

IMPORTANT INFORMATION ABOUT YOUR FEES

2-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
Credit	Cash Advance	Canada Intracountry
	Corporate Card Level 2	Cash Advance
	CPS Account Funding	Comm. Large Ticket Rate II MPG Corp Fleet at Fuel
	CPS Automated Fuel	Comm. Large Ticket Rate III MPG Corp Fleet at Fuel
	CPS Car Rental	Commercial Data Rate III US Corp
	CPS Card Not Present	Commercial Large Ticket II Bus/Corp
	CPS Corporate Card AIR	Commercial Large Ticket II Fleet
	CPS Corporate Card T&E	Commercial Large Ticket II Purch
	CPS E Commerce – Basic	Commercial Large Ticket III Bus/Corp
	CPS E Commerce – Preferred	Commercial Large Ticket III Corp
	CPS E-Commerce Car Rental - Preferred	Commercial Large Ticket III Fleet
	CPS E-Commerce Hotel – Preferred	Commercial Large Ticket III Purch
	CPS E-Commerce Preferred - Pass Trans	Commercial Large Ticket Rate I MPG Bus
	CPS Hotel	Commercial Large Ticket Rate I MPG Corp
	CPS Passenger Transport	Commercial Large Ticket Rate I MPG Fleet at Fuel
	CPS Restaurant	Commercial Large Ticket Rate II MPG
	CPS Retail	Commercial Large Ticket Rate II MPG Bus
	CPS Retail 2 (Emerging Market)	Commercial Large Ticket Rate II MPG Corp
	CPS Retail Key Entered	Commercial Large Ticket Rate III MPG
	CPS Retail Service Station	Commercial Large Ticket Rate III MPG Bus
	CPS Small Ticket	Commercial Large Ticket Rate III MPG Corp
	CPS Supermarket	Commercial Lg Tkt / DR III (US) Corp
	Foreign Cash Advance	Commercial T&E III (US) Corp
	GSA Large Ticket	Commercial Warehouse Corp
	GSA Purchasing Cd Large Ticket - 1	Commercial Warehouse Tier I
	International Airline - Commercial (US)	Convenience Purchases
International Airline - Infinite (US)	Corporate (INTL) Business	
International Airlines	Corporate Data Rate III (US) Purch, Bus, Corp	

Card Type	Visa Interchange Levels	MasterCard Interchange Levels
	International Infinite	Corporate Large Ticket (INTL) Purch, Fleet
	International Purchasing Large Ticket	Corporate Large Ticket (US) Purch, Bus, Fleet
	LAC Chip Issuer	Corporate Purchasing (INTL) Purch, Fleet
	Purchasing Card Level 3	Corporate T&E III
	Purchasing Large Ticket	Corporate Warehouse (US) Purchase, Bus
	US Business/Purchasing Card Level 2	E-Commerce Full UCAF (Non US)
	Utility Credit	E-Commerce Full UCAF (US Loc)
	VI-INT CHIP ISSUER	E-Commerce Merch UCAF (Non US)
	International Merchant - Signature Preferred	E-Commerce Merch UCAF (US Loc)
	Signature Preferred - Interregional	Enhanced Convenience Purchase
		Enhanced Full UCAF
		Enhanced Merchant UCAF
		Enhanced Merit III Base
		Enhanced Merit III Tier 1
		Enhanced Merit III Tier 2
		Enhanced Merit III Tier 3
		Enhanced Passenger Transport
		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 Travel Industries - Cruise Lines
		Enhanced Travel Industries - Lodging
		Enhanced Travel Industries - Vehicle Rental
		Enhanced Utilities
		Enhanced Warehouse Base
		Enhanced Warehouse Tier 1
		Foreign Cash Advance
		Foreign Electronic (Non US)
		Foreign Electronic Plus (US Loc)
		Full UCAF
		Key Entered
		Merchant UCAF
		Merit I
		Merit I Electronic Commerce
		Merit III
		Passenger Transport
		Petroleum Base
		Petroleum Base CAP
		Private Label
		Private Label
		Public Sector
		Quick Pay Merit I
		Services Industries (SIIP)
		Supermarket
		TIPS – Lodging, Car Rental, Cruise Lines
		Utility Credit
		Warehouse

Card Type	Visa Interchange Levels	MasterCard Interchange Levels
		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 II Corp
		World Commercial Data Rate III Corp
		World Commercial Face-to-Face 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 I MPG Corp
		World Commercial Large Ticket Rate II MPG Corp
		World Commercial Large Ticket Rate III MPG 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
		Bill Payments Merit I Real Estate
		World Bill Payments Merit I Real Estate
		Enhanced Bill Payments Merit I Real Estate
		Bill Payments Merit I Insurance
		World Bill Payments Merit I Insurance
		Enhanced Bill Payments Merit I Insurance
Non-PIN Debit	CPS Account Funding DEBIT	Merit I - DEBIT
	CPS Automated Fuel DEBIT	Merit I Pass Transport - DEBIT
	CPS Car Rental DEBIT	Merit I ECCB Airlines - DEBIT
	CPS Card Not Present DEBIT	Supermarket - DEBIT
	CPS Hotel DEBIT	Quick Payment Service - DEBIT
	CPS Pass Transport DEBIT	TIPS Lodging - DEBIT
	CPS Restaurant DEBIT	TIPS Vehicle Rental - DEBIT
	CPS Retail 2 (Emerging Markets) DEBIT	TIPS Cruise Lines - DEBIT
	CPS Retail DEBIT	Merchant UCAF - DEBIT
	CPS Retail DEBIT- Key Entered	Full UCAF - DEBIT
	CPS Retail Service Station DEBIT	Emerging Markets - DEBIT
	CPS Small Ticket DEBIT	Services Industry (SIIP) - DEBIT
	CPS Supermarket DEBIT	Small Ticket - DEBIT
	E-Commerce - Basic DEBIT	Restaurant - DEBIT
	E-Commerce - Preferred DEBIT	Service Station - DEBIT
	E-Commerce Preferred - Car Rental DEBIT	Petroleum CAT/AFD - DEBIT
	E-Commerce Preferred - Hotel DEBIT	Key Entered - DEBIT
	E-Commerce Preferred- Pass Tran DEBIT	Merit I E Commerce - DEBIT
	Utility DEBIT	Warehouse - DEBIT
		Merit III - DEBIT
		Utility Debit
		Bill Payments - DEBIT (Merit I) Real Estate

NON-QUALIFIED DISCOUNT RATE / TIER

Card Type	Visa Interchange Levels	MasterCard Interchange Levels
Credit	Business Card - Business-to-Business	Comm. Data Rate II (US) Petroleum Purch
	Business Card - Card not Present	Commercial Data Rate I (US) Corp
	Business Card - Retail	Commercial Data Rate II (US) Corp
	Commercial Card Standard	Commercial Data Rate II (US) Fleet at Non Fuel
	Corporate Card - Business-to-Business	Commercial Data Rate II (US) Petroleum Bus
	Corporate Card - Card not Present	Commercial Data Rate II (US) Petroleum Corp
	Corporate Card - Retail	Commercial Face to Face (US) Corp
	CPS Business Card Elect Non T&E	Commercial Face to Face (US) Fleet at Non Fuel
	CPS Business Card AIR	Commercial Face to Face (US) Petroleum Bus
	CPS Business Card T&E	Commercial Face to Face (US) Petroleum Corp
	CPS Corporate Card Elec Non T&E	Commercial Standard (US) Corp
	CPS Purchasing Card Elect Non T&E	Commercial Standard (US) Fleet at Fuel
	CPS Purchasing Card AIR	Commercial T&E II (US) Corp
	CPS Purchasing Card T&E	Corporate Data Rate I
	CPS Rewards 1	Corporate Data Rate II (US) Purch, Bus, Fleet
	CPS Rewards 2	Corporate Face to Face (US) Purch, Bus, Fleet
	EIRF	Corporate Standard
	Foreign Standard	Corporate T&E I
	International Commercial Standard	Corporate T&E II
	Purchasing Card - Business-to-Business	Enhanced Key Entered
	Purchasing Card - Card not Present	Enhanced Merit I
	Purchasing Card - Retail	Enhanced Standard
	Purchasing Card - Electronic with L3 Data	Foreign Standard (Non US)
	Signature Preferred Card - Business-to-Business	Foreign Standard Plus (US Loc)
	Signature Preferred Card - Card not Present	Standard
	Signature Preferred Card - Retail	World Card - Lodging
	Signature Preferred Card - US Corp Electronic	World Card - Other
	Signature Preferred Card - US Corp Standard	World Card - Pass Trans
	Standard	World Card - Vehicle Rental
		World Commercial Data Rate I Bus
		World Commercial Data Rate I Corp
		World Commercial Data Rate II Bus
		World Commercial Data Rate II Petroleum Bus
		World Commercial Data Rate II Petroleum Corp
		World Commercial Data Rate III Bus
		World Commercial Face-to-Face Bus
		World Commercial Face-to-Face Petroleum Bus
		World Commercial Face-to-Face Petroleum Corp
		World Commercial Large Ticket Bus
		World Commercial Large Ticket II Bus
	World Commercial Large Ticket III Bus	
	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 Commercial T&E Rate II Corp	
	World Commercial T&E Rate III Bus	
	World Elite - Vehicle Rental	

Card Type	Visa Interchange Levels	MasterCard Interchange Levels
		World Elite Airlines
		World Elite Commercial Data Rate I Bus
		World Elite Commercial Data Rate I Corp
		World Elite Commercial Data Rate II Bus
		World Elite Commercial Data Rate II Corp
		World Elite Commercial Data Rate II Petroleum Bus
		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 Petroleum Bus
		World Elite Commercial Face-to-Face Petroleum Corp
		World Elite Commercial Lrg Ticket Bus
		World Elite Commercial Lrg Ticket II Bus
		World Elite Commercial Lrg Ticket III Bus
		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 Commercial T&E Rate II Corp
		World Elite Commercial T&E Rate III Bus
		World Elite Convenience Purchases
		World Elite Merit III Tier 1
		World Elite- Other
		World Elite Petroleum Base
		World Elite Petroleum Base CAP
		World Elite Public Sector
		World Elite Service Industries
		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 Key-Entered
		World MC Merit I
		World MC Merit III
		World MC Public Sector
		World MC Restaurant
		World MC Service Industries
		World MC Standard
		World MC Supermarket Base
		World MC Warehouse Base
		World Petroleum Base
		World Petroleum Base CAP
		World T&E (Restaurant)
		World Elite Bill Payments Merit I Real Estate
		World Elite Bill Payments Merit I Insurance
Non-PIN Debit	Standard DEBIT	Standard - DEBIT
	EIRF DEBIT	

NON-QUALIFIED DISCOUNT RATE / TIER

Card Type	Discover Interchange Levels
Credit	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)
	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 - Hotel / Car Rental (Premium)
	PSL - Passenger Transport (Premium)
	PSL - Restaurants (Premium)
Non-PIN Debit	Mid Submission Level – Passenger Transport (Debit)
	Mid Submission Level – Emerging Markets/Public Services (Debit)
	Mid Submission Level – All Others (Debit)
	Base Submission Level (Credit)
	Consumer Adjustment Voucher Program 1 (Credit)
	Consumer Adjustment Voucher Program 3 (Credit)

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.