



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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**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	
	<b>PREPAID DEBIT - Visa</b>				
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	

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**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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**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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**Interchange**

**Total Cost**

Rate + Fee

Rate + Fee

		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				

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	
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	

Discount Rate +  
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Assessment + Interchange  
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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	+	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	
	<b>UNREGULATED DEBIT - MasterCard</b>				
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	
	<b>MasterCard Credit</b>				
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	

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Assessment + Interchange  
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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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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	
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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Visa Assessment\*\*\*:

0.1100% + \$0.0220

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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				

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MC Assessment\*\*\*

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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	

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

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
<b>INTERNATIONAL FEES (in addition to interchange)</b>				
	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
<b>Discover Debit</b>				
<b>REGULATED DEBIT - Discover</b>				
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
<b>UNREGULATED DEBIT - Discover</b>				
644	Utilities AIP Debit	0.00%	+	\$0.75
645	Supermarkets/Warehouse Clubs AIP Debit Max	0.00%	+	\$0.36

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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

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
<b>Discover Credit</b>				
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

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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	
<b>INTERNATIONAL FEES (in addition to interchange)</b>					
*	Int'l Processing Fee	0.40%	+	\$0.00	
*	In'l Service Assessment	0.55%	+	\$0.00	
***	Discover Assessments	0.1050%		\$0.0210	

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