

**OTHER NETWORKS FEE SCHEDULE
TO THE MERCHANT PRICE SCHEDULE
TO THE MERCHANT PROCESSING AGREEMENT**

This other Networks Fee Schedule shall be an exhibit ("Exhibit") to the Merchant Price Schedule to the Merchant Processing Agreement between Processor and Merchant (the "Agreement"). Except for the terms defined herein, the capitalized terms herein shall have the same meaning as given to them in the Agreement.

Merchant desires to be an acquirer and/or merchant in one or more of the following corporations, networks and/or programs (collectively "Other Networks" or individually "Other Network"). Merchant represents and warrants that it has been approved by the Other Network(s) to be an acquirer and/or merchant in such Other Network(s) either through a direct agreement between Merchant and such Other Network(s) or by sponsorship into such Other Network(s) through a separate agreement between Merchant and a third party (which may be Processor or Processor's affiliate or agent):

If Merchant is sponsored by or processed by Processor, Processor's affiliate or Processor's agent (collectively "Processor Sponsor") into an Other Network (which shall be at the sole discretion of Processor Sponsor and which shall only be pursuant to a separate written agreement other than this Agreement) and Processor Sponsor's agreement with such Other Network which permits such sponsorship or processing, terminates for any reason, Processor Sponsor shall thereafter have no obligation to sponsor and/or process Merchant into such Other Network. If Merchant for any reason begins receiving any Services in connection with any of the following corporations, networks and/or programs or Merchant begins receiving any Services in connection with any other corporations, networks and/or programs supported by Processor or its affiliates, then Merchant agrees that such corporations, networks and/or programs shall automatically become Other Networks for purposes of this Agreement and all of Merchant's obligations in this Agreement shall apply with respect to all Other Networks. Processor may route VISA, MasterCard, and Other Network transactions according to its standards and at its sole discretion.

Merchant agrees that it has or will, prior to commencing participation in each Other Network, obtain all necessary approvals and execute any applications and/or agreements necessary for, required by or affecting Merchant's participation in such Other Network(s). In addition, Merchant shall obtain such other approvals or execute such other documents as may be required from time to time in connection with Merchant's participation in such Other Networks. Merchant agrees to participate in Other Network(s) in compliance with, and subject to, the Bank Rules and the Operating Regulations. Merchant agrees to pay all fees, fines, assessments and penalties as they are currently in effect or may be changed from time to time, imposed by the Other Network(s), whether billed directly to Merchant by such Other Network(s) or through Processor or its affiliates or agents. Processor may allocate any such fees, fines, assessments or penalties in such manner as it deems advisable in its sole discretion. Merchant attests that all POS terminals are operating with unique keys as mandated by Other Networks. Merchant agrees to indemnify and hold harmless, Processor, its officers, employees, affiliates and agents, from and against any losses, damages, fees, fines, penalties and expenses, including reasonable legal, accounting and collection fees and expenses, that Processor, its officers, employees, affiliates and agents may incur as a result of Merchant's failure to comply with any provision of the Bank Rules, the Operating Regulations, the Agreement or this Schedule or for any other reason in connection with the Services provided hereunder, whether incurred by or as a result of the action or failure to act of Processor or Merchant, or their agents. The foregoing may include, but shall not be limited to, the repayment of settlement funds by Merchant to Processor. This indemnification shall survive the termination of the Agreement.

PIN DEBIT NETWORK INTERCHANGE, SWITCH, & OTHER FEES

Vantiv, Now Worldpay LLC is committed to keeping its valued merchant partners informed of the interchange rates and switch fees as published by the PIN debit card networks. Please review the following information concerning the current pass-through fees as determined by the PIN debit networks. Please note: interchange fees are assessed on approved transactions ONLY while switch fees are applied to ALL transactions (approved and denied PIN debit purchases and returns), with any exceptions noted. In addition, some debit networks offer tiered pricing which requires that certain thresholds be met for annual sales volume, monthly transaction volume, or both.

ACCEL
ATH
ARMED FORCES FINANCIAL NETWORK (AFFN)
CULIANCE (CU24)
INTERLINK & PAVD
JEANIE
MAESTRO
NYCE
PULSE
SHAZAM
STAR





ACCEL		
Switch Fees	Eligible Transactions	Current
POS Switch Fee	All Transactions	\$0.04
Pre-authorization Transaction	All Transactions Excludes Accel No PIN + and PINless E-commerce	\$0.04
Pre-authorization Transaction	All Transactions Accel No PIN + and PINless E-commerce	\$0.02
Money Transfer	All Transactions	\$0.04
Other Fees	Eligible Transactions or Criteria	REGULATED
Fraud Prevention Adjustment ¹	Approved REGULATED transactions	\$0.010
Annual Merchant Location Participation Fee	Locations Accepting Accel (Billed Annually on December Invoice)	\$12.00

Accel Standard Interchange			March 1, 2018		June 1, 2018	REGULATED ¹
Interchange Fee Category	Performance Threshold	Eligible Transactions	Group 1	Group 2	Group 3	
Supermarket	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions MCCs 5411 & 5300 only	\$0.29	1.0% + \$0.14 (\$0.33 max)	\$0.29	0.05% + \$0.21
Supermarket Small Ticket ³	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions (\$15 and under) MCCs 5411 & 5300 only	1.0% + \$0.06	1.0% + \$0.06	1.0% + \$0.06	0.05% + \$0.21
Petroleum	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions MCCs 5541 & 5542 only	0.80% + \$0.15 (\$0.95 max)	0.75% + \$0.14 (\$0.95 max)	0.80% + \$0.15 (\$0.95 max)	0.05% + \$0.21
Petroleum Small Ticket ³	Applies to all tiers	Approved Transactions (\$15 and under) MCCs 5541 & 5542 only	1.0% + \$0.06	1.0% + \$0.06	1.0% + \$0.06	0.05% + \$0.21
All Other (Retail)	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions	0.80% + \$0.14	0.85% + \$0.14	0.80% + \$0.14	0.05% + \$0.21
All Other (Retail) - Small Ticket ³	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions (\$15 and under)	1.0% + \$0.06	1.0% + \$0.06	1.0% + \$0.06	0.05% + \$0.21
QSR		Approved Transactions MCC 5814 only	1.0% + \$0.06	1.0% + \$0.06	1.0% + \$0.06	0.05% + \$0.21
QSR - Small Ticket ³		Approved Transactions (\$15 and under) MCC 5814 only	1.0% + \$0.06	1.0% + \$0.06	1.0% + \$0.06	0.05% + \$0.21
Accel Member Advantage Interchange			March 1, 2018		June 1, 2018	REGULATED ¹
Interchange Fee Category	Performance Threshold	Eligible Transactions	IFI=3 "Group 1"	IFI=D "Group 2"	IFI=N "Group 3"	
Supermarket	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions MCCs 5411 & 5300 only	\$0.29	\$0.33	1.10% + \$0.115	0.05% + \$0.21
Supermarket Small Ticket ³	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions (\$15 and under) MCCs 5411 & 5300 only	\$0.29	\$0.33	1.10% + \$0.115	0.05% + \$0.21
Petroleum	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions MCCs 5541 & 5542 only	0.80% + \$0.15	0.80% + \$0.15	0.76% + \$0.115	0.05% + \$0.21
Petroleum Small Ticket ³	Applies to all tiers	Approved Transactions (\$15 and under) MCCs 5541 & 5542 only	1.0% + \$0.08	1.0% + \$0.08	0.76% + \$0.115	0.05% + \$0.21
All Other (Retail)	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions	0.90% + \$0.225	0.90% + \$0.225	1.10% + \$0.115	0.05% + \$0.21
All Other (Retail) - Small Ticket ³	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions (\$15 and under)	1.0% + \$0.08	1.0% + \$0.08	1.10% + \$0.115	0.05% + \$0.21
QSR		Approved Transactions MCC 5814 only	1.0% + \$0.08	1.0% + \$0.11	1.10% + \$0.115	0.05% + \$0.21
QSR - Small Ticket ³		Approved Transactions (\$15 and under) MCC 5814 only	1.0% + \$0.08	1.0% + \$0.08	1.10% + \$0.115	0.05% + \$0.21

ACCEL Continued

Accel Special Interchange						
Interchange Fee Category	Performance Threshold	Eligible Transactions	March 1, 2018		June 1, 2018	REGULATED ¹
			IFI=7	IFI=H	IFI=R	
			"Group 1"	"Group 2"	"Group 3"	
Supermarket	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions MCCs 5411 & 5300 only	\$0.29	\$0.29	1.10% + \$0.115	0.05% + \$0.21
Supermarket Small Ticket ³	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions (\$15 and under) MCCs 5411 & 5300 only	\$0.29	\$0.29	1.10% + \$0.115	0.05% + \$0.21
Petroleum	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions MCCs 5541 & 5542 only	0.80% + \$0.15	0.80% + \$0.15	0.76% + \$0.115	0.05% + \$0.21
Petroleum Small Ticket ³	Applies to all tiers	Approved Transactions (\$15 and under) MCCs 5541 & 5542 only	1.0% + \$0.08	1.0% + \$0.08	0.76% + \$0.115	0.05% + \$0.21
All Other (Retail)	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions	0.90% + \$0.225	0.90% + \$0.225	1.10% + \$0.115	0.05% + \$0.21
All Other (Retail) - Small Ticket ³	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions (\$15 and under)	1.0% + \$0.08	0.90% + \$0.225	1.10% + \$0.115	0.05% + \$0.21
QSR		Approved Transactions MCC 5814 only	1.0% + \$0.08	1.0% + \$0.11	1.10% + \$0.115	0.05% + \$0.21
QSR - Small Ticket ³		Approved Transactions (\$15 and under) MCC 5814 only	1.0% + \$0.08	1.0% + \$0.11	1.10% + \$0.115	0.05% + \$0.21
Accel Assurance Interchange						
Interchange Fee Category	Performance Threshold	Eligible Transactions	March 1, 2018		June 1, 2018	REGULATED ¹
			IFI=5	IFI=F	IFI=P	
			"Group 1"	"Group 2"	"Group 3"	
Supermarket	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions MCCs 5411 & 5300 only	\$0.29	1.00% + \$0.14 (\$0.33 max)	\$0.29	0.05% + \$0.21
Supermarket Small Ticket ³	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions (\$15 and under) MCCs 5411 & 5300 only	1.0% + \$0.06	1.0% + \$0.06	1.0% + \$0.06	0.05% + \$0.21
Petroleum	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions MCCs 5541 & 5542 only	0.80% + \$0.15 (\$0.95 max)	0.75% + \$0.14 (\$0.95 max)	0.80% + \$0.15 (\$0.95 max)	0.05% + \$0.21
Petroleum Small Ticket ³	Applies to all tiers	Approved Transactions (\$15 and under) MCCs 5541 & 5542 only	1.0% + \$0.06	1.0% + \$0.06	1.0% + \$0.06	0.05% + \$0.21
All Other (Retail)	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions	0.80% + \$0.14	0.85% + \$0.14	0.80% + \$0.14	0.05% + \$0.21
All Other (Retail) - Small Ticket ³	Prior year overall sales less than \$5 billion and less than 125,000 quarterly Accel transactions	Approved Transactions (\$15 and under)	1.0% + \$0.06	1.0% + \$0.06	1.0% + \$0.06	0.05% + \$0.21
QSR		Approved Transactions MCC 5814 only	1.0% + \$0.06	1.0% + \$0.06	1.0% + \$0.06	0.05% + \$0.21
QSR - Small Ticket ³		Approved Transactions (\$15 and under) MCC 5814 only	1.0% + \$0.06	1.0% + \$0.06	1.0% + \$0.06	0.05% + \$0.21

ATH		
Switch Fee	Eligible Transactions	Current
POS Switch Fee - ATH Debit	Denied transactions	\$0.25
POS Switch Fee - EBT	All transactions	\$0.25
Interchange Fee Category	Eligible Transactions	Current
POS Interchange Fee	Approved transactions	Quoted by ATH

Please note participation in the ATH Network is subject to approval by ATH and Banco Popular.



ARMED FORCES FINANCIAL NETWORK (AFFN)



Switch Fee	Eligible Transactions	Current	
POS Switch Fee	All transactions	\$0.035	
Other Fees	Eligible Transactions	REGULATED ^{1,5}	
Fraud Prevention Adjustment ¹	Approved REGULATED transactions	\$0.01	
Interchange Fee Category ²	Eligible Transactions	EXEMPT	REGULATED ^{1,5}
Supermarket Tier 1	Approved Transactions MCCs 5411 & 5300 only	\$0.17	\$0.22
Supermarket Tier 2	Approved Transactions MCCs 5411 & 5300 only	\$0.23	\$0.22
Standard Merchant Interchange Fee	Approved Transactions	0.75% + \$0.12 (\$0.90 max)	0.05% + \$0.21
Major Merchant Interchange Fee < \$15.00	Approved Transactions MCCs 5310, 5331, 5499, 5912, 7511, 9399 & 9402 only	1.20% + \$0.02	0.05% + \$0.21
Major Merchant Interchange Fee >= \$15.00	Approved Transactions MCCs 5310, 5331, 5499, 5912, 7511, 9399 & 9402 only	0.60% + \$0.10 (\$0.50 max)	0.05% + \$0.21
Petroleum < \$15.00	Approved Transactions MCCs 5541, 5542 only	1.20% + \$0.02	0.05% + \$0.21
Petroleum >= \$15.00	Approved Transactions MCCs 5541, 5542 only	0.60% + \$0.10 (\$0.50 max)	0.05% + \$0.21
QSR	Approved Transactions MCC 5814	1.15% + \$0.02	0.05% + \$0.21

- 1) A \$0.01 fraud prevention adjustment amount will be added to the base interchange rate for all Regulated Financial Institutions who have certified to AFFN that they are eligible to receive this adjustment.
- 2) Interchange will be calculated based on the transaction amount including cashback amounts and excluding surcharge amounts, when applicable, for all POS transactions.
- 3) For reversed POS transactions, interchange will be reversed; switch fees will not be reversed.
- 4) For denied transactions, \$0.00 interchange assessed unless otherwise noted in fee schedule. Standard switch fees apply.
- 5) The \$0.01 fraud prevention adjustment amount does not apply to: Supermarket, eCommerce <= \$29.35, Pinless POS <= \$50, Pinless POS (Denied)

CULIANCE (CU24)



Switch Fee		Eligible Transactions	Current		
Acquirer POS Switch Fee		All transactions	\$0.03		
Transaction Processing Fee		Person-to-Person Send/Return Transactions	\$0.50		
Other Fees		Eligible Transactions	REGULATED ¹		
Fraud Prevention Adjustment ¹		Approved REGULATED transactions	\$0.01		
Interchange Fee Category	Performance Threshold	Eligible Transactions	EXEMPT	PRIME	REGULATED ¹
Supermarket- High Volume	500,000 Transactions and greater per Month	Approved Transactions MCCs 5411 & 5300 only	\$0.185	\$0.185	0.05% + \$0.21
Supermarket - Standard	499,999 Transactions and under per month	Approved Transactions MCCs 5411 & 5300 only	\$0.275	\$0.295	0.05% + \$0.21
Petroleum - High Volume	500,000 Transactions and greater per Month	Approved Transactions MCCs 5541, 5542, & 7511 only	0.70% + \$0.12 (\$0.85 max)	0.70% + \$0.12 (\$0.85 max)	0.05% + \$0.21
Petroleum - Standard	499,999 Transactions and under per month	Approved Transactions MCCs 5541, 5542, & 7511 only	0.80% + \$0.13	0.80% + \$0.145 (\$0.94 max)	0.05% + \$0.21
Other POS - High Volume	500,000 Transactions and greater per Month	Approved Transactions	.55% + \$0.08 (\$0.55 max)	0.55% + \$0.08 (\$0.55 max)	0.05% + \$0.21
Other POS - Standard	499,999 Transactions and under per month	Approved Transactions	0.75% + \$0.165	0.80% + \$0.145	0.05% + \$0.21
Quick Service Restaurant (QSR)/Small Ticket		Approved Transactions MCCs 5812 & 5814 only	1.25% + \$0.06	1.19% + \$0.095	0.05% + \$0.21
Person-to-Person		Approved Transactions	0.75% + \$0.165 (\$1.00 max)		0.05% + \$0.21

1) A \$0.01 fraud prevention adjustment amount will be added to the base interchange rate for all Regulated Financial Institutions who have certified to CU24 that they are eligible to receive this adjustment.



INTERLINK		
Switch Fee	Eligible Transactions	Current
POS Switch Fee	Purchases, Pre-Auth Completions	0.08% + \$0.0225 (\$0.035 max)
POS Switch Fee	Denied Transactions	\$0.035
Pre-Authorization Fee	All transactions	\$0.005
Other Fees	Eligible Transactions	REGULATED ¹
Fraud Prevention Adjustment ¹	Approved REGULATED transactions	\$0.010
International Service Assessment	Cross Border Transactions, Merchant Currency USD	0.80%
International Acquirer Fee	Cross Border Transactions	0.45%

Interchange Fee Category ²	Eligible Transactions	EXEMPT				REGULATED ¹
		PIN Debit	Business Debit	Prepaid	Commercial Prepaid	
Supermarket ²	Approved Transactions MCC 5411 only	\$0.30	1.70% + \$0.10	1.15% + \$0.15 (\$0.35 max)	2.15% + \$0.10	0.05% + \$0.21
Petroleum ²	Approved transactions MCCs 5541 & 5542 only	0.80% + \$0.15 (\$0.95 max)	1.70% + \$0.10	1.15% + \$0.15 (\$0.95 max)	2.15% + \$0.10	0.05% + \$0.21
All Other (Retail) ²	Approved Transactions	0.80% + \$0.15	1.70% + \$0.10	1.15% + \$0.15	2.15% + \$0.10	0.05% + \$0.21
Travel Service	Approved transactions MCCs 3000-3299, 3351-3441, 3501-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512	1.19% + \$0.10	1.70% + \$0.10	1.15% + \$0.15	2.15% + \$0.10	0.05% + \$0.21
Interlink Interregional ²	Approved Transactions	1.10%	1.10%	1.10%	1.10%	0.05% + \$0.21

1) A \$0.01 fraud prevention adjustment amount will be added to the base interchange rate for all Regulated Financial Institutions who have certified to Interlink that they are eligible to receive this adjustment.

2) Interlink Interregional transactions are assessed at one rate, regardless of MCC or qualifying threshold for US based transactions.

PIN AUTHENTICATED VISA DEBIT (PAVD)		
Switch Fee	Eligible Transactions	Current
POS Switch Fee	All transactions	0.08% + \$0.0225 (\$0.035 max)
Pre-Authorization Fee	All transactions	\$0.005
Other Fees	Eligible Transactions	REGULATED ¹
Fraud Prevention Adjustment ¹	Approved REGULATED Transactions	\$0.01

Interchange Fee Category	EXEMPT				REGULATED ¹
	PIN Debit	Business Debit	Prepaid	Commercial Prepaid	
Supermarket	\$0.30	1.70% + \$0.10	1.15% + \$0.15 (\$0.35 max)	2.15% + \$0.10	0.05% + \$0.21
Petroleum	0.80% + \$0.15 (\$0.95 max)	1.70% + \$0.10	1.15% + \$0.15 (\$0.95 max)	2.15% + \$0.10	0.05% + \$0.21
All Other (Retail)	0.80% + \$0.15	1.70% + \$0.10	1.15% + \$0.15	2.15% + \$0.10	0.05% + \$0.21
Travel Service	1.19% + \$0.10	1.70% + \$0.10	1.15% + \$0.15	2.15% + \$0.10	0.05% + \$0.21

1) A \$0.01 fraud prevention adjustment amount will be added to the base interchange rate for all Regulated Financial Institutions who have certified to Interlink that they are eligible to receive this adjustment.



JEANIE			
Switch Fee	Performance Threshold	Eligible Transactions	Current
Tier 1	> 5 Million Transactions/Year	All transactions	\$0.035
Tier 2	2 – 5 Million Transactions/Year	All transactions	\$0.035
Tier 3	< 2 Million Transactions/Year	All transactions	\$0.045
Petroleum		All transactions	\$0.045
Quick Service Restaurant (QSR)		All transactions	\$0.025
Switch Surcharge		All transactions	\$0.01
Pre-Authorization Fee		All transactions	See Switch Fee Tiers
Other Fees		Eligible Transactions or Criteria	Current
Fraud Prevention Adjustment ¹		Approved REGULATED transactions	\$0.01
Annual Merchant Location Participation Fee		Locations Accepting Jeanie (Billed Annually on September Invoice)	\$12.00

Interchange Fee Category ²	Performance Threshold	Eligible Transactions	EXEMPT		REGULATED ¹	
			Standard	Preferred	Standard	Preferred
Supermarket - Tier I	> 5 Million Transactions/Month	Approved Transactions MCCs 5411 & 5300 only	\$0.16	\$0.24	0.05% + \$0.21	0.05% + \$0.21
Supermarket - Tier II	2 – 5 Million Transactions/Month	Approved Transactions MCCs 5411 & 5300 only	\$0.21	\$0.28	0.05% + \$0.21	0.05% + \$0.21
Supermarket - Tier III	< 2 Million Transactions/Month	Approved Transactions MCCs 5411 & 5300 only	\$0.26	\$0.36	0.05% + \$0.21	0.05% + \$0.21
All Other (Retail) - Tier I	> 5 Million Transactions/Month	Approved Transactions	0.50% + \$0.06 (\$0.475 max)	0.60% + \$0.11 (\$0.575 max)	0.60% + \$0.10 up to max of 0.05% + \$0.21	0.05% + \$0.21
All Other (Retail) - Tier II	2 – 5 Million Transactions/Month	Approved Transactions	0.60% + \$0.10 (\$0.625 max)	0.70% + \$0.18 (\$0.83 max)	0.05% + \$0.21	0.05% + \$0.21
All Other (Retail) - Tier III	< 2 Million Transactions/Month	Approved Transactions	0.75% + \$0.14	0.80% + \$0.20	0.05% + \$0.21	0.05% + \$0.21
Petroleum		Approved Transactions MCC's 5541 & 5542 Only	0.80% + \$0.10 (\$0.95 max)	0.80% + \$0.10 (\$0.95 max)	0.05% + \$0.21	0.05% + \$0.21
Quick Service Restaurant (QSR)		Approved transactions MCC 5814 only	1.55% + \$0.04	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.21

1) A \$0.01 fraud prevention adjustment amount will be added to the base interchange rate for all Regulated Financial Institutions who have certified to Jeanie that they are eligible to receive this adjustment.

2) Tier changes will be reviewed annually, based on the total Jeanie transaction volume from the preceding calendar year.

MAESTRO



MAESTRO			
Switch Fee	Eligible Transactions	Current	
POS Switch Fee	All transactions	\$0.025	
Pre-Authorization Fee	All Approved Pre-Auths (Completed or Not Completed)	\$0.045	
Pre-Authorization Fee	All Not Approved Pre-Auths	\$0.025	
Other Fees	Eligible Transactions	REGULATED ¹	
Fraud Prevention Adjustment ¹	Approved REGULATED transactions	\$0.01	
Cross Border Assessment	Cross-border Transactions, Merchant Currency USD	0.60%	
Program Support Fee	Cross-border Transactions	0.85%	
Interchange Fee Category ²	Eligible Transactions	EXEMPT	REGULATED ¹
Supermarket	Approved Transactions MCCs 5411 & 5300 only	1.05% + \$0.15 (\$0.35 max)	0.05% + \$0.21
Convenience	Approved Transactions MCCs 5499, 5541, 5542, 5814, 7832 only	0.75% + \$0.17 (\$0.95 max)	0.05% + \$0.21
All Other (Retail)	Approved Transactions	0.90% + \$0.15	0.05% + \$0.21
Interregional	Cross-border Transactions (excludes any cash back amount)	0.65%	N/A
Interregional EMV	Cross-border Transactions (excludes any cash back amount)	0.60%	N/A

1) A \$0.01 fraud prevention adjustment amount will be added to the base interchange rate for all Regulated Financial Institutions who have certified to Maestro that they are eligible to receive this adjustment.

2) Maestro eliminated Tier interchange categories April 2016.



NYCE			
Switch Fees		Eligible Transactions	Current
Tier Number	Transactions per month		
1	5,000,001 >	All Transactions	\$0.0275
2	2,500,001 – 5,000,000	All Transactions	\$0.0325
3	1,000,001 – 2,500,000	All Transactions	\$0.0375
4	500,001- 1,000,000	All Transactions	\$0.0400
5	1 - 500,000	PIN Transactions	\$0.0425
5	1 - 1,000,000	PINLess POS Transactions	.10% + \$0.015
Pre-Authorization Transaction		All Transactions	\$0.020
Other Fees		Eligible Transactions or Criteria	Current
Infrastructure Assessment Fee		All Transactions	\$0.005
Fraud Prevention Adjustment ¹		Approved REGULATED Transactions	\$0.01
Annual Merchant Location Participation Fee		Locations Accepting NYCE (Billed Annually on April Invoice)	\$14.00

Interchange Fee Category ²	Performance Threshold	Eligible Transactions	EXEMPT		REGULATED ¹	
			Standard	Premier	Standard Less than \$15	REGULATED ¹
Supermarket - Tier I Select	5 Million NYCE Monthly POS Volume	Approved Transactions	\$0.170	\$0.180	1.00% + \$0.025	\$0.19 + \$0.01*
Supermarket - Tier I	2 Million NYCE Monthly POS Volume	Approved Transactions	\$0.170	\$0.240	1.00% + \$0.025	0.05% + \$0.21*
Supermarket - Tier II	1 Million NYCE Monthly POS Volume	Approved Transactions	\$0.210	\$0.270	1.00% + \$0.025	0.05% + \$0.21*
Supermarket - Tier III	All other retailers	Approved Transactions	\$0.270	\$0.290	1.00% + \$0.025	0.05% + \$0.21*
Petroleum - Tier I Select	5 Million NYCE Monthly POS Volume	Approved Transactions	0.70% + \$0.10 (\$0.80 max)	0.70% + \$0.15 (\$0.85 max)	1.00% + \$0.025	0.05% + \$0.21*
		Approved Transactions Less than \$15 and MCC 5541	1.30% + \$0.03	1.30% + \$0.03		
Petroleum - Tier I	2 Million NYCE Monthly POS Volume	Approved Transactions	0.70% + \$0.10 (\$0.80 max)	0.70% + \$0.15 (\$0.85 max)	1.00% + \$0.025	0.05% + \$0.21*
		Approved Transactions Less than \$15 and MCC 5541	1.30% + \$0.03	1.30% + \$0.03		
Petroleum - Tier II	1 Million NYCE Monthly POS Volume	Approved Transactions	0.70% + \$0.12 (\$0.85 max)	0.75% + \$0.15 (\$0.90 max)	1.00% + \$0.025	0.05% + \$0.21*
		Approved Transactions Less than \$15 and MCC 5541	1.30% + \$0.03	1.30% + \$0.03		
Petroleum - Tier III	All other retailers	Approved Transactions	0.70% + \$0.14 (\$0.85 max)	0.75% + \$0.15 (\$0.90 max)	1.00% + \$0.025	0.05% + \$0.21*
All Other (Retail) - Tier I Select	5 Million NYCE Monthly POS Volume	Approved Transactions	0.55% + \$0.06 (\$0.49 max)	0.55% + \$0.12 (\$0.55 max)	1.00% + \$0.025	0.05% + \$0.21*
		Approved Transactions Less than \$15	1.30% + \$0.03	1.30% + \$0.03		
All Other (Retail) - Tier I	2 Million NYCE Monthly POS Volume	Approved Transactions	0.55% + \$0.06 (\$0.50 max)	0.65% + \$0.12 (\$0.65 max)	1.00% + \$0.025	0.05% + \$0.21*
		Approved Transactions Less than \$15	1.30% + \$0.03	1.30% + \$0.03		
All Other (Retail) - Tier II	1 Million NYCE Monthly POS Volume	Approved Transactions	0.70% + \$0.10 (\$0.75 max)	0.75% + \$0.12 (\$0.90 max)	1.00% + \$0.025	0.05% + \$0.21*
		Approved Transactions Less than \$15	1.30% + \$0.03	1.30% + \$0.03		
All Other (Retail) - Tier III	All other retailers	Approved Transactions	0.75% + \$0.13	0.80% + \$0.13	1.00% + \$0.025	0.05% + \$0.21*
QSR/Small Ticket	All other retailers	Approved Transactions MCC 5814	1.30% + \$0.03	1.30% + \$0.03	1.00% + \$0.025	0.05% + \$0.21*
Interchange Fee Category ²	Performance Threshold	Eligible Transactions	EXEMPT		REGULATED ¹	
			Standard	Premier	Standard Less than \$15	REGULATED ¹
Debit Payments Account Authentication	Standard	Approved Transactions	\$0.06	\$0.06	\$0.06	\$0.06
Debit Payments Account Funding / P2P	Standard	Approved Transactions	\$0.20	\$0.20	0.05% + \$0.21*	0.05% + \$0.21*
Credit Payments Account Authentication	Standard	Approved Transactions	\$0.12	\$0.12	\$0.12	\$0.12
Credit Payments Account Funding / P2P	Standard	Approved Transactions	\$0.10	\$0.10	\$0.10	\$0.10
Credit Payments Rebates or Refunds	Standard	Approved Transactions	\$0.12	\$0.12	\$0.12	\$0.12

NYCE Continued

Interchange Fee Category ²	Performance Threshold	Eligible Transactions	EXEMPT		REGULATED ¹	
			Standard	Premier	Standard Less than \$15	REGULATED ¹
Credit Payments Proceeds from State and Federal Lotteries	Standard	Approved Transactions	\$0.12	\$0.12	\$0.12	\$0.12
Credit Payments Merchant Proceeds	Standard	Approved Transactions	\$0.12	\$0.12	\$0.12	\$0.12
Credit Payments Insurance Proceeds	Standard	Approved Transactions	0.10% + \$0.20 (\$0.95 max)	0.10% + \$0.20 (\$0.95 max)	0.05% + \$0.21*	0.05% + \$0.21*
Credit Payments Loan Disbursements	Standard	Approved Transactions	0.10% + \$0.20 (\$0.95 max)	0.10% + \$0.20 (\$0.95 max)	0.05% + \$0.21*	0.05% + \$0.21*

1) A \$0.01 fraud prevention adjustment amount will be added to the base interchange rate for all Regulated Financial Institutions who have certified to NYCE that they are eligible to receive this adjustment.

2) Merchants that meet the NYCE requirements for Tier 1 or Tier 2 but are not currently qualified may apply for Tier 1 or Tier 2 consideration by completing the NYCE POS Interchange Retailer Designation form.



PULSE					
Switch Fees	Eligible Transactions	Current			
Switch Fee - Registered Merchants	All Transactions	0.08% + \$0.0175 (\$0.03 max)			
Switch Fee - Unregistered Merchants	All Transactions	\$0.075			
Switch Fee - Account Credit & Account Funding	All Transactions	.10% + \$0.025 (\$0.195 max)			
Switch Fee - International PIN Debit	All Transactions	0.75%			
Switch Fee - International Internet PIN Debit	All Transactions	0.15%			
Other Fees	Eligible Transactions or Criteria	Current			
Annual Merchant Location Participation Fee	Locations Accepting Pulse (Billed Annually on June Invoice)	\$12.00			
Other Fees	Eligible Transactions	EXEMPT	REGULATED ¹		
Network Security Fee	Grocery, General Retail, Petroleum, Small Ticket, PINless Bill Pay (All Categories), Account Credit, Account Funding	\$0.005	\$0.005		
Fraud Prevention Adjustment ¹	Approved REGULATED Transactions	N/A	\$0.01		
Interchange Fee Category	Eligible Transactions	EXEMPT			REGULATED ¹
		Pulse Pay / Pulse Pay Choice	Pulse Pay Limited	Pulse Prepaid	
Supermarket	Approved Transactions MCC 5411 only	\$0.30	1.15% + \$0.15 (\$0.35 max)	1.15% + \$0.15 (\$0.35 max)	0.05% + \$0.21
Petroleum	Approved Transactions MCCs 5541 & 5542 only	0.80% + \$0.15 (\$0.95 max)	1.15% + \$0.15 (\$0.95 max)	1.15% + \$0.15 (\$0.95 max)	0.05% + \$0.21
All Other (Retail)	Approved Transactions	0.80% + \$0.15	1.15% + \$0.15	1.15% + \$0.15	0.05% + \$0.21
Small Ticket ²	Approved Transactions MCCs 3581, 4111, 4121, 4131, 4784, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832 & 7841 only	1.55% + \$0.04	1.60% + \$0.05	1.60% + \$0.05	0.05% + \$0.21
International PIN Debit	Approved Transactions	1.10%	1.10%	N/A	1.10%
International Internet PIN Debit	Approved Transactions	1.40%	1.40%	N/A	1.40%
Account Credit	Approved Transactions	\$0.10	\$0.10	\$0.10	\$0.10
Account Funding	Approved Transactions	0.65% + \$0.13 (0.55 max)	0.65% + \$0.13 (0.55 max)	0.65% + \$0.13 (0.55 max)	0.05% + \$0.21

1) A \$0.01 fraud prevention adjustment amount will be added to the base interchange rate for all Regulated Financial Institutions who have certified to Pulse that they are eligible to receive this adjustment.

2) Merchants registered with PULSE and in qualifying Merchant Category Codes (MCCs) will receive PULSE PAY/PULSE PAY Choice Small Ticket pricing. Unregistered merchants in qualifying MCCs will receive the default rate for unregistered merchants.

3) PULSE PAY Express-participating merchants in all Merchant Category Codes (MCCs) except those excluded above will pay PULSE PAY Express Small Ticket rates on transactions less than or equal to \$15.00 in value.



SHAZAM (Current)				
Switch Fees		Eligible Transactions	Current	
Tier Number	Transactions per month			
1	>2,500,001 Transactions/Month	All Transactions	\$0.040	
2	500,001 - 2,500,000 Transactions/Month	All Transactions	\$0.045	
3	250,001 - 500,000 Transactions/Month	All Transactions	\$0.050	
4	100,001 - 250,000 Transactions/Month	All Transactions	\$0.055	
5	0 - 100,000 Transactions/Month	All Transactions	\$0.060	
Pre-Authorization Transaction		All Transactions	See Switch Fee Tiers	
Other Fees		Eligible Transactions	REGULATED ¹	
Fraud Prevention Adjustment ¹		Approved REGULATED Transactions	\$0.01	
Interchange Fee Category ²	Performance Threshold	Eligible Transactions	EXEMPT	REGULATED ¹
Supermarket - Tier I	>5,000,000 Transactions/Month	Approved Transactions MCCs 5411 & 5300 only	\$0.11	0.05% + \$0.21
Supermarket - Tier II	2,500,001 - 5,000,000 Transactions/Month	Approved Transactions MCCs 5411 & 5300 only	\$0.18	0.05% + \$0.21
Supermarket - Tier III	1,000,001 - 2,500,000 Transactions/Month	Approved Transactions MCCs 5411 & 5300 only	\$0.21	0.05% + \$0.21
Supermarket - Tier IV	500,001 - 1,000,000 Transactions/Month	Approved Transactions MCCs 5411 & 5300 only	\$0.23	0.05% + \$0.21
Supermarket - Tier V	1 - 500,000 Transactions/Month	Approved Transactions MCCs 5411 & 5300 only	0.90% + \$0.16 (\$0.35 max)	0.05% + \$0.21
Petroleum - Tier I	>2,000,000 Transactions/Month	Approved Transactions MCCs 5541 & 5542 only	0.60% + \$0.08	0.05% + \$0.21
Petroleum - Tier II	500,001 - 2,000,000 Transactions/Month	Approved Transactions MCCs 5541 & 5542 only	0.75% + \$0.09	0.05% + \$0.21
Petroleum - Tier III	1 - 500,000 Transactions/Month	Approved Transactions MCCs 5541 & 5542 only	0.80% + \$0.13	0.05% + \$0.21
All Other (Retail) - Tier I	>1,000,000 Transactions/Month	Approved Transactions	0.50% + \$0.08	0.05% + \$0.21
All Other (Retail) - Tier II	500,001 - 1,000,000 Transactions/Month	Approved Transactions	0.70% + \$0.14	0.05% + \$0.21
All Other (Retail) - Tier III	1 - 500,000 Transactions/Month	Approved Transactions	0.85% + \$0.16	0.05% + \$0.21
QSR/Small Ticket		Approved Transactions MCCs 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499 & 5814 only	1.25% + \$0.05	0.05% + \$0.21

1) A \$0.01 fraud prevention adjustment amount will be added to the base interchange rate for all Regulated Financial Institutions who have certified to Shazam that they are eligible to receive this adjustment.

2) Effective March 18, 2014, SHAZAM is eliminating the transaction volume requirement for both SHAZAM PIN point-of-sale (POS) interchange and also the SHAZAM PIN POS tiered acquirer switch fee. This means tier assignment may be evaluated using additional factors.

SHAZAM (Effective October 1, 2018)						
Switch Fees		Eligible Transactions	Current			
Tier Number	Transactions per month		Schedule A	Schedule B	Schedule C	REGULATED ¹
1	>2,500,001 Transactions/Month	All Transactions	\$0.040			
2	500,001 - 2,500,000 Transactions/Month	All Transactions	\$0.045			
3	250,001 - 500,000 Transactions/Month	All Transactions	\$0.050			
4	100,001 - 250,000 Transactions/Month	All Transactions	\$0.055			
5	0 - 100,000 Transactions/Month	All Transactions	\$0.060			
Pre-Authorization Transaction		All Transactions	See Switch Fee Tiers			
Other Fees		Eligible Transactions	REGULATED ¹			
Fraud Prevention Adjustment ¹		Approved REGULATED Transactions	\$0.01			
Interchange Fee Category ²	Performance Threshold	Eligible Transactions	Schedule A	Schedule B	Schedule C	REGULATED ¹
Supermarket		Approved Transactions MCCs 5411 & 5300 only	0.90% + \$0.16 (\$0.35 max)	1.05% + \$0.14 (\$0.35 max)	0.90% + \$0.16 (\$0.35 max)	0.05% + \$0.21
Petroleum		Approved Transactions MCCs 5541 & 5542 only	0.80% + \$0.14 (\$0.95 max)	0.80% + \$0.14 (\$0.95 max)	0.80% + \$0.13	0.05% + \$0.21
All Other (Retail)		Approved Transactions	0.85% + \$0.15	0.90% + \$0.13	0.85% + \$0.16	0.05% + \$0.21
QSR		Approved Transactions MCCs 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499 & 5814 only	0.80% + \$0.13	0.75% + \$0.14 (\$0.95 max)	1.25% + \$0.05	0.05% + \$0.21

1) A \$0.01 fraud prevention adjustment amount will be added to the base interchange rate for all Regulated Financial Institutions who have certified to Shazam that they are eligible to receive this adjustment.

2) Effective March 18, 2014, SHAZAM is eliminating the transaction volume requirement for both SHAZAM PIN point-of-sale (POS) interchange and also the SHAZAM PIN POS tiered acquirer switch fee. This means tier assignment may be evaluated using additional factors.



STAR		
Switch Fees	Eligible Transactions	Current
POS Switch Fee	All transactions (Approved and Denied)	\$0.0325
POS Switch Fee - Interchange Group 3 Merchants	Approved Transactions	\$0.0625
Pre-Authorization Fee	All transactions (Approved and Denied)	\$0.0325
Funds Credit Transfer	All transactions (Approved and Denied)	\$0.05
Funds Debit Transfer	Approved Transactions	.10% + \$.015
Funds Debit Transfer	Denied Transactions	\$0.0625
Other Fees	Eligible Transactions or Criteria	Current
Network Administration Fee	Approved Transactions excluding PIN-less POS	\$0.01
Fraud Prevention Adjustment ¹	Approved REGULATED Transactions	\$0.01
Annual Merchant Location Participation Fee	Locations Accepting Star (Billed Annually on September Invoice)	\$12.00

Interchange Fee Category	Performance Threshold	Eligible Transactions	EXEMPT		REGULATED ¹
			Standard	STAR Preferred	
Supermarket - Tier I	≥ 15,000,000 transactions/month	Approved Transactions MCCs 5411 & 5300 only	\$0.185	\$0.21	0.05% + \$0.21
Supermarket - Tier II	5,000,000 - 14,999,999 transactions/month	Approved Transactions MCCs 5411 & 5300 only	\$0.23	\$0.26	0.05% + \$0.21
Supermarket - Tier III	< 5,000,000 transactions/month	Approved Transactions MCCs 5411 & 5300 only	.60% + \$0.22 (\$0.33 max)	.60% + \$0.25 (\$0.40 max)	0.05% + \$0.21
Petroleum - Tier I	≥ 15,000,000 transactions/month	Approved Transactions MCCs 5442 & 5541 only	0.80% + \$0.13	0.80% + \$0.155	0.05% + \$0.21
Petroleum - Tier II	5,000,000 - 14,999,999 transactions/month	Approved Transactions MCCs 5442 & 5541 only	0.80% + \$0.13	0.80% + \$0.16	0.05% + \$0.21
Petroleum - Tier III	< 5,000,000 transactions/month	Approved Transactions MCCs 5442 & 5541 only	0.85% + \$0.17	0.85% + \$0.205	0.05% + \$0.21
All Other (Retail) - Tier I	≥ 15,000,000 transactions/month	Approved Transactions	0.55% + \$0.08 (\$0.55 max)	0.55% + \$0.105 (\$0.575 max)	0.05% + \$0.21
All Other (Retail) - Tier II	5,000,000 - 14,999,999 transactions/month	Approved Transactions	0.60% + \$0.15 (\$0.80 max)	0.60% + \$0.18 (\$0.83 max)	0.05% + \$0.21
All Other (Retail) - Tier III	< 5,000,000 transactions/month	Approved Transactions	0.90% + \$0.195	0.90% + \$0.25	0.05% + \$0.21
Utilities		Approved Transactions	\$0.52	\$0.54	0.05% + \$0.21
Restaurants		Approved Transactions MCCs 5814 & 5812	1.15% + \$0.08	1.15% + \$0.105	0.05% + \$0.21
Small Ticket		Approved Transactions MCCs 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499 only	1.55% + \$0.04 ≤ \$15.00 0.80% + \$0.185 > \$15.00	1.55% + \$0.04 ≤ \$15.00 0.80% + \$0.26 > \$15.00	0.05% + \$0.21
Medical Retailer		Approved Transactions MCCs 8011, 8062, 8099, 5912 only	0.80% + \$0.15	0.80% + \$0.15	0.05% + \$0.21
Prepaid Healthcare		Approved Transactions, Card assigned to qualified Prepaid Healthcare BIN	1.10% + \$0.14	1.10% + \$0.14	1.10% + \$0.14
BrandView ² Tier 1	≥ 5,000,000 transactions/month	Approved Transactions	0.68% + \$0.03	0.98% + \$0.09	N/A
BrandView ² Tier 2	2,000,000 - 4,999,999 transactions/month	Approved Transactions	0.85% + \$0.07	1.16% + \$0.11	N/A
BrandView ² Tier 3	< 2,000,000 transactions/month	Approved Transactions	1.06% + \$0.13	1.36% + \$0.13	N/A
Funds Transfer Credit		Approved Transactions	0.20% + \$0.25 (0.45 max)	0.20% + \$0.25 (0.45 max)	0.20% + \$0.25 (0.45 max)
Funds Transfer Debit		Approved Transactions	1.63% + \$0.15	1.63% + \$0.15	0.05% + \$0.21

¹) A \$0.01 fraud prevention adjustment amount will be added to the base interchange rate for all Regulated Financial Institutions who have certified to STAR that they are eligible to receive this adjustment.

²) Applies to STAR Internet Transactions initiated without a PIN when both the Issuer Member and the STAR Internet Merchant, STAR Internet Merchant Facilitator or STAR Funds Transfer Entity Participate in STAR BrandView.