

**Non-Qualified Rate Schedule (Public Sector)**

(Effective April, 2016)

The Qualified Discount Rates for Visa, MasterCard, and Discover Network as shown on your Application are based on the assumption that your transactions will qualify for the following interchange levels (your “Anticipated Interchange Levels”):

- VISA - CPS / CARD NOT PRESENT
- MASTERCARD - PUBLIC SECTOR AND EMERGING MARKETS DEBIT
- DISCOVER NETWORK - PSL PUBLIC SERVICES

For more information regarding your Discount Rates and Non-Qualified Transactions, please call Customer Service. Must be in MCC 4111 (Commuter Transportation & Ferries), 4784 (Bridge & Road Fees, Tolls), 9223 (Bail & Bond Payments), 9311 (Tax Payments), or 9402 (Postal Services - Government Only).

This Non-Qualified Rate Schedule contains a summary of the primary qualification criteria established by Visa®, MasterCard®, and Discover® Network (sometimes referred to as Discover) for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify. All fees, including any based on Card Organization fees charged to us, are billed by and owed to Bank of America Merchant Services regardless of pricing method or line item billing descriptions we may use. The most common interchange programs for this pricing type are listed in this document. For a complete list, call the number on your merchant statement. Please note that Discover Network fees apply only to Discover transactions acquired by Bank of America Merchant Services. This schedule does not apply to PIN debit transactions.

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
<b>VISA</b>			
CPS / Retail Credit	0.00%	\$0.00	Consumer Traditional Cards. Card Present / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Authorized. Purchase date must be within 1 day of auth date. For Hotel and Car Rental: Folio / Rental Agreement number and check-in / check-out dates required. For Passenger Transport: full itinerary required (including ticket number, passenger name, and trip leg data); transactions that include ancillary data (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name) are not eligible for this program. Bill payment transactions must include bill payment indicators. Authorization and settlement amount on check card transactions do not need to match for certain merchant segments (Taxis and Limousines - 4121, Bars and Taverns - 5813, Beauty and Barber Shops - 7230, Health and Beauty Spas - 7298). Supermarkets (5411), Service Stations (5541), Restaurants (5812, 5814), and High Risk (5962, 5966, 5967) not eligible for this program.
CPS / Retail Debit	0.00%	\$0.00	Consumer debit and prepaid transactions at Hotels (3501-3999, 7011), Car Rental (3351-3441, 7512), Passenger Transport (3000-3299, 4511, 4112), Cruise Lines / Steamships (4411), Travel Agencies & Tour Operators (4722) not eligible for this program. Maximum 2 days to deposit & settle.
CPS / Retail Prepaid	0.00%	\$0.00	Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Authorization required. CPS requirements recommended but not required. Regulated Consumer Debit and Prepaid transactions that meet qualifications for the CPS/Small Ticket Regulated Debit program are not eligible for this program. Maximum 30 days to deposit & settle.
Regulated Debit	0.00%	\$0.07	Consumer Traditional Cards. Same requirements as CPS/Retail. Authorized amount does not have to match transaction amount. Authorization required and Magnetic Stripe Read / Contactless / Chip Read. Purchase date must be within 1 day of auth date. Eligible Merchants: Restaurants (5812) and Fast Food Restaurants (5814). Maximum 2 days to deposit & settle.
CPS / Restaurant Credit	0.00%	\$0.00	
CPS / Restaurant Debit	0.00%	\$0.00	
CPS / Restaurant Prepaid	0.00%	\$0.00	
CPS / Rewards 1	0.00%	\$0.00	Consumer Traditional Rewards card that meet existing requirements for CPS/Retail or CPS/Supermarket. Visa Signature and Infinite cards at non-Travel Service merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Visa Signature cards at merchants that participate in the Retail or Supermarket Performance Threshold (Tier) MVV interchange programs. Maximum 2 days to deposit & settle.
CPS / Rewards 2	0.15%	\$0.00	Consumer Traditional Rewards card that meet existing requirements for CPS/Card Not Present, CPS/Retail Key Entry, or CPS/E-Commerce Basic, CPS/E-Commerce Preferred: Hotel/Car Rental & Passenger Transport, CPS/Hotel & Car Rental: Card Present / Card Not Present, and CPS/Passenger Transport and CPS/Restaurant. Signature and Infinite cards that meet existing CPS/Card Not Present, CPS/Retail Key Entry, and CPS/E-Commerce Basic by Non-Travel Service merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Maximum 2 days to deposit & settle.
CPS / Small Ticket Credit	0.00%	\$0.00	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Regulated Consumer Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange are eligible for the CPS/Small Ticket Regulated Debit rate. Card Present / Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Signature not required. Bill payment transactions must include bill payment indicators. Purchase date must be within 1 day of auth date. Eligible Merchants include all merchants with the exception of: Money Transfer (4829), Automated Fuel Dispensers (5542), Direct Marketing - Insurance (5960), Direct Marketing - Travel Arrangement (5962), Direct Marketing - Catalog (5964), Direct Marketing - Combination Catalog & Retail (5965), Direct Marketing - Outbound Telemarketing (5966), Direct Marketing - Inbound Telemarketing (5967), Direct Marketing - Continuity / Subscription (5968), Direct Marketing - Other (5969), Manual Cash (6010), Automated Cash (6011), Financial Institutions - Merchandise & Services (6012), Betting / Casinos / Race Tracks (7995), Intra-Government Purchases (9405), UK Supermarkets (9751), UK Petrol Stations (9752), and Intra-Company Purchases (9950). Transaction amount must be less than or equal to \$15.00. Small Ticket transactions from merchants that participate in Retail or Supermarket Performance Threshold (Tier) MVV interchange programs are eligible for this program. Small Ticket Credit eligible transactions will qualify for the following MVV interchange programs: Utilities, Debt Repayment, and Debit Tax Payment. Maximum 2 days to deposit & settle.
CPS / Small Ticket Debit	0.00%	\$0.00	
CPS / Small Ticket Prepaid	0.00%	\$0.00	
CPS / Small Ticket Debit Regulated	0.00%	\$0.07	
CPS / Card Not Present Credit	0.00%	\$0.00	Consumer Traditional Cards. Card Not Present / Signature Not Obtained / Mail or Phone Order. Address Verification required unless Healthcare (4119, 5975, 5976, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099), Emerging Market (9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300, 4899, 4814, 6513, 5968, 5983, 8351, 8398), or Utilities (4900). Customer Service phone number and invoice / order number required. Authorization required. Purchase date must be within 7 days of auth date. Authorization and settlement amounts must match. Bill payment transactions must include bill payment indicators. Maximum 2 days to deposit & settle.
CPS / Card Not Present Debit	0.00%	\$0.00	
CPS / Card Not Present Prepaid	0.10%	\$0.05	
CPS / Retail Key Entered Credit	0.00%	\$0.00	Consumer Traditional Cards. Key-Entered due to inability to read magnetic stripe. All requirements of CPS/Retail except magnetic stripe read. Authorization required. Address Verification Required with a positive match on Zip Code or full address. For hotel and car rental (3300-3799, 7011, 7512): Folio / Rental Agreement number and check-in / check-out dates required. For Passenger Transport (3000-3299, 4112, 4511): ticket number and itinerary required; transactions that include ancillary data (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name) are not eligible for this program. Bill payment transactions must include bill payment indicators. Purchase date must be within 1 day of auth date. Automated Fuel (5542), Direct Marketing (5960, 5962, 5964-5969), Cardholder Activated Terminal merchants are not eligible for this program. Credit transactions at Quasi-Cash (6051) merchants not eligible for this program. Maximum 2 days to deposit & settle.
CPS / Retail Key Entered Debit	0.00%	\$0.00	
CPS / Retail Key Entered Prepaid	0.10%	\$0.05	

**Non-Qualified Rate Schedule (Public Sector)**

(Effective April, 2016)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
CPS / Charity Credit	0.00%	\$0.00	Traditional, Traditional Rewards, Signature, Infinite (High Net Worth), and Signature Preferred consumer credit cards that meet existing requirements for CPS/Retail, CPS/Card Not Present, CPS/Retail Key Entry, CPS/E-Commerce Basic, CPS/E-Commerce Preferred. Eligible Merchants: Charitable & Social Service Organizations (8398). Maximum 2 days to deposit & settle.
CPS / Recurring Bill Payment Credit	0.00%	\$0.00	Traditional, Traditional Rewards, Signature and Infinite consumer credit cards that meet the existing requirements of CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Authorization required. Eligible Merchants: Telecommunication Services (4814), and Cable and Other TV Services (4899). Must include bill payment and recurring payment indicators. Maximum 2 days to deposit & settle.
CPS / Retail 2 Credit	0.00%	\$0.00	Traditional, Traditional Rewards, Signature and Infinite consumer cards that meet the existing requirements of CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Consumer debit and prepaid transactions that meet CPS/Retail or CPS/Retail Key Entry are not eligible for this program. Authorization required. Eligible Merchants: Court Costs (9211), Fines (9222), Government Services (9399), Colleges / Universities / Professional Schools (8220), Elementary & Secondary Schools (8211), Schools - Other (8299), Insurance (5960, 6300), Subscriptions (5968), Fuel Dealers (5983), Child Care Services (8351), Government-Owned Lotteries (7800), and consumer debit and prepaid transactions only at Charitable & Social Service Organizations (8398), Telecommunication Services (4814), Real Estate Agents & Managers - Rentals (6513), and Cable and Other TV Services (4899). Cap of \$1.95 on consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
CPS / Retail 2 Debit	0.00%	\$0.00	
CPS / Retail 2 Prepaid	0.00%	\$0.00	
Electronic (EIRF) Credit	0.50%	\$0.00	Key-Entered due to unreadable magnetic stripe and did not meet CPS/Retail Key-Entered requirements. Authorized. Mail or phone order and did not meet CPS/Card Not Present requirements. Did not meet other CPS market specific requirements. For Passenger Transport (3000-3299, 4112, 4511): last 13 positions of merchant name must contain either description of ancillary purchase or ticket number; ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). Authorization is Referral / Voice-Authorized transaction. Transaction date is 3 days old. Bill payment transactions must include bill payment indicators. Signature or Infinite card transactions, CPS qualified at Travel Service Merchants including, Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). Cap of \$0.90 on consumer debit and prepaid transactions and cap of \$1.05 on consumer credit transactions at Service Stations (5541) and Automated Fuel Dispensers (5542). Maximum 3 days to deposit & settle.
Electronic (EIRF) Debit	0.10%	\$0.05	
Electronic (EIRF) Prepaid	0.15%	\$0.05	
Debit Tax Payment	0.00%	\$0.00	Consumer Debit and Prepaid cards CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Eligible Merchants: Tax Payments (9311). Requires registration with Visa and MVV must be present. Purchase date must be within 1 day of auth date. Merchant can charge a convenience fee up to \$3.95, which must be submitted as a separate transaction. Cap of \$1.85 on consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
Signature Preferred Electronic	0.60%	\$0.00	Signature Preferred and Infinite (High Net Worth) cards that meet existing requirements for EIRF. CPS-qualified, Signature Preferred and Infinite (High Net Worth) transactions at Travel Service merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Infinite (High Net Worth) cards must meet that annual cardholder spend qualification threshold set by Visa. Maximum 2 days to deposit & settle.
Infinite (High Net Worth) Electronic	0.60%	\$0.00	
Signature Preferred Retail	0.30%	\$0.00	Signature Preferred and Infinite (High Net Worth) cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, or CPS/Small Ticket at Non-Travel Service (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512) merchants. Infinite (High Net Worth) cards must meet that annual cardholder spend qualification threshold set by Visa. Charitable & Social Service Organizations (8398) and Utilities (4900) not eligible for this program. Maximum 2 days to deposit & settle.
Infinite (High Net Worth) Retail	0.30%	\$0.00	
Signature Preferred Card Not Present	0.60%	\$0.00	Signature Preferred and Infinite (High Net Worth) cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, CPS/Account Funding at Non-Travel Service (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512) merchants. Infinite (High Net Worth) cards must meet that annual cardholder spend qualification threshold set by Visa. Charitable & Social Service Organizations (8398) and Utilities (4900) not eligible for this program. Maximum 2 days to deposit & settle.
Infinite (High Net Worth) Card Not Present	0.60%	\$0.00	
Signature Pref Business to Business	0.30%	\$0.00	Signature Preferred and Infinite (High Net Worth) cards that meet existing requirements for any CPS program. Infinite (High Net Worth) cards must meet that annual cardholder spend qualification threshold set by Visa. Eligible Merchants: Business-to-Business MCCs 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Maximum 2 days to deposit & settle.
Infinite (High Net Worth) Business to Business	0.30%	\$0.00	
Signature Preferred Standard	1.15%	\$0.00	Signature Preferred and Infinite (High Net Worth) cards. Infinite (High Net Worth) cards must meet that annual cardholder spend qualification threshold set by Visa. Transaction date is more than two (2) days old. Not CPS qualified, Authorization required. Cap of \$1.05 on transactions at Service Stations (5541) and Automated Fuel Dispensers (5542). Maximum 30 days to deposit & settle.
Infinite (High Net Worth) Standard	1.15%	\$0.00	
Standard & Signature Standard Credit	0.90%	\$0.00	Transaction date is more than three (3) days old. Authorization required. Signature or Infinite cards NOT CPS qualified at a Travel Service Merchants, including Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). High-risk telemarketing transactions (5962, 5966, 5967). Non-secure E-Commerce transactions. Maximum 30 days to deposit & settle.
Standard Debit	0.25%	\$0.10	
Standard Prepaid	0.25%	\$0.10	
<b>Commercial Card Programs</b>			
Business Card Present Debit	0.05%	\$0.00	Business Debit cards and Business, Signature Business, Business Enhanced, Corporate, and Purchasing Prepaid cards that meet existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Supermarket, CPS/Restaurant, CPS/Service Station, CPS/Automated Fuel Dispenser, CPS/Hotel & Car Rental Card Present, or CPS/Passenger Transport Card Present. Quasi-Cash (6050, 6051) are eligible for this program. Maximum 2 days to deposit & settle.
Commercial Retail Prepaid	0.50%	\$0.00	
Business Card Not Present Debit	0.80%	\$0.00	Business Debit cards and Business, Signature Business, Business Enhanced, Corporate, and Purchasing Prepaid cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, CPS/Hotel & Car Rental Card Not Present, CPS/Passenger Transport Card Not Present, or CPS/Account Funding. Business Debit and Prepaid transactions at Utilities (4900) merchants can continue to qualify for the Utilities program. Maximum 2 days to deposit & settle.
Commercial Card Not Present Prepaid	1.00%	\$0.00	

**Non-Qualified Rate Schedule (Public Sector)**

(Effective April, 2016)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Business Tier 1 Level 2	0.25%	\$0.00	Business, Corporate, Purchasing, and GSA Purchasing Cards. CPS requirements met. Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 2 data required, which is Sales Tax (sales tax must be between 0.1% and 22% of the sales amount - tax exempt transactions do not qualify) and Customer Code (only required for Purchasing card transactions at fuel merchants). Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 - spend < \$20,000; Business Tier 2 (formerly known as Business Enhanced) - spend ≥ \$20,000 and < \$40,000; Business Tier 3 - spend ≥ \$40,000 and < \$100,000 (formerly known as Signature Business); Business Tier 4 - spend ≥ \$100,000. Maximum 2 days to deposit & settle.
Business Tier 2 Level 2	0.25%	\$0.00	
Business Tier 3 Level 2	0.25%	\$0.00	
Business Tier 4 Level 2	0.40%	\$0.00	
Corporate Card Level 2	0.25%	\$0.00	
Purchasing Card Level 2	0.25%	\$0.00	
Purchasing Card Level 3	0.05%	\$0.00	Purchasing, GSA Purchasing, and Corporate cards. CPS requirements met. Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 3 data required, which includes Summary Record - Discount Amount, Freight / Shipping Amount, Duty Amount and Account Number and Line Item Detail Record - Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator. Maximum 2 days to deposit & settle.
Corporate Card Level 3	0.05%	\$0.00	
GSA Government to Government	0.00%	\$0.00	GSA Purchasing Cards. Card Present / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Authorized. CPS qualified. Eligible Merchants: Government Services (9399), Postal Services - Government (9402). Federal government merchants only. Requires registration with Visa and MVV must be present. Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
Business Tier 1 Electronic	0.60%	\$0.00	Business cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, CPS/Auto Fuel Dispenser, CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, or CPS/Acct Funding for Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Direct Marketing – Travel-Related Arrangement Services (5962), Direct Marketing – Outbound Telemarketing Merchants (5966), and Direct Marketing – Inbound Telemarketing Merchants (5967) and non-secure E-Commerce transactions are not eligible for this program. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 - spend < \$20,000; Business Tier 2 (formerly known as Business Enhanced) - spend ≥ \$20,000 and < \$40,000; Business Tier 3 - spend ≥ \$40,000 and < \$100,000 (formerly known as Signature Business); Business Tier 4 - spend ≥ \$100,000. Maximum 2 days to deposit & settle.
Business Tier 2 Electronic	0.95%	\$0.05	
Business Tier 3 Electronic	1.05%	\$0.10	
Business Tier 4 Electronic	1.15%	\$0.10	
Business Tier 1 Retail	0.40%	\$0.00	Business, Corporate, and Purchasing (including Fleet) cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, or CPS/Auto Fuel Dispenser. Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 2 data requirements (Sales Tax and Customer Code) are not met. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 - spend < \$20,000; Business Tier 2 (formerly known as Business Enhanced) - spend ≥ \$20,000 and < \$40,000; Business Tier 3 - spend ≥ \$40,000 and < \$100,000 (formerly known as Signature Business); Business Tier 4 - spend ≥ \$100,000. Purchasing Fleet cards that include Level 2 data but that are not CPS-qualified are eligible for this program. Maximum 2 days to deposit & settle.
Business Tier 2 Retail	0.50%	\$0.00	
Business Tier 3 Retail	0.60%	\$0.00	
Business Tier 4 Retail	0.70%	\$0.00	
Corporate Card Present	0.70%	\$0.00	
Purchasing Card Present	0.70%	\$0.00	
Purchasing Fleet	0.70%	\$0.00	
Business Tier 1 Card Not Present	0.45%	\$0.00	Business, Corporate, and Purchasing cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, or CPS/Account Funding. Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Business cards require AVS. Level 2 data requirements (Sales Tax and Customer Code) are not met. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 - spend < \$20,000; Business Tier 2 (formerly known as Business Enhanced) - spend ≥ \$20,000 and < \$40,000; Business Tier 3 - spend ≥ \$40,000 and < \$100,000 (formerly known as Signature Business); Business Tier 4 - spend ≥ \$100,000. Maximum 2 days to deposit & settle.
Business Tier 2 Card Not Present	0.65%	\$0.05	
Business Tier 3 Card Not Present	0.80%	\$0.10	
Business Tier 4 Card Not Present	0.90%	\$0.10	
Corporate Card Not Present	0.85%	\$0.00	
Purchasing Card Not Present	0.85%	\$0.00	
Business Tier 1 Bus to Business	0.30%	\$0.00	Business cards that meet existing requirements for any CPS program by Non-Travel Service merchants. Eligible Merchants: Business to Business MCCs 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Level 2 data requirements (Sales Tax and Customer Code) are not met. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 - spend < \$20,000; Business Tier 2 (formerly known as Business Enhanced) - spend ≥ \$20,000 and < \$40,000; Business Tier 3 - spend ≥ \$40,000 and < \$100,000 (formerly known as Signature Business); Business Tier 4 - spend ≥ \$100,000. Maximum 2 days to deposit & settle.
Business Tier 2 Bus to Business	0.45%	\$0.00	
Business Tier 3 Bus to Business	0.60%	\$0.00	
Business Tier 4 Bus to Business	0.70%	\$0.00	
Purchasing Standard with Data	1.15%	\$0.00	Non-GSA Purchasing and Corporate cards. Level 3 data requirements met but CPS requirements not met for Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 3 data requirements include Summary Record - Discount Amount, Freight / Shipping Amount, Duty Amount and Account Number and Line Item Detail Record - Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator. Maximum 2 days to deposit & settle.
Corporate Standard with Data	1.15%	\$0.00	
Corporate Card Travel Service	0.75%	\$0.00	Corporate and Purchasing cards that meet existing requirements for any CPS program at Travel Service merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Maximum 2 days to deposit & settle.
Purchase Card Travel Service	0.75%	\$0.00	

**Non-Qualified Rate Schedule (Public Sector)**

(Effective April, 2016)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Straight Through Processing (STP) Tier 1	0.20%	\$0.00	Corporate, Purchasing, and GSA Purchasing cards that meet the existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Authorization required. Must include the Market-Specific Data Indicator of "J" identifying the transaction as Straight Through Processing. Visa Straight-Through Processing is a buyer-initiated transaction service that automates invoice-based payments for buyers and suppliers and allows cardholders to submit a transaction directly to the merchant's acquirer through the Visa Payables Automation Service. Tier 1 < \$7,000; Tier 2 ≥ \$7,000 and < \$15,000; Tier 3 ≥ \$15,000 and <\$50,000; Tier 4 ≥ \$50,000 and < \$100,000; Tier 5 ≥ \$100,000. Level 2 and 3 data is not required. Maximum 2 days to deposit and settle.
Straight Through Processing (STP) Tier 2	0.00%	\$34.90	
Straight Through Processing (STP) Tier 3	0.00%	\$34.90	
Straight Through Processing (STP) Tier 4	0.00%	\$34.90	
Straight Through Processing (STP) Tier 5	0.00%	\$34.90	
Business Tier 1 Standard	1.15%	\$0.10	Business, Corporate, and Purchasing Cards. Transaction date is more than 2 days old. Not CPS qualified, Authorization required. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 - spend < \$20,000; Business Tier 2 (formerly known as Business Enhanced) - spend ≥ \$20,000 and < \$40,000; Business Tier 3 - spend ≥ \$40,000 and < \$100,000 (formerly known as Signature Business); Business Tier 4 - spend ≥ \$100,000. Maximum 30 days to deposit & settle.
Business Tier 2 Standard	1.15%	\$0.10	
Business Tier 3 Standard	1.15%	\$0.10	
Business Tier 4 Standard	1.15%	\$0.15	
Business Standard Debit	1.30%	\$0.00	
Corporate Standard	1.15%	\$0.00	
Purchasing Standard	1.15%	\$0.00	
Commercial Standard Prepaid	1.30%	\$0.00	
<b>Interregional</b>			
Interregional (Foreign) Standard	0.25%	\$0.00	Consumer cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional (Foreign) Electronic	0.00%	\$0.00	Consumer cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Authorized. Airline transactions (MCCs 3000-3299 or 4511) must have itinerary data and ancillary purchase data, when applicable. Maximum 3 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Regulated Debit	0.00%	\$0.07	Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, and U.S. Minor Outlying Islands in the AP region and Puerto Rico and U.S. Virgin Islands in the LAC region. Authorization required. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Business	0.65%	\$0.00	Business, Signature Business, Platinum Business, Infinite Business, Corporate, and Purchasing cards, including Business Rewards cards issued in the Asia Pacific region and Prepaid Fleet cards issued in the Latin America and Caribbean region. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Corporate	0.65%	\$0.00	
Interregional Purchasing	0.65%	\$0.00	
Interregional Consumer Premium	0.45%	\$0.00	Platinum cards issued in the Latin America and Caribbean (LAC), Asia Pacific (AP), Central Europe / Middle East / Africa (CEMEA), and Europe regions; Platinum Prepaid cards issued in the LAC, AP, CEMEA, and Canada regions; Traditional Rewards cards issued in the CEMEA region; Infinite cards issued in Canada; and Select cards issued in the Europe region at a U.S. merchant location and Signature cards issued in the U.S. region at a non-U.S. or U.S. Territory merchant location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Consumer Super Premium	0.62%	\$0.00	Infinite and Signature cards issued in the Asia Pacific, CEMEA, Europe, and LAC regions; Infinite Privilege Consumer cards issued in Canada at a U.S. merchant location; Signature Preferred cards issued in the U.S. region at a non-U.S. merchant location; Ultra High Net Worth cards issued in the Asia Pacific and CEMEA regions; Infinite (High Net Worth) cards issued in the U.S. region at a non-U.S. merchant location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Interregional Issuer Chip	0.00%	\$0.00	Consumer cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read (not Chip Read) / Signature Obtained / Authorized. Card issuer must be chip qualified. Airline transactions (MCCs 3000-3299 or 4511) must have itinerary data and ancillary purchase data, when applicable. Maximum 3 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
Zero Dollar Verification Message Fee	0.00%	\$0.025	Fee assessed on all Account Verification messages, including both approved and declined, AVS, and SMS account verification transactions. Account Verification transactions must be submitted for \$0 and are used to validate cardholder account numbers and other elements, such as CVV2 and AVS, prior to obtaining an actual authorization.
Authorization System Misuse Fee	0.00%	\$0.045	Fee assessed on all Visa authorized transactions which are not followed by a matching Visa clearing transaction (or not reversed in the case of a cancelled transaction). Billed on a one month lag.
Zero Floor Limit Fee	0.00%	\$0.10	Fee assessed on all Visa clearing transactions that are not authorized. Billed on a one month lag.

**Non-Qualified Rate Schedule (Public Sector)**

(Effective April, 2016)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Partial Authorization Non Participation Fee (PANPF)	0.00%	\$0.01	Fee assessed on Automated Fuel Dispenser (5542) transactions that do not support partial authorization.
Debit Transaction Integrity Fee	0.00%	\$0.10	Fee charged on each signature debit transaction (including Visa Consumer and Business debit cards and Visa Consumer and Commercial Prepaid cards) that does not meet the qualification criteria defined under the Visa U.S. Custom Payment Service (CPS) program.
International Service Assessment (ISA) Base	0.80%	\$0.00	Fee assessed on international transactions where the merchant is in the U.S. and the issuer country is non-U.S. and the transaction is settled in U.S. dollars.
International Service Assessment (ISA) Enhanced	1.20%	\$0.00	Fee assessed on international transactions where the merchant is in the U.S. and the issuer country is non-U.S. and the transaction is NOT settled in U.S. dollars.

**Non-Qualified Rate Schedule (Public Sector)**

(Effective April, 2016)

The Qualified Discount Rates for Visa, MasterCard, and Discover Network as shown on your Application are based on the assumption that your transactions will qualify for the following interchange levels (your “Anticipated Interchange Levels”):

- VISA - CPS / CARD NOT PRESENT
- MASTERCARD - PUBLIC SECTOR AND EMERGING MARKETS DEBIT
- DISCOVER NETWORK - PSL PUBLIC SERVICES

For more information regarding your Discount Rates and Non-Qualified Transactions, please call Customer Service. Must be in MCC 4111 (Commuter Transportation & Ferries), 4784 (Bridge & Road Fees, Tolls), 9223 (Bail & Bond Payments), 9311 (Tax Payments), or 9402 (Postal Services - Government Only).

This Non-Qualified Rate Schedule contains a summary of the primary qualification criteria established by Visa®, MasterCard®, and Discover® Network (sometimes referred to as Discover) for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify. The most common interchange programs for this pricing type are listed in this document. For a complete list, call the number on your merchant statement. Please note that Discover Network fees apply only to Discover transactions acquired by Bank of America Merchant Services. This schedule does not apply to PIN debit transactions.

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
<b>MASTERCARD</b>			
Merit III	0.03%	\$0.00	Consumer, Enhanced, World, and World Elite cards. Face to Face / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized. Eligible merchants include Retail and Restaurants (5812). Airline (3000-3299, 4511) and Passenger Railways (4112) transactions require general ticket information and trip leg data. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to \$25). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Airlines (3000-3299, 4511), Passenger Railways (4112), and Limousines & Taxis (4121). Key-entered transactions, Service Stations (5541), Automated Fuel Dispenser (5542), Utilities (4900), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Cruise Lines (4411), Insurance (6300), and Real Estate Agents & Managers (6513) are not eligible for this program. World and World Elite transactions at Airlines (3000-3299, 4511), Passenger Railways (4112), Restaurants (5812), Travel Agencies (4722) are not eligible for this program. Maximum 2 days to deposit & settle.
Merit III Enhanced	0.18%	\$0.00	
World Merit III	0.22%	\$0.00	
High Value Merit III	0.65%	\$0.00	
World Elite Merit III	0.65%	\$0.00	
Merit III Debit	0.25%	\$0.00	
Regulated Debit	0.00%	\$0.00	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has NOT certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of B (Base). Authorization required. Maximum 30 days to deposit & settle.
Regulated Debit with Fraud Adjustment	0.00%	\$0.00	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of 1 (Base plus Fraud Adjustment). Authorization required. Maximum 30 days to deposit & settle.
Key Entered	0.34%	\$0.00	Consumer, Enhanced, World, and World Elite cards at a non-T&E Merchant. Face to Face / Signature Obtained / Electronically Authorized. World & World Elite transactions at Restaurants (5812) are not eligible for this program. Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814). T&E (3000-3999, 4112, 4411, 4511, 7011, 7512, 7513, 7519), Automated Fuel Dispenser (5542), Real Estate Agents & Managers (6513), Insurance (5960, 6300), Utilities (4900), Travel Agencies (4722), Telecommunications (4812, 4814), Cable / Satellite (4899), Barber & Beauty Shops (7230), and Mail / Telephone Order (5962, 5964, 5965, 5966, 5967, 5968, 5969) not eligible for this program. Maximum 2 days to deposit & settle.
Key Entered Enhanced	0.49%	\$0.00	
World Key Entered	0.50%	\$0.00	
High Value Key Entered	0.95%	\$0.00	
World Elite Key Entered	0.95%	\$0.00	
Key Entered Debit	0.80%	\$0.00	
Key Entered Prepaid	0.96%	\$0.00	
Merit I	0.34%	\$0.00	Consumer, Enhanced, World, and World Elite cards. Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered or Lodging & Auto Rental requirements. E-Commerce, Mail or Phone order. Airlines (3000-3299, 4511) and Passenger Railways (4112) transactions require general ticket information. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty & Barber Shops - 7230 for transactions up to \$25). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Lodging (3501-3999 or 7011), Vehicle Rental (3351-3500, 7512, 7513, 7519), Cruise Line / Steamship (4411), Limousines & Taxis (4121), non Face to Face transactions (mail order and phone order), and E-Commerce transactions if all E-Commerce indicators present. Utilities (4900), Insurance (5960, 6300), and Real Estate Agents & Managers (6513) not eligible for this program. World and World Elite transactions at Restaurants (5812), Airlines (3000-3299, 4511), Passenger Railways (4112), Lodging (3501-3999, 7011), Vehicle Rental (3351-3500, 7512, 7513, 7519), Cruise Lines / Steamships (4411), Travel Agencies (4722) not eligible for this program. Non Face to Face and E-Commerce transactions with all E-Commerce identifiers are exempt from timeliness edits. Maximum days to deposit & settle is 9 days for Airlines (3000-3299, 4511), 3 days for all other merchants.
Merit I Enhanced	0.49%	\$0.00	
World Merit I	0.50%	\$0.00	
High Value Merit I	0.95%	\$0.00	
World Elite Merit I	0.95%	\$0.00	
Merit I Debit	0.80%	\$0.00	
Merit I Prepaid	0.96%	\$0.00	
Restaurant Debit	0.39%	\$0.00	Consumer Debit cards. Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Authorization and settlement amounts do not have to match. Eligible Merchants: Fast Food (5814) and Restaurants (5812). Transaction amount \$60.00 or less for Restaurants (5812). Maximum 2 days to deposit & settle.
World Restaurant	0.18%	\$0.00	World and World Elite cards. Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized / Transactions amount \$60.00 or less. Authorization and settlement amounts do not have to match. Eligible Merchants: Restaurants (5812). Maximum 2 days to deposit & settle.
High Value Restaurant	0.65%	\$0.00	
World Elite Restaurant	0.65%	\$0.00	
Small Ticket Debit	0.75%	\$0.00	Consumer Debit cards. Transaction amount \$15.00 or less / Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Eligible Merchants: Commuter Transport (4111), Limousines & Taxis (4121), Bus Lines (4131), Bridge & Road Fees / Tolls (4784), Variety Stores (5331), Convenience Stores (5499), Restaurants (5812), Fast Food (5814), News Dealers / Newsstands (5994), Laundry Services - Family & Commercial (7211), Dry Cleaners (7216), Quick Copy - Reproduction & Blueprinting Services (7338), Parking Lots and Garages (7523), Car Washes (7542), Motion Picture Theatres (7832), Videotape Rental Stores (7841), and Postal Services - Government (9402). Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), and Limousines & Taxis (4121). Maximum 2 days to deposit & settle.

**Non-Qualified Rate Schedule (Public Sector)**

(Effective April, 2016)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Regulated Debit Small Ticket	0.00%	\$0.00	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Rate Indicator value identified by Issuers and Card Organizations of S (Regulated Small Ticket Base). Transaction amount \$10.00 or less / Card Present / Electronically Authorized. Eligible Merchants: Fast Food Restaurants (5814) and Videotape Rental Stores (7841). Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle.
Regulated Debit Small Ticket with Fraud Adjustment	0.00%	\$0.00	
Convenience Purchase	0.35%	\$0.00	Consumer, Enhanced, World, and World Elite cards. Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Eligible Merchants: Fast Food (5814), Convenience Stores (5499), Movie Theaters (7832), Limousines and Taxis (4121), and Variety Stores (5331). Transaction amount \$25.00 or less for Limousines and Taxis (4121). Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Fast Food (5814) and Limousines & Taxis (4121). Service Stations (5541) and Automated Fuel Dispenser (5542) not eligible for this program. Maximum 2 days to deposit & settle.
Convenience Purchase Enhanced	0.35%	\$0.00	
World Convenience Purchase	0.45%	\$0.00	
High Value Convenience Purchase	0.45%	\$0.00	
World Elite Convenience Purchase	0.45%	\$0.00	
Emerging Markets Debit	0.00%	\$0.00	Consumer Debit cards. Magnetic Swipe not required / Electronically Authorized. Eligible Merchants: Transportation (4111), Cable / Satellite / Other Pay Television / Radio Stations (4899), Direct Marketing Insurance Services (5960), Insurance Sales, Underwriting and Premiums (6300), Bridges & Road Fees / Tolls (4784), and Passenger Railways (4112). Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Passenger Railways (4112). Maximum 3 days to deposit & settle.
Emerging Markets Debit - Education and Government	0.00%	\$0.00	Consumer Debit cards. Magnetic Swipe not required / Electronically Authorized. Eligible Merchants: Court Costs (9211), Fines (9222), Bail / Bond Payments (9223), Tax Payments (9311), Government Services (9399), Schools - Elementary & Secondary (8211), Colleges / Universities / Professional Schools / Junior Colleges (8220), Schools and Educational Services not elsewhere classified (8299), and Postal Services - Government (9402). Authorization and settlement amounts can differ up to 10%. Cap of \$1.75. Maximum 3 days to deposit & settle.
Public Sector	0.00%	\$0.00	Consumer, Enhanced, World and World Elite cards. Magnetic Swipe not required / Electronically Authorized. Eligible Merchants: Court Costs & Alimony and Child Support (9211), Fines (9222), Bail and Bond Payments (9223), Tax Payments (9311), Government Services (9399), Transportation - Suburban & Local Commuter (4111), Bridges & Road Fees / Tolls (4784), Postal Services - Government (9402), and Passenger Railways (4112). Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Passenger Railways (4112). Maximum 3 days to deposit & settle.
Public Sector Enhanced	0.00%	\$0.00	
World Public Sector	0.00%	\$0.00	
High Value Public Sector	0.00%	\$0.00	
World Elite Public Sector	0.00%	\$0.00	
Standard	1.40%	\$0.00	Consumer, Enhanced, World, and World Elite cards. Authorization required. Maximum 30 days to deposit & settle.
Standard Enhanced	1.40%	\$0.00	
World Standard	1.40%	\$0.00	
High Value Standard	1.70%	\$0.00	
World Elite Standard	1.70%	\$0.00	
Standard Debit	1.10%	\$0.00	
Commercial B2B Global Wholesale Travel	0.45%	\$0.00	Virtual Business to Business cards issued in any country used for transactions between travel agents (both domestic and international) and travel suppliers (e.g. airlines, hotels and car rental companies) under the MasterCard Global Wholesale Travel Transaction program. Magnetic swipe not required / Authorization required. Authorization and settlement amounts do not have to match. Eligible Merchants: Airlines (3000-3299, 4511), Cruise / Steamship (4411), Lodging (3501-3999, 7011), Railways (4112), Vehicle Rental (3351-3500, 7512, 7513, 7519), Bus Lines (4131), Airports / Airport Terminals / Flying Fields (4582), Travel Agencies & Tour Operators (4722), Direct Marketing - Travel-Related Arrangement Services (5962), Real Estate Agents & Managers - Rentals (6513), Recreational & Sporting Camps (7032), Campgrounds & Trailer Parks (7033), Timeshares (7012), Health & Beauty Spas (7298), Tourist Attractions & Exhibits (7991), Clubs - Country Clubs / Athletic, Recreation, Sports Membership Clubs / Private Golf Courses (7997), and Recreation Services (7999). Maximum 30 days to deposit and settle.
Large Market Corp Data Rate I	1.10%	\$0.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Corporate Fleet card (at fuel locations) for fuel and non-fuel purchases provide transaction information addendum. Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by MasterCard): Business - spend < \$25,000; Business Level 2 - spend ≥ \$25,000 and < \$50,000; Business Level 3 - spend ≥ \$50,000 and < \$100,000; Business Level 4 - spend ≥ \$100,000. Airlines (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railways (4112), and Restaurants (5812) merchants are not eligible for this program. Maximum 3 days to deposit & settle.
Lrg Mkt Corp World Data Rate I	1.10%	\$0.00	
Large Market Corp World Elite DR I	1.10%	\$0.00	
Business Data Rate I	1.10%	\$0.00	
Business Debit Data Rate I	1.85%	\$0.00	
Business Level 2/World Data Rate I	1.26%	\$0.00	
Bus Level 3/World Elite Data Rate I	1.31%	\$0.00	
Business Level 4 Data Rate I	1.41%	\$0.00	

**Non-Qualified Rate Schedule (Public Sector)**

(Effective April, 2016)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Large Market Corp Data Rate II	0.95%	\$0.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic Stripe Read / Contactless / Chip Read required only for Fleet card transactions at fuel locations / Electronically Authorized. Authorization and settlement amounts do not have to match. Provide Tax Amount & Customer Code (when provided by customer) for all Business & Corporate card transactions and for Purchasing and Fleet card transactions at non-fuel locations. Tax Amount must be between 0.1% to 30% of the sales amount, except for Transportation - Suburban & Local Commuter Passenger (4111), Bus Lines (4131), Courier Services (4215), Marinas (4468), Bridge & Road Fees / Tolls (4784), Service Stations (5541), Automated Fuel Dispensers (5542), Convenience Stores (5499), Fuel Dealers (5983), Schools (8211), Colleges / Universities / Professional Schools (8220), Charitable Organizations (8398), Religious Organizations (8661), Court Costs / Alimony / Child Support (9211), Fines (9222), Tax Payments (9311), Government Services (9399), Postal Services - Government (9402), and UK Petrol Stations (9752). Corporate Fleet card (at fuel locations) for fuel and non-fuel purchases provide transaction information addendum. Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by MasterCard): Business - spend < \$25,000; Business Level 2 - spend ≥ \$25,000 and < \$50,000; Business Level 3 - spend ≥ \$50,000 and < \$100,000; Business Level 4 - spend ≥ \$100,000. Airlines (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), and Restaurants (5812) merchants are not eligible for this program. Non Face to Face transactions are exempt from timeliness edits. Maximum 3 days to deposit & settle.
Lrg Mkt Corp World Data Rate II	0.95%	\$0.00	
Lrg Mkt Corp World Elite DR II	0.95%	\$0.00	
Business Data Rate II	0.45%	\$0.00	
Business Debit Data Rate II	1.40%	\$0.00	
Lrg Mkt Purchasing Data Rate II	0.95%	\$0.00	
Large Market Fleet Data Rate II	0.95%	\$0.00	
Business Level 2/World Data Rate II	0.61%	\$0.00	
Bus Level 3/World Elite Data Rate II	0.66%	\$0.00	
Business Level 4 Data Rate II	0.76%	\$0.00	
Large Market Corp Data Rate III	0.25%	\$0.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Provide Tax Amount, Customer Code (when provided by customer), Corporate line item transaction detail (Product Code, Item Description, Item Quantity, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator) for all Business & Corporate card transactions and for Purchasing and Fleet card transactions at non-fuel locations. Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by MasterCard): Business - spend < \$25,000; Business Level 2 - spend ≥ \$25,000 and < \$50,000; Business Level 3 - spend ≥ \$50,000 and < \$100,000; Business Level 4 - spend ≥ \$100,000. MasterCard Corporate Fleet card at fuel locations are not eligible for this program. Airlines (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railways (4112), and Restaurants (5812) merchants are not eligible for this program. Maximum 3 days to deposit & settle.
Lrg Mkt Corp World Data Rate III	0.25%	\$0.00	
Lrg Mkt Corp World Elite DR III	0.25%	\$0.00	
Business Data Rate III	0.20%	\$0.00	
Business Debit Data Rate III	1.00%	\$0.00	
Lrg Mkt Purchasing Data Rate III	0.25%	\$0.00	
Large Market Fleet Data Rate III	0.25%	\$0.00	
Bus Level 2/World Data Rate III	0.36%	\$0.00	
Business Level 3/World Elite DR III	0.41%	\$0.00	
Business Level 4 Data Rate III	0.51%	\$0.00	
Large Market Corporate T&E I	1.15%	\$0.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Eligible Merchants: Airlines (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railways (4112), Restaurants (5812). Airline & Passenger Railway require additional General ticket data. Lodging requires Lodging Summary addendum data. Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by MasterCard): Business - spend < \$25,000; Business Level 2 - spend ≥ \$25,000 and < \$50,000; Business Level 3 - spend ≥ \$50,000 and < \$100,000; Business Level 4 - spend ≥ \$100,000. Maximum days to deposit & settle is 9 days for Airlines (3000-3299, 4511), 3 days for all other merchants.
Large Market Corp World T&E I	1.15%	\$0.00	
Lrg Mkt Corp World Elite T&E I	1.15%	\$0.00	
Business T&E I	0.95%	\$0.00	
Business Debit T&E I	1.70%	\$0.00	
Large Market Purchasing T&E I	1.15%	\$0.00	
Large Market Fleet T&E I	1.15%	\$0.00	
Business Level 2/World T&E I	1.11%	\$0.00	
Bus Level 3/World Elite T&E I	1.16%	\$0.00	
Business Level 4 T&E I	1.26%	\$0.00	
Large Market Corporate T&E II	1.00%	\$0.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Eligible Merchants: Airlines (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), and Passenger Railways (4112). Airline & Passenger Railway require additional General Ticket, Trip Leg, or Rail data. Vehicle Rental require Rental Detail data. Lodging requires Lodging summary addendum data. Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by MasterCard): Business - spend < \$25,000; Business Level 2 - spend ≥ \$25,000 and < \$50,000; Business Level 3 - spend ≥ \$50,000 and < \$100,000; Business Level 4 - spend ≥ \$100,000. Maximum days to deposit & settle is 9 days for Airlines (3000-3299, 4511), 3 days for all other merchants.
Large Market Corp World T&E II	1.00%	\$0.00	
Lge Mkt Corp World Elite T&E II	1.00%	\$0.00	
Business T&E II	0.80%	\$0.00	
Business Debit T&E II	1.55%	\$0.00	
Large Market Purchasing T&E II	1.00%	\$0.00	
Large Market Fleet T&E II	1.00%	\$0.00	
Business Level 2/World T&E II	0.96%	\$0.00	
Bus Level 3/World Elite T&E II	1.01%	\$0.00	
Business Level 4 T&E II	1.11%	\$0.00	
Large Market Corporate T&E III	0.95%	\$0.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Eligible Merchants: Airlines (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), and Passenger Railways (4112). Airline & Passenger Railways require additional General Ticket, Trip Leg, or Rail data. Vehicle Rental require Rental Detail data. Lodging requires Lodging summary addendum data. Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by MasterCard): Business - spend < \$25,000; Business Level 2 - spend ≥ \$25,000 and < \$50,000; Business Level 3 - spend ≥ \$50,000 and < \$100,000; Business Level 4 - spend ≥ \$100,000. Maximum days to deposit & settle is 9 days for Airlines (3000-3299, 4511), 3 days for all other merchants.
Large Market Corp World T&E III	0.95%	\$0.00	
Lrg Mkt Corp World Elite T&E III	0.95%	\$0.00	
Business T&E III	0.75%	\$0.00	
Business Debit T&E III	1.50%	\$0.00	
Large Market Purchasing T&E III	0.95%	\$0.00	
Large Market Fleet T&E III	0.95%	\$0.00	
Business Level 2/World T&E III	0.91%	\$0.00	
Bus Level 3/World Elite T&E III	0.96%	\$0.00	
Business Level 4 T&E III	1.06%	\$0.00	

**Non-Qualified Rate Schedule (Public Sector)**

(Effective April, 2016)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Large Market Corporate Standard	1.40%	\$0.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic swipe not required / Authorization required. Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by MasterCard): Business - spend < \$25,000; Business Level 2 - spend ≥ \$25,000 and < \$50,000; Business Level 3 - spend ≥ \$50,000 and < \$100,000; Business Level 4 - spend ≥ \$100,000. Maximum 30 days to deposit & settle.
Large Market Corp World Standard	1.40%	\$0.00	
Lrg Mkt Corp World Elite Standard	1.40%	\$0.00	
Business Standard	1.40%	\$0.00	
Business Debit Standard	2.15%	\$0.00	
Business Level 2/World Standard	1.56%	\$0.00	
Bus Level 3/World Elite Standard	1.61%	\$0.00	
Business Level 4 Standard	1.71%	\$0.00	
Electronic Payment Account	0.00%	\$0.43	Electronic Payment Account. Magnetic swipe not required / Authorization required. Authorization and settlement amounts do not have to match. Must include the actual Payment Reference Number, Tax Amount, and Customer Code (when provided by customer). Eligible Merchants: Cruise Lines (4411), Bars (5813), Fast Food (5814), Mail / Telephone Order (5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969), Supermarkets (5411), Telephone (4813, 4814), and Warehouse Club (5300). Maximum 3 days to deposit & settle.
Interregional Electronic	0.40%	\$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific (AP), South Asia / Middle East / Africa (SAMEA), and Latin America and Caribbean (LAC) regions; Platinum cards issued in Europe; World Elite cards issued in Canada; Prepaid Platinum Travel cards issued in the LAC region; and World cards issued in the U.S.), and Super Premium (World and Black cards issued in the AP, Europe, LAC, and SAMEA regions; World Black Edition Credit and Debit and World Debit Embossed cards issued in Europe; and World Elite cards issued in the U.S., AP, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Face to Face / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized. Key-Entered transactions not eligible for this program. For Consumer cards only, authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to \$25). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Lodging (3501-3999 or 7011), Vehicle Rental (3351-3500, 7512, 7513, 7519), Airlines (3000-3299, 4511), Cruise Line / Steamship (4411), and Passenger Railways (4112). Authorization and settlement amounts do not have to match for Platinum, World, World Elite, and Black transactions for all merchants. Automated Fuel Dispenser (5542) and Mail / Telephone Order (5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969) merchants not eligible for this program. Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Premium Electronic	1.15%	\$0.00	
Interregional Super Premium Electronic	1.28%	\$0.00	
Interregional Standard	0.90%	\$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific (AP), South Asia / Middle East / Africa (SAMEA), and Latin America and Caribbean (LAC) regions; Platinum cards issued in Europe; World Elite cards issued in Canada; Prepaid Platinum Travel cards issued in the LAC region; and World cards issued in the U.S.), and Super Premium (World and Black cards issued in the AP, Europe, LAC, and SAMEA regions; World Black Edition Credit and Debit and World Debit Embossed cards issued in Europe; and World Elite cards issued in the U.S., AP, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Transaction date more than 5 days old. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Premium Standard	1.15%	\$0.00	
I/R Super Premium Standard	1.28%	\$0.00	
Regulated Debit - U.S. Territory	0.10%	\$0.00	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands. Issuer has NOT certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of B (Base). Authorization required. Maximum 30 days to deposit & settle. Rate includes MasterCard Acquirer Program Support Fee.
Regulated Debit with Fraud Adjustment - U.S. Territory	0.10%	\$0.00	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands. Issuer has certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of 1 (Base plus Fraud Adjustment). Authorization required. Maximum 30 days to deposit & settle. Rate includes MasterCard Acquirer Program Support Fee.
Regulated Debit Small Ticket - U.S. Territory	0.10%	\$0.00	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands. Rate Indicator value identified by Issuers and Card Organizations of S (Regulated Small Ticket Base). Transaction amount \$10.00 or less / Card Present / Electronically Authorized. Eligible Merchants: Fast Food Restaurants (5814) and Videotape Rental Stores (7841). Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle. Rate includes MasterCard Acquirer Program Support Fee.
Regulated Debit Small Ticket with Fraud Adjustment - U.S. Territory	0.10%	\$0.00	
Interregional Purchasing Data Rate II	1.00%	\$0.00	Purchasing or Fleet Cards, and Electronic Payment Accounts (at non-fuel locations) issued in a foreign country. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Provide sales Tax Amount and Customer Code (when provided by the customer). Tax Amount must be between 0.1% to 30% of the sales amount, except for Marinas (4468), Service Stations (5541), Automated Fuel Dispensers (5542), Convenience Stores (5499), Fuel Dealers (5983), and UK Petrol Stations (9752). Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Purchasing	1.30%	\$0.00	Purchasing or Fleet Cards, and Electronic Payment Accounts issued in a foreign country. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Corporate	1.30%	\$0.00	Business, Corporate, and Premium Commercial (Platinum, World, World Elite, and Black) cards issued in a foreign country, including Business Premium Debit cards issued in Australia. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
Interregional Premium Commercial	1.30%	\$0.00	

**Non-Qualified Rate Schedule (Public Sector)**

(Effective April, 2016)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Cross Border - U.S.	0.60%	\$0.00	Fee assessed on all Consumer, Commercial, Credit and Debit transactions that are processed with the country code of the merchant different from the country code of the cardholder, where the transaction is settled in U.S. dollars.
Cross Border - Non-US	1.00%	\$0.00	Fee assessed on all Consumer, Commercial, Credit and Debit transactions that are processed with the country code of the merchant different from the country code of the cardholder, where the transaction is settled in a currency other than the merchant's local currency.
Cross Border Fee - Asia Pacific	1.00%	\$0.00	
Cross Border - LAC	0.80%	\$0.00	
Address Verification Service Fee - Card Present	0.00%	\$0.01	Assessed on all MasterCard Card Present authorizations that use the Address Verification Service (AVS) that are submitted for more than \$0.
Address Verification Service Fee - Card Not Present	0.00%	\$0.01	Assessed on all MasterCard Card Not Present authorizations that use the Address Verification Service (AVS) that are submitted for more than \$0.
Account Status Inquiry Fee - Intraregional	0.00%	\$0.025	Fee assessed on all Account Status Inquiry Service messages where the country code of the merchant is the same as the country code of the cardholder. Account Status Inquiry Service transactions must be submitted for \$0 and are used to validate cardholder account numbers and other elements, such as CVC 2 and AVS, prior to obtaining an actual authorization.
Account Status Inquiry Fee - Interregional	0.00%	\$0.03	Fee assessed on all Account Status Inquiry Service messages where the country code of the merchant is different from the country code of the cardholder. Account Status Inquiry Service transactions must be submitted for \$0 and are used to validate cardholder account numbers and other elements, such as CVC 2 and AVS, prior to obtaining an actual authorization.
Card Validation Code 2 (CVC 2) Fee	0.00%	\$0.0025	Fee assessed on all authorizations that include Card Validation Code 2 (CVC 2) validation. CVC 2 is an optional service from MasterCard that was implemented to help reduce the risk of fraud and is part of the screening tools used by merchants to ensure that the person placing the order has the card. Does not apply to Account Status Inquiry transactions.
MasterCard SecureCode Fee	0.00%	\$0.03	Fee assessed on all MasterCard SecureCode verification requests. MasterCard SecureCode is an optional service for E-Commerce merchants that allows for an additional level of shopping security by requiring cardholders to enter additional log-in credentials that are verified by the issuer when completing an online sale (if the issuer participates in the service).
Global Wholesale Travel Business to Business Fee	1.57%	\$0.00	Fee applies to transactions that qualify for the MasterCard Business to Business Global Wholesale Travel Transaction program for virtual card transactions between travel agents and travel suppliers (e.g. airlines, hotels and car rental companies). Eligible Merchants: Airlines (3000-3299, 4511), Cruise / Steamship (MCC 4411), Lodging (3501-3999, 7011), Railways (4112), Car Rental (3351-3500, 7512, 7513, 7519), Bus Lines (4131), Airports / Airport Terminals / Flying Fields (4582), Travel Agencies & Tour Operators (4722), Direct Marketing - Travel-Related Arrangement Services (5962), Real Estate Agents & Managers - Rentals (6513), Recreational & Sporting Camps (7032), Campgrounds & Trailer Parks (7033), Timeshares (7012), Health & Beauty Spas (7298), Tourist Attractions & Exhibits (7991), Clubs - Country Clubs / Athletic, Recreation, Sports Membership Clubs / Private Golf Courses (7997), and Recreation Services (7999). Transactions assessed this fee are not subject to the MasterCard Network Access and Brand Usage (NABU) fee, the MasterCard Cross Border fee, the MasterCard Acquirer Program Support Fee, and the MasterCard Card Present and Card Not Present Address Verification Service (AVS) fees.
Processing Integrity Fee	0.00%	\$0.055	Fee assessed on all MasterCard authorized transactions which are not followed by a matching MasterCard clearing transaction (or not reversed in the case of a cancelled transaction). Automated Fuel Dispensers (5542) not subject to this fee. Rate includes additional \$0.01 reporting cost from MasterCard for each transaction. Billed on a one month lag.
Digital Enablement Fee	0.01%	\$0.000	Fee assessed on the gross dollar amount of all MasterCard Card Not Present transactions.
License Volume Fee	0.0071%	\$0.00	Fee assessed on the gross dollar amount of all MasterCard transactions (credit and signature debit). Fee based on a good faith effort to recover and allocate among all customers MasterCard's annual fees for licensing and third party processing.

**Non-Qualified Rate Schedule (Public Sector)**

(Effective April, 2016)

The Qualified Discount Rates for Visa, MasterCard, and Discover Network as shown on your Application are based on the assumption that your transactions will qualify for the following interchange levels (your "Anticipated Interchange Levels"):

- VISA - CPS / CARD NOT PRESENT
- MASTERCARD - PUBLIC SECTOR AND EMERGING MARKETS DEBIT
- DISCOVER NETWORK - PSL PUBLIC SERVICES

For more information regarding your Discount Rates and Non-Qualified Transactions, please call Customer Service. Must be in MCC 4111 (Commuter Transportation & Ferries), 4784 (Bridge & Road Fees, Tolls), 9223 (Bail & Bond Payments), 9311 (Tax Payments), or 9402 (Postal Services - Government Only).

This Non-Qualified Rate Schedule contains a summary of the primary qualification criteria established by Visa®, MasterCard®, and Discover® Network (sometimes referred to as Discover) for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify. The most common interchange programs for this pricing type are listed in this document. For a complete list, call the number on your merchant statement. The Discover Network Reference ID (NRID) must be submitted with all transactions. The NRID is a unique numeric identification generated by Discover that remains unchanged for the life of the transaction. Please note that Discover Network fees apply only to Discover transactions acquired by Bank of America Merchant Services. This schedule does not apply to PIN debit transactions.

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
<b><u>DISCOVER NETWORK</u></b>			
Retail Core	0.01%	\$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card Present / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis & Limousines - 4121 and Beauty / Barber Shops - 7230). Authorization and settlement amounts do not have to match for Bars (5813) and Cruise Line / Steamship (4411). Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Supermarkets / Warehouse Clubs (5300, 5411), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Petroleum (5541, 5542), Restaurants (5812, 5814), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3299, 4112, 4511), Quasi Cash (4829, 6050, 6051, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Maximum 2 days to deposit & settle.
Retail Debit	0.20%	\$0.00	
Retail Prepaid	0.20%	\$0.00	
Retail Rewards	0.16%	\$0.00	
Retail Premium	0.16%	\$0.00	
Retail Premium Plus	0.55%	\$0.00	
Regulated Debit & Prepaid	0.00%	\$0.01	Non-exempt (regulated) Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has NOT certified its fraud prevention procedures. Authorization required. Maximum 30 days to deposit & settle.
Regulated Debit & Prepaid with Fraud Adjustment	0.00%	\$0.02	Non-exempt (regulated) Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has certified its fraud prevention procedures. Authorization required. Maximum 30 days to deposit & settle.
Public Services Core	0.00%	\$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Bridge & Road Fees / Tolls (4784), Court Cost / Alimony / Support (9211), Fines (9222), Bail and Bond Payments (9223), Tax Payments (9311), Government Services (9399), and Intra-Government Purchases - Government Only (9405). Maximum 3 days to deposit & settle.
Public Services Debit	0.00%	\$0.00	
Public Services Prepaid	0.00%	\$0.00	
Public Services Rewards	0.00%	\$0.00	
Public Services Premium	0.00%	\$0.00	
Public Services Premium Plus	0.00%	\$0.00	
Key Entry Core	0.32%	\$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Face-to-Face / Key-Entered / Signature Obtained / Electronically Authorized. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty/Barber Shops - 7230). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Petroleum (5541, 5542), and Cruise Line / Steamship (4411). Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3299, 4112, 4511), Quasi Cash (4829, 6050, 6051, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Premium and Premium Plus card transactions at Restaurants (5812) and Fast Food (5814) not eligible for this program. Maximum 2 days to deposit & settle.
Key Entry Debit	0.85%	\$0.00	
Key Entry Prepaid	0.85%	\$0.00	
Key Entry Rewards	0.42%	\$0.00	
Key Entry Premium	0.45%	\$0.00	
Key Entry Premium Plus	0.60%	\$0.00	
Card Not Present Core	0.32%	\$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card Not Present / Signature Not Obtained / Authorized / Mail or Phone Order / Address Verification Service required, except for mobile payment and recurring payment transactions. Customer Service phone number and invoice number required. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty/Barber Shops - 7230). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Petroleum (5541, 5542) and Cruise Line / Steamship (4411). Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3299, 4112, 4511), Quasi Cash (4829, 6050, 6051, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Premium and Premium Plus card transactions at Restaurants (5812) and Fast Food (5814) not eligible for this program. Maximum 2 days to deposit & settle.
Card Not Present Debit	0.85%	\$0.00	
Card Not Present Prepaid	0.85%	\$0.00	
Card Not Present Rewards	0.42%	\$0.00	
Card Not Present Premium	0.45%	\$0.00	
Card Not Present Premium Plus	0.80%	\$0.00	
E-Commerce / Internet Core	0.32%	\$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card Not Present / Signature Not Obtained / Authorized / E-Commerce Order / Address Verification Service required, except for mobile payment and recurring payment transactions. Customer Service phone number and invoice number required. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty/Barber Shops - 7230). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Petroleum (5541, 5542) and Cruise Line / Steamship (4411). Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3299, 4112, 4511), Quasi Cash (4829, 6050, 6051, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Premium and Premium Plus card transactions at Restaurants (5812) and Fast Food (5814) not eligible for this program. Maximum 2 days to deposit & settle.
E-Commerce / Internet Debit	0.85%	\$0.00	
E-Commerce / Internet Prepaid	0.85%	\$0.00	
E-Commerce / Internet Rewards	0.42%	\$0.00	
E-Commerce / Internet Premium	0.45%	\$0.00	
E-Commerce / Internet Premium Plus	0.80%	\$0.00	

**Non-Qualified Rate Schedule (Public Sector)**

(Effective April, 2016)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Express Services Core	0.40%	\$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data. Supplemental Data Record (SDR) required on chip card transactions. Eligible Merchants: Local Commuter (4111), Limousines and Taxis (4121), Bus Lines - Charter & Tour (4131), Toll/Bridges Fee (4784), Miscellaneous Food Stores - Convenience Stores & Specialty Markets (5499), Restaurants (5812), Fast Food (5814), News Dealers / Newsstands (5994), Laundries (7211), Dry Cleaners (7216), Quick Copy / Repro Services (7338), Auto Parking Lots / Garages (7523), Car Washes (7542), Movie Theater (7832), and Video Tape Rentals (7841). Card sale amount must be less than or equal to \$15.00 for all merchants except for Limousines and Taxis (4121), which is \$25.00. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121). Authorization and settlement amounts do not have to match for Restaurants (5812) and Fast Food (5814). Maximum 2 days to deposit & settle.
Express Services Debit	0.90%	\$0.00	
Express Services Prepaid	0.90%	\$0.00	
Express Services Rewards	0.40%	\$0.00	
Express Services Premium	0.40%	\$0.00	
Express Services Premium Plus	0.50%	\$0.00	
Emerging Markets Core	0.00%	\$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Cable / Satellite / Other Pay Television / Radio Stations (4899), Subscription (5968), Fuel Dealers (5983), Payment Service Provider - Merchant - Payment Transaction (6533), Schools - Elementary & Secondary (8211), Colleges / Universities / Professional Schools / Junior Colleges (8220), Schools and Educational Services not elsewhere classified (8299), Child Care Services (8351), and Charitable / Social Services (8398). Maximum 3 days to deposit & settle.
Emerging Markets Debit	0.00%	\$0.00	
Emerging Markets Prepaid	0.00%	\$0.00	
Emerging Markets Rewards	0.00%	\$0.00	
Emerging Markets Premium	0.00%	\$0.00	
Emerging Markets Premium Plus	0.75%	\$0.00	
Mid Submission Level Core	0.85%	\$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards that do not meet the requirements for any Prime Submission Level Program or the Key-Entered Program. Magnetic Swipe not required / Electronically Authorized. Supplemental Data Record (SDR) missing on chip card transactions. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty/Barber Shops - 7230). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999, 7011, 7012), Car Rental (3351-3441, 7512, 7513, 7519), Cruise Line / Steamship (4411), Passenger Transport (3000-3299, 4112, 4511), Service Stations (5541), Automated Fuel Dispensers (5542), Gaming & Lottery merchants (7800, 7801, 7802) eligible for this program; registration with Discover is required or transaction will reject. High Risk merchants (Direct Marketing Travel - 5962, Direct Marketing Outbound Telemarketing - 5966, and Direct Marketing Inbound Telemarketing - 5967) not eligible for this program. Premium and Premium Plus card transactions at Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519) and Passenger Transport (3000-3299, 4112, 4511) not eligible for this program. Maximum days to deposit & settle is 8 days for Passenger Transport (3000-3299, 4112, 4511), 3 days for all other merchants.
Mid Submission Level Debit	0.90%	\$0.00	
Mid Submission Level Prepaid	0.90%	\$0.00	
Mid Submission Lvl Rewards	0.85%	\$0.00	
Mid Submission Lvl Premium	0.85%	\$0.00	
Mid Submission Lvl Premium Plus	0.85%	\$0.00	
Base Submission Level Core	1.40%	\$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards that do not meet the requirements for the Mid Submission Level Program or Key Entered Program or have been submitted with an invalid or missing Acquirer Interchange Program Code. Validation not required for Magnetic stripe read, Authorization, or MCC. Supplemental Data Record (SDR) missing on chip card transactions. Transaction missing the Discover Network Reference ID (NRID), which is a unique numeric identification generated by Discover that remains unchanged for the life of the transaction. Maximum 30 days to deposit & settle.
Base Submission Level Debit	0.99%	\$0.05	
Base Submission Level Prepaid	0.99%	\$0.05	
Base Submission Lvl Rewards	1.40%	\$0.00	
Base Submission Lvl Premium	1.40%	\$0.00	
Base Sub Level Premium Plus	1.40%	\$0.00	
Commercial Electronic	0.75%	\$0.00	Commercial cards including Business, Executive Business, and Corporate cards. Magnetic swipe not required / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data if Magnetic Stripe Read / Contactless / Chip Read. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty / Barber Shops - 7230). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999, 7011, 7012), Car Rental (3351-3441, 7512, 7513, 7519), Cruise Line / Steamship (4411), Passenger Transport (3000-3299, 4112, 4511), Service Stations (5541), and Automated Fuel Dispensers (5542). Address Verification Service required for Card Not Present transactions, except for mobile payment and recurring payment transactions, for all merchants except for Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), and Passenger Transport (3000-3299, 4112, 4511). Utilities (4900) and High Risk (5962, 5966, 5967) are not eligible for this program. Maximum days to settle is 8 days for Passenger Transport (3000-3299, 4112, 4511), 3 days for Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398) and Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), 2 days for all other merchants.
Commercial Electronic Debit	1.40%	\$0.00	
Commercial Electronic Prepaid	1.40%	\$0.00	
Commercial Base Submission	1.40%	\$0.00	Commercial cards, including Business, Executive Business, and Corporate cards, that do not meet the requirements for the Commercial Electronic Level Program. Validation not required for Magnetic Stripe Read / Contactless / Chip Read, Authorization, or MCC. Maximum 30 days to deposit & settle.
Commercial Base Submission Level Debit	2.05%	\$0.00	
Commercial Base Submission Level Prepaid	2.05%	\$0.00	
International Electronic	0.31%	\$0.00	Discover, Diners Club International, JCB, UnionPay, and Korea BCard cards issued in a foreign country. Face-to-Face / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized. Supplemental Data Record (SDR) required on chip card transactions. Key-Entered transactions not eligible for this program. Card Verification Value (CVV) data must be present on the authorization Track Data. Authorization and settlement amounts do not have to match. High Risk (5962, 5966, 5967) are not eligible for this program. Maximum 5 days to deposit & settle, 8 days for Passenger Transport (3000-3299, 4112, 4511). Rate includes the Discover International Processing Fee.
International Base Submission Level	0.65%	\$0.00	Discover, Diners Club International, JCB, UnionPay, and Korea BCard cards issued in a foreign country that do not meet the requirements for the International Electronic program. Validation not required for Magnetic Stripe Read / Contactless / Chip Read, Authorization, or MCC. Supplemental Data Record (SDR) missing on chip card transactions. Maximum 30 days to deposit & settle. Rate includes the Discover International Processing Fee.
Data Usage Fee	0.00%	\$0.0195	Fee assessed on all Discover, JCB, UnionPay, Diners Club International, and Korea BCard sales and credit (return) transactions.
International Service Fee	0.80%	\$0.00	Fee assessed on all Discover, Diners Club International, JCB, UnionPay, and Korea BCard transactions at a U.S. merchant location with a non-U.S. issued card.
Network Authorization Fee	0.00%	\$0.0025	Fee assessed on all Discover, JCB, UnionPay, Diners Club International, and Korea BCard authorizations.

**Visa® Fixed Acquirer Network Fee (FANF)  
Effective April 1, 2015**

**Table 1 - Customer Present<sup>1, 8, 10</sup>**

		1a: High-Volume MCCs <sup>2</sup>	1b: All Other MCCs <sup>3</sup>
Tier	# of Locations (Per Taxpayer ID)	Price per Location <sup>4</sup> per Month	
1	1	\$2.90	\$2.00
2	2		
3	3		
4	4	\$4.00	\$2.90
5	5		
6	6 - 10		
7	11 - 20	\$5.00	\$4.00
8	21 - 50		
9	51 - 100	\$8.00	\$6.00
10	101 - 150	\$12.00	\$8.00
11	151 - 200	\$18.00	\$10.00
12	201 - 250	\$25.00	\$14.00
13	251 - 500	\$35.00	\$24.00
14	501 - 1,000	\$45.00	\$32.00
15	1,001 - 1,500	\$55.00	\$40.00
16	1,501 - 2,000	\$65.00	\$50.00
17	2,001 - 4,000	\$75.00	\$60.00
18	> 4,000	\$85.00 <sup>6</sup>	\$65.00 <sup>6</sup>
19 <sup>11</sup>	Monthly Gross Visa Sales Volume < \$200 (any number of locations)	\$0.00	\$0.00
20 <sup>11</sup>	Monthly Gross Visa Sales Volume ≥ \$200 and < \$1,250 (any number of locations)	0.15% of monthly gross sales volume	0.15% of monthly gross sales volume

<sup>2</sup>High-Volume MCCs: Applies to merchants for which ≥ 50% of monthly Customer Present Sales Volume is associated with High-Volume MCCs

MCC	MCC Description	MCC	MCC Description
3000-3299, 4511	Airlines	5532	Automotive Tire Stores
3300-3499, 7512	Auto Rental	5541	Service Stations
3500-3999, 7011	Lodging	5542	Automated Fuel Dispensers
4411	Steamship / Cruise Lines	5651	Family Clothing Stores
4829	Wire Transfer Money Order	5655	Sports / Riding Apparel Stores
5200	Home Supply Warehouse Stores	5712	Furniture / Equipment Stores
5300	Wholesale Clubs	5732	Electronic Stores
5309	Duty Free Stores	5912	Drugstores and Pharmacies
5310	Discount Stores	5943	Stationery Stores
5311	Department Stores	7012	Timeshares
5411	Grocery Stores and Supermarkets	7832	Motion Picture Theaters
5511	Car and Truck Dealers - New & Used		

**Table 2<sup>7, 8, 10</sup> - Customer Not Present<sup>1</sup>, Unattended Terminals<sup>9</sup> and Fast Food Restaurants<sup>5</sup>**

Tier	Monthly Gross Visa Sales Volume	Fee per Taxpayer ID per Month
1 <sup>11</sup>	< \$200.00	\$0.00
2 <sup>11</sup>	\$200.00 - \$1,249.99	0.15% of monthly gross sales volume
3	\$1,250.00 - \$3,999.99	\$7.00
4	\$4,000.00 - \$7,999.99	\$9.00
5	\$8,000.00 - \$39,999.99	\$15.00
6	\$40,000.00 - \$199,999.99	\$45.00
7	\$200,000.00 - \$799,999.99	\$120.00
8	\$800,000.00 - \$1,999,999.99	\$350.00
9	\$2,000,000.00 - \$3,999,999.99	\$700.00
10	\$4,000,000.00 - \$7,999,999.99	\$1,500.00
11	\$8,000,000.00 - \$19,999,999.99	\$3,500.00
12	\$20,000,000.00 - \$39,999,999.99	\$7,000.00
13	\$40,000,000.00 - \$79,999,999.99	\$15,000.00
14	\$80,000,000.00 - \$399,999,999.99	\$30,000.00
15	≥ \$400,000,000	\$40,000.00

<sup>5</sup>Fast Food Restaurants and Vending Machines (MCC 5814): Applies to merchants with ≥ 50% of Customer Present Sales Volume associated with MCC 5814.

<sup>1</sup>Customer Not Present volume includes transactions originating with an ECI/MOTO indicator of 1-9, and Customer Present volume includes transactions NOT originating with an ECI/MOTO indicator of 1-9.

<sup>6</sup>Cap of 4,001 maximum billable locations

<sup>7</sup>Table 2 fees are allocated and billed to each individual outlet or merchant account number based on a weighted average of the Customer Not Present volume each outlet represents within the taxpayer ID.

<sup>3</sup>All Other MCCs: Applies to merchants where < 50% of Monthly Customer Present Sales Volume is associated with High Volume MCCs

<sup>4</sup>Locations: The number of locations associated with each Taxpayer ID as of the last day of the month in question. A location is an individual outlet or merchant account number as referenced in our agreement with you for merchant services. The fee will be charged for each location that processes at least one Visa purchase transaction during the month.

<sup>8</sup>Service fees processed as a separate transaction (both Customer Present and Customer Not Present volume) by Visa Government and Education Payment Program providers are subject to Table 2 fees only.

<sup>9</sup>Transactions at Unattended Terminals in all MCCs, except for Automated Fuel Dispensers (MCC 5542), are subject to Table 2 fees only if all of the Customer Present volume at the location is from Unattended Terminals. Unattended terminal transactions must have a Base II Acceptance Terminal Indicator of 3 or SMS Terminal Type of 3.

<sup>10</sup>Excludes Visa Straight Through Processing transactions identified with a Market-Specific Data Indicator of "J" on the purchase transaction.

<sup>11</sup>All of the Visa volume under the Taxpayer ID must be with one acquirer to be eligible for this tier.