

**Visa® and Mastercard® Credit Voucher Programs and Rate Schedule**

(Effective October, 2018)

This Credit Voucher Programs and Rate Schedule contains a summary of the primary qualification criteria established by Visa and Mastercard for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify.

Program Rate Category	Rates		Transaction Qualification Information
	Per Sales \$	Per Item	
<b>VISA*</b>			
<b>Consumer Credit</b>			
US CRDT VCR-MOTO	2.05%	\$0.00	Consumer Traditional Credit card transactions: Mail / Telephone Order and E-Commerce, except High Risk (5962, 5966, 5967), Airlines (3000-3300, 4511), and Passenger Railway (4112).
US CRDT VCR-Consumer	1.76%	\$0.00	Consumer Traditional Credit card transactions: All Industries, except Airlines (3000-3300, 4511), Passenger Railway (4112), Mail / Telephone Order, and E-Commerce.
<b>Debit</b>			
US CRDT VCR-Debit	0.00%	\$0.00	All Debit and Prepaid card transactions, including Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange.
<b>Passenger Transport</b>			
US CRDT VCR-Passenger Transport	2.33%	\$0.00	Consumer Traditional Credit and Commercial Credit card transactions: Airlines (3000-3300, 4511) and Passenger Railway (4112).
<b>Commercial Credit</b>			
US CRDT VCR-Commercial Credit	2.35%	\$0.00	Business, Signature Business, or Corporate credit transactions: All Industries, except Airlines (3000-3300, 4511), and Passenger Railway (4112).
US CRDT VCR-GSA Purchasing 1	2.35%	\$0.00	GSA Purchasing card transactions ≤ \$10,000. All Industries, except Airlines (3000-3300, 4511), and Passenger Railway (4112).
US CRDT VCR-GSA Purchasing 2	2.15%	\$0.00	GSA Purchasing card transactions > \$10,000 and ≤ \$25,000. All Industries, except Airlines (3000-3300, 4511), and Passenger Railway (4112).
US CRDT VCR-GSA Purchasing 3	2.00%	\$0.00	GSA Purchasing card transactions > \$25,000 and ≤ \$100,000. All Industries, except Airlines (3000-3300, 4511), and Passenger Railway (4112).
US CRDT VCR-GSA Purchasing 4	1.80%	\$0.00	GSA Purchasing card transactions > \$100,000 and ≤ \$500,000. All Industries, except Airlines (3000-3300, 4511), and Passenger Railway (4112).
US CRDT VCR-GSA Purchasing 5	1.80%	\$0.00	GSA Purchasing card transactions > \$500,000. All Industries, except Airlines (3000-3300, 4511), and Passenger Railway (4112).
US CRDT VCR-Purchasing 1	2.40%	\$0.00	Purchasing card transactions ≤ \$10,000. All Industries, except Airlines (3000-3300, 4511), and Passenger Railway (4112).
US CRDT VCR-Purchasing 2	2.30%	\$0.00	Purchasing card transactions > \$10,000 and ≤ \$25,000. All Industries, except Airlines (3000-3300, 4511), and Passenger Railway (4112).
US CRDT VCR-Purchasing 3	2.20%	\$0.00	Purchasing card transactions > \$25,000 and ≤ \$100,000. All Industries, except Airlines (3000-3300, 4511), and Passenger Railway (4112).
US CRDT VCR-Purchasing 4	2.00%	\$0.00	Purchasing card transactions > \$100,000 and ≤ \$500,000. All Industries, except Airlines (3000-3300, 4511), and Passenger Railway (4112).
US CRDT VCR-Purchasing 5	1.80%	\$0.00	Purchasing card transactions > \$500,000. All Industries, except Airlines (3000-3300, 4511), and Passenger Railway (4112).

\*Credit (or sales return) transactions for Account Funding, virtual Commercial card transactions that qualify for the Visa Business to Business Virtual Payment Program, and interregional transactions are applied back against the interchange program for which the purchase transaction originally qualified