

ELECTRONIC PAYMENTS RECEIPT SYSTEM PROVIDER CONTRACT

THIS CONTRACT ("Contract") is entered into by and between the State of Florida, Department of Financial Services, 200 East Gaines Street, Tallahassee, Florida 32399-0300 its successor, and Bank of America, N.A., a nationally-chartered banking association and BA Merchant Services LLC, an Ohio limited liability corporation, effective January 1, 2007.

WITNESSETH THAT:

WHEREAS, the Department has determined that the Agencies are in need of certain services as described herein; and

WHEREAS, the Provider, as an independent contractor of the Department, has the expertise and ability to faithfully perform such services.

NOW THEREFORE, in consideration of the services to be performed and payments to be made, together with the mutual covenants and conditions hereinafter set forth, the parties agree as follows:

1. Definitions

Agency - Any official, officer, commission, board, authority, council, committee, or department of the executive branch of State government. Also includes, but is not limited to, state attorneys, public defenders, the capital collateral regional counsels, the Justice Administrative Commission, the Florida Housing Finance Corporation, the Florida Public Service Commission and the judicial branch.

CFO - Chief Financial Officer of Florida

Department - Department of Financial Services

F.A.C. - Florida Administrative Code

F.S. - Florida Statutes

Local Government - Municipality, special district, or board of county commissioners or other governing body of a county, however styled, including that of a consolidated or metropolitan government, also any clerk of the circuit court, sheriff, property appraiser, tax collector, or supervisor of elections

Participant - Any Agency or Local Government that signs a Participation Agreement

Participation Agreement - Agreement between the Provider and an Agency or unit of Local Government

Provider - Bank of America, N.A., a nationally-chartered banking association and BA Merchant Services LLC, an Ohio limited liability corporation

RFP – Request for Proposal

State – State of Florida

2. Services. The Provider agrees to render the services requested in RFP 06/07-06 and proposed by the Provider in their response dated September 5, 2006 to the RFP and to be known as the Electronic Payments Receipt System.

3. Delivery Schedule. The services specified in Paragraph 2 above shall be delivered or otherwise rendered on behalf of the Participants in accordance with the RFP#06/07-06 and as modified by the Provider's September 5, 2006 response to the RFP.

4. Implementation and Agency Participation

(a) The Provider agrees to accept the Department's Contract as the basis for providing services to Participants. Establishing service and participating in the Electronic Payment Receipts System is accomplished by executing a Participation Agreement, the Treasury Services Terms and Conditions, a Customer-Initiated Payment Service (CIP) Addendum, and/or an Automated Clearing House (ACH) Service Addendum, as each may be applicable, between the Provider and the individual Participants. These forms will be obtained from the Provider. Additionally, Agencies will be required to complete a User Profile Form, Cost/Benefit Summary, and the Request for Approval forms obtained from the Department.

(b) The Participation Agreement sets forth the terms and conditions of Participant's involvement in the Contract. The Participation Agreement shall include all relevant information and requirements of the merchant services made available by the Provider.

(c) The Department will coordinate any necessary communication with the State Technology Office/Department of Management Services for necessary approvals for the initiation of any new Internet services by an Agency for the collection of funds. After approval requirements are met the Agency will work directly with the Provider to establish services.

5. Payment.

(a) Subject to the terms and conditions established by this Contract and the billing procedures established by the RFP, the Participant agrees to pay the Provider for services as established by the Participation Agreement.

(b) Vendor Rights. Vendors providing goods and services to an Agency should be aware of the following time frames. Upon receipt, an Agency has five (5) working days to inspect and approve the goods and services, unless the bid specifications, purchase orders or Contract specifies otherwise. An Agency has 20 days to deliver a request for payment (voucher) to the Department. The 20 days are measured from the latter of the date the invoice is received or the goods or services are received, inspected and approved.

If a payment is not available within 40 days, a separate interest penalty, computed at the rate determined by the Chief Financial Officer pursuant to Section 215.422, F.S., will be due and payable, in addition to the invoice amount, to the vendor. To obtain the applicable interest rate, please refer to <http://www.dbf.state.fl.us/banking/interest.html>. Interest penalties of less than one (1) dollar will not be enforced unless the vendor requests payment. Invoices which have to be returned to a vendor because of vendor preparation errors will result in a delay in the payment. The invoice payment requirements do not start until a properly completed invoice is provided to the agency.

A Vendor Ombudsman has been established with the Department. The duties of this individual include acting as an advocate for vendors who may be experiencing problems in obtaining timely payment(s) from an agency. The Vendor Ombudsman may be reached at (850) 413-5516.

(c) Taxes. The Agencies are exempted from payment of Florida state sales and use taxes and Federal Excise Tax. The Provider, however, shall not be exempted from paying Florida state sales and use taxes to the appropriate governmental agencies or for payment by the Provider to suppliers for taxes on materials used to fulfill its contractual obligations under the contract. The Provider shall not use the Department's exemption number in securing such materials. The Provider shall be responsible and liable for the payment of all its FICA/Social Security and other taxes resulting from this Contract.

(d) Expenses. Travel and per diem will not be reimbursed by the Department.

(e) Payment Processing. All charges for services rendered or for reimbursement of expenses authorized by the Contract in accordance with Paragraphs 5 and 6 shall be submitted to the Participant in sufficient detail for a proper pre-audit and post-audit to be performed. All payments for professional services and authorized expenses will be paid to the Provider according to the billing procedures established in the RFP and payment terms as established in the Participation Agreement.

(f) Contingency. If the terms of this Contract extend beyond the current fiscal year, the State's performance and obligation to pay under this Contract is contingent upon an annual appropriation by the Legislature.

6. Termination.

(a) The Department may cancel this Contract at any time for any reason. Provider may terminate this Contract upon a 120 calendar days prior written notice to the Department. If the Department cancels the Contract the Provider shall be paid only the amount due for services which have been received and accepted by the Participant and services due within the time period stated in paragraph two (2) above. The Provider shall be entitled to no damages beyond what is provided in this paragraph.

(b) Notwithstanding subsection 6(a); Provider may terminate the Contract or any or all Services effective immediately, and Provider will send Department written notice of the termination, if any of the following occurs: (i) Department breaches any of the terms and conditions in the Treasury Services Terms and Conditions or any other agreement with Provider; (ii) Department fails generally to pay its debts as they become due; and (iii) as required by applicable federal law or card organization operating regulations.

(c) Provider may terminate this Contract upon thirty (30) days prior written notice upon the occurrence of the following: (i) the Department is unable to perform fully its obligations under the card organizations operating procedures, and (ii) the Department breach this Contract and fail to cure such breach within thirty (30) days after notice of the breach has been given.

(d) If the Contract or a Service is terminated for any reason, Department shall (i) immediately stop using any Materials relating to the terminated Service; (ii) erase or delete any Provider-provided software relating to the terminated Service to the extent stored in Department's computers; and (iii) at the option of Provider, either return to Provider or destroy all Materials relating to the terminated Service and certify to Provider that it has done so. Department's obligations under this subsection 6(c) shall survive termination of the Agreement.

(e) This Contract shall terminate upon the Provider's satisfactory completion of the services described in Paragraphs 2 and 3 and upon satisfactory performance evaluations of the Provider by the Department and the Participants. The Department may unilaterally terminate this Contract in the event that the Department requests in writing that the Provider allow public access to all documents, papers, letters, or other material subject to the provisions of Chapter 119, F.S., which are made or received by the Provider in conjunction with this Contract, and the Provider refuses to allow such access. Provider shall comply with the record keeping standards of the Rules 1B-24 and 1B-26, F.A.C. If, in the judgment of the Department, the Provider for any reason fails to fulfill in a timely manner all obligations under this Contract, the Department shall have the right to terminate this Contract by giving at least five days written notice by registered mail to the Provider of such termination, including the effective date of termination. The Department shall not be deemed to assume any liability for the acts, omissions to act or negligence of the Provider, its agents, servants, and employees, nor shall the Provider disclaim its own negligence to the Department or any third party.

(f) Termination of the Agreement or a Service shall not affect Department's or Participant's payment obligations with respect to services performed by Provider prior to

termination. Also, termination of the Agreement or a Service does not release the parties from any of their respective obligations which arose or became effective before such termination.

(g) If at any time the Contract is cancelled, terminated or expires, and a contract is subsequently executed with an entity other than the Provider, the Provider shall be obligated to assist in the smooth transition of contract services to the subsequent entity.

7. Term and Renewal. This Contract shall begin January 1, 2007 and expire December 31, 2010. This Contract may be renewed, for a maximum of two years. The renewal price, or method for determining a renewal price, is set forth in the Contract price, attached hereto. No other costs for the renewal may be charged. Any renewal is subject to the same terms and conditions as the original Contract and shall be contingent upon satisfactory performance evaluations by the Department and subject to the availability of funds.

8. Transition. During the term of this Contract, in order to allow each Participant an opportunity to orderly cease acceptance of cards or any necessary approvals of their authorizing body the following shall apply:

- (i) All previously executed Participation Agreements shall remain in effect for ninety (90) days after expiration or termination, but in no event beyond April 1, 2007.
- (ii) Every Participation Agreement that is executed after January 1, 2007 shall continue in effect for ninety (90) days after the termination of this Contract.

Notwithstanding the above, all Participants are required to execute a Participation Agreement with each subsequent Contract. In the event that a Participant fails to execute a new Participation Agreement, the prior Participation Agreement shall terminate at the end of the ninety (90) day period.

9. Contract Modification. This Contract may be amended only by a written agreement between both parties subject to the provisions of Chapter 287, F.S.

10. Miscellaneous. This instrument and any referenced or attached addendum, including but not limited to the Treasury Services Terms and Conditions incorporated herein, embodies the entire agreement of the parties. There are no other provisions, terms, conditions, or obligations. This Contract supersedes all previous oral or written communications, representations or agreements on this subject. Any conflict between this Contract and any referenced or attached addendum the terms and conditions of this Contract shall take precedence and govern. This Contract shall be governed by and construed in accordance with the laws of the State. In all cases, venue shall be in Leon County, Florida. Provider is an independent contractor, and is not an employee or agent of the Department. All services contracted for are to be performed solely by the Provider and may not be subcontracted for or assigned without the prior written consent of the Department.

11. Statutory Notices. The Department shall consider the employment by any contractor of unauthorized aliens a violation of Section 274A(e) of the Immigration and Nationality Act. Such violation shall be cause for unilateral cancellation of this Contract. An entity or affiliate who has been placed on the public entity crimes list or the discriminatory vendor list may not submit a bid on a contract to provide any goods or services to a public entity, may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity, and may not transact business with any public entity pursuant to limitations under Chapter 287 F.S.

12. Compliance with Federal, State and Local Laws. Provider and all its agents shall comply with all federal, state and local regulations, including, but not limited to, nondiscrimination, wages, social security, worker's compensation, licenses and registration requirements.

13. MyFloridaMarketPlace. Pursuant to Rule 60A-1.030-.032, F.A.C., the Department of Management Services has instituted MyFloridaMarketPlace, a statewide eProcurement System. Unless exempted under Rule 60A-1.030-.032, F.A.C., each vendor doing business with the State shall submit reports and be assessed a Transaction Fee of one percent (1.0%), on its payments under this Contract, which the Provider shall pay to the State pursuant to Rule 60A-1.031(2), F.A.C. The Provider shall receive a credit for any Transaction Fee paid by the Provider for the purchase of any item(s) if such item(s) are returned to the Provider through no fault, act, or omission of the Provider.

14. Electronic Accessibility. When the Agency is to develop, procure, maintain, or use electronic and information technology, they shall ensure that the electronic and information technology allows employees and members of the public with disabilities to have access to and use of information and data that is comparable to the access to and use of information and data by employees who are not individuals with disabilities. These require, e.g., screen enlargement and voice output, or have built-in screen reader or, that the products support assistive technology; increase in volume and/or alter the tonal quality or increase the signal-to-noise ratio; if speech input one alternative input mode also; not require fine motor control or simultaneous actions. See 36 CFR Part 1194 based on Section 508 of the Rehabilitation Act Amendments, 29 USC Sec. 794.

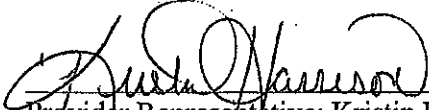
15. Contract Administration.

(a) The Department contract manager is Terry Straub located at 1801 Hermitage Blvd., Suite 400, Tallahassee, FL 32308.

(b) The Provider contract manager is Keith Thompson located at 100 W Garden Street, Pensacola, FL 32502.

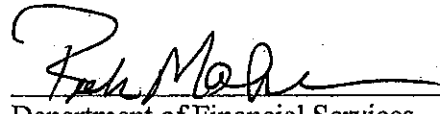
(c) All written and verbal approvals referenced in this Contract must be obtained from the parties' contract administrators or designees. Notices required to be in writing must be delivered or sent to the intended recipient by hand delivery, certified mail or receipted courier and shall be deemed received on the date received or the date of the certification or receipt.

IN WITNESS WHEREOF, the Department of Financial Services and Bank of America, N.A. and BA Merchant Services LLC, by their duly authorized representatives, have executed this Contract.



Provider Representative: Kristin Harrison
Title: Vice President

Date: 12/27/06



Department of Financial Services
Chief of Staff or Designee

Date: 12/29/06

AMENDMENT NUMBER ONE

ELECTRONIC PAYMENTS RECEIPT SYSTEM PROVIDER CONTRACT

Paragraph 15 of the contract between the Department of Financial Services, the Bank of America, N.A., and BA Merchant Services, Inc. (Provider) effective January 1, 2007, is hereby amended as follows.

DELETE: Terry Straub
ADD: Miriam Gray

WITNESS:

By: _____

WITNESS:

By: _____

DEPARTMENT OF FINANCIAL
SERVICES

By: _____

Date: 8/28/07

PROVIDER REPRESENTATIVE.

By: _____

Name: Kristin Harrison

Title: Vice President

Date: 8/8/07

STATE OF FLORIDA
AMENDMENT NUMBER TWO TO THE CHIEF FINANCIAL OFFICER'S AGREEMENT
FOR THE STATE TREASURY ePAYMENTS CONTRACT

THIS AMENDMENT between the Chief Financial Officer of the State of Florida, and the Bank of America, N.A. is effective September 15, 2008.

WHEREAS, the existing contract contains a typographical error that incorrectly refers to RFP 06/07-06 and the correct reference should be RFP 06/07-07, this amendment is to correct the typographical error, AND

NOW THEREFORE, the contract is hereby amended to replace the RFP 06/07-06 with RFP 06/07-07, which is incorporated into the contract. All other provisions will remain the same.

BANK OF AMERICA, N. A.:

Date: October 10, 2008

By: Kristin Harrison

Vice President, Senior Product Delivery Officer



(Signature)

CHIEF FINANCIAL OFFICER OF THE
STATE OF FLORIDA:

Date: 11/4/08

By: Daniel Y. Sumner

General Council for Alex Sink



(Signature)

**State of Florida
Renewal to the Chief Financial Officer's Agreement
For Electronic Payments Receipts System Contract
RFP 06/07-07**

THIS RENEWAL entered into by and between the Chief Financial Officer, the Bank of Bank of America, N.A., and BA Merchant Services Inc. (Provider) hereafter referred to as the "Parties".

WITNESS THAT:

WHEREAS, on January 1, 2007, the above named Parties entered into an Agreement regarding electronic payment services for the processing of credit and debit cards and other electronic transactions relative to the TREASURY'S Request For Proposal (RFP) 06/07-07, (State Treasury Electronic Payments Receipt System, TR116), AND

WHEREAS, the agreement for the period January 1 2007 until December 30, 2010 permits the renewal of the Agreement for an additional two year period, AND

NOW THEREFORE, the parties agree as follows:

1. The agreement is renewed until December 30, 2012.
2. All terms and conditions of the original Agreement, dated December 29, 2006 as subsequently amended, will remain in effect.

BANK OF AMERICA, N.A.:

Date: 11/11/10

By: Mary Anne Tate
(Print Name)

SVP
(Title)

Mary Anne Tate
(Signature)

CHIEF FINANCIAL OFFICER OF THE
STATE OF FLORIDA:

Date: 12-1-10

By: TAMMY TESTON
(Print Name)

CHIEF OF STAFF
(Title)

Tammy Teston
(Signature)

B.A. Merchant Services, LLC:

Date: 11/11/10

By: Mary Anne Tate
(Print Name)

Title: SVP
(Title)

Mary Anne Tate
(Signature)

**PARTICIPATION AGREEMENT
BETWEEN
BA MERCHANT SERVICES and BANK OF AMERICA, N.A.
AND
ENTITY**

This Participation Agreement is entered into between BA Merchant Services LLC, an Ohio limited liability corporation and Bank of America, N.A. (together "Contractor") and _____, an Agency or Unit of Local Government as defined in the Electronic Payments Receipt System Provider Contract effective January 1, 2007 ("Contract") and (hereinafter known as the "Entity").

I. PARTICIPATION TERMS AND CONDITIONS

- A. By signing this Participation Agreement, the Entity and the Contractor agree to be bound by the terms of this Participation Agreement and the Electronic Payments Receipt System Provider Contract between the Contractor and the State of Florida (the "Contract") in the performance of their obligations. The terms of the Contract between the State of Florida (the "State") and the Contractor, including the Card Organizations operating regulations, take precedence over this Participation Agreement.
- B. By signing this Participation Agreement, the Entity agrees to be bound by the terms of the Merchant Card Services Agreement Terms and Conditions dated 1/2003 and as modified from time to time ("Terms and Conditions"). Entity is referred to as "Merchant" in the Terms and Conditions. The standard form Terms and Conditions booklet is modified as provided in Section IV below.
- C. The Entity will retain copies of Sales Slips, Credit Slips and other related documents for no less than three (3) years from the transaction date.

II. FEES TO BE PAID TO THE CONTRACTOR

- A. The Entity agrees to pay the Contractor a discount rate or transaction fee based on the fee schedule in Attachment 1 of the Contract.
- B. Such fees will be debited monthly from the Entity's Deposit Account or billed to the Entity via an invoice process.

III. EFFECTIVE DATE AND TERMINATION

- A. This Participation Agreement will become effective on the date it is signed by both parties.
- B. This Participation Agreement remains in full force and effect until terminated as provided in this section or until the Contract is terminated.
- C. Either party may terminate this Participation Agreement at any time by giving the other thirty (30) days prior written notice.
- D. In the event of non-payment of an invoice for forty-five (45) days or more, Contractor may cease processing after fifteen (15) days prior written notice to Participant.
- E. Notwithstanding any foregoing subsection, Provider may terminate this Participation Agreement effective immediately, followed by written notice, as required by applicable federal law or card organization operating regulations.

IV. MERCHANT SERVICES TERMS AND CONDITIONS

- A. Section 2.01(B) of the Terms and Conditions is hereby removed and replaced in its entirety with the following:

Merchant will provide BA with updated business and financial information concerning Merchant, including evidence of required licenses and other information and documents BA may reasonably request from time to time. All material marked "confidential" which BA receives from Merchant will be used only by BA or Card Organizations in performing services under this Agreement or related services and reporting. At any reasonable time, BA or any Card Organization may audit Merchant's records relating to this Agreement.

- B. Section 14 of the Terms and Conditions is hereby deleted.
- C. Section 18.01 of the Terms and Conditions is hereby removed and replaced in its entirety with the following:

SECTION 18.01 FLORIDA LAW APPLIES.

Florida law, as applied to agreements made and performed entirely in Florida without reference to conflict of laws provisions, governs this Agreement.

- E. The heading and all the provisions constituting Section 24 "Continuing Guarantee" are hereby deleted in their entirety.

V. NOTICES

- A. Any notice required or permitted to be given under this Participation Agreement by one party to the other shall be in writing and shall be given and deemed to have been given if hand-delivered, delivered by telephonic facsimile transmission equipment and confirmed by telephone with an original mailed or hand-delivered thereafter, or mailed by certified or registered mail with postage prepaid to the party or their successor at the address specified as follows:

The Entity:

The Contractor: BA Merchant Services, LLC
1231 Durrett Lane
Louisville, Kentucky 40213
Attention: Contract Management
Facsimile Number: (502) 315-2271

- B. All such notices shall be deemed given when received, as evidenced by the signed acknowledgment of receipt of the person to whom such notice or communication shall have been delivered by hand, the document transmission summary generated by the telephonic facsimile transmission equipment, or the acknowledgment of receipt returned to sender by the United States Post Office, if such receipt is requested.

- C. The absence of the forms of documentary evidence of date of delivery, however, shall not be interpreted as invalidating the form of notice utilized.
- D. Either party may change the address to which notices are to be delivered by giving to the other party not less than ten Business Days prior written notice thereof.

VI. MISCELLANEOUS PROVISIONS

- A. This Participation Agreement, incorporating the terms of the Contract and the Terms and Conditions, contains the entire understanding of the parties and supersedes any and all previous discussions, proposals, or agreements, if any, between the parties with respect to the subject matter hereof.
- B. This Participation Agreement may not be amended except by an instrument in writing signed by an authorized representative of each of the parties.
- C. This Participation Agreement is binding on the parties and their successors and assigns.

Bank of America, N.A.

ENTITY

By: _____

By: _____

Printed Name

Printed Name

Title: _____

Title: _____

Date: _____

Date: _____

BA Merchant Services, LLC

By: _____

By: _____

Printed Name

Printed Name

Title: _____

Title: _____

Date: _____

Date: _____

MasterCard® Interchange Programs and Rate Schedule

(Effective October, 2010)

This Interchange Programs and Rate Schedule contains a summary of the primary qualification criteria established by MasterCard for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations will determine the interchange programs at which your transactions qualify. The most common interchange programs for this pricing type are listed in this document.

Program Rate Category	Rates		MasterCard Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Merit III	1.58%	\$0.10	
Merit III Enhanced	1.73%	\$0.10	Consumer, Enhanced, World, and World Elite cards. Face-to-Face/Magnetic Stripe Read/Signature Obtained/Electronically Authorized. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to \$25), Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (5501-3999 or 7011), Car Rental (3351-3500, 7512, 7513, 7519), Cruise Line / Steamship (4111), and Limousines & Taxis (4121) except from transaction amount tolerance test. Key-Entered transactions, Service Stations (5541), Automated Fuel Dispenser (5542), Real Estate Agents and Managers - Remains (6513), and Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (6300), Utilities (4900), Travel Agencies (4722) not eligible for this rate. Maximum 2 days to deposit & settle.
World Merit III	1.73%	\$0.10	
High Value Merit III	2.20%	\$0.10	Consumer, Enhanced, World, and World Elite cards at a non-T&E Merchant. Face-to-Face/Signature Obtained/Electronically Authorized. Eligible merchants include Retail and Restaurant, except World & World Elite transactions at Restaurants (5812) are not eligible. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to \$25).
World Elite Merit III	2.20%	\$0.10	Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999 or 7011), Car Rental (3351-3500, 7512, 7513, 7519), Cruise Line / Steamship (4111), and Limousines & Taxis (4121) except from transaction amount tolerance test. Service Stations (5541), Automated Fuel Dispenser (5542), Real Estate Agents and Managers - Remains (6513), and Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (6300), Utilities (4900), Travel Agencies (4722) not eligible for this rate. Maximum 2 days to deposit & settle.
Key Entered	1.89%	\$0.10	Consumer, Enhanced, World, and World Elite cards at a non-T&E Merchant. Face-to-Face/Signature Obtained/Electronically Authorized. Eligible merchants include Retail and Restaurant, except World & World Elite transactions at Restaurants (5812) are not eligible. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to \$25).
Key Entered Enhanced	2.04%	\$0.10	Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999 or 7011), Car Rental (3351-3500, 7512, 7513, 7519), Cruise Line / Steamship (4111), and Limousines & Taxis (4121) except from transaction amount tolerance test. Service Stations (5541), Automated Fuel Dispenser (5542), Real Estate Agents and Managers - Remains (6513), and Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (6300), Utilities (4900), Travel Agencies (4722) not eligible for this rate. Maximum 2 days to deposit & settle.
World Key Entered	2.05%	\$0.10	Consumer, Enhanced, World, and World Elite cards. Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered or Travel Industries Premier Service requirements. E-Commerce, Mail or Phone order. Effective April 16, 2010, the authorization and settlement amounts are exempt from the amount tolerance test for all merchants. Utilities (4900) and Insurance Sales, Underwriting, and Premiums (6300) not eligible for this rate. Maximum 3 days to deposit & settle (9 days for Airlines).
High Value Key Entered	2.50%	\$0.10	
World Elite Key Entered	2.50%	\$0.10	
Key Entered Debit	1.64%	\$0.16	Consumer Debit cards. Transaction amount \$15.00 or less/Magnetic stripe read unless initiated via transponder/Electronically Authorized. Eligible Merchants: Consumer Transport (4111), Limousines & Taxis (4121), Miscellaneous Food (5499), Restaurants (5812), Fast Food (5814), Parking Lots and Garages (7523), Motion Picture Theaters (7832), Videotape Rental (7841), Bus Lines (4131), Bridge and Road fees, Tolls (4784), News Dealers/Newstands (5994), Laundry Services, Family & Commercial (7211), Dry Cleaners (7216), Quick Copy, Reproduction & Blueprinting Services (7338), Car Washes (7542), and Postal Services - Government (9402). Authorization and settlement amounts can differ up to 10%. Restaurants (5812), Bars (5813), Fast Food (5814), and Limousines & Taxis (4121) exempt from transaction amount tolerance test. Maximum 2 days to deposit & settle.
Merit I	1.89%	\$0.10	
Merit I Enhanced	2.04%	\$0.10	
World Merit I	2.05%	\$0.10	
High Value Merit I	2.50%	\$0.10	
World Elite Merit I	2.50%	\$0.10	
Merit I Debit	1.64%	\$0.16	
Small Ticket Debit	1.55%	\$0.04	
Convenience Purchase	1.90%	\$0.00	
Conv Purchase Enhanced	1.90%	\$0.00	
World Convenience Purchase	2.00%	\$0.00	
High Value Conv Purchase	2.00%	\$0.00	
World Elite Conv Purchase	2.00%	\$0.00	
Restaurant Debit	1.19%	\$0.10	
World Restaurant	1.73%	\$0.10	
High Value Restaurant	2.20%	\$0.10	
World Elite Restaurant	2.20%	\$0.10	
Emerging Markets Debit	0.80%	\$0.25	
Merit I - Real Estate	1.10%	\$0.00	
Merit I Enhanced - Real Estate	1.10%	\$0.00	
World Merit I - Real Estate	1.10%	\$0.00	
High Value Merit I - Real Estate	2.20%	\$0.10	
World Elite Merit I - Real Estate	2.20%	\$0.10	
Merit I - Real Estate Debit	1.10%	\$0.00	
Merit I - Insurance	1.43%	\$0.05	
Merit I Enhanced - Insurance	1.43%	\$0.05	
World Merit I - Insurance	1.43%	\$0.05	
High Value Merit I - Insurance	2.20%	\$0.10	
World Elite Merit I - Insurance	2.20%	\$0.10	
Supermarket	1.48%	\$0.05	
Supermarket Enhanced	1.48%	\$0.05	
World Supermarket	1.58%	\$0.05	
High Value Supermarket	1.90%	\$0.05	
World Elite Supermarket	1.90%	\$0.05	
Supermarket Debit	1.05%	\$0.15	

MasterCard® Interchange Programs and Rate Schedule

(Effective October, 2010)

MasterCard Transaction Qualification Information

Program Rate Category	Rates		MasterCard Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Public Sector	1.55%	\$0.10	
Public Sector Enhanced	1.55%	\$0.10	
World Public Sector	1.55%	\$0.10	Consumer, Enhanced, World and World Elite cards. Magnetic Swipe not required/Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Court Costs & Alimony and Child Support (9211), Fines (9222), Bail and Bond Payments (9223), Tax Payments (9311), Government Services (9399), Transportation-Suburban & Local Commuter (4111), Bridges & Road Fees, Tolls (4784), Postal Services - Government (9402), and Passenger Railways (4112). Maximum 3 days to deposit & settle.
World Elite Public Sector	1.55%	\$0.10	
Standard	2.95%	\$0.10	
Standard Enhanced	2.95%	\$0.10	
World Standard	2.95%	\$0.10	Consumer, Enhanced, World, and World Elite cards. Authorization or not. Maximum 30 days to deposit & settle.
High Value Standard	3.25%	\$0.10	
World Elite Standard	3.25%	\$0.10	
Standard Debit	1.90%	\$0.25	
World T&E	2.30%	\$0.10	
High Value T&E	2.75%	\$0.10	World and World Elite cards. Magnetic Swipe not required/Electronically Authorized. Eligible Merchants: Airline (3000-3299, 4511), Car Rental (3551-3590, 7512, 7513, 7519), Hotel / Motel (3501-3999 or 7011), Travel Agent (4722), Cruise Line / Steamship (4411) and Restaurant (5812). Airline, vehicle rental, and lodging transactions must be accompanied by a Passenger Transport, Vehicle Rental, or Lodging addendum record, respectively. Maximum 3 days to deposit & settle.
World Elite T&E	2.75%	\$0.10	
High Value T&E Large Ticket	2.00%	\$0.00	High Value World and World Elite cards. Eligible Merchants: Airline (3000-3299 or 4511), Automobile/Vehicle Rental (3551-3590, 7512, 7513, 7519), Hotel/Motel (3501-3999 or 7011), Passenger Railway (4112), Cruise Line/Steamship (4411), Travel Agent (4722), Eating Places, Restaurants (5812). Magnetic Swipe read not required/Electronically Authorized. Transaction amount greater than \$2,500. Additional addendum data required. Maximum of 3 days to deposit & settle.
World Elite T&E Large Ticket	2.00%	\$0.00	
Petroleum CAT/AFD Debit	0.70%	\$0.17	Consumer Debit cards. Transaction at Cardholder-Activated Terminal or Automated Fuel Dispenser. Magnetic Stripe read/ Electronically Authorized. CAT level indicator of 1 or 2 must be present. Cap of \$0.95. Eligible Merchants: Automated Fuel Dispenser (5542). Maximum 2 days to deposit & settle.
Petroleum Service Station Debit	0.70%	\$0.17	Consumer Debit cards. Magnetic Stripe read unless initiated via transponder/Electronically Authorized. Cap of \$0.95. Eligible Merchants: Service Station (5541). Maximum 2 days to deposit & settle.
Petroleum	1.90%	\$0.00	
Petroleum Enhanced	1.90%	\$0.00	
World Petroleum	2.00%	\$0.00	Consumer, Enhanced, World, and World Elite cards. Eligible Merchants: Service Stations (5541) and Automated Fuel Dispenser (5542). Magnetic Stripe read unless initiated via transponder / Electronically Authorized. Maximum 2 days to deposit & settle. Maximum charge \$0.95.
High Value Petroleum	2.00%	\$0.00	
World Elite Petroleum	2.00%	\$0.00	
Passenger Transport	1.75%	\$0.10	
Pass Transport Enhanced	1.90%	\$0.10	
Passenger Transport Debit	1.60%	\$0.15	Consumer and Enhanced cards. Eligible merchants: Airline (3000-3299, 4511) and Passenger Railways (4112) until October 2010. Magnetic Swipe read not required/Electronically Authorized. Additional addendum data required, including Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in Settlement. Maximum 9 days to deposit & settle.
High Value Airline	2.30%	\$0.10	High Value World and World Elite cards. Eligible Merchants: Airlines (3000-3299, 4511). Magnetic swipe read not required/Authorized except Airlines/Passenger transport detail - General Ticket data (passenger name, ticket number, and issuing carrier), Trip Log data (Travel date, carrier code, service class code, City of origin/Airport code, City of destination/Airport code). Maximum 3 days to deposit & settle.
World Elite Airline	2.30%	\$0.10	
Full UCAF	1.68%	\$0.10	
Full UCAF Enhanced	1.83%	\$0.10	Consumer, Enhanced, World, and World Elite cards and Online Checkout Service transactions. Magnetic swipe not required/Electronically Authorized. Merchant must support SecureCode software. Terminal type must indicate Electronic Commerce Transactions and merchant's participation in MasterCard UCAF. UCAF indicator of 2 must be present. Must have valid Security level indicator / Security protocol and Cardholder Authentication in authorization. T&E merchants require addendum data. If all electronic commerce identifiers are present, exempt from timeliness edits. Maximum 2 days to deposit & settle.
World Full UCAF	1.83%	\$0.10	
High Value Full UCAF	2.30%	\$0.10	
World Elite Full UCAF	2.30%	\$0.10	
Full UCAF Debit	1.15%	\$0.15	
Merchant UCAF	1.58%	\$0.10	
Merchant UCAF Enhanced	1.73%	\$0.10	
World Merchant UCAF	1.73%	\$0.10	Consumer, Enhanced, World, and World Elite cards and Online Checkout Service transactions. Magnetic swipe not required/Electronically Authorized. Merchant must use SecureCode software. Terminal type must indicate Electronic Commerce Transactions and merchant's participation in MasterCard UCAF. UCAF indicator of 1 must be present. Must have valid Security level indicator / Security protocol and Cardholder Authentication in authorization. T&E merchants require addendum data. If all electronic commerce identifiers are present, exempt from timeliness edits. Maximum 2 days to deposit & settle.
High Value Merchant UCAF	2.20%	\$0.10	
World Elite Merchant UCAF	2.20%	\$0.10	
Merchant UCAF Debit	1.05%	\$0.15	
Service Industries	1.15%	\$0.05	
Service Industries Enhanced	1.15%	\$0.05	
World Service Industries	1.15%	\$0.05	Consumer, Enhanced, World, and World Elite cards. Registered with MasterCard. Requires a recurring transaction. Cardholder must not be present and authorization request must have value of 4 in Point of Sale data. Magnetic swipe not required/Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible merchants: Phone Service (4814) and Cable TV (4899). Maximum 2 days to deposit & settle.
High Value Service Industries	1.15%	\$0.05	
World Elite Service Industries	1.15%	\$0.05	
Service Industries Debit	1.15%	\$0.05	
Premier	1.58%	\$0.10	Consumer and Enhanced cards. Magnetic swipe not required/Electronically Authorized. Requires enriched data fields in authorization and settlement. Premier transactions must include mandatory fields of Vehicle Rental or Lodging Addendum record. Authorization request message must contain a premier indicator of "P" in additional data. Eligible merchants: Vehicle Rental (3551-3441, 7512, 7513, 7519), Lodging (3501-3799, 7011), and Cruise Lines (4411). Certification by MasterCard must be obtained prior to submitting transactions into interchange. Maximum 2 days to deposit & settle.
Premier Enhanced	1.90%	\$0.10	
Premier Debit	1.36%	\$0.15	

MasterCard® Interchange Programs and Rate Schedule

Program Rate Category	Rates		MasterCard Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Warehouse Club	1.10%	\$0.00	Consumer, Enhanced, World, and World Elite cards. Also applies to MasterCard Business, Corporate, Purchase and Fleet cards. MasterCard Corporate Fleet card at fuel locations are not eligible for this rate. Merchant must register with MasterCard. Magnetic swipe required on debit transactions only/Electronically Authorized. Eligible merchants: Wholesale Clubs (5390), Service Stations (5541) and Automated Fuel Dispenser (5542). Authorization and clearing amounts can differ up to 10% for Wholesale Clubs (5300), Service Stations (5541) and Automated Fuel Dispensers (5542) exempt from amount tolerance test. Cap of \$0.35 for debit transactions. Maximum 2 days to deposit & settle.
Warehouse Club Enhanced	1.10%	\$0.00	
World Warehouse Club	1.10%	\$0.00	
High Value Warehouse Club	1.10%	\$0.00	
World Elite Warehouse Club	1.10%	\$0.00	
Warehouse Club Debit	1.05%	\$0.15	
Payment	0.19%	\$0.53	
Payment Debit	0.19%	\$0.53	
Corporate Payment	0.19%	\$0.53	
Corp World Elite Payment	0.19%	\$0.53	
Business World Payment	0.19%	\$0.53	Business, Corporate, Purchasing, Fleet, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe Read/Electronically Authorized. Eligible merchants: Payment Service Provider - Member Financial Institution (6532) and Payment Service Provider - Merchant (6533). Maximum 3 days to deposit and settle.
Business World Elite Payment	0.19%	\$0.53	
Utilities	0.00%	\$0.65	Consumer, Enhanced, World, World Elite, Business, Business World, and Business World Elite cards. Registration not required. Magnetic swipe not required/Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible merchant: Utility Merchants only - Electric, Gas, Heating Oil, Sanitation, Water (MCC 4900), Cable, Satellite, TV and Radio (4899) and Telecommunications (4812) merchants are not eligible for this program. Maximum 2 days to deposit & settle.
Utilities Enhanced	0.00%	\$0.65	
Utilities World	0.00%	\$0.65	
Utilities High Value	0.00%	\$0.75	
Utilities World Elite	0.00%	\$0.75	
Utilities Debit	0.00%	\$0.45	
Utilities Business	0.00%	\$1.50	
Utilities Business Enhanced	0.00%	\$1.50	
Utilities Business World	0.00%	\$1.50	
Utilities Business World Elite	0.00%	\$1.50	
Electronic Payment Account	0.19%	\$0.53	Electronic Payment Account. Magnetic swipe not required/Unauthorized or not. Maximum 30 days to deposit & settle.
Rewards Redemption	0.90%	\$0.00	Pay with Rewards cards. Magnetic swipe not required/Electronically Authorized. Maximum 30 days to deposit & settle.
Intracharge	0.85%	\$0.05	All U.S. and International Consumer, Commercial, Credit and Debit transactions that reject upon settlement. Maximum 2 days to deposit & settle.
Commercial Large Ticket 1	1.25%	\$40.00	Business, Corporate, Purchasing, Fleet, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe read not required/Electronically Authorized. Transaction amount greater than \$2,000. Provide tax amount, customer code (when provided by customer), corporate line item transaction detail (product code, item description, item qty., item unit of measure, extended item amount, debit or credit indicators). Corporate Fleet card (at fuel locations) for fuel and non-fuel purchases must provide transaction information addendum. Authorization and settlement amounts can differ up to 25%. Airline, Car/Vehicle Rental, Hotel/Motel, Passenger Railway, and Restaurant merchants are not eligible for this rate. Maximum 2 days to deposit & settle.
Corp World Large Ticket 1	1.25%	\$40.00	
Corp World Elite Large Ticket 1	1.25%	\$40.00	
Bus Enhanced Large Ticket 1	1.37%	\$40.00	
Business World Large Ticket 1	1.42%	\$40.00	
Bus World Elite Large Ticket 1	1.47%	\$40.00	
Commercial Large Ticket 2	1.25%	\$40.00	
Corp World Large Ticket 2	1.25%	\$40.00	
Corp World Elite Large Ticket 2	1.25%	\$40.00	
Bus Enhanced Large Ticket 2	1.37%	\$40.00	
Business World Large Ticket 2	1.42%	\$40.00	
Bus World Elite Large Ticket 2	1.47%	\$40.00	
Commercial Large Ticket 3	1.25%	\$40.00	Business, Corporate, Purchasing, Fleet, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe read not required / Electronically Authorized. Transaction amount greater than \$2,000 and less than \$100,000. Provide tax amount, customer code (when provided by customer), corporate line item transaction detail (product code, item description, item qty., item unit of measure, extended item amount, debit or credit indicators). Corporate Fleet card (at fuel locations) for fuel and non-fuel purchases must provide transaction information addendum. Authorization and settlement amounts can differ up to 25%. Airline, Car/Vehicle Rental, Hotel/Motel, Passenger Railway, and Restaurant merchants are not eligible for this rate. Maximum 2 days to deposit & settle.
Corp World Large Ticket 3	1.25%	\$40.00	
Corp World Elite Large Ticket 3	1.25%	\$40.00	
Bus Enhanced Large Ticket 3	1.37%	\$40.00	
Business World Large Ticket 3	1.42%	\$40.00	
Bus World Elite Large Ticket 3	1.47%	\$40.00	
Corporate Face to Face	2.15%	\$0.10	
Corp World Face to Face	2.15%	\$0.10	
Corp World Elite Face to Face	2.20%	\$0.10	
Business Face to Face	2.40%	\$0.10	
Purchasing Face to Face	2.50%	\$0.10	
Fleet Face to Face	2.32%	\$0.10	
Bus Enhanced Face to Face	2.37%	\$0.10	
Business World Face to Face	2.42%	\$0.10	
Bus World Elite Face to Face	2.42%	\$0.10	

MasterCard® Interchange Programs and Rate Schedule

(Effective October, 2010)

MasterCard Transaction Qualification Information

Program Rate Category	Rates		Per Item
	Fee Per Sales \$		
Corp Face to Face Petro	2.05%		\$0.10
Bus Enhanced FZF Petroleum	2.17%		\$0.10
Bus World FZF Petroleum	2.22%		\$0.10
Bus World Elite FZF Petro	2.27%		\$0.10
Corporate Data Rate I	2.65%		\$0.10
Corporate World Data Rate I	2.65%		\$0.10
Corp World Elite Data Rate I	2.65%		\$0.10
Bus Enhanced Data Rate I	2.77%		\$0.10
Business World Data Rate I	2.82%		\$0.10
Bus World Elite Data Rate I	2.87%		\$0.10
Corporate Data Rate II	2.15%		\$0.10
Corporate World Data Rate II	2.15%		\$0.10
Corp World Elite Data Rate II	2.15%		\$0.10
Business Data Rate II	2.20%		\$0.10
Purchasing Data Rate II	2.40%		\$0.10
Fleet Data Rate II	2.50%		\$0.10
Bus Enhanced Data Rate II	2.32%		\$0.10
Business World Data Rate II	2.37%		\$0.10
Bus World Elite Data Rate II	2.42%		\$0.10
Comm Data Rate II Petroleum	2.05%		\$0.10
Bus Enhanced DR II Petro	2.17%		\$0.10
Bus World DR II Petroleum	2.22%		\$0.10
Bus World Elite DR II Petro	2.27%		\$0.10
Corporate Data Rate III	1.80%		\$0.10
Corporate World Data Rate III	1.80%		\$0.10
Corp World Elite Data Rate III	1.80%		\$0.10
Bus Enhanced Data Rate III	1.92%		\$0.10
Business World Data Rate III	1.97%		\$0.10
Bus World Elite Data Rate III	2.02%		\$0.10
Corporate T&E I	2.40%		\$0.00
Corporate World T&E I	2.40%		\$0.00
Corporate World Elite T&E I	2.40%		\$0.00
Business T&E I	2.50%		\$0.00
Purchasing T&E I	2.70%		\$0.00
Fleet T&E I	2.70%		\$0.00
Business Enhanced T&E I	2.62%		\$0.00
Business World T&E I	2.67%		\$0.00
Business World Elite T&E I	2.72%		\$0.00
Corporate T&E II	2.25%		\$0.10
Corporate World T&E II	2.25%		\$0.10
Corporate World Elite T&E II	2.25%		\$0.10
Business T&E II	2.35%		\$0.10
Purchasing T&E II	2.55%		\$0.10
Fleet T&E II	2.55%		\$0.10
Business Enhanced T&E II	2.47%		\$0.10
Business World T&E II	2.52%		\$0.10
Business World Elite T&E II	2.57%		\$0.10

Corporate, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic Swipe not required/ Electronically Authorized. Business & Corporate card transactions provide tax amount. Eligible merchants: Marinas (4468), Service Stations (5541), Automated Fuel Dispenser (5499), Fuel Dealers (5983), Truck Stop (7511), U.K. Petro (9752). Maximum 2 days to deposit & settle.

Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic Swipe not required/ Electronically Authorized. Corporate Fleet card (at fuel locations) for fuel and non-fuel purchases provide transaction information addendum. Airline (3000-3299, 4511), Car/Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel/Motel (3501-3999, 7011), Passenger Railway (4112), and Restaurant (5812) merchants are not eligible for this rate. Maximum 3 days to deposit & settle.

Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic Swipe not required/ Electronically Authorized. Provide tax amount, customer code (when provided by customer). Tax amount must be between 0.1% to 30% of the sales amount, except for Transportation - Suburban & Local Commuter Passenger (4111), Bus Lines (4131), Courier Services (4215), Marinas (4468), Bridge & Road Toll Fees (4784), Service Stations (5541), Automated Fuel Dispensers (5542), Convenience Stores (5499), Fuel Dealers (5983), Truck Stops (7511), Schools (8211), Colleges / Universities / Professional Schools (8220), Charitable Organizations (8398), Religious Organizations (8661), Court Costs / Alimony / Child Support (9211), Fines (9222), Tax Payments (9311), Government Services (9399), Postal Services - Government (9402), and UK Petrol Stations (9752). Corporate Fleet card (at fuel locations) for fuel and non-fuel purchases provide transaction information addendum. Airline (3000-3299, 4511), Car/Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel/Motel (3501-3999, 7011), Passenger Railway (4112), and Restaurant (5812) merchants are not eligible for this rate. Maximum 3 days to deposit & settle.

Corporate, Corporate World, Corporate World Elite, Business World, Business World Elite, Purchasing, and Fleet cards. Magnetic Swipe required/ Electronically Authorized. Provide tax amount, customer code (when provided by customer). Eligible merchants: Marinas (4468), Service Stations (5541), Automated Fuel Dispenser (5499), Fuel Dealers (5983), Truck Stop (7511), U.K. Petro (9752). Maximum 3 days to deposit & settle.

Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required/ Electronically Authorized. Provide tax amount, customer code (when provided by customer), corporate line item transaction detail (Product code, item description, item quantity, item unit of measure, extended item amount, debit or credit indicator). MasterCard Corporate Fleet card at fuel locations are not eligible for this rate. Airline (3000-3299, 4511), Car/Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel/Motel (3501-3999, 7011), Passenger Railway (4112), and Restaurant (5812) merchants are not eligible for this rate. Maximum 3 days to deposit & settle.

Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required/ Electronically Authorized. Eligible Merchants: Airline (3000-3299, 4511), Auto/Vehicle rental (3351-3500, 7512, 7513, 7519), Hotel/Motel (3501-3999, 7011), Passenger Railway (4112), Restaurants (5812), Airline & Passenger Railway require additional General ticket data. Hotel may require additional addendum if lodging summary message is submitted. Maximum days to deposit & settle 3 days and 9 days for Airlines.

Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required/ Electronically Authorized. Eligible Merchants: Airline (3000-3299, 4511), Auto/Vehicle rental (3351-3500, 7512, 7513, 7519), Hotel/Motel (3501-3999, 7011), Passenger Railway (4112), Airline & Passenger Railway require additional General ticket, trip leg, or rail data. Auto/Vehicle rental require rental detail data. Hotel/Motel requires lodging detail and may require additional addendum data if lodging summary message is submitted. Maximum days to deposit & settle: 3 days and 9 days for Airlines.

VISA® Interchange Programs and Rate Schedule

(Effective October, 2010)

This Interchange Programs and Rate Schedule contains a summary of the primary qualification criteria established by VISA for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations will determine the interchange programs at which your transactions qualify. The most common interchange programs for this pricing type are listed in this document.

Program Rate Category	Rates		VISA Transaction Qualification Information
	Fee Per Sales \$	Per Item	
CPS / Retail Credit	1.54%	\$0.10	Consumer Traditional Cards, Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. For Hotel and Car Rental merchants: Folio / Rental Agreement number and check-in / check-out dates required. For Passenger Transport merchants: full itinerary required, including ticket number, passenger name, and trip leg data. Authorization and settlement amount on check card transactions do not need to match for certain merchant segments (Taxi and Limousines - 4121, Bars and Taverns - 5813, Beauty and Beauty Shops - 7230, Health and Beauty Spas - 7298), Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date.
CPS / Retail Debit	0.95%	\$0.20	Consumer Traditional Cards, Same requirements as CPS/Retail. Authorized amount does not have to match transaction amount. Authorization and magnetic stripe required. Eligible merchants: Restaurants (3812) and Fast Food Restaurants (3814), Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date.
CPS / Restaurant Credit	1.54%	\$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Service Station, and CPS/Automated Fuel Dispenser. Transactions processed from VISA Signature or Infinite cards by NON-T&E merchants. Maximum 2 days to deposit & settle.
CPS / Restaurant Debit	1.19%	\$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Service Station, and CPS/Automated Fuel Dispenser. Transactions processed from VISA Signature or Infinite cards by NON-T&E merchants. Maximum 2 days to deposit & settle.
CPS / Rewards 1	1.65%	\$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Service Station, and CPS/Automated Fuel Dispenser. Transactions processed from VISA Signature or Infinite cards by NON-T&E merchants. Maximum 2 days to deposit & settle.
CPS / Rewards 2	1.95%	\$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Service Station, and CPS/Automated Fuel Dispenser. Transactions processed from VISA Signature or Infinite cards by NON-T&E merchants. Maximum 2 days to deposit & settle.
CPS / Small Ticket Credit	1.65%	\$0.04	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Card present / magnetic stripe read and authorized. Signature not required. Eligible Merchants include all merchants with the exception of: Money Transfer (4829), Supermarkets (5411) for debit transactions only, Convenience Stores (5499) for debit transactions only, Service Stations (5341) for debit transactions only, Automated Fuel Dispensers (5542), Direct Marketing - Insurance (5960), Direct Marketing - Travel Arrangement (5962), Direct Marketing - Catalog (5964), Direct Marketing - Combination Catalog & Retail (5965), Direct Marketing - Outbound Telemarketing (5966), Direct Marketing - Inbound Telemarketing (5967), Direct Marketing - Continuity / Subscription (5968), Direct Marketing - Other (5969), Manual Cash (6010), Automated Cash (6011), Financial Institutions - Merchandise & Services (6012), Betting / Casinos / Race Tracks (7995), Intra-Government Purchases (9405), UK Supermarkets (9751), UK Petrol Stations (9752), and Intra-Company Purchases (9950). Transaction amount must be less than or equal to \$15.00. Small Ticket eligible transactions will continue to qualify for the following MVV interchange programs: CPS Retail Performance Tier, Utility, Debt Repayment, VISA Partner Program, and Debt Tax Program. Maximum 2 days to deposit & settle.
CPS / Card Not Present Credit	1.80%	\$0.10	Consumer Traditional Cards, Card Not Present / Signature Not Obtained / Mail or Phone Order, Address Verification required. Customer Service phone number and invoice number required. Must be authorized. Authorization amount must equal transaction amount. Maximum 2 days to deposit & settle.
CPS / Card Not Present Debit	1.60%	\$0.15	Consumer Traditional Cards, Card Not Present / Signature Not Obtained / Mail or Phone Order, Address Verification required. Customer Service phone number and invoice number required. Must be authorized. Authorization amount must equal transaction amount. Maximum 2 days to deposit & settle.
CPS / E-Comm Basic Credit	1.80%	\$0.10	Consumer Traditional Cards. Same requirements as CPS / Card Not Present. E-commerce requires additional data fields in authorization and settlement. Authorization required. Maximum 2 days to deposit & settle.
CPS / E-Comm Basic Debit	1.60%	\$0.15	Consumer Traditional Cards. Same requirements as CPS / Card Not Present. E-commerce requires additional data fields in authorization and settlement. Authorization required. Maximum 2 days to deposit & settle.
CPS / E-Comm Pref Credit	1.80%	\$0.10	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Some requirements as E-commerce Basic, except require Cardholder Authentication Value (CAVV) and Address Verification. Authorization required. Requires Verified by VISA. Maximum 2 days to deposit & settle.
CPS / E-Comm Pref Debit	1.55%	\$0.15	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Some requirements as E-commerce Basic, except require Cardholder Authentication Value (CAVV) and Address Verification. Authorization required. Requires Verified by VISA. Maximum 2 days to deposit & settle.
CPS / Retail Key Entered Credit	1.80%	\$0.10	Consumer Traditional Cards. Key-entered due to inability to read magnetic stripe. All requirements of CPS/Retail except magnetic stripe read. Address Verification Required with a positive match on Zip Code or full address. Automated Fuel, Direct Marketing, Quasi-Cash, and Cardholder Activated Terminal merchants are not eligible for this rate. Authorization required. Maximum 2 days to deposit & settle. Industry specific data required for hotel and car rental.
CPS / Retail Key Entered Debit	1.60%	\$0.15	Consumer Traditional Cards. Key-entered due to inability to read magnetic stripe. All requirements of CPS/Retail except magnetic stripe read. Address Verification Required with a positive match on Zip Code or full address. Automated Fuel, Direct Marketing, Quasi-Cash, and Cardholder Activated Terminal merchants are not eligible for this rate. Authorization required. Maximum 2 days to deposit & settle. Industry specific data required for hotel and car rental.
CPS / Hotel / Car: CNP Ecommerce Preferred Credit	1.54%	\$0.10	Consumer Traditional Cards, Hotel / Car Rental merchant, Authorized. Card not present. Estimated length of stay required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount. Authorization date is more than one (1) day apart from transaction date. E-commerce requires additional data fields in authorization and settlement. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: CNP Ecommerce Preferred Debit	1.36%	\$0.15	Consumer Traditional Cards, Hotel / Car Rental merchant, Authorized. Card is present. Magnetic stripe read and signature obtained. Estimated length of stay required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount. Authorization date is more than one (1) day apart from transaction date. E-commerce requires additional data fields in authorization and settlement. Maximum 2 days to deposit & settle.
CPS / Hotel / Car Rental CP Credit	1.54%	\$0.10	Consumer Traditional Cards, Hotel / Car Rental merchant, Authorized. Card is present. Magnetic stripe read and signature obtained. Estimated length of stay required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount. Authorization date is more than one (1) day apart from transaction date. E-commerce requires additional data fields in authorization and settlement. Maximum 2 days to deposit & settle.
CPS / Hotel / Car Rental CP Debit	1.36%	\$0.15	Consumer Traditional Cards, Hotel / Car Rental merchant, Authorized. Card is present. Magnetic stripe read and signature obtained. Estimated length of stay required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount. Authorization date is more than one (1) day apart from transaction date. E-commerce requires additional data fields in authorization and settlement. Maximum 2 days to deposit & settle.
CPS / Retail 2 Credit	1.43%	\$0.05	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Eligible merchants: Court Costs (9211), Fines (9222), Government Services (9399), Colleges / Universities / Professional Schools (8220), Elementary & Secondary Schools (8211), Schools - Other (8299), Insurance (9360, 6300), Cable and Other TV Services (4899), Subscriptions (5968), Fuel Dealers (5983), Child Care Services (8351), and Charitable Organizations (8398). Same requirements as CPS Card Not Present. CPS Retail Key-Entered or E-Commerce Preferred and Basic. Authorization required. Maximum 2 days to deposit & settle.
CPS / Retail 2 Debit	0.80%	\$0.25	Consumer Traditional Cards. Merchant is certified with VISA. Same requirements as CPS/Retail. No signature required if transactions \$25.00 or less. Authorization and magnetic stripe required. Cap of \$0.35 for consumer debit transactions only. Purchase date must be within 1 day of auth date. Eligible Merchants: Supermarkets (5411), Maximum 2 days to deposit & settle.
CPS / Supermarket Credit	1.24%	\$0.05	Consumer Traditional Cards. Merchant is certified with VISA. Same requirements as CPS/Retail. No signature required if transactions \$25.00 or less. Authorization and magnetic stripe required. Cap of \$0.35 for consumer debit transactions only. Purchase date must be within 1 day of auth date. Eligible Merchants: Supermarkets (5411), Maximum 2 days to deposit & settle.
CPS / Supermarket Debit	0.95%	\$0.20	Consumer Traditional Cards. Merchant is certified with VISA. Same requirements as CPS/Retail. No signature required if transactions \$25.00 or less. Authorization and magnetic stripe required. Cap of \$0.35 for consumer debit transactions only. Purchase date must be within 1 day of auth date. Eligible Merchants: Supermarkets (5411), Maximum 2 days to deposit & settle.
CPS / Auto Fuel Dispenser Credit	1.15%	\$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Fuel Dispensing merchant who is certified with VISA. Same requirements as CPS/Retail except signature obtained. Must be less than or equal to \$75.00 (or \$500.00 for transactions submitted with Real Time Clearing). May be authorized for full amount or for \$1.00. Magnetic stripe required. Cardholder Activated Terminal (CAT) indicator must be present. MCC must be 5542. Cap of \$0.95 per transaction for Debit transactions. Maximum 2 days to deposit & settle.
CPS / Auto Fuel Dispenser Debit	0.75%	\$0.17	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Fuel Dispensing merchant who is certified with VISA. Same requirements as CPS/Retail except signature obtained. Must be less than or equal to \$75.00 (or \$500.00 for transactions submitted with Real Time Clearing). May be authorized for full amount or for \$1.00. Magnetic stripe required. Cardholder Activated Terminal (CAT) indicator must be present. MCC must be 5542. Cap of \$0.95 per transaction for Debit transactions. Maximum 2 days to deposit & settle.
CPS / Rtl Service Station Credit	1.15%	\$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as CPS/Retail. Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date. MCC must be 5541 (Service Stations). Cap of \$0.95 per transaction for Debit transactions.
CPS / Rtl Service Station Debit	0.75%	\$0.17	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as CPS/Retail. Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date. MCC must be 5541 (Service Stations). Cap of \$0.95 per transaction for Debit transactions.
CPS Passenger Transport Credit	1.70%	\$0.10	Consumer Traditional Cards. Airline or Passenger Railway merchant. Authorized. Does not have to be magnetic stripe read. Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. Maximum 8 days to deposit & settle.
CPS Passenger Transport Debit	1.60%	\$0.15	Consumer Traditional Cards. Airline or Passenger Railway merchant. Authorized. Does not have to be magnetic stripe read. Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. Maximum 8 days to deposit & settle.
CPS / Passenger Transport Ecommerce Preferred Credit	1.70%	\$0.10	Consumer Traditional Cards. Airline or Passenger Railway merchant. Authorized. Does not have to be magnetic stripe read. Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. E-commerce requires additional data fields in authorization and settlement. Maximum 8 days to deposit & settle.
CPS / Passenger Transport Ecommerce Preferred Debit	1.60%	\$0.15	Consumer Traditional Cards. Airline or Passenger Railway merchant. Authorized. Does not have to be magnetic stripe read. Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. E-commerce requires additional data fields in authorization and settlement. Maximum 8 days to deposit & settle.

VISA® Interchange Programs and Rate Schedule

Program Rate Category	Rates		VISA Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Utilities Consumer	0.00%	\$0.75	Consumer Credit and Debit, Business, and Signature Business card transactions including Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as CPS/CNP, CPS/E-Commerce Basic or Preferred, CPS/Retail, and CPS/Small Key-Entered. Eligible Merchants: Utilities (4900). Requires registration with VISA and MYV must be present. Maximum 2 days to deposit & settle.
Utilities Business	0.00%	\$1.50	
Utilities Debit	0.00%	\$0.75	
Electronic (EIRP) Credit	2.30%	\$0.10	Key-Entered due to unreadable magnetic stripe and did not meet CPS/Retail Key-Entered requirements. Authorized. Mail or phone order and did not meet CPS/Card Not Present requirements. Did not meet either CPS market specific requirements. Authorization is Referral / Voice-Authorized transaction. Transaction date is three (3) days old. Signature or Infinite card transactions. CPS qualified as a T&E Merchant including Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3500, 7512, 7513, 7519), Restaurants (5812), Fast Food (5814), and Bars and Taverns (5813). Cap of \$0.50 per transaction for Debit transactions in MCC 5541 (Service Stations) or 5542 (Automated Fuel Dispensers). Maximum 3 days to deposit & settle.
Electronic (EIRP) Debit	1.75%	\$0.20	
Account Funding Credit	2.14%	\$0.10	Consumer Traditional Cards identified as e-commerce transactions. Card is not present. Full Address Verification Services (zip code and full address) required. One (1) or more clearing records for a single authorization. E-commerce requires additional data fields such as the merchant order number, valid e-Commerce indication, and the Customer Service phone number, URL, or email address in authorization and settlement. Authorization and settlement amounts must match. Maximum 2 days to deposit & settle.
Account Funding Debit	1.75%	\$0.20	
Debit Tax Payment	0.00%	\$2.50	Consumer Debit cards. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Eligible Merchants: Tax Payments (9311). Requires registration with VISA and MYV must be present. Purchase date must be within 1 day of auth date. Merchant can charge a convenience fee up to \$3.95, which must be submitted as a separate transaction and will be assessed a zero interchange rate. Maximum 2 days to deposit & settle.
Debit Repayment	0.35%	\$0.50	Consumer Debit cards. Debit repayment indicator must be present. Eligible Merchants: Financial Services-Merchandise and Services (6012), Non-Financial Institutions - Merchandise and Services (6051). Card Present and Card Not Present transactions. Requires registration and MYV must be present.
Signature Preferred Electronic	2.40%	\$0.10	VISA Signature Preferred card that meets existing requirements for EIRP. Maximum 2 days to deposit & settle.
Signature Preferred Retail	2.10%	\$0.10	VISA Signature Preferred card that meets existing requirements for CPS/Retail, CPS/Small Key Entry, & CPS/Small Ticket by non T&E merchants. Maximum 2 days to deposit & settle.
Signature Preferred Card Not Present	2.40%	\$0.10	VISA Signature Preferred card that meets existing requirements for CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, CPS/Account Funding by non T&E merchants. Maximum 2 days to deposit & settle.
Signature Preferred Business to Business	2.10%	\$0.10	VISA Signature Preferred card that meets existing requirements for any CPS program by non T&E merchants. Eligible Merchants: Business-to-Business MCCs 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Maximum 2 days to deposit & settle.
Signature Preferred Fuel	1.15%	\$0.25	VISA Signature Preferred card that meets existing requirements for CPS Retail. Eligible Merchants: Service Stations (5541) or Automated Fuel Dispensers (5542). Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
Signature Preferred Standard	2.95%	\$0.10	VISA Signature Preferred card. Transaction date is more than two (2) days old. Not CPS qualified. Not authorized. Maximum 30 days to deposit & settle.
Standard Credit	2.70%	\$0.10	Transaction date is more than three (3) days old. Not authorized. Signature or Infinite cards NOT CPS qualified as a T&E Merchant, including Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3500, 7512, 7513, 7519), Restaurants (5812), Fast Food (5814), and Bars and Taverns (5813). Maximum 30 days to deposit & settle.
Standard Debit	1.90%	\$0.25	
Intrachange	0.85%	\$0.05	All U.S. and International Consumer and Commercial Credit and Debit transactions that reject upon settlement.
Commercial			
Business Card Level 2	2.05%	\$0.10	VISA Corporate, Business, Signature Business, Purchasing, and GSA Purchasing Cards. CPS requirements met, Non-Travel Services transactions. Level 2 data required, which is Sales Tax (sales tax must be between 0.1% and 23% of the sales amount - tax exempt transactions do not qualify) and Customer Code (only required for Purchasing card transactions at fuel merchants). Maximum 2 days to deposit & settle.
Corporate Card Level 2	2.05%	\$0.10	
Purchasing Card Level 2	2.05%	\$0.10	
Purchasing Card Level 3	1.80%	\$0.10	Purchasing and GSA Purchasing cards. CPS requirements met, Non-Travel Services transactions. Level 3 data required, which includes Summary Record - Discount Amount, Freight / Shipping Amount, Duty Amount and Account Number and Line Item Detail Record - Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator. Maximum 2 days to deposit & settle.
GSA Government to Government	1.65%	\$0.10	GSA Purchasing Cards, Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Eligible Merchants: Government Services (9399). Postal Services - Government (9402). Federal government merchants only. Requires registration with VISA and MYV must be present. Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
Business Electronic	2.40%	\$0.10	VISA Business, Signature Business, Corporate, or Purchasing Cards. Same requirements as EIRP. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Corporate Electronic	2.25%	\$0.10	
Purchasing Electronic	2.65%	\$0.10	
Business Retail	2.30%	\$0.10	VISA Business, Signature Business, Corporate, Purchasing cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, CPS/Account Funding by non T&E merchants. Business and Signature Business cards require AVS. Maximum 2 days to deposit & settle.
Corporate Retail	2.10%	\$0.10	
Purchasing Retail	2.30%	\$0.10	
Business Card Not Present	2.25%	\$0.10	VISA Business, Signature Business, Corporate, Purchasing cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, CPS/Account Funding by non T&E merchants. Business and Signature Business cards require AVS. Maximum 2 days to deposit & settle.
Corporate Card Not Present	2.20%	\$0.10	
Purchasing Card Not Present	2.55%	\$0.10	
Business Bus to Business	2.10%	\$0.10	VISA Business, Signature Business, Corporate, Purchasing cards that meet existing requirements for any CPS program by non T&E merchants. Eligible merchants: Business to Business MCC's 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Corporate Bus to Business	2.10%	\$0.10	
Purchasing Bus to Business	2.10%	\$0.10	
Purchasing Electronic w/Data	2.65%	\$0.10	Non-GSA purchasing cards. Not CPS qualified. Non-Travel Services transactions. Level 3 data required, which includes Summary Record - Discount Amount, Freight / Shipping Amount, Duty Amount and Account Number and Line Item Detail Record - Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator. Maximum 2 days to deposit & settle.
Business Standard	2.95%	\$0.10	VISA Business, Signature Business, Corporate, or Purchasing Cards. Transaction date is more than two (2) days old. Not CPS qualified. Not authorized. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 30 days to deposit & settle.
Corporate Standard	2.95%	\$0.10	
Purchasing Standard	2.95%	\$0.10	

VISA® Interchange Programs and Rate Schedule

(Effective October, 2010)

Program Rate Category	Rates		VISA Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Large Ticket			
GSA Purchasing Card Large Ticket	1.20%	\$39.00	GSA Purchasing cards. Level 2 and 3 data is required and must be CPS qualified. Not applicable to Travel Services (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512). Authorization required. Maximum 2 days to deposit & settle.
US Purchasing Emerging Market Large Ticket	0.95%	\$35.00	Non-GSA Purchasing cards. Must be registered with VISA and MYV must be present. Level 2 and 3 data is required and must be CPS qualified. Not applicable to Travel Services (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512). Authorization required. Maximum 2 days to deposit & settle.
International			
International (Foreign) Standard	1.60%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Maximum 30 days to deposit & settle.
International Standard - Electron	1.60%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Maximum 3 days to deposit & settle.
International (Foreign) Electronic	1.10%	\$0.00	VISA Business, Signature Business, Corporate, and Purchasing cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Maximum 5 days to deposit & settle.
International Business	2.00%	\$0.00	VISA Business, Signature Business, Corporate, and Purchasing cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Maximum 5 days to deposit & settle.
International Corporate	2.00%	\$0.00	VISA Business, Signature Business, Corporate, and Purchasing cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Maximum 5 days to deposit & settle.
International Purchasing	2.00%	\$0.00	VISA Business, Signature Business, Corporate, and Purchasing cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Maximum 5 days to deposit & settle.
International Infinite	1.97%	\$0.00	VISA Infinite cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Maximum 30 days to deposit & settle.
International Signature	1.80%	\$0.00	VISA Signature credit and debit cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Enriched transaction data must be included in both settlement and authorization records. Maximum 30 days to deposit & settle.
International Consumer Premium	1.80%	\$0.00	VISA Platinum cards issued in the LAC, Asia Pacific, CEMEA, and Visa Europe regions and Infinite cards issued in Canada at a U.S. merchant location. Maximum 30 days to deposit & settle.
Signature Preferred International	1.97%	\$0.00	U.S. issued VISA Signature Preferred card transactions conducted at a merchant in a U.S. territory.
International E-Comm Merchant	1.44%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Verified by VISA. Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements.
International E-Comm Merchant - Electron	1.44%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Verified by VISA. Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements.
International Secure Elec Comm	1.44%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Verified by VISA. Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements.
International Secure Elec Comm - Electron	1.44%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Verified by VISA. Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements.
International Issuer Chip	1.20%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read (not Chip Read) / Signature Obtained / Authorized. Card issuer must be chip qualified. Maximum 3 days to deposit & settle.
International Issuer Chip - Electron	1.20%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe or Chip Read / Chip Enabled Terminal / Signature Obtained / Authorized (Stand In Processing allowed). Maximum 3 days to deposit & settle.
International Chip Acquirer	1.00%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe or Chip Read / Chip Enabled Terminal / Signature Obtained / Authorized (Stand In Processing allowed). Maximum 3 days to deposit & settle.
International Chip Acquirer - Electron	1.00%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe or Chip Read / Chip Enabled Terminal / Signature Obtained / Authorized (Stand In Processing allowed). Maximum 3 days to deposit & settle.
International Chip Full Data	1.00%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Eligible Merchants: Airline merchants (3000-3299 or 4511). Maximum 15 days to deposit & settle.
International Chip Full Data - Electron	1.00%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Eligible Merchants: Airline merchants (3000-3299 or 4511). Maximum 15 days to deposit & settle.
International Chip Full Data PIN	0.95%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe or Chip Read / Chip Enabled Terminal / Signature Obtained / Authorized (Stand In Processing allowed). Eligible merchants: Airline merchants with a MCC of 3000-3299 or 4511. Maximum 3 days to deposit & settle.
International Chip Full Data PIN - Electron	0.95%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe or Chip Read / Chip Enabled Terminal / Signature Obtained / Authorized (Stand In Processing allowed). Eligible merchants: Airline merchants with a MCC of 3000-3299 or 4511. Maximum 3 days to deposit & settle.
International Airline	1.10%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Eligible Merchants: Airline merchants (3000-3299 or 4511). Maximum 15 days to deposit & settle.
International Airline - Electron	1.10%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Eligible Merchants: Airline merchants (3000-3299 or 4511). Maximum 15 days to deposit & settle.
International Airline Chip Acquirer	1.00%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe or Chip Read / Chip Enabled Terminal / Signature Obtained / Authorized (Stand In Processing allowed). Eligible merchants: Airline merchants with a MCC of 3000-3299 or 4511. Maximum 3 days to deposit & settle.
International Airline Chip Acquirer - Electron	1.00%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe or Chip Read / Chip Enabled Terminal / Signature Obtained / Authorized (Stand In Processing allowed). Eligible merchants: Airline merchants with a MCC of 3000-3299 or 4511. Maximum 3 days to deposit & settle.
International Airline Chip Full Data	1.00%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe or Chip Read / Chip Enabled Terminal / Signature Obtained / Authorized (Stand In Processing allowed). Eligible merchants: Airline merchants with a MCC of 3000-3299 or 4511. Maximum 3 days to deposit & settle.
International Airline Chip Full Data - Electron	1.00%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe or Chip Read / Chip Enabled Terminal / Signature Obtained / Authorized (Stand In Processing allowed). Eligible merchants: Airline merchants with a MCC of 3000-3299 or 4511. Maximum 3 days to deposit & settle.
International Airline Chip Full Data with PIN	0.95%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe or Chip Read / Chip Enabled Terminal / Signature Obtained / Authorized (Stand In Processing allowed). Eligible merchants: Airline merchants with a MCC of 3000-3299 or 4511. Maximum 3 days to deposit & settle.
International Airline Chip Full Data with PIN - Electron	0.95%	\$0.00	VISA Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe or Chip Read / Chip Enabled Terminal / Signature Obtained / Authorized (Stand In Processing allowed). Eligible merchants: Airline merchants with a MCC of 3000-3299 or 4511. Maximum 3 days to deposit & settle.
VISA Assessments	0.11%	\$0.00	Fee assessed on the gross dollar amount of all VISA transactions.
Intl Service Assessment (ISA)	0.40%	\$0.00	Applies to all transactions where the merchant is in the U.S. and the issuer country is non-U.S. Fee is assessed on international purchases.
International Acquirer Fee (IAF)	0.45%	\$0.00	Fee assessed on all transactions at a U.S. merchant location with a non-U.S. issued card.
International Acquirer Fee (IAF) - High Risk	0.90%	\$0.00	Fee assessed on all transactions at a U.S. merchant location with a non-U.S. issued card for High Risk merchants in Direct Marketing - Travel-Related Arrangement Services (5962), Direct Marketing - Outbound Telemarketing Merchants (5966), and Direct Marketing - Inbound Telemarketing Merchants (5967).
Zero Dollar Verification Message Fee	0.00%	\$0.025	Fee assessed on all Account Verification messages, including both approved and declined. AVS, and SMS account verification transactions. Account Verification transactions must be submitted for \$0 and are used to validate cardholder account numbers and other elements, such as CVV2 and AVS, prior to obtaining an actual authorization.
Authorization System Misuse Fee	0.00%	\$0.045	Fee assessed on all VISA authorized transactions which are not followed by a matching VISA clearing transaction (or not reversed in the case of a cancelled transaction). Billed on a one month lag.
Zero Floor Limit Fee	0.00%	\$0.10	Fee assessed on all VISA clearing transactions that are not authorized. Billed on a one month lag.
Network Acquirer Processing Fee (NAFP)	0.00%	\$0.0195	Fee assessed on all VISA authorization attempts. Does not apply to \$0 Account Verification messages, Real Time Clearing pre-authorization requests, authorization reversals, chargeback responses, and other administrative messages.
Return Item Fee	0.00%	\$5.00	Fee assessed on each VISA clearing transaction that is submitted 30 days after the authorization.
Partial Authorization Non-Participation Fee (PANPF)	0.00%	\$0.01	Fee assessed on Automated Fuel Dispenser (5542) transactions that do not support partial authorization.



**Revised* 2010.1 Release Notice of Change
For Clients Processing on TSYS**

***Revision was made to Visa's first event. The new text is bolded.**

Bank of America Merchant Services has assembled this 2010.1 Release Notice of Change chart to explain changes that will take effect for the 2010.1 Release effective on April 16, 2010 (unless otherwise indicated). For some clients there will be specific changes that require you to take action. For others, it will be valuable information about the upcoming April Release but no action will be required.

There may be additional optional enhancements communicated at a later time as decisions are made and changes are received from the Card Organizations. If we receive updated technical requirements from the Card Organizations, we will forward them to you in future notifications.

Please note: Clients that utilize a third party for authorization services should contact that provider for any impacts or necessary actions.



DESCRIPTION (Background and Objective)		CLIENT IMPACT
<p>Changes for Expansion of Account Level Processing to Visa Small Business Credit U.S. Only</p> <p>Background With the April 2007 business release, the product ID in Field 62.23—Card-Level Results was required to be supported in authorization response messages as part of account level processing for consumer cards.</p> <p>Changes With this release, account-level processing is being extended to Visa Business and Visa Signature Business products.</p>	<p>Background Bank of America Merchant Services currently supports this transaction field.</p> <p>Direct send clients that use the TSYS Draft 256 settlement format will need to ensure that the Product ID is populated in Field 62.23 in the clearing record to prevent potential downgrades.</p>	
<p>Changes to the No Signature Required Program</p> <p>Effective: April 16, 2010</p> <p>Overview As part of a global project to align Visa's low-value transaction programs, changes have been made to the U.S. domestic No Signature Required (NSR) program to standardize processing.</p> <p>Changes Visa will implement the following changes to the NSR program:</p> <ul style="list-style-type: none"> • Amounts equal to or less than US \$25.00 are eligible for NSR (previously \$24.99). • MCC 5993 (Cigar Stores/Stands) will become an eligible merchant category code • Transactions with cashback amounts will be ineligible for NSR program • Chargeback protection will be updated based on these changes 	<p>No Registration Required for this program— Automatically qualified based on MCC code. Bank of America Merchant Services will automatically sign up eligible merchants for this program.</p> <p>Depending on how you process transactions you may want to look at coding changes to suppress the signature line on eligible transactions for your POS systems in addition to training your personnel about this program.</p>	



DESCRIPTION		CLIENT IMPACT
<p>NAME</p> <p>Expansion of the No Signature Required Program</p> <p>Effective: July 1, 2010</p>	<p>DESCRIPTION</p> <p>Background—U.S. No Signature Required Program</p> <p>The No Signature Required (NSR) program provides face-to-face merchants in 26 Merchant Category Codes (MCCs) with the ability to accept a U.S.-issued Visa card for purchases without requiring a cardholder signature or providing a receipt for Visa compliance (unless requested by the cardholder). This program helps increase the speed at POS and will create a positive experience for cardholders paying with their Visa Card as they will not be required to sign the receipt.</p> <p>The NSR program also provides operating efficiency and cost savings related to dispute resolution. Issuers are not permitted to make a request for copy for NSR transactions; therefore, on such transactions, Visa no longer requires acquirers or merchants to store receipts.</p> <p>Changes Effective July 1 2010, transactions on U.S.-issued cards of US \$25 or less from all MCCs (with exceptions listed below) will be eligible to qualify for the U.S. NSR program. In addition, transactions on U.S.-issued cards at Contactless Terminals will be aligned with the NSR program.</p> <p>MCCs that will remain ineligible are as follows: 4829, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 6010, 6011, 7995, 9405, 9700, 9701, 9702, 9751, 9752, 9950</p>	<p>CLIENT IMPACT</p> <p>No Registration Required for this program—automatically qualified based on MCC code. Bank of America Merchant Services will automatically sign up eligible merchants for this program.</p> <p>Depending on how you process transactions you may want to look at coding changes to suppress the signature line on eligible transactions for your POS systems in addition to training your personnel about this program.</p>
<p>Expansion of the CPS/Small Ticket Program</p> <p>Effective: October 16, 2010</p>	<p>Visa will expand the CPS/Small Ticket interchange program to include most MCCs beginning October 16, 2010.</p> <p>CPS/Small Ticket point-of-sale transaction requirements:</p> <ul style="list-style-type: none"> • \$15.00 or less • Properly authorized • Swiped or contactless read • U.S. issued card (Consumer Credit and Signature Debit, Rewards, Infinite and Signature) • Contains an eligible merchant type <p>MCCs that will remain ineligible are as follows: 4829, 5411, 5499, 5541*, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 6010, 6011, 7995, 9405, 9700, 9701, 9702, 9751, 9752, 9950,</p> <p>* Only consumer credit transactions (excluding Signature Preferred) are eligible for CPS/Small Ticket. Signature Debit transactions originating from MCC 5541 are NOT eligible for CPS/Small Ticket</p>	<p>Information Only—No Registration Required for this program—automatically qualified based on MCC code.</p>

MASTERCARD®

NAME	DESCRIPTION	CLIENT IMPACT
Interchange Programs for Interregional Premium Products	<p>Overview</p> <p>In an effort to recognize premium products globally, MasterCard is introducing a new interregional (between two regions) Consumer Premium Interchange structure for premium brand products for consumer credit and debit and commercial credit:</p> <p>Interregional Consumer Premium Electronic Interregional Consumer Premium Standard Interregional Consumer Premium Full UCAF Interregional Consumer Premium Merchant UCAF Interregional Commercial Premium Standard</p> <p>The following brand products, specified by region, will qualify for the new interregional (between two regions) Consumer Premium Interchange structure:</p> <p>Canada Issued MWE—World Elite MasterCard</p> <p>Latin America and Caribbean Issued MPL—Platinum MasterCard MCW—World MasterCard Card MWE—World Elite MasterCard MBK—MasterCard Black MDP—Debit MasterCard Platinum</p> <p>Europe Issued MCW—MasterCard World Signia MNW—MasterCard New World</p> <p>SouthAsia/MiddleEast/Africa Issued MPL—Platinum MasterCard MCT—MasterCard Titanium MCW—World MasterCard Card MDP—Debit MasterCard Platinum</p> <p>Asia Pacific Issued MPL—Platinum MasterCard MCT—MasterCard Titanium MCW—World MasterCard Card MDP—Debit MasterCard Platinum</p> <p>The following brand products, specified by region, will qualify for the new interregional Commercial Premium Interchange structure:</p> <p>Canada Issued MAB—World Elite MasterCard Business MWB—World MasterCard for Business</p> <p>Latin America and Caribbean Issued MWB—World MasterCard for Business</p> <p>SouthAsia/MiddleEast/Africa Issued MWB—World MasterCard for Business</p> <p>Asia Pacific Issued MWB—World MasterCard for Business</p>	<p>Clients with interregional volume may see a shift in some of their interregional volume to the new Interregional Consumer Premium Interchange Structure for premium brand products. Specific rates for these newly qualified programs were sent to you in a separate letter that you should have received this month.</p>



Bank of America

Merchant Services

NAME		DESCRIPTION		CLIENT IMPACT	
Expanded Postal Code Requirement	Overview MasterCard will begin monitoring the validity of postal codes for countries where postal systems are identified. Enhancement MasterCard requirements will be expanded from a data integrity enforcement perspective to require that the postal code in DE 43, subfield 4, contains a valid value associated with a postal system.	Please Note: Failure to send valid postal information could result in a compliance violation.			
MasterCard Pay with Rewards Service	Overview MasterCard is introducing a new program that will enable cardholders to redeem their loyalty points as payment for purchases of goods and services at MasterCard accepting merchants. Enhancement The cardholder can initiate a points redemption transaction by presenting the Pay with Rewards card as a mode of payment. The Authorization System will determine if the account range of Primary Account Number (PAN) in DE 2 participates in the MasterCard Pay with Rewards service. If the account range is for the MasterCard Pay with Rewards service, the Authorization System will route such Authorization Request/0100 transaction to the MasterCard Rewards System (MRS). The Authorization System supports Authorization Request/0100 and full and partial Reversal Request/0400 processing for the Pay with Rewards service. MasterCard is introducing a new interchange program "Rewards Redemption" for U.S. Intra-regional MasterCard Pay with Rewards service.	You may see Pay with Rewards cards presented by cardholders at the point of sale. Transactions with these cards will qualify for the new Rewards Redemption interchange program. The specific rate for this new program was sent to you in a separate letter that you should have received this month.			
Merit I Interchange Program Enhancements Good thing for Clients	Overview Starting with the 10.1 Release, the interchange compliance rules for the Merit I interchange program will now bypass the amount tolerance test if the transaction is non-face-to-face, e-commerce, or limousines and taxicab related, regardless of whether the transaction is submitted with a direct marketing MCC, for any of the Merit I interchange programs listed below: • Merit I • Enhanced Merit I • World Merit I • World High Value Merit I • World Elite Merit I	All Authorization Platforms — No Impact — Information Only			

NAME	DESCRIPTION	CLIENT IMPACT
<p>Change to Zero Tax Incentive</p>	<p>Overview Unless it is an AFD transaction, zero will no longer be accepted as a valid tax value to qualify for the below interchange programs:</p> <ul style="list-style-type: none"> Commercial Face-to-face Commercial Data Rate II Business Enhanced Value, Data Rate II Business Enhanced Value, Face-to-Face <p>Only non-zero tax values that fall within the 0.1 percent to 30 percent of Total Transaction Amount range will be accepted.</p> <p>Petroleum MCCs are exempt from this edit.</p>	<p>Unless it is an AFD transaction, zero will no longer be accepted as a valid tax value to qualify for the below programs:</p> <ul style="list-style-type: none"> Commercial Face-to-face Commercial Data Rate II Business Enhanced Value, Data Rate II Business Enhanced Value, Face-to-Face <p>Transactions with an invalid tax value will downgrade to Commercial Data Rate I.</p>
<p>MasterCard Enhanced Small Business</p>	<p>Overview MasterCard is leveraging existing MasterCard Consumer High Value functionality to support the U.S. Small Business market segment by introducing an Enhanced Value Small Business interchange structure.</p> <p>MasterCard will support the following card programs within the MasterCard Enhanced Value Small Business program in the U.S. Small Business market segment:</p> <ul style="list-style-type: none"> • MasterCard BusinessCard Card (MCB) • MasterCard Professional Card (MPC) • MasterCard Executive BusinessCard Card (MEB) <p>Small Business cards in the above card products that offer a certain level of rewards and that spend at least \$50,000 on annual basis may be registered by the issuer to participate in the Enhanced Value Small Business program.</p> <p>MasterCard is introducing a new U.S. intraregional (within the region) MasterCard Enhanced Value Small Business interchange rate structure to support the addition of U.S. Small Business accounts in MasterCard Enhanced Value Small Business.</p> <p>Description:</p> <ul style="list-style-type: none"> Small Business Enhanced Value Data Rate I Small Business Enhanced Value Data Rate II Small Business Enhanced Value Data Rate III Small Business Enhanced Value Face-to-Face Small Business Enhanced Value Large Ticket I Small Business Enhanced Value Large Ticket II Small Business Enhanced Value Large Ticket III Small Business Enhanced Value Standard Small Business Enhanced Value T&E Rate I 	<p>No impact; however clients may see a shift in volume to this new fee structure.</p>



Bank of America

Merchant Services

CLIENT IMPACT	
NAME	DESCRIPTION
MasterCard Enhanced Small Business (Continued)	Small Business Enhanced Value T&E Rate II Small Business Enhanced Value T&E Rate III Small Business Enhanced Value Warehouse Small Business Enhanced Value Utilities
MasterCard Assessment Fee Increase	Overview MasterCard will increase the MasterCard Assessment Fee effective April 16, 2010.
QPS Program Effective April 16 and July 1, 2010	MasterCard is including the below card acceptor business code MCCs in the US region QPS program, effective April 16, 2010: MCC 7338 (Quick Copy, Reproduction, and Blueprinting Services), MCC 7542 (Car Washes) For these MCCs, under the QPS program, MasterCard has waived certain operating rules and regulations to allow the merchant to process face-to-face, swiped transactions up to \$25 without having to obtain the cardholder's signature. Additionally, the merchant only needs to provide a customer receipt upon cardholder request to comply with MasterCard requirements. Effective July 1, 2010: Most MCCs will be eligible for QPS effective July 1, 2010. MCCs that will remain ineligible are as follows: 4813, 4829, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 6010, 6011, 6050, 6051, 6529, 6530, 6532, 6533, 6534, 6536, 6537, 7511, 7995, 9405
	Please refer to the Release 2010.1 letter that you received in the mail this month.
	No Registration Required for this program—automatically qualified based on MCC code. Bank of America Merchant Services will automatically sign up eligible merchants for this program. To learn more about the benefits of the QPS program, visit: http://www.mastercard.com/us/merchant/pdf/QPSManual.pdf

NAME	DESCRIPTION	CLIENT IMPACT
<p>New MasterCard Debit and Prepaid Processing Requirements</p> <p>Based on MCC Effective: May 1, November 1, 2010 and May 1, 2011</p>	<p>As we have communicated previously, effective May 1, 2010, MasterCard has mandated support for Debit MasterCard and Maestro cards—including prepaid—for partial approvals, real-time authorization reversals, and account balance response.</p> <p>Partial Approvals—Allows debit card issuers—including prepaid—to systematically approve a portion of the original transaction amount in the authorization request when the transaction amount exceeds the funds available on the card. In this situation split-tender processing can be used to obtain the remainder of the purchase amount in another form of payment. As of February 2010, support is no longer required for card-not-present (CNP) merchants for Partial Approvals. CNP merchants are defined as those merchants performing batch-authorized electronic commerce (e-commerce) transactions, mail order, and phone order transactions, and recurring payment transactions.</p> <p>Balance Response—Allows issuers to transmit account balance information for prepaid cards in an authorization response to reduce the instances of cardholders attempting to make purchases that exceed their available balances. This will lead to fewer declines at the POS. As of October 2009, MCC 5542 (Fuel Dispenser, Automated) has been exempted from this Balance Response requirement.</p> <p>Authorization Reversal—Authorization reversals will free up debit cardholders' open-to-buy amounts by reducing issuer holds on available balances when transactions were not completed. This will reduce the declines at the POS thereby reducing cardholder frustration and complaints. As of February 2010, support is no longer required for card-not-present (CNP) merchants for Authorization Reversal. CNP merchants are defined as those merchants performing batch-authorized electronic commerce (e-commerce) transactions, mail order, and phone order transactions, and recurring payment transactions.</p>	<p>TSYS supports these requirements. Clients using software certified with TSYS may contact their TSYS representative to obtain a resource through the POS lab for assistance in supporting these requirements. When contacting the TSYS POS Lab, they will provide your software vendor direction needed for support, testing and certification. Please ensure your software vendor certifies with TSYS POS Lab to guarantee support of these new transaction requirements.</p> <p>Please note: Clients that utilize a third party for authorization services should contact that provider for any impacts or necessary actions.</p> <p>A waiver request for stand-alone terminals has been approved until November 30, 2010. A "standalone" terminal is defined as a device that is not integrated into a merchant's POS system, such that the sale amount has to be manually keyed into the terminal.</p>
	<p>These requirements apply to all U.S. acquirers and clients within certain merchant category codes (MCCs) as follows:</p> <p>Effective May 1, 2010 for the following MCC codes:</p> <p>5111, 5200, 5331, 5399, 5732, 5734, 5735, 5921, 5941, 5999, 8041, 8042, 8043, 4812, 4814, 5300, 5964, 5965, 5966, 5967, 5969, 8062, 5310, 5311, 5411, 5499, 5541, 5542, 5812, 5814, 5912, 5942, 5943, 7829, 7832, 7841, 8011, 8099</p> <p>Effective November 1, 2010 for the following MCCs:</p> <p>4111, 4816, 4899, 7996, 7997, 7999</p> <p>Effective May 1, 2011 for the following MCCs: 8999, 9399</p>	
	<p>Bank of America Merchant Services has requested a waiver for our host-based clients unable to meet the first compliance date but MasterCard has not yet approved. We will communicate their response when we receive it.</p>	

DISCOVER NETWORK®

NAME	DESCRIPTION	CLIENT IMPACT												
Partial Authorization Approval	<p>Overview Clients' systems, including POS Devices and Authorization procedures, are required to support Partial Authorization Approvals, in accordance with the Technical Specifications, before April 16, 2010.</p> <p>If the Merchant receives a Partial Authorization Approval and subsequently submits Sales Data in an amount larger than the Partial Authorization Approval, the amount that exceeds the Partial Authorization Approval may be subject to the merchant's limited ability to respond to a dispute for the amount in excess of the Partial Authorization Approval.</p>	<p>This mandate does not apply to terminal-based clients at this time. We are discussing a waiver with Discover, for clients supporting their own POS, regarding the implementation date for this mandate. However, clients should move forward with supporting these changes, if you are not able to comply with this mandate you may be assessed non-compliance fees by Discover.</p>												
Account-Level Processing (ALP)	<p>Discover is introducing Account-Level Processing which allows Card Products and rewards to be managed at the Primary Account Number level rather than the IIN Range. This is a program Discover has implemented with their Issuers that can help minimize interruptions to payments by limiting changes to card account numbers.</p> <p>Account-Level Processing Eligibility The following Card products are eligible for participation in Account-Level Processing:</p> <ul style="list-style-type: none"> • Consumer Credit (Including Core Credit, Rewards Credit, and Premium Credit) • Commercial Credit <p>The valid values for the product code received in the Authorization Response message are as follows:</p> <table border="0" data-bbox="922 1160 1136 1719"> <tr> <td>Product Code</td> <td>Card Product</td> </tr> <tr> <td>C</td> <td>Consumer Credit - Core Card</td> </tr> <tr> <td>R</td> <td>Consumer Credit - Rewards Card</td> </tr> <tr> <td>P</td> <td>Consumer Credit - Premium Card</td> </tr> <tr> <td>B</td> <td>Commercial Credit Card</td> </tr> <tr> <td>Z</td> <td>Unspecified card product</td> </tr> </table>	Product Code	Card Product	C	Consumer Credit - Core Card	R	Consumer Credit - Rewards Card	P	Consumer Credit - Premium Card	B	Commercial Credit Card	Z	Unspecified card product	<p>Issuer will populate this field when an Authorization Request is received from the client.</p>
Product Code	Card Product													
C	Consumer Credit - Core Card													
R	Consumer Credit - Rewards Card													
P	Consumer Credit - Premium Card													
B	Commercial Credit Card													
Z	Unspecified card product													



NAME	DESCRIPTION	CLIENT IMPACT
Sales Data SDR Updates	<p>Discover has changed some fields in the following SDR's from conditional to mandatory:</p> <ul style="list-style-type: none"> • Mail Order/Telephone Order (MOTO) Shipping and Courier: <ul style="list-style-type: none"> Field 14 - Purchase date and time Table - field name change only Field 8 - Freight Weight description has been updated. Use two decimal places for the Freight Weight, for example 125.50 pounds is formatted as 000000012550. • Updated 16 Content Fields on Vehicle Rental SDR fields from Conditional to Mandatory • Updated 9 Content Fields on Hotel SDR fields from Conditional to Mandatory 	Client Impact — TSYS does not currently support these SDR Updates.

PIN DEBIT NETWORK RECENT AND UPCOMING CHANGES

Maestro

NAME	DESCRIPTION	CLIENT IMPACT
Enhancements for Purchase with Cash Back processing	<p>Overview Maestro Debit Switch (MDS) will allow regions to specify separate interchange amounts for the purchase and cash back amounts of "Purchase with Cash Back" transactions. This will be a change to the 250 byte file, specifically the Financial/Non-financial Fee Addendum Record (FEER).</p>	<p>Minimal impact based on our existing client base. Any clients affected will be contacted by their relationship manager. Changes will include passing a new field. Clients will need to ensure their system can accept this new data.</p>

PULSE

NAME	DESCRIPTION	CLIENT IMPACT
Reg E requirements	<p>Overview The PULSE Operating Rules and Procedures version 9.3 has been updated to include the requirement for how Reg E data is presented and what the data represents regarding transactions that flow through the PULSE network. The online or authorization message must include the following pieces of Reg E info: name of the POS merchant, address, city, state, postal zip code of the where the transactions physically occurred, country of where the transactions physically occurred, and the MCC.</p>	Bank of America's specifications have supported these requirements since originally required by Reg E. This is a reminder that clients should ensure they are sending the information required.

ADDITIONAL IMPORTANT INFORMATION

DESCRIPTION		CLIENT IMPACT
<p>Secure Code Training</p> <p>Only applicable to Clients that process e-commerce transactions</p>	<p>MasterCard is pleased to announce the launch of the MasterCard® SecureCode™ Education Program, a complimentary series of Webinars offered to members and merchants. These Webinars are designed to promote awareness and encourage adoption of MasterCard SecureCode.</p> <p>E-Commerce Merchants can access the MasterCard SecureCode Education Program Webinar modules at their convenience using the following link:</p> <p>Currently, the MasterCard SecureCode Education Program offers the following six webinars at: www.webcasts.com/securecode</p> <ul style="list-style-type: none"> • What is SecureCode? • MasterCard Online Authentication Service (OAS) • Implementation Overview—Issuer • Implementation Overview—Acquirer/Merchant • Maestro—Secure Online Payments • SecureCode Service Provider—Cardinal@ Commerce 	<p>E-Commerce Merchants can access the webcasts at their convenience at www.webcasts.com/securecode. All of the webcasts are prerecorded and complimentary for MasterCard merchants.</p>
<p>New Interchange Levels</p>	<p>Please note: any new interchange rates were previously communicated to you in a separate letter you should have received this month.</p>	<p>Information Only</p>

The information contained in this document may not be final. There may be additional optional enhancements communicated at a later time as decisions are made and changes are received from the Card Organizations. If we receive updated technical requirements from the Card Organizations, we will forward them to you in future notifications. Based on client feedback, we are communicating with you more frequently during the release process to allow your organization to prepare for changes prior to the live date.

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