

Sample Information of Interchange, Assessment, and Processing Fees

Interchange fees are set individually by Visa, MasterCard, Discover and American Express and they are universally applied to all merchants. This fee is made up of a fixed per item fee and a percentage based fee and is determined by Card Type (Consumer, Corporate Rewards, etc.), Merchant's Business Type (Retail, Gov't, Utilities, etc.), how card data was obtained (at Point of Sale, via the Internet, etc.); Data requested/obtained/processed by merchant (Address verification), and Timeliness of settlement of transactions. This fee component is non-negotiable, and is paid to the cardholder's card issuing bank. See "Interchange" tab for Interchange rates/structure established by Visa.

Please note that because Visa cards are used by more than 75% of agency customers, we've only provided Visa's Interchange rates under the "Interchange" tab. If you would like to see the other card associations' schedules, we will provide those to you.

EXAMPLES OF INTERCHANGE RATES for a \$50 Transaction processed with different card types used by customers via the Internet and Point of Sale:

Internet Interchange Rates

Interchange Category	Per item	Rate	Dollars	Count	Interchange
Comm CNP C	\$0.10	2.65%	\$50.00	1	\$1.43
RTL2 CNP	\$0.05	1.43%	\$50.00	1	\$0.77
RTL2 CNP PP	\$0.15	0.65%	\$50.00	1	\$0.48
RTL2 CNPDMX	\$2.00	0.00%	\$50.00	1	\$2.00
CNP BUS DR	\$0.22	0.05%	\$50.00	1	\$0.25
CNP BUSENH	\$0.15	2.45%	\$50.00	1	\$1.38

Point of Sale Interchange Rates

Interchange Category	Per item	Rate	Dollars	Count	Interchange
Retail DR	\$0.22	0.05%	\$50.00	1	\$0.25
Retail PP	\$0.15	1.15%	\$50.00	1	\$0.73
Rewards	\$0.10	1.65%	\$50.00	1	\$0.93
CP BUSDB	\$0.10	1.70%	\$50.00	1	\$0.95
CPS Retail	\$0.10	1.51%	\$50.00	1	\$0.86
COM RET B	\$0.10	2.20%	\$50.00	1	\$1.20

Assessment Fees are set individually by Visa, MasterCard, Discover and American Express. This fee component is non-negotiable, and is paid to Visa, MasterCard, Discover, and American Express.

EXAMPLES OF ASSESSMENT FEES may include a per item rate and/or an item percentage rate. Examples of Assessment fees include but are not limited to:

Assessment Description	Item Percentage	Per Item
	Rate	Rate
Assessment Fee	0.1300%	
Network Access Charge		\$0.0025
Acquirer Processing Fee		\$0.0195

Processing Fees are retained by the Processor (U.S. Bank/Elavon for State of Oregon). This fee component is negotiable and is negotiated by Treasury on behalf of State Agencies. The fee is currently \$0.07 per transaction.

EXAMPLES OF PROCESSING FEES:

Processing Fee Description	Fee Per Item
Visa Processing Fee	\$0.07
MasterCard Processing Fee	\$0.07
Discover Processing Fee	\$0.07
American Express Processing Fee	\$0.07

Sample Transactions reflecting impact of Interchange, Assessment, and Processing Fees on Total Merchant Card Fees

Please keep in mind that the following are just examples and Total Merchant Card Fees could change if the customer uses a different card type.

Key points to note:

The Processing Fee is always \$0.07 per transaction and does not fluctuate based on the Sale Amount. This is the amount that is paid to U.S. Bank/Elavon.

The Interchange fees fluctuate based on the Total Sale Amount and are the largest portion of the Total Merchant Card Fee, which are paid to a cardholder's card issuing bank.

The Assessment fees fluctuate based on the Total Sale Amount and is paid to the Card Associations: Visa, MasterCard, Discover, and American Express.

Card Type	Sale Amount	Interchange per tran	Interchange Percent	Total Interchange	Assessment	U.S. Bank Processing Fee	Total Merchant Card Fee
C DATA I F	\$999,511.69	\$0.10	2.65%	\$26,487.16	\$1,299.37	\$0.07	\$27,786.60
C DATA I F	\$3,000.00	\$0.10	2.65%	\$79.10	\$3.90	\$0.07	\$83.07
RTL2 CNP	\$50.00	\$0.05	1.43%	\$0.77	\$0.065	\$0.07	\$0.91
Rewards	\$50.00	\$0.10	1.65%	\$0.93	\$0.065	\$0.07	\$1.07

VISA Interchange Categories (US)

CONSUMER & COMMERCIAL Interchange Category	MPS SHORT DESC	Chg Type	Oct 2014		Jan 2015	
			% Rate	+ Per Item	% Rate	+ Per Item
CPS Retail	CPS RETAIL	1056	1.51%	+\$0.10	1.51%	+\$0.10
CPS Rewards 1	REWARDS 1	1093	1.65%	+\$0.10	1.65%	+\$0.10
CPS Rewards 2	REWARDS 2	1094	1.95%	+\$0.10	1.95%	+\$0.10
CPS Rewards 2 T&E	REWDS2 T&E	1095	1.95%	+\$0.10	1.95%	+\$0.10
CPS Card Not Present	CPS CRD NP	1067	1.80%	+\$0.10	1.80%	+\$0.10
CPS Retail Key Entered	CPS KEYED	1069	1.80%	+\$0.10	1.80%	+\$0.10
CPS Small Ticket	SMALL TKT	1084	1.65%	+\$0.04	1.65%	+\$0.04
CPS Restaurant	RESTAURANT	1085	1.54%	+\$0.10	1.54%	+\$0.10
EIRF	EIRF	1059	2.30%	+\$0.10	2.30%	+\$0.10
Standard	CONS STND	1683	2.70%	+\$0.10	2.70%	+\$0.10
Utility***	UTILITY	1092	0.00%	+\$0.75	0.00%	+\$0.75
CPS Retail 2 Card Present	RTL2 CP	1050	1.43%	+\$0.05	1.43%	+\$0.05
CPS Retail 2 Card Not Present	RTL2 CNP	1060	1.43%	+\$0.05	1.43%	+\$0.05
CPS Retail Tier 1	RETAIL TR1	1009	1.43%	+\$0.10	1.43%	+\$0.10
CPS Retail Tier 2	RETAIL TR2	1036	1.47%	+\$0.10	1.47%	+\$0.10
CPS Retail Tier 3	RETAIL TR3	1037	1.51%	+\$0.10	1.51%	+\$0.10
CPS Supermarket	VI SUPRMKT	1053	1.22%	+\$0.05	1.22%	+\$0.05
CPS Supermarket Tier 1	SUPRMKTTR1	1010	1.15%	+\$0.05	1.15%	+\$0.05
CPS Supermarket Tier 2	SUPRMKTTR2	1038	1.20%	+\$0.05	1.20%	+\$0.05
CPS Supermarket Tier 3	SUPRMKTTR3	1039	1.22%	+\$0.05	1.22%	+\$0.05
CPS Charity	CPSCHARITY	7800	1.35%	+\$0.05	1.35%	+\$0.05
CPS Hotel CNP	CPS HTL-NP	1063	1.54%	+\$0.10	1.54%	+\$0.10
CPS Hotel CP	CPS HOTEL	1064	1.54%	+\$0.10	1.54%	+\$0.10
CPS Car Rental CNP	CPS CAR-NP	1065	1.54%	+\$0.10	1.54%	+\$0.10
CPS Car Rental CP	CPS CAR	1066	1.54%	+\$0.10	1.54%	+\$0.10
CPS Retail Service Station	CPS SVCSTN	1086	1.15%	+\$0.25	1.15%	+\$0.25
CPS E-commerce Basic	ECOM BASIC	1051	1.80%	+\$0.10	1.80%	+\$0.10
CPS E-commerce Preferred	ECOM PREF	1052	1.80%	+\$0.10	1.80%	+\$0.10
CPS E-commerce Preferred - Hotel	ECOM PFHTL	1082	1.54%	+\$0.10	1.54%	+\$0.10
CPS E-commerce Preferred - Auto Rental	ECOM PFCAR	1083	1.54%	+\$0.10	1.54%	+\$0.10
CPS E-commerce Preferred - Pass Transport	ECOM PF PT	1081	1.70%	+\$0.10	1.70%	+\$0.10
CPS Account Funding	CPS ACCTFD	1055	2.14%	+\$0.10	2.14%	+\$0.10
CPS/Recurring Bill Payment	RECUR PMT	8038	1.43%	+\$0.05	1.43%	+\$0.05
GSA G2G	GSA G2G	1654	1.65%	+\$0.10	1.65%	+\$0.10
GSA Large Ticket	GSA LG TKT	1014	1.20%	+\$39.00	1.20%	+\$39.00
Purchasing Large Ticket	PUR LG TKT	1015	1.45%	+\$35.00	1.45%	+\$35.00
CPS Automated Fuel	CPS AFD	1068	1.15%	+\$0.25	1.15%	+\$0.25
CPS Passenger Transport - Card Present	CPS AIR CP	1061	1.70%	+\$0.10	1.70%	+\$0.10

CPS Passenger Transport - Card Not Present	CPSAIR CNP	7832	1.70%	+	\$0.10	1.70%	+	\$0.10
CPS Automated Fuel Max	CPSAFDMAX	7860	0.00%	+	\$1.10	0.00%	+	\$1.10
CPS Retail Service Station Max	CPSSVCMAX	7861	0.00%	+	\$1.10	0.00%	+	\$1.10
EIRF Fuel Consumer Max	EIRFFUELMX	7863	0.00%	+	\$1.10	0.00%	+	\$1.10
Purchasing Card - Large Purch Advantage 1	PURCH LPA1	7816	0.70%	+	\$49.50	0.70%	+	\$49.50
Purchasing Card - Large Purch Advantage 2	PURCH LPA2	7817	0.60%	+	\$52.50	0.60%	+	\$52.50
Purchasing Card - Large Purch Advantage 3	PURCH LPA3	7818	0.50%	+	\$55.50	0.50%	+	\$55.50
Purchasing Card - Large Purch Advantage 4	PURCH LPA4	7819	0.40%	+	\$58.50	0.40%	+	\$58.50
Purchasing Card Level III Data Rate	COMM L3 P	1088	1.85%	+	\$0.10	1.85%	+	\$0.10
Corporate Card Level III Data Rate	COMM L3 C	7812	1.85%	+	\$0.10	1.85%	+	\$0.10
Corporate Card Level II Data Rate	US CORP L2	1687	2.05%	+	\$0.10	2.05%	+	\$0.10
Business Card Level II Data Rate	US COMM L2	1087	2.05%	+	\$0.10	2.05%	+	\$0.10
Purchasing Card Level II Data Rate	USCOMML2 P	1681	2.05%	+	\$0.10	2.05%	+	\$0.10
Commercial Card Retail - Corporate	COM RET C	1600	2.50%	+	\$0.10	2.50%	+	\$0.10
Commercial Card Retail - Business	COM RET B	1653	2.20%	+	\$0.10	2.20%	+	\$0.10
Commercial Card Retail - Purchasing	COM RET P	1650	2.50%	+	\$0.10	2.50%	+	\$0.10
Commercial Card Business to Business - Corporate	COM B2B C	1601	2.55%	+	\$0.10	2.55%	+	\$0.10
Commercial Card Business to Business - Business	COM B2B B	1652	2.10%	+	\$0.10	2.10%	+	\$0.10
Commercial Card Business to Business - Purchasing	COM B2B P	1651	2.55%	+	\$0.10	2.55%	+	\$0.10
Purchasing Card - Card Not Present	COMM CNP P	1604	2.65%	+	\$0.10	2.65%	+	\$0.10
Business Card - Card Not Present	COMM CNP B	1602	2.25%	+	\$0.10	2.25%	+	\$0.10
Corporate Card - Card Not Present	COMM CNP C	1603	2.65%	+	\$0.10	2.65%	+	\$0.10
Utility Business	UTILITY BUS	1692	0.00%	+	\$1.50	0.00%	+	\$1.50
Purchasing Electronic with Data	PURCH ELEC	1688	2.95%	+	\$0.10	2.95%	+	\$0.10
Corporate Electronic with Data	CORPELCDAT	7813	2.95%	+	\$0.10	2.95%	+	\$0.10
Purchasing Card Electronic	COM ELEC P	1686	2.95%	+	\$0.10	2.95%	+	\$0.10
Business Card Electronic	COM ELEC B	1685	2.40%	+	\$0.10	2.40%	+	\$0.10
Corporate Card Electronic	COM ELEC C	1684	2.95%	+	\$0.10	2.95%	+	\$0.10
Purchasing Card Travel Service	COMMTRVL P	7815	2.55%	+	\$0.10	2.55%	+	\$0.10
Corporate Card Travel Service	COMMTRVL C	7814	2.55%	+	\$0.10	2.55%	+	\$0.10
Purchasing Card Standard	STND PURCH	7838	2.95%	+	\$0.10	2.95%	+	\$0.10
Business Card Standard	STND BUS	7839	2.95%	+	\$0.20	2.95%	+	\$0.20
Corporate Card Standard	STND CORP	1682	2.95%	+	\$0.10	2.95%	+	\$0.10
Signature Preferred Card Not Present	VSP CNP	1674	2.40%	+	\$0.10	2.40%	+	\$0.10
Signature Preferred Retail	VSP RTL	1675	2.10%	+	\$0.10	2.10%	+	\$0.10
Signature Preferred B2B	VSP B2B	1676	2.10%	+	\$0.10	2.10%	+	\$0.10
Signature Preferred Electronic	VSP ELEC	1678	2.40%	+	\$0.10	2.40%	+	\$0.10
Signature Preferred Standard	VSP STND	1677	2.95%	+	\$0.10	2.95%	+	\$0.10
International Commercial Card	V INTLCOMM	1660	2.00%	+	\$0.00	2.00%	+	\$0.00
International Electronic	V INTLELCT	1661	1.10%	+	\$0.00	1.10%	+	\$0.00
International Issuer Chip	V INTLCHIP	1662	1.20%	+	\$0.00	1.20%	+	\$0.00
International Acquirer Chip	V INTLACQR	1663	1.00%	+	\$0.00	1.00%	+	\$0.00
International Standard	V INTLSTND	1664	1.60%	+	\$0.00	1.60%	+	\$0.00

International Airline	V INTL AIR	1665	1.10%	+	\$0.00	1.10%	+	\$0.00
International Infinite Card	V INTLINFN	1666	1.97%	+	\$0.00	1.97%	+	\$0.00
International Signature Card	V INTLSIGN	1667	1.80%	+	\$0.00	1.80%	+	\$0.00
International Secure E-Commerce	V INTLSECR	1668	1.44%	+	\$0.00	1.44%	+	\$0.00
International Merchant E-Commerce	V INTLECOM	1669	1.44%	+	\$0.00	1.44%	+	\$0.00
International Premium Card	V INTLPREM	1388	1.80%	+	\$0.00	1.80%	+	\$0.00
International Super Premium Card	INTLSUPPRM	1391	1.97%	+	\$0.00	1.97%	+	\$0.00
Signature Card Electronic	SIGN EIRF	1012	2.30%	+	\$0.10	2.30%	+	\$0.10
Signature Card Standard	SIGN STND	1011	2.70%	+	\$0.10	2.70%	+	\$0.10
Signature Preferred - Fuel	VSP FUEL	1468	1.15%	+	\$0.25	1.15%	+	\$0.25
Signature Preferred - Fuel Max	VSPFUELMAX	7862	0.00%	+	\$1.10	0.00%	+	\$1.10
Signature Preferred Standard - Fuel Max	VSPSTNDFMX	7864	0.00%	+	\$1.10	0.00%	+	\$1.10
Spend Qualified T&E	T&E SQ	7596	2.40%	+	\$0.10	2.40%	+	\$0.10
Spend Qualified Retail	RETAIL SQ	7597	2.10%	+	\$0.10	2.10%	+	\$0.10
Spend Qualified CNP	CNP SQ	7598	2.40%	+	\$0.10	2.40%	+	\$0.10
Spend Qualified Fuel	FUEL SQ	7599	1.15%	+	\$0.25	1.15%	+	\$0.25
Spend Qualified Fuel Max	FUELSQ MAX	7995	0.00%	+	\$1.10	0.00%	+	\$1.10
Spend Qualified B2B	B2B SQ	7996	2.10%	+	\$0.10	2.10%	+	\$0.10
Spend Qualified Standard	STND SQ	7997	2.95%	+	\$0.10	2.95%	+	\$0.10
Spend Qualified Standard Fuel Max	STND SQMAX	7998	0.00%	+	\$1.10	0.00%	+	\$1.10
Cash Advance	CASH ADV	70	0.00%	+	-\$2.00	0.00%	+	-\$2.00
International Cash Advance	INTLCASHAD	75	-0.33%	+	-\$1.75	-0.33%	+	-\$1.75
Consumer Credit Vouchers	US CR CONS	1077	1.76%	+	\$0.00	1.76%	+	\$0.00
Commercial Card Credit Vouchers	US CR COMM	1078	2.35%	+	\$0.00	2.35%	+	\$0.00
Consumer MO/TO Credit Vouchers*	US CR MOTO	1079	2.05%	+	\$0.00	2.05%	+	\$0.00
Passenger Transport Credit Vouchers (Cons/Comm)	US CR PASS	1076	2.33%	+	\$0.00	2.33%	+	\$0.00
Commercial Credit Voucher - Purchasing GSA 1	CRVCHRGSA1	7981	2.35%	+	\$0.00	2.35%	+	\$0.00
Commercial Credit Voucher - Purchasing GSA 2	CRVCHRGSA2	7982	2.15%	+	\$0.00	2.15%	+	\$0.00
Commercial Credit Voucher - Purchasing GSA 3	CRVCHRGSA3	7983	2.00%	+	\$0.00	2.00%	+	\$0.00
Commercial Credit Voucher - Purchasing GSA 4	CRVCHRGSA4	7984	1.80%	+	\$0.00	1.80%	+	\$0.00
Commercial Credit Voucher - Purchasing GSA 5	CRVCHRGSA5	7985	1.80%	+	\$0.00	1.80%	+	\$0.00
Commercial Credit Voucher - Purchasing 1	CRVCHRPUR1	7986	2.40%	+	\$0.00	2.40%	+	\$0.00
Commercial Credit Voucher - Purchasing 2	CRVCHRPUR2	7987	2.30%	+	\$0.00	2.30%	+	\$0.00
Commercial Credit Voucher - Purchasing 3	CRVCHRPUR3	7988	2.20%	+	\$0.00	2.20%	+	\$0.00
Commercial Credit Voucher - Purchasing 4	CRVCHRPUR4	7989	2.00%	+	\$0.00	2.00%	+	\$0.00
Commercial Credit Voucher - Purchasing 5	CRVCHRPUR5	7990	1.80%	+	\$0.00	1.80%	+	\$0.00
Commercial Level II - Bus Enh	LVL2BUSENH	7801	2.05%	+	\$0.10	2.05%	+	\$0.10
Commercial CNP - Bus Enh	CNP BUSENH	7802	2.45%	+	\$0.15	2.45%	+	\$0.15
Commercial Retail - Bus Enh	RETLBUSENH	7803	2.30%	+	\$0.10	2.30%	+	\$0.10
Commercial B2B - Bus Enh	B2B BUSENH	7804	2.25%	+	\$0.10	2.25%	+	\$0.10
Commercial Electronic - Bus Enh	ELECBUSENH	7805	2.75%	+	\$0.15	2.75%	+	\$0.15
Commercial Standard - Bus Enh	STNDBUSENH	7840	2.95%	+	\$0.20	2.95%	+	\$0.20
Commercial Level II - Bus Sign	LVL2 BSIGN	7806	2.05%	+	\$0.10	2.05%	+	\$0.10

Commercial CNP - Bus Sign	CNP BSIGN	7807	2.60%	+	\$0.20	2.60%	+	\$0.20
Commercial Retail - Bus Sign	RETL BSIGN	7808	2.40%	+	\$0.10	2.40%	+	\$0.10
Commercial B2B - Bus Sign	B2B BSIGN	7809	2.40%	+	\$0.10	2.40%	+	\$0.10
Commercial Electronic - Bus Sign	ELEC BSIGN	7810	2.85%	+	\$0.20	2.85%	+	\$0.20
Commercial Standard - Bus Sign	STND BSIGN	7841	2.95%	+	\$0.20	2.95%	+	\$0.20
Private Label Basic	USPL BASIC	7292	0.00%	+	\$0.00	0.00%	+	\$0.00
Private Label Standard	USPL STND	7293	1.75%	+	\$0.20	1.75%	+	\$0.20
Private Label Enhanced	US PL ENH	7294	5.00%	+	\$0.00	5.00%	+	\$0.00
Private Label Specialized	USPLSPECIL	7295	25.00%	+	\$0.00	25.00%	+	\$0.00
Private Label Premium	US PL PREM	7296	30.00%	+	\$0.00	30.00%	+	\$0.00
International Private Label Basic	INTPLBASIC	7297	0.00%	+	\$0.00	0.00%	+	\$0.00
International Private Label Standard	INTLPLSTND	7298	1.75%	+	\$0.20	1.75%	+	\$0.20
International Private Label Enhanced	INTLPL ENH	7299	5.00%	+	\$0.00	5.00%	+	\$0.00
International Private Label Specialized	INTPLSPECL	7542	25.00%	+	\$0.00	25.00%	+	\$0.00
International Private Label Premium	INTLPLPREM	7543	30.00%	+	\$0.00	30.00%	+	\$0.00

UNREGULATED DEBIT Interchange Category	MPS SHORT DESC	Chg Type	Oct 2014		Jan 2015			
			% Rate +	Per Item	% Rate +	Per Item		
CPS Retail Debit	RETAIL D	1590	0.80%	+	\$0.15	0.80%	+	\$0.15
CPS Card Not Present Debit	CARD NP D	1567	1.65%	+	\$0.15	1.65%	+	\$0.15
CPS Retail Key Entered Debit	KEYED D	1569	1.65%	+	\$0.15	1.65%	+	\$0.15
CPS Small Ticket Debit	SML TKT D	1584	1.55%	+	\$0.04	1.55%	+	\$0.04
CPS Restaurant Debit	RESTRNT D	1585	1.19%	+	\$0.10	1.19%	+	\$0.10
EIRF Debit	EIRF D	1559	1.75%	+	\$0.20	1.75%	+	\$0.20
EIRF Debit Fuel Max	EIRF MAX D	1657	0.00%	+	\$0.95	0.00%	+	\$0.95
Standard Debit	VI STND D	1558	1.90%	+	\$0.25	1.90%	+	\$0.25
CPS Debit Tax Payment	TAX PAYMT	1588	0.65%	+	\$0.15	0.65%	+	\$0.15
CPS Debit Tax Payment - Convenience Fee	TXPYMT FEE	1589	0.00%	+	\$0.00	0.00%	+	\$0.00
Debt Repayment	DEBT REPMT	1587	0.65%	+	\$0.15	0.65%	+	\$0.15
CPS Debit Tax Payment Max	TAXPMT MAX	7158	0.00%	+	\$2.00	0.00%	+	\$2.00
CPS Debt Repayment Max	DEBT PMT MX	7157	0.00%	+	\$2.00	0.00%	+	\$2.00
CPS Supermarket Debit	SM CHK D	1591	0.00%	+	\$0.30	0.00%	+	\$0.30
CPS Retail 2 Card Not Present Debit	RTL2 CNP D	1560	0.65%	+	\$0.15	0.65%	+	\$0.15
CPS Retail 2 Card Not Present Cap Debit	RTL2CNPDMX	7159	0.00%	+	\$2.00	0.00%	+	\$2.00
Utility*** Debit	UTILITY D	1592	0.00%	+	\$0.65	0.00%	+	\$0.65
Utility*** Business Debit	UTLTY BUSD	7979	0.00%	+	\$1.50	0.00%	+	\$1.50
CPS Hotel CNP Debit	HTL-NP D	1563	1.70%	+	\$0.15	1.70%	+	\$0.15
CPS Hotel CP Debit	HOTEL D	1564	1.19%	+	\$0.10	1.19%	+	\$0.10
CPS Car Rental CNP Debit	CAR-NP D	1565	1.70%	+	\$0.15	1.70%	+	\$0.15
CPS Car Rental CP Debit	CAR D	1566	1.19%	+	\$0.10	1.19%	+	\$0.10
CPS Retail Service Station Debit	SVCSTN D	1586	0.80%	+	0.15****	0.80%	+	0.15****
CPS E-commerce Basic Debit	ECOM BC D	1551	1.65%	+	\$0.15	1.65%	+	\$0.15
CPS E-commerce Preferred Debit	ECOM PF D	1552	1.60%	+	\$0.15	1.60%	+	\$0.15

CPS E-commerce Preferred - Hotel Debit	ECM PF H D	1582	1.70%	+	\$0.15	1.70%	+	\$0.15
CPS E-commerce Preferred - Auto Rental Debit	ECM PF C D	1583	1.70%	+	\$0.15	1.70%	+	\$0.15
CPS E-commerce Preferred - Pass Transport Debit	ECM PF P D	1581	1.70%	+	\$0.15	1.70%	+	\$0.15
CPS Account Funding Debit	ACCT FD D	1555	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS Automated Fuel Debit	CPS AFD D	1568	0.80%	+	0.15****	0.80%	+	0.15****
CPS AFD Debit Max	CPSAFDMAXD	1659	0.00%	+	\$0.95	0.00%	+	\$0.95
CPS Service Station Debit Max	SVCSTNMAXD	1658	0.00%	+	\$0.95	0.00%	+	\$0.95
CPS Passenger Transport - Card Present Debit	CPSAIRD CP	1561	1.19%	+	\$0.10	1.19%	+	\$0.10
CPS Passenger Transport - Card Not Present Debit	CPSAIRDCNP	7833	1.70%	+	\$0.15	1.70%	+	\$0.15
Commercial Card Present - Business Debit	CP BUSDB	7835	1.70%	+	\$0.10	1.70%	+	\$0.10
Commercial Card Not Present - Business Debit	CNP BUSDB	7836	2.45%	+	\$0.10	2.45%	+	\$0.10
Commercial Card Standard - Business Debit	STND BUSDB	7837	2.95%	+	\$0.10	2.95%	+	\$0.10
Passenger Transport Credit Vouchers Debit	CR PASS D	1576	0.00%	+	\$0.00	0.00%	+	\$0.00
Consumer Credit Vouchers Debit	CR CONS D	1577	0.00%	+	\$0.00	0.00%	+	\$0.00
Consumer MO/TO Credit Vouchers Debit*	CR MOTO D	1579	0.00%	+	\$0.00	0.00%	+	\$0.00
Credit Voucher Commercial Debit	CR COMM DB	7171	0.00%	+	\$0.00	0.00%	+	\$0.00

REGULATED DEBIT Interchange Category	MPS SHORT DESC	Chg Type	Oct 2014			Jan 2015		
			% Rate	+	Per Item	% Rate	+	Per Item
CPS/Retail Debit Reg	RETAIL D R	7000	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Key Entered Debit Reg	KEYED D R	7004	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Small Ticket Debit Reg	SML TKTD R	7005	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Restaurant Debit Reg	RSTRNT D R	7006	0.05%	+	\$0.22	0.05%	+	\$0.22
EIRF Debit Reg	EIRF D R	7034	0.05%	+	\$0.22	0.05%	+	\$0.22
EIRF Max Debit Reg	EIRFMAX DR	7035	0.05%	+	\$0.22	0.05%	+	\$0.22
Standard Debit Reg	V STND D R	7039	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Supermarket Debit Reg	SPMKT D R	7026	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Supermarket Max Debit Reg	SPMKTMAXDR	7027	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Retail 2 CNP Debit Reg	RTL2CNPD R	7007	0.05%	+	\$0.22	0.05%	+	\$0.22
Utility Debit Reg	V UTLTY DR	7009	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Hotel Card Present DB Reg	HOTEL D R	7010	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Hotel CNP Debit Reg	HTLCNP D R	7011	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Car Rental CP Debit Reg	CAR D R	7012	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Car Rental CNP Debit Reg	CARCNP D R	7013	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Passenger Transport Card Present DB Reg	CPSAIRCPDR	7014	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Passenger Transport Card Not Present DB Reg	AIR CNP DR	7182	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/CNP Debit Reg	CNP D R	7015	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Auto Fuel Dispenser DB Reg	AFD D R	7016	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Auto Fuel Max DB Reg	AFDMAX D R	7017	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Service Station Debit Reg	SVCSTN D R	7018	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Service Stn Max Debit Reg	SVCSTNMXDR	7019	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/E-Commerce Basic Debit Reg	ECOMBC D R	7020	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/E-Comm Preferred Debit Reg	ECOMPF D R	7021	0.05%	+	\$0.22	0.05%	+	\$0.22

CPS/E-Comm - Hotel Debit Reg	ECMPFHD R	7022	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/E-Comm- Car Rental Debit Reg	ECMPFCD R	7023	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/E-Comm Passenger Debit Reg	ECMPFPD R	7024	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Account Funding Debit Reg	ACCT F D R	7025	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Debt Repayment Debit Reg	DEBTPTD R	7031	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Debit Tax Payment Debit Reg	TAXPMT D R	7032	0.05%	+	\$0.22	0.05%	+	\$0.22
Debit Tax Convnc Fee Debit Reg	TXPMTF D R	7033	0.05%	+	\$0.22	0.05%	+	\$0.22
Credit - Passenger Debit Reg	CR PASSD R	7036	0.00%	+	\$0.00	0.00%	+	\$0.00
Credit Non Passenger Debt Reg	CR CONSD R	7037	0.00%	+	\$0.00	0.00%	+	\$0.00
Credit Voucher - Moto Debit Reg	CRMOTOD R	7038	0.00%	+	\$0.00	0.00%	+	\$0.00
Commercial Level II- Debit Reg	COMM L2D R	7040	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Electronic - DB Reg	COMELECD R	7041	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial CNP - Debit Reg	COMCNP D R	7042	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Retail - Debit Reg	COMRET D R	7043	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Bus 2 Bus - Debit Reg	COMB2B D R	7044	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Standard - Debit Reg	COMSTD D R	7045	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Utility - Debit Reg	COMUTY D R	7046	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Card Present - Business Debit Reg	CP BUS DR	7183	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Card Not Present - Business Debit Reg	CNP BUS DR	7184	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Standard - Business Debit Reg	STNDBUS DR	7185	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Level III- Debit Reg	COMML3C DR	7179	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Electronic w/ Data - DB Reg	CRPELCDTDR	7180	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Travel Service - Debit Reg	COMTRVLCDR	7181	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Level III Debit Reg	COMLVL3 DR	7172	0.05%	+	\$0.22	0.05%	+	\$0.22
GSA Large Ticket Debit Reg	GSALGKTDR	7173	0.05%	+	\$0.22	0.05%	+	\$0.22
GSA Gvmnt To Gvmnt Debit Reg	GSA G2G DR	7174	0.05%	+	\$0.22	0.05%	+	\$0.22
Purchasing Large Tkt Debit Reg	LG TKT DR	7175	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial CR Voucher Debit Reg	CRCOMM D R	7047	0.00%	+	\$0.00	0.00%	+	\$0.00
International Commercial Debit Reg	INTLCOMDR	7048	0.05%	+	\$0.22	0.05%	+	\$0.22
International Electronic Debit Reg	INTLELCTDR	7049	0.05%	+	\$0.22	0.05%	+	\$0.22
International Issuer Chip Debit Reg	INTLCHIPDR	7050	0.05%	+	\$0.22	0.05%	+	\$0.22
International Acquirer Chip Debit Reg	INTLACQRDR	7051	0.05%	+	\$0.22	0.05%	+	\$0.22
International Standard Debit Reg	INTLSTNDDR	7052	0.05%	+	\$0.22	0.05%	+	\$0.22
International Electronic Airline DB Reg	INTLAIRDR	7053	0.05%	+	\$0.22	0.05%	+	\$0.22
International Secure Ecomm Debit Reg	INTLSECRDR	7054	0.05%	+	\$0.22	0.05%	+	\$0.22
International Ecomm Merch Debit Reg	INTLECOMDR	7055	0.05%	+	\$0.22	0.05%	+	\$0.22
International Premium Debit Reg	INTLPREMDR	7056	0.05%	+	\$0.22	0.05%	+	\$0.22
International Super Premium Debit Reg	SUPPRMDR	7057	0.05%	+	\$0.22	0.05%	+	\$0.22

Oct 2014

Jan 2015

UNREGULATED PREPAID Interchange Category	MPS SHORT DESC	Chg Type	% Rate	+	Per Item	% Rate	+	Per Item
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CPS/Retail Base Prepaid	RETAIL PP	7132	1.15%	+	\$0.15	1.15%	+	\$0.15
CPS/Restaurant Prepaid	RSTRNT PP	7135	1.15%	+	\$0.15	1.15%	+	\$0.15
CPS/Small Ticket Prepaid	SML TKT PP	7134	1.60%	+	\$0.05	1.60%	+	\$0.05
CPS/CNP Prepaid	CNP PP	7143	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/Key Entered Prepaid	KEYED PP	7133	1.75%	+	\$0.20	1.75%	+	\$0.20
EIRF Prepaid	EIRF PP	7153	1.80%	+	\$0.20	1.80%	+	\$0.20
EIRF Fuel Prepaid Max	EIRFMAX PP	7166	0.00%	+	\$0.95	0.00%	+	\$0.95
Standard Prepaid	V STND PP	7154	1.90%	+	\$0.25	1.90%	+	\$0.25
CPS/Supermarket Prepaid	SPMKT PP	7152	1.15%	+	\$0.15	1.15%	+	\$0.15
CPS/Supermarket Prepaid Max	SPMKTMAXPP	7163	0.00%	+	\$0.35	0.00%	+	\$0.35
CPS/Service Station Prepaid	SVCSTN PP	7145	1.15%	+	\$0.15	1.15%	+	\$0.15
CPS/Service Station Prepaid Max	SVCSTNMXPP	7165	0.00%	+	\$0.95	0.00%	+	\$0.95
CPS/Auto Fuel Dispenser Prepaid	AFD PP	7144	1.15%	+	\$0.15	1.15%	+	\$0.15
CPS/Auto Fuel Dispenser PP Max	AFDMAX PP	7164	0.00%	+	\$0.95	0.00%	+	\$0.95
CPS/Car Rental CNP Prepaid	CARCNP PP	7141	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/Car Rental CP Prepaid	CAR PP	7140	1.15%	+	\$0.15	1.15%	+	\$0.15
CPS/Hotel CNP Prepaid	HTLCNP PP	7139	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/Hotel Card Present Prepaid	HOTEL PP	7138	1.15%	+	\$0.15	1.15%	+	\$0.15
CPS/Passenger Transport Card Present Prepaid	CPSAIRPPCP	7142	1.15%	+	\$0.15	1.15%	+	\$0.15
CPS/Passenger Transport Card Not Present Prepaid	AIR CNP PP	7834	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/Retail 2 CNP Prepaid	RTL2CNP PP	7136	0.65%	+	\$0.15	0.65%	+	\$0.15
CPS/Retail 2 CNP Prepaid Max	RTL2CNPPMX	7161	0.00%	+	\$2.00	0.00%	+	\$2.00
CPS/E-Commerce Basic Prepaid	ECOMBC PP	7146	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/E-Comm Preferred Prepaid	ECOMPF PP	7147	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/E-Comm- Car Rental Prepaid	ECMPFC PP	7149	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/E-Comm - Hotel Prepaid	ECMPFH PP	7148	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/E-Comm Passenger Prepaid	ECMPFP PP	7150	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/Account Funding Prepaid	ACCT F PP	7151	1.80%	+	\$0.20	1.80%	+	\$0.20
Utility Business Prepaid	UTLTYBUSPP	7980	0.00%	+	\$1.50	0.00%	+	\$1.50
Purchasing Large Ticket Prepaid	LRG TKT PP	7978	1.45%	+	\$35.00	1.45%	+	\$35.00
Commercial Card Present - Business Prepaid	CP COMM PP	7975	2.15%	+	\$0.10	2.15%	+	\$0.10
Commercial Card Not Present - Business Prepaid	CNPCOMM PP	7976	2.65%	+	\$0.10	2.65%	+	\$0.10
Commercial Card Standard - Business Prepaid	STNDCOMMPP	7977	2.95%	+	\$0.10	2.95%	+	\$0.10

CARD ASSOCIATION FEES Interchange Category	MPS SHORT DESC	Chg Type	Oct 2014			Jan 2015		
			% Rate	+	Per Item	% Rate	+	Per Item
International Service Assessment	VI ISA	213	0.40%	+	\$0.00	0.40%	+	\$0.00
Cash Advance International Service Assessment	CA ISA FEE	215	0.40%	+	\$0.00	0.40%	+	\$0.00
Account Verification [†]	VI ACTVER	3042	0.00%	+	\$0.0250	0.00%	+	\$0.0250
Mis-Use of Auth [†]	VI MISUSE	3043	0.00%	+	\$0.0450	0.00%	+	\$0.0450
Zero Floor Limit [†]	VI ZEROFL	3044	0.00%	+	\$0.1000	0.00%	+	\$0.1000
NAPF [†]	VI NAPF	3040	0.00%	+	\$0.0195	0.00%	+	\$0.0195

NAPF Debit†	VI NAPF DB	3048	0.00%	+	\$0.0155	0.00%	+	\$0.0155
NAPF Exempt†	APF EXEMPT	3045	0.00%	+	\$0.0000	0.00%	+	\$0.0000
Echeck Acquirer Processing Fee	ECHK APF	3047	0.00%	+	\$0.0000	0.00%	+	\$0.0000
Clearing Access	VI BII ACS	202	0.00%	+	\$0.0025	0.00%	+	\$0.0025
Int'l Acquiring Fee (IAF)	IAF	210	0.45%	+	\$0.0000	0.45%	+	\$0.0000
IAF High Risk	IAF HGHRSK	216	0.90%	+	\$0.0000	0.90%	+	\$0.0000
Assessments %	VI ASMT	200	0.1100%	+	\$0.0000	0.1300%	+	\$0.0000
Visa Debit Assessments	VI ASMT DB	209				0.1100%		\$0.0000
Visa Transaction Integrity Fee (TIF)	VI TIF	207	0.00%	+	\$0.10	0.00%	+	\$0.10
International Service Assessment - Asia Pacific Region	AP ISA	226	0.40%	+	\$0.00	0.40%	+	\$0.00
Cash Advance International Service Assessment - Asia Pacific	CA AP ISA	227	0.40%	+	\$0.00	0.40%	+	\$0.00
International Service Assessment - AP Region Issuer Currency	AP ISA ISS	228	0.80%	+	\$0.00	0.80%	+	\$0.00
International Acquiring Fee - Asia Pacific Region	AP IAF	229	0.20%	+	\$0.00	0.20%	+	\$0.00
Cash Advance International Acquiring Fee - Asia Pacific Region	CA AP IAF	230	0.10%	+	\$0.00	0.10%	+	\$0.00
Fixed Acquirer Network Fee - Table 1A Tier 1**	FANF 1A 1	240	0.00%	+	\$2.90	0.00%	+	\$2.90
Fixed Acquirer Network Fee - Table 1A Tier 2**	FANF 1A 2	241	0.00%	+	\$2.90	0.00%	+	\$2.90
Fixed Acquirer Network Fee - Table 1A Tier 3**	FANF 1A 3	242	0.00%	+	\$2.90	0.00%	+	\$2.90
Fixed Acquirer Network Fee - Table 1A Tier 4**	FANF 1A 4	243	0.00%	+	\$4.00	0.00%	+	\$4.00
Fixed Acquirer Network Fee - Table 1A Tier 5**	FANF 1A 5	244	0.00%	+	\$4.00	0.00%	+	\$4.00
Fixed Acquirer Network Fee - Table 1A Tier 6**	FANF 1A 6	245	0.00%	+	\$4.00	0.00%	+	\$4.00
Fixed Acquirer Network Fee - Table 1A Tier 7**	FANF 1A 7	246	0.00%	+	\$5.00	0.00%	+	\$5.00
Fixed Acquirer Network Fee - Table 1A Tier 8**	FANF 1A 8	247	0.00%	+	\$5.00	0.00%	+	\$5.00
Fixed Acquirer Network Fee - Table 1A Tier 9**	FANF 1A 9	248	0.00%	+	\$8.00	0.00%	+	\$8.00
Fixed Acquirer Network Fee - Table 1A Tier 10**	FANF 1A 10	249	0.00%	+	\$12.00	0.00%	+	\$12.00
Fixed Acquirer Network Fee - Table 1A Tier 11**	FANF 1A 11	250	0.00%	+	\$18.00	0.00%	+	\$18.00
Fixed Acquirer Network Fee - Table 1A Tier 12**	FANF 1A 12	251	0.00%	+	\$25.00	0.00%	+	\$25.00
Fixed Acquirer Network Fee - Table 1A Tier 13**	FANF 1A 13	252	0.00%	+	\$35.00	0.00%	+	\$35.00
Fixed Acquirer Network Fee - Table 1A Tier 14**	FANF 1A 14	253	0.00%	+	\$45.00	0.00%	+	\$45.00
Fixed Acquirer Network Fee - Table 1A Tier 15**	FANF 1A 15	254	0.00%	+	\$55.00	0.00%	+	\$55.00
Fixed Acquirer Network Fee - Table 1A Tier 16**	FANF 1A 16	255	0.00%	+	\$65.00	0.00%	+	\$65.00
Fixed Acquirer Network Fee - Table 1A Tier 17**	FANF 1A 17	256	0.00%	+	\$75.00	0.00%	+	\$75.00
Fixed Acquirer Network Fee - Table 1A Tier 18**	FANF 1A 18	257	0.00%	+	\$85.00	0.00%	+	\$85.00
Fixed Acquirer Network Fee - Table 1B Tier 1**	FANF 1B 1	260	0.00%	+	\$2.00	0.00%	+	\$2.00
Fixed Acquirer Network Fee - Table 1B Tier 2**	FANF 1B 2	261	0.00%	+	\$2.00	0.00%	+	\$2.00
Fixed Acquirer Network Fee - Table 1B Tier 3**	FANF 1B 3	262	0.00%	+	\$2.00	0.00%	+	\$2.00
Fixed Acquirer Network Fee - Table 1B Tier 4**	FANF 1B 4	263	0.00%	+	\$2.90	0.00%	+	\$2.90
Fixed Acquirer Network Fee - Table 1B Tier 5**	FANF 1B 5	264	0.00%	+	\$2.90	0.00%	+	\$2.90
Fixed Acquirer Network Fee - Table 1B Tier 6**	FANF 1B 6	265	0.00%	+	\$2.90	0.00%	+	\$2.90

Fixed Acquirer Network Fee - Table 1B Tier 7**	FANF 1B 7	266	0.00%	+	\$4.00	0.00%	+	\$4.00
Fixed Acquirer Network Fee - Table 1B Tier 8**	FANF 1B 8	267	0.00%	+	\$4.00	0.00%	+	\$4.00
Fixed Acquirer Network Fee - Table 1B Tier 9**	FANF 1B 9	268	0.00%	+	\$6.00	0.00%	+	\$6.00
Fixed Acquirer Network Fee - Table 1B Tier 10**	FANF 1B 10	269	0.00%	+	\$8.00	0.00%	+	\$8.00
Fixed Acquirer Network Fee - Table 1B Tier 11**	FANF 1B 11	270	0.00%	+	\$10.00	0.00%	+	\$10.00
Fixed Acquirer Network Fee - Table 1B Tier 12**	FANF 1B 12	271	0.00%	+	\$14.00	0.00%	+	\$14.00
Fixed Acquirer Network Fee - Table 1B Tier 13**	FANF 1B 13	272	0.00%	+	\$24.00	0.00%	+	\$24.00
Fixed Acquirer Network Fee - Table 1B Tier 14**	FANF 1B 14	273	0.00%	+	\$32.00	0.00%	+	\$32.00
Fixed Acquirer Network Fee - Table 1B Tier 15**	FANF 1B 15	274	0.00%	+	\$40.00	0.00%	+	\$40.00
Fixed Acquirer Network Fee - Table 1B Tier 16**	FANF 1B 16	275	0.00%	+	\$50.00	0.00%	+	\$50.00
Fixed Acquirer Network Fee - Table 1B Tier 17**	FANF 1B 17	276	0.00%	+	\$60.00	0.00%	+	\$60.00
Fixed Acquirer Network Fee - Table 1B Tier 18**	FANF 1B 18	277	0.00%	+	\$65.00	0.00%	+	\$65.00
Fixed Acquirer Network Fee - Table 2 Tier 1	FANF 2 1	280	0.00%	+	\$2.00	0.00%	+	\$2.00
Fixed Acquirer Network Fee - Table 2 Tier 2	FANF 2 2	281	0.00%	+	\$2.90	0.00%	+	\$2.90
Fixed Acquirer Network Fee - Table 2 Tier 3	FANF 2 3	282	0.00%	+	\$5.00	0.00%	+	\$5.00
Fixed Acquirer Network Fee - Table 2 Tier 4	FANF 2 4	283	0.00%	+	\$7.00	0.00%	+	\$7.00
Fixed Acquirer Network Fee - Table 2 Tier 5	FANF 2 5	284	0.00%	+	\$9.00	0.00%	+	\$9.00
Fixed Acquirer Network Fee - Table 2 Tier 6	FANF 2 6	285	0.00%	+	\$15.00	0.00%	+	\$15.00
Fixed Acquirer Network Fee - Table 2 Tier 7	FANF 2 7	286	0.00%	+	\$45.00	0.00%	+	\$45.00
Fixed Acquirer Network Fee - Table 2 Tier 8	FANF 2 8	287	0.00%	+	\$120.00	0.00%	+	\$120.00
Fixed Acquirer Network Fee - Table 2 Tier 9	FANF 2 9	288	0.00%	+	\$350.00	0.00%	+	\$350.00
Fixed Acquirer Network Fee - Table 2 Tier 10	FANF 2 10	289	0.00%	+	\$700.00	0.00%	+	\$700.00
Fixed Acquirer Network Fee - Table 2 Tier 11	FANF 2 11	290	0.00%	+	\$1,500.00	0.00%	+	\$1,500.00
Fixed Acquirer Network Fee - Table 2 Tier 12	FANF 2 12	291	0.00%	+	\$3,500.00	0.00%	+	\$3,500.00
Fixed Acquirer Network Fee - Table 2 Tier 13	FANF 2 13	292	0.00%	+	\$7,000.00	0.00%	+	\$7,000.00
Fixed Acquirer Network Fee - Table 2 Tier 14	FANF 2 14	293	0.00%	+	\$15,000.00	0.00%	+	\$15,000.00
Fixed Acquirer Network Fee - Table 2 Tier 15	FANF 2 15	294	0.00%	+	\$30,000.00	0.00%	+	\$30,000.00
Fixed Acquirer Network Fee - Table 2 Tier 16	FANF 2 16	295	0.00%	+	\$40,000.00	0.00%	+	\$40,000.00

*excludes Direct Marketing Sic Codes 596X

**Fee billed per active location

***program requires registration

**** \$0.95 Cap (see cgt 1659, 1658 or 1657)

† Fee Billed on Authorizations

