	\$0.22				
CPS/Retail Service Station ■						
<i>Eligible: Service Stations (MCC 5541).</i>						
• Consumer Credit / Rewards / Signature / Infinite	1.15%	\$0.25 (cap \$1.10)		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 Purchase date must be within 1 day of the authorization date. 4 Settlement date must be within 2 days of the transaction date.	1 CPS/Retail Key-Entered 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	
• Non-Regulated Consumer Debit	0.80%	\$0.15 (cap \$0.95)				
• Non-Regulated Consumer Prepaid	1.15%	\$0.15 (cap \$0.95)				

We're here to help

If you have any questions, please contact us at 1-800-451-5817, Monday through Friday, 8 a.m. to 10 p.m. Eastern Time

Index of Wells Fargo Merchant Services pricing for Visa® interchange programs

Click on any hyperlinked item below to view the corresponding pages.

Custom Payment Service (CPS)/Retail Product 2	5	Non-Qualified Consumer Credit	28
CPS/Retail Key-Entered Product 1	6	Electronic Interchange Reimbursement Fee (EIRF) Debit / Prepaid.....	28
CPS/Card Not Present (CNP) Product 1.....	7	Standard Debit / Prepaid	28
CPS/E-Commerce Basic Product 1	8	GSA Purchasing Card Large Ticket	29
CPS/E-Commerce Preferred Product 1	9	Commercial Product Large Ticket.....	29
CPS/Account Funding Product 1.....	10	Large Purchase Advantage 1, 2, 3 and 4.....	30
CPS/Restaurant (Card Present) Product 2.....	11	Straight Through Processing (STP)	30
CPS/Restaurant (Card Not Present) Product 1	11	Commercial Card Level III	31
CPS/Retail Service Station.....	12	Commercial Card Level II	31
CPS/Automated Fuel Dispenser (AFD)	12	Commercial – Card Not Present.....	32
CPS/Supermarket	13	Commercial – Card Present	32
CPS/Small Ticket Consumer Credit	13	Commercial – Business (Card Not Present) Product 1.....	32
CPS/Small Ticket Debit / Prepaid	14	Commercial – Business (Card Present) Product 2	33
Service Station and Government Small Ticket	14	Global Business-to-Business Virtual Payments.....	33
CPS/Retail 2 (Emerging Markets) Debit / Prepaid	15	Business Debit / Commercial Prepaid – Retail	34
CPS/Recurring Bill Payments	15	Business Debit / Commercial Prepaid – Card Not Present	34
CPS/Utility	16	Business Debit / Commercial Prepaid – Non-Qualified	34
CPS/Car Rental (Card Present) – Travel.....	17	Commercial – Business Travel.....	35
CPS/Car Rental (Card Not Present) – Travel	17	Commercial – Travel Services.....	35
CPS/Car Rental (E-Commerce) – Travel	18	Commercial – Purchasing Card Fleet Non CPS	36
CPS/Hotel (Card Present) – Travel	18	Commercial – Non-Qualified with Data	36
CPS/Hotel (Card Not Present) – Travel	19	Commercial – Non-Qualified.....	36
CPS/Hotel (E-Commerce) – Travel.....	19	Interregional Debit Regulated.....	37
CPS/Passenger Transport (Card Present) – Travel	20	Interregional Commercial.....	37
CPS/Passenger Transport (Card Not Present) – Travel	20	Interregional Premium	37
CPS/Passenger Transport (E-Commerce) – Travel	21	Interregional Super Premium.....	37
CPS/Government	21	Interregional Electronic.....	37
CPS/Debt Repayment	22	Interregional Issuer Chip.....	38
Consumer Bill Payment Service Fee Program.....	23	Interregional E-Commerce and Secure E-Commerce.....	38
CPS/Charity and Religious Organizations.....	24	Interregional Standard	38
Taxicabs and Limousines (Card Present) Product 2	24	Credit Voucher – Debit	39
Taxicabs and Limousines (Card Not Present) Product 1	25	Credit Voucher – Consumer Credit.....	39
Real Estate (Applies to transactions ≥ \$500)	25	Credit Voucher – Consumer Credit-MO/TO & E-Commerce.....	39
Education (Applies to transactions ≥ \$500)	25	Credit Voucher – Consumer Credit-Passenger Transport	39
Healthcare (Applies to transactions ≥ \$500).....	26	Credit Voucher – Commercial	40
Advertising (Applies to all ticket sizes).....	26	Credit Voucher – GSA Purchasing Non Passenger Transport	40
Insurance (Applies to all ticket sizes).....	26	Credit Voucher – Non GSA Purchasing Non Passenger Transport.....	40
Services (Applies to transactions ≥ \$100)	27	Visa footnotes	41

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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>Custom Payment Service (CPS)/Retail Product 2</p> <p>Not Eligible: High Risk Direct Marketing (MCC 5962, 5966, 5967).</p> <p>Not Eligible for Consumer Credit, Rewards or Signature: Quasi Cash (MCC 6051, 7995).</p> <p>Not Eligible for Consumer Debit and Prepaid: 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).</p>					
• Consumer Credit	1.51%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1
• Consumer Credit (Travel MCC)	1.75%	\$0.10		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
• Rewards	1.65%	\$0.10	YES	3 Settlement date must be within 2 days of the transaction date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Rewards (Travel MCC)	1.95%	\$0.10	YES	4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 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
• Signature / Infinite (Non-Spend Qualified) ⁸	1.65%	\$0.10	YES	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.	5 EIRF Debit / Prepaid
• Signature / Infinite (Non-Spend Qualified) ⁸ (Travel MCC)	2.25%	\$0.10	YES	6 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. ⁴	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.10%	\$0.10	YES		
• Signature Preferred / Infinite (Spend Qualified) ⁸ (Travel MCC)	2.40%	\$0.10	YES		
• Non-Regulated Consumer Debit	0.80%	\$0.15			
• Non-Regulated Consumer Prepaid	1.15%	\$0.15			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Retail Key-Entered Product 1 Not Eligible: Automated Fuel Dispensers (MCC 5542), Direct Marketing (MCC 5960, 5962, 5964-5969). Not Eligible for Consumer Credit, Rewards and Signature: Quasi Cash (MCC 6051, 7995).					
• Consumer Credit	1.80%	\$0.10		1 Entry Mode – Key-entered.	1 CPS/Retail Product 2
• Rewards	1.95%	\$0.10	YES	2 Purchase date must be within 1 day of the authorization date.	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	1.95%	\$0.10	YES	3 Settlement date must be within 2 days of the transaction date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.40%	\$0.10	YES	4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	1.65%	\$0.15		5 AVS ³ required (zip code must match) and the POS Condition Code must be “71”. AVS is optional for Commercial Cards.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	1.75%	\$0.20	YES	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.	6 EIRF Debit / Prepaid
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22		7 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. ⁴	7 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Card Not Present (CNP) Product 1					
Not Eligible: High Risk Direct Marketing (MCC 5962, 5966, 5967) except for recurring transactions.					
• Consumer Credit	1.80%	\$0.10		1 Entry Mode – Key-entered.	1 CPS/Retail Product 2
• Rewards	1.95%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 1 authorization reversal ⁵ allowed.	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	1.95%	\$0.10	YES	3 Settlement date must be within 2 days of the transaction date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.40%	\$0.10	YES	4 AVS ³ required (zip code).	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	1.65%	\$0.15		5 Transaction date must equal shipping date and that date is no more than 7 days after authorization.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	1.75%	\$0.20	YES	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.	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22		7 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. ⁴	7 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/E-Commerce Basic Product 1					
Not Eligible: High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Consumer Credit	1.80%	\$0.10		1 Entry Mode – Key-entered.	1 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1
• Rewards	1.95%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 1 authorization reversal ⁵ allowed.	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	1.95%	\$0.10	YES	3 Settlement date must be within 2 days of the transaction date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.40%	\$0.10	YES	4 AVS ³ required (zip code).	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	1.65%	\$0.15		5 Transaction date must equal shipping date and that date is no more than 7 days after authorization.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	1.75%	\$0.20	YES	6 Transaction must include order number and either customer service phone number, URL or email.	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22		7 E-Commerce Indicator of a “7” must be present and the POS Condition Code must be “59”.	7 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
				8 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. ⁴	8 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/E-Commerce Preferred Product 1 Not Eligible: High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Consumer Credit	1.80%	\$0.10		1 Entry Mode – Key-entered.	1 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1
• Rewards	1.95%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 1 authorization reversal ⁵ allowed.	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	1.95%	\$0.10	YES	3 Settlement date must be within 2 days of the transaction date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.40%	\$0.10	YES	4 Transaction date must equal shipping date and that date is no more than 7 days after authorization.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	1.60%	\$0.15		5 Transaction must include order number and either customer service phone number, URL or email.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	1.75%	\$0.20	YES	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 AVS ³ (zip code).	6 CPS/E-Commerce Basic Product 1
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22		7 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. ⁴	7 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Account Funding Product 1 Not Eligible: High Risk Direct Marketing (MCC 5962, 5966, 5967, 7995).					
• Consumer Credit	1.80%	\$0.10		1 Available to E-Commerce merchants processing account funding transactions (processing code of 10) and a valid Business Application Identifier (BAI). ¹¹	1 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1
• Rewards	1.95%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	1.95%	\$0.10	YES	3 Purchase date must be within 1 day of the authorization date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.40%	\$0.10	YES	4 Settlement date must be within 2 days of the transaction date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	1.75%	\$0.20	YES	5 Authorization and settlement amount must match.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	1.80%	\$0.20	YES	6 AVS ³ required (zip code).	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22		7 Transaction must include customer service phone number, URL or E-Mail Address.	7 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
				8 Must have secured E-Commerce indicator of “5”, “6” or “7”.	8 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Restaurant (Card Present) Product 2					
<i>Eligible:</i> Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814).					
• Consumer Credit	2.10%	\$0.00 (\$0.04 minimum)		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Restaurant (Card Not Present) Product 1
• Rewards	2.10%	\$0.00 (\$0.04 minimum)		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	2.60%	\$0.00 (\$0.04 minimum)	YES	3 Purchase date must be within 1 day of the authorization date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.60%	\$0.00 (\$0.04 minimum)	YES	4 Settlement date must be within 2 days of the transaction date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	1.19%	\$0.10			
• Non-Regulated Consumer Prepaid	1.15%	\$0.15			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			
CPS/Restaurant (Card Not Present) Product 1					
<i>Eligible:</i> Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814).					
• Consumer Credit	2.20%	\$0.00 (\$0.08 minimum)		1 Must be CPS qualified ⁶ for CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	1 CPS/Restaurant (Card Present) Product 2, EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Rewards	2.20%	\$0.00 (\$0.08 minimum)		2 Must be Consumer Credit, Rewards, Signature / Infinite (Non-Spend Qualified) ⁸ , or Signature Preferred / Infinite (Spend Qualified) ⁸ .	2 Consumer Debit / Prepaid – CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.
• Signature / Infinite (Non-Spend Qualified) ⁸	2.70%	\$0.00 (\$0.08 minimum)	YES		
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.70%	\$0.00 (\$0.08 minimum)	YES		

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Retail Service Station <i>Eligible:</i> Service Stations (MCC 5541).					
• Consumer Credit	1.15%	\$0.25 (cap \$1.10)		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1
• Rewards	1.15%	\$0.25 (cap \$1.10)		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	1.15%	\$0.25 (cap \$1.10)		3 Purchase date must be within 1 day of the authorization date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	1.15%	\$0.25 (cap \$1.10)		4 Settlement date must be within 2 days of the transaction date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	0.80%	\$0.15 (cap \$0.95)			
• Non-Regulated Consumer Prepaid	1.15%	\$0.15 (cap \$0.95)			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			
CPS/Automated Fuel Dispenser (AFD) <i>Eligible:</i> Automated Fuel Dispenser (MCC 5542).					
• Consumer Credit	1.15%	\$0.25 (cap \$1.10)		1 Entry Mode – AFD Magnetic stripe, contactless, or chip data read on a Card Activated Terminal (CAT).	1 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Rewards	1.15%	\$0.25 (cap \$1.10)		2 Must pass CAT Level indicator of a “3”.	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	1.15%	\$0.25 (cap \$1.10)		3 Obtain and pass 1 valid electronic authorization (\$1.00 status check). Authorization and settlement MCC must match. ²	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	1.15%	\$0.25 (cap \$1.10)		4 \$125.00 transaction limit.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	0.80%	\$0.15 (cap \$0.95)		5 Purchase date must be within 1 day of the authorization date.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	1.15%	\$0.15 (cap \$0.95)		6 Settlement date must be within 2 days of the transaction date.	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Supermarket					
<i>Eligible:</i> Supermarkets (MCC 5411).					
• Consumer Credit	1.50%	\$0.07	YES	1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1
• Rewards	1.50%	\$0.07		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	1.65%	\$0.07		3 Purchase date must be within 1 day of the authorization date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.00%	\$0.07		4 Settlement date must be within 2 days of the transaction date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	0.00%	\$0.30		5 When accepting Non-PIN Debit transactions the authorization amount and settlement amount must match.	5 EIRF Debit / Prepaid
• Non-Regulated Consumer Prepaid	1.15%	\$0.15 (cap \$0.35)			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			
CPS/Small Ticket Consumer Credit					
<i>Eligible:</i> Local and Suburban Commuter Passenger Transportation, Including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines (MCC 4131), Discount Stores (MCC 5310), Variety Stores (MCC 5331), Miscellaneous General Merchandise (MCC 5399), Miscellaneous Food Stores – Convenience Stores and Specialty Markets (MCC 5499), Electric Vehicle Charging (MCC 5552), Laundries – Family and Commercial (MCC 7211), Dry Cleaners (MCC 7216), Parking Lots, Parking Meters and Garages (MCC 7523), Car Washes (MCC 7542), Government-Owned Lotteries (U.S. Region only) (MCC 7800), Motion Picture Theaters (MCC 7832), Video Game Arcades/Establishments (MCC 7994), Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks (MCC 7995).					
• Consumer Credit	1.90%	\$0.00 (\$0.04 minimum)		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1
• Rewards	1.90%	\$0.00 (\$0.04 minimum)		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	2.20%	\$0.00 (\$0.04 minimum)		3 Purchase date must be within 1 day of the authorization date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.20%	\$0.00 (\$0.04 minimum)		4 Settlement date must be within 2 days of the transaction date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
				5 Transaction amount less than or equal to \$15.00.	5 CPS/Retail Product 2
				6 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. ⁴	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Small Ticket Debit / Prepaid Not Eligible: Automated Fuel Dispensers (MCC 5542), Direct Marketing (MCC 5960, 5962, 5964-5969), Financial Institutions – Merchandise and Services (MCC 6012), Wire Transfer Money Orders (MCC 4829), Betting (Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks) (MCC 7995), Intra-Government Purchases (MCC 9405), and Intra-Company Purchases (MCC 9950).					
<ul style="list-style-type: none"> • Non-Regulated Consumer Debit • Non-Regulated Consumer Prepaid • Regulated Consumer Debit / Prepaid 	1.55% 1.60% 0.05%	\$0.04 \$0.05 \$0.22		1 Entry Mode – Magnetic stripe, contactless, or chip data read. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 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 Transaction amount less than or equal to \$15.00. 6 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. ⁴	1 CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1 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 CPS/Retail Product 2 6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
Service Station and Government Small Ticket Eligible: Service Stations (with or without Ancillary Services) (MCC 5541), Government – Court Costs, Including Alimony and Child Support (MCC 9211), Fines (MCC 9222), Tax Payments (MCC 9311), Government Services (Not Elsewhere Classified) (MCC 9399).					
<ul style="list-style-type: none"> • Consumer Credit • Rewards • Signature / Infinite (Non-Spend Qualified)⁸ • Signature Preferred / Infinite (Spend Qualified)⁸ – Government Only • Signature Preferred / Infinite (Spend Qualified)⁸ – Service Station Only 	1.65% 1.65% 1.65% 1.55% 1.15%	\$0.04 \$0.04 \$0.04 \$0.10 \$0.25 (cap \$1.10)		1 Must be CPS Qualified ⁶ for CPS/Small Ticket Credit.	1 CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Retail 2 (Emerging Markets) Debit / Prepaid					
<i>Eligible:</i> Telecommunication Services (MCC 4814), Cable, Satellite, and Other Pay Television & Radio Services (MCC 4899), Direct Marketing Subscription Merchants (MCC 5968), Fuel Dealers (MCC 5983), Insurance Companies (MCC 6300, 5960), Real Estate Agents and Managers – Rentals (MCC 6513), Schools (MCC 8220, 8211, 8299), Child Care Services (MCC 8351), Charitable Organizations (MCC 8398), and Religious Organizations (MCC 8661). MCCs 5960 and 5968 requires CPS/CNP or CPS/E-Commerce qualification.					
• Non-Regulated Consumer Debit	0.65%	\$0.15 (cap \$2.00)		1 Must be CPS qualified ⁶ for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	1 EIRF Debit / Prepaid
• Non-Regulated Consumer Prepaid	0.65%	\$0.15 (cap \$2.00)		2 Bill payment transactions require additional detail addendum data. The data must match from authorization to settlement. ⁴	2 EIRF Debit / Prepaid
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			
CPS/Recurring Bill Payments					
<i>Eligible:</i> Telecommunication Services (MCC 4814) and Cable, Satellite, and Other Pay Television & Radio Services (MCC 4899).					
• Consumer Credit	1.43%	\$0.05		1 Entry Mode – Key-entered.	1 CPS/Retail Product 2
• Rewards	1.43%	\$0.05		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	1.43%	\$0.05		3 Purchase date must be within 1 day of the authorization date.	3 Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.20%	\$0.05	YES	4 Settlement date must be within 2 days of the transaction date.	4 Non-Qualified Consumer Credit
				5 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement. ⁴	5 Non-Qualified Consumer Credit

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Utility <i>Eligible:</i> Utility – Water, Gas, Electric, Sanitation (MCC 4900).					
• Consumer Credit	0.00%	\$0.75		1 Merchant must be registered with Visa and transactions must include a valid Merchant Verification Value (MVV).	1 Consumer Credit, Rewards, Signature / Infinite (Non-Spend Qualified) ⁸ , Signature Preferred / Infinite (Spend Qualified) ⁸ cards – CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.
• Rewards	0.00%	\$0.75			Business Tier 1-5 cards – Commercial – Business (Card Present) Product 2, Commercial – Business (Card Not Present) Product 1.
• Signature / Infinite (Non-Spend Qualified) ⁸	0.00%	\$0.75			Consumer and Commercial Debit and Prepaid cards – Business Debit / Commercial Prepaid – Card Present, Business Debit / Commercial Prepaid – Card Not Present.
• Signature Preferred / Infinite (Spend Qualified) ⁸	0.00%	\$0.75			2 Consumer / Commercial Non-Qualified
• Business	0.00%	\$1.50		2 Consumer Credit, Rewards, Signature / Infinite (Non-Spend Qualified) ⁸ , Signature Preferred / Infinite (Spend Qualified) ⁸ , and Business Tier 1-5 cards must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	3 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Small Ticket Product 2, Small Ticket Debit / Prepaid, EIRF Debit / Prepaid, Business Debit / Commercial Prepaid Retail, or Business Debit / Commercial Prepaid – Non-Qualified
• Non-Regulated Consumer Debit	0.00%	\$0.65			
• Non-Regulated Consumer Prepaid	0.00%	\$0.65			
• Non-Regulated Business Debit / Prepaid	0.00%	\$1.50		3 Consumer and Commercial Business Debit and Prepaid cards must be CPS qualified ⁶ for CPS/ Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Car Rental (Card Present) – Travel Eligible: Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513).					
• Consumer Credit	1.75%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Car Rental (Card Not Present) – Travel
• Rewards	1.95%	\$0.10	YES	2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. ²	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	2.25%	\$0.10	YES	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
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.40%	\$0.10	YES	4 Settlement date must be within 2 days of the return date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	1.19%	\$0.10		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
• Non-Regulated Consumer Prepaid	1.15%	\$0.15			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			
CPS/Car Rental (Card Not Present) – Travel Eligible: Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513).					
• Consumer Credit	1.75%	\$0.10		1 Entry Mode – Key-entered.	1 CPS/Car Rental (Card Present) – Travel
• Rewards	1.95%	\$0.10	YES	2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. ²	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	2.25%	\$0.10	YES	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
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.40%	\$0.10	YES	4 Settlement date must be within 2 days of the return date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	1.70%	\$0.15		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
• Non-Regulated Consumer Prepaid	1.75%	\$0.20	YES		
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Car Rental (E-Commerce) – Travel Eligible: Car Rentals/Auto Rental (MCC 3351-3500, 7512), Truck and Utility Trailer Rentals (MCC 7513).					
• Consumer Credit	1.75%	\$0.10		1 Entry Mode – Key-entered.	1 CPS/Car Rental (Card Present) – Travel
• Rewards	1.95%	\$0.10	YES	2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. ²	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	2.25%	\$0.10	YES	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
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.40%	\$0.10	YES	4 Settlement date must be within 2 days of the return date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	1.70%	\$0.15		5 E-Commerce transactions must perform Cardholder Authentication Verification Value (CAVV) and include an E-Commerce Indicator of a 5 or 6.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	1.75%	\$0.20	YES	6 Requires a Market Specific Indicator of A (Car Rental) which must match from authorization to settlement.	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			
CPS/Hotel (Card Present) – Travel Eligible: Hotels/Lodging (MCC 3501-4010, 7011), Steamship and Cruise Lines (MCC 4411).					
• Consumer Credit	1.75%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Hotel (Card Not Present) – Travel
• Rewards	1.95%	\$0.10	YES	2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. ²	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	2.25%	\$0.10	YES	3 Transaction must include: Folio number, Check-In Date, Duration, No Show/Extra Charge indicator.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.40%	\$0.10	YES	4 Settlement date must be within 2 days of the check out date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	1.19%	\$0.10		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
• Non-Regulated Consumer Prepaid	1.15%	\$0.15			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Hotel (Card Not Present) – Travel <i>Eligible:</i> Hotels/Lodging (MCC 3501-4010, 7011), Steamship and Cruise Lines (MCC 4411).					
• Consumer Credit	1.75%	\$0.10		1 Entry Mode – Key-entered.	1 CPS/Hotel (Card Present) – Travel
• Rewards	1.95%	\$0.10	YES	2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. ²	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	2.25%	\$0.10	YES	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
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.40%	\$0.10	YES	4 Settlement date must be within 2 days of the check out date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	1.70%	\$0.15		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
• Non-Regulated Consumer Prepaid	1.75%	\$0.20	YES		
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			
CPS/Hotel (E-Commerce) – Travel <i>Eligible:</i> Hotels/Lodging (MCC 3501-4010, 7011), Steamship and Cruise Lines (MCC 4411).					
• Consumer Credit	1.75%	\$0.10		1 Entry Mode – Key-entered.	1 CPS/Hotel (Card Present) – Travel
• Rewards	1.95%	\$0.10	YES	2 1 or more electronic authorization, with original auth at settlement. Authorization and settlement MCC must match. ²	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	2.25%	\$0.10	YES	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
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.40%	\$0.10	YES	4 Settlement date must be within 2 days of the check out date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Debit	1.70%	\$0.15		5 E-Commerce transactions must perform Cardholder Authentication Verification Value (CAVV) and include an E-Commerce Indicator of a 5 or 6.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	1.75%	\$0.20	YES	6 Requires a Market Specific Indicator of H (Hotel) which must match from authorization to settlement.	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Passenger Transport (Card Present) – Travel					
<i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Consumer Credit	1.75%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Passenger Transport (Card Not Present) – Travel
• Rewards	1.95%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	2.25%	\$0.10	YES	3 Settlement date must be within 8 days of the transaction date.	3 Standard Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.40%	\$0.10	YES	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
• Non-Regulated Consumer Debit	1.19%	\$0.10		5 Transaction date must equal authorization date.	5 Standard Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	1.15%	\$0.15			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			
CPS/Passenger Transport (Card Not Present) – Travel					
<i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Consumer Credit	1.75%	\$0.10		1 Entry Mode – Key-entered.	1 CPS/Passenger Transport (Card Present) – Travel
• Rewards	1.95%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	2.25%	\$0.10	YES	3 Settlement date must be within 8 days of the transaction date.	3 Standard Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.40%	\$0.10	YES	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
• Non-Regulated Consumer Debit	1.70%	\$0.15		5 Transaction date must equal authorization date.	5 Standard Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	1.75%	\$0.20	YES		
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Passenger Transport (E-Commerce) – Travel					
<i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Consumer Credit	1.75%	\$0.10		1 Entry Mode – Key-entered.	1 CPS/Passenger Transport (Card Present) – Travel
• Rewards	1.95%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Signature / Infinite (Non-Spend Qualified) ⁸	2.25%	\$0.10	YES	3 Settlement date must be within 8 days of the transaction date.	3 Standard Debit / Prepaid or Non-Qualified Consumer Credit
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.40%	\$0.10	YES	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
• Non-Regulated Consumer Debit	1.70%	\$0.15		5 E-Commerce transactions must include E-Commerce indicator of “5” or “6”. Must perform Cardholder Authentication Verification Value (CAVV).	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Non-Regulated Consumer Prepaid	1.75%	\$0.20	YES	6 Transaction date must equal authorization date.	6 Standard Debit / Prepaid or Non-Qualified Consumer Credit
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			
CPS/Government					
<i>Eligible:</i> Government (MCC 7800, 9211, 9222, 9311, 9399).					
• Consumer Credit	1.55%	\$0.10		1 Consumer Credit, Rewards, Signature / Infinite (Non-Spend Qualified) ⁸ , or Signature Preferred / Infinite (Spend Qualified) ⁸ , cards must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	1 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
• Rewards	1.55%	\$0.10		2 Consumer Debit and Prepaid cards must be CPS qualified ⁶ for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	2 CPS/Retail Product 2 or CPS/Retail Key-Entered Product 1
• Signature / Infinite (Non-Spend Qualified) ⁸	1.55%	\$0.10		3 AVS ³ is optional for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	3 N/A
• Signature Preferred / Infinite (Spend Qualified) ⁸	1.55%	\$0.10			
• Non-Regulated Consumer Debit	0.65%	\$0.15 (cap \$2.00)			
• Non-Regulated Consumer Prepaid	0.65%	\$0.15 (cap \$2.00)			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Debt Repayment Eligible: Financial Institutions (MCC 6012), Non-Financial Institutions (MCC 6051).					
<ul style="list-style-type: none"> Debt Repayment – No fee Non-Regulated Consumer Debit / Prepaid 	0.65%	\$0.15 (cap \$0.65)		1 Entry Mode – Key-entered.	1 CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1
<ul style="list-style-type: none"> Debt Repayment 2¹⁰ Non-Regulated Consumer Debit / Prepaid 	0.65%	\$0.15 (cap \$2.00)		2 Must be CPS qualified ⁶ for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	2 EIRF Debit / Prepaid
<ul style="list-style-type: none"> Regulated Consumer Debit / Prepaid 	0.05%	\$0.22		3 Merchant must be registered with Visa and transactions must include a valid Merchant Verification Value (MVV). 4 Must be a Bill payment transaction. ⁴ 5 Must pass Existing Debt Indicator.	3 CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1 4 CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1 5 CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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>Consumer Bill Payment Service Fee Program</p> <p>Eligible: Utilities – Electric, Gas, Water, Sanitary (MCC 4900), Financial Institutions – Debt Repayment (MCC 6012), Non-Financial Institutions – Debt Repayment (MCC 6051), Real Estate Agents and Managers – Rentals (MCC 6513), Doctors and Physicians [Not Elsewhere Classified] (MCC 8011), Nursing and Personal Care Facilities (MCC 8050), Hospitals (MCC 8062), Medical Services and Health Practitioners [Not Elsewhere Classified] (MCC 8099), Elementary and Secondary Schools (MCC 8211), Colleges, Universities, Professional Schools, and Junior Colleges (MCC 8220), Correspondence Schools (MCC 8241), Business and Secretarial Schools (MCC 8244), Trade and Vocational Schools (MCC 8249), Schools and Educational Services [Not Elsewhere Classified] (MCC 8299), and Tax Payments (MCC 9311).</p>					
<ul style="list-style-type: none"> • Consumer Credit • Rewards • Signature / Infinite (Non-Spend Qualified)⁸ • Signature Preferred / Infinite (Spend Qualified)⁸ • Corporate • Purchasing • Business Tier 1 • Business Tier 2 • Business Tier 3 • Business Tier 4 • Business Tier 5 • Non-Regulated Consumer Debit • Non-Regulated Consumer Prepaid • Non-Regulated Business Debit • Non-Regulated Commercial Prepaid • Regulated Consumer Debit / Prepaid • Regulated Commercial Debit / Prepaid 	<p>1.80%</p> <p>1.95%</p> <p>1.95%</p> <p>2.40%</p> <p>2.70%</p> <p>2.70%</p> <p>2.65%</p> <p>2.80%</p> <p>2.85%</p> <p>2.95%</p> <p>3.00%</p> <p>1.65%</p> <p>1.75%</p> <p>2.45%</p> <p>2.65%</p> <p>0.05%</p> <p>0.05%</p>	<p>\$0.10</p> <p>\$0.10</p> <p>\$0.10</p> <p>\$0.10</p> <p>\$0.10</p> <p>\$0.10</p> <p>\$0.10</p> <p>\$0.10</p> <p>\$0.10</p> <p>\$0.10</p> <p>\$0.10</p> <p>\$0.15</p> <p>\$0.20</p> <p>\$0.10</p> <p>\$0.10</p> <p>\$0.22</p> <p>\$0.22</p>	<p></p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p>	<p>1 Available to merchants processing Bill Payment transactions with a valid Business Application Identifier (BAI) of CB (Consumer Bill Payment).</p> <p>2 Must be CPS qualified⁶ for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.</p> <p>3 3rd party biller must be registered with Visa.</p>	<p>1 Consumer Credit, Rewards, Signature / Infinite (Non-Spend Qualified)⁸, Signature Preferred / Infinite (Spend Qualified)⁸ cards – CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.</p> <p>Business Tier 1-5 cards – Commercial – Business (Card Not Present) Product 1.</p> <p>Corporate & Purchasing cards – Commercial Card Not Present.</p> <p>Consumer and Commercial Debit and Prepaid cards – Business Debit / Commercial Prepaid – Card Not Present.</p> <p>2 Consumer / Commercial Non-Qualified, EIRF Debit / Prepaid or Business Debit / Commercial Prepaid – Non-Qualified.</p> <p>3 Consumer Credit, Rewards, Signature / Infinite (Non-Spend Qualified)⁸, Signature Preferred / Infinite (Spend Qualified)⁸ cards – CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.</p> <p>Business Tier 1-5 cards – Commercial – Business (Card Not Present) Product 1.</p> <p>Corporate & Purchasing cards – Commercial Card Not Present.</p> <p>Consumer and Commercial Debit and Prepaid cards – Business Debit / Commercial Prepaid – Card Not Present.</p>

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
CPS/Charity and Religious Organizations					
<i>Eligible:</i> Charitable and Social Service Organizations (MCC 8398) and Religious Organizations (MCC 8661).					
• Consumer Credit	1.35%	\$0.05		1 Must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	1 Non-Qualified Consumer Credit
• Rewards	1.35%	\$0.05			
• Signature / Infinite (Non-Spend Qualified) ⁸	1.35%	\$0.05			
• Signature Preferred / Infinite (Spend Qualified) ⁸	1.35%	\$0.05			
Taxicabs and Limousines (Card Present) Product 2					
<i>Eligible:</i> Taxicabs and Limousines (MCC 4121).					
• Consumer Credit	2.10%	\$0.00 (\$0.04 minimum)		1 Must be CPS qualified ⁶ for CPS/Retail Product 2.	1 CPS/Taxicabs and Limousines (Card Not Present) Product 1
• Rewards	2.10%	\$0.00 (\$0.04 minimum)			
• Signature / Infinite (Non-Spend Qualified) ⁸	2.60%	\$0.00 (\$0.04 minimum)	YES		
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.60%	\$0.00 (\$0.04 minimum)	YES		

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Taxicabs and Limousines (Card Not Present) Product 1					
<i>Eligible:</i> Taxicabs and Limousines (MCC 4121).					
• Consumer Credit	2.20%	\$0.00 (\$0.08 minimum)		1 Must be CPS qualified ⁶ for CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	1 CPS/Taxicabs and Limousines (Card Present) Product 2 or Non-Qualified Consumer Credit
• Rewards	2.20%	\$0.00 (\$0.08 minimum)			
• Signature / Infinite (Non-Spend Qualified) ⁸	2.70%	\$0.00 (\$0.08 minimum)	YES		
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.70%	\$0.00 (\$0.08 minimum)	YES		
Real Estate (Applies to transactions ≥ \$500)					
<i>Eligible:</i> Real Estate Agents and Managers (MCC 6513).					
• Consumer Credit	1.43%	\$0.05		1 Must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1. 2 Transaction amount greater than or equal to \$500.00.	1 Non-Qualified Consumer Credit 2 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1
• Rewards	1.43%	\$0.05			
• Signature / Infinite (Non-Spend Qualified) ⁸	1.43%	\$0.05			
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.15%	\$0.10	YES		
Education (Applies to transactions ≥ \$500)					
<i>Eligible:</i> Elementary and Secondary Schools (MCC 8211), Colleges, Universities, Professional Schools, and Junior Colleges (MCC 8220), 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), and Child Care Services (MCC 8351).					
• Consumer Credit	1.43%	\$0.05		1 Must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1. 2 Transaction amount greater than or equal to \$500.00.	1 Non-Qualified Consumer Credit 2 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1
• Rewards	1.43%	\$0.05			
• Signature / Infinite (Non-Spend Qualified) ⁸	1.43%	\$0.05			
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.15%	\$0.10	YES		

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Healthcare (Applies to transactions ≥ \$500)					
<i>Eligible:</i> Veterinary Services (MCC 0742), Ambulance Services (MCC 4119), 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 Chiropodists (MCC 8049), Nursing and Personal Care Facilities (MCC 8050), Hospitals (MCC 8062), Medical and Dental Laboratories (MCC 8071), and Medical Services and Health Practitioners (Not Elsewhere Classified) (MCC 8099).					
• Consumer Credit	1.43%	\$0.05		1 Must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1. 2 Transaction amount greater than or equal to \$500.00.	1 Non-Qualified Consumer Credit 2 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1
• Rewards	1.43%	\$0.05			
• Signature / Infinite (Non-Spend Qualified) ⁸	1.43%	\$0.05			
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.30%	\$0.10	YES		
Advertising (Applies to all ticket sizes)					
<i>Eligible:</i> Advertising Services (MCC 7311).					
• Consumer Credit	1.55%	\$0.10		1 Must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	1 Non-Qualified Consumer Credit
• Rewards	1.70%	\$0.10			
• Signature / Infinite (Non-Spend Qualified) ⁸	1.75%	\$0.10			
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.30%	\$0.10	YES		
Insurance (Applies to all ticket sizes)					
<i>Eligible:</i> Direct Marketing – Insurance Services (MCC 5960), and Insurance Sales, Underwriting, and Premiums (MCC 6300).					
• Consumer Credit	1.43%	\$0.05		1 Must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	1 Non-Qualified Consumer Credit
• Rewards	1.43%	\$0.05			
• Signature / Infinite (Non-Spend Qualified) ⁸	1.43%	\$0.05			
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.25%	\$0.10	YES		

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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>Services (Applies to transactions ≥ \$100)</p> <p>Eligible: Agricultural Co-operatives (MCC 0763), Landscaping and Horticultural Services (MCC 0780), 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), Special Trade Contractors (Not Elsewhere Classified) (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 – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services (MCC 4214), Courier Services – Air and Ground, and Freight Forwarders (MCC 4215), Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage (MCC 4225), Computer Network/Information Serviced (MCC 4816), Telegraph Services (MCC 4821), Plumbing and Heating Equipment and Supplies (MCC 5074), Electric Vehicle Charging (MCC 5552), Tailors, Seamstresses, Mending, and Alterations (MCC 5697), 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), Swimming Pools – Sales and Service (MCC 5996), Electric Razor Stores – Sales and Service (MCC 5997), 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), 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), Commercial Photography, Art, and Graphics (MCC 7333), Quick Copy, Reproduction, and Blueprinting Services (MCC 7338), Stenographic and Secretarial Support (MCC 7339), Exterminating and Disinfecting Services (MCC 7342), 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 (Not Elsewhere Classified) (MCC 7379), Management, Consulting, and Public Relations Services (MCC 7392), Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs (MCC 7393), Photofinishing Laboratories and Photo Developing (MCC 7395), Business Services (Not Elsewhere Classified) (MCC 7399), 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), Electronics Repair Shops (MCC 7622), Air Conditioning and Refrigeration Repair Shops (MCC 7623), Electrical and Small Appliance Repair Shops (MCC 7629), Watch, Clock and Jewelry Repair (MCC 7631), Furniture – Reupholstery, Repair, and Refinishing (MCC 7641), Welding Services (MCC 7692), Miscellaneous Repair Shops and Related Services (MCC 7699), Legal Services and Attorneys (MCC 8111), Civic, Social, and Fraternal Associations (MCC 8641), Accounting, Auditing, and Bookkeeping Services (MCC 8931), and Professional Services (Not Elsewhere Classified) (MCC 8999).</p>					
<ul style="list-style-type: none"> • Consumer Credit • Rewards • Signature / Infinite (Non-Spend Qualified)⁸ • Signature Preferred / Infinite (Spend Qualified)⁸ 	<p>1.55%</p> <p>1.70%</p> <p>1.85%</p> <p>2.30%</p>	<p>\$0.10</p> <p>\$0.10</p> <p>\$0.10</p> <p>\$0.10</p>	<p></p> <p></p> <p></p> <p>YES</p>	<p>1 Must be CPS qualified⁶ for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.</p> <p>2 Transaction amount greater than or equal to \$100.00.</p>	<p>1 Non-Qualified Consumer Credit</p> <p>2 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1</p>

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Non-Qualified Consumer Credit <i>Eligible:</i> All merchant segments.					
• Consumer Credit	2.70%	\$0.10 (cap \$1.10) (fuel only)	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Rewards	2.70%	\$0.10 (cap \$1.10) (fuel only)	YES	2 Electronic authorization not required. 3 Only level available for high-risk merchants and non-secure E-Commerce transactions.	2 N/A 3 N/A
• Signature / Infinite (Non-Spend Qualified) ⁸	2.70%	\$0.10 (cap \$1.10) (fuel only)	YES	4 Must be Consumer Credit, Rewards, Signature / Infinite (Non-Spend Qualified) ⁸ / Signature Preferred / Infinite (Spend Qualified) ⁸ card.	4 EIRF Debit / Prepaid or Standard Debit / Prepaid
• Signature Preferred / Infinite (Spend Qualified) ⁸	2.70%	\$0.10 (cap \$1.10) (fuel only)	YES		
Electronic Interchange Reimbursement Fee (EIRF) Debit / Prepaid <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Non-Regulated Consumer Debit	1.75%	\$0.20 (cap \$0.95) (fuel only)	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Non-Regulated Consumer Prepaid	1.80%	\$0.20 (cap \$0.95) (fuel only)	YES	2 Obtain and pass 1 valid electronic authorization ² Authorize sale through terminal/software or telephone.	2 Standard Debit / Prepaid
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22		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	1.90%	\$0.25	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Non-Regulated Consumer Prepaid	1.90%	\$0.25	YES	2 Electronic authorization not required.	2 N/A
• Regulated Consumer Debit / Prepaid	0.05%	\$0.22		3 Only level available for high-risk merchants and non-secure E-Commerce transactions.	3 N/A

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
GSA Purchasing Card Large Ticket 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).					
• GSA Purchasing Card	1.20%	\$39.00		1 Transaction must be greater than \$5,557.14. 2 Must pass Level II and Level III Data. ⁷ 3 Must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Retail Service Station, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	1 Commercial Card Level III 2 Commercial – Card Present or Card Not Present 3 Commercial Non-Qualified with Data
Commercial Product Large Ticket 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).					
• Purchasing Card-Non GSA / Corporate	1.45%	\$35.00		1 Settle within 7 days. 2 Purchasing Card-Non GSA / Corporate transaction greater than or equal to \$7,755.56.	1 Commercial Non-Qualified 2 Commercial Level III
• Purchasing Card-Non GSA Prepaid	1.45%	\$35.00		3 Purchasing Card-Non GSA Prepaid transaction greater than or equal to \$2,908.00. 4 Must Pass Level II and Level III Data. ⁷ 5 Purchasing Card-Non GSA / Corporate must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Supermarket, CPS/Retail Service Station, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1. 6 Purchasing Card-Non GSA Prepaid must be CPS qualified ⁶ for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	3 Commercial Prepaid Card Not Present 4 Purchasing / Corporate card – Commercial – Card Present or Card Not Present Purchasing Prepaid card – Commercial Prepaid – Card Present or Card Not Present 5 Commercial Non-Qualified with Data 6 Commercial Prepaid – Card Not Present or Non-Qualified

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Large Purchase Advantage 1, 2, 3 and 4⁹ 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).					
<ul style="list-style-type: none"> • Purchase Advantage 1 • Purchase Advantage 2 • Purchase Advantage 3 • Purchase Advantage 4 	0.70% 0.60% 0.50% 0.40%	\$49.50 \$52.50 \$55.50 \$58.50		1 Settle within 7 days. 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. 3 Must be CPS qualified ⁶ for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	1 Transaction reject 2 Commercial Card Not Present 3 Transaction reject
Straight Through Processing (STP)⁹ Eligible: All merchant segments.					
<ul style="list-style-type: none"> • STP Tier 1 • STP Tier 2 • STP Tier 3 • STP Tier 4 • STP Tier 5 	2.00% 1.30% 1.10% 0.95% 0.80%	\$0.10 \$35.00 \$35.00 \$35.00 \$35.00	YES	1 Must be a Purchasing or Corporate Card. 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. 3 Must be CPS qualified ⁶ for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1. 4 Must pass Market Specific Indicator of J.	1 Commercial Business Product 1 2 N/A 3 Commercial Non-Qualified 4 Commercial Card Not Present

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Commercial Card Level III 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).					
<ul style="list-style-type: none"> Purchasing Card / GSA Purchasing Card / GSA Fleet Corporate 	1.90%	\$0.10		1 Must pass Level III Data. ⁷ 2 Must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Small Ticket, CPS/Retail Key-Entered Product 1, CPS/Supermarket, CPS/Retail Service Station, CPS/AFD, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, CPS/E-Commerce Preferred Product 1 or CPS/Account Funding Product 1 (Purchase only).	1 Commercial – Card Present or Card Not Present 2 Commercial Non-Qualified with Data
Commercial Card Level II 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).					
<ul style="list-style-type: none"> Corporate Corporate @ Fuel Purchasing Purchasing @ Fuel Business Tier 1 Business Tier 2 Business Tier 3 Business Tier 4 Business Tier 5 	2.50%	\$0.10	YES	1 Must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Small Ticket, CPS/Retail Key-Entered Product 1, CPS/Supermarket, CPS/Retail Service Station, CPS/AFD, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, CPS/E-Commerce Preferred Product 1 or CPS/Account Funding Product 1. AVS ³ (zip code) required for Business cards only. 2 Must pass Level II Data. ⁷ 3 Tier 1-5 applies to Business cards. The level will be determined by Visa cardholder spending limits. ⁹	1 Commercial Non-Qualified 2 Corporate & Purchase Cards – Commercial – Card Present or Card Not Present Business Cards – Business Product 1 or Product 2 3 N/A

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Commercial – Card Not Present 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).					
<ul style="list-style-type: none"> Corporate Purchasing 	2.70% 2.70%	\$0.10 \$0.10	YES YES	1 Must be CPS qualified ⁶ for CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, CPS/E-Commerce Preferred Product 1 or CPS/Account Funding Product 1. AVS ³ is optional. 2 Level II Data ⁷ requirements are not met including tax-exempt transactions.	1 Commercial Non-Qualified 2 N/A
Commercial – Card Present 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).					
<ul style="list-style-type: none"> Corporate Purchasing 	2.50% 2.50%	\$0.10 \$0.10	YES YES	1 Must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Supermarket, CPS/Small Ticket, CPS/Automated Fuel Dispenser, or CPS/Retail Service Station. 2 Level II Data ⁷ requirements are not met including tax-exempt transactions.	1 Commercial Non-Qualified 2 N/A
Commercial – Business (Card Not Present) Product 1 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).					
<ul style="list-style-type: none"> Business Tier 1 Business Tier 2 Business Tier 3 Business Tier 4 Business Tier 5 	2.65% 2.80% 2.85% 2.95% 3.00%	\$0.10 \$0.10 \$0.10 \$0.10 \$0.10	YES YES YES YES YES	1 Must be CPS qualified ⁶ for CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, CPS/E-Commerce Preferred Product 1 or CPS/Account Funding Product 1. 2 Level II Data ⁷ requirements are not met including tax-exempt transactions. 3 Tier 1-5 applies to Business cards. The level will be determined by Visa cardholder spending limits. ⁹	1 Business Product 2 or Commercial Non-Qualified 2 N/A 3 N/A

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Commercial – Business (Card Present) Product 2 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).					
• Business Tier 1	1.90%	\$0.10	YES	1 Must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Supermarket, CPS/Small Ticket, CPS/Automated Fuel Dispenser, or CPS/Retail Service Station.	1 Business Product 1 or Commercial Non-Qualified
• Business Tier 2	2.05%	\$0.10	YES	2 Level II Data ⁷ requirements are not met including tax-exempt transactions.	2 N/A
• Business Tier 3	2.10%	\$0.10	YES	3 Tier 1-5 applies to Business cards. The level will be determined by Visa cardholder spending limits. ⁹	3 N/A
• Business Tier 4	2.20%	\$0.10	YES		
• Business Tier 5	2.25%	\$0.10	YES		
Global Business-to-Business Virtual Payments Eligible: 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).					
• Global Commercial B2B Virtual Payments US / Interregional	2.00%	\$0.00	YES	1 Entry Mode – Key-entered.	1 N/A
• Commercial Business-to-Business – Program 1	0.80%	\$0.00			
• Commercial Business-to-Business – Program 2	1.00%	\$0.00			
• Commercial Business-to-Business – Program 3	1.20%	\$0.00			
• Commercial Business-to-Business – Program 4	1.40%	\$0.00			
• Commercial Business-to-Business – Program 5	1.60%	\$0.00			
• Commercial Business-to-Business – Program 6	1.80%	\$0.00			

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Business Debit / Commercial Prepaid – Retail <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Non-Regulated Business Debit	1.70%	\$0.10		1 Must be CPS qualified ⁶ for CPS/Retail Product 2, CPS/Supermarket, CPS/Retail Key-Entered Product 1, CPS/Small Ticket, CPS/Automated Fuel Dispenser, CPS/Retail Service Station, CPS/Restaurant, CPS/Car Rental (Card Present) – Travel, CPS/Hotel (Card Present) – Travel or CPS/Passenger Transport (Card Present) – Travel.	1 Business Debit / Commercial Prepaid Card Not Present or Commercial Non-Qualified
• Non-Regulated Business / Purchase Prepaid	2.15%	\$0.10	YES		
• Non-Regulated Corporate Prepaid	2.65%	\$0.10	YES		
• Regulated Business Debit / Commercial Prepaid	0.05%	\$0.22			
Business Debit / Commercial Prepaid – Card Not Present <i>Not Eligible:</i> High Risk Direct Marketing (MCC 5962, 5966, 5967).					
• Non-Regulated Business Debit	2.45%	\$0.10	YES	1 Must be CPS qualified ⁶ for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, CPS/E-Commerce Preferred Product 1, CPS/Hotel (Card Not Present) – Travel, CPS/Hotel (E-Commerce) – Travel, CPS/Car Rental (Card Not Present) – Travel, CPS/Car Rental (E-Commerce) – Travel, CPS/Passenger Transport (Card Not Present) – Travel or CPS/Passenger Transport (E-Commerce) – Travel.	1 Business Debit / Commercial Prepaid Retail or Commercial Non-Qualified
• Non-Regulated Business / Purchase Prepaid	2.65%	\$0.10	YES		
• Non-Regulated Corporate Prepaid	2.65%	\$0.10	YES		
• Regulated Business Debit / Commercial Prepaid	0.05%	\$0.22			
Business Debit / Commercial Prepaid – Non-Qualified <i>Eligible:</i> All merchant segments.					
• Non-Regulated Business Debit	2.95%	\$0.10	YES	1 CPS requirements are not met.	1 N/A
• Non-Regulated Business / Purchase Prepaid	2.95%	\$0.10	YES		
• Non-Regulated Corporate Prepaid	2.95%	\$0.10	YES		
• Regulated Business Debit	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Commercial – Purchasing Card Fleet Non CPS Eligible: 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	2.50%	\$0.10	YES	1 CPS requirements are not met. 2 Must pass Level II Data. ⁷	1 N/A 2 Commercial Non-Qualified
Commercial – Non-Qualified with Data 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).					
• Purchasing Card – Non GSA	2.95%	\$0.10	YES	1 CPS requirements are not met. 2 Must pass Level II Data. ⁷	1 N/A 2 Commercial Non-Qualified
• Corporate	2.95%	\$0.10	YES		
Commercial – Non-Qualified Eligible: All merchant segments.					
• Corporate	2.95%	\$0.10	YES	1 CPS requirements are not met.	1 N/A
• Purchasing	2.95%	\$0.10	YES		
• Business	3.15%	\$0.20	YES		

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Interregional Debit Regulated <i>Eligible:</i> All merchant segments.					
• Regulated Consumer Debit / Consumer Prepaid / Commercial Prepaid / Business Debit	0.05%	\$0.22		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 Commercial <i>Eligible:</i> All merchant segments.					
• Commercial – Non US Issued	2.00%	\$0.00	YES	1 Applies to U.S. merchants and Non U.S. Issuers.	1 N/A
Interregional Premium <i>Eligible:</i> All merchant segments.					
• Platinum – Non US Issued / Infinite – Canadian Issued	1.80%	\$0.00	YES	1 Applies to U.S. merchants and Non U.S. Issuers.	1 N/A
Interregional Super Premium <i>Eligible:</i> All merchant segments.					
• Signature – Non US Issued / Infinite – Non US or Canada Issued	1.97%	\$0.00	YES	1 Applies to U.S. merchants and Non U.S. Issuers.	1 N/A
Interregional Electronic <i>Eligible:</i> All merchant segments.					
• Consumer – Non US Issued	1.10%	\$0.00		1 Applies to U.S. merchants and Non U.S. Issuers. 2 Entry Mode – Magnetic stripe, contactless, or chip data read. 3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 4 Settle within 2 days.	1 N/A 2 Interregional Standard 3 Interregional Standard 4 Interregional Standard

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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 Issuer Chip <i>Eligible:</i> All merchant segments.					
• Consumer-Non US Issued	1.20%	\$0.00		1 Applies to U.S. merchants and Non U.S. Issuers. 2 Entry Mode – Magnetic stripe, contactless, or chip data read. 3 Authorize and settle within 2 days. 4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	1 N/A 2 Interregional Standard 3 Interregional Standard 4 Interregional Standard
Interregional E-Commerce and Secure E-Commerce <i>Eligible:</i> All merchant segments.					
• Consumer-Non US Issued	1.44%	\$0.00	YES	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. ² 3 E-Commerce Indicator of a “5” must be present. 4 Entry Mode – Key-entered.	1 N/A 2 Interregional Standard 3 Interregional Standard 4 Interregional Standard
Interregional Standard <i>Eligible:</i> All merchant segments.					
• Consumer-Non US Issued	1.60%	\$0.00	YES	1 Applies to U.S. merchants and Non U.S. Issuers.	1 N/A

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Credit Voucher – Debit <i>Eligible:</i> All merchant segments.					
<ul style="list-style-type: none"> Regulated and Non-Regulated Consumer Debit / Consumer Prepaid / Commercial Prepaid / Business Debit 	0.00%	\$0.00		1 Credit/Return transactions only.	1 N/A
Credit Voucher – Consumer Credit <i>Not Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
<ul style="list-style-type: none"> Consumer Credit 	-1.76%	\$0.00		1 Credit/Return transactions only.	1 N/A
Credit Voucher – Consumer Credit-MO/TO & E-Commerce <i>Not Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112), High Risk Direct Marketing (MCC 5962, 5966, 5967).					
<ul style="list-style-type: none"> Credit Voucher-MO/TO & E-Commerce-Credit 	-2.05%	\$0.00		1 Credit/Return transactions only. 2 MO/TO-E-Commerce merchants. 3 Must qualify 70% or more of the dollar volume in consumer sales at Card Not Present (MO/TO), E-Commerce Basic, or E-Commerce Preferred.	1 N/A 2 N/A 3 N/A
Credit Voucher – Consumer Credit-Passenger Transport <i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
<ul style="list-style-type: none"> Consumer Credit Commercial 	-2.33%	\$0.00		1 Credit/Return transactions only.	1 N/A

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Credit Voucher – Commercial					
<i>Not Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Business / Corporate	-2.35%	\$0.00		1 Credit/Return transactions only.	1 N/A
Credit Voucher – GSA Purchasing Non Passenger Transport					
<i>Not Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• GSA Purchasing Card 1	-2.35%	\$0.00		1 Credit/Return transactions only.	1 N/A
• GSA Purchasing Card 2	-2.15%	\$0.00		2 GSA Purchasing Card 1 transaction amount range: \$0.01 to \$10,000.	2 N/A
• GSA Purchasing Card 3	-2.00%	\$0.00		3 GSA Purchasing Card 2 transaction amount range: \$10,000.01 to \$25,000.	3 N/A
• GSA Purchasing Card 4	-1.80%	\$0.00		4 GSA Purchasing Card 3 transaction amount range: \$25,000.01 to \$100,000.	4 N/A
• GSA Purchasing Card 5	-1.80%	\$0.00		5 GSA Purchasing Card 4 transaction amount range: \$100,000.01 to \$500,000.	5 N/A
				6 GSA Purchasing Card 5 transaction amount range: \$500,000.01 and above.	6 N/A
Credit Voucher – Non GSA Purchasing Non Passenger Transport					
<i>Not Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Non GSA Purchasing Card 1	-2.40%	\$0.00		1 Credit/Return transactions only.	1 N/A
• Non GSA Purchasing Card 2	-2.30%	\$0.00		2 Non GSA Purchasing Card 1 transaction amount range: \$0.01 to \$10,000.	2 N/A
• Non GSA Purchasing Card 3	-2.20%	\$0.00		3 Non GSA Purchasing Card 2 transaction amount range: \$10,000.01 to \$25,000.	3 N/A
• Non GSA Purchasing Card 4	-2.00%	\$0.00		4 Non GSA Purchasing Card 3 transaction amount range: \$25,000.01 to \$100,000.	4 N/A
• Non GSA Purchasing Card 5	-1.80%	\$0.00		5 Non GSA Purchasing Card 4 transaction amount range: \$100,000.01 to \$500,000.	5 N/A
				6 Non GSA Purchasing Card 5 transaction amount range: \$500,000.01 and above.	6 N/A

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

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 Product 2 “Primary qualification criteria” column – Entry Mode – Magnetic stripe, contactless, or chip data read. If a transaction is not magnetic stripe, contactless, or chip data read and it is key-entered then the next downgrade interchange program would be CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1 when looking at the corresponding numeric bullet point in the “Next interchange program logic” column.
2. 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).
3. Equipment must be programmed to use the Address Verification Service (AVS).
AVS is optional for CPS/Card Not Present (POS Condition Code 08) on Bill Payment Transactions with any MCC or Non-Bill Payment Transactions with one of 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) (Debit only), 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 Chiropractists (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 also optional for E-Commerce (POS Condition Code 59) Non-Bill Payment Transactions from the following MCC's: 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), Fuel Dealers (MCC 5983), Insurance Companies (MCC 6300, 5960), Real Estate Agents and Managers-Rentals (MCC 6513) (Debit only), Schools (MCC 8220, 8211, 8299), Child Care Services (MCC 8351), Charitable Organizations (MCC 8398), and Religious Organizations (MCC 8661).
4. **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.
5. 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.
6. 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, 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.
7. **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.

– continued

Wells Fargo Merchant Services pricing for Visa® interchange programs

■ = New category or qualification

● = MCC change

▼ = Rate or fee decrease

▲ = Rate or fee increase

Visa footnotes — continued

8. Visa Spend Qualified Indicator (SQI) determined that the Infinite cardholder has exceeded the defined annual spend requirement of \$50,000.
9. 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 Business Tier 1.

Visa Large Purchase Advantage 1, 2, 3, and 4 and Straight Through Processing (STP) Tier 1-5 – 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.
10. Debt Repayment 2 allows a convenience fee charged to the cardholder.
11. 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).

Index of Wells Fargo Merchant Services pricing for Mastercard® interchange programs

Click on any hyperlinked item below to view the corresponding pages.

Merit III.....	44	Commercial Payment Account 1, 2, 3, 4, and 5	65
Merit I	45	Commercial B2B VIP 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, and 34	66
Key Entered	46	Commercial Bill Pay Standard.....	67
Merit I E-Commerce.....	47	Commercial Data Rate III.....	68
Merit I Insurance	47	Commercial Data Rate II	68
Merit I Real Estate.....	48	Commercial Data Rate II Petroleum.....	69
Merit I Consumer Loans.....	48	Commercial Data Rate I	69
Merchant Universal Cardholder Authentication Field (UCAF) – "SecureCode"	49	Commercial Data Rate I – (Healthcare MCCs)	70
Full Universal Cardholder Authentication Field (UCAF) – "SecureCode".....	50	Commercial Business-to-Business	70
Public Sector	51	Commercial Freight	71
Supermarket	51	Commercial Standard	71
Convenience Base	52	Commercial T&E	72
Passenger Transport	52	Interregional Regulated POS Debit	72
Petroleum	53	Interregional Electronic.....	73
Utility	53	Interregional Standard	73
Lodging / Auto Rental.....	54	Interregional Commercial Card	73
Service Industries Incentive Program (SIIP)	54	Regulated POS Debit Refund.....	74
Charity.....	55	Consumer Debit Refund Group 1	74
Emerging Market.....	55	Consumer Debit Refund Group 2	74
Emerging Market – Government & Education.....	56	Consumer Debit Refund Group 3	74
Humanitarian	56	Consumer Credit Refund Group 1	75
Restaurant	56	Consumer Credit Refund Group 2	75
Small Ticket – Card Present	57	Consumer Credit Refund Group 3	75
Small Ticket – Card Not Present	57	Consumer Credit Refund Group 4	75
Small Ticket – Debit / Prepaid.....	58	Consumer Credit Refund Group 5	75
Installment Transactions – Group A.....	59	Interregional Consumer Credit Refund	76
Installment Transactions – Group B.....	60	Commercial Credit Refund Group 1.....	76
Installment Transactions – Group C.....	61	Commercial Credit Refund Group 2.....	76
Travel and Entertainment (T&E)	62	Commercial Credit Refund Group 3.....	76
T&E Large Ticket.....	62	Commercial Credit Refund Group 4.....	76
Airline.....	63	Interregional Commercial Credit Refund.....	76
Money Send and Funding Transactions.....	63	Mastercard footnotes.....	77
Consumer Standard.....	64		
Commercial Large Ticket	64		

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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 III Not Eligible: Mail Order/Telephone Order (MCC 5960, 5962, 5964-5969). Not Eligible for Debit: Insurance Sales, Underwriting and Premiums (MCC 6300), and Real Estate Agents and Managers – Rentals (MCC 6513). 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).					
• Consumer Credit	1.58%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 Merit I or Key Entered
• World Card	1.77%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• World Elite	2.20%	\$0.10	YES	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Enhanced	1.73%	\$0.10		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	2.20%	\$0.10	YES	5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days
• Non-Regulated Consumer Debit	1.05%	\$0.15			
• Non-Regulated Consumer Prepaid	1.05%	\$0.15			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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 Not Eligible for Debit: Insurance – Direct Marketing (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), and Real Estate Agents and Managers – Rentals (MCC 6513).					
• Consumer Credit	1.89%	\$0.10		1 Entry Mode – Key-entered.	1 Merit III
• World Card	2.05%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• World Elite	2.50%	\$0.10	YES	3 Settlement date must be within 3 days of the transaction date.	3 Standard
• Enhanced	2.04%	\$0.10	YES	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 ³ are present in auth and clearing, are exempt from transaction tolerance. All others have a 10% tolerance.	4 Standard
• High Value	2.50%	\$0.10	YES		
• Non-Regulated Consumer Debit	1.65%	\$0.15			
• Non-Regulated Consumer Prepaid	1.76%	\$0.20	YES		
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Key Entered Not Eligible: 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 • World Card • World Elite • Enhanced • High Value • Non-Regulated Consumer Debit • Non-Regulated Consumer Prepaid • Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	1.89% 2.05% 2.50% 2.04% 2.50% 1.65% 1.76% 0.05% 0.05%	\$0.10 \$0.10 \$0.10 \$0.10 \$0.10 \$0.15 \$0.20 \$0.21 \$0.22	YES YES YES YES YES	1 Entry Mode – Key-entered. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 3 Settlement date must be within 2 days of the transaction date. 4 Restaurants (MCCs 5812, 5814) and Bars (MCC 5813) are exempt from transaction tolerance. All others can settle within 10%. 5 Settlement date must be within 3 days of the authorization date.	1 Merit III 2 Standard 3 Merit I 4 Standard 5 Merit I within 4 days, Standard more than 4 days

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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 E-Commerce					
Not Eligible: Real Estate Agents and Managers – Rentals (MCC 6513), Direct Marketing – Insurance Services (MCC 5960), and Insurance Sales, Underwriting and Premiums (MCC 6300).					
• Consumer Credit	1.89%	\$0.10		1 Entry Mode – Key-entered.	1 N/A
• World Card	2.05%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• World Elite	2.50%	\$0.10	YES	3 Settlement date must be within 3 days of the transaction date.	3 Standard
• Enhanced	2.04%	\$0.10	YES	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 ³ are present in auth and clearing, are exempt from transaction tolerance. All others have a 10% tolerance.	4 Standard
• High Value	2.50%	\$0.10	YES		
• Non-Regulated Consumer Debit	1.65%	\$0.15			
• Non-Regulated Consumer Prepaid	1.76%	\$0.20	YES		
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22		5 Must provide Five E-Commerce Indicators ³ in auth and clearing.	5 Merit I
Merit I Insurance					
Eligible: Direct Marketing – Insurance Services (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300).					
• Consumer Credit	1.43%	\$0.05		1 Entry Mode – Key-entered.	1 Merit III
• World Card	1.43%	\$0.05		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• World Elite	2.20%	\$0.10	YES	3 Settlement date must be within 3 days of the transaction date.	3 Standard
• Enhanced	1.43%	\$0.05		4 Can settle within 10% of authorized amount.	4 Standard
• High Value	2.20%	\$0.10	YES	5 Settlement date must be within 4 days of the authorization date. Non-Face-to-Face, E-Commerce or transactions where the Five E-Commerce Indicators ³ are present in auth and clearing, are exempt from timeliness edit.	5 Standard

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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 Real Estate					
<i>Eligible:</i> Real Estate Agents and Managers – Rentals (MCC 6513).					
• Consumer Credit	1.10%	\$0.00		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 Merit III / Consumer Credit or N/A Debit
• World Card	1.10%	\$0.00		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• World Elite	2.20%	\$0.10	YES	3 Settlement date must be within 3 days of the transaction date.	3 Standard
• Enhanced	1.10%	\$0.00		4 Can settle within 10% of authorized amount.	4 Standard
• High Value	2.20%	\$0.10	YES	5 Settlement date must be within 4 days of the authorization date. Non-Face-to-Face, E-Commerce or transactions where the Five E-Commerce Indicators ³ are present in auth and clearing, are exempt from timeliness edit.	5 Standard
• Non-Regulated Consumer Debit	1.10%	\$0.00			
• Non-Regulated Consumer Prepaid	1.10%	\$0.00			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
Merit I Consumer Loans					
<i>Eligible:</i> Quasi Cash (MCC 6051) and Merchandise and Services – Customer Financial Institutions (MCC 6012).					
• Non-Regulated Consumer Debit / Prepaid	0.80%	\$0.25 (cap \$2.95)		1 Merchant must be registered with Mastercard and transactions must include a valid Mastercard Assigned ID (MAID).	1 N/A
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21		2 Entry Mode – Key-entered.	2 Merit III
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22		3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	3 Standard
				4 Settlement date must be within 3 days of the transaction date.	4 Standard
				5 Can settle within 10% of authorized amount.	5 Standard
				6 Settlement date must be within 4 days of the authorization date. Non-Face-to-Face, E-Commerce or transactions where the Five E-Commerce Indicators ³ are present in auth and clearing, are exempt from timeliness edit.	6 Standard

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Merchant Universal Cardholder Authentication Field (UCAF) – "SecureCode"					
Not Eligible: 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	1.89%	\$0.10		1 Entry Mode – Key-entered.	1 Merit III
• World Card	2.05%	\$0.10		2 Merchant is enrolled in UCAF and cardholder is not.	2 N/A
• World Elite	2.50%	\$0.10	YES	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Enhanced	2.04%	\$0.10		4 Internet transactions must include UCAF Collection Indicator of "1" and a CAT Level of "6".	4 Standard
• High Value	2.50%	\$0.10	YES	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	1.44%	\$0.00	YES		
• Consumer Premium – Non US Issued	1.85%	\$0.00	YES		
• Consumer Super Premium – Non US Issued	1.98%	\$0.00	YES	6 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	6 Standard
• Non-Regulated Consumer Debit	1.65%	\$0.15		7 Security Code Indicator/Security Protocol Indicating merchant participating.	7 Standard
• Non-Regulated Consumer Prepaid	1.76%	\$0.20		8 Provide valid AAV (Accountholder Authentication Value).	8 Merit 1
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21		9 Must provide Five E-Commerce Indicators ³ in auth and clearing.	9 Merit 1
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Full Universal Cardholder Authentication Field (UCAF) – "SecureCode"					
Not Eligible: 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	1.89%	\$0.10		1 Entry Mode – Key-entered.	1 Merit III
• World Card	2.05%	\$0.10		2 Merchant is enrolled in UCAF and transaction is fully authenticated by the cardholder entering his/her SecureCode.	2 N/A
• World Elite	2.50%	\$0.10	YES	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Enhanced	2.04%	\$0.10		4 Internet transactions must include UCAF Collection Indicator of "2" and a CAT Level of "6".	4 Standard
• High Value	2.50%	\$0.10	YES	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	1.54%	\$0.00	YES	6 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	6 Standard
• Consumer Premium – Non US Issued	1.85%	\$0.00	YES	7 Security Code Indicator/Security Protocol Indicating merchant participating.	7 Standard
• Non-Regulated Consumer Debit	1.65%	\$0.15		8 Provide valid AAV (Accountholder Authentication Value).	8 Merit 1
• Non-Regulated Consumer Prepaid	1.76%	\$0.20		9 Must provide Five E-Commerce Indicators ³ in auth and clearing.	9 Merit 1
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Public Sector					
Eligible: Courts (MCC 9211), Fines (MCC 9222), Bail Bonds (MCC 9223), Taxes (MCC 9311), Government not elsewhere classified (MCC 9399), 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).					
• Consumer Credit	1.55%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• World Card	1.55%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• World Elite	1.55%	\$0.10		3 Settlement date must be within 3 days of the transaction date.	3 Standard
• Enhanced	1.55%	\$0.10		4 Can settle within 10% of authorized amount.	4 Standard
• High Value	1.55%	\$0.10		5 Passenger Railways (MCC 4112) must include Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in settlement. ⁴	5 Standard
				6 Settlement date must be within 4 days of the authorization date.	6 Standard
Supermarket					
Eligible: Supermarkets (MCC 5411).					
• Consumer Credit	1.48%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 Merit I or Key Entered
• World Card	1.58%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Merit I
• World Elite	1.90%	\$0.10	YES	3 Settlement date must be within 2 days of the transaction date.	3 Standard
• Enhanced	1.48%	\$0.10		4 Can settle within 10% of authorized amount.	4 Standard
• High Value	1.90%	\$0.10	YES	5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days
• Non-Regulated Consumer Debit / Prepaid	1.05%	\$0.15 (cap \$0.35)			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Convenience Base Eligible: 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).					
<ul style="list-style-type: none"> • Consumer Credit • World Card • World Elite • Enhanced • High Value 	1.90% 2.00% 2.00% 1.90% 2.00%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	YES YES YES YES YES	1 Entry Mode – Magnetic stripe, contactless, or chip data read. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 3 Settlement date must be within 2 days of the transaction date. 4 Require a CAT Level of “7” or space for Cardholder Activated Terminals. 5 \$25.00 transaction limit for Taxicabs & Limousines (MCC 4121). 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. 7 Settlement date must be within 3 days of the authorization date.	1 Merit I or Key Entered 2 Standard 3 Merit I 4 Merit III 5 Merit III 6 Standard 7 Merit I within 4 days, Standard more than 4 days
Passenger Transport Eligible: Airlines/Passenger Transport (MCCs 3000-3299, 4511), Passenger Railways (MCC 4112).					
<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 	1.75% 1.90% 1.60% 0.05% 0.05%	\$0.10 \$0.10 \$0.15 \$0.21 \$0.22	YES YES YES YES YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 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. ⁴	1 N/A 2 Standard 3 Standard 4 Standard

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Petroleum					
<i>Eligible:</i> Service Stations (MCC 5541), Fuel Dispensers, Automated (MCC 5542).					
• Consumer Credit	1.90%	\$0.00 (cap \$0.95)		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 Merit I
• World Card	2.00%	\$0.00 (cap \$0.95)		2 Settlement date must be within 2 days of the transaction date.	2 Merit I
• World Elite	2.00%	\$0.00 (cap \$0.95)		3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	3 Standard
• Enhanced	1.90%	\$0.00 (cap \$0.95)		4 MCC 5542 Magnetic Stripe read requires CAT Level of '1' or '2'. Transponder read requires CAT Level of '7'.	4 Standard
• High Value	2.00%	\$0.00 (cap \$0.95)		5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days
• Non-Regulated Consumer Debit / Prepaid	0.70%	\$0.17 (cap \$0.95)			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
Utility					
<i>Eligible:</i> Utility – Water, Gas, Electric, Sanitation (MCC 4900).					
• Consumer Credit	0.00%	\$0.65		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• World Card	0.00%	\$0.65		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• World Elite	0.00%	\$0.75		3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Enhanced	0.00%	\$0.65		4 Can settle within 10% of authorized amount.	4 Standard
• High Value	0.00%	\$0.75		5 Settlement date must be within 3 days of the authorization date.	5 Standard
• All Business Products	0.00%	\$1.50			
• Non-Regulated Consumer Debit	0.00%	\$0.65			
• Non-Regulated Consumer Prepaid	0.00%	\$0.65			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
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	1.58%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Enhanced	1.80%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• Non-Regulated Consumer Debit / Prepaid	1.15%	\$0.15		3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21		4 Transaction must include settlement detail addendum. ⁴	4 Merit I
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22		5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days
Service Industries Incentive Program (SIIP) <i>Eligible:</i> Cable & Telecommunication (MCC 4814, 4899).					
• Consumer Credit	1.15%	\$0.05		1 Entry Mode – Key-entered.	1 Merit III
• World Card	1.15%	\$0.05		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• World Elite	1.15%	\$0.05		3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Enhanced	1.15%	\$0.05		4 Can settle within 10% of authorized amount.	4 Standard
• High Value	1.15%	\$0.05		5 Recurring Payments indicator must be present.	5 Merit I
• Non-Regulated Consumer Debit / Prepaid	1.15%	\$0.05		6 Settlement date must be within 3 days of the authorization date.	6 Merit I within 4 days, Standard more than 4 days
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Charity <i>Eligible:</i> Charitable and Social Service Organizations (MCC 8398).					
• Consumer Credit / World / World Elite / Enhanced / High Value	2.00%	\$0.10	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Commercial	2.00%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• Non-Regulated Consumer Debit / Prepaid	1.45%	\$0.15		3 Settlement date must be within 3 days of the transaction date.	3 Standard
• Non-Regulated Commercial Debit / Prepaid	2.00%	\$0.10	YES		
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
Emerging Market <i>Eligible:</i> 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).					
• Non-Regulated Consumer Debit / Prepaid	0.80%	\$0.25		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22		3 Settlement date must be within 3 days of the transaction date.	3 Standard
				4 Can settle within 10% of authorized amount.	4 Standard
				5 Passenger Railways (MCC 4112) must include Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in settlement. ⁴	5 Standard
				6 Settlement date must be within 4 days of the authorization date.	6 Standard

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Emerging Market – Government & Education					
<i>Eligible:</i> Government (MCC 9211, 9222, 9223, 9311, 9399), Schools (MCC 8211, 8220, 8299), and Postal Services – Government only (MCC 9402).					
• Non-Regulated Consumer Debit / Prepaid	0.65%	\$0.15 (cap \$2.00)		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22		3 Settlement date must be within 3 days of the transaction date.	3 Standard
				4 Can settle within 10% of authorized amount.	4 Standard
				5 Settlement date must be within 4 days of the authorization date.	5 Standard
Humanitarian					
<i>Not Eligible:</i> 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).					
• Humanitarian Prepaid	1.65%	\$0.00		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Interregional Humanitarian Prepaid	1.65%	\$0.00		2 Electronic authorization not required.	2 N/A
Restaurant					
<i>Eligible:</i> Restaurants (MCC 5812).					
<i>Eligible for Debit Only:</i> Fast Food Restaurants (MCC 5814).					
• World Card	1.73%	\$0.10		1 World, World Elite and High Value require a transaction amount equal to or less than \$60.00.	1 Travel and Entertainment
• World Elite	2.20%	\$0.10	YES	2 Entry Mode – Magnetic stripe, contactless, or chip data read.	2 Merit I or Key Entered
• High Value	2.20%	\$0.10	YES	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Non-Regulated Consumer Debit / Prepaid	1.19%	\$0.10		4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	4 Standard
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21		5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Small Ticket – Card Present					
Not Eligible: Direct Marketing – Insurance Services (MCC 5960), Direct Marketing – Travel-Related Arrangement Services (MCC 5962), Direct Marketing – Catalog Merchants (MCC 5964), Direct Marketing – Combination Catalog and Retail Merchants (MCC 5965), Direct Marketing – Outbound Telemarketing Merchants (MCC 5966), Direct Marketing – Inbound Telemarketing Merchants (MCC 5967), Direct Marketing – Continuity/Subscription Merchants (MCC 5968), Direct Marketing – Other Direct Marketers – not elsewhere classified (MCC 5969), Manual Cash Disbursements – Customer Financial Institution (MCC 6010), Automated Cash Disbursements – Customer Financial Institution (MCC 6011), Payment Transaction – Customer Financial Institution (MCC 6532), Payment Transaction – Merchant (MCC 6533), Mastercard Initiated Rebate/Reward (MCC 6555).					
• Consumer Credit	1.58%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 Small Ticket Card Not Present, Merit I or Key-Entered
• World Card	1.77%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• World Elite	2.20%	\$0.10	YES	3 Settlement date must be within 2 days of the transaction date.	3 Merit I
• Enhanced	1.73%	\$0.10		4 Transactions must be equal to or less than \$5.00.	4 Merit III or Industry specific interchange program
• High Value	2.20%	\$0.10	YES	5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days
Small Ticket – Card Not Present					
Not Eligible: Manual Cash Disbursements – Customer Financial Institution (MCC 6010), Automated Cash Disbursements – Customer Financial Institution (MCC 6011), Payment Transaction – Customer Financial Institution (MCC 6532), Payment Transaction – Merchant (MCC 6533), Mastercard Initiated Rebate/Reward (MCC 6555).					
• Consumer Credit	1.89%	\$0.10		1 Entry Mode – Key-entered.	1 Small Ticket Card Present or Merit III
• World Card	2.05%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• World Elite	2.50%	\$0.10	YES	3 Settlement date must be within 3 days of the transaction date.	3 Merit I
• Enhanced	2.04%	\$0.10	YES	4 Transactions must be equal to or less than \$5.00.	4 Merit III or Industry specific interchange program
• High Value	2.50%	\$0.10	YES	5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Small Ticket – Debit / Prepaid Eligible: 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).					
• Non-Regulated Consumer Debit / Prepaid	1.55%	\$0.04		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 Merit I or Key-Entered
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Standard
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22		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. 6 Settlement date must be within 3 days of the authorization date.	3 Merit I 4 Standard 5 Merit III or Industry specific interchange program 6 Merit I within 4 days, Standard more than 4 days

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Installment Transactions – Group A ■ <i>Not Eligible:</i> Transportation – Suburban and Local Commuter Passenger, including Ferries (MCC 4111), Taxicabs & Limousines (MCC 4121), Cable & Telecommunication (MCC 4814, 4899), Utility – Water, Gas, Electric, Sanitation (MCC 4900), Wholesale Clubs (MCC 5300), Discount Stores (MCC 5310), Variety Stores (MCC 5331), Supermarkets (MCC 5411), Misc. Food Stores (MCC 5499), Service Stations (MCC 5541), Fuel Dispensers, Automated (MCC 5542), Electric Vehicle Charging (MCC 5552), Restaurants (MCC 5812), Bars (MCC 5813), Fast Food Restaurants (MCC 5814), Drug Stores, Pharmacies (MCC 5912), Insurance–Direct Marketing (MCC 5960), Merchandise and Services – Customer Financial Institutions (MCC 6012), Quasi Cash – Customer Financial Institution (MCC 6050), Quasi Cash (MCC 6051), Insurance Sales, Underwriting and Premiums (MCC 6300), Real Estate Agents and Managers-Rentals (MCC 6513), Non-Financial Institutions – Store Value Card Purchase/Load (MCC 6540), Parking Lots (MCC 7523), Government Owned Lottery (U.S. Region Only) (MCC 7800), Internet Gambling (U.S. Region Only) (MCC 7801), Government Licensed Horse/Dog Racing (U.S. Region Only) (MCC 7802), Motion Picture and Video Tape Production and Distribution (MCC 7829), Movie Theaters (MCC 7832), Video Rental (MCC 7841), Video Game Arcades/Establishments (MCC 7994), Gambling Transactions (MCC 7995), Courts (MCC 9211), Fines (MCC 9222), Bail Bonds (MCC 9223), Taxes (MCC 9311), Government not elsewhere classified (MCC 9399), and Postal Services–Government only (MCC 9402).					
<ul style="list-style-type: none"> • Mastercard Installment Payments A • Mastercard Installment Payments B • Mastercard Installment Payments C • Mastercard Installment Payments D • Mastercard Installment Payments E • Mastercard Installment Payments F • Mastercard Installment Payments G • Mastercard Installment Payments P • Mastercard Installment Payments S 	<p>1.85%</p> <p>1.85%</p> <p>1.85%</p> <p>1.85%</p> <p>1.85%</p> <p>1.85%</p> <p>1.85%</p> <p>1.85%</p> <p>1.85%</p>	<p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p>		<p>1 Merchant must be registered with Mastercard and transactions must include a valid Mastercard Assigned ID (MAID).</p>	<p>1 N/A</p>

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Installment Transactions – Group B ■ <i>Eligible:</i> Transportation – Suburban and Local Commuter Passenger, including Ferries (MCC 4111), Taxicabs & Limousines (MCC 4121), Cable & Telecommunication (MCC 4814, 4899), Wholesale Clubs (MCC 5300), Discount Stores (MCC 5310), Variety Stores (MCC 5331), Supermarkets (MCC 5411), Misc. Food Stores (MCC 5499), Service Stations (MCC 5541), Fuel Dispensers, Automated (MCC 5542), Electric Vehicle Charging (MCC 5552), Restaurants (MCC 5812), Bars (MCC 5813), Fast Food Restaurants (MCC 5814), Drug Stores, Pharmacies (MCC 5912), Insurance-Direct Marketing (MCC 5960), Merchandise and Services – Customer Financial Institutions (MCC 6012), Quasi Cash – Customer Financial Institution (MCC 6050), Quasi Cash (MCC 6051), Insurance Sales, Underwriting and Premiums (MCC 6300), Real Estate Agents and Managers-Rentals (MCC 6513), Non-Financial Institutions-Store Value Card Purchase/Load (MCC 6540), Parking Lots (MCC 7523), Government Owned Lottery (U.S. Region Only) (MCC 7800), Internet Gambling (U.S. Region Only) (MCC 7801), Government Licensed Horse/Dog Racing (U.S. Region Only) (MCC 7802), Motion Picture and Video Tape Production and Distribution (MCC 7829), Movie Theaters (MCC 7832), Video Rental (MCC 7841), Video Game Arcades/Establishments (MCC 7994), Gambling Transactions (MCC 7995), Courts (MCC 9211), Fines (MCC 9222), Bail Bonds (MCC 9223), Taxes (MCC 9311), Government not elsewhere classified (MCC 9399), and Postal Services – Government only (MCC 9402).					
<ul style="list-style-type: none"> • Mastercard Installment Payments A • Mastercard Installment Payments B • Mastercard Installment Payments C • Mastercard Installment Payments D • Mastercard Installment Payments E • Mastercard Installment Payments F • Mastercard Installment Payments G • Mastercard Installment Payments P • Mastercard Installment Payments S 	<p>1.60%</p> <p>1.60%</p> <p>1.60%</p> <p>1.60%</p> <p>1.60%</p> <p>1.60%</p> <p>1.60%</p> <p>1.60%</p> <p>1.60%</p>	<p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p>		<p>1 Merchant must be registered with Mastercard and transactions must include a valid Mastercard Assigned ID (MAID).</p>	<p>1 N/A</p>

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Installment Transactions – Group C ■ <i>Eligible: Utility-Water, Gas, Electric, Sanitation (MCC 4900).</i>					
<ul style="list-style-type: none"> • Mastercard Installment Payments A • Mastercard Installment Payments B • Mastercard Installment Payments C • Mastercard Installment Payments D • Mastercard Installment Payments E • Mastercard Installment Payments F • Mastercard Installment Payments G • Mastercard Installment Payments P • Mastercard Installment Payments S 	<p>0.50%</p> <p>0.50%</p> <p>0.50%</p> <p>0.50%</p> <p>0.50%</p> <p>0.50%</p> <p>0.50%</p> <p>0.50%</p> <p>0.50%</p>	<p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p> <p>\$0.00</p>		<p>1 Merchant must be registered with Mastercard and transactions must include a valid Mastercard Assigned ID (MAID).</p>	<p>1 N/A</p>

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Travel and Entertainment (T&E⁴) 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), Cruise Lines (MCC 4411), and Travel Agencies and Tour Operators (MCC 4722).					
<ul style="list-style-type: none"> World Card World Elite High Value 	2.30% 2.75% 2.75%	\$0.10 \$0.10 \$0.10	YES YES YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 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). ⁴ 5 MCC 5812 transaction must be greater than \$60.00 for swiped transactions. 6 Settlement date must be within 4 days of the authorization date, Airlines have 10 days.	1 N/A 2 Standard 3 Standard 4 Standard 5 Restaurant 6 Standard
T&E⁴ Large Ticket 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), Cruise line, (MCC 4411), and Travel Agencies and Tour Operators (MCC 4722).					
<ul style="list-style-type: none"> World Elite High Value 	2.00% 2.00%	\$0.00 \$0.00	YES YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 3 Must be equal to or greater than \$2500. 4 Settlement date must be within 2 days of the transaction date. 5 Settlement date must be within 3 days of the authorization date.	1 N/A 2 Standard 3 Travel and Entertainment (T&E) 4 Standard 5 Travel and Entertainment (T&E) within 4 days, Standard more than 4 days

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Airline <i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511).					
<ul style="list-style-type: none"> World Elite High Value 	2.30% 2.30%	\$0.10 \$0.10	YES YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 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. ⁴ 5 Settlement date must be within 10 days of the authorization date.	1 N/A 2 Standard 3 Standard 4 Merit I or Standard 5 Standard
Money Send and Funding Transactions <i>Eligible:</i> Money Transfer (MCC 4829), Non-Financial Institutions-Store Value Card Purchase/Load (MCC 6540) MoneySend Funding Transaction (MCC 6538).					
<ul style="list-style-type: none"> Consumer Credit World Card World Elite Enhanced High Value Non-Regulated Consumer Debit Non-Regulated Consumer Prepaid Regulated Consumer Debit / Prepaid Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 0.05% 0.05%	\$0.10 \$0.10 \$0.10 \$0.10 \$0.10 \$0.10 \$0.21 \$0.22	YES YES YES YES YES	1 Available to U.S. merchants accepting cards issued from the U.S. 2 Must have Valid Transaction Type Identifier (TTI) and MCC combination. ¹⁰	1 N/A 2 N/A

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Consumer Standard <i>Eligible:</i> All merchant segments.					
• Consumer Credit	2.95%	\$0.10	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• World Card	2.95%	\$0.10	YES	2 Electronic authorization not required.	2 N/A
• World Elite	3.25%	\$0.10	YES		
• Enhanced	2.95%	\$0.10	YES		
• High Value	3.25%	\$0.10	YES		
• Non-Regulated Consumer Debit / Prepaid	1.90%	\$0.25	YES		
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
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).					
• Large Market ⁸	1.45%	\$35.00		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Regulated Commercial Debit / Prepaid	0.05%	\$0.21		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Commercial Standard
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22		3 Settlement date must be within 2 days of the transaction date.	3 Commercial Data Rate III
				4 Transaction amount must be \$10,000.00 or greater.	4 Commercial Data Rate III
				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.	5 Commercial Standard
				6 Must pass Level II and III Data. ⁵	6 Commercial Data Rate I
				7 Fuel detail addendum data ⁶ required for Fleet cards at Fuel merchants. Lodging Summary ⁴ required for Hotel merchants.	7 Commercial Data Rate I
				8 Settlement date must be within 3 days of the authorization date. Non-Face-to-Face, E-Commerce or transactions where the Five E-Commerce Indicators ³ are present in auth and clearing, are exempt from timeliness edit.	8 Commercial Data Rate III

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Commercial Payment Account 1, 2, 3, 4, and 5⁹ 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), and Passenger Railways (MCC 4112).					
<ul style="list-style-type: none"> • Commercial Payment Account 1 • Commercial Payment Account 2 • Commercial Payment Account 3 • Commercial Payment Account 4 • Commercial Payment Account 5 	1.20% 1.00% 0.90% 0.80% 0.70%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00		<ol style="list-style-type: none"> 1 Entry Mode – Key-entered. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.² 3 Settlement date must be within 2 days of the transaction date. 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 Indicators³ are present in auth and clearing, are exempt from transaction tolerance. All others have a 25% tolerance. 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. 10 Settlement date must be within 3 days of the authorization date. Non-Face-to-Face, E-Commerce or transactions where the Five E-Commerce Indicators³ are present in auth and clearing, are exempt from timeliness edit. 	<ol style="list-style-type: none"> 1 N/A 2 Commercial Standard 3 Commercial Standard 4 Commercial Standard 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 10 Commercial Standard

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Commercial B2B VIP 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, and 34⁹ ■ Not Eligible: Cash Disbursement (MCC 6010), ATM (MCC 6011), Payment Transactions (MCC 6532, 6533, 6555).					
• Commercial B2B VIP 1	0.80%	\$0.10		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	1.05%	\$0.10		2 Electronic authorization not required.	2 N/A
• Commercial B2B VIP 3	1.35%	\$0.10		3 Enrollment Required.	3 N/A
• Commercial B2B VIP 4	1.45%	\$0.10			
• Commercial B2B VIP 5	1.90%	\$0.10			
• Commercial B2B VIP 6	2.50%	\$0.10	YES		
• Commercial B2B VIP 7	3.00%	\$0.10	YES		
• Commercial B2B VIP 8	1.25%	\$40.00			
• Commercial B2B VIP 9	1.20%	\$60.00			
• Commercial B2B VIP 10	1.15%	\$80.00			
• Commercial B2B VIP 11	1.45%	\$35.00			
• Commercial B2B VIP 12	2.15%	\$0.10	YES		
• Commercial B2B VIP 13	1.55%	\$0.10			
• Commercial B2B VIP 14	0.40%	\$0.00			

- continued

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Commercial B2B VIP 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, and 34⁹ ■ – continued					
• Commercial B2B VIP 15 ■	2.85% ■	\$0.00 ■	YES ■	1 Must have a processing code of 00-Purchase (Goods and Services), 18-Unique Transaction or 20-Credit Purchase Return. 2 Electronic authorization not required. 3 Enrollment Required.	1 N/A
• Commercial B2B VIP 16 ■	2.80% ■	\$0.10 ■	YES ■		2 N/A
• Commercial B2B VIP 17 ■	2.65% ■	\$0.10 ■	YES ■		3 N/A
• Commercial B2B VIP 18 ■	2.20% ■	\$0.00 ■	YES ■		
• Commercial B2B VIP 19 ■	2.10% ■	\$0.00 ■	YES ■		
• Commercial B2B VIP 20 ■	1.95% ■	\$0.00 ■	YES ■		
• Commercial B2B VIP 21 ■	1.85% ■	\$0.00 ■			
• Commercial B2B VIP 22 ■	1.75% ■	\$0.00 ■			
• Commercial B2B VIP 23 ■	1.65% ■	\$0.00 ■			
• Commercial B2B VIP 24 ■	1.55% ■	\$0.00 ■			
• Commercial B2B VIP 25 ■	1.25% ■	\$0.00 ■			
• Commercial B2B VIP 26 ■	1.10% ■	\$0.00 ■			
• Commercial B2B VIP 27 ■	0.95% ■	\$0.00 ■			
• Commercial B2B VIP 28 ■	0.90% ■	\$0.00 ■			
• Commercial B2B VIP 29 ■	0.75% ■	\$0.00 ■			
• Commercial B2B VIP 30 ■	0.65% ■	\$0.00 ■			
• Commercial B2B VIP 31 ■	0.60% ■	\$0.00 ■			
• Commercial B2B VIP 32 ■	0.50% ■	\$0.00 ■			
• Commercial B2B VIP 33 ■	0.30% ■	\$5.00 ■			
• Commercial B2B VIP 34 ■	0.00% ■	\$50.00 ■			
Commercial Bill Pay Standard⁹ Not Eligible: Cash Disbursement (MCC 6010), ATM (MCC 6011), Payment Transactions (MCC 6532, 6533, 6555).					
• Commercial – Bill Pay	2.50%	\$0.10	YES	1 Must have a processing code of 00-Purchase (Goods and Services), 18-Unique Transaction or 20-Credit Purchase Return. 2 Electronic authorization not required.	1 N/A
					2 N/A

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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>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>					
• Large Market ⁸	1.90%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Regulated Commercial Debit / Prepaid	0.05%	\$0.21		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Commercial Standard
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22		3 Settlement date must be within 3 days of the transaction date.	3 Commercial Standard
				4 Must pass Level II and III Data. ⁵	4 Commercial Data Rate I
				5 Shipping/Courier MCCs and Temporary Services/Employment Agency MCCs require additional Detail Addendum Data. ⁶	5 Commercial Data Rate I
				6 Settlement date must be within 4 days of the authorization date. Non-Face-to-Face transactions are exempt from timeliness edit.	6 Commercial Standard
<p>Commercial Data Rate II</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), and Passenger Railways (MCC 4112).</p>					
• Large Market ⁸	2.50%	\$0.10	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Business Level 1	1.90%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Commercial Standard
• Business Level 2	2.05%	\$0.10	YES	3 Settlement date must be within 3 days of the transaction date.	3 Commercial Standard
• Business Level 3	2.10%	\$0.10	YES	4 Must pass Level II Data. ⁵	4 Commercial Data Rate I
• Business Level 4	2.20%	\$0.10	YES	5 Level 1-5 applies to Business Cards. The level will be determined by Mastercard cardholder spending limits. ⁷	5 N/A
• Business Level 5	2.25%	\$0.10	YES	6 Settlement date must be within 4 days of the authorization date. Non-Face-to-Face transactions are exempt from timeliness edit.	6 Commercial Standard
• Non-Regulated Business Debit	2.10%	\$0.10	YES		
• Non-Regulated Business Prepaid	2.65%	\$0.10	YES		
• Regulated Commercial Debit / Prepaid	0.05%	\$0.21			
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
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 ⁸	2.20%	\$0.10	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Business Level 1	1.90%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Commercial Standard
• Business Level 2	2.05%	\$0.10	YES	3 Settlement date must be within 3 days of the transaction date.	3 Commercial Standard
• Business Level 3	2.10%	\$0.10	YES	4 Must pass Level II Data. ⁵	4 Commercial Data Rate I
• Business Level 4	2.20%	\$0.10	YES	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	2.25%	\$0.10	YES	6 Fuel detail addendum data ⁶ required for Fleet cards.	6 Commercial Standard
• Non-Regulated Business Debit	2.05%	\$0.10	YES	7 Level 1-5 applies to Business Cards. The level will be determined by Mastercard cardholder spending limits. ⁷	7 N/A
• Non-Regulated Business Prepaid	2.05%	\$0.10	YES	8 Settlement date must be within 4 days of the authorization date. Non-Face-to-Face transactions are exempt from timeliness edit.	8 Commercial Standard
• Regulated Commercial Debit / Prepaid	0.05%	\$0.21			
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
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).					
• Large Market ⁸	2.70%	\$0.10	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Business Level 1	2.65%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Commercial Standard
• Business Level 2	2.80%	\$0.10	YES	3 Must submit a valid tax id.	3 Commercial Standard
• Business Level 3	2.85%	\$0.10	YES	4 Settlement date must be within 3 days of the transaction date.	4 Commercial Standard
• Business Level 4	2.95%	\$0.10	YES	5 Level 1-5 applies to Business Cards. The level will be determined by Mastercard cardholder spending limits. ⁷	5 N/A
• Business Level 5	3.00%	\$0.10	YES	6 Settlement date must be within 4 days of the authorization date. Non-Face-to-Face transactions are exempt from timeliness edit.	6 Commercial Standard
• Non-Regulated Business Debit	2.65%	\$0.10	YES		
• Non-Regulated Business Prepaid	2.65%	\$0.10	YES		
• Regulated Commercial Debit / Prepaid	0.05%	\$0.21			
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Commercial Data Rate I – (Healthcare MCCs) Eligible: 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), Chiroprodists, 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).					
• Commercial Payments Account	1.00% (cap \$5.00)	\$0.00		1 Magnetic stripe, contactless, chip data read, or key-enter transaction.	1 N/A
• Commercial Payments Account Prepaid	1.00% (cap \$5.00)	\$0.00		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 3 Must submit a valid tax id. 4 Settlement date must be within 3 days of the transaction date.	2 Commercial Standard 3 Commercial Standard 4 Commercial Standard
Commercial Business-to-Business Eligible: 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).					
• Commercial Business-to-Business – Product 1	2.00%	\$0.00	YES	1 Entry Mode – Key-entered.	1 N/A
• Commercial Business-to-Business – Product 2	1.80%	\$0.00			
• Commercial Business-to-Business – Product 3	1.60%	\$0.00			
• Commercial Business-to-Business – Product 4	1.40%	\$0.00			
• Commercial Business-to-Business – Product 5	1.20%	\$0.00			
• Commercial Business-to-Business – Product 6	1.00%	\$0.00			

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Commercial Freight⁹ Eligible: 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	1.80%	\$0.10		1 Entry Mode – Key-entered. 2 Electronic authorization not required.	1 N/A 2 N/A
Commercial Standard Eligible: All merchant segments.					
• Large Market ⁸	2.95%	\$0.10	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Business Level 1	2.95%	\$0.10	YES	2 Electronic authorization not required.	2 N/A
• Business Level 2	3.10%	\$0.10	YES	3 Level 1-5 applies to Business Cards. The level will be determined by Mastercard cardholder spending limits. ⁷	3 N/A
• Business Level 3	3.15%	\$0.10	YES		
• Business Level 4	3.25%	\$0.10	YES		
• Business Level 5	3.30%	\$0.10	YES		
• Non-Regulated Business Debit	2.95%	\$0.10	YES		
• Non-Regulated Business Prepaid	2.95%	\$0.10	YES		
• Regulated Commercial Debit / Prepaid	0.05%	\$0.21			
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
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 ⁸	2.65%	\$0.10	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Business Level 1	2.35%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Commercial Standard
• Business Level 2	2.50%	\$0.10	YES	3 Settlement date must be within 3 days of the transaction date, Airlines have 9 days.	3 Commercial Standard
• Business Level 3	2.55%	\$0.10	YES	4 Must pass industry specific T&E criteria excluding Restaurants (MCC 5812). ⁴	4 Commercial Standard
• Business Level 4	2.65%	\$0.10	YES	5 Exempt from amount tolerance.	5 N/A
• Business Level 5	2.70%	\$0.10	YES	6 Level 1-5 applies to Business Cards. The level will be determined by Mastercard cardholder spending limits. ⁷	6 N/A
• Regulated Commercial Debit / Prepaid	0.05%	\$0.21			
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
Interregional Regulated POS Debit					
<i>Eligible:</i> All merchant segments.					
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21		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
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
• Regulated Commercial Debit / Prepaid	0.05%	\$0.21			
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Interregional Electronic <i>Not Eligible:</i> Mail Order/Telephone Order (MCC 5960, 5962, 5964-5969), Fuel Dispenser, Automated (MCC 5542).					
• Consumer Credit – Non US Issued	1.10%	\$0.00		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 Interregional Standard
• Consumer Premium – Non US Issued	1.85%	\$0.00	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Interregional Standard
• Consumer Super Premium – Non US Issued	1.98%	\$0.00	YES	3 Settlement date must be within 5 days of the transaction date.	3 Interregional Standard
• Consumer Debit – Non US Issued	1.10%	\$0.00		4 Can settle within 10% of authorized amount. 5 Settlement date must be within 6 days of the authorization date. Transactions where the Five E-Commerce Indicators ³ are present in auth and clearing, are exempt from timeliness edit.	4 Interregional Standard 5 Interregional Standard
Interregional Standard <i>Eligible:</i> All merchant segments.					
• Consumer Credit – Non US Issued	1.60%	\$0.00	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Consumer Premium – Non US Issued	1.85%	\$0.00	YES		
• Consumer Super Premium – Non US Issued	1.98%	\$0.00	YES		
Interregional Commercial Card <i>Eligible:</i> All merchant segments.					
• Commercial – Non US Issued	2.00%	\$0.00	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Commercial Premium – Non US Issued	2.00%	\$0.00	YES		

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Regulated POS Debit Refund <i>Eligible:</i> All merchant segments.					
• Regulated Consumer Debit / Prepaid or Commercial Debit / Prepaid	0.00%	\$0.00		1 Available to U.S. merchants submitting refund transactions on regulated consumer debit, consumer prepaid, commercial debit and commercial prepaid cards issued from the U.S.	1 N/A
• Regulated Consumer Debit / Prepaid or Commercial Debit / Prepaid w/ Fraud Adjustment	0.00%	\$0.00			
Consumer Debit Refund Group 1 <i>Not Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Non-Regulated Consumer Debit	0.00%	\$0.00		1 Credit/Return transactions only. This occurs in a non-face-to-face environment.	1 N/A
Consumer Debit Refund Group 2 <i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Passenger Railways (MCC 4112).					
• Non-Regulated Consumer Debit	0.00%	\$0.00		1 Credit/Return transactions only.	1 N/A
Consumer Debit Refund Group 3 <i>Not Eligible:</i> Mail Order/Telephone Order (MCC 5960, 5962, 5964-5969), Airline/Passenger Transport (MCC 3000-3299, 4511), and Passenger Railway (MCC 4112).					
• Non-Regulated Consumer Debit	0.00%	\$0.00		1 Credit/Return transactions only. This occurs in a face-to-face environment.	1 N/A

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Consumer Credit Refund Group 1					
<i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), Passenger Railway (MCC 4112), Cruise Line (MCC 4411), Travel Agencies and Tour Operators (MCC 4722), and Restaurant (MCC 5812) [only on World Mastercard cards].					
• World / World Elite / High Value	-2.42%	\$0.00		1 Credit/Return transactions only.	1 N/A
Consumer Credit Refund Group 2					
<i>Eligible:</i> Mail Order/Telephone Order (MCC 5960, 5964-5969), Utilities (MCC 4812, 4814, 4816, 4821, 4899, 4900, 5983), and Travel Agencies (MCC 4722) [excluding World Mastercard cards].					
• Consumer Credit / World / World Elite / Enhanced / High Value	-2.09%	\$0.00		1 Credit/Return transactions only.	1 N/A
Consumer Credit Refund Group 3					
<i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511) [excluding World / World Elite Mastercard cards], Professional Services (MCC 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222), Drug Stores (MCC 5122, 5912), Recreation (MCC 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999), Education (MCC 8211, 8220, 8241, 8244, 8249, 8299), Repair Shops (MCC 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699), Restaurant/Bars (MCC 5811-5814) [excluding World / World Elite Card cards submitted with MCC 5812], and Other services (MCC 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296-7299, 7311, 7321, 7332, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950).					
• Consumer Credit / World / World Elite / Enhanced / High Value	-1.95%	\$0.00		1 Credit/Return transactions only.	1 N/A
Consumer Credit Refund Group 4					
<i>Eligible:</i> Car Rentals (MCC 3351-3441, 7512, 7513, 7519 [excluding Mastercard cards], Other Retail (MCC 0763, 5085, 5094, 5099, 5111, 5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, 5735, 5921, 5931, 5933, 5935, 5937, 5942-5944, 5946-5949, 5963, 5970-5973, 5977, 5978, 5992-5999, 7395), Gas Stations (MCC 5541, 5542, 9752), Hardware (MCC 5065, 5072, 5198, 5211, 5231, 5251, 5261), Health Care (MCC 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099), Sporting – Toy Stores (MCC 5940, 5941, 5945), Discount Stores (MCC 5310), Clothing Stores (MCC 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699), and Other Transport (MCC 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523) [excluding World / World Elite Mastercard cards submitted with MCCs 4112 and 4411].					
• Consumer Credit / World / World Elite / Enhanced / High Value	-1.82%	\$0.00		1 Credit/Return transactions only.	1 N/A
Consumer Credit Refund Group 5					
<i>Eligible:</i> Hotels (MCC 3501-3833, 7011) [excluding World Mastercard cards], Department Stores (MCC 5311), Electric – Appliance (MCC 5722, 5732, 5733, 5734), Interior Furnishing (MCC 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950), Vehicles (MCC 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538), Quasi Cash (MCC 4829, 6012, 6050, 6051, 6529-6531, 6534, 7511, 7995), and Food Stores – Warehouse (MCC 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751).					
• Consumer Credit / World / World Elite / Enhanced / High Value	-1.73%	\$0.00		1 Credit/Return transactions only.	1 N/A

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Interregional Consumer Credit Refund <i>Eligible:</i> All merchant segments.					
• Consumer	-1.00%	\$0.00		1 Credit/Return transactions only.	1 N/A
Commercial Credit Refund Group 1 <i>Eligible:</i> Quasi Cash (MCC 4829, 6012, 6050, 6051, 6529-6531, 6534, 7511, 7995), Other Transport (MCC 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523), Food – Warehouse (MCC 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751), Discount Stores (MCC 5310), Drug Stores (MCC 5122, 5912), Recreation (MCC 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991-7994, 7996-7999), Restaurants (MCC 5812-5814), and Utilities (MCC 4812, 4814, 4816, 4821, 4899, 4900, 5983).					
• Commercial	-2.37%	\$0.00		1 Credit/Return transactions only.	1 N/A
Commercial Credit Refund Group 2 <i>Eligible:</i> Car Rentals/Auto Rentals (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), Sporting – Toy Stores (MCC 5940, 5941, 5945), Clothing Stores (MCC 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699), Vehicles (MCC 4457, 4468, 5013, 5511, 5521, 5531-5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538), Education (MCC 8211, 8220, 8241, 8244, 8249, 8299), Repair Shops (MCC 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699), and Travel Agencies and Tour Operators (MCC 4722).					
• Commercial	-2.30%	\$0.00		1 Credit/Return transactions only.	1 N/A
Commercial Credit Refund Group 3 <i>Eligible:</i> Airlines/Passenger Transport (MCC 3000-3299, 4511), Other Retail (MCC 0763, 5085, 5094, 5099, 5111, 5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, 5735, 5921, 5931, 5933, 5935, 5937, 5942-5944, 5946-5949, 5963, 5970-5973, 5977, 5978, 5992-5999, 7395), Mail Order/Telephone Order (MCC 5960, 5964-5969), Health Care (MCC 5047, 5975, 5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099), Professional Services (MCC 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222), Other Services (MCC 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296-7299, 7311, 7321, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950), and Hardware (MCC 5065, 5072, 5198, 5211, 5231, 5251, 5261).					
• Commercial	-2.21%	\$0.00		1 Credit/Return transactions only.	1 N/A
Commercial Credit Refund Group 4 <i>Eligible:</i> Department Stores (MCC 5311), Electric – Appliances (MCC 5722, 5732, 5733, 5734), Gas Stations (MCC 5541, 5542, 9752), and Interior Furnishings (MCC 5021, 5200, 5712-5714, 5718, 5719, 5932, 5950).					
• Commercial	-2.16%	\$0.00		1 Credit/Return transactions only.	1 N/A
Interregional Commercial Credit Refund <i>Eligible:</i> All merchant segments.					
• Commercial	-1.80%	\$0.00		1 Credit/Return transactions only.	1 N/A

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification

● = MCC change

▼ = Rate or fee decrease

▲ = Rate or fee increase

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 – Entry Mode – Magnetic stripe, contactless, or chip data read. If a transaction is not magnetic stripe, contactless, or chip data read and it 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. 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).
3. Electronic Commerce Indicators – 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.
4. 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.

5. **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 Dealer – 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.

– continued

Wells Fargo Merchant Services pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Mastercard footnotes — continued

6. **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).
7. 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.
8. Mastercard Large Market consists of the following Commercial products: Corporate, World Corporate, World Elite Corporate, Purchasing, Fleet, and Commercial Payment Account.
9. Mastercard Commercial Payment Account 1, 2, 3, 4, and 5, Commercial B2B VIP 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, **15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, and 34**, ■ 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. Commercial Bill Payment Standard – The product is a virtual account designed for use in an automated accounts payable environment for Commercial Card accounts in the travel service market segment or other market segments.
10. **Mastercard Transaction Type Identifiers:**
MoneySend Transaction Type Identifier for MCC 4829 or MCC 6540 – (TTI) Values – F07 (General Person-to-Person Transfer), **F08** (Person-to-Person Transfer to Card Account), **F52** (General Transfer to Own Account), **F53** (Agent Cash Out), **F54** (Payment of Own Credit Card Bill), **F55** (Business Disbursement), **F61** (Transfer to Own Staged Digital Wallet Account), **F64** (Transfer to Own Debit or Prepaid Card Account), **F65** (General Business-to-Business Transfer).
MoneySend Transaction Type Identifier for MCC 6538 – (TTI) Values – C07 (General Person-to-Person Transfer), **C52** (General Transfer to Own Account).

Index of Wells Fargo Merchant Services pricing for Discover® interchange programs

Click on any hyperlinked item below to view the corresponding pages.

Prime Submission Level (PSL) – Recurring Payments.....	80	PSL – Insurance	90
PSL – Utilities	80	Base Submission Level.....	91
PSL – Retail	81	Commercial Large Ticket	91
PSL – Restaurant	82	Commercial Electronic – Passenger Transport.....	92
PSL – Petroleum	82	Commercial Electronic – Emerging Markets / Public Services.....	92
PSL – Supermarket	83	Commercial Electronic – All Others	93
PSL – Key Entry	83	Commercial Base Submission Level.....	93
PSL – Micro Ticket.....	84	International Consumer	94
PSL – Express Services.....	85	International Commercial.....	94
PSL – Emerging Markets.....	85	International Consumer Base.....	94
PSL – Public Services	86	US Consumer Adjustment Voucher – Regulated.....	94
PSL – Hotels / Car Rentals.....	86	US Consumer Adjustment Voucher Program 1	95
PSL – Card Not Present	87	US Consumer Adjustment Voucher Program 2	95
PSL – E-Commerce	87	US Consumer Adjustment Voucher Program 3	95
PSL – E-Commerce Secure.....	88	US Commercial Adjustment Voucher Program 1.....	96
PSL – Passenger Transport	89	International Adjustment Voucher.....	96
PSL – Real Estate	89	Discover footnotes	97
PSL – Debt Repayment.....	90		

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Prime Submission Level (PSL) – Recurring Payments Eligible: 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). Eligible for Debit Only: Emerging Markets (MCCs 4899) and Phone Services/Equipment/Utilities (MCC 4814).					
• Credit	1.35%	\$0.05		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Rewards	1.35%	\$0.05		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Base Submission Level
• Premium	1.45%	\$0.05		3 Settlement date must be within 2 days of the transaction date.	3 Base Submission Level
• Premium Plus	1.80%	\$0.05		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	1.20%	\$0.05		5 Can settle within 10% of the authorized amount.	5 Base Submission Level
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
PSL – Utilities Eligible: Utility – Water, Gas, Electric, Sanitation (MCC 4900).					
• Credit	0.00%	\$0.75		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Rewards	0.00%	\$0.75		2 Settlement date must be within 2 days of the transaction date.	2 Base Submission Level
• Premium	0.00%	\$0.75		3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	3 Base Submission Level
• Commercial	0.00%	\$1.50		4 Can settle within 10% of the authorized amount.	4 Base Submission Level
• Premium Plus	0.00%	\$0.75			
• Non-Regulated Consumer Debit / Prepaid	0.00%	\$0.75			
• Non-Regulated Commercial Debit / Prepaid	0.00%	\$1.50			
• Regulated Consumer Debit / Prepaid or Commercial Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid or Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
PSL – Retail Not Eligible: MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051), 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 	1.56% 1.71% 1.71% 2.15% 1.10% 1.10% 0.05% 0.05%	\$0.10 \$0.10 \$0.10 \$0.10 \$0.16 \$0.16 \$0.21 \$0.22	YES	1 Entry Mode – Magnetic stripe, contactless, or chip data read. 2 Settlement date must be within 2 days of the transaction date. 3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 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). 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.	1 PSL/Key Entry, PSL/Card Not Present, or PSL/E-Commerce 2 Base Submission Level 3 Base Submission Level 4 PSL/Express Services 5 Base Submission Level

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
PSL – Restaurant <i>Eligible:</i> Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814).					
• Credit	1.56%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 PSL/Key Entry, PSL/Card Not Present, or PSL/E-Commerce
• Rewards	1.95%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Base Submission Level
• Premium	2.30%	\$0.10	YES	3 Transaction amount must be greater than \$15.00.	3 PSL/Express Services
• Premium Plus	2.40%	\$0.10	YES	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit	1.10%	\$0.16		5 Settlement date must be within 2 days of the transaction date.	5 Base Submission Level
• Non-Regulated Consumer Prepaid	1.10%	\$0.16			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
PSL – Petroleum <i>Eligible:</i> Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542).					
• Credit	1.55%	\$0.05		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 PSL/Key Entry, PSL/Card Not Present, or PSL/E-Commerce
• Rewards	1.80%	\$0.05		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Base Submission Level
• Premium	1.80%	\$0.05		3 Exempt from amount tolerance.	3 N/A
• Premium Plus	1.80%	\$0.05		4 Settlement date must be within 2 days of the transaction date.	4 Base Submission Level
• Non-Regulated Consumer Debit / Prepaid	0.76%	\$0.16			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
PSL – Supermarket <i>Eligible:</i> Supermarkets (MCC 5411).					
• Credit	1.40%	\$0.05		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 PSL/Key Entry, PSL/Card Not Present, or PSL/E-Commerce
• Rewards	1.60%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Base Submission Level
• Premium	1.60%	\$0.10		3 Settlement date must be within 2 days of the transaction date.	3 Base Submission Level
• Premium Plus	1.90%	\$0.10	YES	4 Can settle within 10% of the authorized amount.	4 Base Submission Level
• Non-Regulated Consumer Debit	1.10%	\$0.16 (cap \$0.36)			
• Non-Regulated Consumer Prepaid	1.10%	\$0.16 (cap \$0.36)			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
PSL – Key Entry <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), and Non-Financial Institution – Stored Value Card Purchase/Load (MCC 6540).					
• Credit	1.89%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, or chip data read not readable, key-entered.	1 N/A
• Rewards	2.00%	\$0.10	YES	2 Settlement date must be within 2 days of the transaction date.	2 Base Submission Level
• Premium	2.00%	\$0.10	YES	3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	3 Base Submission Level
• Premium Plus	2.40%	\$0.10	YES	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.	4 Base Submission Level
• Non-Regulated Consumer Debit	1.75%	\$0.20			
• Non-Regulated Consumer Prepaid	1.75%	\$0.20			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
PSL – Micro Ticket Eligible: 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).					
<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 	1.95% 1.95% 1.97% 2.05% 1.80% 1.80% 0.05% 0.05%	\$0.00 \$0.00 \$0.00 \$0.05 \$0.00 \$0.00 \$0.21 \$0.22		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 3 Settlement date must be within 2 days of the transaction date. 4 Transaction amount less than or equal to \$5.00 for all MCCs. 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.	1 N/A 2 Base Submission Level 3 Base Submission Level 4 PSL/Express Services, PSL/Key Entry, PSL/Card Not Present, PSL/E-Commerce, PSL/Retail or PSL/Restaurant. 5 Base Submission Level

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
PSL – Express Services Eligible: 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 	1.95% 1.95% 1.95% 2.05% 1.80% 0.05% 0.05%	\$0.00 \$0.00 \$0.00 \$0.05 \$0.00 \$0.21 \$0.22		1 Entry Mode – Magnetic stripe, contactless, or chip data read. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 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.	1 PSL/Key Entry, PSL/Card Not Present, or PSL/E-Commerce 2 Base Submission Level 3 Base Submission Level 4 PSL/Retail or PSL/Restaurant. 5 Base Submission Level
PSL – Emerging Markets Eligible: 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 	1.45% 1.45% 1.45% 2.30% 0.90% 0.05% 0.05%	\$0.05 \$0.05 \$0.05 \$0.10 \$0.20 \$0.21 \$0.22	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 3 Settlement date must be within 3 days of the transaction date. 4 Can settle within 10% of the authorized amount.	1 N/A 2 Base Submission Level 3 Base Submission Level 4 Base Submission Level

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
PSL – Public Services					
<i>Eligible:</i> Public Services (MCCs 4784, 9211, 9222, 9223, 9311, 9405, 9399).					
• Credit	1.55%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Rewards	1.55%	\$0.10		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Base Submission Level
• Premium	1.55%	\$0.10		3 Settlement date must be within 3 days of the transaction date.	3 Base Submission Level
• Premium Plus	1.55%	\$0.10		4 Can settle within 10% of the authorized amount.	4 Base Submission Level
• Non-Regulated Consumer Debit / Prepaid	0.90%	\$0.20			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
PSL – Hotels / Car Rentals					
<i>Eligible:</i> Hotels/Car Rental merchants (MCCs 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519).					
• Credit	1.58%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Rewards	1.90%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Base Submission Level
• Premium	2.30%	\$0.10	YES	3 Settlement date must be within 2 days of the transaction date.	3 Base Submission Level
• Premium Plus	2.40%	\$0.10	YES	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit / Prepaid	1.35%	\$0.16			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
PSL – Card Not Present					
Not Eligible: MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051), and Non-Financial Institution – Stored Value Card Purchase/Load (MCC 6540).					
• Credit	1.89%	\$0.10		1 Entry Mode – Key-entered.	1 N/A
• Rewards	2.00%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Base Submission Level
• Premium	2.00%	\$0.10	YES	3 Settlement date must be within 2 days of the transaction date.	3 Base Submission Level
• Premium Plus	2.40%	\$0.10	YES	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit	1.75%	\$0.20		5 AVS ³ required (zip code).	5 Base Submission Level
• Non-Regulated Consumer Prepaid	1.75%	\$0.20			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
PSL – E-Commerce					
Not Eligible: MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051), and Non-Financial Institution – Stored Value Card Purchase/Load (MCC 6540).					
• Credit	1.89%	\$0.10		1 Entry Mode – Key-entered.	1 N/A
• Rewards	2.00%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Base Submission Level
• Premium	2.00%	\$0.10	YES	3 Settlement date must be within 7 days of the transaction date.	3 Base Submission Level
• Premium Plus	2.40%	\$0.10	YES	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.	4 Base Submission Level
• Non-Regulated Consumer Debit	1.75%	\$0.20		5 AVS ³ required (zip code).	5 Base Submission Level
• Non-Regulated Consumer Prepaid	1.75%	\$0.20			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
PSL – E-Commerce Secure Not Eligible: MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051), 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 	1.80% 1.90% 1.95% 2.35% 1.75% 1.75% 0.05% 0.05%	\$0.10 \$0.10 \$0.10 \$0.10 \$0.20 \$0.20 \$0.21 \$0.22	 YES YES YES 	1 Entry Mode – Key-entered. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 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 Base Submission Level 4 Base Submission Level 5 PSL/E-Commerce

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
PSL – Passenger Transport					
<i>Eligible:</i> Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), Passenger Railways (MCC 4112).					
• Credit	1.75%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Rewards	1.90%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Base Submission Level
• Premium	2.30%	\$0.10	YES	3 Settlement date must be within 8 days of the transaction date.	3 Base Submission Level
• Premium Plus	2.40%	\$0.10	YES	4 Exempt from amount tolerance.	4 N/A
• Non-Regulated Consumer Debit / Prepaid	1.60%	\$0.15			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
PSL – Real Estate					
<i>Eligible:</i> Real Estate Agents and Managers – Rentals (MCC 6513).					
• Credit	1.10%	\$0.00		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Rewards	1.10%	\$0.00		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Base Submission Level
• Premium	1.10%	\$0.00		3 Settlement date must be within 3 days of the transaction date.	3 Base Submission Level
• Premium Plus	2.30%	\$0.10	YES	4 Can settle within 10% of the authorized amount.	4 Base Submission Level
• Non-Regulated Consumer Debit / Prepaid	1.10%	\$0.00			
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
PSL – Debt Repayment <i>Eligible:</i> Financial Institutions (MCC 6012), Non-Financial Institutions (MCC 6051).					
<ul style="list-style-type: none"> • Consumer Debit / Prepaid – Minimum • Consumer Debit / Prepaid – Maximum • Regulated Consumer Debit / Prepaid • Regulated Consumer Debit / Prepaid w/ Fraud Adjustment 	0.70% 0.00% 0.05% 0.05%	\$0.16 \$2.40 \$0.21 \$0.22		1 Entry Mode – Key-entered. 2 Settlement date must be within 2 days of the transaction date. 3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 4 Transaction amount less than or equal to \$320.00 for Debit Minimum. 5 Transaction amount greater than \$320.00 for Debit Maximum. 6 Discover Debt Repayment Indicator must be selected. 7 Can settle within 10% of the authorized amount.	1 If MCC 6012 Other PSL Program. If MCC 6051 Base Submission Level 2 Base Submission Level 3 Base Submission Level 4 Debit Maximum 5 Debit Minimum 6 If MCC 6012 Other PSL Program. If MCC 6051 Base Submission Level 7 Base Submission Level
PSL – Insurance <i>Eligible:</i> Direct Marketing – Insurance Services (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300).					
<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 	1.43% 1.43% 1.43% 2.30% 0.80% 0.05% 0.05%	\$0.05 \$0.05 \$0.05 \$0.05 \$0.25 \$0.21 \$0.22	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 3 Settlement date must be within 3 days of the transaction date. 4 Can settle within 10% of the authorized amount.	1 N/A 2 Base Submission Level 3 Base Submission Level 4 Base Submission Level

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Base Submission Level <i>Eligible:</i> All merchant segments.					
• Credit	2.95%	\$0.10	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Rewards	2.95%	\$0.10	YES	2 Exempt from amount tolerance.	2 N/A
• Premium	2.95%	\$0.10	YES		
• Premium Plus	2.95%	\$0.10	YES		
• Non-Regulated Consumer Debit / Prepaid	1.90%	\$0.25	YES		
• Regulated Consumer Debit / Prepaid	0.05%	\$0.21			
• Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22			
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	0.90%	\$20.00		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Non-Regulated Commercial Debit / Prepaid	0.90%	\$20.00		2 Transaction amount must be greater than or equal to \$5000.00.	2 Commercial Electronic
• Regulated Commercial Debit / Prepaid	0.05%	\$0.21		3 Settlement date must be within 2 days of the transaction date.	3 Commercial Electronic
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22		4 Can settle within 10% of the authorized amount.	4 Commercial Electronic

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Commercial Electronic – Passenger Transport <i>Eligible:</i> Airlines (MCC 3000-3299, 4511), Cruise Lines (MCC 4411), and Passenger Railways (MCC 4112).					
• Commercial	2.30%	\$0.10	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Non-Regulated Commercial Debit / Prepaid	2.30%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Commercial Base Submission Level
• Regulated Commercial Debit / Prepaid	0.05%	\$0.21		3 Exempt from amount tolerance.	3 N/A
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22		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	2.30%	\$0.10	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Non-Regulated Commercial Debit / Prepaid	2.30%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 Commercial Base Submission Level
• Regulated Commercial Debit / Prepaid	0.05%	\$0.21		3 Can settle within 10% of the authorized amount.	3 Commercial Base Submission Level
• Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	\$0.22		4 Settlement date must be within 3 days of the transaction date.	4 Commercial Base Submission Level

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
Commercial Electronic – All Others Not Eligible: 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 	2.30% 2.30% 0.05% 0.05%	\$0.10 \$0.10 \$0.21 \$0.22	YES YES 	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered. 2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ² 3 AVS ³ required (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 Eligible: 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 	2.95% 2.95% 0.05% 0.05%	\$0.10 \$0.10 \$0.21 \$0.22	YES YES 	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered. 2 Exempt from amount tolerance.	1 N/A 2 N/A

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
International Consumer⁴ <i>Not Eligible:</i> High Risk (MCC 5962, 5966, 5967).					
• Non US Issued Credit	2.15%	\$0.00		1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 International Consumer Base
• Non US Issued Debit / Prepaid	1.70%	\$0.00		2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match. ²	2 International Consumer Base
				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.	3 International Consumer Base
				4 Exempt from amount tolerance.	4 N/A
International Commercial⁴ <i>Eligible:</i> All merchant segments.					
• Non US Issued Commercial	2.40%	\$0.10	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
				2 Exempt from amount tolerance.	2 N/A
International Consumer Base⁴ <i>Eligible:</i> All merchant segments.					
• Non US Issued Credit / Debit / Prepaid	2.20%	\$0.10	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
				2 Exempt from amount tolerance.	2 N/A
US Consumer Adjustment Voucher – Regulated <i>Eligible:</i> All merchant segments.					
• Regulated Consumer Debit / Prepaid or Commercial Debit / Prepaid	0.00%	\$0.00		1 Credit/Return transactions only.	1 N/A
• Regulated Consumer Debit / Prepaid or Commercial Debit / Prepaid w/ Fraud Adjustment	0.00%	\$0.00		2 Obtain and pass 1 valid electronic authorization.	2 N/A

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
US Consumer Adjustment Voucher Program 1					
<i>Eligible:</i> Direct Marketing (MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969).					
• Credit	-2.07%	\$0.00		1 Credit/Return transactions only. 2 Obtain and pass 1 valid electronic authorization.	1 N/A 2 N/A
• Rewards	-2.07%	\$0.00			
• Premium	-2.07%	\$0.00			
• Premium Plus	-2.07%	\$0.00			
• Non-Regulated Consumer Debit / Prepaid	0.00%	\$0.00			
US Consumer Adjustment Voucher Program 2					
<i>Eligible:</i> Airlines (MCCs 3000-3299, 4511), Cruise Lines (MCC 4411), and Passenger Railways (MCC 4112).					
• Credit	-2.02%	\$0.00		1 Credit/Return transactions only. 2 Obtain and pass 1 valid electronic authorization.	1 N/A 2 N/A
• Rewards	-2.02%	\$0.00			
• Premium	-2.02%	\$0.00			
• Premium Plus	-2.02%	\$0.00			
• Non-Regulated Consumer Debit / Prepaid	0.00%	\$0.00			
US Consumer Adjustment Voucher Program 3					
<i>Not Eligible:</i> Direct Marketing (MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969), Airlines (MCCs 3000-3299, 4511), and Passenger Railways (MCC 4112).					
• Credit	-1.75%	\$0.00		1 Credit/Return transactions only. 2 Obtain and pass 1 valid electronic authorization.	1 N/A 2 N/A
• Rewards	-1.75%	\$0.00			
• Premium	-1.75%	\$0.00			
• Premium Plus	-1.75%	\$0.00			
• Non-Regulated Consumer Debit / Prepaid	0.00%	\$0.00			

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program • Card type	Rate	Per-item fee	ICF applies	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.
US Commercial Adjustment Voucher Program 1 <i>Eligible:</i> All merchant segments.					
• Commercial	-2.25%	\$0.00		1 Credit/Return transactions only.	1 N/A
• Commercial Prepaid	-2.25%	\$0.00		2 Obtain and pass 1 valid electronic authorization.	2 N/A
International Adjustment Voucher <i>Eligible:</i> All merchant segments.					
• Non US Issued	0.00%	\$0.00		1 Credit/Return transactions only.	1 N/A
				2 Obtain and pass 1 valid electronic authorization.	2 N/A

Wells Fargo Merchant Services pricing for Discover® interchange programs

■ = New category or qualification

● = MCC change

▼ = Rate or fee decrease

▲ = Rate or fee increase

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 Entry Mode – Magnetic stripe, contactless, or chip data read. If a transaction is not magnetic stripe, contactless, or chip data read and it is key-entered, then the next downgrade interchange program would be PSL/Key-Entry, PSL/Card Not Present, or PSL/E-Commerce when looking at the corresponding numeric bullet point in the "Next interchange program logic" column.
2. 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).
3. Equipment must be programmed to use the Address Verification Service (AVS). AVS not required for Recurring or Mobile Commerce.
4. Discover International interchange programs include the Discover International Processing Fee of 0.50%.

Index of Wells Fargo Merchant Services pricing for American Express® OptBlue programs

Click on any hyperlinked item below to view the corresponding pages.

Business-to-Business / Wholesale	99
Healthcare.....	101
Restaurant	103
Retail.....	105
Emerging Market.....	107
Services & Professional Services.....	109
Travel & Entertainment.....	111
Education	113
Government	115
Other.....	117
Prepaid	119
Emerging Market Prepaid	120
Refund.....	120
American Express OptBlue footnotes	121

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria ¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic ¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Business-to-Business / Wholesale					
<p>Eligible: 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).</p>					
• Credit Base Tier 1	1.65%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Credit Base Tier 2	1.90%	\$0.10		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Credit Base Tier 3	2.35%	\$0.10	YES	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	1.95%	\$0.10		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	2.20%	\$0.10	YES	5 Tier 3 – Transaction amount must be greater than \$7,500.	5 Tier 1 or Tier 2
• Credit Non-Swipe ² Tier 3	2.65%	\$0.10	YES		
• Credit Tier 1 Non-US ³	2.65%	\$0.10	YES		
• Credit Tier 2 Non-US ³	2.90%	\$0.10	YES		
• Credit Tier 3 Non-US ³	3.35%	\$0.10	YES		
• Credit Non-Swipe ² Tier 1 Non-US ³	2.95%	\$0.10	YES		
• Credit Non-Swipe ² Tier 2 Non-US ³	3.20%	\$0.10	YES		
• Credit Non-Swipe ² Tier 3 Non-US ³	3.65%	\$0.10	YES		

– continued

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Business-to-Business / Wholesale – continued					
• Non-Regulated Consumer Debit	0.99%	\$0.15		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Non-Regulated Consumer Debit Non-Swipe ²	1.29%	\$0.15		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Non-Regulated Consumer Debit Non-US ³	1.99%	\$0.15		3 Tier 1 – Transaction amount must be less than or equal to \$400.	3 Tier 2 or Tier 3
• Non-Regulated Consumer Debit Non-Swipe ² Non-US ³	2.29%	\$0.15	YES	4 Tier 2 – Transaction amount must be between \$400.01 to \$7,500.	4 Tier 1 or Tier 3
• Non-Regulated Small Business Debit	1.94%	\$0.10		5 Tier 3 – Transaction amount must be greater than \$7,500.	5 Tier 1 or Tier 2
• Non-Regulated Small Business Debit Non-Swipe ²	2.24%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-US ³	2.94%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-Swipe ² Non-US ³	3.24%	\$0.10	YES		
• Regulated Consumer Debit	0.04%	\$0.25			
• Regulated Small Business Debit	0.04%	\$0.25			

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria ¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic ¹ 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	1.55%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Credit Base Tier 2	1.85%	\$0.10		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Credit Base Tier 3	2.30%	\$0.10	YES	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	1.85%	\$0.10		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	2.15%	\$0.10	YES	5 Tier 3 – Transaction amount must be greater than \$2,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe ² Tier 3	2.60%	\$0.10	YES		
• Credit Tier 1 Non-US ³	2.55%	\$0.10	YES		
• Credit Tier 2 Non-US ³	2.85%	\$0.10	YES		
• Credit Tier 3 Non-US ³	3.30%	\$0.10	YES		
• Credit Non-Swipe ² Tier 1 Non-US ³	2.85%	\$0.10	YES		
• Credit Non-Swipe ² Tier 2 Non-US ³	3.15%	\$0.10	YES		
• Credit Non-Swipe ² Tier 3 Non-US ³	3.60%	\$0.10	YES		

– continued

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Healthcare – continued					
• Non-Regulated Consumer Debit	0.99%	\$0.15		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Non-Regulated Consumer Debit Non-Swipe ²	1.29%	\$0.15		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Non-Regulated Consumer Debit Non-US ³	1.99%	\$0.15		3 Tier 1 – Transaction amount must be less than or equal to \$150.	3 Tier 2 or Tier 3
• Non-Regulated Consumer Debit Non-Swipe ² Non-US ³	2.29%	\$0.15	YES	4 Tier 2 – Transaction amount must be between \$150.01 to \$2,000.	4 Tier 1 or Tier 3
• Non-Regulated Small Business Debit	1.94%	\$0.10		5 Tier 3 – Transaction amount must be greater than \$2,000.	5 Tier 1 or Tier 2
• Non-Regulated Small Business Debit Non-Swipe ²	2.24%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-US ³	2.94%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-Swipe ² Non-US ³	3.24%	\$0.10	YES		
• Regulated Consumer Debit	0.04%	\$0.25			
• Regulated Small Business Debit	0.04%	\$0.25			

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Restaurant <i>Eligible:</i> Caterers (MCC 5811), Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques (MCC 5813), Restaurant (MCC 5812), Fast Food Restaurant (MCC 5814).					
• Credit Base Micro	2.00%	\$0.02		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Credit Base Tier 0	1.60%	\$0.04		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Credit Base Tier 1	1.85%	\$0.10		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	2.50%	\$0.10		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	2.85%	\$0.10	YES	5 Tier 1 – Transaction amount must be between \$15.01 to \$30.	5 Micro, Tier 0, Tier 2 or Tier 3
• Credit Non-Swiped ² Micro	2.30%	\$0.02	YES	6 Tier 2 – Transaction amount must be between \$30.01 to \$150.	6 Micro, Tier 0, Tier 1 or Tier 3
• Credit Non-Swipe ² Tier 0	1.90%	\$0.04	YES	7 Tier 3 – Transaction amount must be greater than \$150.	7 Micro, Tier 0, Tier 1 or Tier 2
• Credit Non-Swipe ² Tier 1	2.15%	\$0.10	YES		
• Credit Non-Swipe ² Tier 2	2.80%	\$0.10	YES		
• Credit Non-Swipe ² Tier 3	3.15%	\$0.10	YES		
• Credit Micro Non-US ³	3.00%	\$0.02	YES		
• Credit Tier 0 Non-US ³	2.60%	\$0.04	YES		
• Credit Tier 1 Non-US ³	2.85%	\$0.10	YES		
• Credit Tier 2 Non-US ³	3.50%	\$0.10	YES		
• Credit Tier 3 Non-US ³	3.85%	\$0.10	YES		
• Credit Non-Swipe ² Micro Non-US ³	3.30%	\$0.02	YES		
• Credit Non-Swipe ² Tier 0 Non-US ³	2.90%	\$0.04	YES		
• Credit Non-Swipe ² Tier 1 Non-US ³	3.15%	\$0.10	YES		
• Credit Non-Swipe ² Tier 2 Non-US ³	3.80%	\$0.10	YES		
• Credit Non-Swipe ² Tier 3 Non-US ³	4.15%	\$0.10	YES		

– continued

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria ¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic ¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Restaurant – continued					
• Non-Regulated Consumer Debit	1.29%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Non-Regulated Consumer Debit Non-Swipe ²	1.59%	\$0.10		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Non-Regulated Consumer Debit Non-US ³	2.29%	\$0.10	YES	3 Micro – Transaction amount must be less than or equal to \$5.	3 Tier 0, Tier 1, Tier 2 or Tier 3
• Non-Regulated Consumer Debit Non-Swipe ² Non-US ³	2.59%	\$0.10	YES	4 Tier 0 – Transaction amount must be between \$5.01 to \$15.	4 Micro, Tier 1, Tier 2 or Tier 3
• Non-Regulated Small Business Debit	1.99%	\$0.10		5 Tier 1 – Transaction amount must be between \$15.01 to \$30.	5 Micro, Tier 0, Tier 2 or Tier 3
• Non-Regulated Small Business Debit Non-Swipe ²	2.29%	\$0.10	YES	6 Tier 2 – Transaction amount must be between \$30.01 to \$150.	6 Micro, Tier 0, Tier 1 or Tier 3
• Non-Regulated Small Business Debit Non-US ³	2.99%	\$0.10	YES	7 Tier 3 – Transaction amount must be greater than \$150.	7 Micro, Tier 0, Tier 1 or Tier 2
• Non-Regulated Small Business Debit Non-Swipe ² Non-US ³	3.29%	\$0.10	YES		
• Regulated Consumer Debit	0.04%	\$0.25			
• Regulated Small Business Debit	0.04%	\$0.25			

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Retail					
<p>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).</p>					
• Credit Base Tier 1	1.60%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Credit Base Tier 2	1.95%	\$0.10		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Credit Base Tier 3	2.40%	\$0.10	YES	3 Tier 1 – Transaction amount must be less than or equal to \$75.	3 Tier 2 or Tier 3
• Credit Non-Swipe ² Tier 1	1.90%	\$0.10		4 Tier 2 – Transaction amount must be between \$75.01 to \$1,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe ² Tier 2	2.25%	\$0.10	YES	5 Tier 3 – Transaction amount must be greater than \$1,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe ² Tier 3	2.70%	\$0.10	YES		
• Credit Tier 1 Non-US ³	2.60%	\$0.10	YES		
• Credit Tier 2 Non-US ³	2.95%	\$0.10	YES		
• Credit Tier 3 Non-US ³	3.40%	\$0.10	YES		
• Credit Non-Swipe ² Tier 1 Non-US ³	2.90%	\$0.10	YES		
• Credit Non-Swipe ² Tier 2 Non-US ³	3.25%	\$0.10	YES		
• Credit Non-Swipe ² Tier 3 Non-US ³	3.70%	\$0.10	YES		

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria ¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic ¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Retail – continued					
• Non-Regulated Consumer Debit	0.99%	\$0.15		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Non-Regulated Consumer Debit Non-Swipe ²	1.29%	\$0.15		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Non-Regulated Consumer Debit Non-US ³	1.99%	\$0.15		3 Tier 1 – Transaction amount must be less than or equal to \$75.	3 Tier 2 or Tier 3
• Non-Regulated Consumer Debit Non-Swipe ² Non-US ³	2.29%	\$0.15	YES	4 Tier 2 – Transaction amount must be between \$75.01 to \$1,000.	4 Tier 1 or Tier 3
• Non-Regulated Small Business Debit	1.94%	\$0.10		5 Tier 3 – Transaction amount must be greater than \$1,000.	5 Tier 1 or Tier 2
• Non-Regulated Small Business Debit Non-Swipe ²	2.24%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-US ³	2.94%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-Swipe ² Non-US ³	3.24%	\$0.10	YES		
• Regulated Consumer Debit	0.04%	\$0.25			
• Regulated Small Business Debit	0.04%	\$0.25			

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria ¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic ¹ 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	1.43%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Credit Base Tier 2	2.05%	\$0.10	YES	2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Credit Base Tier 3	2.70%	\$0.10	YES	3 Tier 1 – Transaction amount must be less than or equal to \$1200.	3 Tier 2 or Tier 3
• Credit Non-Swipe Tier 1	1.43%	\$0.10		4 Tier 2 – Transaction amount must be between \$1200.01 to \$4,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe Tier 2	2.05%	\$0.10	YES	5 Tier 3 – Transaction amount must be greater than \$4,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe Tier 3	2.70%	\$0.10	YES		
• Credit Tier 1 Non-US ³	2.43%	\$0.10			
• Credit Tier 2 Non-US ³	3.05%	\$0.10	YES		
• Credit Tier 3 Non-US ³	3.70%	\$0.10	YES		
• Credit Non-Swipe Tier 1 Non-US ³	2.43%	\$0.10			
• Credit Non-Swipe Tier 2 Non-US ³	3.05%	\$0.10	YES		
• Credit Non-Swipe Tier 3 Non-US ³	3.70%	\$0.10	YES		

– continued

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Emerging Market – continued					
• Non-Regulated Consumer Debit	0.79%	\$0.15		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Non-Regulated Consumer Debit Non-Swipe	0.79%	\$0.15		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Non-Regulated Consumer Debit Non-US ³	1.79%	\$0.15		3 Tier 1 – Transaction amount must be less than or equal to \$1200.	3 Tier 2 or Tier 3
• Non-Regulated Consumer Debit Non-Swipe Non-US ³	1.79%	\$0.15		4 Tier 2 – Transaction amount must be between \$1200.01 to \$4,000.	4 Tier 1 or Tier 3
• Non-Regulated Small Business Debit	1.99%	\$0.10		5 Tier 3 – Transaction amount must be greater than \$4,000.	5 Tier 1 or Tier 2
• Non-Regulated Small Business Debit Non-Swipe	1.99%	\$0.10			
• Non-Regulated Small Business Debit Non-US ³	2.99%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-Swipe Non-US ³	2.99%	\$0.10	YES		
• Regulated Consumer Debit	0.04%	\$0.25			
• Regulated Small Business Debit	0.04%	\$0.25			

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Services & Professional Services					
<p>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), Electric Vehicle Charging (MCC 5552), ● 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), Securities Brokers/Dealers (fee only) (MCC 6211), ● Real Estate Agents and Managers – Rentals (MCC 6513), Non-Financial Institutions – Stored Value Card Purchase/Load (MCC 6540), ● 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).</p>					
• Credit Base Micro	2.00%	\$0.02		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Credit Base Tier 0	1.60%	\$0.04		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Credit Base Tier 1	1.70%	\$0.10		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	2.00%	\$0.10		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	2.40%	\$0.10	YES	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	2.30%	\$0.02	YES	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	1.90%	\$0.04		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	2.00%	\$0.10			
• Credit Non-Swipe ² Tier 2	2.30%	\$0.10	YES		
• Credit Non-Swipe ² Tier 3	2.70%	\$0.10	YES		

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Services & Professional Services – continued					
• Credit Micro Non-US ³	3.00%	\$0.02	YES	1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Credit Tier 0 Non-US ³	2.60%	\$0.04		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Credit Tier 1 Non-US ³	2.70%	\$0.10	YES	3 Micro – Transaction amount must be less than or equal to \$5.	3 Tier 0, Tier 1, Tier 2 or Tier 3
• Credit Tier 2 Non-US ³	3.00%	\$0.10	YES	4 Tier 0 – Transaction amount must be between \$5.01 to \$15.	4 Micro, Tier 1, Tier 2 or Tier 3
• Credit Tier 3 Non-US ³	3.40%	\$0.10	YES	5 Tier 1 – Transaction amount must be between \$15.01 to \$250.	5 Micro, Tier 0, Tier 2 or Tier 3
• Credit Non-Swipe ² Micro Non-US ³	3.30%	\$0.02	YES	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 Non-US ³	2.90%	\$0.04	YES	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 Non-US ³	3.00%	\$0.10	YES		
• Credit Non-Swipe ² Tier 2 Non-US ³	3.30%	\$0.10	YES		
• Credit Non-Swipe ² Tier 3 Non-US ³	3.70%	\$0.10	YES		
• Non-Regulated Consumer Debit	0.99%	\$0.15			
• Non-Regulated Consumer Debit Non-Swipe ²	1.29%	\$0.15			
• Non-Regulated Consumer Debit Non-US ³	1.99%	\$0.15			
• Non-Regulated Consumer Debit Non-Swipe ² Non-US ³	2.29%	\$0.15	YES		
• Non-Regulated Small Business Debit	1.94%	\$0.10			
• Non-Regulated Small Business Debit Non-Swipe ²	2.24%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-US ³	2.94%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-Swipe ² Non-US ³	3.24%	\$0.10	YES		
• Regulated Consumer Debit	0.04%	\$0.25			
• Regulated Small Business Debit	0.04%	\$0.25			

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria ¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic ¹ 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	2.25%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Credit Base Tier 2	2.60%	\$0.10		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Credit Base Tier 3	3.00%	\$0.10	YES	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	2.55%	\$0.10	YES	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	2.90%	\$0.10	YES	5 Tier 3 – Transaction amount must be greater than \$1,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe ² Tier 3	3.30%	\$0.10	YES		
• Credit Tier 1 Non-US ³	3.25%	\$0.10	YES		
• Credit Tier 2 Non-US ³	3.60%	\$0.10	YES		
• Credit Tier 3 Non-US ³	4.00%	\$0.10	YES		
• Credit Non-Swipe ² Tier 1 Non-US ³	3.55%	\$0.10	YES		
• Credit Non-Swipe ² Tier 2 Non-US ³	3.90%	\$0.10	YES		
• Credit Non-Swipe ² Tier 3 Non-US ³	4.30%	\$0.10	YES		

– continued

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Travel & Entertainment – continued					
• Non-Regulated Consumer Debit	1.19%	\$0.15		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Non-Regulated Consumer Debit Non-Swipe ²	1.49%	\$0.15		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Non-Regulated Consumer Debit Non-US ³	2.19%	\$0.15	YES	3 Tier 1 – Transaction amount must be less than or equal to \$100.	3 Tier 2 or Tier 3
• Non-Regulated Consumer Debit Non-Swipe ² Non-US ³	2.49%	\$0.15	YES	4 Tier 2 – Transaction amount must be between \$100.01 to \$1,000.	4 Tier 1 or Tier 3
• Non-Regulated Small Business Debit	1.99%	\$0.10		5 Tier 3 – Transaction amount must be greater than \$1,000.	5 Tier 1 or Tier 2
• Non-Regulated Small Business Debit Non-Swipe ²	2.29%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-US ³	2.99%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-Swipe ² Non-US ³	3.29%	\$0.10	YES		
• Regulated Consumer Debit	0.04%	\$0.25			
• Regulated Small Business Debit	0.04%	\$0.25			

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria ¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic ¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Education					
Eligible: 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).					
• Credit Base Tier 1	1.45%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Credit Base Tier 2	1.80%	\$0.10		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Credit Base Tier 3	2.05%	\$0.10	YES	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	1.75%	\$0.10		4 Tier 2 – Transaction amount must be between \$100.01 to \$3,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe ² Tier 2	2.10%	\$0.10	YES	5 Tier 3 – Transaction amount must be greater than \$3,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe ² Tier 3	2.35%	\$0.10	YES		
• Credit Tier 1 Non-US ³	2.45%	\$0.10			
• Credit Tier 2 Non-US ³	2.80%	\$0.10	YES		
• Credit Tier 3 Non-US ³	3.05%	\$0.10	YES		
• Credit Non-Swipe ² Tier 1 Non-US ³	2.75%	\$0.10	YES		
• Credit Non-Swipe ² Tier 2 Non-US ³	3.10%	\$0.10	YES		
• Credit Non-Swipe ² Tier 3 Non-US ³	3.35%	\$0.10	YES		

– continued

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Education – continued					
• Non-Regulated Consumer Debit	0.79%	\$0.15		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Non-Regulated Consumer Debit Non-Swipe ²	1.09%	\$0.15		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Non-Regulated Consumer Debit Non-US ³	1.79%	\$0.15		3 Tier 1 – Transaction amount must be less than or equal to \$100.	3 Tier 2 or Tier 3
• Non-Regulated Consumer Debit Non-Swipe ² Non-US ³	2.09%	\$0.15	YES	4 Tier 2 – Transaction amount must be between \$100.01 to \$3,000.	4 Tier 1 or Tier 3
• Non-Regulated Small Business Debit	1.99%	\$0.10		5 Tier 3 – Transaction amount must be greater than \$3,000.	5 Tier 1 or Tier 2
• Non-Regulated Small Business Debit Non-Swipe ²	2.29%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-US ³	2.99%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-Swipe ² Non-US ³	3.29%	\$0.10	YES		
• Regulated Consumer Debit	0.04%	\$0.25			
• Regulated Small Business Debit	0.04%	\$0.25			

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria ¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic ¹ 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).					
• Credit Base Tier 1	1.55%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Credit Base Tier 2	1.70%	\$0.10		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Credit Base Tier 3	1.90%	\$0.10		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	1.85%	\$0.10		4 Tier 2 – Transaction amount must be between \$100.01 to \$3,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe ² Tier 2	2.00%	\$0.10	YES	5 Tier 3 – Transaction amount must be greater than \$3,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe ² Tier 3	2.20%	\$0.10	YES		
• Credit Tier 1 Non-US ³	2.55%	\$0.10			
• Credit Tier 2 Non-US ³	2.70%	\$0.10	YES		
• Credit Tier 3 Non-US ³	2.90%	\$0.10	YES		
• Credit Non-Swipe ² Tier 1 Non-US ³	2.85%	\$0.10	YES		
• Credit Non-Swipe ² Tier 2 Non-US ³	3.00%	\$0.10	YES		
• Credit Non-Swipe ² Tier 3 Non-US ³	3.20%	\$0.10	YES		

– continued

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria ¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic ¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Government – continued					
• Non-Regulated Consumer Debit	0.79%	\$0.15		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Non-Regulated Consumer Debit Non-Swipe ²	1.09%	\$0.15		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Non-Regulated Consumer Debit Non-US ³	1.79%	\$0.15		3 Tier 1 – Transaction amount must be less than or equal to \$100.	3 Tier 2 or Tier 3
• Non-Regulated Consumer Debit Non-Swipe ² Non-US ³	2.09%	\$0.15	YES	4 Tier 2 – Transaction amount must be between \$100.01 to \$3,000.	4 Tier 1 or Tier 3
• Non-Regulated Small Business Debit	1.99%	\$0.10		5 Tier 3 – Transaction amount must be greater than \$3,000.	5 Tier 1 or Tier 2
• Non-Regulated Small Business Debit Non-Swipe ²	2.29%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-US ³	2.99%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-Swipe ² Non-US ³	3.29%	\$0.10	YES		
• Regulated Consumer Debit	0.04%	\$0.25			
• Regulated Small Business Debit	0.04%	\$0.25			

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria ¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic ¹ 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).					
• Credit Base Tier 1	1.50%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Credit Base Tier 2	1.85%	\$0.10		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Credit Base Tier 3	2.30%	\$0.10	YES	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	1.80%	\$0.10		4 Tier 2 – Transaction amount must be between \$100.01 to \$3,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe ² Tier 2	2.15%	\$0.10	YES	5 Tier 3 – Transaction amount must be greater than \$3,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe ² Tier 3	2.60%	\$0.10	YES		
• Credit Tier 1 Non-US ³	2.50%	\$0.10			
• Credit Tier 2 Non-US ³	2.85%	\$0.10	YES		
• Credit Tier 3 Non-US ³	3.30%	\$0.10	YES		
• Credit Non-Swipe ² Tier 1 Non-US ³	2.80%	\$0.10	YES		
• Credit Non-Swipe ² Tier 2 Non-US ³	3.15%	\$0.10	YES		
• Credit Non-Swipe ² Tier 3 Non-US ³	3.60%	\$0.10	YES		

– continued

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Other – continued					
• Non-Regulated Consumer Debit	0.99%	\$0.15		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Non-Regulated Consumer Debit Non-Swipe ²	1.29%	\$0.15		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Non-Regulated Consumer Debit Non-US ³	1.99%	\$0.15		3 Tier 1 – Transaction amount must be less than or equal to \$100.	3 Tier 2 or Tier 3
• Non-Regulated Consumer Debit Non-Swipe ² Non-US ³	2.29%	\$0.15	YES	4 Tier 2 – Transaction amount must be between \$100.01 to \$3,000.	4 Tier 1 or Tier 3
• Non-Regulated Small Business Debit	1.94%	\$0.10		5 Tier 3 – Transaction amount must be greater than \$3,000.	5 Tier 1 or Tier 2
• Non-Regulated Small Business Debit Non-Swipe ²	2.24%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-US ³	2.94%	\$0.10	YES		
• Non-Regulated Small Business Debit Non-Swipe ² Non-US ³	3.24%	\$0.10	YES		
• Regulated Consumer Debit	0.04%	\$0.25			
• Regulated Small Business Debit	0.04%	\$0.25			

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria ¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic ¹ Refers to the card products listed in the Card type column unless otherwise indicated.
Prepaid					
<i>Eligible:</i> All Industries.					
• Credit Base Tier 1	1.35%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Credit Base Tier 2	1.70%	\$0.10		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Credit Base Tier 3	2.15%	\$0.10	YES	3 Tier 1 – Transaction amount must be less than or equal to \$75.	3 Tier 2 or Tier 3
• Credit Non-Swipe ² Tier 1	1.65%	\$0.10		4 Tier 2 – Transaction amount must be between \$75.01 to \$1,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe ² Tier 2	2.00%	\$0.10	YES	5 Tier 3 – Transaction amount must be greater than \$1,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe ² Tier 3	2.45%	\$0.10	YES		
• Credit Tier 1 Non-US ³	2.35%	\$0.10	YES		
• Credit Tier 2 Non-US ³	2.70%	\$0.10	YES		
• Credit Tier 3 Non-US ³	3.15%	\$0.10	YES		
• Credit Non-Swipe ² Tier 1 Non-US ³	2.65%	\$0.10	YES		
• Credit Non-Swipe ² Tier 2 Non-US ³	3.00%	\$0.10	YES		
• Credit Non-Swipe ² Tier 3 Non-US ³	3.45%	\$0.10	YES		

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing • Card type	Rate	Per-item fee	ICF applies	Primary qualification criteria ¹ Applies to the card products listed in the Card type column unless otherwise indicated.	Next program pricing logic ¹ 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).					
• Credit Base Tier 1	1.35%	\$0.10		1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
• Credit Base Tier 2	1.70%	\$0.10		2 Obtain and pass 1 valid electronic authorization. ⁴	2 N/A
• Credit Base Tier 3	2.15%	\$0.10	YES	3 Tier 1 – Transaction amount must be less than or equal to \$75.	3 Tier 2 or Tier 3
• Credit Non-Swipe Tier 1	1.35%	\$0.10		4 Tier 2 – Transaction amount must be between \$75.01 to \$1,000.	4 Tier 1 or Tier 3
• Credit Non-Swipe Tier 2	1.70%	\$0.10		5 Tier 3 – Transaction amount must be greater than \$1,000.	5 Tier 1 or Tier 2
• Credit Non-Swipe Tier 3	2.15%	\$0.10	YES		
• Credit Tier 1 Non-US ³	2.35%	\$0.10	YES		
• Credit Tier 2 Non-US ³	2.70%	\$0.10	YES		
• Credit Tier 3 Non-US ³	3.15%	\$0.10	YES		
• Credit Non-Swipe Tier 1 Non-US ³	2.35%	\$0.10	YES		
• Credit Non-Swipe Tier 2 Non-US ³	2.70%	\$0.10	YES		
• Credit Non-Swipe Tier 3 Non-US ³	3.15%	\$0.10	YES		
Refund					
<i>Eligible:</i> All Industries.					
• Credit	0.00%	\$0.00		1 Refund transactions only.	1 N/A
• Prepaid	0.00%	\$0.00			

Wells Fargo Merchant Services pricing for American Express® OptBlue programs

■ = New category or qualification

● = MCC change

▼ = Rate or fee decrease

▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

American Express OptBlue footnotes

1. The numeric bullet point in the "Primary qualification criteria" column corresponds to the numeric bullet point in the "Next program pricing logic" column within the same row. This column lists the next possible program pricing 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 – Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered. If a transaction is not magnetic stripe, contactless, chip data read, or key-entered, then the next downgrade program pricing would be N/A when looking at the corresponding numeric bullet point in the "Next program pricing 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 of 1.00%.
4. 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 of 0.75%.