



### Retail - Visa Wholesale Rates:

VISA INTERCHANGE TIER	RETAIL INTERCHANGE LEVELS		
	RATES %	PER ITEM \$	DESCRIPTION
CPS/RETAIL –DEBIT/CHECK CARD	1.03%	\$ 0.15	Consumer Check Card
CPS/RETAIL-CREDIT CARD (swipe)	1.54%	\$ 0.10	Consumer Card
REWARDS 1	1.65%	\$ 0.10	Consumer Rewards Card
REWARDS 2	1.90%	\$ 0.10	Consumer Rewards Card
KEY ENTERED DEBIT (with AVS)	1.60%	\$ 0.15	Consumer Check Card
KEY ENTERED (with AVS)	1.85%	\$ 0.10	Consumer Card
CARD NOT PRESENT	1.85%	\$ 0.10	Consumer Rewards Card
EIRF DEBIT (key enter without AVS)	1.75%	\$ 0.20	Consumer Check Card
EIRF (key enter without AVS)	2.30%	\$ 0.10	Consumer Card
COMMERCIAL ELECTRONIC	2.20%	\$ 0.10	Corporate Card
COMMERCIAL STANDARD	2.70%	\$ 0.10	Corporate Card
Business/Corp/Purchase Level II	2.00%	\$ 0.10	Corporate Card
Business CNP(card not present)	2.25%	\$ 0.10	Corporate Card
Corporate CNP(card not present)	2.20%	\$ 0.10	Corporate Card
Purchasing CNP(card not present)	2.40%	\$ 0.10	Corporate Card
Visa Dues (not added to rate)	0.0925%		



### Retail - Mastercard Wholesale Rates:

MASTERCARD INTERCHANGE TIER	RETAIL INTERCHANGE LEVELS		
	RATES %	PER ITEM \$	DESCRIPTION
MERIT III –DEBIT/CHECK CARD	1.05%	\$ 0.15	Consumer Check Card
MERIT III -CREDIT CARD (swipe)	1.58%	\$ 0.10	Consumer Card
MERIT I - KEY ENTERED	1.89%	\$ 0.10	Consumer Card
MERIT I - KEY ENTERED DEBIT	1.64%	\$ 0.16	Consumer Check Card
MERIT III ENHANCED	1.73%	\$ 0.10	Consumer Card
MERIT III WORLD CARD	1.73%	\$ -	Corporate Card
BUS/CORP/PURCH DATA RATE II	2.32%	\$ 0.10	Corporate Card
BUS/CORP/PURCH DATA RATE I	2.65%	\$ 0.10	Corporate Card
CORPORATE DATA RATE III	1.75%	\$ -	Corporate Card
BUS/CORP/PURCHASE STANDARD	2.95%	\$ 0.10	Corporate Card
INTERNATIONAL STANDARD	2.14%	\$ 0.10	Foreign Card
INTERNATIONAL ELECTRONIC	1.61%	\$ -	Foreign Card
MC Dues (not added to rate)	0.095%		