

Payment Processing Solutions

Thank you for your interest in payment processing with North American Credit Card Association (NACCA).

NACCA has been providing payment processing solutions to merchants for over 20 years. Our commitment to our customers begins with the most competitive processing rates and services through established financial institutions and service providers. Our service providers, iPayment – First Data Merchant Services – JP Morgan Chase Bank and Elavon - US Bank, are among the largest and most reputable processors of electronic payments in the world.

How are our rates so low? Should you become part of NACCA's "buying group" you will be entitled to our groups pricing and the highest level of 24/7 service and support available. NACCA leverages its significant customer base to negotiate the most competitive pricing on behalf of our customers. In addition, we provide complete training to your entire staff ensuring that you have the knowledge and tools to qualify your transactions for the best possible rates.

The cost to process electronic payments and the accompanying level of service and support varies dramatically across the payment processing industry. Even our processors often charge much higher rates and provide different levels of support to direct business channels. NACCA serves as an advocate for our group of clients to ensure competitive rates and excellent support.

How long will our rates be this low? NACCA OFFERS A LIFETIME DISCOUNT RATE GUARANTY! We guaranty our Discount Rates for the life of your merchant account with NACCA.

Why is our service so great? In addition to the 24/7 customer support provided by our processors, NACCA assigns one or more in house relationship managers to each of our customers. We encourage our customers to call their relationship manager(s) first with any questions for the fastest response available in the industry.

Clearly, choosing the right payment partner is critical to your bottom line. When compared to our competitors, NACCA offers two of most reliable payment processors, superior customer service, more transaction processing solutions and a variety of custom rate programs. If you have a payment processing need, we have the solution.

NACCA offers the following solutions:

- Visa · MasterCard · American Express · Discover and Debit Payment Processing
- Electronic Gift Card Programs
- ACH, Phone, Web Check & Electronic Check Conversion
- Remote Check Deposit Capture & Image Replacement Document Conversion
- Foreign Currency Processing
- Recurring & Installment Payment Processing
- EBT, Fleet, Corporate Card Level II and III Processing
- Working Capital and Business Cash Advance
- Contactless, Ethernet & Wireless Processing
- Encryption & Tokenization Solutions

NACCA offers the following additional benefits:

- Next Day or Standard Two Day Automatic Deposit to Your Checking Account
- FDIC Insured Banks Handling Your Money
- Excellent 24 / 7 Customer Support
- Reliable 100% Network Uptime
- Comprehensive Online Reporting and Support Tools
- Detailed Monthly Statements
- More Processing Networks than Our Competitors



57 Old Post Road NO 2
Greenwich, CT 06830
800.258.8472 • fax 203.622.1238

Please call our sales office at 800.258.8472 between 9am and 6pm EST Monday through Friday for more information and for a free cost savings analysis. We look forward to the opportunity to serve you!

Application Checklist

- Merchant Application. *Please complete & sign.*
 - Elavon Agreement. *Please complete & sign if applying with Elavon.*
 - iPayment-First Data Agreement. *Please complete & sign if applying with iPayment-First Data.*
- (Please call us if you're unsure which processor Agreement to sign. We will help guide you to the processor that best meets your needs and offers the most savings)*
- Voided Business Check including your business name and address.
 - Last 3 Months Current Processing Statements. *Only required if you are currently accepting credit cards.*

We will contact you if we require any additional items to complete your application.

Please include the above checked items to expedite handling of your application. The items on the checklist may be faxed or mailed to NACCA.

Application Fax #: 203.622.1238

Alternatively, the application may be mailed to:

North American Credit Card Association
Attn: New Accounts
57 Old Post Road NO 2
Greenwich, CT 06830

Upon receipt of your complete application package, we will forward your application to the Underwriting Department for review. The processing of your application generally takes 1 to 3 business days and we will contact you once a decision has been made. Nearly 99% of applications submitted with good credit are approved.

Please contact us before submitting an application if you are aware of credit issues that might affect your ability to get approved for credit.

You can expect to receive a welcome kit and telephone training within 1 to 3 business days of approval.

Please call us at **800.258.8472** with any questions.

SCHEDULE OF FEES

Questions: Call Our Sales Department At 800.258.8472 (M-F 9-6 EST)

For A Free Cost Savings Analysis: Email Or Fax Us Two Consecutive Months Current Processing Statements

<p>Call us at 800.258.8472 & we'll help you choose the best program.</p>	Monthly Visa • MasterCard Sales Volume	Pricing (select one processor pricing option)				
		<input type="checkbox"/> Elavon #1	<input type="checkbox"/> Elavon #2	<input type="checkbox"/> Elavon #3	<input type="checkbox"/> iPayment - First Data	
<p>Visa • MasterCard • Discover</p> <p>Discount Rate Lifetime Guaranty</p> <p>(based on 12 month average sales volume)</p>	\$0 to \$4,999	0.33 %	0.25 %	0.20 %	0.18 %	
	\$5,000 to \$19,999	0.27 %	0.20 %	0.18 %	0.15 %	
	\$20,000 to \$99,999	0.22 %	0.16 %	0.12 %	0.12 %	
	\$100,000 to \$499,999	0.17 %	0.12 %	0.10 %	0.09 %	
	\$500,000 to \$999,999	0.13 %	0.10 %	0.09 %	0.07 %	
	\$1,000,000 to \$1,500,000	0.11 %	0.09 %	0.08 %	0.06 %	
	> \$1,500,000	please call us				
<p>Visa • MasterCard • Discover</p> <p>Authorization and Transaction Fee</p> <p>(based on 12 month average sales volume)</p> <p>AVS Included</p>	\$0 to \$4,999	2 ¢	5 ¢	8 ¢	15 ¢	
	\$5,000 to \$19,999				10 ¢	
	\$20,000 to \$99,999					
	\$100,000 to \$499,999					
	\$500,000 to \$999,999					
	\$1,000,000 to \$1,500,000					
	> \$1,500,000					please call us
<p>Pass-through Items</p>	Interchange	pass-through				
	Assessments	pass-through				
<p>Monthly Fees & Service</p>	Monthly Service Fee	\$ 6		\$ 0		
	Monthly Regulatory Fee	\$ 0		\$ 1		
	Monthly Minimum Discount Fee	\$ 0		\$ 15		
	Free Monthly Statement	Mailed & Available Online			Mailed & Available Online	
	Funding in Business Days	Two (<input type="checkbox"/> Check for Next Business Day for \$ 5 per month)			Two	
	24 / 7 Toll Free Support	Included			Included	
	Free Online Account Access	www.MerchantConnect.com			www.MyClientLine.net	
<p>American Express One Point Program</p> <p>(Funded with Visa•MC)</p>	Availability	Yes (<input type="checkbox"/> check here to request)			coming soon	
	One Point Rate & Fee	per Amex Rate Sheet			per Amex Rate Sheet	
	One Point Authorization Fee	same as Visa • MC plus 3 ¢			15 ¢	
<p>American Express Merchant Account</p> <p>(Funded by Amex)</p>	Apply	<input type="checkbox"/> check here to request			<input type="checkbox"/> check here to request	
	Amex Rate and Fee	per American Express			per American Express	
	Amex Authorization Fee	same as Visa•MC Auth plus 3 ¢			15 ¢	
<p>Pin Debit</p>	Pin Debit Fee (no monthly fee)	Debit Interchange plus 10 ¢			Interchange plus 15 ¢	
<p>Batch Header Fees</p> <p>(aka: Misc Auth Fees)</p>	Host Auto Settled Batch	\$ 0			\$ 0	
	Terminal Auto Close Batch	same as Visa • MC Auth Fee			\$ 0	
<p>PCI Compliance Fees</p>	Qualified Security Assessor	Trustwave			Security Metrics	
	Monthly or Annual Fee	\$ 6 per month (with up to \$100K data breach coverage)			\$ 139 per year	
<p>Other</p>	Annual Fees	\$ 30			\$ 0	
	Annual Regulatory Fee	\$ 0			\$ 25	
	Voice Authorization Fee	65 ¢			65 ¢	
	Chargeback Fee • Retrieval Fee	\$ 15			\$ 15	
	Processing Networks	Elavon included (TSYS/VisaNet available for an additional 2.5¢ per auth)			Cardnet, Nashville, FDR, Nabanco, TSYS included	

The undersigned acknowledges and agrees to the applicable fees listed above.

Applicant / Merchant Legal Name

Applicant / Merchant Doing Business As Name

Merchant Signature

Date

Print Name

Title

EQUIPMENT • SOFTWARE • GATEWAY OPTIONS (Referral: MD0412)

		Compatibility					
Dial-Up (Phone Line Terminal & Printer)		First Data	Elavon	Purchase Price			
Verifone Vx510LE (Best Seller)			√	\$159			
Hypercom T4205 (Best Seller)		√	√	\$169			
Hypercom T4210 (Best Seller)		√	√	\$199			
Verifone Vx570		√	√	\$249			
Dual Communications (DC) (Ethernet & Phone; Terminal & Printer)		First Data	Elavon	Purchase Price			
FD-50 Dual Comm (Best Seller)		√		\$159			
FD-200 DC Terminal/Printer/Check Reader		√		\$549			
Hypercom T4220 DC		√	√	\$225			
Verifone Vx570 DC		√	√	\$339			
RDM Synergy II Terminal/Printer/Check Imager			√	\$569			
Wireless (Terminal & Printer)		First Data	Elavon	Purchase Price	Setup Fee	Monthly Wireless Fee	Wireless Transaction Fee
Verifone Vx510 GPRS (not battery powered)		√	√	\$379	\$49	\$18	5¢ First Data; 8¢ Elavon
Spectra GPRS (battery powered)		√	√	\$399	\$49	\$18	5¢ First Data; 8¢ Elavon
Nurit 8020 GPRS (Best Seller)		√	√	\$499	\$49	\$18	5¢ First Data; 8¢ Elavon
Verifone Vx610 Sprint CDMA		√	√	\$699	\$35	\$18	5¢ First Data; 8¢ Elavon
Verifone Vx610 Verizon CDMA		√	√	\$749	\$35	\$20	5¢ First Data; 8¢ Elavon
Smart Phone (Swiper – No Printer)		First Data	Elavon	Purchase Price	Setup Fee	Monthly Wireless Fee	Wireless Transaction Fee
Elavon Swiper ² (Apple, Droid)requires Internet Secure			√	\$49	\$0	\$0	0¢
ChargeAnywhere Swiper (iPhone, Droid)		√	√	\$39	\$49	\$10	5¢ First Data; 8¢ Elavon
ChargeAnywhere Swiper Sleeve – iPhone 3 & 4		√	√	\$79	\$49	\$10	5¢ First Data; 8¢ Elavon
RoamPay Swiper - iPhone, Droid and more ³		√	√	\$149	\$45	\$12	5¢ First Data; 8¢ Elavon
Smart Phone (Swiper & Printer)		First Data	Elavon	Purchase Price	Setup Fee	Monthly Wireless Fee	Wireless Transaction Fee
ChargeAnywhere Swiper/Printer-Droid, BB, WM		√	√	\$189	\$49	\$10	5¢ First Data; 8¢ Elavon
ChargeAnywhere Swiper/Printer-iPhone & iPad		√	√	\$229	\$49	\$10	5¢ First Data; 8¢ Elavon
Apriva Woosim Reader/Printer Bluetooth		√	√	\$249	\$15	\$15	5¢ First Data; 8¢ Elavon
Virtual Terminals & Gateways		First Data	Elavon	Setup Fee	Monthly Gateway Fee	Gateway Transaction Fee	
Authorize.net ¹² (Best Seller)		√	√	\$0	\$10	5¢ per item in excess of 250 per month	
PayPal Payflow Pro ¹ (Best Seller)		√	√	\$129	\$40	5¢ First Data; 8¢ Elavon	
MyVirtualMerchant (Best Seller)			√	\$0	\$10	0¢	
Internet Secure (incl. Mobile & Multi Currency)			√	\$0	\$10	0¢	
PayTrace Professional Virtual Terminal ¹		√	√	\$50	\$15	5¢ First Data; 8¢ Elavon	
eProcessingNetwork – Online Terminal Only ¹		√	√	\$10	\$8	5¢ First Data; 8¢ Elavon	
eProcessingNetwork – Internet Basic ¹		√	√	\$20	\$15	5¢ First Data; 8¢ Elavon	
eProcessingNetwork – ePNPlugin QuickBooks		√	√	\$65	\$0	requires Online Terminal or Internet Basic	
ChargeAnywhere Plug-in for QuickBooks ¹		√	√	\$179	\$12	5¢ First Data; 8¢ Elavon	
PC Software		First Data	Elavon	Purchase Price	Monthly Fee		
PC Charge Pro (Best Seller)		√	√	\$265			
PayWare PC		√	√	\$275			
IC Verify		√	√	\$265			
viaWarp up to 150 users			√	\$225	\$16		
Peripheral Devices		First Data	Elavon	Purchase Price			
Magtek Card Reader for Software/Virtual Term		√	√	\$79	Electronic Check Conversion, Conversion with Verification or Conversion with Guaranty requires an additional price schedule. Please contact us for more information.		
Verifone 1000SE or Hypercom P1300 Pin Pad		√	√	\$99			
First Data FD-10 Pin Pad		√		\$99			
VIVOPay 4000 or 4500 Contactless Reader		√	√	\$149			
Magtek Min MICR Check Reader		√		\$199			
Epson ReadyPrint T20 Thermal Receipt Printer		√	√	\$239			
RDM 7111F Imager for EZCheck		EZChk	√	\$439			
Panini My Vision 30 Check Reader		EZChk	EZChk	\$799			
Note 1: May require a credit card on file for the monthly billing of fees.				Note 12: AuthorizeNet 5¢ per settled batch fee applies.			
Note 2: PAYware Mobile Pricing requires a 2 year commitment with a \$279 early cancellation fee. Month to Month plans with NO early cancellation fee are available.							
Note 3: Elavon Swiper requires one Internet Secure Virtual Terminal/Gateway at a cost of \$10 per month which includes connecting unlimited smart phones.							

MORE SOLUTIONS • MORE CHOICES

Please check any of the following products or services that you'd like to learn more about and we'll contact you with information.

- ☐ Smart Phone Solutions:** Process mobile payments on any smart phone. We offer card readers and receipt printers that work with your smart phone.
- ☐ Wireless Terminal Solutions:** Process mobile payments on a dedicated stand alone wireless terminal and printer using AT&T Cingular GPRS, Verizon CDMA and Sprint CDMA.
- ☐ Electronic Check Conversion:** Convert paper checks at the point of sale or in the back office to electronic payments. No need to deposit the checks at the bank. Expedite availability of funds and consolidate reconciliation of payments by check alongside debit and credit card payments.
- ☐ ACH - eCheck:** Process payments from consumer and corporate bank accounts directly from your web site or using our virtual terminal.
- ☐ Commercial Card Level III:** Submit corporate card Level III data to Visa, MasterCard and even American Express. Lower corporate card processing costs and provide enhanced detail to the card holder on their monthly statement.
- ☐ Electronic Gift Cards:** Choose from Standard to fully Custom Gift Cards to build loyalty, cash flow and generate sales.
- ☐ Foreign Currency Processing:** Offer card not present or ecommerce card holders with the option to pay in their home currency. The card holder is billed in their home currency and you are funded in US Dollars to your US Checking account.
- ☐ Canadian Merchant Account:** If you have a presence and checking account in Canada then you can Authorize and Settle in Canadian Dollars.
- ☐ Business Cash Advance:** Receive upfront working capital today on future receivables.
- ☐ Tokenization Solutions:** End-to-end protection and elimination of on-site cardholder data storage for merchants.
- ☐ Data Breach Coverage:** PCI-DSS (Payment Card Industry – Data Security Standard Compliance) Data Breach Coverage for merchants.
- ☐ Contactless Readers:** We offer NFC (near field communication) contactless readers.

Please contact us at 800.258.8472 to learn more about these solutions.

Optional

Multi Currency Processing – Global ePricing

(Referral Code: MD1011)

Authorization in up to 140 currencies providing your foreign customer with an in country buying experience.

Settlement in U.S. Dollars to your U.S. Dollar bank account.

Please call us to discuss your currency processing requirements.

				SELECT ONE OPTION		
				<input type="checkbox"/> OPTION 1	<input type="checkbox"/> OPTION 2	
Competitor Comparison				Elavon		
PayPal as the Processor (Competitor)				Multi Currency Pricing		
PayPal Payflow Gateway or Website Payments Gateway				InternetSecure Virtual Terminal & Gateway		
Monthly Visa/MC Volume	\$0 to \$3K	\$3K to \$10K	\$10K+	Per Schedule of Fees Sales Volume		
Currency Conversion Fee	2.50%			0.00%		
Cross Border Fee (Int'l Fees)	1.00%			0.85% Visa; 0.95% MC		
Visa/MC Base Rate	2.90%	2.50%	2.20%	See Schedule of Fees		
Visa/MC Fee	30¢			See Schedule of Fees		
Gateway Transaction Fee	0¢			0¢		
No Express Checkout Fee	up to 1.00%			not applicable		
TOTAL RATE	up to 7.40%	up to 7.00%	up to 6.70%	2.64% to 3.40%		
TOTAL FEE	30¢			4¢ to 10¢		
Average Effective Cost (assuming \$100 average ticket)	7.33%			3.09%		
Monthly Gateway Fee (VT)	\$30			\$10 (per gateway price schedule)		
Monthly Service Fee	\$0			\$6 (per schedule of fees)		
Chargeback Fee	\$20			\$15		
PCI Compliance	Required			Required		
Real Time Reporting	Included			Included		
Merchant Account Reporting	No			Yes		
Gateway Support	Yes			Yes		
24/7 Merchant Support	No			Yes		
NACCA Support Team	No			Yes		
Additional Gateway Options	No			Yes		
The undersigned acknowledges and agrees to the applicable fees listed above in addition to all applicable fees listed on the SCHEDULE OF FEES.						
Applicant / Merchant Legal Name				Applicant / Merchant Doing Business As Name		
Merchant Signature				Print Name		
Date				Title		

Control Number



NVAVCK9915P1

Voided Check

**Tape
VOIDED CHECK
here
(Please DO NOT staple)**



57 Old Post Road NO 2 • Greenwich • CT 06830
800 258-8472 • fax 203 622-1238

Apr-12

Rate:

See Schedule of Fees

Fee:

See Schedule of Fees

Visa Assessment***:

0.1100% + \$0.0220

Visa Asmt - CPS Debit

0.1100% + \$0.0180

Visa Asmt - Non CPS Debit

0.1100% + \$0.1180

MC Assessment***

0.1136% + \$0.0185

Discover Assessment***

0.1050% + \$0.0210

Interchange

Total Cost

Rate + Fee

Rate + Fee

Visa Debit

REGULATED DEBIT - Visa

1	CPS/Retail Debit Reg	0.05%	+	\$0.22
2	CPS/Key Entered Debit Reg	0.05%	+	\$0.22
3	CPS/Small Ticket Debit Reg	0.05%	+	\$0.22
4	CPS/Restaurant Debit Reg	0.05%	+	\$0.22
5	EIRF Debit Reg	0.05%	+	\$0.22
6	EIRF Max Debit Reg	0.05%	+	\$0.22
7	Standard Debit Reg	0.05%	+	\$0.22
8	CPS/Supermarket Debit Reg	0.05%	+	\$0.22
9	CPS/Supermarket Max Debit Reg	0.05%	+	\$0.22
10	CPS/Retail 2 CNP Debit Reg	0.05%	+	\$0.22
11	CPS/Retail 2 CP Debit Reg	0.05%	+	\$0.22
12	Utility Debit Reg	0.05%	+	\$0.22
13	CPS/Hotel Card Present DB Reg	0.05%	+	\$0.22
14	CPS/Hotel CNP Debit Reg	0.05%	+	\$0.22
15	CPS/Car Rental CP Debit Reg	0.05%	+	\$0.22
16	CPS/Car Rental CNP Debit Reg	0.05%	+	\$0.22
17	CPS/Passenger Transport CP DB Reg	0.05%	+	\$0.22
18	CPS/Passenger Transport CNP DB Reg	0.05%	+	\$0.22
19	CPS/CNP Debit Reg	0.05%	+	\$0.22
20	CPS/Auto Fuel Dispenser DB Reg	0.05%	+	\$0.22
21	CPS/Auto Fuel Max DB Reg	0.05%	+	\$0.22
22	CPS/Service Station Debit Reg	0.05%	+	\$0.22
23	CPS/Service Stn Max Debit Reg	0.05%	+	\$0.22
24	CPS/E-Commerce Basic Debit Reg	0.05%	+	\$0.22
25	CPS/E-Comm Preferred Debit Reg	0.05%	+	\$0.22
26	CPS/E-Comm - Hotel Debit Reg	0.05%	+	\$0.22
27	CPS/E-Comm- Car Rental Debit Reg	0.05%	+	\$0.22
28	CPS/E-Comm Passenger Debit Reg	0.05%	+	\$0.22
29	CPS/Account Funding Debit Reg	0.05%	+	\$0.22
30	CPS/Debt Repayment Debit Reg	0.05%	+	\$0.22
31	CPS/Debit Tax Payment Debit Reg	0.05%	+	\$0.22
32	Debit Tax Convnc Fee Debit Reg	0.00%	+	\$0.00
33	Commercial Level II- Debit Reg	0.05%	+	\$0.22
34	Commercial Electronic - DB Reg	0.05%	+	\$0.22
35	Commercial CNP - Debit Reg	0.05%	+	\$0.22
36	Commercial Retail - Debit Reg	0.05%	+	\$0.22
37	Commercial Bus 2 Bus - Debit Reg	0.05%	+	\$0.22
38	Commercial Standard - Debit Reg	0.05%	+	\$0.22
39	Commercial Utility - Debit Reg	0.05%	+	\$0.22
40	Commercial CP - Business Debit Reg	0.05%	+	\$0.22
41	Commercial CNP - Business Debit Reg	0.05%	+	\$0.22
42	Commercial Standard - Business Debit Reg	0.05%	+	\$0.22
43	Corporate Level III- Debit Reg	0.05%	+	\$0.22
44	Corporate Electronic w/ Data - DB Reg	0.05%	+	\$0.22
45	Corporate Travel Service - Debit Reg	0.05%	+	\$0.22
46	Commercial Level III Debit Reg	0.05%	+	\$0.22
47	GSA Large Ticket Debit Reg	0.05%	+	\$0.22
48	GSA Gvnmnt To Gvnmnt Debit Reg	0.05%	+	\$0.22
49	Purchasing Large Tkt Debit Reg	0.05%	+	\$0.22

Discount Rate +
Authorization / Trans Fee +
Assessment + Interchange
equals Final Cost Per
transaction

UNREGULATED DEBIT - Visa

50	CPS Retail	0.80%	+	\$0.15
51	CPS Supermarket	0.00%	+	\$0.30
52	CPS Retail 2 Card Present	0.65%	+	\$0.15
53	CPS Retail 2 Card Not Present	0.65%	+	\$0.15
54	CPS Retail 2 Card Not Present Cap Debit	0.00%	+	\$2.00



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See Schedule of Fees

Fee:

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0.1100% + \$0.0220

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0.1100% + \$0.1180

MC Assessment***

0.1136% + \$0.0185

Discover Assessment***

0.1050% + \$0.0210

Interchange

Total Cost

Rate + Fee

Rate + Fee

55	Utility***	0.00%	+	\$0.65
56	CPS Hotel/Car Rental Card Present	1.19%	+	\$0.10
57	CPS Hotel/Car Rental CNP	1.70%	+	\$0.15
58	CPS Card Not Present	1.65%	+	\$0.15
59	CPS Retail Key Entered	1.65%	+	\$0.15
60	CPS Small Ticket	1.55%	+	\$0.04
61	CPS Retail Service Station	0.80%	+	\$0.15
62	CPS Restaurant	1.19%	+	\$0.10
63	EIRF	1.75%	+	\$0.20
64	CPS E-commerce Basic	1.65%	+	\$0.15
65	CPS E-commerce Preferred	1.60%	+	\$0.15
66	CPS E-commerce Preferred - Hotel	1.70%	+	\$0.15
67	CPS E-commerce Preferred - Auto Rental	1.70%	+	\$0.15
68	CPS E-commerce Preferred - Pass Transport	1.70%	+	\$0.15
69	CPS Account Funding	1.75%	+	\$0.20
70	Standard	1.90%	+	\$0.25
71	CPS Debit Tax Payment	0.65%	+	\$0.15
72	CPS Debit Tax Payment - Convenience Fee	0.00%	+	\$0.00
73	Debt Repayment	0.65%	+	\$0.15
74	CPS Debit Tax Payment Max	0.00%	+	\$2.00
75	CPS Debt Repayment Max	0.00%	+	\$2.00
76	CPS Automated Fuel	0.80%	+	\$0.15
77	CPS Passenger Transport	1.19%	+	\$0.10
78	CPS Passenger Transport - CNP Debit	1.70%	+	\$0.15
79	Commercial Card Present - Business Debit	1.70%	+	\$0.10
80	Commercial Card Not Present - Business Debit	2.45%	+	\$0.10
81	Commercial Card Standard - Business Debit	2.95%	+	\$0.10
82	EIRF Debit Fuel Max	0.00%	+	\$0.95
83	CPS AFD Debit Max	0.00%	+	\$0.95
84	CPS Service Station Debit Max	0.00%	+	\$0.95
85	CPS Supermarket Debit Max	0.00%	+	\$0.35
	PREPAID DEBIT - Visa			
86	CPS/Retail Base Prepaid	1.15%	+	\$0.15
87	CPS/Restaurant Prepaid	1.15%	+	\$0.15
88	CPS/Small Ticket Prepaid	1.60%	+	\$0.05
89	CPS/CNP Prepaid	1.75%	+	\$0.20
90	CPS/Key Entered Prepaid	1.75%	+	\$0.20
91	EIRF Prepaid	1.80%	+	\$0.20
92	EIRF Fuel Prepaid Max	0.00%	+	\$0.95
93	Standard Prepaid	1.90%	+	\$0.25
94	CPS/Supermarket Prepaid	1.15%	+	\$0.15
95	CPS/Supermarket Prepaid Max	0.00%	+	\$0.35
96	CPS/Service Station Prepaid	1.15%	+	\$0.15
97	CPS/Service Station Prepaid Max	0.00%	+	\$0.95
98	CPS/Auto Fuel Dispenser Prepaid	1.15%	+	\$0.15
99	CPS/Auto Fuel Dispenser PP Max	0.00%	+	\$0.95
100	CPS/Car Rental CNP Prepaid	1.75%	+	\$0.20
101	CPS/Car Rental CP Prepaid	1.15%	+	\$0.15
102	CPS/Hotel CNP Prepaid	1.75%	+	\$0.20
103	CPS/Hotel Card Present Prepaid	1.15%	+	\$0.15
104	CPS/Passenger Transport Prepaid	1.15%	+	\$0.15
105	CPS/Passenger Transport CNP Prepaid	1.75%	+	\$0.20
106	CPS/Retail 2 CNP Prepaid	0.65%	+	\$0.15
107	CPS/Retail 2 CNP Prepaid Max	0.00%	+	\$2.00
108	CPS/E-Commerce Basic Prepaid	1.75%	+	\$0.20
109	CPS/E-Comm Preferred Prepaid	1.75%	+	\$0.20
110	CPS/E-Comm- Car Rental Prepaid	1.75%	+	\$0.20
111	CPS/E-Comm - Hotel Prepaid	1.75%	+	\$0.20
112	CPS/E-Comm Passenger Prepaid	1.75%	+	\$0.20
113	CPS/Account Funding Prepaid	1.80%	+	\$0.20

Discount Rate +
Authorization / Trans Fee +
Assessment + Interchange
equals Final Cost Per
transaction



57 Old Post Road NO 2 • Greenwich • CT 06830
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Apr-12

Rate:

See Schedule of Fees

Fee:

See Schedule of Fees

Visa Assessment***:

0.1100% + \$0.0220

Visa Asmt - CPS Debit

0.1100% + \$0.0180

Visa Asmt - Non CPS Debit

0.1100% + \$0.1180

MC Assessment***

0.1136% + \$0.0185

Discover Assessment***

0.1050% + \$0.0210

Interchange

Total Cost

Rate + Fee

Rate + Fee

Visa Credit

114	CPS Retail	1.51%	+	\$0.10
115	CPS Supermarket	1.22%	+	\$0.05
116	CPS Rewards 1	1.65%	+	\$0.10
117	CPS Rewards 2	1.95%	+	\$0.10
118	CPS Rewards 2 T&E	1.95%	+	\$0.10
119	CPS Retail 2 Card Present	1.43%	+	\$0.05
120	CPS Retail 2 Card Not Present	1.43%	+	\$0.05
121	CPS Charity	1.35%	+	\$0.05
122	Utility***	0.00%	+	\$0.75
123	CPS Hotel/Car Rental	1.54%	+	\$0.10
124	CPS Card Not Present	1.80%	+	\$0.10
125	CPS Retail Key Entered	1.80%	+	\$0.10
126	CPS Small Ticket	1.65%	+	\$0.04
127	CPS Retail Service Station	1.15%	+	\$0.25
128	CPS Restaurant	1.54%	+	\$0.10
129	EIRF	2.30%	+	\$0.10
130	CPS E-commerce Basic	1.80%	+	\$0.10
131	CPS E-commerce Preferred	1.80%	+	\$0.10
132	CPS E-commerce Preferred - Hotel	1.54%	+	\$0.10
133	CPS E-commerce Preferred - Auto Rental	1.54%	+	\$0.10
134	CPS E-commerce Preferred - Pass Transport	1.70%	+	\$0.10
135	CPS Account Funding	2.14%	+	\$0.10
136	Standard	2.70%	+	\$0.10
137	GSA G2G	1.65%	+	\$0.10
138	GSA Large Ticket - existing	1.20%	+	\$39.00
139	Purchasing Large Ticket***	1.45%	+	\$35.00
140	CPS Automated Fuel	1.15%	+	\$0.25
141	CPS Passenger Transport - Card Present	1.70%	+	\$0.10
142	CPS Passenger Transport - Card Not Present	1.70%	+	\$0.10
143	Purchasing Card - Large Purch Advantage 1	0.70%	+	\$49.50
144	Purchasing Card - Large Purch Advantage 2	0.60%	+	\$52.50
145	Purchasing Card - Large Purch Advantage 3	0.50%	+	\$55.50
146	Purchasing Card - Large Purch Advantage 4	0.40%	+	\$58.50
147	Purchasing Card Level III Data Rate	1.95%	+	\$0.10
148	Corporate Card Level III Data Rate	1.95%	+	\$0.10
149	Corporate Card Level II Data Rate	2.05%	+	\$0.10
150	Business Card Level II Data Rate	2.05%	+	\$0.10
151	Purchasing Card Level II Data Rate	2.05%	+	\$0.10
152	Commercial Card Retail - Corporate	2.10%	+	\$0.10
153	Commercial Card Retail - Business	2.20%	+	\$0.10
154	Commercial Card Retail - Purchasing	2.40%	+	\$0.10
155	Commercial Card Business to Business - Corp	2.10%	+	\$0.10
156	Commercial Card Business to Business - Busin	2.10%	+	\$0.10
157	Commercial Card Business to Business - Purch	2.40%	+	\$0.10
158	Purchasing Card - Card Not Present	2.65%	+	\$0.10
159	Business Card - Card Not Present	2.25%	+	\$0.10
160	Corporate Card - Card Not Present	2.20%	+	\$0.10
161	Utility Business	0.00%	+	\$1.50
162	Purchasing Electronic with Data	2.75%	+	\$0.10
163	Corporate Electronic with Data	2.75%	+	\$0.10
164	Purchasing Card Electronic	2.75%	+	\$0.10
165	Business Card Electronic	2.40%	+	\$0.10
166	Corporate Card Electronic	2.75%	+	\$0.10
167	Purchasing Card Travel Service	2.45%	+	\$0.10
168	Corporate Card Travel Service	2.55%	+	\$0.10
169	Purchasing Card Standard	2.95%	+	\$0.10
170	Business Card Standard	2.95%	+	\$0.20
171	Commercial Card Standard	2.95%	+	\$0.10
172	Commercial Level II - Bus Enh	2.05%	+	\$0.10

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Apr-12

Rate:

See Schedule of Fees

Fee:

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Visa Assessment***:

0.1100% + \$0.0220

Visa Asmt - CPS Debit

0.1100% + \$0.0180

Visa Asmt - Non CPS Debit

0.1100% + \$0.1180

MC Assessment***

0.1136% + \$0.0185

Discover Assessment***

0.1050% + \$0.0210

Interchange

Total Cost

Rate + Fee

Rate + Fee

173	Commercial CNP - Bus Enh	2.45%	+	\$0.15
174	Commercial Retail - Bus Enh	2.30%	+	\$0.10
175	Commercial B2B - Bus Enh	2.25%	+	\$0.10
176	Commercial Electronic - Bus Enh	2.75%	+	\$0.15
177	Commercial Standard - Bus Enh	2.95%	+	\$0.20
178	Commercial Level II - Bus Sign	2.05%	+	\$0.10
179	Commercial CNP - Bus Sign	2.60%	+	\$0.20
180	Commercial Retail - Bus Sign	2.40%	+	\$0.10
181	Commercial B2B - Bus Sign	2.40%	+	\$0.10
182	Commercial Electronic - Bus Sign	2.85%	+	\$0.20
183	Commercial Standard - Bus Sign	2.95%	+	\$0.20
184	Signature Preferred Card Not Present	2.40%	+	\$0.10
185	Signature Preferred Retail	2.10%	+	\$0.10
186	Signature Preferred B2B	2.10%	+	\$0.10
187	Signature Preferred Electronic	2.40%	+	\$0.10
188	Signature Preferred Standard	2.95%	+	\$0.10
189	International Commercial Card	2.00%	+	\$0.00
190	International Electronic	1.10%	+	\$0.00
191	International Issuer Chip	1.20%	+	\$0.00
192	International Acquirer Chip	1.00%	+	\$0.00
193	International Standard	1.60%	+	\$0.00
194	International Airline	1.10%	+	\$0.00
195	International Infinite Card	1.97%	+	\$0.00
196	International Signature Card	1.80%	+	\$0.00
197	International Secure E-Commerce	1.44%	+	\$0.00
198	International Merchant E-Commerce	1.44%	+	\$0.00
199	International Premium Card	1.80%	+	\$0.00
200	International Super Premium Card	1.97%	+	\$0.00
201	Signature Card Electronic	2.30%	+	\$0.10
202	Signature Card Standard	2.70%	+	\$0.10
203	Signature Preferred - Fuel	1.15%	+	\$0.25

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INTERNATIONAL FEES (in addition to interchange)

	Visa - Int'l Acquiring Fee (IAF)	0.45%	+	\$0.00
*	Visa - In'l Service Assessment	0.40%	+	\$0.00
**	Visa - Int'l High Risk (Direct mktg/telemktg/travel)	0.90%	+	\$0.00
***	Visa Assessment - Credit	0.11%	+	\$0.0220
***	Visa Assessment - CPS Debit	0.11%	+	\$0.0180
***	Visa Assessment - Non CPS Debit w/ TIF Fee	0.11%	+	\$0.1180
***	Visa TIF (applies to all Non CPS debit)	0.00%	+	\$0.1000

MasterCard Debit

REGULATED DEBIT - MasterCard

204	Merit III Base - DB Reg W/FA	0.05%	+	\$0.22
205	Restaurant - Debit Reg W/FA	0.05%	+	\$0.22
206	Small Ticket - Debit Reg W/FA	0.05%	+	\$0.22
207	Small Tkt Tier 1 - DB Reg W/FA	0.05%	+	\$0.22
208	Petroleum AFD - DB Reg W/FA	0.05%	+	\$0.22
209	Petroleum AFD Max - DB Reg W/FA	0.05%	+	\$0.22
210	Service Station - DB Reg W/FA	0.05%	+	\$0.22
211	Service Station Max DB Reg W/FA	0.05%	+	\$0.22
212	Emerging Markets - DB Reg W/FA	0.05%	+	\$0.22
213	Utilities - Debit Reg W/FA	0.05%	+	\$0.22
214	Key Entered - Debit Reg W/FA	0.05%	+	\$0.22
215	Merit I - Debit Reg W/FA	0.05%	+	\$0.22
216	Merit I Real Estate DB Reg W/FA	0.05%	+	\$0.22
217	Warehouse Base - DB Reg W/FA	0.05%	+	\$0.22
218	Warehouse Max - DB Reg W/FA	0.05%	+	\$0.22
219	Supermarket Max - DB Reg W/FA	0.05%	+	\$0.22
220	Serv Ind Prog (SIIP) DB Reg W/FA	0.05%	+	\$0.22

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Rate:

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Visa Asmt - CPS Debit

0.1100% + \$0.0180

Visa Asmt - Non CPS Debit

0.1100% + \$0.1180

MC Assessment***

0.1136% + \$0.0185

Discover Assessment***

0.1050% + \$0.0210

Interchange

Total Cost

Rate + Fee

Rate + Fee

221	Travel (TIPS) Hotel DB Reg W/FA	0.05%	+	\$0.22
222	Travel (TIPS) Car Debit Reg W/FA	0.05%	+	\$0.22
223	Passenger Trans - DB Reg W/FA	0.05%	+	\$0.22
224	Merchant UCAF - DB Reg W/FA	0.05%	+	\$0.22
225	Full UCAF - DB Reg W/FA	0.05%	+	\$0.22
226	Consumer Stand - DB Reg W/FA	0.05%	+	\$0.22
227	Corporate Large Ticket 1 - Debit Reg	0.05%	+	\$0.21
228	Corporate Enh Large Ticket 1 - DB Reg	0.05%	+	\$0.21
229	Corporate Large Ticket 2 - Debit Reg	0.05%	+	\$0.21
230	Corporate Enh Large Ticket 2 - DB Reg	0.05%	+	\$0.21
231	Corporate Large Ticket 3 - Debit Reg	0.05%	+	\$0.21
232	Corporate Enh Large Ticket 3 - DB Reg	0.05%	+	\$0.21
233	Corporate Face To Face - Debit Reg	0.05%	+	\$0.21
234	Corporate Enh Face To Face - DB Reg	0.05%	+	\$0.21
235	Corporate Face To Face - DB Reg Fleet	0.05%	+	\$0.21
236	Corporate Face To Face Petrol DB Reg	0.05%	+	\$0.21
237	Corporate Enh F To F Petrol DB Reg	0.05%	+	\$0.21
238	Corporate Data Rate III - Debit Reg	0.05%	+	\$0.21
239	Corporate Enh Data Rate III - DB Reg	0.05%	+	\$0.21
240	Corporate Data Rate II - Debit Reg	0.05%	+	\$0.21
241	Corporate Enh Data Rate II - DB Reg	0.05%	+	\$0.21
242	Corporate Data Rate II - DB Reg Fleet	0.05%	+	\$0.21
243	Corporate Data Rate II - Petrol DB Reg	0.05%	+	\$0.21
244	Corporate Enh Data II - Petrol DB Reg	0.05%	+	\$0.21
245	Corporate Data Rate I - Debit Reg	0.05%	+	\$0.21
246	Corporate Enh Data Rate I - Debit Reg	0.05%	+	\$0.21
247	Corporate T&E Data Rate III Debit Reg	0.05%	+	\$0.21
248	Corporate T&E Data Rate II Debit Reg	0.05%	+	\$0.21
249	Corporate T&E Data Rate I Debit Reg	0.05%	+	\$0.21
250	Corporate T&E Data III DB Reg Fleet	0.05%	+	\$0.21
251	Corporate T&E Data II DB Reg Fleet	0.05%	+	\$0.21
252	Corporate T&E Data I DB Reg Fleet	0.05%	+	\$0.21
253	Corporate Enh T&E Data Rate 3 DB Reg	0.05%	+	\$0.21
254	Corporate Enh T&E Data Rate 2 DB Reg	0.05%	+	\$0.21
255	Corporate Enh T&E Data Rate I DB Reg	0.05%	+	\$0.21
256	Corporate Utility Debit Reg	0.05%	+	\$0.21
257	Corporate Enh Utility Debit Reg	0.05%	+	\$0.21
258	Comm Sprmkt Tiered DB Reg	0.05%	+	\$0.21
259	Comm Enh Sprmkt Tiered DB Reg	0.05%	+	\$0.21
260	Comm Sprmkt Tiered DB Reg Fleet	0.05%	+	\$0.21
261	Corporate Standard Debit Reg	0.05%	+	\$0.21
262	Corporate Enh Standard Debit Reg	0.05%	+	\$0.21
263	Corporate Small Ticket Debit Reg	0.05%	+	\$0.22
264	Corporate Small Ticket Tier 1 Debit Reg	0.05%	+	\$0.22
265	Corporate Refund Group 1 - DB Reg	0.05%	+	\$0.21
266	Corporate Refund Group 2 - DB Reg	0.05%	+	\$0.21
267	Corporate Refund Group 3 - DB Reg	0.05%	+	\$0.21
268	Corporate Refund Group 4 - DB Reg	0.05%	+	\$0.21
269	Corporate Large Tkt 1 - DB Reg W/FA	0.05%	+	\$0.22
270	Corporate Enh Lg Tkt 1 - DB Reg W/FA	0.05%	+	\$0.22
271	Corporate Large Tkt 2 - DB Reg W/FA	0.05%	+	\$0.22
272	Corporate Enh Lg Tkt 2 - DB Reg W/FA	0.05%	+	\$0.22
273	Corporate Large Tkt 3 - DB Reg W/FA	0.05%	+	\$0.22
274	Corporate Enh Lg Tkt 3 - DB Reg W/FA	0.05%	+	\$0.22
275	Corporate F Ace To F Ace - DB Reg W/FA	0.05%	+	\$0.22
276	Corporate Enh F To F - DB Reg W/FA	0.05%	+	\$0.22
277	Corporate F To F - DB Reg Fleet W/FA	0.05%	+	\$0.22
278	Corporate F To F Petrol DB Reg W/FA	0.05%	+	\$0.22
279	Corporate Enh F 2 F Petrl DB Reg W/FA	0.05%	+	\$0.22
280	Corporate Data Rate III - DB Reg W/FA	0.05%	+	\$0.22
281	Corporate Enh Data Rate 3 DB Reg W/FA	0.05%	+	\$0.22

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Rate:

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Fee:

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Visa Assessment***:

0.1100% + \$0.0220

Visa Asmt - CPS Debit

0.1100% + \$0.0180

Visa Asmt - Non CPS Debit

0.1100% + \$0.1180

MC Assessment***

0.1136% + \$0.0185

Discover Assessment***

0.1050% + \$0.0210

Interchange

Total Cost

Rate + Fee

Rate + Fee

		Rate	+	Fee	
282	Corporate Data Rate II - DB Reg W/FA	0.05%	+	\$0.22	
283	Corporate Enh Data Rate 2 DB Reg W/FA	0.05%	+	\$0.22	
284	Corporate Date II - DB Reg Fleet W/FA	0.05%	+	\$0.22	
285	Corporate Data II Petrol DB Reg W/FA	0.05%	+	\$0.22	
286	Corporate Enh Data II Petrol DB Reg W/FA	0.05%	+	\$0.22	
287	Corporate Date Rate I - DB Reg W/FA	0.05%	+	\$0.22	
288	Corporate Enh Data Rate I DB Reg W/FA	0.05%	+	\$0.22	
289	Corporate T&E Data III DB Reg W/FA	0.05%	+	\$0.22	
290	Corporate T&E Data II DB Reg W/FA	0.05%	+	\$0.22	
291	Corporate T&E Data I DB Reg W/FA	0.05%	+	\$0.22	
292	Corporate T&E Data3 DB Reg Fleet W/FA	0.05%	+	\$0.22	
293	Corporate T&E Data2 DB Reg Fleet W/FA	0.05%	+	\$0.22	
294	Corporate T&E Data1 DB Reg Fleet W/FA	0.05%	+	\$0.22	
295	Corporate Enh T&E Data 3 DB Reg W/FA	0.05%	+	\$0.22	
296	Corporate Enh T&E Data 2 DB Reg W/FA	0.05%	+	\$0.22	
297	Corporate Enh T&E Data 1 DB Reg W/FA	0.05%	+	\$0.22	
298	Corporate Utility Debit Reg W/FA	0.05%	+	\$0.22	
299	Corporate Enh Utility Debit Reg W/FA	0.05%	+	\$0.22	
300	Corporate Sprmkt Tiered DB Reg W/FA	0.05%	+	\$0.22	
301	Corporate Enh Sprmkt Tier DB Reg W/FA	0.05%	+	\$0.22	
302	Corporate Sprmkt Tier DB Reg Fleet W/FA	0.05%	+	\$0.22	
303	Corporate Standard Debit Reg W/FA	0.05%	+	\$0.22	
304	Corporate Enh Standard DB Reg W/FA	0.05%	+	\$0.22	
305	Intl Electronic Debit Reg	0.05%	+	\$0.21	
306	Intl Merchant UCAF Debit Reg	0.05%	+	\$0.21	
307	Intl Full UCAF Debit Reg	0.05%	+	\$0.21	
308	Intl Consumer Standard Debit Reg	0.05%	+	\$0.21	
309	Intl Comm Standard Debit Reg	0.05%	+	\$0.21	
310	Intl Corp Purch Data II DB Reg	0.05%	+	\$0.21	
311	Intl Purch Large Ticket DB Reg	0.05%	+	\$0.21	
312	Intl Purch Standard Debit Reg	0.05%	+	\$0.21	
313	Intl Electronic Prem Debit Reg	0.05%	+	\$0.21	
314	Intl Merchant UCAF Prem DB Reg	0.05%	+	\$0.21	
315	Intl Full UCAF Premium Debit Reg	0.05%	+	\$0.21	
316	Intl Consumer Stnd Prem DB Reg	0.05%	+	\$0.21	
317	Intl Electronic Debit Reg W/FA	0.05%	+	\$0.22	
318	Intl Merchant UCAF DB Reg W/FA	0.05%	+	\$0.22	
319	Intl Full UCAF Debit Reg W/FA	0.05%	+	\$0.22	
320	Intl Cons Stnd Debit Reg W/FA	0.05%	+	\$0.22	
321	Intl Comm Stnd Debit Reg W/FA	0.05%	+	\$0.22	
322	Intl Purch Data II DB Reg W/FA	0.05%	+	\$0.22	
323	Intl Purch Large Tkt DB Reg W/FA	0.05%	+	\$0.22	
324	Intl Purch Standard DB Reg W/FA	0.05%	+	\$0.22	
325	Intl Electronic Prem DB Reg W/FA	0.05%	+	\$0.22	
326	Intl Merch UCAF Prem DB Reg W/FA	0.05%	+	\$0.22	
327	Intl Full UCAF Prem DB Reg W/FA	0.05%	+	\$0.22	
328	Intl Cons Stnd Prem DB Reg W/FA	0.05%	+	\$0.22	
329	Intl Small Ticket Debit Reg	0.05%	+	\$0.22	
330	Intl Small Ticket Tier 1 Debit Reg	0.05%	+	\$0.22	
331	Intl Small Ticket Comm Debit Reg	0.05%	+	\$0.22	
332	Intl Small Ticket Tier 1 Comm Debit Reg	0.05%	+	\$0.22	
333	Merit III Base - Debit Reg	0.05%	+	\$0.21	
334	Restaurant - Debit Reg	0.05%	+	\$0.21	
335	Small Ticket - Debit Reg	0.05%	+	\$0.21	
336	Key Entered - Debit Reg	0.05%	+	\$0.21	

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Visa Asmt - CPS Debit 0.1100% + \$0.0180
Visa Asmt - Non CPS Debit 0.1100% + \$0.1180
MC Assessment*** 0.1136% + \$0.0185
Discover Assessment*** 0.1050% + \$0.0210

Interchange		Total Cost	
Rate	+	Fee	

		Rate	+	Fee	
337	Merit I - Debit Reg	0.05%	+	\$0.21	
338	Consumer Standard - Debit Reg	0.05%	+	\$0.21	
339	Small Ticket Tier 1 - Debit Reg	0.05%	+	\$0.21	
340	Petroleum AFD - Debit Reg	0.05%	+	\$0.21	
341	Petroleum AFD Max - Debit Reg	0.05%	+	\$0.21	
342	Service Station - Debit Reg	0.05%	+	\$0.21	
343	Service Station Max - Debit Reg	0.05%	+	\$0.21	
344	Emerging Markets - Debit Reg	0.05%	+	\$0.21	
345	Utilities - Debit Reg	0.05%	+	\$0.21	
346	Merit I Real Estate - Debit Reg	0.05%	+	\$0.21	
347	Warehouse Base - Debit Reg	0.05%	+	\$0.21	
348	Warehouse Max - Debit Reg	0.05%	+	\$0.21	
349	Supermarket Base - Debit Reg	0.05%	+	\$0.21	
350	Supermarket Max - Debit Reg	0.05%	+	\$0.21	
351	Serv Indust Prog (SIIP) DB Reg	0.05%	+	\$0.21	
352	Travel (TIPS) Lodging DB Reg	0.05%	+	\$0.21	
353	Travel (TIPS) Car Debit Reg	0.05%	+	\$0.21	
354	Passenger Transport - Debit Reg	0.05%	+	\$0.21	
355	US Merchant UCAF - Debit Reg	0.05%	+	\$0.21	
356	US Full UCAF - Debit Reg	0.05%	+	\$0.21	
	UNREGULATED DEBIT - MasterCard				
357	Merit III Debit	1.05%	+	\$0.15	
358	Key Entered Debit	1.64%	+	\$0.16	
359	Merit I Debit	1.64%	+	\$0.16	
360	Small Ticket Debit	1.55%	+	\$0.04	
361	Restaurant Debit	1.19%	+	\$0.10	
362	Standard Debit	1.90%	+	\$0.25	
363	Emerging Market Debit	0.80%	+	\$0.25	
364	SuperMarket Debit	1.05%	+	\$0.15	
365	SuperMarket Max Debit	0.00%	+	\$0.35	
366	Warehouse Club*** Debit	1.05%	+	\$0.15	
367	Warehouse Club Max Debit	0.00%	+	\$0.35	
368	Merit I - Real Estate Debit	1.10%	+	\$0.00	
369	Utility Debit	0.00%	+	\$0.45	
370	MC Passenger Transport Debit	1.60%	+	\$0.15	
371	MC Travel Industries Premier Service Lodging	1.15%	+	\$0.15	
372	MC Travel Industries Premier Service Car Rent	1.15%	+	\$0.15	
373	Service Industries*** Debit	1.15%	+	\$0.05	
374	US Merchant UCAF Debit	1.05%	+	\$0.15	
375	US Full UCAF Debit	1.15%	+	\$0.15	
376	Small Ticket - Tier 1 Debit	1.30%	+	\$0.02	
377	Petroleum- CAT/AFD** Debit	0.70%	+	\$0.17	
378	Petroleum - Service Stations** Debit	0.70%	+	\$0.17	
379	Petroleum - AFD Max Debit	0.00%	+	\$0.95	
380	Petroleum - Service Station Max Debit	0.00%	+	\$0.95	
381	Rewards Redemption Debit	0.90%	+	\$0.00	
	MasterCard Credit				
382	Merit III	1.58%	+	\$0.10	
383	SuperMarket***	1.48%	+	\$0.10	
384	Warehouse Club***	1.10%	+	\$0.00	
385	Key Entered	1.89%	+	\$0.10	
386	Merit I	1.89%	+	\$0.10	

Discount Rate +
Authorization / Trans Fee +
Assessment + Interchange
equals Final Cost Per
transaction



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Apr-12

Rate:

See Schedule of Fees

Fee:

See Schedule of Fees

Visa Assessment***:

0.1100% + \$0.0220

Visa Asmt - CPS Debit

0.1100% + \$0.0180

Visa Asmt - Non CPS Debit

0.1100% + \$0.1180

MC Assessment***

0.1136% + \$0.0185

Discover Assessment***

0.1050% + \$0.0210

Interchange

Total Cost

Rate + Fee

Rate + Fee

		Rate	+	Fee	
387	Merit I - Insurance	1.43%	+	\$0.05	
388	Merit I - Real Estate	1.10%	+	\$0.00	
389	Utility	0.00%	+	\$0.65	
390	Petroleum**	1.90%	+	\$0.00	
391	Petroleum Base Max	0.00%	+	\$0.95	
392	Standard	2.95%	+	\$0.10	
393	MC Passenger Transport	1.75%	+	\$0.10	
394	Convenience Purchases	1.90%	+	\$0.00	
395	Convenience Purchases - Tier 1	1.35%	+	\$0.00	
396	MC Travel Industries Premier Service***	1.58%	+	\$0.10	
397	Service Industries***	1.15%	+	\$0.05	
398	Public Sector CNP	1.55%	+	\$0.10	
399	Public Sector CP	1.55%	+	\$0.10	
400	US Merchant UCAF	1.58%	+	\$0.10	Discount Rate + Authorization / Trans Fee + Assessment + Interchange equals Final Cost Per transaction
401	US Full UCAF	1.68%	+	\$0.10	
402	Enhanced Merit III	1.73%	+	\$0.10	
403	Enhanced Supermarket***	1.48%	+	\$0.10	
404	Enhanced Warehouse Club***	1.10%	+	\$0.00	
405	Enhanced Key Entered	2.04%	+	\$0.10	
406	Enhanced Merit I	2.04%	+	\$0.10	
407	Enhanced Merit I - Insurance	1.43%	+	\$0.05	
408	Enhanced Merit I - Real Estate	1.10%	+	\$0.00	
409	Enhanced Standard	2.95%	+	\$0.10	
410	Enhanced Convenience Purchase	1.90%	+	\$0.00	
411	Enhanced Convenience Purchases - Tier 1	1.35%	+	\$0.00	
412	Enhanced Service Industries***	1.15%	+	\$0.05	
413	Enhanced Public Sector CNP	1.55%	+	\$0.10	
414	Enhanced Public Sector CP	1.55%	+	\$0.10	
415	Enhanced Merchant UCAF	1.73%	+	\$0.10	
416	Enhanced Full UCAF	1.83%	+	\$0.10	
417	Enhanced Travel Premier***	1.80%	+	\$0.10	
418	Enhanced Utility	0.00%	+	\$0.65	
419	Enhanced Passenger Transport	1.90%	+	\$0.10	
420	Enhanced Petroleum**	1.90%	+	\$0.00	
421	Enhanced Petroleum Base Max	0.00%	+	\$0.95	
422	Corporate Face to Face - Corporate	2.10%	+	\$0.10	
423	Corporate Face to Face - Business Cards	2.20%	+	\$0.10	
424	Corporate Face to Face - Fleet Cards	2.50%	+	\$0.10	
425	Corporate Face to Face - Purchasing Cards	2.10%	+	\$0.10	
426	Corporate Face to Face Petroleum	2.05%	+	\$0.10	
427	Corporate Data Rate III	1.90%	+	\$0.10	
428	Corporate Data Rate III - Business	1.80%	+	\$0.10	
429	Corporate Data Rate III - Purchasing	1.90%	+	\$0.10	
430	Corporate Data Rate III - Fleet	1.80%	+	\$0.10	
431	Corporate Data Rate II - Corporate	2.10%	+	\$0.10	
432	Corp Data Rate II - Business	2.20%	+	\$0.10	
433	Corp Data Rate II - Fleet	2.50%	+	\$0.10	
434	Corp Data Rate II - Purchasing	2.40%	+	\$0.10	
435	Corp Data Rate II Petroleum	2.05%	+	\$0.10	
436	MC Utilities - Business	0.00%	+	\$1.50	
437	Corporate Data Rate I	2.65%	+	\$0.10	
438	Corporate Data Rate I - Business	2.65%	+	\$0.10	
439	Corporate Data Rate I - Purchasing	2.65%	+	\$0.10	
440	Corporate Data Rate I - Fleet	2.65%	+	\$0.10	



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Fee:

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Visa Assessment***:

0.1100% + \$0.0220

Visa Asmt - CPS Debit

0.1100% + \$0.0180

Visa Asmt - Non CPS Debit

0.1100% + \$0.1180

MC Assessment***

0.1136% + \$0.0185

Discover Assessment***

0.1050% + \$0.0210

Interchange

Total Cost

Rate + Fee

Rate + Fee

		Rate	+	Fee	
441	MC Commerical Supermarket - Corporate	1.07%	+	\$0.05	
442	MC Commerical Supermarket - Business	1.07%	+	\$0.05	
443	MC Commerical Supermarket - Purchasing	1.07%	+	\$0.05	
444	MC Commerical Supermarket - Fleet	1.07%	+	\$0.05	
445	Corporate T&E III - Corporate	2.30%	+	\$0.10	
446	Corporate T&E II - Corporate	2.35%	+	\$0.10	
447	Corporate T&E I - Corporate	2.50%	+	\$0.00	
448	Corporate T&E III - Business	2.30%	+	\$0.10	
449	Corporate T&E II - Business	2.35%	+	\$0.10	
450	Corporate T&E I - Business	2.50%	+	\$0.00	
451	Corporate T&E III - Purchasing	2.45%	+	\$0.10	
452	Corporate T&E II - Purchasing	2.50%	+	\$0.10	
453	Corporate T&E I - Purchasing	2.65%	+	\$0.00	
454	Corporate T&E III - Fleet	2.50%	+	\$0.10	
455	Corporate T&E II - Fleet	2.55%	+	\$0.10	
456	Corporate T&E I - Fleet	2.70%	+	\$0.00	
457	Corporate T&E I - Breakeven Corp	2.20%	+	\$0.10	
458	Corporate T&E I - Breakeven Business	2.50%	+	\$0.00	
459	Corporate T&E I - Breakeven Purchasing	2.70%	+	\$0.00	
460	Corporate T&E I - Breakeven Fleet	2.70%	+	\$0.00	
461	Corporate Standard - Business	2.95%	+	\$0.10	
462	Corporate Standard - Purchasing	2.95%	+	\$0.10	
463	Corporate Standard - Fleet	2.95%	+	\$0.10	
464	Corporate Standard	2.95%	+	\$0.10	
465	Corporate Large Ticket 1	1.35%	+	\$40.00	
466	Corporate Large Ticket 2	1.35%	+	\$40.00	
467	Corporate Large Ticket 3	1.35%	+	\$40.00	
468	Corporate Large Ticket 1 - Business	1.25%	+	\$40.00	
469	Corporate Large Ticket 2 - Business	1.25%	+	\$40.00	
470	Corporate Large Ticket 3 - Business	1.25%	+	\$40.00	
471	Corporate Large Ticket 1 - Purchasing	1.35%	+	\$40.00	
472	Corporate Large Ticket 2 - Purchasing	1.35%	+	\$40.00	
473	Corporate Large Ticket 3 - Purchasing	1.35%	+	\$40.00	
474	Corporate Large Ticket 1 - Fleet	1.25%	+	\$40.00	
475	Corporate Large Ticket 2 - Fleet	1.25%	+	\$40.00	
476	Corporate Large Ticket 3 - Fleet	1.25%	+	\$40.00	
477	Enhanced Business Supermarket	1.07%	+	\$0.05	
478	Enhanced Data Rate I	2.77%	+	\$0.10	
479	Enhanced Data Rate II	2.32%	+	\$0.10	
480	Enhanced Data Rate II - Petroleum	2.17%	+	\$0.10	
481	Enhanced Data Rate III	1.92%	+	\$0.10	
482	Enhanced Face to Face	2.32%	+	\$0.10	
483	Enhanced Face to Face - Petroleum	2.17%	+	\$0.10	
484	Enhanced Large Ticket I	1.37%	+	\$40.00	
485	Enhanced Large Ticket II	1.37%	+	\$40.00	
486	Enhanced Large Ticket III	1.37%	+	\$40.00	
487	Enhanced Business Standard	3.07%	+	\$0.10	
488	Enhanced Business T&E I - Breakeven	2.62%	+	\$0.00	
489	Enhanced T&E I	2.62%	+	\$0.00	
490	Enhanced T&E II	2.47%	+	\$0.10	
491	Enhanced T&E III	2.42%	+	\$0.10	
492	Enhanced Business Warehouse Base	1.10%	+	\$0.00	
493	Enhanced Business Warehouse Tier 1	0.90%	+	\$0.00	
494	Enhanced Business Utilities	0.00%	+	\$1.50	

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Rate:

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Fee:

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Visa Assessment***:

0.1100% + \$0.0220

Visa Asmt - CPS Debit

0.1100% + \$0.0180

Visa Asmt - Non CPS Debit

0.1100% + \$0.1180

MC Assessment***

0.1136% + \$0.0185

Discover Assessment***

0.1050% + \$0.0210

Interchange

Total Cost

Rate + Fee

Rate + Fee

		Rate	+	Fee		Rate	+	Fee
495	World Business Corp Face to Face	2.37%	+	\$0.10				
496	World Bus Corp F2F Petroleum	2.22%	+	\$0.10				
497	World Business Utility	0.00%	+	\$1.50				
498	World Business Supermarket	1.07%	+	\$0.05				
499	World Business Large Ticket 1	1.42%	+	\$40.00				
500	World Business Large Ticket 2	1.42%	+	\$40.00				
501	World Business Large Ticket 3	1.42%	+	\$40.00				
502	World Business Data Rate III	1.97%	+	\$0.10				
503	World Business Data Rate II	2.37%	+	\$0.10				
504	World Bus Data Rate II Petroleum	2.22%	+	\$0.10				
505	World Business Data Rate I	2.82%	+	\$0.10				
506	World Business T&E III	2.47%	+	\$0.10				
507	World Business T&E II	2.52%	+	\$0.10				
508	World Business T&E I	2.67%	+	\$0.00				
509	World Business T&E I - Breakeven	2.67%	+	\$0.00				
510	World Business Standard	3.12%	+	\$0.10				
511	World Elite Business Supermarket	1.07%	+	\$0.05				
512	World Elite Business Large Ticket I	1.47%	+	\$40.00				
513	World Elite Business Large Ticket II	1.47%	+	\$40.00				
514	World Elite Business Large Ticket III	1.47%	+	\$40.00				
515	World Elite Business Face to Face	2.42%	+	\$0.10				
516	World Elite Business F2F Petroleum	2.27%	+	\$0.10				
517	World Elite Business Data Rate I	2.87%	+	\$0.10				
518	World Elite Business Data Rate II	2.42%	+	\$0.10				
519	World Elite Business Data Rate II Petroleum	2.27%	+	\$0.10				
520	World Elite Business Data Rate III	2.02%	+	\$0.10				
521	World Elite Business T&E I	2.72%	+	\$0.00				
522	World Elite Business T&E I - Breakeven	2.72%	+	\$0.00				
523	World Elite Business T&E II	2.57%	+	\$0.10				
524	World Elite Business T&E III	2.52%	+	\$0.10				
525	World Elite Business Utilities	0.00%	+	\$1.50				
526	World Elite Business Standard	3.17%	+	\$0.10				
527	Intl Premium Electronic	1.85%	+	\$0.00				
528	Intl Premium Full UCAF	1.85%	+	\$0.00				
529	Intl Premium Merchant UCAF	1.85%	+	\$0.00				
530	Intl Premium Consumer Standard	1.85%	+	\$0.00				
531	Intl Premium Commercial Standard	2.00%	+	\$0.00				
532	Intl Super Premium Electronic	1.98%	+	\$0.00				
533	Intl Super Premium Full UCAF	1.98%	+	\$0.00				
534	Intl Super Premium Merchant UCAF	1.98%	+	\$0.00				
535	Intl Super Premium Consumer Standard	1.98%	+	\$0.00				
536	International Electronic	1.10%	+	\$0.00				
537	International Standard	1.60%	+	\$0.00				
538	Int'l Full UCAF	1.54%	+	\$0.00				
539	Int'l Merchant UCAF	1.44%	+	\$0.00				
540	Int'l Corporate	2.00%	+	\$0.00				
541	Int'l Corporate Purchasing	2.00%	+	\$0.00				
542	Int'l Corp. Purch. Data Rt II	1.70%	+	\$0.00				
543	Int'l Corporate Large Ticket	0.90%	+	\$30.00				
544	Diners Electronic	2.00%	+	\$0.00				
545	Diners Standard	2.50%	+	\$0.00				
546	World Merit III	1.77%	+	\$0.10				
547	World SuperMarket***	1.58%	+	\$0.10				
548	World & World Elite Warehouse Club***	0.90%	+	\$0.00				

Discount Rate +
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Assessment + Interchange
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Rate:

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Visa Assessment***:

0.1100% + \$0.0220

Visa Asmt - CPS Debit

0.1100% + \$0.0180

Visa Asmt - Non CPS Debit

0.1100% + \$0.1180

MC Assessment***

0.1136% + \$0.0185

Discover Assessment***

0.1050% + \$0.0210

Interchange

Total Cost

Rate + Fee

Rate + Fee

		Rate	+	Fee	
549	World Key Entered	2.05%	+	\$0.10	
550	World Merit I	2.05%	+	\$0.10	
551	World Merit I - Insurance	1.43%	+	\$0.05	
552	World Merit I - Real Estate	1.10%	+	\$0.00	
553	World Standard	2.95%	+	\$0.10	
554	World Utility	0.00%	+	\$0.65	
555	World Card T&E	2.30%	+	\$0.10	
556	World Restaurant	1.73%	+	\$0.10	
557	World Merchant UCAF	1.77%	+	\$0.10	
558	World Full UCAF	1.87%	+	\$0.10	
559	World Petroleum**	2.00%	+	\$0.00	
560	World Petroleum Base Max	0.00%	+	\$0.95	
561	World & World Elite Convenience Purchases	2.00%	+	\$0.00	
562	World Convenience Purchases - Tier 1	1.45%	+	\$0.00	
563	World Elite Convenience Purchases - Tier 1	1.60%	+	\$0.00	
564	World & World Elite Service Industries***	1.15%	+	\$0.05	
565	World & World Elite Public Sector CNP	1.55%	+	\$0.10	
566	World & World Elite Public Sector & CP	1.55%	+	\$0.10	
567	World Elite Utility	0.00%	+	\$0.75	
568	World Elite Merit III	2.20%	+	\$0.10	
569	World Elite SuperMarket***	1.90%	+	\$0.10	
570	World Elite Key Entered	2.50%	+	\$0.10	
571	World Elite Merit I	2.50%	+	\$0.10	
572	World Elite Merit I - Insurance	2.20%	+	\$0.10	
573	World Elite Merit I - Real Estate	2.20%	+	\$0.10	
574	World Elite Standard	3.25%	+	\$0.10	
575	World Elite T&E	2.75%	+	\$0.10	
576	World Elite Restaurant	2.20%	+	\$0.10	
577	World Elite Merchant UCAF	2.20%	+	\$0.10	
578	World Elite Full UCAF	2.30%	+	\$0.10	
579	World Elite Airline	2.30%	+	\$0.10	
580	World Elite Petroleum**	2.00%	+	\$0.00	
581	World Elite Petroleum Base Max	0.00%	+	\$0.95	
582	World Elite T&E Large Ticket	2.00%	+	\$0.00	
583	High Value Key-Entered	2.50%	+	\$0.10	
584	High Value T&E Large Ticket	2.00%	+	\$0.00	
585	High Value Merit III Base	2.20%	+	\$0.10	
586	High Value Merit 1	2.50%	+	\$0.10	
587	High Value Merit 1 Real Estate	2.20%	+	\$0.10	
588	High Value Merit 1 Insurance	2.20%	+	\$0.10	
589	High Value Petroleum Base**	2.00%	+	\$0.00	
590	High Value Petroleum Max	0.00%	+	\$0.95	
591	High Value Public Sector CP	1.55%	+	\$0.10	
592	High Value Public Sector CNP	1.55%	+	\$0.10	
593	High Value Restaurant	2.20%	+	\$0.10	
594	High Value Standard	3.25%	+	\$0.10	
595	High Value Supermarket Base	1.90%	+	\$0.10	
596	High Value Service Industries	1.15%	+	\$0.05	
597	High Value T&E	2.75%	+	\$0.10	
598	High Value Warehouse Base	0.90%	+	\$0.00	
599	High Value Airline	2.30%	+	\$0.10	
600	High Value Convenience Purch	2.00%	+	\$0.00	
601	High Value Convenience Purchases - Tier 1	1.60%	+	\$0.00	
602	High Value Full UCAF	2.30%	+	\$0.10	

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0.1100% + \$0.1180

MC Assessment***

0.1136% + \$0.0185

Discover Assessment***

0.1050% + \$0.0210

Interchange

Total Cost

Rate + Fee

Rate + Fee

603	High Value Merchant UCAF	2.20%	+	\$0.10
604	High Value Utilities	0.00%	+	\$0.75
605	Rewards Redemption Consumer	0.90%	+	\$0.00
606	Rewards Redemption World	0.90%	+	\$0.00
607	Rewards Redemption Commercial	0.90%	+	\$0.00
INTERNATIONAL FEES (in addition to interchange)				
	Acquirer Program Support Fee	0.55%	+	\$0.00
	Int'l Cross Border Fee	0.40%	+	\$0.00
***	MasterCard Assessment	0.1136%		\$0.0185
***	MasterCard Assessment (Credit items >\$1k)	0.1336%		\$0.0185
Discover Debit				
REGULATED DEBIT - Discover				
608	Disc Retail Debit Reg W/F Adj	0.05%	+	\$0.22
609	Disc Key Entered Debit Reg W/FA	0.05%	+	\$0.22
610	Disc CNP/E-Commerce DB Reg W/FA	0.05%	+	\$0.22
611	Disc Recurring Pymt DB Reg W/FA	0.05%	+	\$0.22
612	Disc Express Srvc DB Reg W/FA	0.05%	+	\$0.22
613	Disc Petroleum DB Reg W/FA	0.05%	+	\$0.22
614	Disc Public Srvc DB Reg W/FA	0.05%	+	\$0.22
615	Disc Emerging Mrkt DB Reg W/FA	0.05%	+	\$0.22
616	Disc Supermarket DB Reg W/FA	0.05%	+	\$0.22
617	Disc Sprmrkt Max DB Reg W/FA	0.05%	+	\$0.22
618	Disc Restaurants DB Reg W/FA	0.05%	+	\$0.22
619	Disc Hotel/Car DB Reg W/FA	0.05%	+	\$0.22
620	Disc Passenger Trans DB Reg W/FA	0.05%	+	\$0.22
621	Disc Utilities DB Reg W/FA	0.05%	+	\$0.22
622	Disc Real Estate DB Reg W/FA	0.05%	+	\$0.22
623	Disc Insurance DB Reg W/FA	0.05%	+	\$0.22
624	Disc Mid Submission DB Reg W/FA	0.05%	+	\$0.22
625	Disc Base Submission DB Reg W/FA	0.05%	+	\$0.22
626	Disc Retail Debit Reg	0.05%	+	\$0.21
627	Disc Key Entered Debit Reg	0.05%	+	\$0.21
628	Disc CNP/E-Commerce DB Reg	0.05%	+	\$0.21
629	Disc Recurring Pymt DB Reg	0.05%	+	\$0.21
630	Disc Express Srvc DB Reg	0.05%	+	\$0.21
631	Disc Petroleum DB Reg	0.05%	+	\$0.21
632	Disc Public Srvc DB Reg	0.05%	+	\$0.21
633	Disc Emerging Mrkt DB Reg	0.05%	+	\$0.21
634	Disc Supermarket DB Reg	0.05%	+	\$0.21
635	Disc Sprmrkt Max DB Reg	0.05%	+	\$0.21
636	Disc Restaurants DB Reg	0.05%	+	\$0.21
637	Disc Hotel/Car DB Reg	0.05%	+	\$0.21
638	Disc Passenger Trans DB Reg W/FA	0.05%	+	\$0.21
639	Disc Utilities DB Reg	0.05%	+	\$0.21
640	Disc Real Estate DB Reg	0.05%	+	\$0.21
641	Disc Insurance DB Reg	0.05%	+	\$0.21
642	Disc Mid Submission DB Reg	0.05%	+	\$0.21
643	Disc Base Submission DB Reg W/FA	0.05%	+	\$0.21
UNREGULATED DEBIT - Discover				
644	Utilities AIP Debit	0.00%	+	\$0.75
645	Supermarkets/Warehouse Clubs AIP Debit Max	0.00%	+	\$0.36

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Interchange

Total Cost

Rate + Fee

Rate + Fee

646	Retail AIP Debit	1.02%	+	\$0.16
647	Key Entered AIP Debit	1.62%	+	\$0.16
648	Card Not Present/E-Commerce AIP Debit	1.62%	+	\$0.16
649	Recurring Payments AIP Debit	1.20%	+	\$0.05
650	Express Services AIP Debit	1.80%	+	\$0.00
651	Petroleum AIP Debit	0.76%	+	\$0.16
652	Public Services AIP Debit	0.90%	+	\$0.20
653	Emerging Markets AIP Debit	0.90%	+	\$0.20
654	Supermarkets/Warehouse Clubs AIP Debit*	1.02%	+	\$0.16
655	Restaurants AIP Debit	1.19%	+	\$0.10
656	Hotel/Car Rentals AIP Debit	1.35%	+	\$0.16
657	Passenger Transport AIP Debit	1.59%	+	\$0.16
658	Real Estate AIP Debit	1.10%	+	\$0.00
659	Insurance AIP Debit	0.80%	+	\$0.25
660	Mid Submission Level AIP Debit	1.72%	+	\$0.20
661	Base Submission Level AIP Debit	1.89%	+	\$0.25
Discover Credit				
662	Retail AIP Rewards	1.71%	+	\$0.10
663	Key Entered AIP Rewards	1.97%	+	\$0.10
664	Card Not Present/E-Commerce AIP Rewards	1.97%	+	\$0.10
665	Recurring Payments AIP Rewards	1.20%	+	\$0.05
666	Express Services AIP Rewards	1.95%	+	\$0.00
667	Petroleum AIP Rewards	1.73%	+	\$0.05
668	Public Services AIP Rewards	1.50%	+	\$0.10
669	Emerging Markets AIP Rewards	1.45%	+	\$0.05
670	Supermarkets/Warehouse Clubs AIP Rewards	1.65%	+	\$0.05
671	Restaurants AIP Rewards	1.90%	+	\$0.10
672	Hotel/Car Rentals AIP Rewards	1.90%	+	\$0.10
673	Passenger Transport AIP Rewards	1.90%	+	\$0.10
674	Utilities AIP Rewards	0.00%	+	\$0.75
675	Real Estate AIP Rewards	1.10%	+	\$0.00
676	Insurance AIP Rewards	1.43%	+	\$0.05
677	Mid Submission Level AIP Rewards	2.40%	+	\$0.10
678	Base Submission Level AIP Rewards	2.95%	+	\$0.10
679	Commercial Large Ticket	0.90%	+	\$20.00
680	Commercial Electronic Submission	2.30%	+	\$0.10
681	Commercial Utilities	0.00%	+	\$1.50
682	Commercial Base Submission	2.95%	+	\$0.10
683	Retail AIP Core	1.56%	+	\$0.10
684	Key Entered AIP Core	1.87%	+	\$0.10
685	Card Not Present/E-Commerce AIP Core	1.87%	+	\$0.10
686	Mid Submission Level AIP Core	2.40%	+	\$0.10
687	Base Submission Level AIP Core	2.95%	+	\$0.10
688	Utilities AIP Core	0.00%	+	\$0.75
689	Real Estate AIP Core	1.10%	+	\$0.00
690	Express Services AIP Core	1.95%	+	\$0.00
691	Recurring Payments AIP Core	1.20%	+	\$0.05
692	Emerging Markets AIP Core	1.45%	+	\$0.05
693	Public Services AIP Core	1.50%	+	\$0.10
694	Insurance AIP Core	1.43%	+	\$0.05
695	Petroleum AIP Core	1.55%	+	\$0.05
696	Supermarkets/Warehouse Clubs AIP Core	1.40%	+	\$0.05

Discount Rate +
Authorization / Trans Fee +
Assessment + Interchange
equals Final Cost Per
transaction



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Apr-12

Rate:

See Schedule of Fees

Fee:

See Schedule of Fees

Visa Assessment***:

0.1100% + \$0.0220

Visa Asmt - CPS Debit

0.1100% + \$0.0180

Visa Asmt - Non CPS Debit

0.1100% + \$0.1180

MC Assessment***

0.1136% + \$0.0185

Discover Assessment***

0.1050% + \$0.0210

Interchange

Total Cost

Rate + Fee

Rate + Fee

697	Restaurants AIP Core	1.56%	+	\$0.10	
698	Hotel/Car Rentals AIP Core	1.58%	+	\$0.10	
699	Passenger Transport AIP Core	1.75%	+	\$0.10	
700	Retail AIP Premium	1.71%	+	\$0.10	
701	Key Entered AIP Premium	2.00%	+	\$0.10	
702	Card Not Present/E-Commerce AIP Premium	2.00%	+	\$0.10	
703	Recurring Payments AIP Premium	1.20%	+	\$0.05	
704	Express Services AIP Premium	1.95%	+	\$0.00	
705	Petroleum AIP Premium	1.73%	+	\$0.05	
706	Public Services AIP Premium	1.50%	+	\$0.10	
707	Emerging Markets AIP Premium	1.45%	+	\$0.05	
708	Supermarkets/Warehouse Clubs AIP Premium	1.65%	+	\$0.05	
709	Restaurants AIP Premium	2.20%	+	\$0.10	
710	Hotel/Car Rentals AIP Premium	2.30%	+	\$0.10	
711	Passenger Transport AIP Premium	2.30%	+	\$0.10	
712	Utilities AIP Premium	0.00%	+	\$0.75	
713	Real Estate AIP Premium	1.10%	+	\$0.00	
714	Insurance AIP Premium	1.43%	+	\$0.05	
715	Mid Submission Level AIP Premium	2.40%	+	\$0.10	
716	Base Submission Level AIP Premium	2.95%	+	\$0.10	
717	Retail AIP Premium Plus	2.10%	+	\$0.10	
718	Key Entered AIP Premium Plus	2.10%	+	\$0.10	
719	Card Not Present/E-Commerce AIP Premium P	2.30%	+	\$0.10	
720	Recurring Payments AIP Premium Plus	1.80%	+	\$0.05	
721	Express Services AIP Premium Plus	2.05%	+	\$0.00	
722	Petroleum AIP Premium Plus	1.73%	+	\$0.05	
723	Public Services AIP Premium Plus	1.50%	+	\$0.10	
724	Emerging Markets AIP Premium Plus	2.30%	+	\$0.10	
725	Supermarkets/Warehouse Clubs AIP Premium	1.90%	+	\$0.10	
726	Restaurants AIP Premium Plus	2.30%	+	\$0.10	
727	Hotel/Car Rentals AIP Premium Plus	2.30%	+	\$0.10	
728	Passenger Transport AIP Premium Plus	2.30%	+	\$0.10	
729	Utilities AIP Premium Plus	0.00%	+	\$0.75	
730	Real Estate AIP Premium Plus	2.30%	+	\$0.10	
731	Insurance AIP Premium Plus	2.30%	+	\$0.05	
732	Mid Submission Level AIP Premium Plus	2.40%	+	\$0.10	
733	Base Submission Level AIP Premium Plus	2.95%	+	\$0.10	
734	International Electronic (Consumer) *	1.36%	+	\$0.00	
735	International Electronic (Commercial) *	1.16%	+	\$0.00	
736	International Base Submission Level *	1.70%	+	\$0.10	
INTERNATIONAL FEES (in addition to interchange)					
*	Int'l Processing Fee	0.40%	+	\$0.00	
*	In'l Service Assessment	0.55%	+	\$0.00	
***	Discover Assessments	0.1050%		\$0.0210	

Discount Rate +
Authorization / Trans Fee +
Assessment + Interchange
equals Final Cost Per
transaction