

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	
MASTERCARD**			
<u>Consumer Credit</u>			
CONS CR RF 1	2.42%	\$0.00	World Mastercard, High Value World Mastercard, and World Elite Mastercard transactions at T&E merchants: Airlines (3000-3300, 4511), Car Rental (3351-3500, 7512, 7513, 7519), Cruise Lines / Steamship (4411), Hotel / Motel (3501-3999, 7011), Passenger Railway (4112), Restaurants (5812), and Travel Agencies (4722).
CONS CR RF 2	2.09%	\$0.00	Mail Order (5960, 5962, 5964-5969) and Telecommunications (4812, 4814, 4816, 4821), Cable & Satellite TV (4899), Travel Agencies (4722), Utilities (4900), Fuel Dealers (5983), excluding World Mastercard, High Value World Mastercard, and World Elite Mastercard transactions.
CONS CR RF 3	1.95%	\$0.00	Drug Stores, Education, Professional Services, Recreation, Repair Shops, Restaurant / Bars (excluding World Mastercard, High Value World Mastercard, and World Elite Mastercard transactions at Restaurants - 5812), and Other Services and Airlines (3000-3300, 4511), excluding World Mastercard, High Value World Mastercard, and World Elite Mastercard transactions.
CONS CR RF 4	1.82%	\$0.00	Clothing Stores, Discount Stores, Gas Stations, Hardware, Healthcare, Sporting Goods & Toy Stores, and Other Retail and Other Transport (excluding World Mastercard, High Value World Mastercard, and World Elite Mastercard cards at Passenger Railways - 4112 and Cruise Lines - 4411).
CONS CR RF 5	1.73%	\$0.00	Department Stores, Electronic / Appliance Stores, Food Stores / Warehouse, Interior Furnishings, Vehicles, and Quasi Cash and Hotel / Motel, excluding World Mastercard, High Value World Mastercard, and World Elite Mastercard transactions.
<u>Consumer Debit</u>			
CONS DB RF 1 - Non-Regulated Debit	1.72%	\$0.00	All industries, except Airlines (3000-3300, 4511) and Passenger Railways (4112). Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate.
CONS DB RF 2 - Non-Regulated Debit	1.68%	\$0.00	Airlines (3000-3300, 4511) and Passenger Railways (4112). Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate.
CONS DB RF 3 - Non-Regulated Debit	1.40%	\$0.00	All industries except Mail Order (5960, 5962, 5964-5969), Airlines (3000-3299, 4511), and Passenger Railways (4112). Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate.
REGULATED DEBIT	0.00%	\$0.00	All 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.
<u>Commercial Credit</u>			
CORP CR RF 1	2.37%	\$0.00	Discount Stores, Drug Stores, Food Stores / Warehouse, Quasi Cash, Recreation, Restaurant / Bars, Utilities, and Other Transport.
CORP CR RF 2	2.30%	\$0.00	Car Rental, Clothing Stores, Education, Hotel / Motel, Repair Shops, Sporting Goods & Toy Stores, Travel Agencies, and Vehicles.
CORP CR RF 3	2.21%	\$0.00	Airlines, Hardware, Healthcare, Mail Order, Other Retail, Other Services, and Professional Services.
CORP CR RF 4	2.16%	\$0.00	Department Stores, Electronic / Appliance Stores, Gas Stations, and Interior Furnishings.

**Credit (or sales return) transactions for Humanitarian prepaid, Payment Transactions, and interregional transactions are applied back against the interchange program for which the purchase transaction originally qualified. Note: The Mastercard Acquirer Program Support Fee is not refunded on interregional transactions.