

Interchange Qualification Matrix

Includes:

**Visa® and MasterCard®
Interchange Programs**

**Discover® Network
Interchange Programs**

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 the Issuing banks (or that are otherwise charged to us by MasterCard, Visa and Discover® Network) under MasterCard, Visa and Discover® Network (the “Associations”) rules. This amount, called “Interchange” varies based upon a complex series of interchange levels that may apply to the transaction depending upon 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 Associations. 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, Visa and Discover® Network for each Interchange level – it is not all inclusive. In the event of any ambiguity or conflict, the Interchange requirements established by the Associations 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 or a “QPS Indicator” for certain quick payment establishments).
- ❖ 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.

For more information on Visa’s and MasterCard’s interchange rates, please go to www.visa.com and www.mastercard.com.

VISA TRANSACTIONS

Fee Class	Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
007	CPS/Retail	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Authorization and Settlement amounts must match for debit cards (beauty salons, barber shops, spas, bars and taxis/limos excluded) 	<p>Card Types: Consumer Credit and Debit</p> <p>Restaurants, Fast Food, Supermarkets, Automated Fuel Dispensers and Retail Service Stations are not eligible</p>
061	CPS/Retail Key Entry	<ul style="list-style-type: none"> • Key Entered transaction, card present • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • AVS response with Full Zip Match (Y,X,Z,W), Retry response (R), Unavailable (U,S) or International AVS responses (B,C,D,G,I,M,P) 	<p>Card Types: Consumer Credit and Debit</p> <p>Automated Fuel Dispensers, E-commerce, and Direct Marketing Merchants are not eligible</p>
093	CPS/Small Ticket	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Transaction amount less than or equal to \$15.00 	<p>Card Types: Consumer Credit and Debit</p> <p>Rewards, Infinite and Signature Cards included</p> <p>Limited to: Local Commuter Transport; Taxi/Limo; Restaurant; Fast Food; Parking Lot/Garage; Videotape Rental Store; Movie Theater; Bus Lines; News Dealers and Newsstands; Tolls and Bridge fees; Laundries – Family and Commercial; Dry Cleaners; Quick Copy, Reproduction, and Blueprinting Services; and Car Washes</p>
025	CPS/Retail 2	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Direct Marketing Insurance and Subscription merchant must meet criteria for CPS/Card Not Present or CPS/E-Commerce programs 	<p>Card Types: Consumer Credit and Debit</p> <p>Rewards, Infinite and Signature Cards included</p> <p>Limited to: Emerging Market/Select Developing Merchants: Government: Schools: Insurance; Cable, Satellite or other Pay Television/Radio Services; Direct Marketing Subscriptions; Fuel Dealers; Child Care; and Charity</p>
094	CPS/Hotel and Car Rental Card Not Present	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of check-out/return date • 15% Authorization to transaction amount tolerance • Preferred Customer Indicator in Authorization and Settlement • Hotel/Car Rental Indicator in Authorization and Settlement • Folio # /Agreement # & Check-in/pick-up date 	<p>Card Types: Consumer Credit and Debit</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>
043	CPS/Hotel and Car Rental Card Present	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of check-out/return date • 15% Authorization to transaction amount tolerance • Hotel/Car Rental Indicator in Authorization and Settlement • Folio # /Agreement # & Check-in/pick-up date 	<p>Card Types: Consumer Credit and Debit</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>
092	CPS/Electronic Commerce Preferred – Hotel and Car Rental	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of check-out/return date • 15% Authorization to transaction amount tolerance • Preferred Customer Indicator • Hotel/Car Rental Indicator in Authorization and Settlement • Folio # /Agreement # & Check-in/pick-up date • Valid E-Commerce Indicator • CAVV (Cardholder Authentication Verification Value) 	<p>Card Types: Consumer Credit and Debit</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>

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011	CPS/ Card Not Present	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Transaction date must be within 7 days of the Authorization date • Authorization & Settlement amounts must match (1 authorization reversal permitted) • AVS request in authorization (healthcare, select developing market, and utility excluded) • Merchant Order # in Settlement • Card Not Present Indicator • Customer Service Phone # in Settlement 	Card Types: Consumer Credit and Debit
099	CPS/Restaurant	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction 	Card Types: Consumer Credit and Debit Limited to: Restaurants and Fast Food
100	CPS/Retail Service Station	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction 	Card Type: Consumer Credit and Debit Limited to Service Station merchants
076	CPS/E-Commerce Basic	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within settlement Record • Settlement within 1 day of transaction • Transaction date must be within 7 days of the Authorization date • AVS request in authorization (healthcare, select developing markets, and utility excluded) • Authorization & Settlement amount must match (1 authorization reversal permitted) • Valid E-Commerce Indicator • Merchant Order # in Settlement • Customer Service Phone #, URL or Email Address in Settlement 	Card Types: Consumer Credit and Debit Limited to Internet merchants
077	CPS/E-Commerce Preferred	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Transaction date must be within 7 days of the Authorization date • AVS request in authorization (healthcare, select developing markets, and utility excluded) • Authorization & Settlement amount must match (1 authorization reversal permitted) • Valid E-Commerce Indicator • Merchant Order # in Settlement • CAVV (C/H Authentication Verification Value) • Customer Service Phone #, URL or Email Address in Settlement 	Card Types: Consumer Credit and Debit Rewards, Infinite and Signature Cards included Limited to Internet merchants
078	CPS/Account Funding	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • AVS response (Zip and Full Address match required) • Authorization & Settlement amounts must match • Valid E-Commerce Indicator • Customer Service Phone #, URL or Email Address in Settlement 	Card Types: Consumer Credit and Debit Rewards, Infinite and Signature Cards included
045	CPS/Automated Fuel Dispenser (cont'd on next page)	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Authorization must be \$1 • CAT Indicator • Settlement within 1 day of transaction 	Card Types: Consumer Credit and Debit Limited to Automated Fuel Dispensers

VISA TRANSACTIONS

Fee Class	Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
045	CPS/Automated Fuel Dispenser (cont'd)	<ul style="list-style-type: none"> Transaction date must be within 1 day of the Authorization date \$75.00 Transaction Maximum Must contain CAT level indicator of a "3" for Fuel Dispenser 	
015	CPS/Supermarket	<ul style="list-style-type: none"> Magnetic card swipe must be passed in the authorization request Applicable Electronic Authorization Data must be included within Settlement Record Settlement within 1 day of transaction Authorization & Settlement amounts must match for Visa Debit Cards 	Card Types: Consumer Credit and Debit Limited to Supermarkets that meet eligibility requirements
034	CPS/Passenger Transport	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included within Settlement Record Settlement within 7 days of transaction Transaction date must be within 1 day of the Authorization date Ticket #, Sequence # and Count Itinerary Information 	Card Types: Consumer Credit and Debit Limited to: Airlines and Railways
087	Utility	<ul style="list-style-type: none"> Must be registered with Visa and have a valid MVV Must qualify for one of the below Interchange Programs <ul style="list-style-type: none"> CPS/Card Not Present (Credit or Debit) CPS/Electronic Commerce Basic (Credit or Debit) CPS/Electronic Commerce Preferred Retail (Credit or Debit) CPS/Retail Key Entry (Credit or Debit) CPS/Retail (Credit or Debit) 	Card Types: Consumer Credit and Debit. Business Credit and Debit Rewards, Infinite and Signature Cards included Limited to Utility merchants
089	CPS/Electronic Commerce Preferred – Passenger Transport	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included within Settlement Record Settlement within 7 days of transaction Transaction date can only be 1 day from the Authorization date Ticket #, Sequence # and Count Itinerary Information Valid E-Commerce Indicator CAVV (Cardholder Authentication Verification Value) 	Card Types: Consumer Credit, Debit Limited to: Airlines and Railways
136	CPS/Rewards 1	<ul style="list-style-type: none"> Transaction must qualify for one of the below Interchange Programs <ul style="list-style-type: none"> CPS/Retail (Rewards and Signature) CPS/Supermarket (Rewards and Signature) CPS/Retail Service Station (Rewards and Signature) CPS/Automated Fuel Dispenser (Rewards and Signature) CPS/Retail Credit Thresholds 1–3 (Signature only) CPS/Supermarket Credit Thresholds 1–3 (Signature only) 	Card Types: Consumer Credit Rewards, Infinite and Signature Cards included Signature cards at Non-T&E merchants excluded
137	CPS/Rewards 2	<ul style="list-style-type: none"> Transaction must qualify for one of the below Interchange Programs <ul style="list-style-type: none"> CPS/Card Not Present Credit (Rewards and Signature) CPS/Retail Key Entry (Rewards and Signature) CPS/Electronic Commerce-Basic Credit (Rewards and Signature) CPS/Electronic Commerce Preferred Hotel and Car Rental Credit (Rewards only) CPS/Electronic Commerce Preferred Passenger Transport Credit (Rewards only) CPS/Hotel and Car Rental Card Present (Rewards only) CPS/Hotel and Car Rental Card Not Present (Rewards only) CPS/Passenger Transport (Rewards only) CPS Restaurant (Rewards only) 	Card Types: Consumer Credit Rewards, Infinite and Signature Cards included Signature cards at Non-T&E merchants excluded

VISA TRANSACTIONS

Fee Class	Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
055	EIRF	<ul style="list-style-type: none"> Settlement within 2 days of transaction Authorization Response Code 	Card Types: Consumer Credit and Debit
000	Standard	<ul style="list-style-type: none"> Settlement within 30 days of transaction 	Card Types: Consumer Credit and Debit Only level available for high-risk merchants and non-secure E-Commerce transactions
074	Signature Electronic	<ul style="list-style-type: none"> CPS Qualification T&E Merchant 	Card Type: Signature Card
052	Signature Standard	<ul style="list-style-type: none"> T&E Merchant Settlement within 30 days of transaction 	Card Type: Signature Card
074	Signature Preferred Electronic	<ul style="list-style-type: none"> CPS Qualification T&E Merchant 	Card Type: Signature Preferred Card
052	Signature Preferred Standard	<ul style="list-style-type: none"> Does not meet CPS Qualifications Settlement within 30 days of transaction 	Card Type: Signature Preferred Card
031	Commercial Card Electronic	<ul style="list-style-type: none"> Does not meet CPS Qualifications or Level II (entry of sales tax¹) requirements Non-T&E Merchant 	Card Type: Commercial Card
021	Commercial Card Standard	<ul style="list-style-type: none"> Does not meet CPS Qualifications or Level II (entry of sales tax¹) requirements Non-T&E Merchant Settlement within 30 days of transaction 	Card Type: Commercial Card
026	GSA Purchasing Card Large Ticket	<ul style="list-style-type: none"> CPS Qualification Non-T&E Merchant Transaction amount greater than \$5,000 and less than \$8,750 Purchasing Card Level II: sales tax¹ and customer code Purchasing Card Level III: Level III² data includes Level II data and line item detail 	Card Type: GSA Purchasing Card
096	GSA Purchasing Card Large Ticket I	<ul style="list-style-type: none"> CPS Qualification Non-T&E Merchant Transaction amount greater than \$8,750 Purchasing Card Level II: sales tax¹ and customer code Purchasing Card Level III: Level III² data includes Level II data and line item detail² 	Card Type: GSA Purchasing Card
026	Purchasing Card Large Ticket	<ul style="list-style-type: none"> Must be registered with Visa and have a valid MVV CPS Qualification Non-T&E Merchant Settlement within 7 days of transaction Must have appropriate MVV value Purchasing Card Level II: sales tax¹ and customer code Purchasing Card Level III: Level III² data includes Level II data and line item detail 	Card Type: Non-GSA Purchasing Card
090	Commercial Card Level II	<ul style="list-style-type: none"> CPS Qualification Non-T&E Merchant Level II data: Non fuel transactions only require sales tax¹ Level II data: Purchasing Card fuel transactions require customer code 	Card Type: Business, Corporate and Purchasing Card
135	Purchasing Card Level III	<ul style="list-style-type: none"> CPS Qualification Non-T&E Merchant Level III² data required 	Card Type: Non-GSA Purchasing card Level 3 fuel data required for Fleet fuel transactions.

VISA TRANSACTIONS

Fee Class	Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
154	Commercial – Card Not Present Signature Preferred - CNP	<ul style="list-style-type: none"> • Non-T&E Merchant • Level II data requirements not met • Transaction must qualify for one of the below Interchange programs <ul style="list-style-type: none"> • CPS/Card Not Present • CPS/Electronic Commerce Preferred • CPS/Electronic Commerce Basic • CPS/Retail 2 • CPS/Account Funding 	Card Type: Business, Corporate, Signature Preferred and Purchasing Card
157	Commercial – Retail Signature Preferred – Retail	<ul style="list-style-type: none"> • Non-T&E Merchant • Level II data requirements not met • Transaction must qualify for one of the below Interchange programs <ul style="list-style-type: none"> • CPS/Retail • CPS/Supermarket • CPS/Retail Key Entry • CPS/Small Ticket • CPS/Automated Fuel Dispenser • CPS/Retail Service Station 	Card Type: Business, Corporate, Signature Preferred and Purchasing Card
160	Commercial – Business-to-Business Sig. Preferred – Business-to-Business	<ul style="list-style-type: none"> • Non-T&E Merchant • Level II data requirements are not met • Qualified for any CPS program 	Card Type: Business, Corporate, Signature Preferred and Purchasing Card Limited to specific business-to-business MCCs
163	Purchasing Card – Electronic with Data	<ul style="list-style-type: none"> • Non-T&E Merchant • Level III data requirements are met • Does not meet requirements for any CPS program 	Card Type: Purchasing Card
158	Purchasing Card – Retail	<ul style="list-style-type: none"> • Fuel transaction • Level II and fuel data requirements met, CPS qualifications not met or • Level II and/or fuel data requirements not met, CPS qualified 	Card Type: Fleet Purchasing Card

¹ Sales tax amount must be greater than \$0.00, but no less than 0.1% and no greater than 22% of the transaction amount.

² Purchasing Card Level III minimum data requirements include: Summary Record – Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line Item Detail Record – Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator.

MASTERCARD TRANSACTIONS

Fee Class	Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
012 191 123 164	Merit III Enhanced Merit III World Merit III World Elite Merit III	<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 1 day of transaction • 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons) • Restaurants/Bars, Hotels, Car Rentals, Cruise Lines and Limousine/Taxicabs are exempt from the transaction amount tolerance 	Card Types: Consumer Credit and Debit (U.S. issued only) Excludes: Automated Fuel Dispensers and Direct Marketing merchants
001 206 121 162	Merit I Enhanced Merit I World Merit I World Elite Merit I	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction, 8 days for Airlines • 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons) • Restaurants/Bars, Hotels, Car Rentals, Cruise Lines and Limousine/Taxicabs are exempt from the transaction amount tolerance 	Card Types: Consumer Credit and Debit (U.S. issued only)
060 207 122 163	Key Entered Enhanced Key Entered World Key Entered World Elite Key Ent'd	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance except restaurants, bars and fast food 	Card Types: Consumer Credit and Debit (U.S. issued only) Excludes: Direct Mktg, Tax Preparation, Quasi Cash, Automated Fuel Dispensing, Travel Agent, T&E Airline, Hotel, Car Rental & Service merchants
088 201 131 176	Public Sector Enhanced Pub Sector World Public Sector World Elite Pub Sector	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • 10% Authorization transaction amount tolerance 	Card Types: Consumer Credit (U.S. issued only) Limited to: Government Services, Transportation – Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees, Tolls, and Postal Services – Government
105 212 284 285	Petroleum Enhanced Petroleum World Petroleum World Elite Petroleum	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions) • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction 	Card Types: Consumer Credit (U.S. issued only) Limited to: Service Stations and Automated Fuel Dispensers
156 210 158 182	Utilities Enhanced Utilities World Utilities World Elite Utilities	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance • Utilities indicator 	Card Types: Consumer Credit and Debit (U.S. issued only) Merchant must be registered with MC for Utilities Incentive Interchange Rate
071 073 205 180	U.S. Full UCAF Enhanced Full UCAF World Full UCAF World Elite Full CAF	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • UCAF Status Indicator must = 2 • Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Consumer Credit and Debit (U.S. Issued only)
015 195 126 169	Supermarket Enhanced Supermkt World Supermarket World Elite Supermkt	<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 1 day of transaction • 10% Authorization transaction amount tolerance • Supermarket Indicator 	Card Types: Consumer Credit and Debit (U.S. issued only) Merchant must be registered with MC for Supermarket Incentive Interchange Rate
103	Small Ticket Debit	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request except transponder transactions • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance • Transaction amount limit \$15.00 • Restaurants/Fast food are exempt from the transaction amount tolerance 	Card Types: Consumer Debit (U.S. issued only) Limited to: Transportation, Convenience Stores, Restaurants/Fast Food, Parking Lots/Garages, Movie Theaters and Video Rental Stores

MASTERCARD TRANSACTIONS

Fee Class	Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
104	Restaurant Debit	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request except transponder transactions • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction 	Card Types: Consumer Debit (U.S. issued only) Limited to: Restaurant and Fast Food
132 177	World Restaurant World Elite Restaurant	<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 1 day of transaction • Transaction must be \$60.00 or less 	Card Types: World MasterCard and World Elite (U.S. issued only) Limited to Restaurant
107	Emerging Market Debit	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • 10% Authorization transaction amount tolerance 	Card Types: Consumer Debit (U.S. issued only) Limited to: Utilities, Government Services, Schools, Colleges, Insurance Agencies, Cable, Transportation – Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees, Tolls, and Postal Services – Government
105	Petroleum – CAT/AFD Debit	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request except transponder transactions • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • CAT Level indicator of 1 or 2 must be present 	Card Types: Consumer Debit (U.S. issued only) Limited to Automated Fuel Dispenser
106	Petroleum – Service Station Debit	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request except transponder transactions • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction 	Card Types: Consumer Debit (U.S. issued only) Limited to Service Stations
011 203 130 175	Service Industries Incentive Program (SIIP) Enhanced SIIP World SIIP World Elite SIIP	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance • Recurring Payment indicator in Authorization and Settlement • Recurring Merchant identifier in Merchant Description Field (assigned by MC at registration) 	Card Types: Consumer Credit and Debit (U.S. issued only) Limited to: Utility, Insurance, Cable or Telecommunication merchant
049 209	Travel Industries Premier Service (TIPS) Enhanced TIPS	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • Settlement Detail Addendum Data 	Card Types: Consumer Credit and Debit (U.S. issued only) Limited to custom Hotel or Car Rental registered for TIPS
017 208	Passenger Transport Enhanced Passenger Transport	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 8 days of transaction • Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in Settlement 	Card Types: Consumer Credit and Debit (U.S. issued only) Limited to: Airline and Passenger Railway merchants
028 128 173 199	Warehouse Club Enhanced Whse Club World Whse Club World Elite Whse Club	<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 1 day of transaction • 10% Authorization transaction amount tolerance • Commercial Card transactions require the card acceptor Tax ID 	Card Types: Consumer Credit, Debit and Commercial (U.S. issued only) Limited to Wholesale Clubs Merchant must be registered with MasterCard for Warehouse Incentive Interchange Rate
031 125 168 202	Convenience Purchases Enhanced Convenience Purchases World Convenience Purchases World Elite Convenience Purchases	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions) • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization to transaction tolerance on transaction amounts greater than \$10 for Convenience Stores and Movie Theaters 	Card Types: Consumer Credit (U.S. issued only) Limited to: Fast Food, Convenience Stores and Movie Theaters Convenience Stores and Movie Theaters are exempt from a transaction amount tolerance if transaction is less than or equal to \$10.00 Fast Food is exempt from a transaction tolerance if transaction is less than or equal to \$25.00

MASTERCARD TRANSACTIONS

Fee Class	Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
200 120 161 211	Standard Enhanced Standard World Standard World Elite Std	<ul style="list-style-type: none"> Settlement within 30 days of transaction 	Card Types: Consumer Credit and Debit (U.S. issued only)
021 178	World T&E World Elite T&E	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 2 days of transaction Must be T&E MCC Code (excludes Airline MCCs for World Elite) World – requires Passenger Name, Ticket #, Issuing Carrier and Itinerary Data in Settlement 	Card Types: World MasterCard and World Elite (U.S. issued only)
286	World Elite T&E Large Ticket	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 2 days of transaction Must be T&E MCC Code Transaction must be greater than \$2500.00 Passenger Name, Ticket Number and Issuing Carrier data required in Settlement 	Card Types: World Elite
181	World Elite Airline	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 2 days of transaction MCC Code must be an Airline MCC: 3000-3299 and 4511 Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in Settlement 	Card Types: World Elite
056	Commercial Face-to-Face World Commercial Face-to-Face World Elite Commercial Face-to-Face	<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 1 day of transaction 10% Authorization to transaction tolerance amount (25% Barbers/Beauty Salons) Bars, Fast Food and Limos/taxicabs are exempt from the transaction amount tolerance Non T&E MCC Level II³ Commercial Card Data 	Card Types: Commercial Cards (U.S. issued only) Fleet Cards at fuel locations are not eligible
217	Commercial Face-to-Face Petroleum World Commercial Face-to-Face Petroleum World Elite Comm Face-to-Face Petroleum	<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 1 day of transaction 10% Authorization to transaction tolerance amount Level II³ Commercial Card Data required 	Card Types: Commercial Cards (U.S. issued only) Fleet Cards at fuel locations are not eligible
055	Commercial Data Rate III World Commercial Data Rate III World Elite Commercial Data Rate III	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 2 days of transaction Level II³ & Level III⁴ Corporate Card data Non T&E MCC 	Card Types: Commercial Cards (U.S. issued only) Fleet Cards at fuel locations are not eligible
054	Commercial Data Rate II World Commercial Data Rate II World Elite Comm Data Rate II	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included and match Settlement Data Settlement within 2 days of transaction Level II³ Corporate Card data (All Commercial Cards except Fleet at fuel locations) Fuel detail addendum data required for Fleet Cards at fuel locations Non T&E MCC 	Card Types: Commercial Cards (U.S. issued only)

MASTERCARD TRANSACTIONS

Fee Class	Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
054	Commercial Data Rate II Petroleum World Commercial Data Rate II Petroleum World Elite Comm Data Rate II Petroleum	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • Level II³ Corporate Card data (All Commercial Cards except Fleet at fuel locations) • Fuel detail addendum data required for Fleet Cards at fuel locations 	Card Types: Commercial Cards (U.S. issued only) Limited to: Marinas, Service Stations, Automated Fuel Dispensers, Fuel Dealers and Truck Stop transactions
053	Comm Data Rate I World Commercial Data Rate I World Elite Comm Data Rate I	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • Fuel detail addendum data required for Fleet Cards at fuel locations • Non T&E MCC 	Card Types: Commercial Cards (U.S. issued only)
055	Commercial T&E Rate III World Commercial T&E Rate III World Elite Comm T&E Rate III	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 8 days of transaction for Airlines – 2 Days for all other MCCs • T&E Merchants (Restaurants not eligible) • Industry Specific T&E II and T&E III Addendum required • Merchant description Addendum required w/valid street address • Card Acceptor Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only)
054	Commercial T&E Rate II World Comm T&E Rate II World Elite Comm T&E Rate II	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement • Data Settlement within 8 days of transaction for Airlines – 2 Days for all other MCCs • T&E Merchants (Restaurants not eligible) • Industry Specific T&E II Addendum required • Merchant Description Addendum required w/valid Street address • Card Acceptor Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only)
053	Commercial T&E Rate I World Commercial T&E Rate I World Elite Comm T&E Rate I	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 8 days of transaction for Airlines – 2 Days for all other MCCs • T&E Merchants • Merchant Description Addendum required (w/valid Street address) • Card Acceptor Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only)
289	Commercial Large Ticket I World Commercial Large Ticket I World Elite Commercial Large Ticket I	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 25% Authorization to transaction tolerance amount • Bars, Fast Food & Automated Fuel Dispensers are exempt from the transaction amount tolerance • Level II³ Corporate Card Data (All Comm. Cards except, Fleet Cards at fuel locations) • Level III⁴ Purchasing Card Data • Fuel detail addendum data required for Fleet Cards at fuel locations • Non T&E MCC 	Card Types: Commercial Cards (U.S. issued only)
290	Commercial Large Ticket II World Commercial Large Ticket II World Elite Commercial Large Ticket II	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 25% Authorization to transaction tolerance amount • Bars, Fast Food & Automated Fuel Dispensers are exempt from the transaction amount tolerance • Level II³ Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) (Customer Code not required for Business or Corporate Cards) • Level III⁴ Purchasing Card Data • Non T&E MCC • The transaction amount must be greater than \$25,000 	Card Types: Commercial Cards (U.S. issued only)

MASTERCARD TRANSACTIONS

Fee Class	Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
291	Commercial Large Ticket III World Commercial Large Ticket III World Elite Commercial Large Ticket III	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 25% Authorization to transaction tolerance amount • Bars, Fast Food & Automated Fuel Dispensers are exempt from the transaction amount tolerance • Level II³ Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) (Customer Code not required for Business or Corporate Cards) • Level III⁴ Purchasing Card Data • Card Acceptor Type and Tax ID required for Fleet Cards at fuel locations • Non T&E MCC • The transaction amount must be greater than \$100,000 	Card Types: Commercial Cards (U.S. issued only)
048	Commercial Standard World Comm Std World Elite Comm Std	<ul style="list-style-type: none"> • Card Acceptor Tax ID • Settlement within 30 days of transaction 	Card Types: Commercial Cards (U.S. issued only)
047	International Commercial Card	<ul style="list-style-type: none"> • Settlement within 30 days of transaction • Card acceptor Tax ID required for U.S. Merchant locations 	Card Types: Commercial Cards (Non-U.S. issued only)
006	Foreign Electronic (IEI)	<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 • 10% Authorization to transaction tolerance amount (25% Barbers/Beauty Salons) • Restaurants/Bars, Hotels, Car Rentals and Cruise Lines are exempt from the transaction amount tolerance 	Card Types: Consumer Cards (Non-U.S. issued only)
003	Foreign Standard (ISI)	<ul style="list-style-type: none"> • Settlement within 30 days of transaction 	Card Types: Consumer Cards (Non-U.S. issued only)
155	International Merchant UCAF	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction, exempt if all ecommerce fields provided • UCAF Status Indicator must = 1 • Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Consumer Cards (Non-U.S. issued only)
155	International Full UCAF	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • UCAF Status Indicator must = 2 • Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Consumer Cards (Non-U.S. issued only)
047	International Commercial 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 II³ purchasing data required 	Card Types: Purchasing Cards (Non U.S. only)
046	International 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: Purchasing/Fleet Cards (Non U.S. only)

³ Level II Data includes the entry of sales tax, customer code (for Purchasing cards only) and Tax ID for Corporate, Business and Purchasing Cards.

⁴ Level III Data includes Level II data, line item detail, item description, item quantity, item unit of measure, extended item amount, product code, and debit or credit indicator.

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 the Issuing banks (or that are otherwise charged to us by Discover® Network). This amount, called “Interchange” varies based upon a complex series of interchange levels that may apply to the transaction depending upon 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 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, 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.

Card Sales Involving Consumer Cards

Discover® Network offers three Acquirer Interchange Program 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 an 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 an 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 meet 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
- 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

DISCOVER® NETWORK TRANSACTIONS

Fee Class	Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
100 101	PSL – Automatic Payments PSL – Automatic Payments (Premium)	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 2 days of authorization/transaction • 10% Authorization to transaction amount tolerance • Recurring Billing or Installment Payment Indicator 	Card Types: Consumer Credit and Debit, Premium Credit Limited to: Telecommunications Equipment/Telephone Sales, Telecommunication Services, Cable/Satellite Services, Utilities, Direct Marketing – Insurance Services and Subscriptions, Health and Beauty Spas, Memberships
102 103	PSL – Supermarkets/Warehouse Clubs PSL – Supermarkets/Warehouse Clubs (Premium)	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • 10% Authorization to transaction amount tolerance • Magnetic card swipe must be passed in the authorization request • Settlement within 2 days of authorization/transaction 	Card Types: Consumer Credit and Debit, Premium Credit Limited to: Supermarkets, Warehouse Clubs
104 105	PSL – Emerging Markets PSL – Emerging Mkts (Premium)	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • 10% Authorization to transaction amount tolerance • Settlement within 3 days of authorization/transaction 	Card Types: Consumer Credit and Debit, Premium Credit Limited to: Insurance Premiums, Schools and Education Services
106 107	PSL – Public Services PSL – Public Svs (Premium)	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • 10% Authorization to transaction amount tolerance • Settlement within 3 days of authorization/transaction 	Card Types: Consumer Credit and Debit, Premium Credit Limited to: Government Services, Courts Costs, Government Fines, Tax Payments, Bail and Bond Payments
108 109	PSL – Express Services PSL – Express Services (Premium)	<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) • Restaurants and Fast Food Restaurants are exempt from the transaction amount tolerance • Magnetic card swipe must be passed in the authorization request • Transaction must be less than or equal to \$15.00 • Settlement within 2 days of authorization/transaction 	Card Types: Consumer Credit and Debit, Premium Credit Limited to: Commuter Passenger, 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
110 111	PSL – Petroleum PSL – Petroleum (Premium)	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Magnetic card swipe must be passed in the authorization request • Settlement within 2 days of authorization/transaction 	Card Types: Consumer Credit and Debit, Premium Credit Limited to: Automated Fuel Dispensers, Service Stations
112 113	PSL – Retail PSL – Retail (Premium)	<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) • Magnetic card swipe must be passed in the authorization request • Settlement within 2 days of authorization/transaction 	Card Types: Consumer Credit and Debit, Premium Credit Excludes the following: Supermarkets/Warehouse Clubs, Petroleum, Restaurants, Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, High Risk Direct Marketing
114 115	PSL – Restaurants PSL – Restaurants (Premium)	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Magnetic card swipe must be passed in the authorization request • Settlement within 2 days of authorization/transaction 	Card Types: Consumer Credit and Debit, Premium Credit Limited to: Restaurants and Fast Food
116 117	PSL – Hotels/Car Rentals PSL – Hotels/Car Rentals (Premium)	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 2 days of authorization/transaction 	Card Types: Consumer Credit and Debit, Premium Credit Limited to: Hotels/Car Rentals
118 119	PSL – Passenger Transport PSL – Passenger Transport (Premium)	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 8 days of authorization/transaction 	Card Types: Consumer Credit and Debit, Premium Credit Limited to: Airlines, Passenger Railways

DISCOVER® NETWORK TRANSACTIONS

Fee Class	Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
120 121	PSL – Card Not Present Ecommerce PSL – Card Not Present/ Ecommerce (Premium)	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included within Settlement Record AVS request in authorization Settlement within 2 days of authorization/transaction 	Card Types: Consumer Credit and Debit, Premium Credit Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, High Risk Direct Marketing
122 123	PSL – Key Entry PSL – Key Entry (Premium)	<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 2 days of authorization/transaction Key entered transaction, card present 	Card Types: Consumer Credit and Debit, Premium Credit Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, High Risk Direct Marketing
	PSL – Utilities PSL – Utilities (Premium)	<ul style="list-style-type: none"> Applicable Electronic Authorization Data must be included within Settlement Record 10% Authorization to transaction amount tolerance Settlement within 3 days of authorization/transaction 	Card Types: Consumer Credit and Debit, Premium Credit Limited to: Utility merchants
125 126	Mid Submission Level Mid Submission Level (Premium)	<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) 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 9 days of authorization/transaction for Passenger Transport Settlement within 4 days of authorization/transaction for Utilities, Emerging Markets, Public Services Settlement within 3 days of authorization/transaction for all other merchant types 	Card Types: Consumer Credit and Debit, Premium Credit Excludes the following: High Risk Direct Marketing Excludes the following for Premium cards: Passenger Transport, Hotel/Car Rentals
127 128	Base Submission Level Base Submission Level (Premium)	<ul style="list-style-type: none"> Settlement within 60 days of Authorization 	Card Types: Consumer Credit and Debit, Premium Credit
124	Commercial Electronic Submission Level	<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) 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 Acquirer Interchange Program Code must be included in Sales Data for the Card Sale AVS request in authorization when Card Not Present (Excludes Emerging Markets, Public Services, Hotels/Car Rentals, Passenger Transport) Settlement within 8 days of authorization/transaction for Passenger Transport Settlement within 3 days of authorization/transaction for Emerging Markets, Public Services Settlement within 2 days of authorization/transaction for all other merchant types 	Card Types: Commercial Credit Excludes the following: High Risk Direct Marketing
129	Commercial Base Submission Level	<ul style="list-style-type: none"> Settlement within 60 days of Authorization 	Card Types: Commercial Credit