

RATE DESCRIPTIONS

ARU: Three Tier With Check Card Pricing (Includes Retail, Restaurant, Hotel and Car Rental)
 Card Present: Four Tier With Check Card Pricing (Includes Retail, Fuel and Supermarket)
 Card Not Present: Three Tier With Check Card Pricing (Includes MOTO, E-Commerce and Recurring)
 T&E: Four Tier With Check Card Pricing (Includes Restaurant, Hotel and Car Rental)
 Paper: One Tier Pricing
 International (Int'l): For merchants located in Puerto Rico or the US Virgin Islands

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Visa	Business to Business Signature Preferred 1Y57, 1Y58	*	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.		Non-Qual	Non-Qual			Qual
Visa	CNP Signature Preferred 1Y50, 1Y51	*	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.		Non-Qual	Non-Qual			Qual
Visa	Commercial Business to Business 1V57, 1V58, 1V59, 1W57, 1W58, 1W59, 1X57, 1X58, 1X59		Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.		Non-Qual	Non-Qual			Qual
Visa	Commercial Business Utility 1637, 1638, 1639		Electronic authorization; pertinent interchange fields and utility-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
Visa	Commercial Card Not Present 1V50, 1V51, 1V52, 1W50, 1W51, 1W52, 1X50, 1X51, 1X52		Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.		Non-Qual	Non-Qual			Qual
Visa	Commercial Electronic 1640, 1641, 1642, 1647, 1648, 1649, 1740, 1741, 1742		Electronic authorization; pertinent interchange fields or commercial card data passed; additional data required for hotel and car rental merchants; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual		Qual
Visa	Commercial Non T&E Level 2 & 3 1794, 1795, 1796		Electronic authorization; pertinent interchange fields and purchase card data passed; restricted to certain MCC's; settled within 3 days of transaction date.						Qual
Visa	Commercial Non T&E Level 2 1624, 1625, 1626, 1694, 1695, 1696, 1724, 1725, 1726		Electronic authorization; pertinent interchange fields and commercial card data passed; non-taxed transactions are not eligible; restricted to certain MCC's; settled within 3 days of transaction date.		Non-Qual	Non-Qual			Qual
Visa	Commercial Retail 1V54, 1V55, 1V56, 1W54, 1W55, 1W56, 1X54, 1X55, 1X56		Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.		Non-Qual	Non-Qual			Qual
Visa	Commercial Standard 1600, 1601, 1602, 1607, 1608, 1609, 1707, 1708, 1709		Settled within 30 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual

Card	Interchange Program	Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Visa	CPS Account Funding Credit 1214, 1215, 1216, 1516, 1517	Electronic authorization to include address verification and CVV2; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; transaction date within 1 day of purchase date; settled within 2 days of transaction date.						Qual
Visa	CPS Account Funding Debit 1514, 1515	US issued debit card only; electronic authorization to include address verification and CVV2; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; transaction date within 1 day of purchase date; settled within 2 days of transaction date.						Qual
Visa	CPS Automated Fuel Credit 1294, 1295, 1296, 1596	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; authorization and settlement amount match; settlement amount less than or equal to \$75.00; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
Visa	CPS Automated Fuel Debit 1594, 1595, 1597, 1598	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization equal to \$1.00 or settlement amount; settlement amount less than or equal to \$75.00; restricted to certain MCC's; settled within 2 days of transaction date.		Qual				Qual
Visa	CPS Car Rental Credit 1280, 1281, 1282, 1582, 1583	Electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.				Non-Qual		Qual
Visa	CPS Car Rental Debit 1580, 1581	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.				Non-Qual		Qual
Visa	CPS Card Not Present Credit 1290, 1291, 1292, 1592, 1593	Electronic authorization to include address verification; pertinent interchange fields and card not present transaction data passed; settled within 2 days of transaction date.		Non-Qual	Mid-Qual	Non-Qual		Qual
Visa	CPS Card Not Present Debit 1590, 1591	US issued debit card only; electronic authorization to include address verification; pertinent interchange fields and card not present transaction data passed; settled within 2 days of transaction date.		Non-Qual	Qual	Non-Qual		Qual

Card	Interchange Program	Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Visa	CPS Debit Tax Payment 1 Debit 1034, 1035	US issued debit card only; electronic authorization; pertinent interchange fields and debit tax payment-specific processing codes passed; restricted to certain MCC's; transaction amount \$4.00 or greater; settled within 2 days of transaction date.						Qual
Visa	CPS Debit Tax Payment 2 Debit 1037, 1038	US issued debit card only; electronic authorization; pertinent interchange fields and debit tax payment-specific processing codes passed; restricted to certain MCC's; transaction amount less than \$4.00; settled within 2 days of transaction date.						Qual
Visa	CPS Debt Repayment Debit 1024, 1025	US issued debit card only; electronic authorization; pertinent interchange fields and debt repayment-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
Visa	CPS E-Commerce Credit 1284, 1285, 1286, 1586, 1587	Electronic authorization to include address verification; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).		Non-Qual	Mid-Qual			Qual
Visa	CPS E-Commerce Debit 1584, 1585	US issued debit card only; electronic authorization to include address verification; pertinent interchange fields and e-commerce transaction data passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).		Non-Qual	Qual			Qual
Visa	CPS E-Commerce Hotel/Car Rent Preferred Credit and Debit 1080, 1081, 1082, 1380, 1381, 1382	Electronic authorization to include 3-D secure fields; pertinent interchange fields, e-commerce transaction data (including CAVV) and T&E data passed; secure protocol required; settled within 2 days of transaction date.						Qual

Card	Interchange Program	Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Visa	CPS E-Commerce Preferred Credit 1056, 1254, 1255, 1256	Electronic authorization to include 3-D secure fields and address verification; pertinent interchange fields and e-commerce transaction data (including CAVV) passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).						Qual
Visa	CPS E-Commerce Preferred Debit 1054, 1055	US issued debit card only; electronic authorization to include 3-D secure fields and address verification; pertinent interchange fields and e-commerce transaction data (including CAVV) passed; secure protocol required; settled within 2 days of transaction date; qualified aggregated micro-payments settled within 3 days (also requires support of partial authorizations).						Qual
Visa	CPS Hotel Credit 1270, 1271, 1272, 1572, 1573	Electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.				Non-Qual		Qual
Visa	CPS Hotel Debit 1570, 1571	US issued debit card only; electronic authorization; pertinent interchange fields passed; settled within 2 days of transaction date.				Non-Qual		Qual
Visa	CPS Restaurant Credit 1247, 1248, 1249, 1549	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.				Mid-Qual		Qual
Visa	CPS Restaurant Debit 1547, 1548	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.				Qual		Qual
Visa	CPS Retail Credit 1260, 1261, 1262, 1562, 1563	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual		Mid-Qual		Qual

Card	Interchange Program	Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Visa	CPS Retail Debit 1560, 1561	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.		Qual		Qual		Qual
Visa	CPS Retail Key Entry Credit 1210, 1211, 1212, 1512, 1513	Electronic authorization to include address verification ZIP match, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual	Mid-Qual	Non-Qual		Qual
Visa	CPS Retail Key Entry Debit 1510, 1511	US issued debit card only; electronic authorization to include address verification ZIP match, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields and debit card data passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual	Qual	Non-Qual		Qual
Visa	CPS Retail Service Station Credit 1257, 1258, 1259, 1559	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; authorization and settlement amount match; settlement amount less than or equal to \$125.00; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
Visa	CPS Retail Service Station Debit 1557, 1558, 1507, 1508	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and debit card data passed; authorization and settlement amount match; settlement amount less than or equal to \$125.00; restricted to certain MCC's; settled within 2 days of transaction date.		Qual				Qual
Visa	CPS Retail/2 Credit 1230, 1231, 1232, 1532, 1533	Electronic authorization, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual			Qual

Card	Interchange Program	Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Visa	CPS Retail/2 Debit 1530, 1531	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	Qual	Qual	Qual			Qual
Visa	CPS Small Ticket Credit 1227, 1228, 1229, 1529	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement except for bill payment transactions which require bill payment indicators to be passed; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual		Mid-Qual		Qual
Visa	CPS Small Ticket Debit 1527, 1528	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.		Qual		Qual		Qual
Visa	CPS Supermarket Credit 1250, 1251, 1252, 1552, 1553	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
Visa	CPS Supermarket Debit 1550, 1551, 1567, 1568	US issued debit card only; electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields, debit card data and supermarket-specific processing codes passed; authorization and settlement amount match; restricted to certain MCC's; settled within 2 days of transaction date.		Qual				Qual
Visa	EIRF Credit 1220, 1221, 1222, 1522, 1523, 1T20, 1T21, 1T22	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Visa	EIRF Debit (Fuel) 1027, 1028		US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.		Qual				Qual
Visa	EIRF Debit 1520, 1521		US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Visa	Electronic Electron LAC 1U43		Card present; authorization received; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Visa	Electronic LAC 1U42		Card present; authorization received; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Visa	Electronic Signature Preferred 1Y40, 1Y41	*	Electronic authorization; pertinent interchange fields passed; settled within 3 days of transaction date.	Mid-Qual	Non-Qual	Non-Qual	Non-Qual		Qual
Visa	Fuel Signature Preferred 1Y30, 1Y31	*	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.		Mid-Qual				Qual
Visa	GSA Government-to-Government 1738		Electronic authorization, obtained within 1 day of transaction date; pertinent interchange fields (CPS qualified); restricted to certain MCC's.						Qual
Visa	GSA Large Ticket 1771, 1775		Electronic authorization, obtained within 1 day of transaction date; pertinent interchange fields (CPS qualified), commercial card data and large ticket transaction data passed; restricted to certain MCC's; settlement amount exceeds threshold.			Non-Qual			Qual
Visa	Interregional Commercial 1604, 1605, 1704, 1705		Card present; authorization received; settled within 3 days of transaction date.	Non-Qual	Non-Qual		Non-Qual	Qual	Qual
Visa	Interregional Electron Electronic 1536		Card present; authorization received; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual		Mid-Qual	Qual	Qual
Visa	Interregional Electron Standard 1537		Authorization received; settled over 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Visa	Interregional Electronic Commerce 1U66, 1U76, 1066, 1067, 1076, 1077		Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.			Mid-Qual			Qual
Visa	Interregional Electronic 1236		Card present; authorization received; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual		Mid-Qual	Qual	Qual
Visa	Interregional Infinite 1312	*	Card present; authorization received; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual		Mid-Qual	Qual	Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Visa	Interregional Issuer Chip 1U36, 1U37		Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.		Mid-Qual		Mid-Qual		Qual
Visa	Interregional Premium Card - Signature 1Y29	*	Card present; authorization received; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Visa	Interregional Premium Card 1Y22	*	Card present; authorization received; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Visa	Interregional Signature 1319	*	Card present; authorization received; settled within 3 days of transaction date.	Non-Qual	Non-Qual		Non-Qual	Qual	Qual
Visa	Interregional Standard 1206, 1506		Authorization received; settled over 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Visa	Interregional Super Premium Card - Infinite 1Y36	*	Card present; authorization received; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Visa	Interregional Super Premium Card - Signature Preferred 1Y32	*	Card present; authorization received; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Visa	Interregional Super Premium Card - Signature 1Y39	*	Card present; authorization received; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Visa	Intracountry Commercial 1V02, 1X02, 1W02		Card present; authorization received; settled within 3 days of transaction date.						Qual
Visa	Intracountry Electronic Commerce 1U02, 1U06		Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.						Qual
Visa	Intracountry Emerging and Small Ticket Utilities 1036, 1U12, 1X09, 1T09		Pertinent interchange fields passed; settled within 3 days of transaction date.						Qual
Visa	Intracountry Emerging and Small Ticket 1026, 1U09, 1X06, 1T06		Pertinent interchange fields passed; settled within 3 days of transaction date.						Qual
Visa	Intracountry Issuer Chip 1U32		Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.						Qual
Visa	Intracountry Retail Group 1 1039, 1U16, 1X12, 1T12		Pertinent interchange fields passed; settled within 3 days of transaction date.						Qual
Visa	Intracountry Retail Group 2 1042, 1U19, 1X16, 1T16		Pertinent interchange fields passed; settled within 3 days of transaction date.						Qual
Visa	Intracountry Signature 1T02	*	Card present; authorization received; settled within 3 days of transaction date.						Qual
Visa	Intracountry Standard 1052, 1U22, 1X19, 1T19		Settled over 3 days of transaction date.						Qual
Visa	LAC Premium Card 1Y26	*	Card present; authorization received; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Visa	LAC Super Premium Card - Infinite 1Y46	*	Card present; authorization received; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Visa	LAC Super Premium Card - Signature 1Y49	*	Card present; authorization received; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Visa	Purchase Card Electronic with Data 1747, 1748, 1749		Electronic authorization; pertinent purchase card data passed; non-CPS qualified; restricted to certain MCC's; settled within 3 days of transaction date.		Non-Qual	Non-Qual			Qual
Visa	Purchasing Large Ticket 1730, 1731		Electronic authorization, obtained within 1 day of transaction date; pertinent interchange fields, commercial card data and large ticket transaction data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 8 days of transaction date.			Non-Qual			Qual
Visa	Retail Signature Preferred 1Y54, 1Y55	*	Electronic authorization; pertinent interchange fields passed (CPS qualified); restricted to certain MCC's; settled within 3 days of transaction date.		Non-Qual	Non-Qual			Qual
Visa	Signature Card Rewards 1 1340, 1341	*	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
Visa	Signature Card Rewards 2 1344, 1345	*	Electronic authorization to include address verification (as needed), obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual	Mid-Qual			Qual
Visa	Standard Credit and Debit 1200, 1201, 1202, 1500, 1501, 1502, 1503		Authorization required over floor limit; settled within 30 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Visa	Standard Signature Preferred 1Y00, 1Y01	*	Settled within 30 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Visa	Traditional Rewards 1 1300, 1301	*	Electronic authorization, obtained within 1 day of transaction date; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settled within 2 days of transaction date.		Mid-Qual		Mid-Qual		Qual
Visa	Traditional Rewards 2 1304, 1305	*	Electronic authorization to include address verification (as needed), obtained within 1 day of transaction date; key entry permitted; pertinent interchange fields passed; settled within 2 days of transaction date.		Non-Qual	Mid-Qual	Mid-Qual		Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Visa	Utility Credit 1032, 1330, 1331, 1332		Electronic authorization; pertinent interchange fields and utility-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
Visa	Utility Debit 1030, 1031		US issued debit card only; electronic authorization; pertinent interchange fields and utility-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
Visa	Virgin Islands Commercial 1V03, 1X03, 1W03		Card present; authorization received; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Visa	Virgin Islands Electronic Commerce Merchant 1U29		Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Visa	Virgin Islands Electronic Commerce Merchant-Visa Electron 1079		Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Visa	Virgin Islands Electronic 1U56		Card present; authorization received; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Visa	Virgin Islands Electronic-Visa Electron 15A2		Card present; authorization received; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Visa	Virgin Islands Issuer Chip - Visa Electron 1U49		Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Visa	Virgin Islands Issuer Chip 1U33, 1U46		Chip-qualified Issuer card; pertinent interchange fields passed; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Visa	Virgin Islands Secure Electronic Commerce 1U03		Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Visa	Virgin Islands Secure Electronic Commerce-Visa Electron 1063		Authorization received; pertinent interchange fields and e-commerce transaction data passed; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Visa	Virgin Islands Standard - Visa Electron 15A9		Settled over 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Visa	Virgin Islands Standard 15A6, 1U26		Settled over 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Visa	Virgin Islands Visa Infinite Card 1313	*	Card present; authorization received; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Visa	Virgin Islands Visa Signature Card 1T03		Card present; authorization received; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Commercial Data I (Business World, Business World Elite, Corporate World, Corporate World Elite, Business Enhanced) 1N11, 1O11, 1Q11, 1R11, 1S10, S11	*	Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Commercial Data II (Business World, Business World Elite, Corporate World, Corporate World Elite, Business Enhanced) 1N21, 1O21, 1Q21, 1R21, 1S20, S21	*	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual		Qual
MC	Commercial Data II (Business, Corporate, Fleet Card, Purchasing Card) 1620, 1621, 1720, 1721, 1722, 1K20, 1K21, 1M20, 1M21		Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual		Qual
MC	Commercial Data II Petroleum (Business World, Business World Elite, Corporate World, Corporate World Elite, Business Enhanced) 1N18, 1O18, 1Q18, 1R18, 1S17, 1S18	*	Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 3 days of transaction date.		Non-Qual				Qual
MC	Commercial Data II Petroleum (Business, Corporate, Fleet Card, Purchasing Card) 1617, 1618, 1717, 1718, 1K17, 1K18, 1M17, 1M18		Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 3 days of transaction date.		Non-Qual				Qual
MC	Commercial Data III (Business World, Business World Elite, Corporate World, Corporate World Elite, Business Enhanced) 1N61, 1O61, 1Q61, 1R61, 1S60, S61	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
MC	Commercial Face to Face (Business World, Business World Elite, Corporate World, Corporate World Elite, Business Enhanced) 1N31, 1O31, 1Q31, 1R31, 1S30, 1S31	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual		Non-Qual		Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	Commercial Face to Face (Business, Corporate, Fleet Card, Purchasing Card) 1630, 1631, 1730, 1731, 1K30, 1K31, 1M30, 1M31		Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual	Non-Qual	Non-Qual		Qual
MC	Commercial Face to Face Petroleum (Business World, Business World Elite, Corporate World, Corporate World Elite, Business Enhanced) 1N28, 1O28, 1Q28, 1R28, 1S27, 1S28	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual				Qual
MC	Commercial Face to Face Petroleum (Business, Corporate, Fleet Card, Purchasing Card) 1627, 1628, 1727, 1728, 1K27, 1K28		Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual				Qual
MC	Commercial Large Ticket I, II and III (Business World, Business World Elite, Corporate World, Corporate World Elite, Business Enhanced) 1N71, 1N75, 1N78, 1O71, 1O75, 1O78, 1Q71, 1Q75, 1Q78, 1R71, 1R75, 1R78, 1S70, 1S71, 1S74, 1S75, 1S77, 1S78	*	Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
MC	Commercial Standard (Business World, Business World Elite, Corporate World, Corporate World Elite, Business Enhanced) 1N01, 1O01, 1Q01, 1R01, 1S00, 1S01	*	Authorization required over floor limit; settled within 30 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Commercial T&E I (Business World, Business World Elite, Corporate World, Corporate World Elite, Business Enhanced) 1N41, 1O41, 1Q41, 1R41, 1S40, 1S41	*	Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.		Non-Qual		Non-Qual		Qual
MC	Commercial T&E II (Business World, Business World Elite, Corporate World, Corporate World Elite, Business Enhanced) 1N81, 1O81, 1Q81, 1R81, 1S80, 1S81	*	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.				Non-Qual		Qual
MC	Commercial T&E III (Business World, Business World Elite, Corporate World, Corporate World Elite, Business Enhanced) 1N51, 1O51, 1Q51, 1R51, 1S50, 1S51	*	Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.						Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	Commercial Utilities 1654, 1655, 1S54, 1S55		Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Consumer Super Premium Electronic (LAC) 1353	*	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Consumer Super Premium Electronic 1346	*	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Consumer Super Premium Full UCAF (LAC) 1359	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Consumer Super Premium Full UCAF 1356	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Consumer Super Premium Merchant UCAF (LAC) 1366	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Consumer Super Premium Merchant UCAF 1363	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Consumer Super Premium Standard (LAC) 1373	*	Settled within 30 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Consumer Super Premium Standard 1369	*	Settled within 30 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Convenience Purchase Credit 1294, 1295		Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00 for self-service terminals; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual		Mid-Qual		Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	Convenience Purchase Enhanced 1P94, 1P95	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00 for self-service terminals; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual		Mid-Qual		Qual
MC	Corporate Data I 1610, 1611, 1710, 1711		Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Corporate Data III 1660, 1661, 1760, 1761		Electronic authorization; pertinent interchange fields and commercial card data passed; restricted to certain MCC's; settled within 3 days of transaction date.			Non-Qual			Qual
MC	Corporate Interregional 1602, 1702		Authorization required over floor limit; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual		Qual
MC	Corporate Large Ticket I, II and III 1670, 1671, 1674, 1675, 1677, 1678, 1770, 1771, 1772, 1774, 1775, 1777, 1778		Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.	Non-Qual	Non-Qual	Non-Qual			Qual
MC	Corporate Standard 1600, 1601, 1700, 1701		Authorization required over floor limit; settled within 30 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Corporate T&E I 1640, 1641, 1740, 1741, 1K40, 1K41		Electronic authorization; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual		Qual
MC	Corporate T&E II 1680, 1681, 1780, 1781, 1K80, 1K81		Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	Non-Qual			Non-Qual		Qual
MC	Corporate T&E III 1650, 1651, 1750, 1751, 1K50, 1K51		Electronic authorization; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.						Qual
MC	Full UCAF Credit 1224, 1225		Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.						Qual
MC	Full UCAF Debit 1525		US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.						Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	Full UCAF Enhanced 1P24, 1P25	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.						Qual
MC	Interregional - Electronic (IEI) 1232, 1532		Full contents of magnetic stripe read and passed in authorization and settlement; settled within 5 days of transaction date.		Mid-Qual		Mid-Qual		Qual
MC	Interregional - Standard (ISI) 1202, 1502		Settled within 30 days of transaction date.	Mid-Qual	Non-Qual	Mid-Qual	Non-Qual	Qual	Qual
MC	Interregional / Intracountry Premium Standard 1306	*	Settled within 30 days of transaction date.	Mid-Qual	Non-Qual	Mid-Qual	Non-Qual	Qual	Qual
MC	Interregional Commercial Premium Standard (LAC) 1Q09		Authorization required over floor limit; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Interregional Commercial Premium Standard 1Q03		Authorization required over floor limit; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Interregional Consumer Premium Electronic (LAC) 1339	*	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
MC	Interregional Consumer Premium Electronic 1333	*	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
MC	Interregional Consumer Premium Full UCAF (LAC) 1329	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
MC	Interregional Consumer Premium Full UCAF 1323	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
MC	Interregional Consumer Premium Merchant UCAF (LAC) 1349	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
MC	Interregional Consumer Premium Merchant UCAF 1343	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
MC	Interregional Consumer Premium Standard (LAC) 1309	*	Settled within 30 days of transaction date.	Mid-Qual	Non-Qual	Mid-Qual	Non-Qual	Qual	Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	Interregional Consumer Premium Standard 1303	*	Settled within 30 days of transaction date.	Mid-Qual	Non-Qual	Mid-Qual	Non-Qual	Qual	Qual
MC	Interregional Electronic Card Commercial 1659		Authorization required over floor limit; restricted to certain MCC's.		Non-Qual	Non-Qual	Non-Qual		Qual
MC	Interregional Electronic Card 1J02, 1J06		Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.		Mid-Qual		Mid-Qual		Qual
MC	Interregional Full UCAF 1226, 1526		Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.						Qual
MC	Interregional Merchant UCAF 1216, 1516		Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.						Qual
MC	Interregional Premium Electronic 1336	*	Full contents of magnetic stripe read and passed in authorization and settlement; limited to certain MCC's; settled within 5 days of transaction date.		Mid-Qual		Mid-Qual		Qual
MC	Interregional Premium Full UCAF 1326	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.			Mid-Qual			Qual
MC	Interregional Premium Merchant UCAF 1316	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 5 days of transaction date.			Mid-Qual			Qual
MC	Intracountry Corporate 1603, 1703		Authorization required over floor limit; settled within 3 days of transaction date.						Qual
MC	Intracountry Emerging Markets 1266		Restricted to certain MCC's; merchant location in Puerto Rico only.						Qual
MC	Intracountry Purchasing Data II 1723, 1729		Electronic authorization; pertinent interchange fields and commercial card data passed; tax amount within acceptable range included; restricted to certain MCC's; settled within 3 days of transaction date.						Qual
MC	Intracountry Purchasing Large Ticket 1773, 1776		Electronic authorization; pertinent interchange fields and commercial card data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 2 days of transaction date.						Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	Intracountry Rapid Payments 1269		Restricted to certain MCC's; merchant location in Puerto Rico only.						Qual
MC	Intracountry Standard 1239		Merchant location in Puerto Rico only; settled within 30 days of transaction date.						Qual
MC	Intracountry Utilities 1289		Restricted to certain MCC's; merchant location in Puerto Rico only.						Qual
MC	Lodging and Auto Rental Credit 1237, 1238		Electronic authorization; key entry permitted; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.						Qual
MC	Lodging and Auto Rental Debit 1538		US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.						Qual
MC	Lodging and Auto Rental Enhanced 1P37, 1P38	*	Electronic authorization; key entry permitted; pertinent interchange fields and T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.						Qual
MC	MC Automated Fuel Debit 1595, 1598		US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.		Qual				Qual
MC	MC Emerging Market Debit 1561		US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	Qual	Qual	Qual			Qual
MC	MC Key Entered Credit 1220, 1221		Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	Mid-Qual	Non-Qual	Mid-Qual	Non-Qual		Qual
MC	MC Key Entered Debit 1521		US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	Qual	Non-Qual	Qual	Non-Qual		Qual
MC	MC Key Entered Enhanced 1P20, 1P21	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	Mid-Qual	Non-Qual	Mid-Qual	Non-Qual		Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	MC Restaurant Debit 1548		US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.				Qual		Qual
MC	MC Service Station Debit 1508, 1558		US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Qual				Qual
MC	MC Small Ticket Debit 1528		US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; no signature required; restricted to certain MCC's; settled within 2 days of transaction date.		Qual		Qual		Qual
MC	MC Supermarket Credit 1250, 1251		Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
MC	MC Supermarket Debit 1551, 1568		US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.		Qual				Qual
MC	MC Supermarket Enhanced 1P50, 1P51	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
MC	Merchant UCAF Credit 1214, 1215		Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.						Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	Merchant UCAF Debit 1515		US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.						Qual
MC	Merchant UCAF Enhanced 1P14, 1P15	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.						Qual
MC	Merit 1 Consumer Bill Pay Real Estate & Insurance Credit 1267, 1268, 1J27, 1J28		Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.		Mid-Qual	Mid-Qual			Qual
MC	Merit 1 Consumer Bill Pay Real Estate & Insurance Enhanced 1P67, 1P68, 1P27, 1P28	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.		Mid-Qual	Mid-Qual			Qual
MC	Merit 1 Consumer Bill Pay Real Estate Debit 1068		US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.		Qual	Qual			Qual
MC	Merit 1 Credit 1210, 1211		Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Non-Qual	Mid-Qual	Non-Qual		Qual
MC	Merit 1 Debit 1511		US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	Qual	Non-Qual	Qual	Non-Qual		Qual
MC	Merit 1 Enhanced 1P10, 1P11	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Non-Qual	Mid-Qual	Non-Qual		Qual
MC	Merit 3 Credit 1230, 1231		Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual		Mid-Qual		Qual
MC	Merit 3 Debit 1531		US issued debit card only; electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Qual		Qual		Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	Merit 3 Enhanced 1P30, 1P31	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual		Mid-Qual		Qual
MC	Petroleum Credit 1264, 1265, 1297, 1298		Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.		Mid-Qual				Qual
MC	Petroleum Enhanced 1P64, 1P65, 1P97, 1P98	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.		Mid-Qual				Qual
MC	Public Sector Credit 1260, 1261		Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.		Mid-Qual	Mid-Qual			Qual
MC	Public Sector Enhanced 1P60, 1P61	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.		Mid-Qual	Mid-Qual			Qual
MC	SIIP Credit 1240, 1241		Electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.			Mid-Qual			Qual
MC	SIIP Debit 1541		US issued debit card only; electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.			Qual			Qual
MC	SIIP Enhanced 1P40, 1P41	*	Electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.			Mid-Qual			Qual
MC	Standard Credit and Debit 1200, 1201, 1501		Authorization required over floor limit; settled within 30 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	Standard Enhanced 1P00, 1P01	*	Authorization required over floor limit; settled within 30 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	Utilities Credit 1287, 1288		Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
MC	Utilities Debit 1588		US issued debit card only; electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
MC	Utilities Enhanced 1P87, 1P88	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
MC	World Card Convenience Purchase 1395	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00 for self-service terminals; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual		Mid-Qual		Qual
MC	World Card Full UCAF 1325	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.						Qual
MC	World Card MC Key Entered 1321	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	Mid-Qual	Non-Qual	Mid-Qual			Qual
MC	World Card Merchant UCAF 1315	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.						Qual
MC	World Card Merit 1 Consumer Bill Pay Real Estate & Insurance 1368, 1328	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.		Mid-Qual	Mid-Qual			Qual
MC	World Card Merit 1 1311	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; settled within 3 days of transaction date.	Mid-Qual	Non-Qual	Mid-Qual	Non-Qual		Qual
MC	World Card Merit 3 1331	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual		Mid-Qual		Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	World Card Petroleum 1365, 1398	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.		Mid-Qual				Qual
MC	World Card Public Sector 1371	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.		Mid-Qual	Mid-Qual			Qual
MC	World Card Restaurant 1348	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$60.00; restricted to certain MCC's; settled within 2 days of transaction date.				Non-Qual		Qual
MC	World Card SIIP 1341	*	Electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.			Mid-Qual			Qual
MC	World Card Standard 1308	*	Authorization required over floor limit; settled within 30 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	World Card Supermarket 1351	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
MC	World Card T&E 1301	*	Electronic authorization; pertinent T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Non-Qual	Non-Qual	Non-Qual		Qual
MC	World Card Utilities 1388	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
MC	World Elite Convenience Purchase 1L95	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00 for self-service terminals; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual		Non-Qual		Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	World Elite Full UCAF 1L25	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.						Qual
MC	World Elite MC Key Entered 1L21	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	Mid-Qual	Non-Qual	Non-Qual			Qual
MC	World Elite Merchant UCAF 1L15	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.						Qual
MC	World Elite Merit 1 Consumer Bill Pay Real Estate & Insurance 1L68, 1L28	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.		Non-Qual	Non-Qual			Qual
MC	World Elite Merit 1 1L11	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; settled within 3 days of transaction date.	Mid-Qual	Non-Qual	Non-Qual			Qual
MC	World Elite Merit 3 1L31	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual		Non-Qual		Qual
MC	World Elite Petroleum 1L65, 1L98	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.		Mid-Qual				Qual
MC	World Elite Public Sector 1L71	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.						Qual
MC	World Elite Restaurant 1L48	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$60.00; restricted to certain MCC's; settled within 2 days of transaction date.				Non-Qual		Qual
MC	World Elite SIIP 1L41	*	Electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.			Mid-Qual			Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	World Elite Standard 1L08	*	Authorization required over floor limit; settled within 30 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	World Elite Supermarket 1L51	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
MC	World Elite T&E Large Ticket 1L75	*	Electronic authorization; pertinent interchange fields and T&E data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 3 days of transaction date.				Non-Qual		Qual
MC	World Elite T&E 1L01	*	Electronic authorization; pertinent T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Non-Qual	Non-Qual	Non-Qual		Qual
MC	World Elite Utilities 1L88	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
MC	World High Value Convenience Purchase 1195	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$100.00 for self-service terminals; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual		Non-Qual		Qual
MC	World High Value Full UCAF 1125	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.						Qual
MC	World High Value MC Key Entered 1121	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	Mid-Qual	Non-Qual	Non-Qual			Qual
MC	World High Value Merchant UCAF 1115	*	Electronic authorization; key entry permitted; pertinent interchange fields, e-commerce transaction data and UCAF data passed; secure protocol required; settled within 2 days of transaction date.						Qual
MC	World High Value Merit 1 Consumer Bill Pay Real Estate & Insurance 1168, 1128	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCCs; settled within 3 days of transaction date.		Non-Qual	Non-Qual			Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	World High Value Merit 1 1111	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; settled within 3 days of transaction date.	Mid-Qual	Non-Qual	Non-Qual			Qual
MC	World High Value Merit 3 1131	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual		Non-Qual		Qual
MC	World High Value Petroleum 1165, 1198	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; restricted to certain MCC's; restricted to certain MCC's; authorization advice received within 60 minutes of original authorization request; settled within 2 days of transaction date.		Mid-Qual				Qual
MC	World High Value Public Sector 1171	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date.						Qual
MC	World High Value Restaurant 1148	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields passed; settlement amount less than or equal to \$60.00; restricted to certain MCC's; settled within 2 days of transaction date.				Non-Qual		Qual
MC	World High Value SIIP 1141	*	Electronic authorization; pertinent interchange fields and recurring transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.			Mid-Qual			Qual
MC	World High Value Standard 1108	*	Authorization required over floor limit; settled within 30 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
MC	World High Value Supermarket 1151	*	Electronic authorization; full contents of magnetic stripe read and passed in authorization and settlement; pertinent interchange fields and supermarket-specific processing codes passed; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
MC	World High Value T&E Large Ticket 1175	*	Electronic authorization; pertinent interchange fields and T&E data passed; settlement amount exceeds threshold; restricted to certain MCC's; settled within 3 days of transaction date.				Non-Qual		Qual
MC	World High Value T&E 1101	*	Electronic authorization; pertinent T&E data passed; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Non-Qual	Non-Qual	Non-Qual		Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
MC	World High Value Utilities 1188	*	Electronic authorization; key entry permitted; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
Disc	Base Submission Level Credit and Debit 1D01, 1E01		Settled within 60 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Base Submission Level Premium Plus 1C01	*	Settled within 60 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Base Submission Level Premium 1G01	*	Settled within 60 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Base Submission Level Rewards 1H01	*	Settled within 60 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Commercial Base 1F01		Settled within 60 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Commercial Electronic 1F11		Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 3 days of transaction date for Utilities, Emerging Markets and Public Services MCCs and within 2 days of transaction date for all other MCCs.	Non-Qual	Non-Qual	Non-Qual	Non-Qual		Qual
Disc	Commercial Utilities 1F95		Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
Disc	International Base 1D02		Diners International card; settled within 60 days of transaction date.	Mid-Qual	Non-Qual	Mid-Qual	Non-Qual	Qual	Qual
Disc	International Electronic 1D06		Diners International card; approved authorization response received; restricted to certain MCC's; settled within 5 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual	Mid-Qual	Qual	Qual
Disc	Mid Submission Level Credit 1D05		Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Mid Submission Level Debit 1E05		Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Mid Submission Level Premium Plus 1C05	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Mid Submission Level Premium 1G05	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Mid Submission Level Rewards 1H05	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Disc	Prime Card Not Present/E-Commerce Credit 1D21		Approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual	Mid-Qual			Qual
Disc	Prime Card Not Present/E-Commerce Debit 1E21		Debit card only; approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual	Qual			Qual
Disc	Prime Card Not Present/E-Commerce Premium Plus 1C21	*	Approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Prime Card Not Present/E-Commerce Premium 1G21	*	Approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual	Mid-Qual			Qual
Disc	Prime Card Not Present/E-Commerce Rewards 1H21	*	Approved authorization response received to include address verification; pertinent interchange fields and card not present transaction data passed; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual	Mid-Qual			Qual
Disc	Prime Emerging Markets Credit 1D75		Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual			Qual
Disc	Prime Emerging Markets Debit 1E75		Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Qual	Qual	Qual			Qual
Disc	Prime Emerging Markets Premium Plus 1C75	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Prime Emerging Markets Premium 1G75	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual			Qual
Disc	Prime Emerging Markets Rewards 1H75	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual			Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Disc	Prime Express Services Credit 1D61		Approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual		Mid-Qual		Qual
Disc	Prime Express Services Debit 1E61		Debit card only; approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.		Qual		Qual		Qual
Disc	Prime Express Services Premium Plus 1C61	*	Approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Prime Express Services Premium 1G61	*	Approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual		Mid-Qual		Qual
Disc	Prime Express Services Rewards 1H61	*	Approved authorization response received; pertinent interchange fields passed; settlement amount less than or equal to \$15.00; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual		Mid-Qual		Qual
Disc	Prime Hotels/Car Rentals Credit 1D31		Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.				Non-Qual		Qual
Disc	Prime Hotels/Car Rentals Debit 1E31		Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.				Non-Qual		Qual
Disc	Prime Hotels/Car Rentals Premium Plus 1C31	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Prime Hotels/Car Rentals Premium 1G31	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.				Non-Qual		Qual
Disc	Prime Hotels/Car Rentals Rewards 1H31	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.				Non-Qual		Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Disc	Prime Insurance Credit 1D55		Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.		Mid-Qual	Mid-Qual			Qual
Disc	Prime Insurance Debit 1E55		Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.		Qual	Qual			Qual
Disc	Prime Insurance Premium Plus 1C55	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Prime Insurance Premium 1G55	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.		Mid-Qual	Mid-Qual			Qual
Disc	Prime Insurance Rewards 1H55	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.		Mid-Qual	Mid-Qual			Qual
Disc	Prime Key Entry Credit 1D11		Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual	Mid-Qual	Non-Qual		Qual
Disc	Prime Key Entry Debit 1E11		Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual	Qual	Non-Qual		Qual
Disc	Prime Key Entry Premium Plus 1C11	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Prime Key Entry Premium 1G11	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual	Mid-Qual	Non-Qual		Qual
Disc	Prime Key Entry Rewards 1H11	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Non-Qual	Mid-Qual	Non-Qual		Qual
Disc	Prime Petroleum Credit 1D51		Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
Disc	Prime Petroleum Debit 1E51		Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Qual				Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Disc	Prime Petroleum Premium Plus 1C51	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Prime Petroleum Premium 1G51	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
Disc	Prime Petroleum Rewards 1H51	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
Disc	Prime Public Services Credit 1D71		Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual			Qual
Disc	Prime Public Services Debit 1E71		Debit card only; approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Qual	Qual	Qual			Qual
Disc	Prime Public Services Premium Plus 1C71	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Prime Public Services Premium 1G71	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual			Qual
Disc	Prime Public Services Rewards 1H71	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Mid-Qual	Mid-Qual	Mid-Qual			Qual
Disc	Prime Real Estate Credit 1D15		Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.		Mid-Qual	Mid-Qual			Qual
Disc	Prime Real Estate Debit 1E15		Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.		Qual	Qual			Qual
Disc	Prime Real Estate Premium Plus 1C15	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Prime Real Estate Premium 1G15	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.		Mid-Qual	Mid-Qual			Qual
Disc	Prime Real Estate Rewards 1H15	*	Approved authorization response received; restricted to certain MCC's; settled within 3 days of transaction date.		Mid-Qual	Mid-Qual			Qual
Disc	Prime Recurring Payments Credit 1D91		Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.			Mid-Qual			Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Disc	Prime Recurring Payments Debit 1E91		Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.			Qual			Qual
Disc	Prime Recurring Payments Premium Plus 1C91	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Prime Recurring Payments Premium 1G91	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.			Mid-Qual			Qual
Disc	Prime Recurring Payments Rewards 1H91	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.			Mid-Qual			Qual
Disc	Prime Restaurants Credit 1D35		Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.				Mid-Qual		Qual
Disc	Prime Restaurants Debit 1E35		Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.				Qual		Qual
Disc	Prime Restaurants Premium Plus 1C35	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Prime Restaurants Premium 1G35	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.				Non-Qual		Qual
Disc	Prime Restaurants Rewards 1H35	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.				Mid-Qual		Qual
Disc	Prime Retail Credit 1D41		Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
Disc	Prime Retail Debit 1E41		Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Qual				Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Disc	Prime Retail Premium Plus 1C41	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Prime Retail Premium 1G41	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
Disc	Prime Retail Rewards 1H41	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
Disc	Prime Supermarkets Credit 1D81		Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
Disc	Prime Supermarkets Debit 1E81, 1E85		Debit card only; approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Qual				Qual
Disc	Prime Supermarkets Premium Plus 1C81	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Prime Supermarkets Premium 1G81	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
Disc	Prime Supermarkets Rewards 1H81	*	Approved authorization response received; pertinent interchange fields passed; restricted to certain MCC's; settled within 2 days of transaction date.		Mid-Qual				Qual
Disc	Prime Utilities Credit 1D95		Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
Disc	Prime Utilities Debit 1E95		Debit card only; approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.						Qual
Disc	Prime Utilities Premium Plus 1C95	*	Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.	Non-Qual	Non-Qual	Non-Qual	Non-Qual	Qual	Qual
Disc	Prime Utilities Premium 1G95	*	Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.						Qual

Card	Interchange Program		Description	ARU	Card Present	Card Not Present	T&E	Paper	Int'l
Disc	Prime Utilities Rewards 1H95	*	Approved authorization response received; restricted to certain MCC's; settled within 2 days of transaction date.						Qual

* Visa Rewards, Visa Signature, MasterCard World, MasterCard Enhanced, Discover Rewards and Discover Premium cards.

PASS THROUGH PRICING

DISCOUNT: DISCOUNT equals the gross per item ("Processing") cost, plus authorization, plus pass through interchange, plus pass through Assessments.

1. Processing equals the per item processing rate on gross items (SALES plus Credits) as set forth in this AGREEMENT.
2. Authorization costs on SALES processed will be charged to MERCHANT at FNBO's rate;
3. Interchange costs on SALES processed will be charged to MERCHANT at FNBO's rate;
4. Assessment costs on SALES processed will be charged to MERCHANT at FNBO's rate.

NOTES:

- CPS (Visa Custom Payment Service) and IC (MASTERCARD Interchange Compliance) fields contain enhanced transaction data required for CPS and IC interchange programs.
- The "Commercial" label includes Corporate, Business, and Purchasing Cards unless specified.
- Amount tolerance test: For Visa, the authorized amount and clearing amount must match; restaurants, fast food, taxis, bars, spas, beauty and barber shops are exempt. Hotel and car rentals may obtain incremental authorizations/reversals. For MasterCard, beauty and barber shops are allowed a 25% variance between authorization and settlement amounts for sales over \$25, amounts under \$25 are exempt; hotel, car rental, restaurant and fast food are exempt; other MCCs are allowed 10% variance; Corporate Large Ticket is allowed a 25% variance.
- Timeliness test: Authorization date must be within 1 day of transaction date. For Consumer MOTO and E-Commerce, authorization date must be within 7 days of transaction date for Visa. MasterCard Merit 1 and Corporate Data transactions are exempt from authorization/transaction date timeliness.