

Impacts to Interchange with Non-Qual Fees



Visa

Description: Interchange, Assessment & Billback with Surcharge	Volumes of 0 - \$250k(20bp)	Volumes of \$250k to \$500k (15bp)	Volumes of \$500k and above(10bp)
Domestic Electronic	1.65%	1.65%	1.65%
Domestic Standard (Keyed)	1.96%	1.91%	1.86%
Domestic Corporate Electronic	2.21%	2.16%	2.11%
Domestic Corporate Standard	2.31%	2.26%	2.21%
Infinite Electronic	2.05%	2.00%	1.95%
Infinite Standard	2.16%	2.11%	2.06%
Foreign Electronic	N/A	N/A	N/A
Foreign Standard	1.91%	1.86%	1.81%
Foreign Corporate Electronic	2.11%	2.06%	2.01%
Foreign Corporate Standard	2.11%	2.06%	2.01%
Foreign Infinite Electronic	2.11%	2.06%	2.01%
Foreign Infinite Standard	2.11%	2.06%	2.01%

MasterCard

Description: Interchange, Assessment & Billback with Surcharge	Volumes of 0 - \$250k(20bp)	Volumes of \$250k to \$500k (15bp)	Volumes of \$500k and above(10bp)
Domestic Electronic	1.69%	1.69%	1.69%
Domestic Standard (Keyed)	2.03%	1.98%	1.93%
High Spend Electronic	2.31%	2.26%	2.21%
High Spend Standard	2.44%	2.39%	2.34%
Corporate/Purchasing	2.31%	2.26%	2.21%
Foreign Corporate	2.16%	2.11%	2.06%
Foreign Standard	2.00% + \$0.10 USD	1.95% + \$0.10 USD	1.90% + \$0.10 USD
Foreign Electronic	N/A	N/A	N/A