

<u>Card Type</u>	<u>Charge Type</u>	<u>Description</u>	<u>Interchange Rate Effective April 07</u>	<u>Interchange Rate Effective June 07</u>
50	1103	MasterCard Cash Disbursement - US Cardholder	(2.05% + \$0.00)	(2.05% + \$0.00)
50	1104	MasterCard Cash Disbursement - International	(0.09% + \$3.60)	(0.09% + \$3.60)
50	1203	MasterCard Core Value Standard	2.75% + \$0.10	2.95% + \$0.10
50	1204	MasterCard Core Value International Standard	2.10% + \$0.10	2.10% + \$0.10
50	1213	MasterCard Core Value Merit I (Card not Present)	1.95% + \$0.10	1.89% + \$0.10
50	1214	MasterCard Core Value International Electronic	1.37% + \$0.00	1.37% + \$0.00
50	1219	MasterCard Core Value Public Sector	1.55% + \$0.10	1.55% + \$0.10
50	1220	MasterCard Core Value International Merchant UCAF	1.91% + \$0.10	1.91% + \$0.10
50	1221	MasterCard Core Value Convenience Purchase	1.90% + \$0.00	1.90% + \$0.00
50	1223	MasterCard Core Value Merit III	1.64% + \$0.10	1.58% + \$0.10
50	1227	MasterCard Core Value International Electronic Consumer	1.16% + \$0.00	1.16% + \$0.00
50	1229	MC Core Value Utilities	\$0.75	\$0.75
50	1230	MasterCard Core Value Merchant International Full UCAF	2.01% + \$0.10	2.01% + \$0.10
50	1251	MasterCard Core Value Supermarket	1.48% + \$0.05	1.48% + \$0.05
50	1252	MasterCard Core Value Premier Travel-Cruise Lines	1.74% + \$0.10	1.58% + \$0.10
50	1253	MasterCard Core Value Warehouse Club	1.10% + \$0.00	1.10% + \$0.00
50	1254	MasterCard Core Value Passenger Transport	1.83% + \$0.10	1.75% + \$0.10
50	1256	MasterCard Core Value Premier Travel-Hotel	1.74% + \$0.10	1.58% + \$0.10
50	1258	MasterCard Core Value Premier Travel-Car Rental	1.74% + \$0.10	1.58% + \$0.10
50	1261	MastCard Core Value Service Industries	1.15% + \$0.05	1.15% + \$0.05
50	1273	MasterCard Core Value Key Entered	1.95% + \$0.10	1.89% + \$0.10
50	1276	MasterCard Core Value Merchant UCAF	1.64% + \$0.10	1.58% + \$0.10
50	1278	MasterCard Core Value Merchant Full UCAF	1.74% + \$0.10	1.68% + \$0.10

50	1284	MasterCard Core Value Petroleum	1.90% + \$0.00	1.90% + \$0.00
50	1306	MasterCard Core Value Petroleum Maximun	\$0.95	\$0.95
50	1363	MasterCard Consumer Credit Refund Group 1	2.42% + \$0.00	2.42% + \$0.00
50	1364	MasterCard Consumer Credit Refund Group 2	2.09% + \$0.00	2.09% + \$0.00
50	1365	MasterCard Consumer Credit Refund Group 3	1.95% + \$0.00	1.95% + \$0.00
50	1366	MasterCard Consumer Credit Refund Group 4	1.82%+\$0.00	1.82%+\$0.00
50	1367	MasterCard Consumer Credit Refund Group 5	1.73% + \$0.00	1.73% + \$0.00
50	1370	MasterCard Core Value Merit III - Tier 1	1.43% + \$0.10	1.43% + \$0.10
50	1371	MasterCard Core Value Supermarket - Tier 1	1.27% + \$0.10	1.27% + \$0.10
50	1372	MasterCard Core Value Merit III - Tier 2	1.48% + \$0.10	1.48% + \$0.10
50	1373	MasterCard Core Value Supermarket - Tier 2	1.32% + \$0.00	1.32% + \$0.00
50	1374	MasterCard Core Value Merit III - Tier 3	1.55% + \$0.10	1.55% + \$0.10
50	1375	MasterCard Core Value Supermarket - Tier 3	1.42% + \$0.05	1.42% + \$0.05
50	1379	MasterCard Core Value Warehouse Club - Tier 1	0.90% + \$0.00	0.90% + \$0.00
51	1103	MasterCard Commercial Cash Disbursement - US Cardholder	(2.05% + \$0.00)	(2.05% + \$0.00)
51	1104	MasterCard Commercial Cash Disbursement - International	(0.09% + \$3.60)	(0.09% + \$3.60)
51	1203	MasterCard Commercial Corporate Standard	2.70% + \$0.10	2.70% + \$0.10
51	1204	MasterCard Commercial Corporate International Standard	2.15% + \$0.00	2.15% + \$0.00
51	1214	MasterCard Commercial Corporate Purchasing	2.15% + \$0.00	2.15% + \$0.00
51	1223	MasterCard Commercial Corporate Products T & E I	2.35% + \$0.00	2.35% + \$0.00
51	1224	MasterCard Commercial Corporate Purchasing-Date Rate II	1.55% + \$0.00	1.55% + \$0.00
51	1225	MasterCard Commercial Corporate Large Ticket 2	1.20% + \$40.00	1.20% + \$40.00
51	1227	MasterCard Commercial Corporate Electronic Purchasing	1.85% + \$0.00	1.85% + \$0.00
51	1232	MasterCard Commercial Corporate Products T & E Rate II	2.20% + \$0.10	2.20% + \$0.10
51	1234	MasterCard Commercial Corporate Purchasing-Large Ticket	0.75% + \$30.00	0.75% + \$30.00
51	1235	MasterCard Commercial Corporate T & E Rate III	2.15% + \$0.10	2.15% + \$0.10
51	1253	MasterCard Commercial Corporate Warehouse Club	1.10% + \$0.05	1.10% + \$0.05
51	1255	MasterCard Commercial Corporate Large Ticket 3	1.20% + \$40.00	1.20% + \$40.00
51	1281	MasterCard Commercial Corporate Data Rate I	2.65% + \$0.10	2.65% + \$0.10
51	1282	MasterCard Commercial Corporate Data Rate II	2.05% + \$0.00	2.05% + \$0.00
51	1283	MasterCard Commercial Corporate Data Rate III	1.75% + \$0.00	1.75% + \$0.00
51	1285	MasterCard Commercial Corporate Face-to-Face	2.05% + \$0.00	2.05% + \$0.00
51	1286	MasterCard Commercial Corporate Large Ticket 1	1.20% + \$40.00	1.20% + \$40.00
51	1363	MasterCard Corporate Refund Group 1	2.37% + \$0.00	2.37% + \$0.00
51	1364	MasterCard Corporate Refund Group 2	2.30% + \$0.00	2.30% + \$0.00
51	1365	MasterCard Corporate Refund Group 3	2.21% + \$0.00	2.21% + \$0.00
51	1366	MasterCard Corporate Refund Group 4	2.16% + \$0.00	2.16% + \$0.00
51	1379	MasterCard Commercial Corporate Warehouse Club - Tier 1	0.90% + \$0.00	0.90% + \$0.00
52	1103	MasterCard Debit Cash Disbursement - US Cardholder	(2.05% + \$0.00)	(2.05% + \$0.00)

52	1104	MasterCard Debit Cash Disbursement - International	(0.09% + \$3.60)	(0.09% + \$3.60)
52	1203	MasterCard Debit Standard	1.90% + \$0.25	1.90% + \$0.25
52	1213	MasterCard Debit Merit I	1.64% + \$0.16	1.64% + \$0.16
52	1223	MasterCard Debit Merit III	1.05% + \$0.15	1.05% + \$0.15
52	1229	MasterCard Debit Utilities	\$0.75	\$0.75
52	1231	MasterCard Debit Small Ticket	1.55% + \$0.04	1.55% + \$0.04
52	1250	MasterCard Debit Restaurant	1.19% + \$0.10	1.19% + \$0.10
52	1251	MasterCard Debit Supermarket	1.05% + \$0.15 (\$0.35 Max)	1.05% + \$0.15 (\$0.35 Max)
52	1252	MasterCard Debit Premier Travel - Cruise Lines	1.36% + \$0.15	1.36% + \$0.15
52	1253	MasterCard Debit Warehouse Club	1.05% + \$0.15 (\$0.35 Max)	1.05% + \$0.15 (\$0.35 Max)
52	1254	MasterCard Debit Passenger Transport	1.60% + \$0.15	1.60% + \$0.15
52	1256	MasterCard Debit Premier Travel - Hotel	1.36% + \$0.15	1.36% + \$0.15
52	1258	MasterCard Debit Premier Travel - Car Rental	1.36% + \$0.15	1.36% + \$0.15
52	1260	MasterCard Debit Petroleum - CAT/AFD	0.70% + \$0.17 (\$0.95 Max)	0.70% + \$0.17 (\$0.95 Max)
52	1261	MasterCard Debit Service Industries	1.15% + \$0.05	1.15% + \$0.05
52	1273	MasterCard Debit Key-Entered	1.64% + \$0.16	1.64% + \$0.16
52	1274	MasterCard Debit Emerging Market	0.80% + \$0.25	0.80% + \$0.25
52	1276	MasterCard Debit Merchant UCAF	1.05% + \$0.15	1.05% + \$0.15
52	1278	MasterCard Debit Full UCAF	1.15% + \$0.15	1.15% + \$0.15
52	1284	MasterCard Debit Petroleum - Service Stations	0.70% + \$0.17 (\$0.95 Max)	0.70% + \$0.17 (\$0.95 Max)
52	1303	MasterCard Debit Supermarket Maximum	\$0.35 Cap	\$0.35 Cap
52	1303	MasterCard Debit Warehouse Club Maximum	\$0.35 Cap	\$0.35 Cap
52	1360	MasterCard Consumer Debit Refund Group 1	1.72% + \$0.00	1.72% + \$0.00
52	1361	MasterCard Consumer Debit Refund Group 2	1.68%+ \$0.00	1.68%+ \$0.00
52	1362	MasterCard Consumer Debit Refund Group 3	1.40% + \$0.00	1.40% + \$0.00
52	1370	MasterCard Debit Merit III -Tier 1	0.70% + \$0.15	0.70% + \$0.15
52	1371	MasterCard Debit Supermarket - Tier 1	0.70% + \$0.15 (\$0.35 Max)	0.70% + \$0.15 (\$0.35 Max)

52	1372	MasterCard Debit Merit III - Tier 2	0.83% + \$0.15	0.83% + \$0.15
52	1373	MasterCard Debit Supermarket - Tier 2	0.83% + \$0.15 (\$0.35 Max)	0.83% + \$0.15 (\$0.35 Max)
52	1373	MasterCard Debit Warehouse Club - Tier 2	0.83% + \$0.15 (\$0.35 Max)	0.83% + \$0.15 (\$0.35 Max)
52	1374	MasterCard Debit Merit III - Tier 3	0.95% + \$0.15	0.95% + \$0.15
52	1375	MasterCard Debit Supermarket - Tier 3	0.95% + \$0.15 (\$0.35 Max)	0.95% + \$0.15 (\$0.35 Max)
52	1375	MasterCard Debit Warehouse Club - Tier 3	0.95% + \$0.15 (\$0.35 Max)	0.95% + \$0.15 (\$0.35 Max)
52	1379	MasterCard Debit Warehouse Club - Tier 1	0.70% + \$0.15 (\$0.35 Max)	0.70% + \$0.15 (\$0.35 Max)
53	1203	MasterCard World MasterCard Standard	2.95% + \$0.10	2.95% + \$0.10
53	1213	MasterCard World MasterCard Merit I	2.05% + \$0.10	2.05% + \$0.10
53	1219	MasterCard World MasterCard Public Sector	1.55% + \$0.10	1.55% + \$0.10
53	1221	MasterCard World MasterCard Convenience Purchase	2.00% + \$0.00	2.00% + \$0.00
53	1223	MasterCard World MasterCard Merit III	1.73% + \$0.10	1.73% + \$0.10
53	1229	MasterCard World MasterCard Utilities	\$0.75	\$0.75
53	1250	MasterCard World MasterCard Restaurant (*\$60 and under)	1.73% + \$0.10	1.73% + \$0.10
53	1251	MasterCard World MasterCard Supermarket	1.58% + \$0.05	1.58% + \$0.05
53	1253	MasterCard World MasterCard Warehouse Club	1.10% + \$0.00	1.10% + \$0.00
53	1261	MasterCard World MasterCard Service Industries	1.15% + \$0.05	1.15% + \$0.05
53	1273	MasterCard World MasterCard Key-Entered	2.05% + \$0.10	2.05% + \$0.10
53	1276	MasterCard World MasterCard Merchant UCAF	1.73% + \$0.10	1.73% + \$0.10
53	1278	MasterCard World MasterCard Full UCAF	1.83% + \$0.10	1.83% + \$0.10
53	1284	MasterCard World MasterCard Petroleum	2.00% + \$0.00	2.00% + \$0.00
53	1287	MasterCard World MasterCard T & E	2.30% + \$0.10	2.30% + \$0.10
53	1306	MasterCard World MasterCard Petroleum Maximum	\$0.95	\$0.95
53	1370	MasterCard World MasterCard Merit III -Tier 1	1.53% + \$0.10	1.53% + \$0.10
53	1371	MasterCard World MasterCard Supermarket - Tier 1	1.37% + \$0.00	1.37% + \$0.00
53	1372	MasterCard World MasterCard Merit III - Tier 2	1.58% + \$0.10	1.58% + \$0.10
53	1373	MasterCard World MasterCard Supermarket - Tier 2	1.42% + \$0.00	1.42% + \$0.00
53	1374	MasterCard World MasterCard Merit III -Tier 3	1.65% + \$0.10	1.65% + \$0.10
53	1375	MasterCard World MasterCard Supermarket - Tier 3	1.52% + \$0.05	1.52% + \$0.05
53	1379	MasterCard World MasterCard Warehouse Club - Tier 1	0.90% + \$0.00	0.90% + \$0.00
54	1203	MasterCard World Elite Standard	3.25% + \$0.10	3.25% + \$0.10

54	1213	MasterCard World Elite Merit I	2.50% + \$0.10	2.50% + \$0.10
54	1219	MasterCard World Elite Public Sector	1.55% + \$0.10	1.55% + \$0.10
54	1221	MasterCard World Elite Convenience Purchase	2.00% + \$0.00	2.00% + \$0.00
54	1223	MasterCard World Elite Merit III	2.20% + \$0.10	2.20% + \$0.10
54	1229	MasterCard World Elite Utilities	\$0.75	\$0.75
54	1250	MasterCard World Elite Restaurant	1.73% + \$0.10	1.73% + \$0.10
54	1251	MasterCard World Elite Supermarket	1.90% + \$0.05	1.90% + \$0.05
54	1253	MasterCard World Elite Warehouse Club	1.10% + \$0.00	1.10% + \$0.00
54	1261	MasterCard World Elite Service Industries	1.15% + \$0.05	1.15% + \$0.05
54	1273	MasterCard World Elite Key-Entered	2.50% + \$0.10	2.50% + \$0.10
54	1276	MasterCard World Elite Merchant UCAF	2.20% + \$0.10	2.20% + \$0.10
54	1278	MasterCard World Elite Full UCAF	2.30% + \$0.10	2.30% + \$0.10
54	1284	MasterCard World Elite Petroleum	2.00% + \$0.00	2.00% + \$0.00
54	1286	MasterCard World Elite T & E Large Ticket (>\$2,500)	2.00% + \$0.00	2.00% + \$0.00
54	1287	MasterCard World Elite T & E	2.75% + \$0.10	2.75% + \$0.10
54	1306	MasterCard World Elite Petroleum Maximum	\$0.95	\$0.95
54	1342	MasterCard World Elite Airline	2.30% + \$0.10	2.30% + \$0.10
54	1370	MasterCard World Elite Merit III - Tier 1	1.53% + \$0.10	1.53% + \$0.10
54	1371	MasterCard World Elite Supermarket - Tier 1	1.37% + \$0.00	1.37% + \$0.00
54	1372	MasterCard World Elite Merit III - Tier 2	1.58% + \$0.10	1.58% + \$0.10
54	1373	MasterCard World Elite Supermarket - Tier 2	1.42% + \$0.00	1.42% + \$0.00
54	1374	MasterCard World Elite Merit III - Tier 3	1.65% + \$0.10	1.65% + \$0.10
54	1375	MasterCard World Elite Supermarket - Tier 3	1.52% + \$0.05	1.52% + \$0.05
54	1379	MasterCard World Elite Warehouse Club - Tier 1	0.90% + \$0.00	0.90% + \$0.00
55	1203	MasterCard Enhanced Value Standard	2.75% + \$0.10	2.95% + \$0.10
55	1213	MasterCard Enhanced Value Merit I	1.95% + \$0.10	2.04% + \$0.10
55	1219	MasterCard Enhanced Value Public Sector	1.55% + \$0.10	1.55% + \$0.10

55	1221	MasterCard Enhanced Value Convenience Purchase	1.90\$ + \$0.00	1.90\$ + \$0.00
55	1223	MasterCard Enhanced Value Merit III	1.64% + \$0.10	1.73% + \$0.10
55	1229	MasterCard Enhanced Value Utilities	\$0.75	\$0.75
55	1251	MasterCard Enhanced Value Supermarket	1.48% + \$0.05	1.48% + \$0.05
55	1252	MasterCard Enhanced Value Premier-Cruise Lines	1.90% + \$0.10	1.90% + \$0.10
55	1253	MasterCard Enhanced Value Warehouse Club	1.10% + \$0.00	1.10% + \$0.00
55	1254	MasterCard Enhanced Value Passenger Transport	1.90% + \$0.10	1.90% + \$0.10
55	1256	MasterCard Enhanced Value Premier-Hotel	1.90% + \$0.10	1.90% + \$0.10
55	1258	MasterCard Enhanced Value Premier-Car Rental	1.90% + \$0.10	1.90% + \$0.10
55	1261	MasterCard Enhanced Value Service Industries	1.15% + \$0.05	1.15% + \$0.05
55	1273	MasterCard Enhanced Value Key-Entered	1.95% + \$0.10	2.04% + \$0.10
55	1276	MasterCard Enhanced Value Merchant UCAF	1.64% + \$0.10	1.73% + \$0.10
55	1278	MasterCard Enhanced Value Full UCAF	1.74% + \$0.10	1.83% + \$0.10
55	1284	MasterCard Enhanced Value Petroleum	1.90% + \$0.00	1.90% + \$0.00
55	1306	MasterCard Enhanced Value Petroleum Maximum	\$0.95	\$0.95
55	1370	MasterCard Enhanced Value Merit III - Tier 1	1.43% + \$0.10	1.43% + \$0.10
55	1371	MasterCard Enhanced Value Supermarket - Tier 1	1.27% + \$0.00	1.27% + \$0.00
55	1372	MasterCard Enhanced Value Merit III - Tier 2	1.48% + \$0.10	1.48% + \$0.10
55	1373	MasterCard Enhanced Value Supermarket - Tier 2	1.32% + \$0.00	1.32% + \$0.00
55	1374	MasterCard Enhanced Value Merit III - Tier 3	1.55% + \$0.10	1.55% + \$0.10
55	1375	MasterCard Enhanced Value Supermarket - Tier 3	1.42% + \$0.05	1.42% + \$0.05
55	1379	MasterCard Enhanced Value Warehouse Club - Tier 1	0.90% + \$0.00	0.90% + \$0.00
56	1203	MasterCard World Business Commercial Standard	2.85% + \$0.10	2.85% + \$0.10
56	1223	MasterCard World Business Commercial Products T & E I	2.50% + \$0.00	2.50% + \$0.00
56	1225	MasterCard World Business Commercial Large Ticket - 2	1.35% + \$40.00	1.35% + \$40.00
56	1232	MasterCard World Business Commercial Products T & E II	2.35% + \$0.10	2.35% + \$0.10
56	1235	MasterCard World Business Commercial Products T & E III	2.30% + \$0.10	2.30% + \$0.10
56	1253	MasterCard World Business Commercial Warehouse Club	1.10% + \$0.00	1.10% + \$0.00
56	1255	MasterCard World Business Commercial Large Ticket - 3	1.35% + \$40.00	1.35% + \$40.00
56	1281	MasterCard World Business Commercial Data Rate I	2.80% + \$0.10	2.80% + \$0.10
56	1282	MasterCard World Business Commercial Data Rate II	2.20% + \$0.00	2.20% + \$0.00
56	1283	MasterCard World Business Commercial Data Rate III	1.90% + \$0.00	1.90% + \$0.00
56	1285	MasterCard World Business Commercial Face-to-Face	2.20\$ + \$0.00	2.20\$ + \$0.00

56	1286	MasterCard World Business Commercial Large Ticket - 1	1.35% + \$40.00	1.35% + \$40.00
56	1379	MasterCard World Business Commercial Warehouse Club - Tier 1	0.90% + \$0.00	0.90% + \$0.00
57	1203	MasterCard World Elite Business Commercial Standard	2.85% + \$0.10	2.85% + \$0.10
57	1223	MasterCard World Elite Business Commercial Products T & E I	2.50% + \$0.00	2.50% + \$0.00
57	1225	MasterCard World Elite Business Commercial Large Ticket - 2	1.35% + \$40.00	1.35% + \$40.00
57	1232	MasterCard World Elite Business Commercial Products T & E Rate II	2.35% + \$0.10	2.35% + \$0.10
57	1235	MasterCard World Elite Business Commercial Products T & E Rate III	2.30% + \$0.10	2.30% + \$0.10
57	1253	MasterCard World Elite Business Commercial Warehouse Club	1.10% + \$0.00	1.10% + \$0.00
57	1255	MasterCard World Elite Business Commercial Large Ticket - 3	1.35% + \$40.00	1.35% + \$40.00
57	1281	MasterCard World Elite Business Commercial Data Rate I	2.80% + \$0.10	2.80% + \$0.10
57	1282	MasterCard World Elite Business Commercial Data Rate II	2.20% + \$0.00	2.20% + \$0.00
57	1283	MasterCard World Elite Business Commercial Data Rate III	1.90% + \$0.00	1.90% + \$0.00
57	1285	MasterCard World Elite Business Commercial Face-to-Face	2.20% + \$0.00	2.20% + \$0.00
57	1286	MasterCard World Elite Business Commercial Large Ticket - 1	1.35% + \$40.00	1.35% + \$40.00
57	1379	MasterCard World Elite Business Commercial Warehouse Club - Tier I	0.90% + \$0.00	0.90% + \$0.00
58	1203	MasterCard World Corporate Commercial Standard	2.70% + \$0.10	2.70% + \$0.10
58	1223	MasterCard World Corporate Commercial Products T & E I	2.35% + \$0.00	2.35% + \$0.00
58	1225	MasterCard World Corporate Commercial Large Ticket - 2	1.20% + \$40.00	1.20% + \$40.00
58	1232	MasterCard World Corporate Commercial Products T & E Rate II	2.20% + \$0.10	2.20% + \$0.10
58	1235	MasterCard World Corporate Commercial Products T & E Rate III	2.15% + \$0.10	2.15% + \$0.10
58	1253	MasterCard World Corporate Commercial Warehouse Club	1.10% + \$0.00	1.10% + \$0.00
58	1255	MasterCard World Corporate Commercial Large Ticket - 3	1.20% + \$40.00	1.20% + \$40.00
58	1281	MasterCard World Corporate Commercial Data Rate I	2.65% + \$0.10	2.65% + \$0.10
58	1282	MasterCard World Corporate Commercial Data Rate II	2.05% + \$0.00	2.05% + \$0.00
58	1283	MasterCard World Corporate Commercial Data Rate III	1.75% + \$0.00	1.75% + \$0.00
58	1285	MasterCard World Corporate Commercial Face-to-Face	2.05% + \$0.00	2.05% + \$0.00
58	1286	MasterCard World Corporate Commercial Large Ticket - 1	1.20% + \$40.00	1.20% + \$40.00
58	1379	MasterCard World Corporate Commercial Warehouse Club - Tier I	0.90% + \$0.00	0.90% + \$0.00
59	1203	MasterCard World Elite Corporate Commercial Standard	2.70% + \$0.10	2.70% + \$0.10
59	1223	MasterCard World Elite Corporate Commercial Products T & E I	2.35% + \$0.00	2.35% + \$0.00
59	1225	MasterCard World Elite Corporate Commercial Large Ticket - 2	1.20% + \$40.00	1.20% + \$40.00
59	1232	MasterCard World Elite Corporate Commercial Products T & E Rate II	2.20% + \$0.10	2.20% + \$0.10
59	1235	MasterCard World Elite Corporate Commercial Products T & E Rate III	2.15% + \$0.10	2.15% + \$0.10
59	1253	MasterCard World Elite Corporate Commercial Warehouse Club	1.10% + \$0.00	1.10% + \$0.00
59	1255	MasterCard World Elite Corporate Commercial Large Ticket - 3	1.20% + \$40.00	1.20% + \$40.00
59	1281	MasterCard World Elite Corporate Commercial Data Rate I	2.65% + \$0.10	2.65% + \$0.10

59	1282	MasterCard World Elite Corporate Commercial Data Rate II	2.05% + \$0.00	2.05% + \$0.00
59	1283	MasterCard World Elite Corporate Commercial Data Rate III	1.75% + \$0.00	1.75% + \$0.00
59	1285	MasterCard World Elite Corporate Commercial Face-to-Face	2.05% + \$0.00	2.05% + \$0.00
59	1286	MasterCard World Elite Corporate Commercial Large Ticket - 1	1.20% + \$40.00	1.20% + \$40.00
59	1379	MasterCard World Elite Corporate Commercial Warehouse Club - Tier I	0.90% + \$0.00	0.90% + \$0.00
40	1103	Visa Cash Disbursement - US Cardholder	(2.05% + \$0.00)	(2.05% + \$0.00)
40	1104	Visa Cash Disbursement - International	(0.09% + \$3.60)	(0.09% + \$3.60)
40	1203	Visa Consumer Standard	2.70% + \$0.10	2.70% + \$0.10
40	1210	Visa Consumer Interregional Airline	1.10% + \$0.00	1.10% + \$0.00
40	1212	Visa Consumer U.S Infinite/Signature Interregional Airline	1.80% + \$0.00	1.80% + \$0.00
40	1213	Visa Consumer Electronic Interchange Rate (EIRF)	2.30% + \$0.10	2.30% + \$0.10
40	1229	Visa Consumer CPS/Utility Program	0.00% + \$0.75	0.00% + \$0.75
40	1231	Visa Consumer CPS/Small Ticket	1.65% + \$0.04	1.65% + \$0.04
40	1235	Visa Consumer International Merchant - Infinite/Signature Card	1.80% + \$0.00	1.80% + \$0.00
40	1236	Visa Consumer International Merchant Standard	1.60% + \$0.00	1.60% + \$0.00
40	1237	Visa Consumer International Merchant Electronic	1.10% + \$0.00	1.10% + \$0.00
40	1250	Visa Consumer CPS/Restaurant	1.54% + \$0.10	1.54% + \$0.10
40	1251	Visa Consumer CPS/Supermarket - all other	1.24% + \$0.05	1.24% + \$0.05
40	1254	Visa Consumer CPS/Passenger Transportq	1.75% + \$0.10	1.75% + \$0.10
40	1256	Visa Consumer CPS/Hotel (Card not Present)	1.58% + \$0.10	1.58% + \$0.10
40	1257	Visa Consumer CPS/Hotel (Card Present)	1.58% + \$0.10	1.58% + \$0.10
40	1258	Visa Consumer CPS/Car Rental (Card not Present)	1.58% + \$0.10	1.58% + \$0.10
40	1259	Visa Consumer CPS/Car Rental (Card Present)	1.58% + \$0.10	1.58% + \$0.10
40	1260	Visa Consumer CPS/Automated Fuel Dispenser	1.50% + \$0.05	1.50% + \$0.05
40	1262	Visa Consumer CPS/Card Not Present	1.85% + \$0.10	1.85% + \$0.10
40	1263	Visa Consumer CPS/Retail - all other	1.54% + \$0.10	1.54% + \$0.10
40	1270	Visa Consumer CPS/Account Funding	2.14% + \$0.10	2.14% + \$0.10

40	1272	Visa Consumer CPS/Retail Key Entry	1.85% + \$0.10	1.85% + \$0.10
40	1273	Visa Consumer CPS/Retail 2	1.43% + \$0.05	1.43% + \$0.05
40	1274	Visa Consumer CPS/Retail 2 - Developing Markets	1.43% + \$0.05	1.43% + \$0.05
40	1284	Visa Consumer CPS/Service Station	1.43% + \$0.10	1.43% + \$0.10
40	1288	Visa Consumer Signature Card Standard	2.70% + \$0.10	2.70% + \$0.10
40	1289	Visa Consumer Signature Card Electronic	2.30% + \$0.10	2.30% + \$0.10
40	1290	Visa Consumer CPS/Electronic Commerce - Basic	1.85% + \$0.10	1.85% + \$0.10
40	1291	Visa Consumer CPS/Electronic Commerce - Preferred & E-Commerce 3D Secure Attempt	1.80% + \$0.10	1.80% + \$0.10
40	1292	Visa Consumer CPS/Electronic Commerce Preferred - Passenger Transport	1.75% + \$0.10	1.75% + \$0.10
40	1293	Visa Consumer CPS/Electronic Commerce Preferred - Hotel	1.58% + \$0.10	1.58% + \$0.10
40	1294	Visa Consumer CPS/Electronic Commerce Preferred - Car Rental	1.58% + \$0.10	1.58% + \$0.10
40	1351	Visa Consumer CPS/Rewards 1	1.65% + \$0.10	1.65% + \$0.10
40	1352	Visa Consumer CPS/Rewards 2	1.90% + \$0.10	1.90% + \$0.10
40	1353	Visa Consumer CPS/Rewards 2 Moto e-commerce	1.90% + \$0.10	1.90% + \$0.10
40	1360	Visa Consumer Moto/Electronic Commerce Credit	2.04% + \$0.00	2.04% + \$0.00
40	1361	Visa Consumer Passenger Transport Credit	2.06% + \$0.00	2.06% + \$0.00
40	1362	Visa Consumer Non-Passenger Transport Credit	1.73% + \$0.00	1.73% + \$0.00
40	1370	Visa Consumer CPS/Retail - Tier 1	1.43% + \$0.10	1.43% + \$0.10
40	1371	Visa Consumer CPS/Supermarket - Tier 1	1.15% + \$0.05	1.15% + \$0.05
40	1372	Visa Consumer CPS/Retail - Tier 2	1.47% + \$0.10	1.47% + \$0.10
40	1373	Visa Consumer CPS/Supermarket - Tier 2	1.20% + \$0.05	1.20% + \$0.05
40	1374	Visa Consumer CPS/Retail - Tier 3	1.51% + \$0.10	1.51% + \$0.10
40	1375	Visa Consumer CPS/Supermarket - Tier 3	1.22% + \$0.05	1.22% + \$0.05
41	1103	Visa Commercial Cash Disbursement - US Cardholder	(2.05% + \$0.00)	(2.05% + \$0.00)
41	1104	Visa Commercial Cash Disbursement - International	(0.09% + \$3.60)	(0.09% + \$3.60)
41	1205	Visa Commercial Standard	2.70% + \$0.10	2.70% + \$0.10
41	1210	Visa Commercial Interregional Airline	1.80% + \$0.00	1.80% + \$0.00
41	1223	Visa Commercial Corporate Standard	2.20% + \$0.10	2.20% + \$0.10
41	1225	Visa Commercial GSA Purchase Card - Large Ticket	0.95% + \$35.00	0.95% + \$35.00
41	1226	Visa Commercial Non-Travel Service, Level 2 Data - Corporate Card	2.00% + \$0.10	2.00% + \$0.10

41	1227	Visa Commercial Non-Travel Service, Level 3 Data - Purchase	1.80% + \$0.10	1.80% + \$0.10
41	1232	Visa Commercial Business Card - Electronic	2.40% + \$0.10	2.40% + \$0.10
41	1233	Visa Commercial Purchasing Electronic	2.45% + \$0.10	2.45% + \$0.10
41	1238	Visa Commercial International Merchant	1.80% + \$0.00	1.80% + \$0.00
41	1255	Visa Commercial GSA Large Ticket >\$8,750.00	1.35% + \$0.00	1.35% + \$0.00
41	1268	Visa Commercial U.S Purchase Card Emerging Mkt Large Ticket	0.95% + \$35.00	0.95% + \$35.00
41	1269	Visa Commercial International Merchant Purchase Card Emerging Market Large Ticket (U.S only)	0.95% + \$35.00	0.95% + \$35.00
41	1282	Visa Commercial Non-Travel Service, Level 2 Data -Business & Purchase	2.00% + \$0.10	2.00% + \$0.10
41	1315	Visa Commercial Business Card - Card not Present	2.25% + \$0.10	2.25% + \$0.10
41	1316	Visa Commercial Corporate Card - Card not Present	2.20% + \$0.10	2.20% + \$0.10
41	1317	Visa Commercial Purchasing Card - Card not Present	2.40% + \$0.10	2.40% + \$0.10
41	1318	Visa Commercial Business, Corporate, Purchasing Card - Retail	2.20% + \$0.10	2.20% + \$0.10
41	1319	Visa Commercial Business, Corporate, Purchasing Card - Business to Business	2.10% + \$0.10	2.10% + \$0.10
41	1320	Visa Commercial Purchasing Card Electronic - Level 3 Data	2.45% + \$0.10	2.45% + \$0.10
41	1361	Visa Commercial Passenger Transport Credit	2.06% + \$0.00	2.06% + \$0.00
41	1362	Visa Commercial Non-Passenger Transport Credit	2.24% + \$0.00	2.24% + \$0.00
42	1103	Visa Consumer Debit Cash Disbursement - US Cardholder	(2.05% + \$0.00)	(2.05% + \$0.00)
42	1104	Visa Consumer Debit Cash Disbursement - International	(0.09% + \$3.60)	(0.09% + \$3.60)
42	1203	Visa Consumer Debit Standard	1.90% + \$0.25	1.90% + \$0.25
42	1213	Visa Consumer Debit Electronic Interchange Rate (EIRF)	1.75% + \$0.20	1.75% + \$0.20
42	1229	Visa Consumer Debit CPS/Utilities Program	0.00% + \$0.75	0.00% + \$0.75
42	1231	Visa Consumer Debit CPS/Small Ticket	1.55% + \$0.04	1.55% + \$0.04
42	1250	Visa Consumer Debit CPS/Restaurant	1.19% + \$0.10	1.19% + \$0.10
42	1254	Visa Consumer Debit CPS/Passenger Transport	1.60% + \$0.15	1.60% + \$0.15
42	1256	Visa Consumer Debit CPS/Hotel (Card not Present)	1.36% + \$0.15	1.36% + \$0.15
42	1257	Visa Consumer Debit CPS/Hotel (Card Present)	1.36% + \$0.15	1.36% + \$0.15
42	1258	Visa Consumer Debit CPS/Car Rental (Card not Present)	1.36% + \$0.15	1.36% + \$0.15
42	1259	Visa Consumer Debit CPS/Car Rental (Card Present)	1.36% + \$0.15	1.36% + \$0.15

42	1260	Visa Consumer Debit CPS/Automated Fuel Dispenser - Check	0.70% + \$0.17	0.70% + \$0.17
42	1262	Visa Consumer Debit CPS/Card not Present - Debit	1.60% + \$0.15	1.60% + \$0.15
42	1270	Visa Consumer Debit CPS/Account Funding - Debit	1.75% + \$0.20	1.75% + \$0.20
42	1272	Visa Consumer Debit CPS/Retail Key Entry - Debit	1.60% + \$0.15	1.60% + \$0.15
42	1273	Visa Consumer Debit CPS/Retail 2 - Debit	0.80% + \$0.25	0.80% + \$0.25
42	1274	Visa Consumer Debit CPS/Retail 2 - Developing Markets	0.80% + \$0.25	0.80% + \$0.25
42	1275	Visa Consumer Debit Supermarket Debit	1.03% + \$0.15 (\$0.35 Cap)	1.03% + \$0.15 (\$0.35 Cap)
42	1277	Visa Consumer Debit CPS/Retail Credit-Debit	1.03% + \$0.15	1.03% + \$0.15
42	1284	Visa Consumer Debit CPS/Service Station	0.70% + \$0.17	0.70% + \$0.17
42	1290	Visa Consumer Debit CPS/Electronic Commerce - Basic	1.60% + \$0.15	1.60% + \$0.15
42	1291	Visa Consumer Debit CPS/Electronic Commerce - Preferred Debit	1.55% + \$0.15	1.55% + \$0.15
42	1292	Visa Consumer Debit CPS/Electronic Commerce Preferred - Passenger Transport	1.60% + \$0.15	1.60% + \$0.15
42	1293	Visa Consumer Debit CPS/Electronic Commerce Preferred - Hotel	1.36% + \$0.15	1.36% + \$0.15
42	1294	Visa Consumer Debit CPS/Electronic Commerce Preferred - Car Rental	1.36% + \$0.15	1.36% + \$0.15
42	1303	Visa Consumer Debit CPS/Supermarket & Supermarket Performance Threshold I, II, III Debit Maximum	\$0.35 Cap	\$0.35 Cap
42	1360	Visa Debit Moto/Electronic Commerce Credit	1.87% + \$0.00	1.87% + \$0.00
42	1361	Visa Debit Passenger Transport Credit	2.06% + \$0.00	2.06% + \$0.00
42	1362	Visa Debit Non-Passenger Transport Credit	1.31% + \$0.00	1.31% + \$0.00
42	1370	Visa Consumer Debit CPS/Retail Debit Performance Threshold I	0.62% + \$0.13	0.62% + \$0.13
42	1371	Visa Consumer Debit CPS/Supermarket Debit Performance Threshold I	.62% + \$0.13	.62% + \$0.13
42	1372	Visa Consumer Debit CPS/Retail Debit Performance Threshold II	0.81% + \$0.13	0.81% + \$0.13
42	1373	Visa Consumer Debit CPS/Supermarket Debit Performance Threshold II	0.81% + \$0.13	0.81% + \$0.13
42	1374	Visa Consumer Debit CPS/Retail Debit Performance Threshold III	.92% + \$0.15	.92% + \$0.15
42	1375	Visa Consumer Debit CPS/Supermarket Debit Performance Threshold III	0.92% + \$0.15	0.92% + \$0.15
43	1205	Visa Signature Preferred Corp Standard	2.70% + \$0.10	2.70% + \$0.10
43	1223	Visa Signature Preferred Corp Electronic	2.20% + \$0.10	2.20% + \$0.10
43	1229	Visa Signature Preferred Utility	\$0.75	\$0.75

43	1238	Visa Signature Preferred International Merchant Corp	1.80% + \$0.00	1.80% + \$0.00
43	1249	Visa Signature Preferred Interregional Merchant Commercial	1.80% + \$0.00	1.80% + \$0.00
43	1316	Visa Signature Preferred Corp CNP	2.20% + \$0.10	2.20% + \$0.10
43	1318	Visa Signature Preferred Corp Retail	2.20% + \$0.10	2.20% + \$0.10
43	1319	Visa Signature Preferred Corp B2B	2.10% + \$0.10	2.10% + \$0.10
43	1361	Visa Signature Preferred Credit Voucher - Passenger Transport	2.06% + \$0.00	2.06% + \$0.00
43	1362	Visa Signature Preferred Credit Voucher - Non-Passenger Transport	2.24% + \$0.00	2.24% + \$0.00

Retail & Lodging	MOTO	Supermarket
N/A (IRN does not offer Cash Back)	N/A (IRN does not offer Cash Back)	N/A (IRN does not offer Cash Back)
N/A (IRN does not offer Cash Back)	N/A (IRN does not offer Cash Back)	N/A (IRN does not offer Cash Back)
Non-Qualified due to I/C Level/Rate/Risk	Non-Qualified but will downgrade to World Standard rate due to I/C Level/Rate/Risk	Non-Qualified due to I/C Level/Rate
Non-Qualified due to I/C Level/Rate/Risk	Non-Qualified due to I/C Level/Rate/Risk	Non-Qualified due to I/C Level/Rate/Risk
Non-Qualified due to I/C Level/Rate/Risk	Qualified	Non-Qualified due to I/C Level/Rate/Risk
Non-Qualified due to I/C Level/Risk	Non-Qualified due to I/C Level/Risk	Non-Qualified due to High Risk
Retail - Qualified w/ correct Sic Code Lodging - N/A (This I/C would not appear on a Lodging account)	Qualified w/ correct Sic Code	N/A (This I/C would not appear on a Supermarket account)
Non-Qualified due to I/C Level/Rate/Risk	Non-Qualified due to I/C Level/Rate/Risk	Non-Qualified due to I/C Level/Rate/Risk
Retail - Mid-Qualified due to I/C Rate Lodging - N/A (This I/C would not appear on a Lodging account)	Qualified w/ correct Sic Code & CAT Level 7	N/A (This I/C would not appear on a Supermarket account)
Retail - Qualified Lodging - N/A (This I/C would not appear on a Lodging account)	Qualified	Mid-Qualified due to I/C Rate
Non-Qualified due to Level/Risk	Non-Qualified due to Level/Risk	Non-Qualified due to Level/Risk
Retail - Qualified w/ correct Sic Code Lodging - N/A (This I/C would not appear on a Lodging account)	Qualified w/ correct Sic Code	N/A (This I/C would not appear on a Supermarket account)
Non-Qualified due to I/C Level/Rate/Risk	Non-Qualified due to I/C Level/Rate/Risk	Non-Qualified due to I/C Level/Rate/Risk
N/A (This I/C would not appear on a Retail or Lodging account)	N/A (This I/C would not appear on a MOTO account)	Qualified
Retail - Qualified w/ correct Sic Code Lodging - N/A (This I/C would not appear on a Lodging account)	N/A (This I/C would not appear on a MOTO account)	N/A (This I/C would not appear on a Supermarket account)
Retail - Qualified w/ correct Sic Code Lodging - N/A (This I/C would not appear on a Lodging account)	N/A (This I/C would not appear on a MOTO account)	N/A (This I/C would not appear on a Supermarket account)
Retail - Mid-Qualified due to I/C Rate Lodging - N/A (This I/C would not appear on a Lodging account)	Qualified w/ correct Sic Code	N/A (This I/C would not appear on a Supermarket account)
Retail - N/A (This I/C would not appear on a Retail account) Lodging Qualified w/ correct Sic Code	N/A (This I/C would not appear on a MOTO account)	N/A (This I/C would not appear on a Supermarket account)
Retail - Qualified w/ correct Sic Code Lodging - N/A (This I/C would not appear on a Lodging account)	Qualified w/ correct Sic Code	N/A (This I/C would not appear on a Supermarket account)
Retail - Qualified w/ correct Sic Code Lodging - N/A (This I/C would not appear on a Lodging account)	Qualified w/ correct Sic Code	N/A (This I/C would not appear on a Supermarket account)
Non-Qualified due to I/C Level/Rate/Risk	Qualified	Non-Qualified due to I/C Level/Rate/Risk
Mid-Qualified due to I/C Level	Mid-Qualified due to I/C Level	Mid-Qualified due to I/C Level
Mid-Qualified due to I/C Level	Mid-Qualified due to I/C Level	Mid-Qualified due to I/C Level

Non-Qualified due to I/C Level/Rate/Risk	Non-Qualified due to I/C Level/Risk	Non-Qualified due to I/C Level/Risk
Non-Qualified due to I/C Level/Rate	Non-Qualified due to I/C Level/Risk	Non-Qualified due to I/C Level/Risk
Non-Qualified due to I/C Level/Rate	Non-Qualified due to I/C Level/Risk	Non-Qualified due to I/C Level/Risk
Non-Qualified due to I/C Level/Rate	Non-Qualified due to I/C Level/Risk	Non-Qualified due to I/C Level/Risk
Non-Qualified due to I/C Level/Rate	Non-Qualified due to I/C Level/Risk	Non-Qualified due to I/C Level/Risk
N/A Credits do not downgrade	N/A Credits do not downgrade	N/A Credits do not downgrade
N/A Credits do not downgrade	N/A Credits do not downgrade	N/A Credits do not downgrade