

## Debit Network Switch and Interchange Fees as of February 2007

Description/Debit Network	Switch Fee	Interchange	Maximum I/C Amount	Minimum I/C Amount	Card Type	Charge Type	Card Plan	Client MAS Surcharge Table or Monetary Balance File Rate Amount
Accel Switch Fee All Transactions	\$0.03				N/A	N/A	N/A	N/A
Return					01	1300	ACCL	\$0.03
<b>Accel Debit Transactions</b>		<b>0.65%+\$0.12</b>	<b>\$0.50</b>		<b>01</b>	<b>1203</b>	<b>ACCL</b>	<b>0.65%+ \$0.15</b>
<b>Accel QSR (quick service restaurant)</b>		<b>1.25%+\$0.02</b>	<b>\$0.40</b>		<b>01</b>	<b>1221</b>	<b>ACCL</b>	<b>1.25%+\$0.05</b>
<b>Accel Debit Supermarket</b>		<b>\$0.21</b>			<b>01</b>	<b>1251</b>	<b>ACCL</b>	<b>\$0.24</b>
<b>Accel Maximum Regular Debit</b>			<b>\$0.50</b>		<b>01</b>	<b>1303</b>	<b>ACCL</b>	<b>\$0.53</b>
Accel Maximum QSR Debit			\$0.40		01	1321	ACCL	\$0.43
AFFN Switch Fee All Transactions	\$0.03				N/A	N/A	N/A	N/A
Return					29	1300	AFFN	\$0.03
AFFN Debit Transaction		0.55%+\$0.10	\$0.50		29	1203	AFFN	0.55%+\$0.13
AFFN Major Merchant		0.50%+\$0.05	\$0.35		29	1233	AFFN	0.50%+\$0.08
AFFN Supermarket		\$0.14			29	1251	AFFN	\$0.17
AFFN Maximum Regular Debit			\$0.50		29	1303	AFFN	\$0.53
AFFN Maximum Major Merchant			\$0.35		29	1307	AFFN	\$0.38

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Interlink Switch Fee All Transactions	\$0.025*				N/A	N/A	N/A	N/A
Return					12	1300	INTR	\$0.025*
Interlink Debit Fee		.75%+\$0.15	\$0.50		12	1203	INTR	.75% + \$0.175*
Interlink Quasi Cash		1.80% + \$0.10			12	1222	INTR	1.80% + \$0.125*
Interlink Supermarket		\$0.24			12	1251	INTR	\$0.245*
Interlink Maximum Regular Debit			\$0.50		12	1303	INTR	\$0.525*
Maestro Switch Fee All Transactions	\$0.025				N/A	N/A	N/A	N/A
Return					14	1300	MSTR	\$0.025
Maestro Debit Transaction		0.75%+\$0.15	\$0.50		14	1203	MSTR	0.75%+\$0.175
Maestro Supermarket/ Warehouse		\$0.24			14	1251	MSTR	\$0.265
Maestro Convenience/QSR		0.75%+\$0.15	\$0.50		14	1221	MSTR	0.75% + \$0.175
Maestro Convenience/QSR Maximum			\$0.50		14	1321	MSTR	\$0.525
Maestro Maximum Regular Debit			\$0.50		14	1303	MSTR	\$0.525
NYCE Switch Fee All Transactions	\$0.0375				N/A	N/A	N/A	N/A
Return					22	1300	NYCE	\$0.0375
NYCE Debit Transaction		.65%+\$0.10	\$0.65		22	1203	NYCE	.65%+\$0.1375

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NYCE Supermarket Transaction		\$0.24			22	1251	NYCE	\$0.2775
NYCE QSR		.50%+\$0.060	\$0.45		22	1221	NYCE	.50%+\$0.0975
NYCE PINless Debit		.55%+\$0.19	\$0.45		22	1313	NYCE	.55%+\$0.2275
NYCE Maximum PINless Debit			\$0.45		22	1314	NYCE	\$0.4875
NYCE Maximum Regular Debit			\$0.65		22	1303	NYCE	\$0.6875
NYCE Maximum QSR			\$0.45		22	1321	NYCE	\$0.4875
Magic Line Switch Fee All Transactions	\$0.0375				N/A	N/A	N/A	N/A
Return					15	1300	MAGC	\$0.0375
Magic Line/NYCE Debit Transaction		.65%+\$0.10	\$0.65		15	1203	MAGC	.65%+\$0.1375
Magic Line/NYCE Supermarket Transaction		\$0.24			15	1251	MAGC	\$0.2775
Magic Line/NYCE QSR		.50%+\$0.060	\$0.45		15	1221	MAGC	.50%+\$0.0975
Magic Line/NYCE Maximum Regular Debit			\$0.65		15	1303	MAGC	\$0.6875
Magic Line/NYCE QSR Maximum			\$0.45		15	1321	MAGC	\$0.4875
Yankee/NYCE Switch Fee All Transactions	\$0.0375				N/A	N/A	N/A	N/A
Return					21	1300	YNKE	\$0.0375

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<b>Description/Debit Network</b>	<b>Switch Fee</b>	<b>Interchange</b>	<b>Maximum I/C Amount</b>	<b>Minimum I/C Amount</b>	<b>Card Type</b>	<b>Charge Type</b>	<b>Card Plan</b>	<b>Client MAS Surcharge Table or Monetary Balance File Rate Amount</b>
Yankee/NYCE Debit Transaction		.65%+\$0.10	\$0.65		21	1203	YNKE	.65%+\$0.1375
Yankee/NYCE Supermarket Transaction		\$0.24			21	1251	YNKE	\$0.2775
Yankee/NYCE QSR (quick service restaurant)		.50%+\$0.06	\$0.45		21	1221	YNKE	.50%+\$0.0975
Yankee/NYCE PINless Debit		.55%+\$0.19	\$0.45		21	1313	YNKE	.55%+\$0.2275
Yankee/NYCE Maximum PINless Debit			\$0.45		21	1314	YNKE	\$0.4875
Yankee/NYCE Maximum Reg. Debit			\$0.65		21	1303	YNKE	\$0.6875
Yankee/NYCE QSR Maximum			\$0.45		21	1321	YNKE	\$0.4875
Pulse Switch Fee All Transactions, except PINless	\$0.06				N/A	N/A	N/A	N/A
Pulse Switch Fee - PINless	\$0.05				N/A	N/A	N/A	N/A
Return					18	1300	PULS	\$0.06
Pulse Debit Transaction		.65%+\$0.10	\$0.65		18	1203	PULS	.65%+\$0.16
Pulse Debit Maximum			\$0.65		18	1303	PULS	\$0.71
Pulse Supermarket		\$0.21			18	1251	PULS	\$0.27
Pulse PINless Debit		.60%+\$0.12	\$0.45		18	1313	PULS	.60%+\$0.17
Pulse Maximum PINless Debit			\$0.45		18	1314	PULS	\$0.50

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Description/Debit Network	Switch Fee	Interchange	Maximum I/C Amount	Minimum I/C Amount	Card Type	Charge Type	Card Plan	Client MAS Surcharge Table or Monetary Balance File Rate Amount
Money Station/Pulse Switch Fee All Transactions, except PINless	\$0.06				N/A	N/A	N/A	N/A
Money Station/Pulse Switch Fee - PINless	\$0.05				N/A	N/A	N/A	N/A
Return					17	1300	MSTN	\$0.06
Money Station/Pulse Debit Transaction		.65%+\$0.10	\$0.65		17	1203	MSTN	.65%+\$0.16
Money Station/Pulse Debit Maximum			\$0.65		17	1303	MSTN	\$0.71
Money Station/Pulse Supermarket		\$0.21			17	1251	MSTN	\$0.27
Money Station/Pulse PINless Debit		.60%+\$0.12	\$0.45		17	1313	MSTN	.60%+\$0.17
Money Station/Pulse Maximum PINless Debit			\$0.45		17	1314	MSTN	\$0.50
TYME/Pulse Switch Fee All Transactions, except PINless	\$0.06				N/A	N/A	N/A	N/A
Pulse Switch Fee - PINless	\$0.05				N/A	N/A	N/A	N/A
Return					07	1300	TYME	\$0.06
TYME/Pulse Debit Transaction		.65%+\$0.10	\$0.65		07	1203	TYME	.65%+\$0.16

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Description/Debit Network	Switch Fee	Interchange	Maximum I/C Amount	Minimum I/C Amount	Card Type	Charge Type	Card Plan	Client MAS Surcharge Table or Monetary Balance File Rate Amount
TYME/Pulse Debit Maximum			\$0.65		07	1303	TYME	\$0.71
TYME/Pulse Supermarket		\$0.21			07	1251	TYME	\$0.27
TYME/Pulse PINless Debit		.60%+\$0.12	\$0.45		07	1313	TYME	.60%+\$0.17
TYME/Pulse Maximum PINless Debit			\$0.45		07	1314	TYME	\$0.50
STAR Switch Fee All Transactions	\$0.0325				N/A	N/A	N/A	N/A
Return					19	1300	STAR	\$0.0325
STAR Debit Transaction		.65%+\$0.13*	\$0.61*		19	1203	STAR	.65% + \$0.1625*
STAR Debit Supermarket		\$0.220*			19	1251	STAR	\$0.2525*
STAR QSR		1.25% + \$0.03*	\$0.46*		19	1221	STAR	1.25% + \$0.0625*
STAR Small Ticket ≤ \$10.00		1.25%+\$0.05*			19	1231	STAR	1.25% + \$0.0825*
STAR Medical ≤ \$15.00		1.20%+\$0.05*			19	1207	STAR	1.20% + \$0.0825*
STAR Maximum Regular Debit			\$0.61*		19	1303	STAR	\$0.6425*
STAR Maximum QSR			\$0.46*		19	1321	STAR	\$0.4925*
STAR Debit Petroleum		.60% + \$0.13*	\$0.41*		19	1260	STAR	.60% + \$0.1625*
STAR Maximum Petroleum Debit			\$0.41*		19	1306	STAR	\$0.4425*
STAR PINless Debit		.65%+\$0.13*	\$0.46*		19	1313	STAR	.65%+\$0.1625*

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Description/Debit Network	Switch Fee	Interchange	Maximum I/C Amount	Minimum I/C Amount	Card Type	Charge Type	Card Plan	Client MAS Surcharge Table or Monetary Balance File Rate Amount
STAR Maximum PINless Debit			\$0.46*		19	1314	STAR	\$0.4925*
Honor/STAR Switch Fee All Transactions	\$0.0325				N/A	N/A	N/A	N/A
Return					11	1300	HONR	\$0.0325
HONOR/STAR Debit Transaction		.65%+\$0.13*	\$0.61*		11	1203	HONR	.65%+\$0.1625*
HONOR/STAR Debit Supermarket		\$0.220*			11	1251	HONR	\$0.2525*
HONOR/STAR QSR		1.25%+\$0.03*	\$0.46*		11	1221	HONR	1.25% + \$0.0625
HONOR/STAR Small Ticket ≤ \$10.00		1.25%+\$0.05*			11	1231	HONR	1.25% + \$0.0825*
STAR Medical ≤ \$15.00		1.20%+\$0.05*			11	1207	HONR	1.20% + \$0.0825*
HONOR/STAR Maximum Regular Debit			\$0.61*		11	1303	HONR	\$0.6425*
HONOR/STAR Maximum QSR Debit			\$0.46*		11	1321	HONR	\$0.4925*
HONOR/STAR Petroleum		.60% + \$0.13*	\$0.41*		11	1260	HONR	.60% + \$0.1625*
HONOR/STAR Maximum Petroleum Debit			\$0.41		11	1306	HONR	\$0.4425*
HONOR/STAR PINless Debit		.65%+\$0.13*	\$0.46*		11	1313	HONR	.65%+\$0.1625*
HONOR/STAR Maximum PINless Debit			\$0.46*		11	1314	HONR	\$0.4925*

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Description/Debit Network	Switch Fee	Interchange	Maximum I/C Amount	Minimum I/C Amount	Card Type	Charge Type	Card Plan	Client MAS Surcharge Table or Monetary Balance File Rate Amount
MAC/STAR Switch Fee All Transactions	\$0.0325				N/A	N/A	N/A	N/A
Return					13	1300	MAC	\$0.0325
MAC/STAR Debit Transaction		.65%+\$0.13*	\$0.61*		13	1203	MAC	.65%+\$0.1625*
MAC/STAR Debit Supermarket		\$0.220*			13	1251	MAC	\$0.2525*
MAC/STAR QSR		1.25%+\$0.03*	\$0.46*		13	1221	MAC	1.25% + \$0.0625*
MAC/STAR Small Ticket ≤ \$10.00		1.25%+\$0.05*			13	1231	MAC	1.25% + \$0.0825*
MAC/STAR Medical ≤ \$15.00		1.20%+\$0.05*			13	1207	MAC	1.20% + \$0.0825*
MAC/STAR Maximum Regular Debit			\$0.61*		13	1303	MAC	\$0.6425*
MAC/STAR Maximum QSR			\$0.46*		13	1321	MAC	\$0.4925*
MAC/STAR Petroleum		.60% + \$0.13*	\$0.41*		13	1260	MAC	.60% + \$0.1625*
MAC/STAR Maximum Petroleum Debit			\$0.41*		13	1306	MAC	\$0.4425*
MAC/STAR PINless Debit		.65%+\$0.13*	\$0.46*		13	1313	MAC	.65%+\$0.1625*
MAC/STAR Maximum PINless Debit			\$0.46*		13	1314	MAC	\$0.4925*

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Description/Debit Network	Switch Fee	Interchange	Maximum I/C Amount	Minimum I/C Amount	Card Type	Charge Type	Card Plan	Client MAS Surcharge Table or Monetary Balance File Rate Amount
Cash Station/STAR Switch Fee All Transactions	\$0.0325				N/A	N/A	N/A	N/A
Return					23	1300	CSTN	\$0.0325
Cash Station /STAR Debit Transaction		.65%+\$0.13*	\$0.61*		23	1203	CSTN	.65%+\$0.1625*
Cash Station /STAR Debit Supermarket		\$0.220*			23	1251	CSTN	\$0.2525*
Cash Station /STAR QSR		1.25%+\$0.03*	\$0.46		23	1221	CSTN	1.25% + \$0.0625*
Cash Station/STAR Small Ticket ≤ \$10.00		1.25%+\$0.05*			23	1231	CSTN	1.25% + \$0.0825*
Cash Station/STAR Medical ≤ \$15.00		1.20%+\$0.05*			23	1207	CSTN	1.20% + \$0.0825*
Cash Station /STAR Maximum Regular Debit			\$0.61*		23	1303	CSTN	\$0.6425*
Cash Station/STAR Maximum QSR			\$0.46*		23	1321	CSTN	\$0.4925*
Cash Station/STAR Petroleum		.60%+\$0.13*	\$0.41*		23	1260	CSTN	.60% + \$0.1625*
Cash Station/STAR Maximum Petroleum Debit			\$0.41*		23	1306	CSTN	\$0.4425*
Cash Station/STAR PINless Debit		.65%+\$0.13*	\$0.46*		23	1313	CSTN	.65%+\$0.1625*
Cash Station/STAR Maximum PINless Debit			\$0.46*		23	1314	CSTN	\$0.4925*

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Alaska Switch Fee All Transactions	\$0.07				N/A	N/A	N/A	N/A
Return					08	1300	ALSK	\$0.07
Alaska Option Debit Transaction		N/A	N/A	N/A	08	1203	ALSK	\$0.07
SHAZAM Switch Fee All Transactions	\$0.04				N/A	N/A	N/A	N/A
Return					09	1300	SHAZ	\$0.04
SHAZAM Debit Transaction		\$0.24			09	1203	SHAZ	\$0.28
SHAZAM Supermarket		\$0.16			09	1251	SHAZ	\$0.20
CU24 Switch Fee All Transactions	\$0.025				N/A	N/A	N/A	N/A
CU24 Debit Transaction		.45% + \$0.13	\$0.39		04	1203	CU24	.45% + \$0.155
Return					04	1300	CU24	\$0.025
CU24 Maximum Regular Debit			\$0.39		04	1303	CU24	\$0.415

\*Includes \$0.01 Admin/Fee/Acquirer Fee

**Note:** The \$.01 acquirer fee is added onto the switch fee for Interlink transactions.

**Blue text denotes change in fee.**