

## IMPORTANT INFORMATION ABOUT YOUR FEES

### 3-TIERED PRICING

**Your Credit Card and Non-PIN Debit Card Transactions**

A significant amount of the Discount Rates that we charge you for processing your Credit Card and Non-PIN Debit Card transactions represents charges that we must pay to the Issuing Banks (or that are otherwise charged to us by MasterCard® and Visa® and Discover®), under MasterCard, Visa and Discover Network rules. This amount, called “Interchange,” varies based upon a complex series of interchange levels that may apply to the transaction depending upon a number of factors – such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

**Tiered Discount Rate Schedule**

Your account is priced in a way that groups various Interchange levels into multiple tiers, known as Qualified, Mid-Qualified and Non-Qualified. **The Discount Rates you pay for each tier are shown on your fee schedule.** Each tier includes specific MasterCard, Visa and Discover Interchange levels. In order to receive the Discount Rate associated with a particular tier, the transaction must qualify for one of the Interchange levels included in that tier. In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by the MasterCard, Visa and Discover.

The schedule below shows the various Interchange levels included in each tier. The attached **Interchange Qualification Matrices** identify the primary qualification criteria for each Interchange level.

#### QUALIFIED DISCOUNT RATE / TIER

Card Type	Visa Interchange Levels	MasterCard Interchange Levels
<b>Credit</b>	Cash Advance	Canada Intracountry
	CPS Automated Fuel	Cash Advance
	CPS Car Rental	Commercial Data Rate III US Corp
	CPS Hotel	Commercial Large Ticket II Bus
	CPS Passenger Transport	Commercial Large Ticket II Corp
	CPS Restaurant	Commercial Large Ticket II Fleet
	CPS Retail	Commercial Large Ticket II Purch
	CPS Retail 2 (Emerging Market)	Commercial Large Ticket III Bus
	CPS Retail Service Station	Commercial Large Ticket III Corp
	CPS Small Ticket	Commercial Large Ticket III Fleet
	CPS Supermarket	Commercial Large Ticket III Purch
	Foreign Cash Advance	Commercial Large Ticket Rate I MPG Bus
	GSA Large Ticket	Commercial Large Ticket Rate I MPG Corp
	GSA Purchasing Cd Large Ticket – 1	Commercial Large Ticket Rate I MPG Fleet at Fuel
	International Airlines	Commercial Large Ticket Rate II MPG
	International Purchasing Large Ticket	Commercial Large Ticket Rate II MPG Bus
	LAC Chip Issuer	Commercial Large Ticket Rate II MPG Corp
	Purchasing Card Level 3	Commercial Large Ticket Rate II MPG Corp Fleet at Fuel
	Purchasing Large Ticket	Commercial Large Ticket Rate III MPG
	Utility Credit	Commercial Large Ticket Rate III MPG Bus
	VI-INT Chip Issuer	Commercial Large Ticket Rate III MPG Corp
	<b>International Merchant - Signature Preferred</b>	Commercial Large Ticket Rate III MPG Corp Fleet at Fuel
	<b>Signature Preferred - Interregional</b>	Commercial Lg Tkt / DR III (US) Corp
	Commercial T&E III (US) Corp	
	Commercial Warehouse Corp	

Card Type	Visa Interchange Levels	MasterCard Interchange Levels
		Commercial Warehouse Tier I
		Convenience Purchases
		Corporate Data Rate III (US) Purch, Bus, Corp
		Corporate Large Ticket (INTL) Purch, Fleet
		Corporate Large Ticket (US) Purch, Bus, Fleet
		Corporate T&E III
		Corporate Warehouse (US) Purchase, Bus
		E-Commerce Merch UCAF (Non US)
		Enhanced Convenience Purchase
		Enhanced Full UCAF
		Enhanced Merchant UCAF
		Enhanced Merit III Tier 1
		Enhanced Merit III Tier 2
		Enhanced Merit III Tier 3
		Enhanced Petroleum Base
		Enhanced Petroleum Base CAP
		Enhanced Public Sector
		Enhanced Service Industry
		Enhanced Supermarket Base
		Enhanced Supermarket Tier 1
		Enhanced Supermarket Tier 2
		Enhanced Supermarket Tier 3
		Enhanced Utilities
		Enhanced Warehouse Base
		Enhanced Warehouse Tier 1
		Foreign Cash Advance
		Foreign Electronic (Non US)
		Foreign Electronic Plus (US Loc)
		Full UCAF
		Merchant UCAF
		Merit III
		Passenger Transport
		Petroleum Base
		Petroleum Base CAP
		Private Label
		Public Sector
		Quick Pay Merit I
		Services Industries (SIIP)
		Supermarket
		TIPS – Lodging, Car Rental, Cruise Lines
		Utility Credit
		Warehouse
		World Card Cash Advance
		World Comm. Large Ticket Rate I MPG Bus
		World Comm. Large Ticket Rate II MPG Bus
		World Comm. Large Ticket Rate III MPG Bus
		World Commercial Data Rate III Corp
		World Commercial Large Ticket Corp
		World Commercial Large Ticket II Corp
		World Commercial Large Ticket III Corp
		World Commercial Large Ticket Rate I MPG Corp
		World Commercial Large Ticket Rate II MPG Corp

Card Type	Visa Interchange Levels	MasterCard Interchange Levels
		World Commercial Large Ticket Rate III MPG Corp
		World Commercial Warehouse Base Bus
		World Commercial Warehouse Base Corp
		World Elite Comm. Large Ticket Rate I MPG Bus
		World Elite Comm. Large Ticket Rate I MPG Corp
		World Elite Comm. Large Ticket Rate II MPG Bus
		World Elite Comm. Large Ticket Rate II MPG Corp
		World Elite Comm. Large Ticket Rate III MPG Bus
		World Elite Comm. Large Ticket Rate III MPG Corp
		World Elite Commercial Data Rate III Corp
		World Elite Commercial Lrg Ticket Corp
		World Elite Commercial Lrg Ticket II Corp
		World Elite Commercial Lrg Ticket III Corp
		World Elite Commercial Whse Base Bus
		World Elite Commercial Whse Base Corp
		World Elite Merit III Tier 2
		World Elite Supermarket Tier 2
		World Elite Supermarket Tier 3
		World Elite Utilities
		World Full UCAF
		World Merchant UCAF
		World Utility
		<b>Bill Payments Merit I Real Estate</b>
		<b>World Bill Payments Merit I Real Estate</b>
		<b>Enhanced Bill Payments Merit I Real Estate</b>
		<b>Bill Payments Merit I Insurance</b>
		<b>World Bill Payments Merit I Insurance</b>
		<b>Enhanced Bill Payments Merit I Insurance</b>
	<b>Non-PIN Debit</b>	CPS Automated Fuel DEBIT
CPS Car Rental DEBIT		Full UCAF - DEBIT
CPS Hotel DEBIT		Merchant UCAF - DEBIT
CPS Restaurant DEBIT		Merit III - DEBIT
CPS Retail 2 (Emerging Markets) DEBIT		Passenger Transport - DEBIT
CPS Retail Service Station DEBIT		Quick Payment Service - DEBIT
CPS Small Ticket DEBIT		Supermarket - DEBIT
Utility DEBIT		TIPS Cruise Lines - DEBIT
		TIPS Lodging - DEBIT
		TIPS Vehicle Rental - DEBIT
		Petroleum CAT/AFD - DEBIT
		Restaurant - DEBIT
		Service Station - DEBIT
		Services Industry (SIIP) - DEBIT
		Small Ticket - DEBIT
		Utility Debit
		Warehouse – DEBIT
	<b>Bill Payments - DEBIT (Merit I) Real Estate</b>	

MID-QUALIFIED DISCOUNT RATE / TIER

Card Type	Visa Interchange Levels	MasterCard Interchange Levels
<b>Credit</b>	Corporate Card Level 2	Comm. Data Rate II (US) Petroleum Purch
	CPS Account Funding	Commercial Data Rate II (US) Corp
	CPS Card Not Present	Commercial Data Rate II (US) Fleet at Non Fuel
	CPS Corporate Card AIR	Commercial Data Rate II (US) Petroleum Bus
	CPS Corporate Card T&E	Commercial Data Rate II (US) Petroleum Corp
	CPS E Commerce Car Rental - Preferred	Commercial T&E II (US) Corp
	CPS E-Commerce – Basic	Corporate (INTL) Business
	CPS E-Commerce – Preferred	Corporate Data Rate II (INTL) Purch, Fleet
	CPS E-Commerce Hotel – Preferred	Corporate Data Rate II (US) Purch, Bus, Fleet
	CPS E-Commerce Preferred - Pass Trans	Corporate Purchasing (INTL) Purch, Fleet
	CPS Retail Key Entered	Corporate T&E II
	CPS Rewards 1	E-Commerce Full UCAF (Non US)
	International Airline - Commercial (US)	Enhanced Merit III Base
	International Airline - Infinite (US)	Enhanced Passenger Transport
	International Infinite	Enhanced Travel Industries - Cruise Lines
	US Business/Purchasing Card Level 2	Enhanced Travel Industries - Lodging
		Enhanced Travel Industries - Vehicle Rental
		Key Entered
		Merit I
		Merit I Electronic Commerce
		World Commercial Data Rate II Bus
		World Commercial Data Rate II Corp
		World Commercial Data Rate II Petroleum Corp
		World Commercial Data Rate III Bus
		World Commercial Face-to-Face Bus
		World Commercial Face-to-Face Corp
		World Commercial Large Ticket Bus
		World Commercial Large Ticket II Bus
		World Commercial Large Ticket III Bus
		World Commercial T&E Rate II Corp
		World Commercial T&E Rate III Bus
		World Commercial T&E Rate III Corp
		World Elite Commercial Data Rate II Bus
		World Elite Commercial Data Rate II Corp
		World Elite Commercial Data Rate II Petroleum Corp
		World Elite Commercial Data Rate III Bus
		World Elite Commercial Face-to-Face Bus
		World Elite Commercial Face-to-Face Corp
		World Elite Commercial Lrg Ticket Bus
		World Elite Commercial Lrg Ticket II Bus
	World Elite Commercial Lrg Ticket III Bus	
	World Elite Commercial T&E Rate II Corp	
	World Elite Commercial T&E Rate III Bus	
	World Elite Commercial T&E Rate III Corp	
	World Elite Convenience Purchases	
	World Elite Merit III Tier 1	
	World Elite Petroleum Base	
	World Elite Petroleum Base CAP	
	World Elite Public Sector	
	World Elite Service Industries	

Card Type	Visa Interchange Levels	MasterCard Interchange Levels
		World Elite Supermarket Tier I
		World Elite T&E Large Ticket
		World Elite Warehouse Base
		World Elite Warehouse Tier 1
		World MC Convenience Purchases
		World MC Merit III
		World MC Public Sector
		World MC Restaurant
		World MC Service Industries
		World MC Supermarket Base
		World MC Warehouse Base
		World Petroleum Base
		World Petroleum Base CAP
		World T&E (Restaurant)
<b>Non-PIN Debit</b>	CPS Card Not Present DEBIT	Key Entered - DEBIT
	CPS Retail DEBIT- Key Entered	Merit I - DEBIT
	E Commerce Preferred- Pass Tran DEBIT	Merit I E Commerce - DEBIT
	E-Commerce Preferred - Hotel DEBIT	Merit I ECCB Airlines - DEBIT
	E-Commerce Preferred - Car Rental DEBIT	Merit I Pass Transport - DEBIT
	E-Commerce - Basic DEBIT	
	E-Commerce - Preferred DEBIT	

NON-QUALIFIED DISCOUNT RATE / TIER

Card Type	Visa Interchange Levels	MasterCard Interchange Levels
<b>Credit</b>	Business Card - Business-to-Business	Commercial Data Rate I (US) Corp
	Business Card - Card not Present	Commercial Face to Face (US) Corp
	Business Card - Retail	Commercial Face to Face (US) Fleet at Non Fuel
	Commercial Card Standard	Commercial Face to Face (US) Petroleum Bus
	Corporate Card - Business-to-Business	Commercial Face to Face (US) Petroleum Corp
	Corporate Card - Card not Present	Commercial Face to Face (US) Petroleum Fleet at non Fuel
	Corporate Card - Retail	Commercial Standard (US) Corp
	CPS Business Card Elect Non T&E	Commercial Standard (US) Fleet at Fuel
	CPS Business Card AIR	Corporate Data Rate I
	CPS Business Card T&E	Corporate Face to Face (US) Purch, Bus
	CPS Corporate Card Elec Non T&E	Corporate Standard
	CPS Purchasing Card Elect Non T&E	Corporate T&E I
	CPS Purchasing Card AIR	E-Commerce Full UCAF (US Loc)
	CPS Purchasing Card T&E	E-Commerce Merch UCAF (US Loc)
	CPS/Rewards 2	Enhanced Key Entered
	EIRF	Enhanced Merit I
	Foreign Standard	Enhanced Standard
	International Commercial Standard	Foreign Standard (Non US)
	Purchasing Card - Business-to-Business	Foreign Standard Plus (US Loc)
	Purchasing Card - Card not Present	Standard
	Purchasing Card - Retail	World Card - Lodging
	Purchasing Card - Electronic with L3 Data	World Card - Other
	Signature Card Electronic	World Card - Pass Trans

Card Type	Visa Interchange Levels	MasterCard Interchange Levels
	Signature Card Standard	World Card - Vehicle Rental
	Signature Preferred Card - Business-to-Business	World Commercial Data Rate I Bus
	Signature Preferred Card - Card not Present	World Commercial Data Rate I Corp
	Signature Preferred Card - Retail	World Commercial Data Rate II Petroleum Bus
	Signature Preferred Card-US Corp Elec	World Commercial Face-to-Face Petroleum Bus
	Signature Preferred Card - US Corp Standard	World Commercial Face-to-Face Petroleum Corp
	Standard	World Commercial Standard Bus
		World Commercial Standard Corp
		World Commercial T&E Rate I Bus
		World Commercial T&E Rate I Corp
		World Commercial T&E Rate II Bus
		World Elite - Vehicle Rental
		World Elite Airlines
		World Elite Commercial Data Rate I Bus
		World Elite Commercial Data Rate I Corp
		World Elite Commercial Data Rate II Petroleum Bus
		World Elite Commercial Face-to-Face Petroleum Bus
		World Elite Commercial Face-to-Face Petroleum Corp
		World Elite Commercial Standard Bus
		World Elite Commercial Standard Corp
		World Elite Commercial T&E Rate I Bus
		World Elite Commercial T&E Rate I Corp
		World Elite Commercial T&E Rate II Bus
		World Elite Key Entered
		World Elite Merit I
		World Elite- Other
		World Elite Standard
		World Elite T&E-Lodging
		World MC Key-Entered
		World MC Merit I
		World MC Standard
		<b>World Elite Bill Payments Merit I Real Estate</b>
		<b>World Elite Bill Payments Merit I Insurance</b>
<b>Non-PIN Debit</b>	CPS Account Funding DEBIT	Standard - DEBIT
	EIRF DEBIT	
	Standard DEBIT	

**DISCOVER NETWORK**

QUALIFIED DISCOUNT RATE / TIER

Card Type	Discover Interchange Levels
<b>Credit</b>	Cash Reimbursement
	Consumer Adjustment Credit Voucher 3 - Premium
	PSL - Automatic Payments (Premium)
	PSL – Automatic Payments (Credit)
	PSL - Emerging Market (Premium)
	PSL – Emerging Markets (Credit)
	PSL - Express Service (Premium)
	PSL – Express Services (Credit)
	PSL – Petroleum (Credit)
	PSL - Public Services (Premium)
	PSL – Public Services (Credit)
	PSL – Restaurant (Credit)
	PSL - Restaurants (Premium)
	PSL - Retail (Premium)
	PSL – Retail (Credit)
	PSL - Supermarket/Warehouse Clubs (Premium)
	PSL – Supermarket/Warehouse Clubs (Credit)
	PSL - Utilities (Premium)
	Utilities Credit
<b>Non-PIN Debit</b>	PSL – Automatic Payments (Debit)
	PSL – Supermarket/Warehouse Clubs (Debit)
	PSL – Emerging Markets (Debit)
	PSL – Public Services (Debit)
	PSL – Express Services (Debit)
	PSL – Petroleum (Debit)
	PSL – Retail (Debit)
	PSL – Restaurant (Debit)
	Utilities Debit

MID-QUALIFIED DISCOUNT RATE / TIER

Card Type	Discover Interchange Levels
<b>Credit</b>	Commercial Electronic Submission Level – All Others
	Commercial Electronic Submission Level – Emerging Markets/Public Services
	Commercial Electronic Submission Level – Passenger Transport
	Consumer Adjustment Credit Voucher 1 - Premium
	Consumer Adjustment Credit Voucher 2 - Premium
	Consumer Adjustment Voucher Program 2 (Credit)
	Mid Submission Level – All Others (Credit)
	Mid Submission Level – Emerging Markets/Public Services (Credit)
	Mid Submission Level – Passenger Transport (Credit)
	Mid Submission Level - Utilities (Credit)
	PSL - Card Not Present/E-commerce (Premium)
	PSL – Card Not Present/E-Commerce (Credit)
	PSL – Hotel/Car Rentals (Credit)
	PSL - Key Entry (Premium)
	PSL – Key Entry (Credit)
	PSL – Passenger Transport (Credit)
PSL - Petroleum (Premium)	
<b>Non-PIN Debit</b>	PSL – Hotel/Car Rentals (Debit)
	PSL – Passenger Transport (Debit)
	Mid Submission Level – Passenger Transport (Debit)
	Mid Submission Level – Emerging Markets/Public Services (Debit)
	PSL – Card Not Present/E-Commerce (Debit)
	PSL – Key Entry (Debit)
	Mid Submission Level – All Others (Debit)
	Consumer Adjustment Voucher Program 2 (Debit)
Mid Submission Level - Utilities (Debit)	

NON-QUALIFIED DISCOUNT RATE / TIER

Card Type	Discover Interchange Levels
<b>Credit</b>	Base Submission Level (Premium)
	Base Submission Level - Utilities (Credit)
	Base Submission Level (Credit)
	Commercial Adjustment Voucher Program 1
	Commercial Base Submission Level
	Consumer Adjustment Voucher Program 1 (Credit)
	Consumer Adjustment Voucher Program 3 (Credit)
	Mid Submission Level (Premium)
	PSL - Hotel / Car Rental (Premium)
	PSL - Passenger Transport (Premium)
<b>Non-PIN Debit</b>	Consumer Adjustment Voucher Program 1 (Credit)
	Consumer Adjustment Voucher Program 3 (Credit)
	Base Submission Level - Utilities (Debit)

Please note that the MasterCard, Visa and Discover regularly add new Interchange levels, and change the rates and/or qualification criteria. Also note that your Discount Rates are in addition to any other processing or transaction fee set forth in your fee schedule and/or merchant agreement.