

2009-2010 QUALIFICATION AND INTERCHANGE CHART

INTERCHANGE CATEGORY	PRIMARY QUALIFICATIONS	OCT 2008 RATE	APRIL 2009 RATE
	Changes effective APRIL 2009 in bold. This information is as of 12/16/08.		
VISA CONSUMER RATES:	<ul style="list-style-type: none"> Please review each interchange category for specific CPS (Custom Payment Service) qualification requirements. All transactions (applies to both consumer and commercial cards) must include the Card Level Results to qualify for CPS interchange. 		
CPS/Retail CREDIT	<ul style="list-style-type: none"> Cardholder, card, merchant and card-reading terminal must be present at the point of sale. Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required). Contactless transactions are also eligible. Electronic authorization required; only one authorization per transaction allowed. Hotel/car rental merchants must provide the same enhanced data required to qualify for CPS/Hotel & Car Rental in order to qualify for CPS/Retail (i.e. folio #, check-in date, indicator for ancillary charges/no show). Signature must be obtained on the credit card slip or printer receipt. Transaction must be sent for processing within 24 hours of the authorization. 	1.54% + \$.10	1.54% + \$.10
CPS/Retail DEBIT	<ul style="list-style-type: none"> All requirements of CPS/Retail. Cleared amount must equal authorized amount. If transaction fails authorization tolerance, it will qualify at EIRF Debit. Transactions for MCCs 5813(Bars & Taverns), 7230(Beauty & Barber Shops), 4121(Taxicabs & Limousines), and 7298(Health & Beauty Spas) are allowed of tolerance of 20% from the authorization amount. This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.03% + \$.15	1.03% + \$.15
EIRF CREDIT (Electronic Interchange Reimbursement Fee)	<ul style="list-style-type: none"> Keyed (entry mode 01) or swiped transactions (entry mode 90 or 02) that are not otherwise CPS qualified (i.e. full, unaltered contents of the magnetic stripe are not transmitted [possibly due to non-compliant software or card with mag stripe error]; transaction is not electronically authorized [i.e. voice authorizations, code 10s, call referrals]). Transaction must be cleared within three days of transaction date. 	2.30% + \$.10	2.30% + \$.10
EIRF DEBIT	<ul style="list-style-type: none"> All requirements of EIRF. This rate is only applicable to US issued check cards; non-US will qualify at the credit category. Maximum interchange of \$0.95 will apply to MCCs 5541(Fuel-Inside Sales) and 5542(Fuel-Outside Sales). 	1.75% + \$.20	1.75% + \$.20
Standard Paper CREDIT	<ul style="list-style-type: none"> EDC Transactions sent more than 72 hours from transaction date. Paper transactions. 	2.70% + \$.10	2.70% + \$.10
Standard Paper DEBIT	<ul style="list-style-type: none"> All requirements of Standard. This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.90% + \$.25	1.90% + \$.25

2009-2010 QUALIFICATION AND INTERCHANGE CHART

VISA CONSUMER RATES(cont):	PRIMARY QUALIFICATIONS	OCT 2008 RATE	APRIL 2009 RATE
CPS/Retail Restaurant CREDIT	<ul style="list-style-type: none"> • Cardholder, card, merchant and card-reading terminal must be present at the point of sale. • Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required). Contactless transactions are also eligible. • Electronic authorization required; only one authorization per transaction allowed. • Applies to transactions with MCCs 5812(Restaurant) and 5814(Fast Food). • Signature must be obtained on the credit card slip or printer receipt. • Transaction must be sent for processing within 24 hours of the authorization. 	1.54% + \$.10	1.54% + \$.10
CPS/Retail Restaurant DEBIT	<ul style="list-style-type: none"> • All requirements of CPS/Retail Restaurant. • This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.19% + \$.10	1.19% + \$.10
CPS/Small Ticket CREDIT	<ul style="list-style-type: none"> • Applies only to MCCs 4111(Local Commuter Transport), 4121(Taxicabs & Limousines), 5541(Fuel-Inside Sales), 5812(Restaurants), 5814(Fast Food Restaurants), 7523(Parking Lots & Garages), 7832(Motion Picture Theaters), 7841(Video Rental Stores), 4131(Bus Lines), 4784(Tolls & Bridge Fees), 5994(News Dealers & Newsstands), 7211(Laundries-Family & Commercial), 7216(Dry Cleaners), 7338(Quick Copy, Reproduction & Blueprinting Service), 7542(Car Washes). • Applies to Consumer Credit, including Rewards, Signature, and Infinite cards. • Transaction must meet CPS/ Retail requirements. Unattended transactions, ie kiosk, can qualify for this category if all CPS requirements other than face to face are met. • Only applicable to transactions \$15 and under. • For these transactions, merchant is not required to: <ol style="list-style-type: none"> 1) Obtain the cardholder signature or 2) provide a transaction receipt, unless requested by the cardholder. 	1.65% + \$.04	1.65% + \$.04
CPS/Small Ticket DEBIT	<ul style="list-style-type: none"> • All requirements of CPS/ Small Ticket. • This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.55% + \$.04	1.55% + \$.04
Visa No Signature Required Program	<ul style="list-style-type: none"> • Applies only to MCCs 4111(Local Commuter Transport), 4121(Taxicabs & Limousines), 4131 (Bus Lines), 4784(Tolls & Bridge Fees), 5251(Hardware Stores), 5331(Variety Stores), 5411(Grocery Stores & Supermarkets), 5441(Candy Stores), 5451(Dairy Products Stores), 5462(Bakeries), 5499(Misc Food Stores), 5541(Service Stations), 5812(Restaurants), 5814(Fast Food Restaurants), 5912(Drug Stores & Pharmacies), 5942(Book Stores), 5947(Gift, Card, Novelty & Souvenir Shops), 5994(News Dealers & Newsstands), 7211(Laundries-Family & Commercial), 7216(Dry Cleaners), 7338(Quick Copy, Reproduction & Blue printing Service), 7523(Parking Lots & Garages), 7542(Car Washes), 7832(Motion Picture Theaters), 7841(Video Rental Stores), 9402(Postal Services- Gov't only). • Consumer and Commercial Cards are eligible. • Only applicable for qualified CPS/Card Present transactions under \$25 (\$24.99 and less). For these transactions, merchant is not required to obtain a cardholder's signature or provide a receipt unless requested by cardholder. • Chargeback protection from reason code 81(Fraudulent Transaction, Card Present Environment). • There is no interchange rate associated with this category; transactions will qualify for Visa's interchange rate based on criteria met (i.e. Small Ticket, CPS/ Retail). 	N/A	N/A

2009-2010 QUALIFICATION AND INTERCHANGE CHART

VISA CONSUMER RATES(cont):	PRIMARY QUALIFICATIONS	OCT 2008 RATE	APRIL 2009 RATE
CPS/Retail 2 for Select Emerging Markets CREDIT	<ul style="list-style-type: none"> • Applies only to MCCs 9211, 9222, 9399(Government), 8211, 8220, 8299(School), 5960, 6300(Insurance), 4899 (Cable and Other Pay TV), 8398(Charities), 8351(Child Care), 5983(Fuel Dealers) and 5968(Subscriptions). • Applies to Consumer Credit, including Rewards, Signature, and Infinite cards. • Must be electronically authorized. Transaction may be swiped or keyed and must be sent for processing within 24 hours of the authorization. • Transactions not meeting CPS requirements will not qualify and will be classified accordingly (i.e. EIRF, etc.). • MCC 5960 must meet CPS/Card Not Present requirements. • AVS is not required for CPS/Retail 2. HOWEVER, if AVS is used, the transaction must meet requirements for CPS/ Card Not Present, CPS/E-Commerce or CPS/Retail Key Entry and the transaction will then qualify for CPS/Retail 2. 	1.43% + \$.05	1.43% + \$.05
CPS/Retail 2 for Select Emerging Markets DEBIT	<ul style="list-style-type: none"> • All requirements of CPS/ Retail 2. • This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	.80% + \$.25	0.80% +\$.25
CPS/Utility CREDIT	<ul style="list-style-type: none"> • Applies ONLY to MCC 4900(Utility). MCC 4900 includes utilities such as water, gas, waste management and electricity. Visa does not consider heating oil and propane eligible for the Utility rate. • Registration Required. Forms available on focus/37. • Applies to Consumer Credit, including Rewards, Signature, and Infinite cards. • Transactions must meet CPS Requirements. • Must be electronically authorized. Transaction may be swiped or keyed. • Transactions not meeting CPS requirements will not qualify and will be classified accordingly (i.e. EIRF, etc.). 	\$0.75	\$0.75
CPS/Utility DEBIT	<ul style="list-style-type: none"> • All Requirements of CPS Utility. • This rate is applicable to US issued check cards; non US will qualify at the credit category. 	\$0.75	\$0.75

2009-2010 QUALIFICATION AND INTERCHANGE CHART

VISA CONSUMER RATES(cont):	PRIMARY QUALIFICATIONS	OCT 2008 RATE	APRIL 2009 RATE
CPS/Debit Tax Payment-Transaction DEBIT	<ul style="list-style-type: none"> • Applies to tax payment transactions including federal, state and property real estate tax payments. • Transaction may be swiped or keyed; transaction must be CPS qualified. • Rate applies only to consumer debit product transactions; existing rates apply to credit and commercial transactions. • If a service or convenience fee is assessed, it may not exceed \$3.95. No interchange will be applied to the service and convenience fee if it meets defined requirements. • Merchant registration and additional acceptance requirements apply. Info and forms on focus/37. 	\$2.50	\$2.50
CPS/Debit Tax Payment-Service Fee DEBIT	<ul style="list-style-type: none"> • Applies to qualified service fees assessed to cardholders for tax payment transactions including federal, state and property real estate tax payments. • Transaction may be swiped or keyed; transaction must be CPS qualified. • Rate applies only to consumer debit product transactions; existing interchange rates apply to credit and commercial transactions. • If a service or convenience fee is assessed, it may not exceed \$3.95. No interchange will be applied to the service and convenience fee if it meets defined requirements. • Merchant registration and additional acceptance requirements apply. Info and forms on focus/37. 	\$0.00	\$0.00
CPS Debt Repayment Program DEBIT	<ul style="list-style-type: none"> • Applies to MCCs 6012(Financial Institutions-Merchandise and Services) and 6051(Non-Financial Institutions-Foreign Currency Money Orders(Not Wire Transfer) and Travelers Cheques). • Applies only to debt repayment transactions including auto loans, credit card, residential mortgage and • Merchants participating in this program can only accept Visa Debit Cards only. Other Visa products will not be able to be accepted by the merchant. Interlink cards are not eligible for this program. • No additional fee may be charged in addition to transaction amount. • Merchant registration and additional acceptance requirements apply. Info and forms on focus/37. 	0.35% + \$0.50	0.35% + \$0.50

2009-2010 QUALIFICATION AND INTERCHANGE CHART

VISA CONSUMER RATES(cont):	PRIMARY QUALIFICATIONS	OCT 2008 RATE	APRIL 2009 RATE
CPS/Retail Key-Entry CREDIT	<p>THIS RATE IS ONLY FOR FACE-TO-FACE TRANSACTIONS THAT HAVE A CARD PRESENT BUT FAIL MAG SWIPE ATTEMPT.</p> <ul style="list-style-type: none"> • Cardholder, card, merchant and card-reading terminal must be present at the point of sale; cardholder signature must be obtained. • Must meet all CPS/Retail requirements, except for reading and transmitting the entire, unaltered contents of the magnetic stripe. • Transaction is keyed and has entry mode of 01. • Address Verification Service (AVS) is performed at time of authorization and a full match response must be received on the cardholder's billing zip code. • MCCs 5542(AFD), Direct Marketing MCCs 5960, 5962, 5964-5969, are not eligible to receive the CPS/Retail Key-Entry interchange rate. Quasi-cash and cardholder-activated transactions are also not eligible for this rate. 	1.85% + \$.10	1.80% + \$.10
CPS/Retail Key-Entry DEBIT	<ul style="list-style-type: none"> • All requirements of CPS/Retail Key-Entry. • This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.60% + \$.15	1.60% + \$.15
CPS/Card Not Present CREDIT	<p>THIS RATE IS ONLY FOR CARD NOT PRESENT MAIL/PHONE ORDER TRANSACTIONS.</p> <ul style="list-style-type: none"> • There can be only one electronic authorization or one authorization plus an authorization reversal to make the authorization amount equal to the cleared amount. • Address Verification Service (AVS) must be performed on the cardholder's billing 5 digit zip code; a match is not required. • Transaction must be cleared within 2 days. • Transaction date is the ship date and must be no later than seven days after the authorization date. • Cleared amount is equal to authorized amount. • Customer service telephone number required in clearing record. • Customer order number required in clearing record. 	1.85% + \$.10	1.80% + \$.10
CPS/Card Not Present DEBIT	<ul style="list-style-type: none"> • All requirements of CPS/Card Not Present. • This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.60% + \$.15	1.60% + \$.15
CPS/Electronic Commerce (E-Commerce) Basic CREDIT	<p>THIS RATE IS ONLY FOR CARD NOT PRESENT INTERNET TRANSACTIONS.</p> <ul style="list-style-type: none"> • In addition to same requirements for CPS/Card Not Present, transaction must be properly identified as E-Commerce. • Customer service telephone number, e-mail address or merchant URL required in clearing record. 	1.85% + \$.10	1.80% + \$.10
CPS/E-Commerce Basic DEBIT	<ul style="list-style-type: none"> • All requirements of CPS/Electronic Commerce Basic. • This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.60% + \$.15	1.60% + \$.15
CPS/E-Commerce Preferred CREDIT	<ul style="list-style-type: none"> • All requirements of CPS/Electronic Commerce Basic. • Applies to consumer Credit, including Rewards, Signature, and Infinite cards. • Secure E-Commerce transaction utilizing 3-D secure processing (Verified by Visa). 	1.80% + \$.10	1.80% + \$.10
CPS/E-Commerce Preferred DEBIT	<ul style="list-style-type: none"> • All requirements of CPS/Electronic Commerce Preferred. • This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.55% + \$.15	1.55% + \$.15

2009-2010 QUALIFICATION AND INTERCHANGE CHART

VISA CONSUMER RATES(cont):	PRIMARY QUALIFICATIONS	OCT 2008 RATE	APRIL 2009 RATE
CPS/Supermarket CREDIT	<ul style="list-style-type: none"> Must be a qualified supermarket merchant. Applies only to MCC 5411. To qualify for the supermarket rate, <u>ALL</u> CPS/Retail requirements must be met. 	1.24% + \$.05	1.24% + \$.05
CPS/Supermarket DEBIT	<ul style="list-style-type: none"> All requirements of CPS/Supermarket Credit Card. This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.03% + \$.15 (\$0.35 max)	1.03% + \$.15 (\$0.35 max)
CPS/Retail Service Station CREDIT	<ul style="list-style-type: none"> Cardholder, card, merchant and card-reading terminal must be present at the point of sale. Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required). Electronic authorization required; only one authorization per transaction allowed. Applies to transaction with MCC 5541(Fuel-Inside Sales) Signature must be obtained on the credit card slip or printer receipt. Transaction must be sent for processing within 24 hours of the authorization. 	1.43% + \$.10	1.15% + \$0.25
CPS/Retail Service Station DEBIT	<ul style="list-style-type: none"> All requirements of CPS/Retail Service Station. This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	.70% + \$.17	.70% + \$.17 (\$0.95 max)
CPS/Automated Fuel Dispenser CREDIT	<ul style="list-style-type: none"> Only one electronic authorization per transaction and entry mode of 90 required. Transaction must be sent for processing within 24 hours of the authorization. Market-specific requirements: <ul style="list-style-type: none"> \$1 status check required. The cleared amount must be ≤ \$125. Chargeback rules support transactions ≤ \$75. Merchant name and location must be provided in authorization record. Although not an interchange requirement at this time, partial authorization support is required for MCC 5542(AFD) effective October 2009. 	1.50% + \$.05	1.15% + \$0.25
CPS/Automated Fuel Dispenser DEBIT	<ul style="list-style-type: none"> All requirements of CPS/Automated Fuel Dispenser (AFD). This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	.70% + \$.17	.70% + \$.17 (\$0.95 max)

2009-2010 QUALIFICATION AND INTERCHANGE CHART

VISA CONSUMER RATES(cont):	PRIMARY QUALIFICATIONS	OCT 2008 RATE	APRIL 2009 RATE
CPS/Hotel-Card Present CPS/Car Rental-Card Present CREDIT	<ul style="list-style-type: none"> • Credit card must be present and must be swiped for authorizations and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required). Contactless transactions are also eligible. • Multiple authorizations are allowed. • The settled amount must be within 15% of the authorized amount (one authorization reversal is allowed to achieve this.) Total authorization amount must also be submitted. • Signature must be obtained on the credit card slip or printer receipt. • Transaction must be settled within 2 days. • Transaction date is checkout date for CPS/Hotel; car return date for CPS/Car Rental. • Indicator for ancillary charges and no show required. • Folio number and check in date must be provided for CPS/Hotel; rental agreement number and car check-out date must be provided for CPS Car Rental. 	1.58% + \$.10	1.54% + \$.10
CPS/Hotel-Card Present CPS/Car Rental-Card Present DEBIT	<ul style="list-style-type: none"> • All requirements of CPS Hotel/Car Rental Card Present. • This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.36% + \$.15	1.36% + \$.15
CPS/Hotel-Card Not Present CPS/Car Rental-Card Not Present CREDIT	<ul style="list-style-type: none"> • Must meet <u>ALL</u> requirements for CPS Hotel/Car Rental Card Present <u>EXCEPT</u>: <ul style="list-style-type: none"> • Signature and mag stripe not required. • Indicator for Preferred Customer required in authorization and settlement. • Merchant forfeits representation rights on "invalid T&E transactions". • All Hotel and Car Rental MCCs eligible for this category. 	1.58% + \$.10	1.54% + \$.10
CPS/Hotel-Card Not Present CPS/Car Rental-Card Not Present DEBIT	<ul style="list-style-type: none"> • All requirements of CPS Hotel/Car Rental Card Not Present. • This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.36% + \$.15	1.36% + \$.15
CPS/E-Commerce Preferred Hotel / Car Rental CREDIT	<ul style="list-style-type: none"> • All of the requirements are the same as for above CPS Hotel /Car Rental Card Not Present. • The merchant must participate in Verified By Visa. 	1.58% + \$.10	1.54% + \$.10
CPS/E-Commerce Preferred Hotel / Car Rental DEBIT	<ul style="list-style-type: none"> • All requirements of CPS/E-Commerce Preferred Hotel Car Rental. • This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.36% + \$.15	1.36% + \$.15

2009-2010 QUALIFICATION AND INTERCHANGE CHART

VISA CONSUMER RATES(cont):	PRIMARY QUALIFICATIONS	OCT 2008 RATE	APRIL 2009 RATE
CPS/US Passenger Transport #1 (via telephone or travel agent) CREDIT	<ul style="list-style-type: none"> • Must have one of the following: 1) cardholder sig. 2) address verification request, or 3) contract on file. • To be consistent with ARC(Airline Reporting Corporation), transaction must be cleared within 8 days. • Merchant forfeits representment rights for "invalid T&E transaction" chargebacks or CNP transactions. 	1.75% + \$.10	1.70% + \$.10
CPS/US Passenger Transport #1 (via telephone or travel agent) DEBIT	<ul style="list-style-type: none"> • All requirements of CPS Passenger Transport. • This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.60% + \$.15	1.60% + \$.15
CPS/Electronic Commerce Preferred Passenger Transport CREDIT	<ul style="list-style-type: none"> • All of the requirements are the same as above Visa CPS/US Passenger Transport #1. • The merchant must participate in Verified By Visa. 	1.75% + \$.10	1.70% + \$.10
CPS/Electronic Commerce Preferred Passenger Transport DEBIT	<ul style="list-style-type: none"> • All requirements of CPS Electronic Commerce Preferred Passenger Transport. • This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.60% + \$.15	1.60% + \$.15

2009-2010 QUALIFICATION AND INTERCHANGE CHART

VISA REWARD AND SIGNATURE CREDIT RATES:	PRIMARY QUALIFICATIONS	OCT 2008 RATE	APRIL 2009 RATE
CPS Rewards 1	<ul style="list-style-type: none"> • Applies to Traditional Rewards, Signature, and Infinite Cards. • Applies to transactions that meet interchange criteria for the following categories: <ul style="list-style-type: none"> • CPS Retail • CPS Supermarket 	1.65% + \$.10	1.65% + \$.10
CPS Rewards 1- Fuel	<ul style="list-style-type: none"> • Applies to Traditional Rewards, Signature, and Infinite Cards. • Applies to transactions that meet interchange criteria for the following categories: <ul style="list-style-type: none"> • CPS Automated Fuel (AFD) • CPS Retail Service Station 	1.15% + \$.25	1.15% + \$.25
CPS Rewards 2	<ul style="list-style-type: none"> • Applies to Traditional Rewards, Signature, and Infinite Cards for transactions that meet interchange criteria for the following categories: <ul style="list-style-type: none"> • CPS Retail Key-Entry • CPS Card Not Present • CPS E-Commerce Basic • Applies to Traditional Rewards only for transactions that meet interchange criteria for the following categories: <ul style="list-style-type: none"> • CPS Restaurant • CPS E-Commerce Preferred Hotel and Car Rental • CPS E-Commerce Preferred Passenger Transport • CPS Hotel & Car Rental Card Present and Card Not Present • CPS Passenger Transport 	1.90% + \$.10	1.95% + \$.10
Electronic (EIRF)	<ul style="list-style-type: none"> • Applies to Signature and Infinite Cards at T&E merchants. • Applies to Traditional Rewards when CPS qualification is not met. 	2.30% + \$.10	2.30% + \$.10
Standard	<ul style="list-style-type: none"> • Applies to Traditional Rewards, Signature, and Infinite Cards that do not meet EIRF requirements. 	2.70% + \$.10	2.70% + \$.10

2009-2010 QUALIFICATION AND INTERCHANGE CHART

VISA SIGNATURE PREFERRED CREDIT RATES:	PRIMARY QUALIFICATIONS	OCT 2008 RATE	APRIL 2009 RATE
Signature Preferred Retail (Non T&E) (Non B2B MCCs)	<ul style="list-style-type: none"> • Applies to Signature Preferred Cards for all non T&E MCCs other than Visa designated B2B MCCs for transactions that meet the following interchange category requirements. <ul style="list-style-type: none"> • CPS Retail • CPS Supermarket • CPS/Retail Key Entry • CPS/Small Ticket 	2.10% + \$.10	2.10% + \$.10
Signature Preferred Retail-Fuel (Non T&E) (Fuel MCCs)	<ul style="list-style-type: none"> • Applies to Signature Preferred Cards for MCCs 5541(Fuel-Inside Sales) and 5542(Fuel-Outside Sales) for transactions that meet the following interchange category requirements. <ul style="list-style-type: none"> • CPS Automated Fuel (AFD) • CPS Retail Service Station 	1.15% + \$.25	1.15% + \$.25
Signature Preferred CNP (Non T&E) (Non B2B MCCs)	<ul style="list-style-type: none"> • Applies to Signature Preferred Cards for all non T&E MCCs other than Visa designated B2B MCCs for transactions that meet the following interchange category requirements. <ul style="list-style-type: none"> • CPS/Card Not Present • CPS/Electronic Commerce Preferred • CPS/Electronic Commerce Basic • CPS/Retail 2 	2.30% + \$.10	2.40% + \$.10
Signature Preferred Business To Business (B2B MCCs)	<ul style="list-style-type: none"> • Applies to Signature Preferred Cards for Visa designated B2B MCCs for transactions that meet CPS interchange criteria. • Listing of eligible B2B MCCs is on focus/37. 	2.10% + \$.10	2.10% + \$.10
Signature Preferred Electronic (T&E)	<ul style="list-style-type: none"> • Applies to Signature Preferred Cards at T&E merchants when CPS qualification is met. 	2.30% + \$.10	2.40% + \$.10
Standard (Non T&E and T&E)	<ul style="list-style-type: none"> • Applies to Signature Preferred Card transactions when CPS qualification is not met. 	2.70% + \$.10	2.95% + \$.10

2009-2010 QUALIFICATION AND INTERCHANGE CHART

VISA COMMERCIAL CARD RATES:	PRIMARY QUALIFICATIONS	OCT 2008 RATE	APRIL 2009 RATE
Commercial Card Electronic (T&E and Non T&E)	<ul style="list-style-type: none"> Transaction must be settled within 2 days of transaction date. <p>T&E MERCHANTS:</p> <ul style="list-style-type: none"> Applies to all CPS qualified Corporate/Business/Purchasing cards at T&E merchants Hotel and Car Rental transactions must meet <i>CPS Hotel or Car Rental-Card Present</i> requirements. <p>NON T&E MERCHANTS:</p> <ul style="list-style-type: none"> Applies to non-CPS qualified Purchasing cards at non-T&E merchants when Level II/III data is provided. Applies to non-CPS qualified Corporate/Business cards at non-T&E merchants when Level II data is provided. <u>Level II Data:</u> STATIC DATA: Merchant Tax ID, Merchant Type (from platform Merchant record) POS PROMPTS: Local Tax Indicator, Tax Amount, Customer Code. Cardholder provides Customer Code (optional) to merchant. Sales Tax amount must be greater than zero. Transactions that do not include a tax amount greater than zero, including tax-exempt items, are no longer eligible. Tax amount must be between .1% and 22% of the transaction amount. <p>KEYED TRANSACTIONS:</p> <ul style="list-style-type: none"> Hotel and Car Rental transactions must meet <i>CPS Hotel or Car Rental-Card Not Present</i> requirements. 	Corporate 2.25% + \$0.10 Business 2.40% + \$0.10 Purchasing 2.65% + \$0.10	Corporate 2.25% + \$0.10 Business 2.40% + \$0.10 Purchasing 2.65% + \$0.10
Commercial Card Retail (Non T&E)	<ul style="list-style-type: none"> Applies to Commercial cards for all MCCs other than Visa designated B2B MCCs for transactions that meet the following interchange category requirements. <ul style="list-style-type: none"> CPS/Retail CPS/Supermarket CPS/Retail Key Entry CPS/Small Ticket CPS/Automated Fuel Dispenser CPS/Retail Service Station Level II/III data not required. 	Corporate 2.10% + \$0.10 Business 2.20% + \$0.10 Purchasing 2.30% + \$0.10	Corporate 2.10% + \$0.10 Business 2.20% + \$0.10 Purchasing 2.30% + \$0.10
Commercial Card Card Not Present (Non T&E)	<ul style="list-style-type: none"> Applies to Commercial cards for all MCCs other than Visa designated B2B MCCs for transactions that meet the following interchange category requirements. <ul style="list-style-type: none"> CPS/Card Not Present CPS/Electronic Commerce Preferred CPS/Electronic Commerce Basic CPS/Retail 2 Level II/III data not required. 	Corporate 2.20% + \$0.10 Business 2.25% + \$0.10 Purchasing 2.55% + \$0.10	Corporate 2.20% + \$0.10 Business 2.25% + \$0.10 Purchasing 2.55% + \$0.10
Commercial Card Business to Business (B2B MCCs)	<ul style="list-style-type: none"> Applies to Commercial cards for Visa designated B2B MCCs for transactions that meet CPS interchange criteria. Level II/III not required. 	ALL: 2.10% + \$0.10	ALL: 2.10% + \$0.10

2009-2010 QUALIFICATION AND INTERCHANGE CHART

VISA COMMERCIAL CARD RATES:	PRIMARY QUALIFICATIONS	OCT 2008 RATE	APRIL 2009 RATE
Commercial Product Level II (Non T&E)	<ul style="list-style-type: none"> • Applies to Visa Corporate, Business, and Purchasing (including government GSA-General Services Administration) cards. • Transactions must be CPS qualified as defined in Consumer rates. • Applies to swiped and keyed transactions. • <u>Level II Data Required:</u> STATIC DATA: Merchant Tax ID, Merchant Type (from Merchant record) POS PROMPTS: Local Tax Indicator, Tax Amount, Customer Code. Cardholder provides Customer Code (optional) to merchant. Sales Tax amount must be greater than zero. Transactions that do not include a tax amount greater than zero, including tax-exempt items, are not eligible. Tax amount must be between .1% and 22% of the transaction amount. • Fleet fuel transactions at Fuel merchants require fuel data. • Transactions that do not meet CPS qualification requirements will qualify at Visa Commercial Card Electronic. 	ALL: 2.05% + \$0.10	ALL: 2.05% + \$0.10
Commercial Product Level III (Non T&E)	<ul style="list-style-type: none"> • Applies to non GSA and GSA Purchasing cards. • Applies to swiped and keyed transactions. • Transactions must be CPS qualified as defined in Consumer rates. • Level II data NO longer required. Zero tax transactions are eligible for this rate. • Level III data required. Level III data includes line item transaction detail. Must provide minimum Data Elements including Freight/Shipping Amount, Duty Amount, Discount Amount, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount Per Line item, Line Item Total. • Transactions that do not meet CPS qualification requirements will qualify at Visa Commercial Card Electronic. 	1.80% + \$0.10	1.80% + \$0.10
Utility Business CREDIT	<ul style="list-style-type: none"> • Applies ONLY to Business Cards at Registered Utility merchant(MCC 4900). Other Commercial Cards for Utility merchants will qualify at appropriate Commercial rates. • Transactions must meet CPS Requirements. • Must be electronically authorized. • Transactions not meeting CPS requirements will not qualify and will be classified accordingly. • Registration for Utility Program required. Forms on focus/37. 	\$1.50	\$1.50

2009-2010 QUALIFICATION AND INTERCHANGE CHART

<i>VISA COMMERCIAL CARD RATES:</i>	PRIMARY QUALIFICATIONS	OCT 2008 RATE	APRIL 2009 RATE
General Services Administration (GSA) Government-to-Government(G2G) (Non-T&E)	<ul style="list-style-type: none"> Applies to MCCs 9399(Government Services) and 9402(Government Postal Services). Applies to Federal Government merchants and GSA issued Purchasing cards only. Transaction must be CPS qualified. Level II (sales tax and customer code) and Level III (line item) data NOT required. Zero tax transactions are eligible for this rate. Merchant registration and additional acceptance requirements apply. Info and forms on focus/37. 	1.65% + \$0.10	1.65% + \$0.10
General Services Administration (GSA) Purchasing Card Large Ticket (Non-T&E)	<ul style="list-style-type: none"> Applies to GSA-issued Purchasing cards only. Transaction must be CPS qualified. Level II (sales tax and customer code) and Level III (line item) data required. Zero tax transactions are eligible for this rate. Transaction minimum removed of \$5,000. Rate applies to transactions with break-even amount of \$6483.34 and above. For transactions below \$6483.34, Visa Commercial Product Level III Non T&E rate will be applied. GSA Purchasing Card transactions below \$5000 will qualify for Commercial Data Rate II or Commercial Card Retail, Card Not Present or Business to Business based on data present. 	1.20% + \$39.	1.20% + \$39.
Purchasing Card Large Ticket (Non-T&E)	<ul style="list-style-type: none"> Applies to CPS qualified non-GSA Purchasing cards only. Level II (sales tax and customer code) and Level III (line item) data required. Zero tax transactions are eligible for this rate. ALL Non T&E MCCs eligible. Merchant registration and registration fee required. Forms on focus/37. Rate applies to transactions with break-even amount of \$4985.71 and above. For transactions below \$4985.71, Visa Commercial Product Level III Non T&E rate will be applied. 	.95% + \$35	.95% + \$35.
Commercial Card Standard (T&E and Non T&E)	<ul style="list-style-type: none"> Applies to all Commercial card transactions that do not meet CPS requirements as detailed above. (i.e. only meets EIRF or Standard requirements.) Transaction settled more than 2 days after transaction date. 	2.95% + \$0.10	2.95% + \$0.10

2009-2010 QUALIFICATION AND INTERCHANGE CHART

Visa International rates apply only to the below described transactions in the listed US Territories. International transactions that occur with a US merchant are considered domestic transactions and the appropriate US rate will apply based on transaction qualification. (ie CPS Retail, EIRF, etc)

VISA INTERNATIONAL RATES:	INTERNATIONAL QUALIFICATION REQUIREMENTS:	OCT 2008 RATE	APRIL 2009 RATE
	<ul style="list-style-type: none"> • <i>Transactions must be US acquired and US issued.</i> • <i>Applies only to the following US Territory Country Codes: Puerto Rico (PR), US Virgin Islands (VI), American Samoa (AS), Guam (GU), Marshall Islands (MH), Northern Mariana Islands (MP), Palau (PW), US Minor Outlying Islands (UM)</i> 		
International Electronic	<ul style="list-style-type: none"> • In addition to meeting the International qualification criteria, transaction requirements include the following: • Transaction must be swiped (entry mode 02 or 90) and transaction must be settled within 3 days. 	1.10%	1.10%
International Standard	<ul style="list-style-type: none"> • In addition to meeting the International qualification criteria, transaction requirements include the following: • Keyed transactions (entry mode 01) and transactions settled after 4 days. 	1.60%	1.60%
International Signature and Infinite	<ul style="list-style-type: none"> • In addition to meeting the International qualification criteria, transaction requirements include the following: • Applies to all Signature and Infinite Cards. 	1.80%	1.80%
International Commercial Card	<ul style="list-style-type: none"> • In addition to meeting the International qualification criteria, transaction requirements include the following: • Applies to all Commercial Cards and Infinite Cards. 	1.80%	1.80%

2009-2010 QUALIFICATION AND INTERCHANGE CHART

MASTERCARD CONSUMER RATES:	PRIMARY QUALIFICATIONS	OCT 2008 RATE	APRIL 2009 RATE
	Changes effective APRIL 2009 in bold. This information is as of 03/05/09. In addition to existing merchant information requirements, all MasterCard transactions require merchant street, city and zip code. In June 2007, MasterCard introduced Core and Enhanced Value interchange categories and rates for Credit. Core Value interchange will apply to non-rewards Cards; Enhanced Value interchange will apply to rewards based in the Enhanced Value program. All transactions (applies to both consumer and commercial cards) must include the authorization code and BankNet Reference Number to qualify for optimal interchange.		
Merit III CREDIT	<ul style="list-style-type: none"> Cardholder, card, merchant and card-reading terminal must be present at the point of sale. Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required). Contactless transactions are also eligible. Signature must be obtained on the credit card slip or printer receipt. Restaurant, Fast Food, and Drinking Places are exempt from the tolerance edit. Beauty Shop transactions must be within 25% of the authorized amount; all other transactions must be within 10%. Transaction must be approved and cleared within 24 hours of authorization. Swiped Hotel and Car Rental transactions with appropriate T&E data (folio, check in date, etc.) will qualify if settled within 24 hours of transaction date, which is the check out date. Does not apply to World and World Elite transactions at T&E merchants; see World/World Elite rates. MCC 4900(Utilities) not eligible for this rate. 	Core 1.58% + \$.10 Enhanced 1.73% + \$.10 World 1.73% + \$.10 World Elite 2.20% + \$.10 World High Value N/A	Core 1.58% + \$.10 Enhanced 1.73% + \$.10 World 1.73% + \$.10 World Elite 2.20% + \$.10 World High Value 2.20% + \$0.10
Merit III DEBIT	<ul style="list-style-type: none"> All requirements of Merit III. Only applicable to US issued check cards; non-US will qualify at the credit category. MCCs 5960, 6300(Insurance) and 6513(Real Estate) not eligible for this rate. 	1.05% + \$.15	1.05% + \$.15
Restaurant DEBIT	<ul style="list-style-type: none"> Applies to: MCCs 5812(Restaurants) and 5814(Fast Food). Must Meet Merit III requirements, including magnetic stripe data. Only applicable to US issued check cards; non-US will qualify at the credit category. 	1.19% + \$.10	1.19% + \$.10
Key-Entered CREDIT	THIS RATE IS FOR TRANSACTIONS THAT HAVE A CARD PRESENT BUT FAIL MAG SWIPE ATTEMPT. <ul style="list-style-type: none"> Only retail and restaurant MCCs are eligible for this interchange rate. Other T&E, Service related and Quasi-Cash MCCs are not eligible. Must meet ALL Merit III requirements (listed above) EXCEPT for the transmission of the entire, unaltered contents of the magnetic stripe. Electronic authorization required (voice auths, code 10, referrals, etc. drop to Standard). Keyed transaction- entry mode of 01 required; transaction must be settled within 24 hours of the authorization. Direct marketing/Automated Fuel Dispenser (AFD) MCCs, Travel Agents (4722), and Tax Preparation Services (7276) are not eligible for this interchange rate. 	Core 1.89% + \$0.10 Enhanced 2.04% + \$0.10 World 2.05% + \$0.10 World Elite 2.50% + \$0.10 World High Value N/A	Core 1.89% + \$0.10 Enhanced 2.04% + \$0.10 World 2.05% + \$0.10 World Elite 2.50% + \$0.10 World High Value 2.50% + \$0.10
Key-Entered DEBIT	<ul style="list-style-type: none"> All requirements of Key-Entered. This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.64% + \$0.16	1.64% + \$0.16

2009-2010 QUALIFICATION AND INTERCHANGE CHART

MASTERCARD CONSUMER RATES (cont):	PRIMARY QUALIFICATIONS	OCTOBER 2008 RATE	APRIL 2009 RATE
Merit I CREDIT	<p>THIS RATE IS FOR TRANSACTIONS THAT DO NOT HAVE A CARD PRESENT including MAIL/PHONE ORDER AND E-COMMERCE.</p> <ul style="list-style-type: none"> Electronic authorization required (voice auths, code 10, referrals, etc. drop to Standard). Transaction must be cleared within two days (except for Merit I airline transactions - 9 days). Issuer approval code must be present in clearing record. Does not apply to World and World Elite transactions at T&E merchants; see World/World Elite rates for T&E merchants. MCC 4900(Utilities) not eligible for this rate. 	Core 1.89% + \$0.10 Enhanced 2.04% + \$0.10 World 2.05% + \$0.10 World Elite 2.50% + \$0.10 World High Value N/A	Core 1.89% + \$0.10 Enhanced 2.04% + \$0.10 World 2.05% + \$0.10 World Elite 2.50% + \$0.10 World High Value 2.50% + \$0.10
Merit I - Insurance CREDIT	<ul style="list-style-type: none"> Both keyed and swiped transactions that meet either Merit I or Merit III transaction requirements are eligible. Applies to MCCs 5960(Direct Marketing-Insurance Services) and 6300(Insurance Sales, Underwriting and Premiums). 	Core 1.43% + \$0.05 Enhanced 1.43% + \$0.05 World 1.43% + \$0.05 World Elite 2.20% + \$0.10 World High Value N/A	Core 1.43% + \$0.05 Enhanced 1.43% + \$0.05 World 1.43% + \$0.05 World Elite 2.20% + \$0.10 World High Value 2.20% + \$0.10
Merit I - Real Estate CREDIT	<ul style="list-style-type: none"> Both keyed and swiped transactions that meet either Merit I or Merit III transaction requirements are eligible. Applies to MCC 6513 (Real Estate Agents and Managers—Rentals). 	Core 1.10% + \$0.00 Enhanced 1.10% + \$0.00 World 1.10% + \$0.00 World Elite 2.20% + \$0.10 World High Value N/A	Core 1.10% + \$0.00 Enhanced 1.10% + \$0.00 World 1.10% + \$0.00 World Elite 2.20% + \$0.10 World High Value 2.20% + \$0.10
Merit I DEBIT	<ul style="list-style-type: none"> All requirements of Merit I. Only applicable to US issued check cards; non-US will qualify at the credit category. MCCs 5960, 6300(Insurance) not eligible for this rate. 	1.64% + \$0.16	1.64% + \$0.16
Merit I - Real Estate DEBIT	<ul style="list-style-type: none"> Both keyed and swiped transactions that meet either Merit I or Merit III transaction requirements are eligible. Applies to MCC 6513 (Real Estate Agents and Managers—Rentals). 	1.10% + \$0.00	1.10% + \$0.00

2009-2010 QUALIFICATION AND INTERCHANGE CHART

MASTERCARD CONSUMER RATES (cont):	PRIMARY QUALIFICATIONS	OCTOBER 2008 RATE	APRIL 2009 RATE																				
Merchant UCAF CREDIT	<p>THIS RATE IS FOR TRANSACTIONS THAT ARE PURCHASED OVER THE INTERNET and participating in UCAF. UCAF = Universal Cardholder Authentication Field</p> <ul style="list-style-type: none"> • Applies to transactions when Merchant participates in Secure E-Commerce transaction utilizing 3-D secure processing MasterCard SecureCode. • All requirements of Merit I. • Does not apply to World and World Elite transactions at T&E merchants; see World/World Elite rates. • MCC 4900(Uilities) not eligible for this rate. 	<table border="1"> <tr><td>Core</td><td>1.58% + \$0.10</td></tr> <tr><td>Enhanced</td><td>1.73% + \$0.10</td></tr> <tr><td>World</td><td>1.73% + \$0.10</td></tr> <tr><td>World Elite</td><td>2.20% + \$0.10</td></tr> <tr><td>World HighValue</td><td>N/A</td></tr> </table>	Core	1.58% + \$0.10	Enhanced	1.73% + \$0.10	World	1.73% + \$0.10	World Elite	2.20% + \$0.10	World HighValue	N/A	<table border="1"> <tr><td>Core</td><td>1.58% + \$0.10</td></tr> <tr><td>Enhanced</td><td>1.73% + \$0.10</td></tr> <tr><td>World</td><td>1.73% + \$0.10</td></tr> <tr><td>World Elite</td><td>2.20% + \$0.10</td></tr> <tr><td>World HighValue</td><td>2.20% + \$0.10</td></tr> </table>	Core	1.58% + \$0.10	Enhanced	1.73% + \$0.10	World	1.73% + \$0.10	World Elite	2.20% + \$0.10	World HighValue	2.20% + \$0.10
Core	1.58% + \$0.10																						
Enhanced	1.73% + \$0.10																						
World	1.73% + \$0.10																						
World Elite	2.20% + \$0.10																						
World HighValue	N/A																						
Core	1.58% + \$0.10																						
Enhanced	1.73% + \$0.10																						
World	1.73% + \$0.10																						
World Elite	2.20% + \$0.10																						
World HighValue	2.20% + \$0.10																						
Merchant UCAF DEBIT	<ul style="list-style-type: none"> • All requirements of Merchant UCAF. • Only applicable to US issued check cards; non-US will qualify at the credit category. • MCCs 5960, 6300(Insurance) and 6513(Real Estate) not eligible for this rate. 	1.05% + \$.15	1.05% + \$.15																				
Full UCAF CREDIT	<p>THIS RATE IS FOR TRANSACTIONS THAT ARE PURCHASED OVER THE INTERNET and participating in UCAF. UCAF = Universal Cardholder Authentication Field</p> <ul style="list-style-type: none"> • Applies to transactions when both Merchant & Issuer participate in Secure E-Commerce transaction utilizing 3-D secure processing MasterCard SecureCode. • All requirements of Merit I. • Does not apply to World and World Elite transactions at T&E merchants; see World/World Elite rates for T&E merchants. • MCC 4900(Uilities) not eligible for this rate. 	<table border="1"> <tr><td>Core</td><td>1.68% + \$0.10</td></tr> <tr><td>Enhanced</td><td>1.83% + \$0.10</td></tr> <tr><td>World</td><td>1.83% + \$0.10</td></tr> <tr><td>World Elite</td><td>2.30% + \$0.10</td></tr> <tr><td>World HighValue</td><td>N/A</td></tr> </table>	Core	1.68% + \$0.10	Enhanced	1.83% + \$0.10	World	1.83% + \$0.10	World Elite	2.30% + \$0.10	World HighValue	N/A	<table border="1"> <tr><td>Core</td><td>1.68% + \$0.10</td></tr> <tr><td>Enhanced</td><td>1.83% + \$0.10</td></tr> <tr><td>World</td><td>1.83% + \$0.10</td></tr> <tr><td>World Elite</td><td>2.30% + \$0.10</td></tr> <tr><td>World HighValue</td><td>2.30% + \$0.10</td></tr> </table>	Core	1.68% + \$0.10	Enhanced	1.83% + \$0.10	World	1.83% + \$0.10	World Elite	2.30% + \$0.10	World HighValue	2.30% + \$0.10
Core	1.68% + \$0.10																						
Enhanced	1.83% + \$0.10																						
World	1.83% + \$0.10																						
World Elite	2.30% + \$0.10																						
World HighValue	N/A																						
Core	1.68% + \$0.10																						
Enhanced	1.83% + \$0.10																						
World	1.83% + \$0.10																						
World Elite	2.30% + \$0.10																						
World HighValue	2.30% + \$0.10																						
Full UCAF DEBIT	<ul style="list-style-type: none"> • All requirements of Full UCAF. • Only applicable to US issued check cards; non-US will qualify at the credit category. • MCCs 5960, 6300(Insurance) not eligible for this rate. 	1.15% + \$0.15	1.15% + \$0.15																				
Standard CREDIT	<ul style="list-style-type: none"> • Transactions not electronically authorized (voice auths, code 10s, referrals, etc); electronic transactions that are not otherwise qualified (i.e. full, unaltered contents of the magnetic stripe are not transmitted [possibly due to merchant non-compliant software or card not containing full data]). • Transaction must be cleared within 30 days. 	<table border="1"> <tr><td>2.95% + \$0.10</td></tr> <tr><td>World Elite</td><td>3.25% + \$0.10</td></tr> </table>	2.95% + \$0.10	World Elite	3.25% + \$0.10	<table border="1"> <tr><td>2.95% + \$0.10</td></tr> <tr><td>World Elite & World HighValue:</td><td>3.25% + \$0.10</td></tr> </table>	2.95% + \$0.10	World Elite & World HighValue:	3.25% + \$0.10														
2.95% + \$0.10																							
World Elite	3.25% + \$0.10																						
2.95% + \$0.10																							
World Elite & World HighValue:	3.25% + \$0.10																						
Standard DEBIT	<ul style="list-style-type: none"> • All requirements of Standard. • Only applicable to US issued check cards; non-US will qualify at the credit category. 	1.90% + \$0.25	1.90% + \$0.25																				

2009-2010 QUALIFICATION AND INTERCHANGE CHART

MASTERCARD CONSUMER RATES (cont):	PRIMARY QUALIFICATIONS	OCTOBER 2008 RATE	APRIL 2009 RATE
Convenience Purchases CREDIT	<ul style="list-style-type: none"> • Applies only to MCCs 5814(Fast Food), 5499(Convenience Stores), 7832(MovieTheaters). • Must Meet Merit III requirements, including magnetic stripe data. Contactless transactions also eligible. • Transaction must be cleared within 24 hours of authorization. • Applies to Core Value transactions below break-even amount of \$31.25. Transactions above \$31.25 will qualify for Core Value Merit III. • Applies to Enhanced Value transactions below break-even amount of \$58.82. Transactions above \$58.82 will qualify for Enhanced Value Merit III. 	Core 1.90% Enhanced 1.90% World 2.00% World Elite 2.00% World HighValue N/A	Core 1.90% Enhanced 1.90% World 2.00% World Elite 2.00% World HighValue 2.00%
Petroleum CREDIT	<ul style="list-style-type: none"> • Applies to MCCs: 5541(Fuel-Inside Sales) and 5542(AFD). • Must Meet Merit III or MC AFD (Automated Fuel Dispenser) requirements, including magnetic stripe data. Contactless transactions also eligible. • Transaction must be cleared within 24 hours of authorization. • For MCC 5542 (AFD) transactions: <ul style="list-style-type: none"> • Credit card must be present, swiped for authorization and mag-stripe read. • CAT(Card Activated Terminal) Level 2 terminal indicator required in auth message. • Contactless transactions also eligible. 	Core 1.90% (\$0.95 max) Enhanced 1.90% (\$0.95 max) World 2.00% (\$0.95 max) World Elite 2.00% (\$0.95 max) World HighValue N/A	Core 1.90% (\$0.95 max) Enhanced 1.90% (\$0.95 max) World 2.00% (\$0.95 max) World Elite 2.00% (\$0.95 max) World HighValue 2.00% (\$0.95 max)
Petroleum - CAT/AFD DEBIT	<ul style="list-style-type: none"> • Applies to: MCC 5542(CAT/AFD). • Credit card must be present, swiped for authorization and mag stripe read. • CAT Level 2 terminal indicator required in auth message. • Only applicable to US issued check cards; non-US will qualify at the credit category. 	.70% + \$.17 (\$0.95 max)	.70% + \$.17 (\$0.95 max)
Petroleum – Service Stations DEBIT	<ul style="list-style-type: none"> • Applies to: 5541(Fuel -Inside Sales) • Must Meet Merit III requirements, including magnetic stripe data. • Only applicable to US issued check cards; non-US will qualify at the credit category. 	.70% + \$.17 (\$0.95 max)	.70% + \$.17 (\$0.95 max)

2009-2010 QUALIFICATION AND INTERCHANGE CHART

MASTERCARD CONSUMER RATES (cont):	PRIMARY QUALIFICATIONS	OCTOBER 2008 RATE	APRIL 2009 RATE																								
Small Ticket DEBIT	<ul style="list-style-type: none"> Applies to MCCs: 4111(Transportation-Commuter Passenger including Ferries), 4121(Limos & Taxicabs), 5499(Convenience Stores), 5812(Restaurants), 5814(Fast Food), 7523(Parking Lots/Garages), 7832(Movie Theaters), 7841(Video/DVD Rental Stores), 4131(Bus Lines), 4784(Tolls & Bridge Fees), 5994(News Dealers & Newstands), 7211(Laundries-Family & Commercial), 7216(Dry Cleaners), 7338(Quick Copy), and 7542(Car Washes). Applies to transactions of \$15.00 or less. Must Meet Merit III requirements, including magnetic stripe data. Transactions initiated with a transponder will qualify without the mag-stripe data. Transaction must be settled within 24 hours of authorization. Only applicable to US issued check cards; non-US will qualify at the credit category. 	1.55% + \$.04	1.55% + \$.04																								
Quick Pay	<ul style="list-style-type: none"> Limited to MCCs 4121(Limousines & Taxicabs), 5814(Fast Food), 5912(Drug Stores, Pharmacies), 5499(Miscellaneous Food Stores), 5541(Service Stations), 7523(Parking Garages), 7832(Movie Theaters). Registration requirements may apply; see focus/37 for details. Applies to transactions \$25 and under. Maximum for MCC 7523(Parking Garages) is \$75.00. For these transactions, merchant is not required to 1) obtain the cardholder signature or 2) provide a transaction receipt, unless requested by cardholder. There is no interchange rate associated with this category; transactions will qualify for MC interchange based on criteria met (i.e. if transaction meets Merit III requirements, it will qualify for Merit III). Valid authorization required. 	N/A	N/A																								
Supermarket CREDIT	<ul style="list-style-type: none"> Must be a qualified supermarket merchant (MCC 5411). Must meet Merit III requirements. 	<table border="1"> <tr><td>Core</td><td>1.48% + \$0.05</td></tr> <tr><td>Enhanced</td><td>1.48% + \$0.05</td></tr> <tr><td>World</td><td>1.58% + \$0.05</td></tr> <tr><td>World Elite</td><td>1.90% + \$0.05</td></tr> <tr><td>World HighValue</td><td>1.90% + \$0.05</td></tr> <tr><td>N/A</td><td></td></tr> </table>	Core	1.48% + \$0.05	Enhanced	1.48% + \$0.05	World	1.58% + \$0.05	World Elite	1.90% + \$0.05	World HighValue	1.90% + \$0.05	N/A		<table border="1"> <tr><td>Core</td><td>1.48% + \$0.05</td></tr> <tr><td>Enhanced</td><td>1.48% + \$0.05</td></tr> <tr><td>World</td><td>1.58% + \$0.05</td></tr> <tr><td>World Elite</td><td>1.90% + \$0.05</td></tr> <tr><td>World HighValue</td><td>1.90% + \$0.05</td></tr> <tr><td>N/A</td><td></td></tr> </table>	Core	1.48% + \$0.05	Enhanced	1.48% + \$0.05	World	1.58% + \$0.05	World Elite	1.90% + \$0.05	World HighValue	1.90% + \$0.05	N/A	
Core	1.48% + \$0.05																										
Enhanced	1.48% + \$0.05																										
World	1.58% + \$0.05																										
World Elite	1.90% + \$0.05																										
World HighValue	1.90% + \$0.05																										
N/A																											
Core	1.48% + \$0.05																										
Enhanced	1.48% + \$0.05																										
World	1.58% + \$0.05																										
World Elite	1.90% + \$0.05																										
World HighValue	1.90% + \$0.05																										
N/A																											
Supermarket DEBIT	<ul style="list-style-type: none"> Must be a qualified supermarket merchant (MCC 5411). Must meet Merit III requirements. Only applicable to US issued check cards; non-US will qualify at the International Rates. 	1.05% + \$0.15 (\$0.35 max)	1.05% + \$0.15 (\$0.35 max)																								
Warehouse Club CREDIT	<ul style="list-style-type: none"> Qualified and registered warehouse club merchant. MCC 5300. Must meet Merit III requirements. 	1.10%	1.10%																								
Warehouse Club DEBIT	<ul style="list-style-type: none"> Qualified and registered warehouse club merchant. MCC 5300. Must meet Merit III requirements. Only applicable to US issued check cards; non-US will qualify at the International Rates. 	1.05% + \$0.15 (\$0.35 max)	1.05% + \$0.15 (\$0.35 max)																								

2009-2010 QUALIFICATION AND INTERCHANGE CHART

MASTERCARD CONSUMER RATES (cont):	PRIMARY QUALIFICATIONS	OCTOBER 2008 RATE	APRIL 2009 RATE												
Service Industries Incentive Program (SIIP) CREDIT	<ul style="list-style-type: none"> Restricted to keyed transactions at MCCs: 4814(Telecommunication Services), 4899(Cable & Other Pay TV), 4812(Telecommunication Equipment), 4900(Utilities), 5960 and 6300(Insurance) are no longer eligible. Applies to consumer cards only. Merchant registration no longer required. Electronic authorization required; must be cleared within 1 day of authorization. Transaction must be keyed and include special indicator in auth and settlement records. 	1.15% + \$.05	1.15% + \$.05												
Service Industries Incentive Program (SIIP) DEBIT	<ul style="list-style-type: none"> All requirements of Service Industries Incentive Program (SIIP). Registered merchants with the above MCCs, this rate will apply to transactions below break-even amount of \$57.14 and less. For transactions above \$57.14 for MCC 4899(Cable & Other Pay TV), the Emerging Market debit rate will be applied. Only applicable to US issued check cards; non-US will qualify at the credit category. 	1.15% + \$.05	1.15% + \$.05												
Utility CREDIT	<ul style="list-style-type: none"> Restricted to MCC 4900 and US Consumer Cards ONLY. Electronic authorization required (voice auths, code 10, referrals, etc. qualify at Standard). Transaction must be settled within two days. Program registration no longer required effective APRIL 2009. 	<table border="1"> <tr> <td>Core, Enhanced, World \$0.65</td> <td>Core, Enhanced, World \$0.65</td> </tr> <tr> <td>World Elite \$0.75</td> <td>World Elite \$0.75</td> </tr> <tr> <td>World HighValue N/A</td> <td>World HighValue \$0.75</td> </tr> </table>	Core, Enhanced, World \$0.65	Core, Enhanced, World \$0.65	World Elite \$0.75	World Elite \$0.75	World HighValue N/A	World HighValue \$0.75	<table border="1"> <tr> <td>Core, Enhanced, World \$0.65</td> <td>Core, Enhanced, World \$0.65</td> </tr> <tr> <td>World Elite \$0.75</td> <td>World Elite \$0.75</td> </tr> <tr> <td>World HighValue N/A</td> <td>World HighValue \$0.75</td> </tr> </table>	Core, Enhanced, World \$0.65	Core, Enhanced, World \$0.65	World Elite \$0.75	World Elite \$0.75	World HighValue N/A	World HighValue \$0.75
Core, Enhanced, World \$0.65	Core, Enhanced, World \$0.65														
World Elite \$0.75	World Elite \$0.75														
World HighValue N/A	World HighValue \$0.75														
Core, Enhanced, World \$0.65	Core, Enhanced, World \$0.65														
World Elite \$0.75	World Elite \$0.75														
World HighValue N/A	World HighValue \$0.75														
Utility DEBIT	<ul style="list-style-type: none"> All Requirements of MasterCard Utility Credit. 	\$0.45	\$0.45												
Emerging Market DEBIT	<ul style="list-style-type: none"> Applies to MCCs 4899(Cable & Other Pay TV), 4900(Utilities), 5900 and 6300(Insurance), 9211(Courts), 9222(Fines), 9223(Bail Bonds), 9311(Taxes), 9399(Government Services Not Elsewhere Classified), and 8211, 8220, 8299(Schools). Electronic authorization required; must be cleared within two days of authorization. Transaction may be swiped or keyed. For SIIP registered merchants with MCC 4899(Cable & Other Pay TV), this rate will apply to transactions above break-even of \$57.14 and above. For transactions below \$57.14, the SIIP debit rate will be applied. Only applicable to US issued check cards; non-US will qualify at International Rates. 	.80% + \$.25	.80% + \$.25												
Public Sector CREDIT	<ul style="list-style-type: none"> Restricted to transactions at MCCs 4111(Transportation), 4784(Bridge & Road Fees, Tolls), 9211(Courts), 9222(Fines), 9223(Bail Bonds), 9311(Taxes), 9399(Government Services Not Elsewhere Classified), and 9402 Postal Service-Government Only). Applies to Consumer cards only. Electronic authorization required; must be cleared within two days of authorization. 	1.55% + \$0.10	1.55% + \$0.10												

2009-2010 QUALIFICATION AND INTERCHANGE CHART

MASTERCARD CONSUMER RATES (cont):	PRIMARY QUALIFICATIONS	OCTOBER 2008 RATE	APRIL 2009 RATE								
Travel Industries Premier Service (TIPS) [Preferred T&E] CREDIT	<ul style="list-style-type: none"> MUST BE CERTIFIED WITH MASTERCARD. Electronic authorization required; signature and mag swipe not required. Indicator for Preferred Customer required. Merchant forfeits representment rights on "fraudulent transaction--no imprint" chargebacks. Transaction must be settled within 24 hours of transaction. Hotel and Car Rental transactions limited to Merchant specific registered MCCs. Applies to all Cruise Lines transactions. 	<table border="1"> <tr> <td>Core 1.58% + \$0.10</td> <td rowspan="2">Core 1.58% + \$0.10 Enhanced 1.90% + \$0.10</td> </tr> <tr> <td>Enhanced 1.90% + \$0.10</td> </tr> </table>	Core 1.58% + \$0.10	Core 1.58% + \$0.10 Enhanced 1.90% + \$0.10	Enhanced 1.90% + \$0.10	<table border="1"> <tr> <td>Core 1.58% + \$0.10</td> <td rowspan="2">Core 1.58% + \$0.10 Enhanced 1.90% + \$0.10</td> </tr> <tr> <td>Enhanced 1.90% + \$0.10</td> </tr> </table>	Core 1.58% + \$0.10	Core 1.58% + \$0.10 Enhanced 1.90% + \$0.10	Enhanced 1.90% + \$0.10		
Core 1.58% + \$0.10	Core 1.58% + \$0.10 Enhanced 1.90% + \$0.10										
Enhanced 1.90% + \$0.10											
Core 1.58% + \$0.10	Core 1.58% + \$0.10 Enhanced 1.90% + \$0.10										
Enhanced 1.90% + \$0.10											
Travel Industries Premier Service (TIPS) [Preferred T&E] DEBIT	<ul style="list-style-type: none"> All requirements of Travel Industries Premier Service (TIPS). This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.36% + \$0.15	1.36% + \$0.15								
Passenger Transport (T&E) CREDIT	<ul style="list-style-type: none"> Applies to MCCs 3000-3350, 4511(Airlines) and MCC 4112(Passenger Railway). Applies to Consumer cards only. Magnetic stripe not required; valid authorization required. Requires the 635/636 Passenger Transport Format 1 and Format 2 records. 	<table border="1"> <tr> <td>Core 1.75% + \$0.10</td> <td rowspan="2">Core 1.75% + \$0.10 Enhanced 1.90% + \$0.10</td> </tr> <tr> <td>Enhanced 1.90% + \$0.10</td> </tr> </table>	Core 1.75% + \$0.10	Core 1.75% + \$0.10 Enhanced 1.90% + \$0.10	Enhanced 1.90% + \$0.10	<table border="1"> <tr> <td>Core 1.75% + \$0.10</td> <td rowspan="2">Core 1.75% + \$0.10 Enhanced 1.90% + \$0.10</td> </tr> <tr> <td>Enhanced 1.90% + \$0.10</td> </tr> </table>	Core 1.75% + \$0.10	Core 1.75% + \$0.10 Enhanced 1.90% + \$0.10	Enhanced 1.90% + \$0.10		
Core 1.75% + \$0.10	Core 1.75% + \$0.10 Enhanced 1.90% + \$0.10										
Enhanced 1.90% + \$0.10											
Core 1.75% + \$0.10	Core 1.75% + \$0.10 Enhanced 1.90% + \$0.10										
Enhanced 1.90% + \$0.10											
Passenger Transport (T&E) DEBIT	<ul style="list-style-type: none"> All requirements of Passenger Transport (T&E). This rate is only applicable to US issued check cards; non-US will qualify at the credit category. 	1.60% + \$.15	1.60% + \$.15								
World, World Elite & World High Value Restaurant CREDIT	<ul style="list-style-type: none"> Applies to World, World Elite & World High Value cards accepted at MCC 5812(Restaurants). Applies to MCC 5812(Restaurant) transactions below \$60.00. Transactions greater than \$60.00 will qualify at World, World Elite & World High Value T&E. Must meet Merit III requirements. 	World, World Elite: 1.73% + \$0.10	World, World Elite, World High Value: 1.73% + \$0.10								
World, World Elite & World High Value T&E CREDIT	<ul style="list-style-type: none"> Applies to World, World Elite & World High Value cards accepted at T&E merchants. Does not apply to Airline MCCs. Special chargeback rules apply. Includes MCC 4112(Passenger Railway). 	<table border="1"> <tr> <td>World 2.30% + \$0.10</td> <td rowspan="3">World 2.30% + \$0.10 World Elite 2.75% + \$0.10 World High Value N/A</td> </tr> <tr> <td>World Elite 2.75% + \$0.10</td> </tr> <tr> <td>World High Value N/A</td> </tr> </table>	World 2.30% + \$0.10	World 2.30% + \$0.10 World Elite 2.75% + \$0.10 World High Value N/A	World Elite 2.75% + \$0.10	World High Value N/A	<table border="1"> <tr> <td>World 2.30% + \$0.10</td> <td rowspan="3">World 2.30% + \$0.10 World Elite 2.75% + \$0.10 World High Value 2.75% + \$0.10</td> </tr> <tr> <td>World Elite 2.75% + \$0.10</td> </tr> <tr> <td>World High Value 2.75% + \$0.10</td> </tr> </table>	World 2.30% + \$0.10	World 2.30% + \$0.10 World Elite 2.75% + \$0.10 World High Value 2.75% + \$0.10	World Elite 2.75% + \$0.10	World High Value 2.75% + \$0.10
World 2.30% + \$0.10	World 2.30% + \$0.10 World Elite 2.75% + \$0.10 World High Value N/A										
World Elite 2.75% + \$0.10											
World High Value N/A											
World 2.30% + \$0.10	World 2.30% + \$0.10 World Elite 2.75% + \$0.10 World High Value 2.75% + \$0.10										
World Elite 2.75% + \$0.10											
World High Value 2.75% + \$0.10											
World Elite & World High Value T&E Large Ticket CREDIT	<ul style="list-style-type: none"> Applies to World Elite & World High Value MasterCard cards accepted at T&E merchants. Applies to transactions > \$2500.00. 	2.00%	2.00%								
World Elite & World High Value Airline CREDIT	<ul style="list-style-type: none"> Applies to World Elite & World High Value MasterCard cards accepted at airline merchants. Special chargeback rules apply. 	2.30% + \$.10	2.30% + \$.10								

2009-2010 QUALIFICATION AND INTERCHANGE CHART

MASTERCARD COMMERCIAL RATES:	PRIMARY QUALIFICATIONS	OCTOBER 2008 RATE	APRIL 2009 RATE
	In addition to existing merchant information requirements, MasterCard Commercial Card transactions require Tax ID, Tax ID Provided Code, Legal Corporate Name, Merchant and Business Type. Specific requirements are also identified within each category.		
Commercial Face-to-Face (Non-T&E)	<ul style="list-style-type: none"> Applies to Business, Corporate, Purchasing, Fleet (excluding fuel MCCs for Fleet), Corporate World, Corporate World Elite, Business World, and Business World Elite cards. Swiped transaction—Card and cardholder must be present and entire contents of magnetic stripe must be read and transmitted. <u>Level II Data Required:</u> STATIC DATA: Merchant Tax ID, Merchant Type (from Merchant record) POS PROMPTS: Tax Amount, Customer Code (cardholder provides Customer Code to merchant). Tax amount must be both $\geq 0.1\%$ and $\leq 30\%$ of the transaction amount or zero. If the tax amount is zero, the transaction must submit a tax-exempt indicator in addition to the zero tax. Transactions with no tax amount, including tax-exempt items, are eligible for this rate provided the tax-exempt indicator and zero tax are submitted with the transaction. Transaction must be cleared within 24 hours of the authorization. 	Corporate, Corporate World, & World Elite: 2.05% + \$0.10 Business: 2.32% + \$0.10 Business World & World Elite: 2.32% + \$0.10 Purchasing: 2.33% + \$0.10 Fleet: 2.45% + \$0.10	Corporate, Corporate World, & World Elite: 2.15% + \$0.10 Business: 2.20% + \$0.10 Business World & World Elite: 2.25% + \$0.10 Purchasing: 2.40% + \$0.10 Fleet: 2.50% + \$0.10
Commercial Face-to-Face Petroleum	<ul style="list-style-type: none"> Applies to Business, Corporate, Purchasing, Corporate World, Corporate World Elite, Business World, and Business World Elite. Fleet not eligible for this rate. Applies to Fuel MCCs 4468(Marinas), 5541(Fuel-Inside Sales), 5542(AFD), 5499(Convenience Stores), 5983(Fuel Dealers), 7511(Truck Stops) Transaction must be swiped. Card and cardholder must be present and entire contents of magnetic stripe must be read and transmitted. Level II Data Required: STATIC DATA: Merchant Tax ID, Merchant Type (from Merchant record) POS PROMPTS: Tax Amount, Customer Code (cardholder provides Customer Code to merchant). Transaction must be cleared within 24 hours of the authorization. 	Corporate, Corporate World & World Elite: 2.05% Business: 2.05% Business World & World Elite: 2.20% Purchasing: 2.05%	Corporate, Corporate World & World Elite: 2.05% + \$0.10 Business: 2.05% + \$0.10 Business World & World Elite: 2.10% + \$0.10 Purchasing: 2.05% + \$0.10

2009-2010 QUALIFICATION AND INTERCHANGE CHART

MASTERCARD COMMERCIAL RATES:	PRIMARY QUALIFICATIONS	OCTOBER 2008 RATE	APRIL 2009 RATE
Commercial Data Rate III (Non-T&E)	<ul style="list-style-type: none"> • Applies to Purchasing, Fleet, Business, and Corporate, Corporate World, Corporate World Elite, Business World, and Business World Elite cards. • Fuel MCCs are eligible for this rate. • Level II Data Required. • Additional Level III data required. Level III data includes line item transaction detail such as quantity and type of goods/service. • Transaction must be cleared within two days. • Swiped or keyed transaction; electronic authorization required. 	<p align="center">1.75%</p> <p>Business World, Business World Elite: 1.75%</p>	<p align="center">1.80% + \$0.10</p> <p>Business World, Business World Elite: 1.85% + \$0.10</p>
Commercial Data Rate II (Non-T&E)	<ul style="list-style-type: none"> • Applies to Purchasing Cards. • Applies to Business, Corporate, Corporate World, Corporate World Elite, Business World, and Business World Elite cards; Customer Code not required. • Applies to Fleet cards; additional fuel addendum data required. • <u>Level II Data Required:</u> STATIC DATA: Merchant Tax ID, Merchant Type (from Merchant record) POS PROMPTS: Tax Amount, Customer Code (cardholder provides Customer Code to merchant). Tax amount must be either $\geq 0.1\%$ and $\leq 30\%$ of the transaction amount or zero. If the tax amount is zero, the transaction must submit a tax-exempt indicator in addition to the zero tax. Transactions with no tax amount, including tax-exempt items, are eligible for this rate provided the tax-exempt indicator and zero tax are submitted with the transaction. • Transaction must be cleared within two days. • Swiped or keyed transaction; electronic authorization required. 	<p>Corporate, Corporate World & World Elite: 2.05% + \$0.10</p> <p>Business: 2.32% + \$0.10</p> <p>Business World & World Elite: 2.32% + \$0.10</p> <p>Purchasing: 2.33% + \$0.10</p> <p>Fleet: 2.45% + \$0.10</p>	<p>Corporate, Corporate World & World Elite: 2.15% + \$0.10</p> <p>Business: 2.20% + \$0.10</p> <p>Business World & World Elite: 2.25% + \$0.10</p> <p>Purchasing: 2.40% + \$0.10</p> <p>Fleet: 2.50% + \$0.10</p>
Commercial Data Rate II Petroleum	<ul style="list-style-type: none"> • Applies to Fuel MCCs 4468(Marinas), 5541(Fuel-Inside Sales), 5542(AFD), 5499(Convenience Stores), 5983(Fuel Dealers), 7511(Truck Stops) • Applies to Purchasing Cards. • Applies to Business, Corporate, Corporate World, Corporate World Elite, Business World, and Business World Elite cards; Customer Code not required. • Applies to Fleet cards; additional fuel addendum data required. • Level II Data Required: STATIC DATA: Merchant Tax ID, Merchant Type (from Merchant record) POS PROMPTS: Tax Amount, Customer Code (cardholder provides Customer Code to merchant). • Transaction must be cleared within two days. • Swiped or keyed transaction; electronic authorization required. 	<p>Corporate, Corporate World & World Elite: 2.05%</p> <p>Business: 2.05%</p> <p>Business World & World Elite: 2.20%</p> <p>Purchasing: 2.05%</p> <p>Fleet: 2.05%</p>	<p>Corporate, Corporate World & World Elite: 2.05% + \$0.10</p> <p>Business: 2.05% + \$0.10</p> <p>Business World & World Elite: 2.10% + \$0.10</p> <p>Purchasing: 2.05% + \$0.10</p> <p>Fleet: 2.05% + \$0.10</p>

2009-2010 QUALIFICATION AND INTERCHANGE CHART

MASTERCARD COMMERCIAL RATES:	PRIMARY QUALIFICATIONS	OCTOBER 2008 RATE	APRIL 2009 RATE
Commercial Data Rate I (Non-T&E)	<ul style="list-style-type: none"> • Applies to Business, Corporate, Purchasing and Fleet, Corporate World, Corporate World Elite, Business World, and Business World Elite cards. • Transaction must be cleared within two days. • Swiped or keyed transaction; electronic authorization required. 	2.65% +\$.10 Business World, Business World Elite: 2.65% + \$0.10	2.65% +\$.10 Business World, Business World Elite: 2.70% + \$0.10
Commercial Large Ticket I (Non-T&E)	<ul style="list-style-type: none"> • Applies to Business, Corporate, Purchasing and Fleet, Corporate World, Corporate World Elite, Business World, and Business World Elite cards. • Applies to transactions ≤ \$25,000.00 with applicable minimums listed below. • Transaction must be > \$10,000.00 for Business World and World Elite cards and \$7273.00 for all other Commercial cards. • Transaction must be cleared within 24 hours of the authorization; electronic authorization required. Transaction may be swiped or keyed. • Level II and Level III Data REQUIRED. 	1.20% + \$40 Business World, Business World Elite: 1.35% + \$40	1.25% + \$40 Business World, Business World Elite: 1.30% + \$40
Commercial Large Ticket II (Non-T&E)	<ul style="list-style-type: none"> • Applies to Business, Corporate, Purchasing and Fleet, Corporate World, Corporate World Elite, Business World, and Business World Elite cards. • Applies to transactions > \$25,000.00 and ≤ \$100,000.00. • Transaction must be settled within 24 hours of the authorization; electronic authorization required. Transaction may be swiped or keyed. • Level II and Level III Data REQUIRED. 	1.20% + \$40 Business World, Business World Elite: 1.35% + \$40	1.25% + \$40 Business World, Business World Elite: 1.30% + \$40
Commercial Large Ticket III (Non-T&E)	<ul style="list-style-type: none"> • Applies to Business, Corporate, Purchasing and Fleet, Corporate World, Corporate World Elite, Business World, and Business World Elite cards. • Applies to transactions > \$100,000.00. • Transaction must be settled within 24 hours of the authorization; electronic authorization required. Transaction may be swiped or keyed. • Level II and Level III Data REQUIRED. 	1.20% + \$40 Business World, Business World Elite: 1.35% + \$40	1.25% + \$40 Business World, Business World Elite: 1.30% + \$40
Commercial Standard (all merchants)	<ul style="list-style-type: none"> • Applies to Business, Corporate, Purchasing and Fleet, Corporate World, Corporate World Elite, Business World, and Business World Elite cards. • Transaction must be cleared within thirty days. 	2.95% + \$.10 Business World, Business World Elite: 2.95% + \$.10	2.95% + \$.10 Business World, Business World Elite: 3.00% + \$0.10

2009-2010 QUALIFICATION AND INTERCHANGE CHART

MASTERCARD COMMERCIAL RATES:	PRIMARY QUALIFICATIONS	OCTOBER 2008 RATE	APRIL 2009 RATE
Commercial T&E III (T&E)	<ul style="list-style-type: none"> • Electronic authorization; swiped or keyed. • Business, Corporate, Purchasing and Fleet (Fleet only at non-fuel MCCs), Corporate World, Corporate World Elite, Business World, and Business World Elite cards. • Lodging, airline, passenger railway, and car rental merchants. • Restaurant merchants are not eligible for this interchange rate. • Appropriate T&E addendum data required (i.e. folio, check-in, check-out, etc.) • Additional T&E data elements required (i.e. room rate, room tax, property phone #, etc.) Auto rental transactions must provide rental rate. • Transaction must be cleared within two days. 	2.15% + \$.10 Business World, Business World Elite: 2.30% + \$.10	Corporate, Corporate World & World Elite: 2.20% + \$0.10 Business: 2.30% + \$0.10 Business World & World Elite: 2.35% + \$0.10 Purchasing: 2.50% + \$0.10 Fleet: 2.50% + \$0.10
Commercial T&E II (T&E)	<ul style="list-style-type: none"> • Electronic authorization; swiped or keyed. • Business, Corporate, Purchasing and Fleet (Fleet only at non-fuel MCCs), Corporate World, Corporate World Elite, Business World, and Business World Elite cards. • Lodging, airline, passenger railway, and car rental merchants. • Restaurant merchants are not eligible for this interchange rate. • Appropriate T&E addendum data required (i.e. folio, check-in, check-out, etc.) • Transaction must be cleared within two days. 	2.20% + \$.10 Business World, Business World Elite: 2.35% + \$.10	Corporate, Corporate World & World Elite: 2.25% + \$0.10 Business: 2.35% + \$0.10 Business World & World Elite: 2.40% + \$0.10 Purchasing: 2.55% + \$0.10 Fleet: 2.55% + \$0.10
Commercial T&E I (T&E)	<ul style="list-style-type: none"> • Electronic authorization; swiped or keyed. • Business, Corporate, Purchasing and Fleet (Fleet only at non-fuel MCCs), Corporate World, Corporate World Elite, Business World, and Business World Elite cards. • Restaurant transactions. • Applicable to lodging, airline, passenger railway, car rental merchants when addendum data is not provided. • Transaction must be cleared within two days. 	2.35% Business World, Business World Elite: 2.50%	Corporate, Corporate World & World Elite: 2.40% + \$0.00 Business: 2.50% + \$0.00 Business World & World Elite: 2.55% + \$0.00 Purchasing: 2.70% + \$0.00 Fleet: 2.70% + \$0.00

2009-2010 QUALIFICATION AND INTERCHANGE CHART

MASTERCARD INTERNATIONAL RATES	PRIMARY QUALIFICATIONS This information is of February 19, 2009 .	OCT 2008 RATE	APRIL 2009 RATE
International Electronic (all merchants)	<ul style="list-style-type: none"> Card and cardholder must be present at time of transaction. Credit card must be swiped for authorizations and captured through the magnetic stripe reader on your electronic terminal. Signature must be obtained on the credit card slip or printer receipt. Transaction must be settled within 5 days. 	1.61%	1.61%
International Standard (all merchants)	<ul style="list-style-type: none"> Transaction is keyed. Transaction settled after 5 days. 	2.14% + \$.10	2.14% + \$.10
International Commercial Purchasing Data Rate II (all merchants)	<ul style="list-style-type: none"> Applies to Purchasing/Fleet (excluding fuel MCCs for Fleet) cards only. Electronic authorization required. Level II data required. Transaction must be settled within 4 days. 	1.55%	1.70%
International Commercial Purchasing (all merchants)	<ul style="list-style-type: none"> Applies to Purchasing/Fleet cards only. Electronic authorization required. Transaction must be settled within 30 days. 	2.30%	2.45%
International Commercial Purchasing (Large Ticket) (Non-T&E)	<ul style="list-style-type: none"> Same as above, except transaction must be > \$3000. Electronic authorization required. Transaction must be settled within 30 days. 	.75% + \$30	.90% + \$30
International Commercial (all merchants)	<ul style="list-style-type: none"> Applies to MC Business/Corporate cards only. Transaction must be settled within 30 days. 	2.30%	2.45%
International Merchant UCAF (all merchants)	<p>THIS RATE IS FOR TRANSACTIONS THAT ARE PURCHASED OVER THE INTERNET. UCAF = Universal Cardholder Authentication Field</p> <ul style="list-style-type: none"> Applies to transactions when Merchant participates in Secure E-Commerce transaction utilizing 3-D secure processing MasterCard SecureCode. All requirements of Merit I. 	1.95% + \$.10	1.95% + \$.10
International Full UCAF (all merchants)	<p>THIS RATE IS FOR TRANSACTIONS THAT ARE PURCHASED OVER THE INTERNET. UCAF = Universal Cardholder Authentication Field</p> <ul style="list-style-type: none"> Applies to transactions when both Merchant & Issuer participate in Secure E-Commerce transaction utilizing 3-D secure processing MasterCard SecureCode. All requirements of Merit I. 	2.05% + \$.10	2.05% + \$.10

2009-2010 QUALIFICATION AND INTERCHANGE CHART

Visa Assessments: .0925%
MasterCard Assessments: .095%