

**Latin
American &
Caribbean
(LAC)
(Includes
Puerto Rico &
U.S. Virgin
Islands)
Interchange
Qualification
Matrix**

Includes:

**Visa® and MasterCard®
Interchange Programs
Discover® Network
Interchange Programs**

**Latin America
& Caribbean (LAC) (Includes Puerto Rico &
U.S. Virgin Islands)
Interchange Qualification Matrix**

Includes:

**Visa and MasterCard
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**Discover Network
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A significant amount of the fees that we charge to you for processing your Credit Card and Non-PIN Debit Card transactions represents charges that we must pay to MasterCard and Visa (the "Card Organizations") pursuant to their rules. One of the components of MasterCard and Visa fees is called interchange and varies based on a number of factors - such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

As a result, a portion of the rate that we charge you will depend on the type of transaction and the Interchange level at which the transaction is processed. In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by the Card Organizations. This Interchange Qualification Matrix identifies the primary qualification criteria for the various Interchange levels. In reviewing the Interchange Qualification Matrix, please note the following:

- The Interchange Qualification Matrix is only a summary of the primary qualification criteria established by MasterCard and Visa for each Interchange level - it is not all inclusive. In the event of any ambiguity or conflict, the Interchange requirements established by the Card Organizations will determine the Interchange level at which your transactions qualify.
- Some Interchange levels require that you utilize certain additional services such as Address Verification. Some Interchange levels also require that you transmit detailed transaction data such as order numbers or hotel folio numbers. Other Interchange levels require that you transmit certain indicators reflecting the nature of your transactions (such as an "E-Commerce indicator" for internet transactions).
- Interchange levels may also be restricted to merchants in certain Merchant Category Codes ("MCC"). If you wish to qualify for any such Interchange level, please call the Customer Service number listed on your monthly statement for more information about the particular MCC and the corresponding Interchange qualification criteria.
- In some cases, transactions may be processed at a more costly Interchange level solely as a result of the type of card that is presented. For example, commercial cards, among others, will generally downgrade from some Interchange levels.
- The information in the Interchange Qualification Matrix should not be used to develop software or other interfaces for transmitting transactions as technical aspects of these requirements may be much more detailed than the summary presented. If you utilize terminals, software, services or equipment provided or configured by any third party, be aware that failure by these systems to correctly and accurately transmit information in the required formats may result in your transactions not qualifying for the most favorable Interchange levels.

Please note that the Card Organizations periodically add new Interchange levels, and change the rates and/or qualification criteria. As a result, the information contained in this document is subject to change. For more information on Visa's and MasterCard's interchange rates, please go to www.visa.com and www.mastercard.com.

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Puerto Rico Intracountry Regulated POS Debit	<ul style="list-style-type: none"> ▪ Regulated Puerto Rico Card Issuer ▪ Puerto Rico Merchant 	Card Types: Regulated Puerto Rico Issued Consumer Debit Commercial Debit
Puerto Rico Intracountry Cash Advance	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Financial Institution 	Card Types: Consumer Cards Limited to Banks, Credit Unions, Financial Institutions (MCC 6010)
Puerto Rico Intracountry Standard Debit	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant 	Card Types: Consumer and Electron Cards
Puerto Rico Intracountry Standard Credit	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant 	Card Types: Consumer and Electron Cards
Puerto Rico Intracountry Commercial Standard	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant 	Card Types: Commercial Cards
Puerto Rico Intracountry Platinum Standard	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant 	Card Type: Consumer Platinum Cards
Puerto Rico Intracountry Signature Standard	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant 	Card Type: Consumer Signature Cards
Puerto Rico Intracountry Electronic Gas – Debit	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	Card Types: Consumer and Electron Cards Limited to: Service Stations and Automated Fuel Dispensers
Puerto Rico Intracountry Electronic Gas – Credit	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	Card Types: Consumer and Electron Cards Limited to: Service Stations and Automated Fuel Dispensers
Puerto Rico Intracountry Electronic Gas – Commercial	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	Card Types: Commercial Cards Limited to: Service Stations and Automated Fuel Dispensers
Puerto Rico Intracountry Electronic Gas – Platinum	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	Card Types: Consumer Platinum Cards Limited to: Service Stations and Automated Fuel Dispensers
Puerto Rico Intracountry Electronic Gas – Signature	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	Card Type: Consumer Signature Cards Limited to: Service Stations and Automated Fuel Dispensers
Puerto Rico Intracountry Electronic Supermarket – Debit	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	Card Types: Consumer and Electron Cards Limited to: Discount Stores and Supermarkets

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Puerto Rico Intracountry Electronic Supermarket – Credit	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer and Electron Cards</p> <p>Limited to: Discount Stores and Supermarkets</p>
Puerto Rico Intracountry Electronic Supermarket – Commercial	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Commercial Cards</p> <p>Limited to: Discount Stores and Supermarkets</p>
Puerto Rico Intracountry Electronic Supermarket – Platinum	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer Platinum Cards</p> <p>Limited to: Discount Stores and Supermarkets</p>
Puerto Rico Intracountry Electronic Supermarket – Signature	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer Signature Cards</p> <p>Limited to: Discount Stores and Supermarkets</p>
Puerto Rico Intracountry Electronic Emerging Markets and Small Ticket – Debit	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer and Electron Cards</p>
Puerto Rico Intracountry Electronic Emerging Markets and Small Ticket – Credit	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer and Electron Cards</p> <p>Limited to MCCs: 4011, 4111, 4112, 4121, 4131, 4784, 4789, 5814, 5912, 5976, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7911, 8011, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311, 9399, 4900, 5300</p>
Puerto Rico Intracountry Electronic Emerging Markets and Small Ticket – Commercial	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Commercial Cards</p> <p>Limited to MCCs: 4011, 4111, 4112, 4121, 4131, 4784, 4789, 5814, 5912, 5976, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7911, 8011, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311, 9399, 4900, 5300</p>
Puerto Rico Intracountry Electronic Emerging Markets and Small Ticket – Platinum	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer Platinum Cards</p> <p>Limited to MCCs: 4011, 4111, 4112, 4121, 4131, 4784, 4789, 5814, 5912, 5976, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7911, 8011, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311, 9399, 4900, 5300</p>
Puerto Rico Intracountry Electronic Emerging Markets and Small Ticket – Signature	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer Signature Cards</p> <p>Limited to MCCs: 4011, 4111, 4112, 4121, 4131, 4784, 4789, 5814, 5912, 5976, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7911, 8011, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311, 9399, 4900, 5300</p>
Puerto Rico Intracountry Electronic Retail I – Debit	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer and Electron Cards</p> <p>Limited to MCCs: 3351-3500, 3501 – 3999, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5967, 5968, 5971, 7011, 7012, 7512, 7995</p>

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Puerto Rico Intracountry Electronic Retail 1 – Credit	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer and Electron Cards</p> <p>Limited to MCCs: 3351-3500, 3501 – 3999, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5967, 5968, 5971, 7011, 7012, 7512, 7995</p>
Puerto Rico Intracountry Electronic Retail 1 - Commercial	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Commercial Cards</p> <p>Limited to MCCs: 3351-3500, 3501 – 3999, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5967, 5968, 5971, 7011, 7012, 7512, 7995</p>
Puerto Rico Intracountry Electronic Retail 1 – Platinum	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer Platinum Cards</p> <p>Limited to MCCs: 3351-3500, 3501 – 3999, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5967, 5968, 5971, 7011, 7012, 7512, 7995</p>
Puerto Rico Intracountry Electronic Retail 1 – Signature	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer Signature Cards</p> <p>Limited to MCCs: 3351-3500, 3501 – 3999, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5967, 5968, 5971, 7011, 7012, 7512, 7995</p>
Puerto Rico Intracountry Electronic Retail 2 – Debit	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer and Electron Cards</p> <p>MCC cannot be: 3351-3500, 3501 – 3999, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5967, 5968, 5971, 7011, 7012, 7512, 7995</p>
Puerto Rico Intracountry Electronic Retail 2 – Credit	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer and Electron Cards</p> <p>MCC cannot be: 3351-3500, 3501 – 3999, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5967, 5968, 5971, 7011, 7012, 7512, 7995</p>
Puerto Rico Intracountry Electronic Retail 2 – Commercial	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Commercial Cards</p> <p>MCC cannot be: 3351-3500, 3501 – 3999, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5967, 5968, 5971, 7011, 7012, 7512, 7995</p>
Puerto Rico Intracountry Electronic Retail 2 – Platinum	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer Platinum Card</p> <p>MCC cannot be: 3351-3500, 3501 – 3999, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5967, 5968, 5971, 7011, 7012, 7512, 7995</p>
Puerto Rico Intracountry Electronic Retail 2 – Signature	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer Signature Card</p> <p>MCC cannot be: 3351-3500, 3501 – 3999, 4411, 4722, 4723, 5200, 5211, 5231, 5251, 5261, 5309, 5712, 5713, 5714, 5719, 5722, 5732, 5932, 5937, 5944, 5950, 5962, 5964, 5965, 5967, 5968, 5971, 7011, 7012, 7512, 7995</p>

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Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
LAC Intraregional Regulated Debit	<ul style="list-style-type: none"> ▪ Regulated U.S. Territory Card Issuer ▪ U.S. Territory Merchant ▪ Valid Approval Code ▪ 2 day Settlement 	Card Types: Regulated Issued Consumer and Commercial Debit cards
LAC Intraregional Standard	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant 	Card Types: Consumer Classic, Gold, and Electron Cards
LAC Intraregional Electronic	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant ▪ Valid Approval Code ▪ 2 day Settlement ▪ Must be Magnetic Stripe read 	Card Types: Consumer Classic, Gold, and Electron Cards
LAC Intraregional Business / Corp / Purchasing	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant ▪ Valid Approval Code ▪ 2 day Settlement 	Card types: Business, Corporate, and Purchasing/Fleet Cards
LAC Intraregional Premium Card	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant 	Card Types: Consumer Platinum Card and Consumer Platinum Prepaid Card
LAC Intraregional Super Premium	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant 	Card Types: Consumer Infinite and Signature Cards
LAC Intraregional Secure E-Commerce	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant ▪ Key Entered Transaction ▪ Valid Approval Code ▪ Valid E-Commerce Indicator 	Card Types: Consumer Classic, Gold, and Electron Cards Limited to: Electronic Commerce transactions
LAC Intraregional E-Commerce Merchant	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant ▪ Key Entered Transaction ▪ Valid Approval Code ▪ Valid E-Commerce Indicator 	Card Types: Consumer Classic, Gold, and Electron Cards Limited to: Electronic Commerce transactions
LAC Intraregional Issuer Chip	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant ▪ 2 day settlement ▪ Card must be chip ▪ Terminal is not chip enabled ▪ Original Authorization 	Card Types: Consumer Classic, Gold, and Electron Cards
LAC Intraregional Acquirer Chip	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant ▪ 2 day settlement ▪ Terminal must be chip enabled ▪ Non-chip card ▪ Original Authorization 	Card Types: Consumer Classic, Gold, and Electron Cards
LAC Intraregional Chip Full Data	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant ▪ 2 day Settlement ▪ Chip data must be present in the transaction ▪ Original Authorization 	Card Types: Consumer Classic, Gold, and Electron Cards
LAC Intraregional Chip Full Data with PIN	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant ▪ 2 day Settlement ▪ Chip data must be present in the transaction ▪ Original Authorization 	Card Types: Consumer Classic, Gold, and Electron Cards

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
LAC Intraregional Airline Chip Full Data	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant ▪ 2 day Settlement ▪ Chip data must be present in the transaction 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p> <p>Limited to: Airlines</p>
LAC Intraregional Airline Chip Full Data with PIN	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant ▪ 2 day Settlement ▪ Chip data must be present in the transaction 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p> <p>Limited to: Airlines</p>
LAC Intraregional Airline Acquirer Chip	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant ▪ 2 day Settlement ▪ Terminal must be chip enabled 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p> <p>Limited to: Airlines</p>
LAC Intraregional Private Label	<ul style="list-style-type: none"> ▪ Private Label card program authorized and settled through the Visa Network ▪ LAC Card Issuer ▪ LAC Merchant ▪ Applies to sale and credit refund transactions 	<p>Card Type: Private Label Basic, Enhanced, Standard, Specialized, and Premium Card</p> <p>Excludes: ReadyLink and Load Service Transactions</p>
USVI Intraregional Electronic	<ul style="list-style-type: none"> ▪ USVI Issuer ▪ USVI Merchant ▪ 2 day Settlement ▪ Valid Electronic Authorization 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p>
USVI Intraregional Chip Full Data	<ul style="list-style-type: none"> ▪ USVI Issuer ▪ USVI Merchant ▪ 2 day Settlement ▪ Chip data must be present in transaction 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p>
USVI Intraregional Chip Full Data with PIN	<ul style="list-style-type: none"> ▪ USVI Issuer ▪ USVI Merchant ▪ 2 day Settlement ▪ Chip data must be present in transaction 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p>
USVI Intraregional Acquirer Chip	<ul style="list-style-type: none"> ▪ USVI Issuer ▪ USVI Merchant ▪ Terminal must be chip enabled ▪ Non-chip card ▪ 2 day Settlement ▪ Valid Electronic Authorization 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p>
USVI Intraregional Issuer Chip	<ul style="list-style-type: none"> ▪ USVI Issuer ▪ USVI Merchant ▪ Card must be chip ▪ Terminal is not chip enabled ▪ 2 day Settlement ▪ Valid Electronic Authorization 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p>
USVI Intraregional Airline Chip Full Data	<ul style="list-style-type: none"> ▪ USVI Card Issuer ▪ USVI Merchant ▪ 2 day Settlement ▪ Valid Electronic Authorization ▪ Chip data must be present in the transaction 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p> <p>Limited to: Airlines</p>

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
USVI Intraregional Airline Chip Full Data with PIN	<ul style="list-style-type: none"> ▪ USVI Card Issuer ▪ USVI Merchant ▪ 2 day Settlement ▪ Chip data must be present in the transaction 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p> <p>Limited to: Airlines</p>
USVI Intraregional Airline Acquirer Chip	<ul style="list-style-type: none"> ▪ USVI Card Issuer ▪ USVI Merchant ▪ 2 day Settlement ▪ Terminal must be chip enabled 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p> <p>Limited to: Airlines</p>
USVI Intraregional Airline Standard	<ul style="list-style-type: none"> ▪ USVI Card Issuer ▪ USVI Merchant 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p> <p>Limited to: Airlines</p>
USVI Intraregional E-Commerce Merchant	<ul style="list-style-type: none"> ▪ USVI Issuer ▪ USVI Merchant ▪ Key Entered Transaction ▪ Valid Approval Code ▪ Valid E-Commerce Indicator 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p> <p>Limited to: Mail, Phone, and Electronic Commerce transactions</p>
USVI Intraregional Secure E-Commerce	<ul style="list-style-type: none"> ▪ USVI Issuer ▪ USVI Merchant ▪ Key Entered Transaction ▪ Valid Approval Code ▪ Valid E-Commerce Indicator (Authentication attempted) 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p> <p>Limited to: Mail, Phone, and Electronic Commerce transactions</p>
USVI Intraregional Standard	<ul style="list-style-type: none"> ▪ USVI Issuer ▪ USVI Merchant 	<p>Card Types: Consumer Classic, Gold, and Electron Cards</p>
USVI Intraregional Infinite	<ul style="list-style-type: none"> ▪ USVI Issuer ▪ USVI Merchant 	<p>Card Type: Infinite</p>
USVI Intraregional Signature	<ul style="list-style-type: none"> ▪ USVI Issuer ▪ USVI Merchant 	<p>Card Type: Signature</p>
USVI Intraregional Business	<ul style="list-style-type: none"> ▪ USVI Issuer ▪ USVI Merchant 	<p>Card Type: Business</p>
USVI Intraregional Corporate	<ul style="list-style-type: none"> ▪ USVI Issuer ▪ USVI Merchant 	<p>Card Type: Corporate</p>
USVI Intraregional Purchase	<ul style="list-style-type: none"> ▪ USVI Issuer ▪ USVI Merchant 	<p>Card Type: Purchasing</p>
Interregional Premium	<ul style="list-style-type: none"> ▪ LAC Merchant ▪ Non-LAC Issuer 	<p>Card Type: Consumer Premium Cards</p>
Interregional Regulated Debit	<ul style="list-style-type: none"> • LAC Merchant • Non-LAC Issuer 	<p>Card Types: Regulated U.S. Territory Issued Debit, Prepaid, and Commercial Debit</p>
Interregional Commercial	<ul style="list-style-type: none"> ▪ LAC Merchant ▪ Non-LAC Issuer 	<p>Card Type: Business, Signature Business, Corporate, Purchasing, Transport/Cargo and Distribution card</p>

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Signature/Infinite	<ul style="list-style-type: none"> • LAC Merchant • Non-LAC Issuer 	Card Type: Consumer Signature and Infinite Cards
Interregional Electronic	<ul style="list-style-type: none"> ▪ Issuer and Merchant reside in different regions ▪ Magnetic card swipe or contactless information must be passed in the authorization request ▪ Valid approval code ▪ Settlement within 2 days of transaction 	Card Type: Consumer and Electron
Interregional Issuer Chip	<ul style="list-style-type: none"> ▪ Issuer and Merchant reside in different regions ▪ Magnetic card swipe or contactless information must be passed in the authorization request ▪ Valid approval code ▪ Settlement within 2 days of transaction ▪ Issuer is chip-qualified 	Card Type: Consumer, Gold and Electron Card
Interregional Airline	<ul style="list-style-type: none"> ▪ Issuer and merchant reside in different regions ▪ Ticket Number ▪ Valid Approval Code ▪ Settlement within 14 days of transaction 	Card Type: Consumer, Gold and Electron Cards Limited to: Airlines
Interregional Secure Electronic Commerce	<ul style="list-style-type: none"> ▪ Issuer and merchant reside in different regions ▪ Key Entered transaction ▪ Valid Approval Code ▪ Valid E-commerce Indicator (Authenticated) ▪ Verified By Visa participation ▪ Settlement within 30 days of transaction 	Card Type: Consumer and Electron Cards Limited to: Mail, Phone, and Electronic Commerce transactions
Interregional Electronic Commerce Merchant	<ul style="list-style-type: none"> ▪ Key Entered transaction ▪ Valid Approval Code ▪ Valid E-commerce Indicator (Authentication attempted) ▪ Verified By Visa participation ▪ Settlement within 30 days of transaction 	Card Type: Consumer and Electron Cards Limited to: Mail, Phone, and Electronic Commerce transactions
Interregional Standard	<ul style="list-style-type: none"> ▪ Issuer and Merchant reside in different regions ▪ Settlement within 30 days of transaction 	Card Type: Consumer and Electron Cards
Interregional Super Premium	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction 	Card Type: Consumer Super Premium Cards

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Puerto Rico Intracountry Regulated POS Debit	<ul style="list-style-type: none"> ▪ Regulated Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Settlement within 30 days of transaction 	Card Types: Regulated Puerto Rico Issued Consumer Debit and Prepaid, and Commercial Debit, MasterCard Black Debit
Puerto Rico Intracountry Regulated POS Debit with Fraud Adjustment	<ul style="list-style-type: none"> ▪ Regulated Puerto Rico Card Issuer – Certified Fraud Prevention Standards ▪ Puerto Rico Merchant ▪ Settlement within 30 days of transaction 	Card Types: Regulated Puerto Rico Issued Consumer Debit and Prepaid, and Commercial Debit, MasterCard Black Debit
Puerto Rico Intracountry POS Debit Small Ticket	<ul style="list-style-type: none"> ▪ Regulated Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Settlement within 30 days of transaction 	Card Types: Regulated Puerto Rico Issued Consumer Debit and Prepaid, and Commercial Debit, MasterCard Black Debit t
Puerto Rico Intracountry POS Debit Small Ticket with Fraud Adjustment	<ul style="list-style-type: none"> ▪ Regulated Puerto Rico Card Issuer – Certified Fraud Prevention Standards ▪ Puerto Rico Merchant ▪ Settlement within 30 days of transaction 	Card Types: Regulated Puerto Rico Issued Consumer Debit and Prepaid, and Commercial Debit, MasterCard Black Debit
Puerto Rico Intracountry Petroleum	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Settlement within 30 days of transaction 	Card types: Consumer Credit and Debit including Prepaid, Commercial Credit, MasterCard Black Debit, Limited to: Service Stations and Automated Fuel Dispensers
Puerto Rico Intracountry Warehouse	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Settlement within 30 days of transaction 	Card types: Consumer Credit and Debit including Prepaid, Commercial Credit, MasterCard Black Debit Limited to: Wholesale Clubs
Puerto Rico Consumer Super Premium Warehouse (Credit)	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Settlement within 30 days of transaction 	Limited to: Wholesale Clubs Card Type: Consumer Super Premium Cards
Puerto Rico Consumer Super Premium Warehouse (Debit)	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Settlement within 30 days of transaction 	Limited to: Wholesale Clubs Card Types: Consumer and Electron Cards
Puerto Rico Intracountry Government	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Settlement within 30 days of transaction 	Card types: Consumer Credit and Debit including Prepaid, Commercial Credit, MasterCard Black Debit Limited to: Courts of Law, Bail and Bonds Offices, Tax Offices, Police, Fire, and Motor Vehicle Departments
Puerto Rico Intracountry Supermarket	<ul style="list-style-type: none"> ▪ Puerto Rico Merchant ▪ Puerto Rico Issuer ▪ Settlement within 30 days of transaction 	Card types: Consumer Credit and Debit including Prepaid, Commercial Credit, MasterCard Black Debit Limited to: Discount Stores and Supermarkets
Puerto Rico Consumer Super Premium Supermarket	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	Card Types: Consumer Super Premium Cards Limited to: Discount Stores and Supermarkets

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
<p>Puerto Rico Consumer Super Premium Supermarket (Debit)</p>	<ul style="list-style-type: none"> ▪ Puerto Rico Card Issuer ▪ Puerto Rico Merchant ▪ Valid Approval Code ▪ Settlement within 2 days of transaction 	<p>Card Types: Consumer and Electron Cards</p> <p>Limited to: Discount Stores and Supermarkets</p>

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Puerto Rico Intracountry Emerging Markets	<ul style="list-style-type: none"> ▪ Puerto Rico Merchant ▪ Puerto Rico Issuer ▪ Settlement within 30 days of transaction 	Card types: Consumer Credit and Debit including Prepaid, Commercial Credit, MasterCard Black Debit
Puerto Rico Intracountry Utilities	<ul style="list-style-type: none"> ▪ Puerto Rico Merchant ▪ Puerto Rico Issuer ▪ Settlement within 30 days of transaction 	Card types: Consumer Credit and Debit including Prepaid, Commercial Credit, MasterCard Black Debit Limited to: Telecommunication Services, Computer Network Services, Cable, Satellite, Television and Radio Services, Utilities
Puerto Rico Intracountry Rapid Payments	<ul style="list-style-type: none"> ▪ Puerto Rico Merchant ▪ Puerto Rico Issuer ▪ Settlement within 30 days of transaction 	Card types: Consumer Credit and Debit including Prepaid, Commercial Credit, MasterCard Black Debit Limited to: Miscellaneous Food Stores, Fast Food Restaurants, Drug Stores, Pharmacies, Book Stores, News Dealers and Newsstand, Dry Cleaners
Puerto Rico Intracountry Charities	<ul style="list-style-type: none"> ▪ Puerto Rico Merchant ▪ Puerto Rico Issuer ▪ Settlement within 30 days of transaction 	Card types: Consumer Credit and Debit including Prepaid, Commercial Credit, MasterCard Black Debit Limited to: Non-political Charitable Organizations, Religious Organizations
Puerto Rico Intracountry Commercial	<ul style="list-style-type: none"> ▪ Puerto Rico Merchant ▪ Puerto Rico Issuer ▪ Settlement within 30 days of transaction 	Card types: Commercial Credit
Puerto Rico Intracountry Electronic	<ul style="list-style-type: none"> ▪ Puerto Rico Merchant ▪ Puerto Rico Issuer ▪ Settlement within 30 days of transaction 	Card types: Consumer Credit and Debit
Puerto Rico Intracountry Standard	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction 	Merchant Location: Puerto Rico Card Issuer Location: Puerto Rico
Puerto Rico Intracountry Super Premium	<ul style="list-style-type: none"> ▪ Puerto Rico Merchant ▪ Puerto Rico Issuer 	Card types: MasterCard Black Consumer Credit , MasterCard Black Consumer Debit and World Elite MasterCard

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Puerto Rico Intracountry Premium Standard	<ul style="list-style-type: none"> ▪ Puerto Rico Merchant ▪ Puerto Rico Issuer ▪ Settlement within 30 days of transaction 	Card types: Consumer Credit Issued Black, World, Platinum, World Elite; Consumer Debit Issued Platinum and Premium Debit cards
LAC Intraregional Regulated POS Debit	<ul style="list-style-type: none"> ▪ Regulated U.S. Territory Card Issuer ▪ U.S. Territory Merchant ▪ Settlement within 30 days of transaction 	Card Types: Regulated U.S. Territory Issued Consumer Credit, Debit, Prepaid, Commercial Credit and Debit Applicable to transactions occurring between Puerto Rico and U.S. Virgin Islands
LAC Intraregional Regulated POS Debit with Fraud Adjustment	<ul style="list-style-type: none"> ▪ Regulated U.S. Territory Card Issuer – Certified Fraud Prevention Standards ▪ U.S. Territory Merchant ▪ Settlement within 30 days of transaction 	Card Types: Regulated U.S. Territory Issued Consumer Credit, Debit, Prepaid, Commercial Credit and Debit Applicable to transactions occurring between Puerto Rico and U.S. Virgin Islands
LAC Intraregional Full UCAF	<ul style="list-style-type: none"> ▪ Settlement within 4 days of transaction ▪ Must have a valid Electronic Commerce Indicator ▪ Must have a valid Electronic Commerce Security Level indicator 	Card Types: LAC-issued Consumer
LAC Intraregional Merchant UCAF	<ul style="list-style-type: none"> ▪ Settlement within 4 day of transaction ▪ Must have a valid Electronic Commerce Indicator ▪ Must have a valid Electronic Commerce Security Level indicator 	Card Types: LAC-issued Consumer
LAC Intraregional Issuer Chip	<ul style="list-style-type: none"> ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 2 days of transaction ▪ Issuer is chip-qualified 	Card Types: LAC-issued Consumer
LAC Intraregional Acquirer Chip	<ul style="list-style-type: none"> ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 2 days of transaction ▪ Acquirer is chip-qualified 	Card Types: LAC-issued Consumer
LAC Intraregional Consumer Electronic	<ul style="list-style-type: none"> ▪ Card must be Magnetic Stripe read ▪ Settlement within 4 days of transaction 	Card Types: LAC-issued Consumer
LAC Intraregional Consumer Standard	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction 	Card Types: LAC-issued Consumer
LAC Intraregional Premium Full UCAF	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included ▪ Settlement within 1 day of transaction ▪ Must have a valid Electronic Commerce Indicator ▪ Must have a valid Electronic Commerce Security Level indicator 	Card Types: LAC-issued Premium Cards
LAC Intraregional Premium Merchant UCAF	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included ▪ Settlement within 1 day of transaction ▪ Must have a valid Electronic Commerce Indicator ▪ Must have a valid Electronic Commerce Security Level indicator 	Card Types: LAC-issued Premium Cards

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
LAC Intraregional Premium Issuer Chip	<ul style="list-style-type: none"> ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 2 days of transaction ▪ Issuer is chip-qualified 	Card Types: LAC-issued Premium Cards
LAC Intraregional Premium Acquirer Chip	<ul style="list-style-type: none"> ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 2 days of transaction ▪ Acquirer is chip-qualified 	Card Types: LAC-issued Premium Cards
LAC Intraregional Premium Electronic	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included ▪ Settlement within 4 days of transaction 	Card Types: LAC-issued Premium Cards
LAC Intraregional Premium Standard	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction 	Card Types: LAC-issued Premium Cards
LAC Intraregional Super Premium Full UCAF	<ul style="list-style-type: none"> ▪ Settlement within 4 days of transaction ▪ Must have a valid Electronic Commerce Indicator ▪ Must have a valid Electronic Commerce Security Level indicator 	Card Type: MasterCard Black Card and World Elite MasterCard Card
LAC Intraregional Super Premium Merchant UCAF	<ul style="list-style-type: none"> ▪ Settlement within 4 days of transaction ▪ Must have a valid Electronic Commerce Indicator ▪ Must have a valid Electronic Commerce Security Level indicator 	Card Type: MasterCard Black Card and World Elite MasterCard Card
LAC Intraregional Super Premium Electronic	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Settlement within 4 days of transaction ▪ Cardholder must be present at the time of the transaction ▪ Transaction must be face-to-face 	Card Type: MasterCard Black Card and World Elite MasterCard Card Excludes Automated Fuel Dispenser and Direct Marketing MCCs.
LAC Intraregional Super Premium Standard	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction 	Card Type: MasterCard Black Card and World Elite MasterCard Card
LAC Intraregional Commercial Standard	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction 	Card Type: LAC-issued Commercial Cards
LAC Intraregional Purchasing Data Rate II	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included ▪ Settlement within 4 days of transaction ▪ Level II¹ purchasing data required 	Card Type: LAC-issued Purchasing
LAC Intraregional Purchasing Large Ticket	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction ▪ Card Acceptor Tax ID ▪ Non T&E MCC 	Card Type: LAC-issued Purchasing
LAC Intraregional Purchasing Standard	<ul style="list-style-type: none"> ▪ The sale must be deposited within 30 days of transaction date 	Card Type: LAC-issued Purchasing

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
<p align="center">Regulated POS Small Ticket Base</p>	<ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) ▪ U.S. Merchant or U.S. Territory ▪ Settlement within 30 days of transaction ▪ Transaction amount limit \$15 	<p>Card Types: U.S. and U.S. Territory Issued Regulated Consumer Debit / Prepaid</p> <p>Limited to: Fast Food and Video Rental Stores</p>
<p align="center">Regulated POS Small Ticket with Fraud Adjustment</p>	<ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) – Certified Fraud Prevention Standards ▪ U.S. Merchant or U.S. Territory ▪ Settlement within 30 days of transaction ▪ Transaction amount limit \$15 	<p>Card Types: U.S. and U.S. Territory Issued Regulated Consumer Debit / Prepaid</p> <p>Limited to: Fast Food and Video Rental Stores</p>
<p align="center">Interregional Full UCAF</p>	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction ▪ Must have a valid Electronic Commerce Indicator ▪ Must have a valid Electronic Commerce Security Level indicator 	<p>Card Types: Non-LAC Issued Consumer Credit and Premium Card</p>
<p align="center">Interregional Merchant UCAF</p>	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 5 days of transaction ▪ Must have a valid Electronic Commerce Indicator ▪ Must have a valid Electronic Commerce Security Level indicator 	<p>Card Types: Non-LAC Issued Consumer Credit, Premium, and Super Premium Card</p>
<p align="center">Interregional Consumer Electronic</p>	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction 	<p>Card Types: Non-LAC Issued Consumer Credit, Premium, and Super Premium Card</p> <p>Excludes: Automated Fuel Dispenser and Direct Marketing MCCs</p>
<p align="center">Interregional Consumer Standard</p>	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction 	<p>Card Types: Non-LAC Issued Consumer Credit Card</p>
<p align="center">Interregional Consumer Premium Full UCAF</p>	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction ▪ Must have a valid Electronic Commerce Indicator ▪ Must have a valid Electronic Commerce Security Level indicator 	<p>Card Type: Non-LAC issued Premium Card</p>
<p align="center">Interregional Consumer Premium Merchant UCAF</p>	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 5 days of transaction ▪ Must have a valid Electronic Commerce Indicator ▪ Must have a valid Electronic Commerce Security Level indicator 	<p>Card Type: Non-LAC issued Premium Card</p>
<p align="center">Interregional Consumer Premium Issuer Chip</p>	<ul style="list-style-type: none"> ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 2 days of transaction ▪ Issuer is chip-qualified 	<p>Card Type: Non-LAC issued Premium Card</p>

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Consumer Acquirer Chip	<ul style="list-style-type: none"> ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 2 days of transaction ▪ Acquirer is chip-qualified 	Card Type: Non-LAC issued Premium Card
Interregional Consumer Premium Electronic	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction 	Card Type: Non-LAC issued Premium Card
Interregional Consumer Premium Standard	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction 	Card Type: Non-LAC issued Premium Card
Interregional Consumer Electronic Card	<ul style="list-style-type: none"> ▪ The transaction must be authorized, the authorization code must be included in the settlement record ▪ Magnetic card swipe or contactless information must be passed in the authorization request ▪ The sale must be deposited within 4 days of transaction date ▪ Must contain an MCC other than one of the following: 5542, 5960 : 5969 	Card Type: Non-LAC issued Electronic Card
Interregional Consumer Super Premium Full UCAF	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction ▪ Must have a valid Electronic Commerce Indicator ▪ Must have a valid Electronic Commerce Security Level indicator 	Card Type: Non-LAC issued Super Premium Card
Interregional Consumer Super Premium Merchant UCAF	<ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 5 days of transaction ▪ Must have a valid Electronic Commerce Indicator ▪ Must have a valid Electronic Commerce Security Level indicator 	Card Type: Non-LAC issued Super Premium Card
Interregional Consumer Super Premium Issuer Chip	<ul style="list-style-type: none"> ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 2 days of transaction ▪ Issuer is chip-qualified 	Card Type: Non-LAC issued Super Premium Card
Interregional Consumer Super Premium Acquirer Chip	<ul style="list-style-type: none"> ▪ Magnetic card swipe or contactless information must be passed in the authorization request / valid approval code ▪ Settlement within 2 days of transaction ▪ Acquirer is chip-qualified 	Card Type: Non-LAC issued Super Premium Card
Interregional Consumer Super Premium Electronic	<ul style="list-style-type: none"> ▪ Magnetic card swipe must be passed in the authorization request ▪ Applicable Electronic Authorization Data must be included and match Settlement Data ▪ Settlement within 4 days of transaction 	Card Type: Non-LAC issued Super Premium Card
Interregional Consumer Super Premium Standard	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction 	Card Type: Non-LAC issued Super Premium Card
Interregional Commercial Standard	<ul style="list-style-type: none"> ▪ Settlement within 30 days of transaction 	Card Types: Non-LAC Issued Commercial, Premium and Business Premium Debit Cards

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Purchasing Standard	<ul style="list-style-type: none"> The sale must be deposited within 30 days of transaction date 	Card Types: Non-LAC Issued Purchasing Cards
Interregional Purchasing Large Ticket	<ul style="list-style-type: none"> Settlement within 30 days of transaction Card Acceptor Tax ID Non T&E MCC 	Card Types: Non-LAC Issued Purchasing/Fleet
Interregional Purchasing Data Rate II	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 4 days of transaction Level II¹ purchasing data required 	Card Types: Non-LAC Issued Purchasing Cards
Interregional Commercial Electronic Card	<ul style="list-style-type: none"> The transaction must be authorized, the authorization code must be included in the settlement record Magnetic card swipe or contactless information must be passed in the authorization request The sale must be deposited within 4 days of transaction date 	Card Types: Non-LAC Issued Commercial Cards
Interregional Consumer Premium Electronic	<ul style="list-style-type: none"> Magnetic card swipe must be passed in the authorization request Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 4 days of transaction 	Card Types: Non-LAC Issued Consumer Premium Cards
Interregional Consumer Super Premium Electronic	<ul style="list-style-type: none"> Magnetic card swipe must be passed in the authorization request Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 4 days of transaction 	Card Types: Non-LAC Issued Consumer Super Premium Cards
LAC/International Commercial Freight Program	<ul style="list-style-type: none"> Valid Banknet Reference Number and Banknet Date in valid date format MMDD 	Card Types: Non-LAC Issued Commercial Cards Limited: Airlines; Railroads/Freight; Motor Freight Carriers; Courier Services; Transportation Services; Passenger Railways; Commuter Passenger; Other Services; Tax Payments; Postal Services; Government Services Not Elsewhere Classified
LAC Intraregional Consumer Standard Credit Return	<ul style="list-style-type: none"> LAC Card Issuer LAC Merchant Refund/Return Transactions 	Card Types – Consumer Cards
LAC Intraregional Consumer Premium Standard Credit Return	<ul style="list-style-type: none"> LAC Card Issuer LAC Merchant Refund/Return Transactions 	Card Types – Consumer Cards
LAC Intraregional Consumer Super Premium Standard Credit Return	<ul style="list-style-type: none"> LAC Card Issuer LAC Merchant Refund/Return Transactions 	Card Types – Consumer Cards

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
<p align="center">LAC Intraregional Commercial Standard Credit Return</p>	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant ▪ Refund/Return Transactions 	<p align="center">Card Types – Commercial Cards</p>
<p align="center">LAC Intraregional Commercial Purchasing Standard Credit Return</p>	<ul style="list-style-type: none"> ▪ LAC Card Issuer ▪ LAC Merchant ▪ Refund/Return Transactions 	<p align="center">Card Types – Commercial Cards</p>

¹Level II Data includes the entry of customer code, card acceptor type, tax ID and sales tax.

DISCOVER NETWORK PREFACE

A significant amount of the fees that we charge to you for processing your Credit Card and Non-PIN Debit Card transactions represents charges that we must pay to Discover Network (the "Card Organization") pursuant to their rules. One of the components of Discover Network fees is called interchange, and varies based on a number of factors - such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

This document is part of the Application, as defined and further described in the General Terms. Capitalized terms not defined in this document are defined in the General Terms. As a result, a portion of the rate that we charge you will depend on the type of transaction and the Interchange level at which the transaction is processed. In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by Discover Network. This Interchange Qualification Matrix identifies the primary qualification criteria for the various Interchange levels. In reviewing the Interchange Qualification Matrix, please note the following:

- The Interchange Qualification Matrix is only a summary of the primary qualification criteria established by Discover Network for each Interchange level - it is not all inclusive. In the event of any ambiguity or conflict, the Interchange requirements established by Discover Network will determine the Interchange level at which your transactions qualify.
- Some Interchange levels require that you utilize certain additional services such as Address Verification. Some Interchange levels also require that you transmit detailed transaction data such as order numbers or hotel folio numbers. Other Interchange levels require that you transmit certain indicators reflecting the nature of your transactions (such as an "E-Commerce indicator" for internet transactions).
- Interchange levels may also be restricted to merchants in certain Merchant Category Codes ("MCC"). If you wish to qualify for any such interchange level, please call the Customer Service number listed on your monthly statement for more information about the particular MCC and the corresponding Interchange qualification criteria.
- In some cases, transactions may be processed at a more costly Interchange level solely as a result of the type of card that is presented. For example, commercial cards, among others, will generally downgrade from some Interchange levels.
- The information in the Interchange Qualification Matrix should not be used to develop software or other interfaces for transmitting transactions as technical aspects of these requirements may be much more detailed than the summary presented. If you utilize terminals, software, or equipment provided or configured by any third party, be aware that failure by these systems to correctly and accurately transmit information in the required formats may result in your transactions not qualifying for the most favorable Interchange levels.

Card Sales Involving Consumer Cards

Discover Network offers three Acquirer Interchange Programs submission levels for Acquirer Interchange on Card Sales involving Consumer Cards:

- Prime Submission Level (PSL) Programs are for Card Sales that meet Discover Network's processing requirements described in the Operating Regulations.
 - A Card Sale must have a record of approved or positive Authorization Response.
 - MCC listed on the Sales Data must not be Quasi-Cash or High Risk.
 - Eligibility and Card Sale criteria for a Prime Submission Level Program must be met.
 - Card Sale must be processed by Discover Network within the specified number of days for the individual Prime Submission Level Program.
 - Acquirer must include Acquirer Interchange Program Code in Sales Data.
- Mid Submission Level (MSL) Programs are for Card Sales that do not meet all Prime Submission Level requirements, but do meet the MSL requirements:
 - A Card Sale must have a record of approved or positive Authorization Response.
 - MCC listed on the Sales Data must not be High Risk.
 - Card Sale must be processed by Discover Network within the specified number of days for the individual Mid Submission Level Program.
 - Acquirer must include Acquirer Interchange Program Code in Sales Data.
- Base Submission Level (BSL) Programs are for Card Sales that do not meeting all MSL Program requirements.
 - All MCCs are eligible.
 - All POS Entry Modes are eligible.
 - Card Sale must be processed by Discover Network within the specified number of days for the Base Submission Level Program.
 - Acquirer should include Acquirer Interchange Program Code in Sales Data.

Adjustment Vouchers Involving Consumer Cards

Discover Network offers three Consumer Adjustment Voucher Programs for Acquirer Interchange on Card Credits or Refunds involving Consumer Cards:

- Consumer Card Products in Direct Marketing MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969
- Consumer Card Products in Passenger Transport MCCs 3000-3299, 4112, 4511
- Consumer Card Products in Non-Direct Marketing / Passenger Transport MCCs or all others

Card Sales Involving Commercial Cards

Discover Network offers two Acquirer Interchange Program submission levels for Acquirer Interchange on Card Sales involving Commercial Cards:

- Commercial Electronic Submission Level Program is for Card Sales that meet the Acquirer Interchange Program requirements
 - Card Sale must have an approved Authorization Response.
 - MCC listed on the Sales Data must not be High Risk.
 - Card Sale must be processed by Discover Network within the specified number of days.
 - Acquirer must include Acquirer Interchange Program Code in Sales Data.
- Commercial Base Submission Level Program is for Card Sales that do not meet the requirements for processing under the Commercial Electronic Submission Level Program.
 - All MCCs are eligible.
 - All POS Entry Modes are eligible.
 - Card Sale must be processed by Discover Network within the specified number of days for the Base Submission Level Program.
 - Acquirer should include Acquirer Interchange Program Code in Sales Data.

Adjustment Vouchers Involving Commercial Cards

Discover Network offers one Commercial Adjustment Voucher Program for Acquirer Interchange on Card Credits or Refunds involving Commercial Cards:

- Commercial Card Products all MCCs

Acquirer Interchange Validation Tests

To determine the qualification of each Card Sale Discover Network may conduct one or more of the four validation tests described below. The validation tests confirm the following:

- Timeliness of submission of Sales Data
 - The number of Banking Days transpiring between the Card Sale date and the Processing Date
 - Processing date begins at 06:01am ET and ends at 06:00am ET the next day.
- Presence and contents of Track Data
 - The presence of CVV Data in the Track Data included in the Authorization Request
- MCC on Sales Data matches MCC on Authorization Request
 - MCCs must be the same in both the Card sale and the Authorization Request
(Exception: Travel Agency MCC 4722, Airline MCC 4511 and all Unique Airline MCCs)
- Transaction amount on Sales Data matches the amount on Authorization Request
 - Sales Data amount compared to the Authorization Approved amount must match.
 - Tolerance requirement of 10% for all MCCs
 - Tolerance exception of 20% for Taxicab / Limousines MCC 4121 and Beauty/Barber Shops MCC 7230
- The following MCCs are not subject to Transaction Amount Validation:
 - 3000-3299, 4112, 4511 - Passenger Transport; 4411 - Steamship/Cruise Line; 5542 - Automated Fuel Pumps; 5813 - Drinking Places/Bars; 3351-3441, 7512, 7513, 7519 - Car Rental; 5541 - Service Stations; 5812 - Eating Places and Restaurants; 5814 - Fast Food Restaurants; 3501-3999, 7011, 7012 - Hotels

DISCOVER TRANSACTIONS		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
PSL Recurring Payments	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of authorization/transaction ▪ 10% Authorization to transaction amount tolerance ▪ Recurring Billing or Installment Payment Indicator ▪ NRID ▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request for card present transactions ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Limited to: Child Care Services, Charitable/Social Service Organizations, Memberships, Direct Marketing Subscription Sales</p> <p>Limited to debit and prepaid cards only: Cable/Satellite Services and Telecommunication Services</p>
PSL Supermarkets / Warehouse Clubs	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction ▪ NRID ▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Limited to: Supermarkets, Warehouse Clubs</p>
PSL Emerging Markets	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 2 days of authorization/transaction ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Limited to: Payment Service Provider - Merchant Payment Transaction, Insurance Premiums, Cable/ Satellite Services, Schools / Education Services, Direct Marketing, Fuel Dealers, Child Day Care Services and Charitable/Social Services</p>
PSL Public Services	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 2 days of authorization/transaction ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Limited to: Government Services, Courts Costs, Government Fines, Tax Payments, Bail and Bond Payments, and Tolls and Bridge Fees</p>

DISCOVER TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
<p align="center">PSL Express Services</p>	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs)- Restaurants, Fast Food Restaurants and Passenger Transport merchants are not subject to transaction amount validation ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ For MCC 4121, transaction must be less than or equal to \$25.00 ▪ All other MCCs, transaction must be less than or equal to \$15.00 ▪ Settlement within 1 day of authorization/transaction ▪ NRID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Limited to: Convenience Stores, Local/Suburban Commuter, Passenger Transportation, Including Ferries, Passenger Railways, Limousines and Taxicabs, Bus Lines, Tolls, Restaurants, Fast Food, Newsstands, Laundry Services, Dry Cleaners, Copy Services, Parking Lots and Garages, Car Washes, Movie Theaters and Video Rental Stores</p>
<p align="center">PSL Petroleum</p>	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction ▪ NRID ▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Limited to: Automated Fuel Dispensers, Service Stations</p>
<p align="center">PSL Retail</p>	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops)- Drinking Places (Alcoholic Beverages) and Digital Goods merchants are exempt from the transaction amount tolerance validation ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction ▪ NRID ▪ The applicable Transaction Data Condition Code must be present in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Excludes the following: Supermarkets/Warehouse Clubs, Petroleum, Restaurants, Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Government Owned Gaming/Lottery, Real Estate and Insurance Merchants, Steamship/Cruise Lines</p>

DISCOVER TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
<p align="center">PSL Restaurants</p>	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Magnetic card swipe/contactless/chip must be passed in the authorization request ▪ Settlement within 1 day of authorization/transaction ▪ NRID ▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Limited to: Restaurants and Fast Food</p>
<p align="center">PSL Hotels/Car Rentals</p>	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 1 day of authorization/transaction ▪ NRID ▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request for card present transactions ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Limited to: Hotels/Car Rentals</p>
<p align="center">PSL Passenger Transport</p>	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 7 days of authorization/transaction ▪ NRID ▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request for card present transactions ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Limited to: Airlines, Passenger Railways</p>
<p>PSL Card Not Present (excluding E-commerce/Internet)</p>	<ul style="list-style-type: none"> ▪ U.S. Merchant <ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ AVS request in authorization <ul style="list-style-type: none"> ▪ Settlement within 1 day of authorization/transaction ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants</p>
<p align="center">PSL E-commerce</p>	<ul style="list-style-type: none"> ▪ U.S. Merchant <ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ AVS request in authorization ▪ Settlement within 1 day of authorization/transaction ▪ POS Entry Mode must be 07–Electronic Commerce ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and, Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Government Owned Gaming/Lottery, Real Estate and Insurance Merchants</p> <p>Restaurant merchants are not eligible for the Card Not Present program for card sales involving Premium and Premium Plus Card products</p>

DISCOVER TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
PSL E-Commerce Secured	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Transaction Data Condition Code must reflect eCommerce–Discover ProtectBuy and must be present in the Authorization Request Settlement within 6 days of authorization/transaction ▪ 10% Authorization to transaction amount tolerance (20% for limousine/Taxicabs and Beauty/Barber Shops) ▪ POS Entry Mode must be 07–Electronic Commerce, 10-Stored Account (including recurring-, or 82-Mobile Commerce (mCommerce)) ▪ POS E-commerce indicator must be 5 or 6 ▪ NRID ▪ Applicable Electronic Authorization Data must be included within Settlement Record 	<p>Card Types: U.S. Issued Consumer Core, Rewards, Premium, Premium Plus, Debit, Regulated Debit and Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Public Services, Emerging Markets, Quasi Cash, Utilities, U.S. Government Owned Gaming/Lottery, Real Estate and Insurance Merchants, Steamship/Cruise Lines; Direct Marketing Merchants, Payment Service Providers, Education Merchants, Charitable/Social Services Merchants, Toll Roads/Bridge Fees</p>
Key Entry	<ul style="list-style-type: none"> ▪ U.S. Merchant <ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Settlement within 1 day of authorization/transaction ▪ Key entered transaction, card present ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants</p>
PSL Utilities	<ul style="list-style-type: none"> ▪ U.S. Merchant <ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 1 day of authorization/transaction ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Limited to: Utility merchants</p>
Non-Exempt Debit / Prepaid without Fraud Prevention Adjustment	<ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) ▪ U.S. Merchant or U.S. Territory ▪ Settlement within 30 days of transaction ▪ NRID 	<p>Card Types: Regulated U.S. Issued Debit, Prepaid, and Commercial Debit</p>
Non-Exempt Debit / Prepaid with Fraud Prevention Adjustment	<ul style="list-style-type: none"> ▪ Regulated U.S. Card Issuer (including U.S. Territories) - Certified Fraud Prevention Standards ▪ U.S. Merchant or U.S. Territory ▪ Settlement within 30 days of transaction ▪ NRID 	<p>Card Types: Regulated U.S. (including U.S. Territories) Issued Debit, Prepaid, and Commercial Debit</p>
PSL Real Estate	<ul style="list-style-type: none"> ▪ U.S. Merchant <ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of authorization/transaction ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Limited to: Real Estate merchants</p>
PSL Insurance	<ul style="list-style-type: none"> ▪ U.S. Merchant <ul style="list-style-type: none"> ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Settlement within 2 days of authorization/transaction Card Present and Card Not Present transactions are eligible ▪ NRID 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Limited to: Insurance merchants</p>

DISCOVER TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Mid Submission Level	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Exempt from amount tolerance - Passenger Transport, Car Rentals, Hotels, Passenger Railways, Steamship/Cruise Lines, Service Stations, Automated Fuel Dispensers, Eating Places and Restaurants Drinking Places (Alcoholic Beverages), Fast Food Restaurants ▪ Settlement within 2 days of auth / transaction, 7 days for Passenger Transport merchants 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p> <p>Excludes the following: High Risk Direct Marketing</p> <p>Excludes the following for Premium and Premium Plus cards: Passenger Transport, Hotel/Car Rentals</p>
Base Submission Level	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record 	<p>Card Types: U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Premium Plus, Consumer Debit, Consumer Prepaid</p>
Commercial Electronic	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance (20% for Limousine/Taxicabs and Beauty/Barber Shops) ▪ Not subject to transaction amount validation - Passenger Transport, Car Rentals, Hotels, Passenger Railways, Steamship/Cruise Lines, Service Stations, Automated Fuel Dispensers, Eating Places and Restaurants Drinking Places (Alcoholic Beverages), Fast Food Restaurants ▪ AVS request in authorization when Card Not Present (Excludes Emerging Markets, Insurance, Public Services, Hotels/Car Rentals, Passenger Transport) ▪ Settlement within 7 days of authorization/transaction for Passenger Transport ▪ Settlement within 2 days of authorization/transaction for Emerging Markets and Public Services ▪ Settlement within 1 day of authorization/transaction for all other merchant types ▪ NRID ▪ CVV Data, DCVV Data, or iCVV Data must be present on the Track Data included in the Authorization Request for card present transactions ▪ Chip Card Transaction Supplemental Data Record (SDR 13) must be submitted for all Chip Card Transactions 	<p>Card Types: U.S. Issued Commercial Credit including Prepaid</p>
Commercial Utilities	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ 10% Authorization to transaction amount tolerance ▪ Settlement within 1 day of authorization/transaction ▪ NRID 	<p>Card Types: U.S. Issued Commercial Card including Prepaid</p> <p>Limited to: Utility merchants</p>
Commercial Base	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record 	<p>Card Types: U.S. issued Commercial Card including Prepaid</p>

DISCOVER TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
US Commercial Large Ticket	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Sale amount must be greater than \$5,000.00 ▪ Settlement within 1 day of the transaction date ▪ NRID 	<p>Card Types: U.S. Issued Commercial Card including Prepaid</p> <p>Limited to specific business-to-business MCCs</p>
International Base	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be an International Card Sale 	<p>Card Types: Non U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit cards</p>
International Electronic	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must be an International Card Sale ▪ Applicable Electronic Authorization Data must be included within Settlement Record ▪ Must be magnetic swipe/contactless/chip read, Card Present environment ▪ Settlement within 4 day of authorization/transaction ▪ POS Entry Mode must be present ▪ CVV Data must be present ▪ Not Subject to Transaction Amount Validation ▪ NRID 	<p>Card Types: Non U.S. Issued Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit cards</p> <p>Excludes: High Risk Direct Marketing Merchants</p>

PAYMENTS NETWORKS PASS THROUGH FEES

Card Type	Description	Rate	
MasterCard	LAC Cross Border Fee	1.0%	
MasterCard	LAC Cross Border Fee (Local)	0.80%	
MasterCard	Account Status Inquiry Service – Interregional Fee	\$0.03	
MasterCard	Account Status Inquiry Service – Interregional Fee	\$0.025	
MasterCard	Assessment Fee	0.0995% (Tier 1)	(Quarterly volume \$0 - \$12,500,000)
		0.0990% (Tier 2)	(Quarterly volume \$12,500,000.01 - \$25,000,000.00)
		0.0988% (Tier 3)	(Quarterly volume \$25,000,000.01 - \$43,750,000.00)
		0.0986% (Tier 4)	(Quarterly volume \$43,750,000.01 - \$62,500,000.00)
		0.0984% (Tier 5)	(Quarterly volume \$62,500,000.01 - \$87,500,000.00)
		0.0981% (Tier 6)	(Quarterly volume \$87,500,000.01 - \$125,000,000.00)
		0.0976% (Tier 7)	(Quarterly volume \$125,000,000.01 - \$187,500,000.00)
		0.0960% (Tier 8)	(Quarterly volume \$187,500,000.01 - \$312,500,000.00)
		0.0925% (Tier 9)	(Quarterly volume \$312,500,000.01 - \$625,000,000.00)
		0.0890% (Tier 10)	(Quarterly volume more than \$625,000,000.01)
MasterCard	LAC International Assessment Fee	0.17%	
MasterCard	Authorization Acquirer Access Fee	\$0.05	
MasterCard	Acquirer Domestic Authorization Fee	\$0.0029 (Tier 1)	(Transaction volume 0 – 38,500)
		\$0.0026 (Tier 2)	(Transaction volume 38,501 – 77,000)
		\$0.0022 (Tier 3)	(Transaction volume 77,001 – 154,000)
		\$0.0017 (Tier 4)	(Transaction volume 154,001 – 270,000)
		\$0.0015 (Tier 5)	(Transaction volume 270,001 – 385,000)
		\$0.0014 (Tier 6)	(Transaction volume more than 385,001)
MasterCard	Digital Enablement Fee	0.01%	
Visa	LAC/AP International Acquirer Fee	0.65%	
Visa	International Request Fee	\$0.05	
Visa	Credit Assessment Fee	0.085%	
Visa	Debit Assessment Fee	0.015%	
Visa	Domestic Acquirer Fee	\$0.15	
Visa	Purchase/Credit Original Fee	\$0.0062 (Tier 1)	(Transaction volume 1 - 250,000)
		\$0.0055 (Tier 2)	(Transaction volume 250,001 - 500,000)
		\$0.0047 (Tier 3)	(Transaction volume 500,001 - 750,000)
		\$0.0039 (Tier 4)	(Transaction volume 750,001 - 1,000,000)
		\$0.0032 (Tier 5)	(Transaction volume more than 1,000,000)
Visa	Acquirer Administrative Fee	\$0.00005	
Discover	Assessment Fee	0.11%	
Discover	Date Usage Fee	\$0.0195	
Discover	International Service Fee	0.80%	
Discover	International Processing Fee	0.50%	