WELLS FARGO

Merchant Services

Payment Network Qualification Matrix

Effective October 24, 2026

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This matrix contains Wells Fargo proprietary pricing for Visa®, Mastercard®, Discover®, and American Express® credit and debit card transactions as they qualify under the stated program.

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Preface

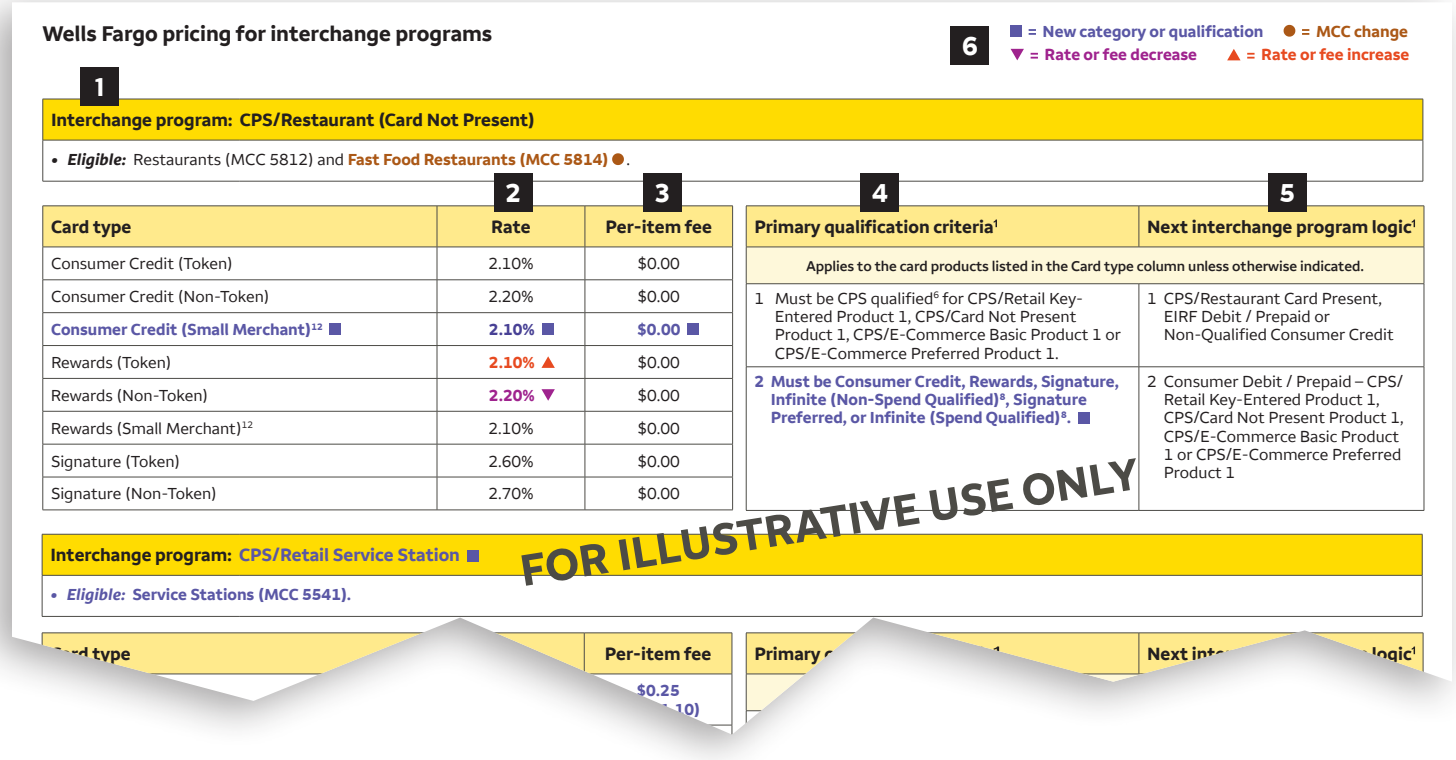
Charges for processing payment network (Visa®, Mastercard®, Discover,® and American Express®) credit card and non-PIN debit card transactions — including interchange rates, per-item fees, and other fees — are billed to you by Wells Fargo. The total cost varies, and is subject to change, based upon a series of interchange programs or program pricing (for American Express transactions) that may apply to the transaction depending on a number of factors. Those factors include, but are not limited to, the type of card presented, specific information contained in the transaction, how and when the transaction is processed, and your industry.

As a result, a portion of the rate that Wells Fargo charges will depend on the type of transaction and the program under which the transaction is processed. In order to qualify for any specific program, you must satisfy certain qualification criteria established by the payment networks. This Visa, Mastercard, Discover, and American Express *Payment Network Qualification Matrix* identifies the primary qualification criteria for the various programs. In reviewing the Visa, Mastercard, Discover, and American Express *Payment Network Qualification Matrix*, please note the following:

- The *Payment Network Qualification Matrix* is only a summary of the rates, qualification criteria, and downgrade reasons established by Visa, Mastercard, Discover, and American Express for each program. It is not all inclusive, and it applies to merchants processing in the U.S.
- For a complete list, call the customer service phone number listed on your merchant account statement. While Wells Fargo makes best efforts to provide summary primary qualification criteria, Wells Fargo does not warrant the accuracy of the information in this matrix. In the event of any ambiguity or conflict, the program requirements established by the payment networks will determine in which program your transactions qualify.
- Some programs require that you use additional services such as Address Verification Service (AVS). Some programs also require that you transmit detailed transaction data such as order numbers or hotel folio numbers. Other programs require that you transmit certain indicators reflecting the nature of your transactions (such as an "E-Commerce indicator" for internet transactions).
- Programs may also be restricted to merchants in certain Merchant Category Codes ("MCC") such as Supermarkets or Automated Fuel Dispensers (AFD).
- In some cases, transactions may be processed within a more costly program solely as a result of the type of card that is presented. For example, a Visa Signature card, among others, will generally qualify within a higher cost program.
- The information in the *Payment Network Qualification Matrix* should not be used to develop software or other interfaces for transmitting transactions because the technical aspects of these requirements may be much more detailed than the summary presented. If you use 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 within the most favorable programs.
- The Primary Qualification Criteria listed for each interchange program or program pricing on the *Payment Network Qualification Matrix* is accurate at the time of release. However, the payment networks may, at their discretion add, remove, or change qualification criteria or programs at will.
- On June 29, 2011, the Federal Reserve Board (FRB) released the final regulations implementing Section 1075 (the Debit Interchange Amendment) of the Dodd-Frank Wall Street Reform Act. Within the Act, the FRB was directed to establish regulations on Debit Interchange Rates. As a result, effective October 1, 2011, Debit Interchange was divided into two categories: Non-Regulated (financial institutions with assets less than $10 billion, government-issued benefit cards, and general-use reloadable prepaid cards) and Regulated (financial institutions with assets greater than or equal to $10 billion).
- The Discover section applies only to customers where Wells Fargo is responsible for the authorization, processing, and settlement of Discover Cards (including Diners Club International, Japanese Credit Bureau, China Union Pay and Korean BC Card). It does not apply to customers that have a direct relationship with Discover, where Wells Fargo is responsible for only authorization and/or capture of Discover Cards, and Discover is responsible for processing and settlement.
- The American Express OptBlue section applies only to customers where Wells Fargo is responsible for the authorization, processing, and settlement of American Express Cards. It does not apply to customers that have a direct relationship with American Express, where Wells Fargo is responsible for only authorization and/or capture of American Express Cards, and American Express is responsible for processing and settlement.

How to use the matrix

Matrix column	Description
1. Interchange program or program pricing / Card type	Various programs specifying each type of eligible payment card.
2. Rate	The rate associated with each card type within a program as charged by Wells Fargo.
3. Per-item fee	The per-item transaction fee for each card type within the specified program as charged by Wells Fargo.
4. Primary qualification criteria	The qualifying criteria that is required for a payment to be eligible for the specified program.
5. Next interchange program or program pricing logic	If a transaction fails to meet the primary qualification criteria, this is the next available interchange program or program pricing at which you will be priced.
6. Changes	**Note to read-aloud software users:**
■ = New category or qualification	Within the matrix, we have used a blue square symbol to indicate a new program or a qualification that has changed in any of the columns.
● = MCC change	We use a brown circle symbol to indicate a change in the Merchant Category Codes (MCC) that qualify for a particular program.
▼ = Rate or fee decrease	We have used a purple triangle symbol pointing down to indicate rates or fees that have decreased.
▲ = Rate or fee increase	We have used a red triangle symbol pointing up to indicate rates or fees that have increased.



Wells Fargo pricing for interchange programs

6 ■ = New category or qualification ● = MCC change ▼ = Rate or fee decrease ▲ = Rate or fee increase

1

Interchange program: CPS/Restaurant (Card Not Present)

- ***Eligible:*** Restaurants (MCC 5812) and **Fast Food Restaurants (MCC 5814) ●**.

Card type	2 Rate	3 Per-item fee
Consumer Credit (Token)	2.10%	$0.00
Consumer Credit (Non-Token)	2.20%	$0.00
Consumer Credit (Small Merchant)[12] ■	**2.10% ■**	**$0.00 ■**
Rewards (Token)	**2.10% ▲**	$0.00
Rewards (Non-Token)	**2.20% ▼**	$0.00
Rewards (Small Merchant)[12]	2.10%	$0.00
Signature (Token)	2.60%	$0.00
Signature (Non-Token)	2.70%	$0.00

4 Primary qualification criteria[1]	5 Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1.	1 CPS/Restaurant Card Present, EIRF Debit / Prepaid or Non-Qualified Consumer Credit
2 Must be Consumer Credit, Rewards, Signature, Infinite (Non-Spend Qualified)[8], Signature Preferred, or Infinite (Spend Qualified)[8]. ■	2 Consumer Debit / Prepaid – CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1

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Interchange program: CPS/Retail Service Station ■

- ***Eligible:*** **Service Stations (MCC 5541).**

Card type	Per-item fee	Primary	Next int logic[1]
	$0.25 10)		

We're here to help

If you have any questions, please contact us at 1-800-451-5817, Monday through Friday, 9 a.m. to 9 p.m. Eastern Time.

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■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Custom Payment Service (CPS)/Retail Product 2

- ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967).
- ***Not Eligible for Consumer Credit, Rewards or Signature:*** Quasi Cash (MCC 6051, 7995).
- ***Not Eligible for Consumer Debit and Prepaid:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Hotels/Lodging (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722), Restaurants (MCC 5812, 5814), and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
Consumer Credit	1.51%	$0.10
Consumer Credit (Small Merchant)[12]	1.29%	$0.10
Rewards	1.65%	$0.10
Rewards (Small Merchant)[12]	1.43%	$0.10
Signature	1.65%	$0.10
Signature (Small Merchant)[12]	1.43%	$0.10
Infinite (Non-Spend Qualified)[8]	1.90%	$0.10
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12]	1.43%	$0.10
Signature Preferred **/ Installment** ■	2.10%	$0.10
Signature Preferred **/ Installment** ■ (Small Merchant)[12]	1.88%	$0.10
Infinite (Spend Qualified)[8]	2.30%	$0.10
Infinite (Spend Qualified)[8] (Small Merchant)[12]	1.88%	$0.10
Non-Regulated Consumer Debit	0.80%	$0.15
Non-Regulated Consumer Prepaid	1.15%	$0.15
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1
2 Purchase date must be within 1 day of the authorization date. Boat Rentals and Leasing (MCC 4457), Trailer Parks & Campgrounds (MCC 7033), Equipment Rental & Leasing (MCC 7394), Recreational Vehicle Rentals (MCC 7519), and Recreational Services (MCC 7999) have 14 days from authorization to purchase/transaction date, when processed as an incremental authorization.	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Settlement date must be within 2 days of the transaction date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 When processing a debit transaction the authorization and settlement amount must match. Taxicabs & Limousines (MCC 4121), Bars & Taverns (MCC 5813), Beauty & Barber Shops (MCC 7230), Health & Beauty Spas (MCC 7298), and Amusement Parks (MCC 7996) are exempt from transaction amount tolerance.	5 EIRF Debit / Prepaid
6 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement.[4]	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Retail Key-Entered Product 1

- ***Not Eligible:*** Automated Fuel Dispensers (MCC 5542) and Direct Marketing (MCC 5960, 5962, 5964-5969).
- ***Not Eligible for Consumer Credit, Rewards and Signature:*** Quasi Cash (MCC 6051, 7995).

Card type	Rate	Per-item fee
Consumer Credit	1.89%	$0.10
Consumer Credit (Small Merchant)[12]	1.58%	$0.10
Rewards	2.04%	$0.10
Rewards (Small Merchant)[12]	1.73%	$0.10
Signature	2.05%	$0.10
Signature (Small Merchant)[12]	1.73%	$0.10
Infinite (Non-Spend Qualified)[8]	2.20%	$0.10
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12]	1.73%	$0.10
Signature Preferred	2.50%	$0.10
Signature Preferred (Small Merchant)[12]	2.18%	$0.10
Infinite (Spend Qualified)[8]	2.60%	$0.10
Infinite (Spend Qualified)[8] (Small Merchant)[12]	2.18%	$0.10
Non-Regulated Consumer Debit	1.65%	$0.15
Non-Regulated Consumer Prepaid	1.75%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered Card Present Transaction.	1 CPS/Retail Product 2 or CPS/Card Not Present (CNP) Product 1
2 Purchase date must be within 1 day of the authorization date.	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Settlement date must be within 2 days of the transaction date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 AVS[3] required (zip code must match) and the POS Condition Code must be "71." AVS is optional for Commercial Cards.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
6 When processing a debit transaction, the authorization and settlement amount must match. Taxicabs & Limousines (MCC 4121), Bars & Taverns (MCC 5813), Beauty & Barber Shops (MCC 7230), and Health & Beauty Spas (MCC 7298) are exempt from transaction amount tolerance.	6 EIRF Debit / Prepaid
7 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement.[4]	7 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Card Not Present (CNP) Product 1

- ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967) except for recurring transactions.

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.74% – 1.89%	$0.10
Consumer Credit (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.43% – 1.58%	$0.10
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.89% – 2.04%	$0.10
Rewards (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.58% – 1.73%	$0.10
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.90% – 2.05%	$0.10
Signature (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.58% – 1.73%	$0.10
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.05% – 2.20%	$0.10
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.58% –1.73%	$0.10
Signature Preferred **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.35% – 2.50%	$0.10
Signature Preferred **/ Installment** ■ (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.03% – 2.18%	$0.10
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.45% – 2.60%	$0.10
Infinite (Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.03% – 2.18%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 CPS/Retail Product 2
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2] One authorization reversal[5] allowed.	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Settlement date must be within 2 days of the transaction date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 AVS[3] required (zip code).	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 Transaction date must equal shipping date and that date is no more than 7 days after authorization.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
6 Transaction must include order number, MO/TO indicator of a “01,” "02," or "03," the POS Condition Code of “08” and either customer service phone number, URL or email. Charity (MCC 8398) requires customer service phone number.	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
7 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement.[4]	7 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
8 Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	8 CPS/Card Not Present (CNP) Product 1 Non-Token
9 Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	9 CPS/Card Not Present (CNP) Product 1 Token

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Interchange program: CPS/Card Not Present (CNP) Product 1 - continued

- ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967) except for recurring transactions.

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit	1.65%	$0.15
Non-Regulated Consumer Prepaid	1.75%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
10 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	10 CPS/Card Not Present Non-DCAP
11 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	11 CPS/Card Not Present DCAP

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/E-Commerce Basic Product 1

- ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.74% – 1.89%	$0.10
Consumer Credit (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.43% – 1.58%	$0.10
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.89% – 2.04%	$0.10
Rewards (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.58% – 1.73%	$0.10
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.90% – 2.05%	$0.10
Signature (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.58% – 1.73%	$0.10
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.05% – 2.20%	$0.10
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.58% – 1.73%	$0.10
Signature Preferred **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.35% – 2.50%	$0.10
Signature Preferred **/ Installment** ■ (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.03% – 2.18%	$0.10
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.45% – 2.60%	$0.10
Infinite (Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.03% – 2.18%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1 or CPS/ Card Not Present Product 1
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2] One authorization reversal[5] allowed.	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Settlement date must be within 2 days of the transaction date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 AVS[3] required (zip code).	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 Transaction date must equal shipping date and that date is no more than 7 days after authorization.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
6 Transaction must include order number and either customer service phone number, URL or email.	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
7 E-Commerce Indicator of a “7” must be present and the POS Condition Code must be “59.”	7 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
8 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement.[4]	8 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
9 Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	9 CPS/E-Commerce Basic Product 1 Non-Token
10 Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	10 CPS/E-Commerce Basic Product 1 Token

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Interchange program: CPS/E-Commerce Basic Product 1 - continued

- ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967).

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit	1.65%	$0.15
Non-Regulated Consumer Prepaid	1.75%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
11 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	11 CPS/E-Commerce Basic Non-DCAP
12 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	12 CPS/E-Commerce Basic DCAP

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/E-Commerce Preferred Product 1

- ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.74% – 1.89%	$0.10
Consumer Credit (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.43% – 1.58%	$0.10
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.89% – 2.04%	$0.10
Rewards (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.58% – 1.73%	$0.10
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.90% – 2.05%	$0.10
Signature (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.58% – 1.73%	$0.10
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.05% – 2.20%	$0.10
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.58% – 1.73%	$0.10
Signature Preferred **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.35% – 2.50%	$0.10
Signature Preferred **/ Installment** ■ (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.03% – 2.18%	$0.10
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.45% – 2.60%	$0.10
Infinite (Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.03% – 2.18%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2] One authorization reversal[5] allowed.	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Settlement date must be within 2 days of the transaction date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Transaction date must equal shipping date and that date is no more than 7 days after authorization.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 Transaction must include order number and either customer service phone number, URL, or email.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
6 Must have secured E-Commerce indicator of "5" or "6." The POS Condition Code must be "59." Must perform Cardholder Authentication Verification Value (CAVV) and AVS[3] (zip code).	6 CPS/E-Commerce Basic Product 1
7 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement.[4]	7 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
8 Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	8 CPS/E-Commerce Preferred Product 1 Non-Token
9 Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	9 CPS/E-Commerce Preferred Product 1 Token

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Interchange program: CPS/E-Commerce Preferred Product 1 - continued

- ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967).

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit	1.60%	$0.15
Non-Regulated Consumer Prepaid	1.75%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
10 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	10 CPS/E-Commerce Preferred Non-DCAP
11 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	11 CPS/E-Commerce Preferred DCAP

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Account Funding Product 1

- ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967, 7995).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.74% – 1.89%	$0.10
Consumer Credit (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.43% – 1.58%	$0.10
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.89% – 2.04%	$0.10
Rewards (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.58% – 1.73%	$0.10
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.90% – 2.05%	$0.10
Signature (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.58% – 1.73%	$0.10
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.05% – 2.20%	$0.10
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.58% –1.73%	$0.10
Signature Preferred (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.35% – 2.50%	$0.10
Signature Preferred (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.03% – 2.18%	$0.10
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.45% – 2.60%	$0.10
Infinite (Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.03% – 2.18%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Available to e-commerce merchants processing account funding transactions (processing code of 10) and a valid Business Application Identifier (BAI).[11]	1 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard Debit / Prepaid or Non-Qualified Consumer Credit
3 Purchase date must be within 1 day of the authorization date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Settlement date must be within 2 days of the transaction date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 Authorization and settlement amount must match.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
6 AVS[3] required (zip code).	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
7 Transaction must include customer service phone number, URL or email Address.	7 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
8 Must have secured E-Commerce indicator of “5,” “6,” or “7.”	8 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
9 Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	9 CPS/Account Funding Product 1 Non-Token
10 Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	10 CPS/Account Funding Product 1 Token

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Interchange program: CPS/Account Funding Product 1 - continued

- ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967, 7995).

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit	1.65%	$0.20
Non-Regulated Consumer Prepaid	1.75%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
11 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	11 CPS/Account Funding Product 1 Non-DCAP
12 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	12 CPS/Account Funding Product 1 DCAP

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Restaurant (Card Present)

- ***Eligible:*** Restaurants (MCC 5812) and Fast Food Restaurants (MCC 5814).

Card type	Rate	Per-item fee
Consumer Credit	2.10%	$0.00 ($0.04 minimum)
Consumer Credit (Small Merchant)[12]	2.10%	$0.00 ($0.04 minimum)
Rewards	2.10%	$0.00 ($0.04 minimum)
Rewards (Small Merchant)[12]	2.10%	$0.00 ($0.04 minimum)
Signature	2.60%	$0.00 ($0.04 minimum)
Signature (Small Merchant)[12]	2.60%	$0.00 ($0.04 minimum)
Infinite (Non-Spend Qualified)[8]	2.60%	$0.00 ($0.04 minimum)
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12]	2.60%	$0.00 ($0.04 minimum)
Signature Preferred **/ Installment** ■	2.60%	$0.00 ($0.04 minimum)
Signature Preferred **/ Installment** ■ (Small Merchant)[12]	2.60%	$0.00 ($0.04 minimum)
Infinite (Spend Qualified)[8]	2.60%	$0.00 ($0.04 minimum)
Infinite (Spend Qualified)[8] (Small Merchant)[12]	2.60%	$0.00 ($0.04 minimum)
Non-Regulated Consumer Debit	1.19%	$0.10
Non-Regulated Consumer Prepaid	1.15%	$0.15
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Restaurant Card Not Present
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Purchase date must be within 1 day of the authorization date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Settlement date must be within 2 days of the transaction date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Restaurant (Card Not Present)

- ***Eligible:*** Restaurants (MCC 5812) and Fast Food Restaurants (MCC 5814).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.05% – 2.20%	$0.00 ($0.04 minimum)
Consumer Credit (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.05% – 2.10%	$0.00 ($0.04 minimum)
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.05% – 2.20%	$0.00 ($0.04 minimum)
Rewards (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.05% – 2.10%	$0.00 ($0.04 minimum)
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.70%	$0.00 ($0.08 minimum)
Signature (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.60%	$0.00 ($0.04 minimum)
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.70%	$0.00 ($0.04-$0.08 minimum)
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.60%	$0.00 ($0.04 minimum)
Signature Preferred **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.70%	$0.00 ($0.04-$0.08 minimum)
Signature Preferred **/ Installment** ■ (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.60%	$0.00 ($0.04 minimum)
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.70%	$0.00 ($0.04-$0.08 minimum)
Infinite (Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.60%	$0.00 ($0.04 minimum)

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 CPS/Restaurant Card Present, EIRF Debit / Prepaid or Non-Qualified Consumer Credit
2 Must be Consumer Credit, Rewards, Signature, Infinite (Non-Spend Qualified)[8], Signature Preferred, or Infinite (Spend Qualified)[8].	2 Consumer Debit / Prepaid – CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1
3 Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	3 CPS/Restaurant Card Not Present Non-Token
4 Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	4 CPS/Restaurant Card Not Present Token
5 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	5 CPS/Restaurant CNP Non-DCAP
6 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	6 CPS/Restaurant CNP DCAP

Interchange program: CPS/Retail Service Station

- ***Eligible:*** Service Stations (MCC 5541).

Card type	Rate	Per-item fee
Consumer Credit	1.15%	$0.25 (cap $1.10)
Rewards	1.15%	$0.25 (cap $1.10)
Signature	1.15%	$0.25 (cap $1.10)
Infinite (Non-Spend Qualified)[8]	1.15%	$0.25 (cap $1.10)
Signature Preferred	1.15%	$0.25 (cap $1.10)
Infinite (Spend Qualified)[8]	1.15%	$0.25 (cap $1.10)
Non-Regulated Consumer Debit	0.80%	$0.15 (cap $0.95)
Non-Regulated Consumer Prepaid	1.15%	$0.15 (cap $0.95)
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Purchase date must be within 1 day of the authorization date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Settlement date must be within 2 days of the transaction date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Automated Fuel Dispenser (AFD)

- ***Eligible:*** Automated Fuel Dispenser (MCC 5542).

Card type	Rate	Per-item fee
Consumer Credit	1.15%	$0.25 (cap $1.10)
Rewards	1.15%	$0.25 (cap $1.10)
Signature	1.15%	$0.25 (cap $1.10)
Infinite (Non-Spend Qualified)[8]	1.15%	$0.25 (cap $1.10)
Signature Preferred **/ Installment** ■	1.15%	$0.25 (cap $1.10)
Infinite (Spend Qualified)[8]	1.15%	$0.25 (cap $1.10)
Non-Regulated Consumer Debit	0.80%	$0.15 (cap $0.95)
Non-Regulated Consumer Prepaid	1.15%	$0.15 (cap $0.95)
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – AFD Magnetic stripe, contactless, or chip data read on a Card Activated Terminal (CAT).	1 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
2 Must pass CAT Level indicator of a "3."	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Obtain and pass 1 valid electronic authorization ($1.00 status check). Authorization and settlement MCC must match.[2]	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 $500.00 transaction limit for non-Fleet card transactions. $1,000.00 transaction limit for Fleet card transactions.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 Purchase date must be within 1 day of the authorization date.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
6 Settlement date must be within 2 days of the transaction date.	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

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■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Supermarket

- ***Eligible:*** Supermarkets (MCC 5411).

Card type	Rate	Per-item fee
Consumer Credit	1.50%	$0.07
Consumer Credit (Small Merchant)[12]	1.50%	$0.07
Rewards	1.50%	$0.07
Rewards (Small Merchant)[12]	1.50%	$0.07
Signature **/ Installment** ■	1.65%	$0.07
Signature **/ Installment** ■ (Small Merchant)[12]	1.65%	$0.07
Infinite (Non-Spend Qualified)[8]	1.65%	$0.07
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12]	1.65%	$0.07
Signature Preferred	2.00%	$0.07
Signature Preferred (Small Merchant)[12]	2.00%	$0.07
Infinite (Spend Qualified)[8]	2.00%	$0.07
Infinite (Spend Qualified)[8] (Small Merchant)[12]	2.00%	$0.07
Non-Regulated Consumer Debit	0.00%	$0.30
Non-Regulated Consumer Prepaid	1.15%	$0.15 (cap $0.35)
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Purchase date must be within 1 day of the authorization date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Settlement date must be within 2 days of the transaction date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 When accepting debit transactions the authorization amount and settlement amount must match.	5 EIRF Debit / Prepaid

Interchange program: CPS/Small Ticket Consumer Credit

- ***Eligible:*** Local and Suburban Commuter Passenger Transportation, including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines (MCC 4131), Discount Stores (MCC 5310), Variety Stores (MCC 5331), Miscellaneous General Merchandise (MCC 5399), Miscellaneous Food Stores – Convenience Stores and Specialty Markets (MCC 5499), Electric Vehicle Charging (MCC 5552), Laundries – Family and Commercial (MCC 7211), Dry Cleaners (MCC 7216), Parking Lots, Parking Meters and Garages (MCC 7523), Car Washes (MCC 7542), Government-Owned Lotteries (U.S. Region only) (MCC 7800), Motion Picture Theaters (MCC 7832), Video Game Arcades/Establishments (MCC 7994), and Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks (MCC 7995).

Card type	Rate	Per-item fee
Consumer Credit	1.90%	$0.00 ($0.04 minimum)
Rewards	1.90%	$0.00 ($0.04 minimum)
Signature	2.20%	$0.00 ($0.04 minimum)
Infinite (Non-Spend Qualified)[8]	2.20%	$0.00 ($0.04 minimum)
Signature Preferred	2.20%	$0.00 ($0.04 minimum)
Infinite (Spend Qualified)[8]	2.20%	$0.00 ($0.04 minimum)

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Purchase date must be within 1 day of the authorization date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Settlement date must be within 2 days of the transaction date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 Transaction amount less than or equal to $15.00.	5 CPS/Retail Product 2
6 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement.[4]	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Small Ticket Debit / Prepaid

- ***Not Eligible:*** Automated Fuel Dispensers (MCC 5542), Direct Marketing (MCC 5960, 5962, 5964-5969), Financial Institutions – Merchandise and Services (MCC 6012), Wire Transfer Money Orders (MCC 4829), Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks (MCC 7995), Intra-Government Purchases (MCC 9405), and Intra-Company Purchases (MCC 9950).

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit	1.55%	$0.04
Non-Regulated Consumer Prepaid	1.60%	$0.05
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Purchase date must be within 1 day of the authorization date.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Settlement date must be within 2 days of the transaction date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 Transaction amount less than or equal to $15.00.	5 CPS/Retail Product 2
6 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement.[4]	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Interchange program: Service Station and Government Small Ticket

- ***Eligible:*** Service Stations (with or without Ancillary Services) (MCC 5541), Government – Court Costs, including Alimony and Child Support (MCC 9211), Fines (MCC 9222), Tax Payments (MCC 9311), and Government Services (Not Elsewhere Classified) (MCC 9399).

Card type	Rate	Per-item fee
Consumer Credit	1.65%	$0.04
Rewards	1.65%	$0.04
Signature	1.65%	$0.04
Infinite (Non-Spend Qualified)[8]	1.65%	$0.04
Signature Preferred – Government Only	1.55%	$0.10
Infinite (Spend Qualified)[8] – Government Only	1.55%	$0.10
Signature Preferred – Service Station Only	1.15%	$0.25 (cap $1.10)
Infinite (Spend Qualified)[8] – Service Station Only	1.15%	$0.25 (cap $1.10)

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS Qualified[6] for CPS/Small Ticket Credit.	1 CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1

Interchange program: CPS/Retail 2 (Emerging Markets) Debit / Prepaid

- ***Eligible:*** Telecommunication Services (MCC 4814), Cable, Satellite, and Other Pay Television & Radio Services (MCC 4899), Insurance Companies (MCC 5960, 6300), Direct Marketing Subscription Merchants (MCC 5968), Fuel Dealers (MCC 5983), Real Estate Agents and Managers – Rentals (MCC 6513), Schools (MCC 8211, 8220, 8299), Child Care Services (MCC 8351), Charitable Organizations (MCC 8398), and Religious Organizations (MCC 8661). MCCs 5960 and 5968 requires CPS/CNP or CPS/E-Commerce qualification.

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit	0.65%	$0.15 (cap $2.00)
Non-Regulated Consumer Prepaid	0.65%	$0.15 (cap $2.00)
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 EIRF Debit / Prepaid
2 Bill payment transactions require additional detail addendum data. The data must match from authorization to settlement.[4]	2 EIRF Debit / Prepaid

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Recurring Bill Payments

- ***Eligible:*** Telecommunication Services (MCC 4814) and Cable, Satellite, and Other Pay Television & Radio Services (MCC 4899).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Consumer Credit (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Rewards (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Signature (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Signature Preferred (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.15% – 2.30%	$0.05
Signature Preferred (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.15% – 2.20%	$0.05
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.15% – 2.30%	$0.05
Infinite (Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.15% – 2.20%	$0.05

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 CPS/Retail Product 2
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Non-Qualified Consumer Credit
3 Purchase date must be within 1 day of the authorization date.	3 Non-Qualified Consumer Credit
4 Settlement date must be within 2 days of the transaction date.	4 Non-Qualified Consumer Credit
5 Bill payment or auto-substantiation (Medical or Transit) transactions require additional detail addendum data. The data must match from authorization to settlement.[4]	5 Non-Qualified Consumer Credit
6 Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	6 CPS/Recurring Bill Payments Non-Token
7 Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	7 CPS/Recurring Bill Payments Token
8 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	8 CPS/Recurring Bill Payments Non-DCAP
9 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	9 CPS/Recurring Bill Payments DCAP

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Utility

- ***Eligible:*** Utility – Water, Gas, Electric, Sanitation (MCC 4900).

Card type	Rate	Per-item fee
Consumer Credit	0.00%	$0.75
Rewards	0.00%	$0.75
Signature	0.00%	$0.75
Infinite (Non-Spend Qualified)[8]	0.00%	$0.75
Signature Preferred	0.00%	$0.75
Infinite (Spend Qualified)[8]	0.00%	$0.75
Business	0.00%	$1.50
Non-Regulated Consumer Debit	0.00%	$0.65
Non-Regulated Consumer Debit – Recurring	0.00%	$0.45
Non-Regulated Consumer Prepaid	0.00%	$0.65
Non-Regulated Consumer Prepaid – Recurring	0.00%	$0.45
Non-Regulated Business Debit / Prepaid	0.00%	$1.50
Non-Regulated Business Debit / Prepaid – Recurring	0.00%	$0.75
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Merchant must be registered with Visa and transactions must include a valid Merchant Verification Value (MVV).	1 Consumer Credit, Rewards, Signature, Infinite (Non-Spend Qualified)[8], Signature Preferred, Infinite (Spend Qualified)[8] cards – CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1. Business Tier 1-5 cards – Commercial – Business (Card Present) Product 2, Commercial – Business (Card Not Present) Product 1. Consumer and Commercial Debit and Prepaid cards – Business Debit / Commercial Prepaid – Card Present, Business Debit / Commercial Prepaid – Card Not Present.
2 Consumer Credit, Rewards, Signature, Infinite (Non-Spend Qualified)[8], Signature Preferred, Infinite (Spend Qualified)[8], and Business Tier 1-5 cards must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	2 Consumer / Commercial Non-Qualified
3 Consumer and Commercial Business Debit and Prepaid cards must be CPS qualified[6] for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	3 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Small Ticket Product 2, Small Ticket Debit / Prepaid, EIRF Debit / Prepaid, Business Debit / Commercial Prepaid Retail, or Business Debit / Commercial Prepaid – Non-Qualified

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Retail Product 2 – Travel

- ***Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Hotels/Lodging (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722), and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
Consumer Credit	1.75%	$0.10
Rewards	1.95%	$0.10
Signature	2.25%	$0.10
Infinite (Non-Spend Qualified)[8]	2.25%	$0.10
Signature Preferred / Installment ■	2.40%	$0.10
Infinite (Spend Qualified)[8]	2.55%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1
2 Purchase date must be within 1 day of the authorization date.	2 Non-Qualified Consumer Credit
3 Settlement date must be within 2 days of the transaction date.	3 Non-Qualified Consumer Credit
4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	4 Non-Qualified Consumer Credit

Interchange program: CPS/Car Rental (Card Present) – Travel

- ***Eligible:*** Car Rentals/Auto Rental (MCC 3351-3500, 7512) and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
Consumer Credit	1.75%	$0.10
Rewards	1.95%	$0.10
Signature	2.25%	$0.10
Infinite (Non-Spend Qualified)[8]	2.25%	$0.10
Signature Preferred / Installment ■	2.40%	$0.10
Infinite (Spend Qualified)[8]	2.55%	$0.10
Non-Regulated Consumer Debit	1.19%	$0.10
Non-Regulated Consumer Prepaid	1.15%	$0.15
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Car Rental (Card Not Present) – Travel
2 One or more electronic authorization, with original authorization at settlement. Authorization and settlement MCC must match.[2]	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Transaction must include: Rental Agreement Number, Check-Out/Return Date, Duration, and No Show/Extra Charge Indicator.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Settlement date must be within 2 days of the return date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 Requires a Market Specific Indicator of "A" (Car Rental) which must match from authorization to settlement.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Interchange program: CPS/Car Rental (Card Not Present) – Travel

- ***Eligible:*** Car Rentals/Auto Rental (MCC 3351-3500, 7512) and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.60% – 1.75%	$0.10
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.80% – 1.95%	$0.10
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.10
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.10
Signature Preferred **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.40%	$0.10
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.40% – 2.55%	$0.10
Non-Regulated Consumer Debit	1.70%	$0.15
Non-Regulated Consumer Prepaid	1.75%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 CPS/Car Rental (Card Present) – Travel
2 One or more electronic authorization, with original authorization at settlement. Authorization and settlement MCC must match.[2]	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Transaction must include: Rental Agreement Number, Check-Out/Return Date, Duration, No Show/Extra Charge Indicator, and Preferred Customer Indicator (P).	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Settlement date must be within 2 days of the return date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 Requires a Market Specific Indicator of "A" (Car Rental) which must match from authorization to settlement.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
6 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	6 CPS/Car Rental (Card Not Present) Non-DCAP
7 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	7 CPS/Car Rental (Card Not Present) DCAP
8 Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	8 CPS/Car Rental (Card Not Present) Non-Token
9 Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	9 CPS/Car Rental (Card Not Present) Token

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Car Rental (E-Commerce) – Travel

- ***Eligible:*** Car Rentals/Auto Rental (MCC 3351-3500, 7512) and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.60% – 1.75%	$0.10
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.80% – 1.95%	$0.10
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.10
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.10
Signature Preferred **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.40%	$0.10
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.40% – 2.55%	$0.10
Non-Regulated Consumer Debit	1.70%	$0.15
Non-Regulated Consumer Prepaid	1.75%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 CPS/Car Rental (Card Present) – Travel
2 One or more electronic authorization, with original authorization at settlement. Authorization and settlement MCC must match.[2]	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Transaction must include: Rental Agreement Number, Check-Out/Return Date, Duration, No Show/Extra Charge Indicator, and Preferred Customer Indicator (P).	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Settlement date must be within 2 days of the return date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 E-Commerce transactions must perform Cardholder Authentication Verification Value (CAVV) and include an E-Commerce Indicator of a "5" or "6."	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
6 Requires a Market Specific Indicator of "A" (Car Rental) which must match from authorization to settlement.	6 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
7 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of “1.” The data must match from authorization to settlement.[14]	7 CPS/Car Rental (E-Commerce) Non-DCAP
8 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of “space.” The data must match from authorization to settlement.[14]	8 CPS/Car Rental (E-Commerce) DCAP
9 Token eligible transactions must pass the Additional Token Response Indicator of “1.” The data must match from authorization to settlement.[13]	9 CPS/Car Rental (E-Commerce) Non-Token
10 Non-Token eligible transactions must pass the Additional Token Response Indicator of “space.” The data must match from authorization to settlement.[13]	10 CPS/Car Rental (E-Commerce) Token

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Hotel (Card Present) – Travel

- ***Eligible:*** Hotels/Lodging (MCC 3501-4010, 7011) and Steamship and Cruise Lines (MCC 4411).

Card type	Rate	Per-item fee
Consumer Credit	1.75%	$0.10
Rewards	1.95%	$0.10
Signature	2.25%	$0.10
Infinite (Non-Spend Qualified)[8]	2.25%	$0.10
Signature Preferred **/ Installment** ■	2.40%	$0.10
Infinite (Spend Qualified)[8]	2.55%	$0.10
Non-Regulated Consumer Debit	1.19%	$0.10
Non-Regulated Consumer Prepaid	1.15%	$0.15
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Hotel (Card Not Present) – Travel
2 One or more electronic authorization, with original authorization at settlement. Authorization and settlement MCC must match.[2]	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Transaction must include: Folio Number, Check-In Date, Duration, and No Show/Extra Charge indicator.	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Settlement date must be within 2 days of the check out date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 Requires a Market Specific Indicator of "H" (Hotel) which must match from authorization to settlement.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit

Interchange program: CPS/Hotel (Card Not Present) – Travel

- ***Eligible:*** Hotels/Lodging (MCC 3501-4010, 7011) and Steamship and Cruise Lines (MCC 4411).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.60% – 1.75%	$0.10
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.80% – 1.95%	$0.10
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.10
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.10
Signature Preferred **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.40%	$0.10
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.40% – 2.55%	$0.10
Non-Regulated Consumer Debit	1.70%	$0.15
Non-Regulated Consumer Prepaid	1.75%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 CPS/Hotel (Card Present) – Travel
2 One or more electronic authorization, with original authorization at settlement. Authorization and settlement MCC must match.[2]	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Transaction must include: Folio Number, Check-In Date, Duration, No Show/Extra Charge Indicator, and Preferred Customer Indicator (P).	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Settlement date must be within 2 days of the check out date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 Requires a Market Specific Indicator of "H" (Hotel) which must match from authorization to settlement.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
6 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	6 CPS/Hotel (Card Not Present) Non-DCAP
7 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	7 CPS/Hotel (Card Not Present) DCAP
8 Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	8 CPS/Hotel (Card Not Present) Non-Token
9 Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	9 CPS/Hotel (Card Not Present) Token

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Hotel (E-Commerce) – Travel

- ***Eligible:*** Hotels/Lodging (MCC 3501-4010, 7011) and Steamship and Cruise Lines (MCC 4411).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.60% – 1.75%	$0.10
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.80% – 1.95%	$0.10
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.10
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.10
Signature Preferred / Installment ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.40%	$0.10
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.40% – 2.55%	$0.10
Non-Regulated Consumer Debit	1.70%	$0.15
Non-Regulated Consumer Prepaid	1.75%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 CPS/Hotel (Card Present) – Travel
2 One or more electronic authorization, with original authorization at settlement. Authorization and settlement MCC must match.[2]	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Transaction must include: Folio Number, Check-In Date, Duration, No Show/Extra Charge Indicator, and Preferred Customer Indicator (P).	3 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
4 Settlement date must be within 2 days of the check out date.	4 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
5 Requires a Market Specific Indicator of "H" (Hotel) which must match from authorization to settlement.	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
6 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	6 CPS/Hotel (E-Commerce) Non-DCAP
7 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	7 CPS/Hotel (E-Commerce) DCAP
8 Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	8 CPS/Hotel (E-Commerce) Non-Token
9 Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	9 CPS/Hotel(E-Commerce) Token

Interchange program: CPS/Passenger Transport (Card Present) – Travel

- ***Eligible:*** Airlines/Passenger Transport (MCC 3000-3299, 4511) and Passenger Railways (MCC 4112).

Card type	Rate	Per-item fee
Consumer Credit	1.75%	$0.10
Rewards	1.95%	$0.10
Signature	2.25%	$0.10
Infinite (Non-Spend Qualified)[8]	2.25%	$0.10
Signature Preferred **/ Installment** ■	2.40%	$0.10
Infinite (Spend Qualified)[8]	2.55%	$0.10
Non-Regulated Consumer Debit	1.19%	$0.10
Non-Regulated Consumer Prepaid	1.15%	$0.15
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 CPS/Passenger Transport (Card Not Present) – Travel
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Settlement date must be within 8 days of the transaction date.	3 Standard Debit / Prepaid or Non-Qualified Consumer Credit
4 Transaction must include Ticket Number, Sequence Number, Count, and Itinerary Information. Ancillary transactions with no Ticket Number present, must include Ancillary Purchase Data.	4 Standard Debit / Prepaid or Non-Qualified Consumer Credit
5 Transaction date must equal authorization date.	5 Standard Debit / Prepaid or Non-Qualified Consumer Credit

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Passenger Transport (Card Not Present) – Travel

- ***Eligible:*** Airlines/Passenger Transport (MCC 3000-3299, 4511) and Passenger Railways (MCC 4112).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.60% – 1.75%	$0.10
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.80% – 1.95%	$0.10
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.10
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.10
Signature Preferred **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.40%	$0.10
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.40% – 2.55%	$0.10
Non-Regulated Consumer Debit	1.19%	$0.10
Non-Regulated Consumer Prepaid	1.15%	$0.15
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 CPS/Passenger Transport (Card Present) – Travel
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Settlement date must be within 8 days of the transaction date.	3 Standard Debit / Prepaid or Non-Qualified Consumer Credit
4 Transaction must include Ticket Number, Sequence Number, Count, and Itinerary Information. Ancillary transactions with no Ticket Number present, must include Ancillary Purchase Data.	4 Standard Debit / Prepaid or Non-Qualified Consumer Credit
5 Transaction date must equal authorization date.	5 Standard Debit / Prepaid or Non-Qualified Consumer Credit
6 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	6 CPS/Passenger Transport (Card Not Present) Non-DCAP
7 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	7 CPS/Passenger Transport (Card Not Present) DCAP
8 Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	8 CPS/Passenger Transport (Card Not Present) Non-Token
9 Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	9 CPS/Passenger Transport (Card Not Present) Token

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Passenger Transport (E-Commerce) – Travel

- ***Eligible:*** Airlines/Passenger Transport (MCC 3000-3299, 4511) and Passenger Railways (MCC 4112).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.60% – 1.75%	$0.10
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.80% – 1.95%	$0.10
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.10
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.10
Signature Preferred **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.40%	$0.10
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.40% – 2.55%	$0.10
Non-Regulated Consumer Debit	1.70%	$0.15
Non-Regulated Consumer Prepaid	1.75%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 CPS/Passenger Transport (Card Present) – Travel
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
3 Settlement date must be within 8 days of the transaction date.	3 Standard Debit / Prepaid or Non-Qualified Consumer Credit
4 Transaction must include Ticket Number, Sequence Number, Count, and Itinerary Information. Ancillary transactions with no Ticket Number present, must include Ancillary Purchase Data.	4 Standard Debit / Prepaid or Non-Qualified Consumer Credit
5 E-Commerce transactions must include E-Commerce indicator of "5" or "6." Must perform Cardholder Authentication Verification Value (CAVV).	5 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
6 Transaction date must equal authorization date.	6 Standard Debit / Prepaid or Non-Qualified Consumer Credit
7 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	7 CPS/Passenger Transport (E-Commerce) Non-DCAP
8 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	8 CPS/Passenger Transport (E-Commerce) DCAP
9 Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	9 CPS/Passenger Transport (E-Commerce) Non-Token
10 Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	10 CPS/Passenger Transport (E-Commerce) Token

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Government

- ***Eligible:*** Government (MCC 7800, 9211, 9222, 9311, 9399).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.40% – 1.55%	$0.10
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.40% – 1.55%	$0.10
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.40% – 1.55%	$0.10
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.40% – 1.55%	$0.10
Signature Preferred **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.40% – 1.55%	$0.10
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.40% – 1.55%	$0.10
Non-Regulated Consumer Debit	0.65%	$0.15 (cap $2.00)
Non-Regulated Consumer Prepaid	0.65%	$0.15 (cap $2.00)
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Consumer Credit, Rewards, Signature, Infinite (Non-Spend Qualified)[8], Signature Preferred, Infinite (Spend Qualified)[8], cards must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 EIRF Debit / Prepaid or Non-Qualified Consumer Credit
2 Consumer Debit and Prepaid cards must be CPS qualified[6] for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	2 CPS/Retail Product 2 or CPS/Retail Key-Entered Product 1
3 AVS[3] is optional for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	3 N/A
4 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	4 CPS/Government Non-DCAP
5 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space."The data must match from authorization to settlement.[14]	5 CPS/Government DCAP
6 Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	6 CPS/Government Non-Token
7 Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	7 CPS/Government Token

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Debt Repayment

- ***Eligible:*** Financial Institutions (MCC 6012) and Non-Financial Institutions (MCC 6051).

Card type	Rate	Per-item fee
Debt Repayment – No fee Non-Regulated Consumer Debit / Prepaid	0.65%	$0.15 (cap $0.65)
Debt Repayment 2[10] Non-Regulated Consumer Debit / Prepaid	0.65%	$0.15 (cap $2.00)
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1
2 Must be CPS qualified[6] for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	2 EIRF Debit / Prepaid
3 Merchant must be registered with Visa and transactions must include a valid Merchant Verification Value (MVV).	3 CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1
4 Must be a Bill payment transaction.[4]	4 CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1
5 Must pass Existing Debt Indicator.	5 CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: CPS/Charity and Religious Organizations

- ***Eligible:*** Charitable and Social Service Organizations (MCC 8398) and Religious Organizations (MCC 8661).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.30% – 1.35%	$0.05
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.30% – 1.35%	$0.05
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.30% – 1.35%	$0.05
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.30% – 1.35%	$0.05
Signature Preferred **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.30% – 1.35%	$0.05
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.30% – 1.35%	$0.05

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 Non-Qualified Consumer Credit
2 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	2 CPS/Charity Non-DCAP
3 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	3 CPS/Charity DCAP

Interchange program: Taxicabs and Limousines (Card Present)

- ***Eligible:*** Taxicabs and Limousines (MCC 4121).

Card type	Rate	Per-item fee
Consumer Credit	2.10%	$0.00 ($0.04 minimum)
Consumer Credit (Small Merchant)[12]	2.10%	$0.00 ($0.04 minimum)
Rewards	2.10%	$0.00 ($0.04 minimum)
Rewards (Small Merchant)[12]	2.10%	$0.00 ($0.04 minimum)
Signature	2.60%	$0.00 ($0.04 minimum)
Signature (Small Merchant)[12]	2.60%	$0.00 ($0.04 minimum)
Infinite (Non-Spend Qualified)[8]	2.60%	$0.00 ($0.04 minimum)
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12]	2.60%	$0.00 ($0.04 minimum)
Signature Preferred **/ Installment** ■	2.60%	$0.00 ($0.04 minimum)
Signature Preferred **/ Installment** ■ (Small Merchant)[12]	2.60%	$0.00 ($0.04 minimum)
Infinite (Spend Qualified)[8]	2.60%	$0.00 ($0.04 minimum)
Infinite (Spend Qualified)[8] (Small Merchant)[12]	2.60%	$0.00 ($0.04 minimum)

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2.	1 CPS/Taxicabs and Limousines Card Not Present

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Taxicabs and Limousines (Card Not Present)

- ***Eligible:*** Taxicabs and Limousines (MCC 4121).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.05% – 2.20%	$0.00 ($0.04-$0.08 minimum)
Consumer Credit (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.05% – 2.10%	$0.00 ($0.04 minimum)
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.05% – 2.20%	$0.00 ($0.04-$0.08 minimum)
Rewards (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.05% – 2.10%	$0.00 ($0.04 minimum)
Signature (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.70%	$0.00 ($0.04-$0.08 minimum)
Signature (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.60%	$0.00 ($0.04 minimum)
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.70%	$0.00 ($0.04-$0.08 minimum)
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.60%	$0.00 ($0.04 minimum)
Signature Preferred **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.70%	$0.00 ($0.04-$0.08 minimum)
Signature Preferred **/ Installment** ■ (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.60%	$0.00 ($0.04 minimum)
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.70%	$0.00 ($0.04-$0.08 minimum)
Infinite (Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.55% – 2.60%	$0.00 ($0.04 minimum)

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 CPS/Taxicabs and Limousines Card Present or Non-Qualified Consumer Credit
2 Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	2 Taxicabs and Limousines Card Not Present Non-Token
3 Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	3 Taxicabs and Limousines Card Not Present Token
4 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	4 CPS/Taxi and Limousines Non-DCAP
5 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	5 CPS/Taxi and Limousines DCAP

Interchange program: Real Estate (Applies to transactions ≥ $500)

- ***Eligible:*** Real Estate Agents and Managers (MCC 6513).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Consumer Credit (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Rewards (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Signature **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Signature **/ Installment** ■ (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Signature Preferred (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.05
Signature Preferred (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.15%	$0.05
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.05
Infinite (Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.15%	$0.05

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 Non-Qualified Consumer Credit
2 Transaction amount greater than or equal to $500.00.	2 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1
3 Card Not Present Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	3 Real Estate Card Not Present Non-Token
4 Card Not Present Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	4 Real Estate Card Not Present Token
5 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	5 CPS/Real Estate Non-DCAP
6 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	6 CPS/Real Estate DCAP

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Education (Applies to transactions ≥ $500)

- ***Eligible:*** Elementary and Secondary Schools (MCC 8211), Colleges, Universities, Professional Schools, and Junior Colleges (MCC 8220), Correspondence Schools (MCC 8241), Business and Secretarial Schools (MCC 8244), Vocational and Trade Schools (MCC 8249), Schools and Educational Services (Not Elsewhere Classified) (MCC 8299), and Child Care Services (MCC 8351).

Card type	Rate	Per-item fee
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Consumer Credit (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Rewards (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Signature / Installment ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Signature / Installment ■ (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Signature Preferred (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.05
Signature Preferred (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.15%	$0.05
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.25%	$0.05
Infinite (Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.10% – 2.15%	$0.05

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 Non-Qualified Consumer Credit
2 Transaction amount greater than or equal to $500.00.	2 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1
3 Card Not Present Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	3 Education Card Not Present Non-Token
4 Card Not Present Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	4 Education Card Not Present Token
5 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	5 CPS/Education Non-DCAP
6 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	6 CPS/Education DCAP

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Healthcare (Applies to transactions ≥ $500)

- ***Eligible:*** Veterinary Services (MCC 0742), Ambulance Services (MCC 4119), Counseling Services – Debt, Marriage, and Personal (MCC 7277), Doctor and Physicians (Not Elsewhere Classified) (MCC 8011), Dentists and Orthodontists (MCC 8021), Osteopaths (MCC 8031), Chiropractors (MCC 8041), Optometrists and Ophthalmologists (MCC 8042), Opticians, Optical Goods, and Eyeglasses (MCC 8043), Podiatrists and Chiropodists (MCC 8049), Nursing and Personal Care Facilities (MCC 8050), Hospitals (MCC 8062), Medical and Dental Laboratories (MCC 8071), and Medical Services and Health Practitioners (Not Elsewhere Classified) (MCC 8099).

Card type	Rate	Per-item fee
Consumer Credit (Card Present)	1.43%	$0.05
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Consumer Credit (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Rewards (Card Present)	1.43%	$0.05
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Rewards (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Signature **/ Installment** ■ (Card Present)	1.43%	$0.05
Signature **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Signature **/ Installment** ■ (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Infinite (Non-Spend Qualified)[8] (Card Present)	1.43%	$0.05
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Signature Preferred (Card Present)	2.30%	$0.05
Signature Preferred (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.40%	$0.05

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 Non-Qualified Consumer Credit
2 Transaction amount greater than or equal to $500.00.	2 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1
3 Card Not Present Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	3 Healthcare Card Not Present Non-Token
4 Card Not Present Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	4 Healthcare Card Not Present Token
5 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	5 CPS/Healthcare Non-DCAP
6 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	6 CPS/Healthcare DCAP

– continued

Interchange program: Healthcare (Applies to transactions ≥ $500) – continued

- ***Eligible:*** Veterinary Services (MCC 0742), Ambulance Services (MCC 4119), Counseling Services – Debt, Marriage, and Personal (MCC 7277), Doctor and Physicians (Not Elsewhere Classified) (MCC 8011), Dentists and Orthodontists (MCC 8021), Osteopaths (MCC 8031), Chiropractors (MCC 8041), Optometrists and Ophthalmologists (MCC 8042), Opticians, Optical Goods, and Eyeglasses (MCC 8043), Podiatrists and Chiropodists (MCC 8049), Nursing and Personal Care Facilities (MCC 8050), Hospitals (MCC 8062), Medical and Dental Laboratories (MCC 8071), and Medical Services and Health Practitioners (Not Elsewhere Classified) (MCC 8099).

Card type	Rate	Per-item fee
Signature Preferred (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.30%	$0.05
Infinite (Spend Qualified)[8] (Card Present)	2.30%	$0.05
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.40%	$0.05
Infinite (Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.30%	$0.05

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 Non-Qualified Consumer Credit
2 Transaction amount greater than or equal to $500.00.	2 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/ E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1
3 Card Not Present Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	3 Healthcare Card Not Present Non-Token
4 Card Not Present Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	4 Healthcare Card Not Present Token
5 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	5 CPS/Healthcare Non-DCAP
6 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	6 CPS/Healthcare DCAP

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Advertising (Applies to all ticket sizes)

- ***Eligible:*** Advertising Services (MCC 7311).

Card type	Rate	Per-item fee
Consumer Credit (Card Present)	1.55%	$0.10
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.55% – 1.65%	$0.10
Consumer Credit (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.50% – 1.55%	$0.10
Rewards (Card Present)	1.70%	$0.10
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.65% – 1.80%	$0.10
Rewards (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.65% – 1.70%	$0.10
Signature **/ Installment** ■ (Card Present)	1.75%	$0.10
Signature **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.70% – 1.85%	$0.10
Signature **/ Installment** ■ (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.70% – 1.75%	$0.10
Infinite (Non-Spend Qualified)[8] (Card Present)	1.75%	$0.10
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.70% – 1.85%	$0.10
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.70% – 1.75%	$0.10
Signature Preferred (Card Present)	2.30%	$0.10
Signature Preferred (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.40%	$0.10
Signature Preferred (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.30%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 Non-Qualified Consumer Credit
2 Card Not Present Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	2 Advertising Card Not Present Non-Token
3 Card Not Present Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	3 Advertising Card Not Present Token
4 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	4 CPS/Advertising Non-DCAP
5 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	5 CPS/Advertising DCAP

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Interchange program: Advertising (Applies to all ticket sizes) – continued

- ***Eligible:*** Advertising Services (MCC 7311).

Card type	Rate	Per-item fee
Infinite (Spend Qualified)[8] (Card Present)	2.30%	$0.10
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.40%	$0.10
Infinite (Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.30%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 Non-Qualified Consumer Credit
2 Card Not Present Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	2 Advertising Card Not Present Non-Token
3 Card Not Present Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	3 Advertising Card Not Present Token
4 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of “1.” The data must match from authorization to settlement.[14]	4 CPS/Advertising Non-DCAP
5 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of “space.” The data must match from authorization to settlement.[14]	5 CPS/Advertising DCAP

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Insurance (Applies to all ticket sizes)

- ***Eligible:*** Direct Marketing – Insurance Services (MCC 5960) and Insurance Sales, Underwriting, and Premiums (MCC 6300).

Card type	Rate	Per-item fee
Consumer Credit (Card Present)	1.43%	$0.05
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Consumer Credit (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Rewards (Card Present)	1.43%	$0.05
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Rewards (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Signature **/ Installment** ■ (Card Present)	1.43%	$0.05
Signature **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Signature **/ Installment** ■ (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Infinite (Non-Spend Qualified)[8] (Card Present)	1.43%	$0.05
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.53%	$0.05
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.38% – 1.43%	$0.05
Signature Preferred (Card Present)	2.25%	$0.10
Signature Preferred (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.20% – 2.35%	$0.10
Signature Preferred (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.20% – 2.25%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 Non-Qualified Consumer Credit
2 Card Not Present Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	2 Insurance Card Not Present Non-Token
3 Card Not Present Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	3 Insurance Card Not Present Token
4 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	4 CPS/Insurance Non-DCAP
5 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	5 CPS/Insurance DCAP

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Interchange program: Insurance (Applies to all ticket sizes) – continued

- ***Eligible:*** Direct Marketing – Insurance Services (MCC 5960) and Insurance Sales, Underwriting, and Premiums (MCC 6300).

Card type	Rate	Per-item fee
Infinite (Spend Qualified)[8] (Card Present)	2.25%	$0.10
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.20% – 2.35%	$0.10
Infinite (Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.20% – 2.25%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 Non-Qualified Consumer Credit
2 Card Not Present Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	2 Insurance Card Not Present Non-Token
3 Card Not Present Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	3 Insurance Card Not Present Token
4 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	4 CPS/Insurance Non-DCAP
5 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	5 CPS/Insurance DCAP

Interchange program: Services (Applies to transactions ≥ $100)

- ***Eligible:*** Agricultural Co-operatives (MCC 0763), Landscaping and Horticultural Services (MCC 0780), General Contractors – Residential and Commercial (MCC 1520), Heating, Plumbing, and Air Conditioning Contractors (MCC 1711), Electrical Contractors (MCC 1731), Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors (MCC 1740), Carpentry Contractors (MCC 1750), Roofing, Siding, and Sheet Metal Work Contractors (MCC 1761), Concrete Work Contractors (MCC 1771), Special Trade Contractors (Not Elsewhere Classified) (MCC 1799), Miscellaneous Publishing and Printing (MCC 2741), Typesetting, Plate Making and Related Services (MCC 2791), Specialty Cleaning, Polishing and Sanitation Preparations (MCC 2842), Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services (MCC 4214), Courier Services – Air and Ground, and Freight Forwarders (MCC 4215), Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage (MCC 4225), Computer Network/Information Services (MCC 4816), Telegraph Services (MCC 4821), Plumbing and Heating Equipment and Supplies (MCC 5074), Electric Vehicle Charging (MCC 5552), Tailors, Seamstresses, Mending, and Alterations (MCC 5697), Direct Marketing – Other Direct Marketers (Not Elsewhere Classified) (MCC 5969), Hearing Aids – Sales, Service, and Supply (MCC 5975), Orthopedic Goods – Prosthetic Devices (MCC 5976), Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum (MCC 5983), Swimming Pools – Sales and Service (MCC 5996), Electric Razor Stores – Sales and Service (MCC 5997), Laundry, Cleaning, and Garment Services (MCC 7210), Laundries – Family and Commercial (MCC 7211), Dry Cleaners (MCC 7216), Carpet and Upholstery Cleaning (MCC 7217), Photographic Studios (MCC 7221), Beauty and Barber Shops (MCC 7230), Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops (MCC 7251), Funeral Services and Crematories (MCC 7261), Dating Services (MCC 7273), Tax Preparation Services (MCC 7276), Buying and Shopping Services and Clubs (MCC 7278), Massage Parlors (MCC 7297), Health and Beauty Spas (MCC 7298), Miscellaneous Personal Services (Not Elsewhere Classified) (MCC 7299), Consumer Credit Reporting Agencies (MCC 7321), Commercial Photography, Art, and Graphics (MCC 7333), Quick Copy, Reproduction, and Blueprinting Services (MCC 7338), Stenographic and Secretarial Support (MCC 7339), Exterminating and Disinfecting Services (MCC 7342), Cleaning, Maintenance, and Janitorial Services (MCC 7349), Employment Agencies and Temporary Help Services (MCC 7361), Computer Programming, Data Processing, and Integrated Systems Design Services (MCC 7372), Information Retrieval Services (MCC 7375), Computer Maintenance, Repair and Services (Not Elsewhere Classified) (MCC 7379), Management, Consulting, and Public Relations Services (MCC 7392), Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs (MCC 7393), Photofinishing Laboratories and Photo Developing (MCC 7395), Business Services (Not Elsewhere Classified) (MCC 7399), Parking Lots, Parking Meters and Garages (MCC 7523), Automotive Body Repair Shops (MCC 7531), Tire Retreading and Repair Shops (MCC 7534), Automotive Paint Shops (MCC 7535), Automotive Service Shops (Non-Dealer) (MCC 7538), Car Washes (MCC 7542), Towing Services (MCC 7549), Electronics Repair Shops (MCC 7622), Air Conditioning and Refrigeration Repair Shops (MCC 7623), Electrical and Small Appliance Repair Shops (MCC 7629), Watch, Clock and Jewelry Repair (MCC 7631), Furniture – Reupholstery, Repair, and Refinishing (MCC 7641), Welding Services (MCC 7692), Miscellaneous Repair Shops and Related Services (MCC 7699), Legal Services and Attorneys (MCC 8111), Civic, Social, and Fraternal Associations (MCC 8641), Accounting, Auditing, and Bookkeeping Services (MCC 8931), and Professional Services (Not Elsewhere Classified) (MCC 8999).

Card type	Rate	Per-item fee
Consumer Credit (Card Present)	1.55%	$0.10
Consumer Credit (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.50% – 1.65%	$0.10
Consumer Credit (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.50% – 1.55%	$0.10
Rewards (Card Present)	1.70%	$0.10
Rewards (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.65% – 1.80%	$0.10
Rewards (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.65% – 1.70%	$0.10
Signature **/ Installment** ■ (Card Present)	1.85%	$0.10
Signature **/ Installment** ■ (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.80% – 1.95%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 Non-Qualified Consumer Credit
2 Transaction amount greater than or equal to $100.00.	2 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1
3 Card Not Present Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	3 Services Card Not Present Non-Token
4 Card Not Present Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	4 Services Card Not Present Token

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Interchange program: Services (Applies to transactions ≥ $100) – continued

Card type	Rate	Per-item fee
Signature / Installment ■ (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.80% – 1.85%	$0.10
Infinite (Non-Spend Qualified)[8] (Card Present)	1.85%	$0.10
Infinite (Non-Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.80% – 1.95%	$0.10
Infinite (Non-Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	1.80% – 1.85%	$0.10
Signature Preferred (Card Present)	2.30%	$0.10
Signature Preferred (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.40%	$0.10
Signature Preferred (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.30%	$0.10
Infinite (Spend Qualified)[8] (Card Present)	2.30%	$0.10
Infinite (Spend Qualified)[8] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.40%	$0.10
Infinite (Spend Qualified)[8] (Small Merchant)[12] (Token DCAP, Non-Token DCAP, Token Non-DCAP, Non-Token Non-DCAP)	2.25% – 2.30%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	1 Non-Qualified Consumer Credit
2 Transaction amount greater than or equal to $100.00.	2 CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1 or CPS/E-Commerce Preferred Product 1
3 Card Not Present Token eligible transactions must pass the Additional Token Response Indicator of "1." The data must match from authorization to settlement.[13]	3 Services Card Not Present Non-Token
4 Card Not Present Non-Token eligible transactions must pass the Additional Token Response Indicator of "space." The data must match from authorization to settlement.[13]	4 Services Card Not Present Token
5 Card Not Present Digital Commerce Authentication Program (DCAP) eligible transactions must pass the Applied Special Service Indicator of "1." The data must match from authorization to settlement.[14]	5 CPS/Services Non-DCAP
6 Card Not Present Non-Token eligible transactions must pass the Applied Special Service Indicator of "space." The data must match from authorization to settlement.[14]	6 CPS/Services DCAP

Wells Fargo pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Non-Qualified Consumer Credit

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Consumer Credit	3.15%	$0.10 (cap $1.10) (fuel only)
Rewards	3.15%	$0.10 (cap $1.10) (fuel only)
Signature	3.15%	$0.10 (cap $1.10) (fuel only)
Infinite (Non-Spend Qualified)[8]	3.15%	$0.10 (cap $1.10) (fuel only)
Signature Preferred **/ Installment (transactions greater than $50)** ■	3.15%	$0.10 (cap $1.10) (fuel only)
Infinite (Spend Qualified)[8]	3.15%	$0.10 (cap $1.10) (fuel only)
Installment (transactions less than or equal to $50) ■	**1.10%** ■	**$0.00 ($0.04 minimum)** ■

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Electronic authorization not required.	2 N/A
3 Only level available for high-risk merchants and non-secure E-Commerce transactions.	3 N/A
4 Must be Consumer Credit, Rewards, Signature, Infinite (Non-Spend Qualified)[8], Signature Preferred, Infinite (Spend Qualified)[8] card.	4 EIRF Debit / Prepaid or Standard Debit / Prepaid

Interchange program: Electronic Interchange Reimbursement Fee (EIRF) Debit / Prepaid

- ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967).

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit	1.75%	$0.20 (cap $0.95) (fuel only)
Non-Regulated Consumer Prepaid	1.80%	$0.20 (cap $0.95) (fuel only)
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[2] Authorize sale through terminal/software or telephone.	2 Standard Debit / Prepaid
3 Settlement date must be within 3 days of the transaction date.	3 Standard Debit / Prepaid

Wells Fargo pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Standard Debit / Prepaid

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit	1.90%	$0.25
Non-Regulated Consumer Prepaid	1.90%	$0.25
Regulated Consumer Debit / Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Electronic authorization not required.	2 N/A
3 Only level available for high-risk merchants and non-secure E-Commerce transactions.	3 N/A

Interchange program: GSA Purchasing Card Large Ticket

- ***Not Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Hotels/Lodging (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722) Restaurants (MCC 5812, 5814), High Risk Direct Marketing (MCC 5962, 5966, 5967), and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
GSA Purchasing Card	1.20%	$39.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Transaction must be greater than $7,072.91.	1 Commercial Card Level III
2 Must pass Level II and Level III Data.[7]	2 Commercial – Card Present or Card Not Present
3 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Retail Service Station, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/ E-Commerce Preferred Product 1.	3 Commercial Non-Qualified with Data

Interchange program: Commercial Product Large Ticket

- ***Not Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Hotels/Lodging (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722) Restaurants (MCC 5812, 5814), High Risk Direct Marketing (MCC 5962, 5966, 5967), and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
Purchasing Card-Non GSA / Corporate	1.30%	$35.00
Purchasing Card-Non GSA Prepaid	1.45%	$35.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Settle within 7 days.	1 Commercial Non-Qualified
2 Purchasing Card-Non GSA / Corporate transaction greater than or equal to $7,755.56.	2 Commercial Level III
3 Purchasing Card-Non GSA Prepaid transaction greater than or equal to $2,908.00.	3 Commercial Prepaid Card Not Present
4 Must Pass Level II and Level III Data.[7]	4 Purchasing / Corporate card – Commercial – Card Present or Card Not Present Purchasing Prepaid card – Commercial Prepaid – Card Present or Card Not Present
5 Purchasing Card-Non GSA / Corporate must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Supermarket, CPS/Retail Service Station, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	5 Commercial Non-Qualified with Data
6 Purchasing Card-Non GSA Prepaid must be CPS qualified[6] for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	6 Commercial Prepaid – Card Not Present or Non-Qualified

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Large Purchase Advantage[9]

- ***Not Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Hotels/Lodging (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722) Restaurants (MCC 5812, 5814), High Risk Direct Marketing (MCC 5962, 5966, 5967), and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
Purchase Advantage 1	0.70%	$49.50
Purchase Advantage 2	0.60%	$52.50
Purchase Advantage 3	0.50%	$55.50
Purchase Advantage 4	0.40%	$58.50

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Settle within 7 days.	1 Transaction reject
2 For Purchase Advantage 1, transaction amount must be $10,000.01 to $25,000. For Purchase Advantage 2, transaction amount must be $25,000.01 to $100,000. For Purchase Advantage 3, transaction amount must be $100,000.01 to $500,000. For Purchase Advantage 4, transaction amount must be greater than $500,000.	2 Commercial Card Not Present
3 Must be CPS qualified[6] for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	3 Transaction reject

Interchange program: Commercial Choice

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Commercial Choice 1	0.40%	$0.00
Commercial Choice 2	0.45%	$0.00
Commercial Choice 3	0.50%	$0.00
Commercial Choice 4	0.55%	$0.00
Commercial Choice 5	0.60%	$0.00
Commercial Choice 6	0.65%	$0.00
Commercial Choice 7	0.70%	$0.00
Commercial Choice 8	0.75%	$0.00
Commercial Choice 9	0.80%	$0.00
Commercial Choice 10	0.85%	$0.00
Commercial Choice 11	0.90%	$0.00
Commercial Choice 12	0.95%	$0.00
Commercial Choice 13	1.00%	$0.00
Commercial Choice 14	1.05%	$0.00
Commercial Choice 15	1.10%	$0.00
Commercial Choice 16	1.15%	$0.00
Commercial Choice 17	1.20%	$0.00
Commercial Choice 18	1.25%	$0.00
Commercial Choice 19	1.30%	$0.00
Commercial Choice 20	1.35%	$0.00
Commercial Choice 21	1.40%	$0.00
Commercial Choice 22	1.45%	$0.00
Commercial Choice 23	0.00%	$0.00
Commercial Choice 24	0.05%	$0.00
Commercial Choice 25	0.10%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be registered with Visa and send a valid Agreement - ID at authorization and settlement.	1 N/A
2 Visa Card Product must be one of the following: Corporate T&E, Government Corporate T&E, Purchasing, Purchasing with Fleet, Government Purchasing, Government Purchasing with Fleet, Business Tier 1-5, Visa Business Debit, Visa Business Prepaid, Corporate T&E Prepaid, or Purchasing Prepaid.	2 N/A

– continued

Interchange program: Commercial Choice – continued

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Commercial Choice 26	0.15%	$0.00
Commercial Choice 27	0.20%	$0.00
Commercial Choice 28	0.25%	$0.00
Commercial Choice 29	0.30%	$0.00
Commercial Choice 30	0.35%	$0.00
Commercial Choice 31	1.50%	$0.00
Commercial Choice 32	1.55%	$0.00
Commercial Choice 33	1.60%	$0.00
Commercial Choice 34	1.65%	$0.00
Commercial Choice 35	1.70%	$0.00
Commercial Choice 36	1.75%	$0.00
Commercial Choice 37	1.80%	$0.00
Commercial Choice 38	1.85%	$0.00
Commercial Choice 39	1.90%	$0.00
Commercial Choice 40	1.95%	$0.00
Commercial Choice 41	2.00%	$0.00
Commercial Choice 42	2.05%	$0.00
Commercial Choice 43	2.10%	$0.00
Commercial Choice 44	2.15%	$0.00
Commercial Choice 45	2.20%	$0.00
Commercial Choice 46	2.25%	$0.00
Commercial Choice 107	2.50%	$0.00
Commercial Choice 108	2.75%	$0.00
Commercial Choice 110	3.00%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be registered with Visa and send a valid Agreement - ID at authorization and settlement.	1 N/A
2 Visa Card Product must be one of the following: Corporate T&E, Government Corporate T&E, Purchasing, Purchasing with Fleet, Government Purchasing, Government Purchasing with Fleet, Business Tier 1-5, Visa Business Debit, Visa Business Prepaid, Corporate T&E Prepaid, or Purchasing Prepaid.	2 N/A

– continued

Interchange program: Commercial Choice – continued

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Commercial Choice 113	3.50%	$0.00
Commercial Choice 114	4.00%	$0.00
Commercial Choice 115	4.50%	$0.00
Commercial Choice 116	5.00%	$0.00
Commercial Choice 117	5.50%	$0.00
Commercial Choice 118	6.00%	$0.00
Commercial Choice 119	6.50%	$0.00
Commercial Choice 120	7.00%	$0.00
Commercial Choice 121	7.50%	$0.00
Commercial Choice 122	8.00%	$0.00
Commercial Choice 123	8.50%	$0.00
Commercial Choice 124	9.00%	$0.00
Commercial Choice 125	9.50%	$0.00
Commercial Choice 126	10.00%	$0.00
Commercial Choice 127	10.50%	$0.00
Commercial Choice 128	11.00%	$0.00
Commercial Choice 129	11.50%	$0.00
Commercial Choice 130	12.00%	$0.00
Commercial Choice 131	12.50%	$0.00
Commercial Choice 132	13.00%	$0.00
Commercial Choice 133	13.50%	$0.00
Commercial Choice 134	14.00%	$0.00
Commercial Choice 135	14.50%	$0.00
Commercial Choice 136	15.00%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be registered with Visa and send a valid Agreement - ID at authorization and settlement.	1 N/A
2 Visa Card Product must be one of the following: Corporate T&E, Government Corporate T&E, Purchasing, Purchasing with Fleet, Government Purchasing, Government Purchasing with Fleet, Business Tier 1-5, Visa Business Debit, Visa Business Prepaid, Corporate T&E Prepaid, or Purchasing Prepaid.	2 N/A

Interchange program: Straight Through Processing (STP)[9]

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
STP Tier 1	2.00%	$0.10
STP Tier 2	1.30%	$35.00
STP Tier 3	1.10%	$35.00
STP Tier 4	0.95%	$35.00
STP Tier 5	0.80%	$35.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be a Purchasing or Corporate Card.	1 Commercial Business Product 1
2 For STP Tier 1, transaction amount must be less than or equal to $6,999.99. For STP Tier 2, transaction amount must be $7,000.00 to $14,999.99. For STP Tier 3, transaction amount must be $15,000.00 to $49,999.99. For STP Tier 4, transaction amount must be $50,000.00 to $99,999.99. For STP Tier 5, transaction amount must be greater than or equal to $100,000.00.	2 N/A
3 Must be CPS qualified[6] for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, or CPS/E-Commerce Preferred Product 1.	3 Commercial Non-Qualified
4 Must pass Market Specific Indicator of "J."	4 Commercial Card Not Present

Interchange program: Commercial Card Product 3

- ***Not Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Hotels/Lodging (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722) Restaurants (MCC 5812, 5814), High Risk Direct Marketing (MCC 5962, 5966, 5967), and Truck and Utility Trailer Rentals (MCC 7513).
- ***Not Eligible for Visa GSA Corporate T&E cards:*** Doctors and Physicians (Not Elsewhere Classified) (MCC 8011), Dentists and Orthodontists (MCC 8021), Osteopaths (MCC 8031), Chiropractors (MCC 8041), Optometrists and Ophthalmologists (MCC 8042), Opticians, Optical Goods, and Eyeglasses (MCC 8043), Podiatrists and Chiropodists (MCC 8049), Nursing, Home Healthcare and Personal Care Facilities (MCC 8050), Hospitals (MCC 8062), and Medical and Dental Laboratories (MCC 8071).

Card type	Rate	Per-item fee
Purchasing Card / GSA Purchasing Card	1.75%	$0.10
Corporate	1.75%	$0.10
Commercial Fuel	1.75%	$0.10
Business Tier 1	2.40%	$0.10
Business Tier 2	2.55%	$0.10
Business Tier 3	2.60%	$0.10
Business Tier 4	2.70%	$0.10
Business Tier 5	2.75%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must pass Level III Data.[7]	1 Commercial – Card Present or Card Not Present
2 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Small Ticket, CPS/Retail Key-Entered Product 1, CPS/Supermarket, CPS/Retail Service Station, CPS/AFD, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, CPS/E-Commerce Preferred Product 1, or CPS/Account Funding Product 1 (Purchase only).	2 Commercial Non-Qualified with Data

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Commercial – Product 1

- ***Not Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Hotels/Lodging (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722) Restaurants (MCC 5812, 5814), High Risk Direct Marketing (MCC 5962, 5966, 5967), and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
Corporate	2.70%	$0.10
Purchasing	2.70%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, CPS/E-Commerce Preferred Product 1, or CPS/Account Funding Product 1. AVS[3] is optional.	1 Commercial – Non-Qualified
2 Level II Data[7] requirements are not met including tax-exempt transactions.	2 N/A

Interchange program: Commercial – Product 2

- ***Not Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Hotels/Lodging (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722) Restaurants (MCC 5812, 5814), High Risk Direct Marketing (MCC 5962, 5966, 5967), and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
Corporate	2.50%	$0.10
Purchasing / Fleet	2.50%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Supermarket, CPS/Small Ticket, CPS/Automated Fuel Dispenser, or CPS/Retail Service Station.	1 Commercial Non-Qualified
2 Level II Data[7] requirements are not met including tax-exempt transactions.	2 N/A

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Commercial – Business (Card Not Present) Product 1

- ***Not Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Hotels/Lodging (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722) Restaurants (MCC 5812, 5814), High Risk Direct Marketing (MCC 5962, 5966, 5967), and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
Business Tier 1	2.65%	$0.10
Business Tier 2	2.80%	$0.10
Business Tier 3	2.85%	$0.10
Business Tier 4	2.95%	$0.10
Business Tier 5	3.00%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, CPS/E-Commerce Preferred Product 1, or CPS/Account Funding Product 1.	1 Business Product 2 or Commercial Non-Qualified
2 Level II Data[7] requirements are not met including tax-exempt transactions.	2 N/A
3 Tier 1-5 applies to Business cards. The level will be determined by Visa cardholder spending limits.[9]	3 N/A

Interchange program: Commercial – Business (Card Present) Product 2

- ***Not Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Hotels/Lodging (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722) Restaurants (MCC 5812, 5814), High Risk Direct Marketing (MCC 5962, 5966, 5967), and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
Business Tier 1	1.90%	$0.10
Business Tier 2	2.05%	$0.10
Business Tier 3	2.10%	$0.10
Business Tier 4	2.20%	$0.10
Business Tier 5	2.25%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Supermarket, CPS/Small Ticket, CPS/Automated Fuel Dispenser, or CPS/Retail Service Station.	1 Business Product 1 or Commercial Non-Qualified
2 Level II Data[7] requirements are not met including tax-exempt transactions.	2 N/A
3 Tier 1-5 applies to Business cards. The level will be determined by Visa cardholder spending limits.[9]	3 N/A

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Global Business-to-Business Virtual Payments

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee	Primary qualification criteria[1]	Next interchange program logic[1]
Global Commercial B2B Virtual Payments US / Interregional	2.00%	$0.00	Applies to the card products listed in the Card type column unless otherwise indicated.	
Commercial Business-to-Business – Program 1	0.80%	$0.00	1 Entry Mode – Key-entered.	1 N/A
Commercial Business-to-Business – Program 2	1.00%	$0.00		
Commercial Business-to-Business – Program 3	1.20%	$0.00		
Commercial Business-to-Business – Program 4	1.40%	$0.00		
Commercial Business-to-Business – Program 5	1.60%	$0.00		
Commercial Business-to-Business – Program 6	1.80%	$0.00		
Commercial Business-to-Business – Program 8	0.90%	$0.00		
Commercial Business-to-Business – Program 9	1.10%	$0.00		
Commercial Business-to-Business – Program 10	1.30%	$0.00		
Commercial Business-to-Business – Program 11	1.50%	$0.00		
Commercial Business-to-Business – Program 12	1.70%	$0.00		
Commercial Business-to-Business – Program 13	1.90%	$0.00		
Commercial Business-to-Business – Program 18 ■	**0.40%** ■	**$0.00** ■		
Commercial Business-to-Business – Program 19 ■	**0.50%** ■	**$0.00** ■		
Commercial Business-to-Business – Program 20 ■	**0.60%** ■	**$0.00** ■		
Commercial Business-to-Business – Program 21 ■	**0.70%** ■	**$0.00** ■		
Commercial Business-to-Business – Program 22	2.10%	$0.00		
Commercial Business-to-Business – Program 23	2.20%	$0.00		
Commercial Business-to-Business – Program 24	2.30%	$0.00		
Commercial Business-to-Business – Program 25	2.40%	$0.00		
Commercial Business-to-Business – Program 26	2.50%	$0.00		
Commercial Business-to-Business – Program 27	2.60%	$0.00		
Commercial Business-to-Business – Program 28	2.70%	$0.00		

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Interchange program: Global Business-to-Business Virtual Payments – continued

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee	Primary qualification criteria[1]	Next interchange program logic[1]
			Applies to the card products listed in the Card type column unless otherwise indicated.	
Commercial Business-to-Business – Program 29	2.80%	$0.00	1 Entry Mode – Key-entered.	1 N/A
Commercial Business-to-Business – Program 30	2.90%	$0.00		
Commercial Business-to-Business – Program 31	3.00%	$0.00		
Commercial Business-to-Business – Program 32	TBD	TBD		
Commercial Business-to-Business – Program 33	TBD	TBD		
Commercial Business-to-Business – Program 34	TBD	TBD		
Commercial Business-to-Business – Program 35	TBD	TBD		
Commercial Business-to-Business – Program 36	**0.45%** ■	**$0.00** ■		
Commercial Business-to-Business – Program 37	**0.55%** ■	**$0.00** ■		
Commercial Business-to-Business – Program 38	**0.65%** ■	**$0.00** ■		
Commercial Business-to-Business – Program 39	**0.75%** ■	**$0.00** ■		
Commercial Business-to-Business – Program 40	0.85%	$0.00		
Commercial Business-to-Business – Program 41	0.95%	$0.00		
Commercial Business-to-Business – Program 42	1.05%	$0.00		
Commercial Business-to-Business – Program 43	1.15%	$0.00		
Commercial Business-to-Business – Program 44	1.25%	$0.00		
Commercial Business-to-Business – Program 45	1.35%	$0.00		
Commercial Business-to-Business – Program 46	1.45%	$0.00		
Commercial Business-to-Business – Program 47	1.55%	$0.00		
Commercial Business-to-Business – Program 48	1.65%	$0.00		

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Interchange program: Global Business-to-Business Virtual Payments – continued

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Commercial Business-to-Business – Program 49	1.75%	$0.00
Commercial Business-to-Business – Program 50	1.85%	$0.00
Commercial Business-to-Business – Program 51	1.95%	$0.00
Commercial Business-to-Business – Program 52	2.05%	$0.00
Commercial Business-to-Business – Program 53	2.15%	$0.00
Commercial Business-to-Business – Program 54	2.25%	$0.00
Commercial Business-to-Business – Program 55	2.35%	$0.00
Commercial Business-to-Business – Program 56	2.45%	$0.00
Commercial Business-to-Business – Program 57	2.55%	$0.00
Commercial Business-to-Business – Program 58	2.65%	$0.00
Commercial Business-to-Business – Program 59	2.75%	$0.00
Commercial Business-to-Business – Program 60	2.85%	$0.00
Commercial Business-to-Business – Program 61	2.95%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 N/A

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Flexible Rate Business-to-Business Virtual Payments

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Flexible Rate Business-to-Business – Program 1	0.80%	$0.00
Flexible Rate Business-to-Business – Program 2	1.00%	$0.00
Flexible Rate Business-to-Business – Program 3	1.20%	$0.00
Flexible Rate Business-to-Business – Program 4	1.40%	$0.00
Flexible Rate Business-to-Business – Program 5	1.60%	$0.00
Flexible Rate Business-to-Business – Program 6	1.80%	$0.00
Flexible Rate Business-to-Business – Program 7	2.00%	$0.00
Flexible Rate Business-to-Business – Program 8	0.90%	$0.00
Flexible Rate Business-to-Business – Program 9	1.10%	$0.00
Flexible Rate Business-to-Business – Program 10	1.30%	$0.00
Flexible Rate Business-to-Business – Program 11	1.50%	$0.00
Flexible Rate Business-to-Business – Program 12	1.70%	$0.00
Flexible Rate Business-to-Business – Program 13	1.90%	$0.00
Flexible Rate Business-to-Business – Program 22	2.10%	$0.00
Flexible Rate Business-to-Business – Program 23	2.20%	$0.00
Flexible Rate Business-to-Business – Program 24	2.30%	$0.00
Flexible Rate Business-to-Business – Program 25	2.40%	$0.00
Flexible Rate Business-to-Business – Program 26	2.50%	$0.00
Flexible Rate Business-to-Business – Program 27	2.60%	$0.00
Flexible Rate Business-to-Business – Program 28	2.70%	$0.00
Flexible Rate Business-to-Business – Program 29	2.80%	$0.00
Flexible Rate Business-to-Business – Program 30	2.90%	$0.00
Flexible Rate Business-to-Business – Program 31	3.00%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 N/A
2 Credit and debit maximum transaction amount of $749,999.99.	2 N/A
3 Prepaid maximum transaction amount of $499,999.99.	3 N/A

– continued

Interchange program: Flexible Rate Business-to-Business Virtual Payments – continued

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Flexible Rate Business-to-Business – Program 32	TBD	TBD
Flexible Rate Business-to-Business – Program 33	TBD	TBD
Flexible Rate Business-to-Business – Program 34	TBD	TBD
Flexible Rate Business-to-Business – Program 35	TBD	TBD
Flexible Rate Business-to-Business – Program 36	TBD	TBD
Flexible Rate Business-to-Business – Program 37	TBD	TBD
Flexible Rate Business-to-Business – Program 38	TBD	TBD
Flexible Rate Business-to-Business – Program 39	TBD	TBD
Flexible Rate Business-to-Business – Program 40	0.85%	$0.00
Flexible Rate Business-to-Business – Program 41	0.95%	$0.00
Flexible Rate Business-to-Business – Program 42	1.05%	$0.00
Flexible Rate Business-to-Business – Program 43	1.15%	$0.00
Flexible Rate Business-to-Business – Program 44	1.25%	$0.00
Flexible Rate Business-to-Business – Program 45	1.35%	$0.00
Flexible Rate Business-to-Business – Program 46	1.45%	$0.00
Flexible Rate Business-to-Business – Program 47	1.55%	$0.00
Flexible Rate Business-to-Business – Program 48	1.65%	$0.00
Flexible Rate Business-to-Business – Program 49	1.75%	$0.00
Flexible Rate Business-to-Business – Program 50	1.85%	$0.00
Flexible Rate Business-to-Business – Program 51	1.95%	$0.00
Flexible Rate Business-to-Business – Program 52	2.05%	$0.00
Flexible Rate Business-to-Business – Program 53	2.15%	$0.00
Flexible Rate Business-to-Business – Program 54	2.25%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 N/A
2 Credit and debit maximum transaction amount of $749,999.99.	2 N/A
3 Prepaid maximum transaction amount of $499,999.99.	3 N/A

– continued

Interchange program: Flexible Rate Business-to-Business Virtual Payments – continued

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Flexible Rate Business-to-Business – Program 55	2.35%	$0.00
Flexible Rate Business-to-Business – Program 56	2.45%	$0.00
Flexible Rate Business-to-Business – Program 57	2.55%	$0.00
Flexible Rate Business-to-Business – Program 58	2.65%	$0.00
Flexible Rate Business-to-Business – Program 59	2.75%	$0.00
Flexible Rate Business-to-Business – Program 60	2.85%	$0.00
Flexible Rate Business-to-Business – Program 61	2.95%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 N/A
2 Credit and debit maximum transaction amount of $749,999.99.	2 N/A
3 Prepaid maximum transaction amount of $499,999.99.	3 N/A

Interchange program: Business Debit / Commercial Prepaid – Retail

- ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967).

Card type	Rate	Per-item fee
Non-Regulated Business Debit	1.70%	$0.10
Non-Regulated Business / Purchase Prepaid	2.15%	$0.10
Non-Regulated Corporate Prepaid	2.65%	$0.10
Regulated Business Debit / Commercial Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Supermarket, CPS/Retail Key-Entered Product 1, CPS/Small Ticket, CPS/Automated Fuel Dispenser, CPS/Retail Service Station, CPS/Restaurant, CPS/Car Rental (Card Present) – Travel, CPS/Hotel (Card Present) – Travel, or CPS/Passenger Transport (Card Present) – Travel.	1 Business Debit / Commercial Prepaid Card Not Present or Commercial Non-Qualified

Interchange program: Business Debit / Commercial Prepaid – Card Not Present

- ***Not Eligible:*** High Risk Direct Marketing (MCC 5962, 5966, 5967).

Card type	Rate	Per-item fee
Non-Regulated Business Debit	2.45%	$0.10
Non-Regulated Business / Purchase Prepaid	2.65%	$0.10
Non-Regulated Corporate Prepaid	2.65%	$0.10
Regulated Business Debit / Commercial Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, CPS/E-Commerce Preferred Product 1, CPS/Hotel (Card Not Present) – Travel, CPS/Hotel (E-Commerce) – Travel, CPS/Car Rental (Card Not Present) – Travel, CPS/Car Rental (E-Commerce) – Travel, CPS/Passenger Transport (Card Not Present) – Travel, or CPS/Passenger Transport (E-Commerce) – Travel.	1 Business Debit / Commercial Prepaid Retail or Commercial Non-Qualified

Interchange program: Business Debit / Commercial Prepaid – Non-Qualified

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Non-Regulated Business Debit	2.95%	$0.10
Non-Regulated Business / Purchase Prepaid	2.95%	$0.10
Non-Regulated Corporate Prepaid	2.95%	$0.10
Regulated Business Debit / Commercial Prepaid	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 CPS requirements are not met.	1 N/A

Interchange program: Commercial – Business Travel

- ***Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Hotels/Lodging (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722), Restaurants (MCC 5812, 5814), and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
Business Tier 1	2.35%	$0.10
Business Tier 2	2.50%	$0.10
Business Tier 3	2.55%	$0.10
Business Tier 4	2.65%	$0.10
Business Tier 5	2.70%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, CPS/E-Commerce Preferred Product 1, CPS/Account Funding Product 1, CPS/Restaurant, CPS/Car Rental (Card Present) – Travel / (Card Not Present) – Travel / (E-Commerce) – Travel, CPS/Hotel (Card Present) – Travel / (Card Not Present) – Travel / (E-Commerce) – Travel or CPS/ Passenger Transport (Card Present) – Travel / (Card Not Present) – Travel / (E-Commerce) – Travel.	1 Commercial Non-Qualified
2 Tier 1-5 applies to Business cards. The level will be determined by Visa cardholder spending limits.[9]	2 N/A

Interchange program: Commercial – Travel Services

- ***Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Hotels/Lodging (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722), Restaurants (MCC 5812, 5814), and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
Corporate	2.65%	$0.10
Purchasing	2.65%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must be CPS qualified[6] for CPS/Retail Product 2, CPS/Retail Key-Entered Product 1, CPS/Card Not Present Product 1, CPS/E-Commerce Basic Product 1, CPS/E-Commerce Preferred Product 1, CPS/Account Funding Product 1, CPS/Restaurant, CPS/Car Rental (Card Present) – Travel / (Card Not Present) – Travel / (E-Commerce) – Travel, CPS/Hotel (Card Present) – Travel / (Card Not Present) – Travel / (E-Commerce) – Travel or CPS/Passenger Transport (Card Present) – Travel / (Card Not Present) – Travel / (E-Commerce) – Travel.	1 Commercial Non-Qualified

Interchange program: Commercial – Purchasing Card Fleet Non CPS

- ***Eligible:*** Marinas, Marine Service and Supplies (MCC 4468), Miscellaneous Food Stores, Convenience Stores and Specialty Markets (MCC 5499), Service Stations (MCC 5541), Automated Fuel Dispensers (MCC 5542), and Fuel Dealers-Fuel Oil, Wood, Coal and Liquefied Petroleum (MCC 5983).

Card type	Rate	Per-item fee
Purchasing Card Fleet	2.50%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 CPS requirements are not met.	1 N/A
2 Must pass Level II Data.[7]	2 Commercial Non-Qualified

Wells Fargo pricing for Visa® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Commercial – Non-Qualified with Data

- ***Not Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3299, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512), Hotels/Lodging (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Cruise Lines (MCC 4411), Travel Agents (MCC 4722), Restaurants (MCC 5812, 5814), High Risk Direct Marketing (MCC 5962, 5966, 5967), and Truck and Utility Trailer Rentals (MCC 7513).

Card type	Rate	Per-item fee
Purchasing Card – Non GSA	2.95%	$0.10
Corporate	2.95%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 CPS requirements are not met.	1 N/A
2 Must pass Level II Data.[7]	2 Commercial Non-Qualified

Interchange program: Commercial – Non-Qualified

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Corporate	2.95%	$0.10
Purchasing	2.95%	$0.10
Business	3.15%	$0.20

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 CPS requirements are not met.	1 N/A

Interchange program: Interregional Debit Regulated

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Regulated Consumer Debit / Consumer Prepaid / Commercial Prepaid / Business Debit	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Available to U.S. merchants accepting regulated debit and prepaid cards issued from the following U.S. territories: American Samoa, Guam, Northern Mariana Islands, U.S. Minor Outlying Islands, Puerto Rico, and U.S. Virgin Islands.	1 N/A

Interchange program: Interregional Super Premium Card Present

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Super Premium – Non US Issued	1.98%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Applies to U.S. merchants and Non-U.S. Issuers.	1 N/A
2 Entry Mode – Magnetic stripe, contactless, or chip data read.	2 Interregional Super Premium Card Not Present
3 Obtain and pass 1 valid electronic authorization.	3 Interregional Downgrade
4 Settlement date must be within 3 days of the transaction date.	4 Interregional Downgrade

Interchange program: Interregional Super Premium Card Not Present

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Super Premium – Non US Issued	1.98%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Applies to U.S. merchants and Non-U.S. Issuers.	1 N/A
2 Entry Mode – Key-entered.	2 Interregional Super Premium Card Present
3 Obtain and pass 1 valid electronic authorization.	3 Interregional Downgrade
4 Settlement date must be within 7 days of the transaction date for airlines and 3 days for non-airlines.	4 Interregional Downgrade

Interchange program: Interregional Premium Card Present

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Premium – Non US Issued	1.85%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Applies to U.S. merchants and Non-U.S. Issuers.	1 N/A
2 Entry Mode – Magnetic stripe, contactless, or chip data read.	2 Interregional Premium Card Not Present
3 Obtain and pass 1 valid electronic authorization.	3 Interregional Downgrade
4 Settlement date must be within 3 days of the transaction date.	4 Interregional Downgrade

Interchange program: Interregional Premium Card Not Present

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Premium – Non US Issued	1.85%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Applies to U.S. merchants and Non-U.S. Issuers.	1 N/A
2 Entry Mode – Key-entered.	2 Interregional Premium Card Present
3 Obtain and pass 1 valid electronic authorization.	3 Interregional Downgrade
4 Settlement date must be within 7 days of the transaction date for airlines and 3 days for non-airlines.	4 Interregional Downgrade

Interchange program: Interregional Non-Premium Card Present

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Non-Premium – Non US Issued	1.10%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Applies to U.S. merchants and Non-U.S. Issuers.	1 N/A
2 Entry Mode – Magnetic stripe, contactless, or chip data read.	2 Interregional Non-Premium Card Not Present
3 Obtain and pass 1 valid electronic authorization.	3 Interregional Downgrade
4 Settlement date must be within 3 days of the transaction date.	4 Interregional Downgrade

Interchange program: Interregional Non-Premium Card Not Present

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Non-Premium – Non US Issued	1.60%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Applies to U.S. merchants and Non-U.S. Issuers.	1 N/A
2 Entry Mode – Key-entered.	2 Interregional Non-Premium Card Present
3 Obtain and pass 1 valid electronic authorization.	3 Interregional Downgrade
4 Settlement date must be within 7 days of the transaction date for airlines and 3 days for non-airlines.	4 Interregional Downgrade

Interchange program: Interregional Downgrade

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Super Premium – Non US Issued	2.03%	$0.00
Premium – Non US Issued	1.90%	$0.00
Non-Premium – Non US Issued	1.65%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Applies to U.S. merchants and Non-U.S. Issuers.	1 N/A

Interchange program: Interregional Commercial Card Present

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Business – Non US Issued	2.00%	$0.00
Corporate – Non US Issued	2.00%	$0.00
Purchasing – Non US Issued	2.00%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Applies to U.S. merchants and Non-U.S. Issuers.	1 N/A
2 Entry Mode – Magnetic stripe, contactless, or chip data read.	2 Interregional Commercial Card Not Present
3 Obtain and pass 1 valid electronic authorization.	3 Interregional Commercial Downgrade
4 Settlement date must be within 3 days of the transaction date.	4 Interregional Commercial Downgrade

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Interregional Commercial Card Not Present

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Business – Non US Issued	2.00%	$0.00
Corporate – Non US Issued	2.00%	$0.00
Purchasing – Non US Issued	2.00%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Applies to U.S. merchants and Non-U.S. Issuers.	1 N/A
2 Entry Mode – Key-entered.	2 Interregional Commercial Card Present
3 Obtain and pass 1 valid electronic authorization.	3 Interregional Commercial Downgrade
4 Settlement date must be within 7 days of the transaction date for airlines and 3 days for non-airlines.	4 Interregional Commercial Downgrade

Interchange program: Interregional Commercial Downgrade

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Business – Non US Issued	2.05%	$0.00
Corporate – Non US Issued	2.05%	$0.00
Purchasing – Non US Issued	2.05%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Applies to U.S. merchants and Non-U.S. Issuers.	1 N/A

Interchange program: Interregional Uncategorized Product

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Uncategorized Product – Non US Issued	1.60%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Applies to U.S. merchants and Non-U.S. Issuers.	1 N/A

Visa footnotes

1. The numeric bullet point in the "Primary qualification criteria" column corresponds to the numeric bullet point in the "Next interchange program logic" column within the same row. This column lists the next possible Interchange program when the qualifying criteria is not met. For example, bullet point 1 under the CPS/Retail Product 2 "Primary qualification criteria" column is Entry Mode – Magnetic stripe, contactless, or chip data read. If a transaction is not magnetic stripe, contactless, or chip data read and it is key-entered then the next downgrade interchange program would be CPS/Retail Key-Entered Product 1 or CPS/Card Not Present Product 1 when looking at the corresponding numeric bullet point in the "Next interchange program logic" column.

2. Valid electronic authorization is obtained through a terminal or software. When an electronic authorization is obtained, all required authorization data and qualifying criteria must be present at settlement, including validation code, transaction ID, authorization date, etc. Authorization and settlement MCC must match with the exception of Travel Agencies (MCC 4722) or Airlines (MCC 4511).

3. Equipment must be programmed to use the Address Verification Service (AVS).

   AVS is optional for CPS/Card Not Present (POS Condition Code 08) on Bill Payment Transactions with any MCC or Non-Bill Payment Transactions with one of the following MCC's: Ambulance Services (MCC 4119), Telecommunication Services (MCC 4814), Cable, Satellite, and Other Pay Television & Radio Services (MCC 4899), Utilities – Electric, Gas, Water, and Sanitary (MCC 4900), Insurance Companies (MCC 5960, 6300), Direct Marketing Subscription Merchants (MCC 5968), Hearing Aids – Sales, Service, and Supply (MCC 5975), Orthopedic Goods – Prosthetic Devices (MCC 5976), Fuel Dealers (MCC 5983), Real Estate Agents and Managers – Rentals (MCC 6513) (Debit only), Counseling Services – Debt, Marriage, and Personal (MCC 7277), Doctor and Physicians (Not Elsewhere Classified) (MCC 8011), Dentists and Orthodontists (MCC 8021), Osteopaths (MCC 8031), Chiropractors (MCC 8041), Optometrists and Ophthalmologists (MCC 8042), Opticians, Optical Goods, and Eyeglasses (MCC 8043), Podiatrists and Chiropodists (MCC 8049), Nursing and Personal Care Facilities (MCC 8050), Hospitals (MCC 8062), Medical and Dental Laboratories (MCC 8071), Medical Services and Health Practitioners (Not Elsewhere Classified) (MCC 8099), Schools (MCC 8211, 8220, 8299), Child Care Services (MCC 8351), Charitable Organizations (MCC 8398), and Religious Organizations (MCC 8661).

   AVS is also optional for E-Commerce (POS Condition Code 59) Non-Bill Payment Transactions from the following MCC's: Telecommunication Services (MCC 4814), Cable, Satellite, and Other Pay Television & Radio Services (MCC 4899), Utilities – Electric, Gas, Water, and Sanitary (MCC 4900), Insurance Companies (MCC 5960, 6300), Direct Marketing Subscription Merchants (MCC 5968), Fuel Dealers (MCC 5983), Real Estate Agents and Managers – Rentals (MCC 6513) (Debit only), Schools (MCC 8211, 8220, 8299), Child Care Services (MCC 8351), Charitable Organizations (MCC 8398), and Religious Organizations (MCC 8661).

4. **Bill payment transactions** must send a Market Specific Indicator (MSI) of "B", ACI of "Y", processing code of "50" and MO/TO indicator of "01" for one-time payment, "02" for recurring payment and "03" for installment payment. E-Commerce Bill Payment transactions must send a Market Specific Indicator (MSI) of "B", ACI of "Y", processing code of "50" and MO/TO indicator of "5", "6" or "7".

   Auto-Substantiation transactions must meet these additional requirements: Market-Specific Data Indicator value of M [healthcare (medical)] or T (transit) must be present in the authorization request and in the clearing record. Required data must be present in Auto-Substantiation Request Format in authorization.

5. If the settled amount is over the tolerance from the initial authorized amount a reversal needs to be performed. A merchant must call the issuing bank and ask for the authorization to be reversed or submit an electronic reversal to prevent impact to the cardholder's credit line.

6. CPS qualified – Must provide primary qualification criteria for a CPS Interchange program above, in addition to the primary qualification criteria for interchange program trying to achieve. The following transaction types are excluded from CPS Interchange programs: Non-Secure E-Commerce transactions (ECI=8), Cash Disbursements, Quasi-cash transactions processed using a non-face-to-face CPS program on consumer debit, consumer prepaid, commercial prepaid, and business debit cards and Quasi-cash transactions on consumer credit or commercial credit products, transactions from High Risk MCCs (5962, 5966 and 5967), Digital Wallet transactions with MVV and business application identifier of WT (wallet transfer), transactions from Self-Service or Automated Dispensing Machines except AFD transactions (MCC 5542), Local and Suburban Commuter Passenger Transportation, including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines (MCC 4131), and Small Ticket, declines and referrals.

7. **Level II Data** requires a valid sales tax amount and tax indicator.

   Sales tax must be between 0.1% and 22%. If tax exempt ($0 entered as tax amount or blank) transaction will clear at Visa Card Present (Corporate / Purchase) / Product 2 (Business) or Card Not Present (Corporate / Purchase) / Product 1 (Business).

   Level II Data Fuel requires the following:

   MCC is Marinas, marine service, and supplies (MCC 4468), Airports, flying fields, and airport terminals (MCC 4582), Petroleum and petroleum products (MCC 5172), Miscellaneous food stores – convenience stores and specialty markets (MCC 5499), Service stations (with or without ancillary services) (MCC 5541), Automated fuel dispensers (MCC 5542), Electric vehicle charging (MCC 5552), Fuel dealers – fuel oil, wood, coal, and liquefied petroleum (MCC 5983), Parking lots, parking meters and garages (MCC 7523), or Car washes (MCC 7542);

– continued

Visa footnotes – continued

Customer code (Purchasing only);

Business format code of 'FL' (Fleet) or 'FT' (EMV Fleet);

Type of purchase must be 1 (Fuel purchase (single fuel code)), 3 (Fuel and non-fuel purchase), or 4 (Fuel purchase (multiple fuel codes));

Expanded fuel type must be a valid value;

Unit of measure must be: G - U.S. gallon, I - Imperial gallon, K - Kilo, L - Liter, P - Pound, C - Charging minute (MCC 5552 only), W - Kilowatt per hour (MCC 5552 only);

Quantity must be greater than zero;

Gross fuel price must be greater than zero;

Miscellaneous fuel tax exemption status must contain a space, '0', or '1' (FL - Fleet only)

Level II Data Fuel Electric Vehicle (EV) requires the following:

MCC is 5552 (Electric vehicle charging);

Charging reason code must be 010–023, 100, or 200;

All of the following fields must contain a valid value: charging power output capacity, connector type, finish time of charge, maximum power dispensed, start time of charge, total charging time, and total time plugged in.

Level III Data requires line item detail, which includes item description, item quantity, item unit of measure, item freight / shipping amount, item commodity code, item discount amount, duty amount, product code, unit cost, discount per line item and line item total. Only required for Fuel MCCs when type of purchase is '2' (non-fuel purchase).

Large ticket transactions require Level III Data, customer code, and either a valid tax amount or a tax exempt indicator.

Commercial Enhanced Data Flag is required to be present on all transactions to obtain Level III rates.

Effective October 18, 2025, Commercial Credit Large Ticket and Commercial Card Product 3 transactions will require merchants to have a Verified status under the Visa Commercial Enhanced Data Program (CEDP). Transactions submitted from Non-Verified merchants will only be eligible for Commercial Product 1, Commercial Product 2, Commercial Business Product 1 and Commercial Business Product 2 interchange programs and rates. CEDP verification status is determined by Visa based on the quality of Level 3 data provided by merchants.

8. Visa Spend Qualified Indicator (SQI) determined that the Infinite cardholder has exceeded the defined annual spend requirement of $50,000.

9. Visa Cardholder Spending Requirements for Business Products: Business Tier 1 – $0 to $19,999.99; Business Tier 2 – $20,000 to $39,999.99; Business Tier 3 – $40,000 to $99,999.99; Business Tier 4 – $100,000 to $249,999.99; Business Tier 5 – $250,000.00 and greater. If the Issuer doesn't supply the annual cardholder spend, then the transaction will qualify at Business Tier 1.

   Visa Large Purchase Advantage 1, 2, 3, and 4 and Straight Through Processing (STP) Tier 1-5 – The product is a virtual account designed primarily for use in an automated accounts payable environment for GSA and non-GSA Purchasing card accounts in the non-travel service market segment.

10. Debt Repayment 2 allows a convenience fee charged to the cardholder.

11. These are Account Funding Business Application Identifier (BAI) Values – **AA** (account-to-account), **BI** (Financial Institution-initiated person-to-person), **MP** (Merchant Payment), **PP** (person-to-person), **FT** (funds transfer), **TU** (prepaid top-up), **WT** (wallet transfer).

12. Eligibility for Visa Small Merchant interchange rates are determined by a Visa assigned volume-based threshold. The current volume-based threshold is set at a maximum of $280,000 in Visa Consumer Credit sales processed within the 12-month period ending September 30, 2023. This volume is identified by using a merchant's unique Tax Identification Number (TIN). Eligibility is determined and set solely by Visa. Visa reserves the right to review your eligibility and to make interchange rate change adjustments without notice.

13. The Additional Token Response Indicator of "1" will be sent in the authorization response and must be passed in settlement for card not present transactions initiated with a Visa EMV payment token. The Additional Token Response Indicator of "space" will be sent in the authorization response and must be passed in settlement for card not present transactions initiated with a Primary Account Number (PAN).

14. The Visa Digital Commerce Authentication Program (DCAP) eligible transactions will receive an Applied Special Service Indicator of "1" in the authorization response. If authentication is not completed or does not meet DCAP requirements, a value of "space" will be applied instead. This Applied Special Service Indicator must be retained and passed in settlement.

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Wells Fargo pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Merit III

- ***Not Eligible:*** Mail Order/Telephone Order (MCC 5960, 5962, 5964-5969).
- ***Not Eligible for Debit:*** Insurance Sales, Underwriting and Premiums (MCC 6300) and Real Estate Agents and Managers – Rentals (MCC 6513).
- ***Not Eligible for World, World Elite or High Value:*** Airlines/Passenger Transport (MCC 3000-3350, 4511), Passenger Railways (MCC 4112), Travel Agent (MCC 4722), and Restaurants (MCC 5812).

Card type	Rate	Per-item fee
Consumer Credit	1.65%	$0.10
World Card	1.90%	$0.10
World Elite	2.30%	$0.10
Enhanced	1.80%	$0.10
High Value	2.30%	$0.10
Non-Regulated Consumer Debit	1.05%	$0.15
Non-Regulated Consumer Prepaid	1.15%	$0.15
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 Merit I or Key Entered
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 2 days of the transaction date.	3 Merit I
4 Beauty Salons (MCC 7230) have 25% tolerance. Taxicabs & Limousines (MCC 4121), Restaurants (MCC 5812), Bars (MCC 5813), and Fast Food Restaurants (MCC 5814) are exempt from transaction tolerance. All others have a 10% tolerance.	4 Standard
5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days

Wells Fargo pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Merit I

- ***Not Eligible for Debit:*** Insurance – Direct Marketing (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), and Real Estate Agents and Managers – Rentals (MCC 6513).

Card type	Rate	Per-item fee
Consumer Credit	1.95%	$0.10
World Card	2.20%	$0.10
World Elite	2.60%	$0.10
Enhanced	2.10%	$0.10
High Value	2.60%	$0.10
Non-Regulated Consumer Debit	1.65%	$0.15
Non-Regulated Consumer Prepaid	1.76%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 Merit III
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 3 days of the transaction date.	3 Standard
4 Beauty Salons (MCC 7230) have 25% tolerance. Taxicabs & Limousines (MCC 4121), Restaurants (MCC 5812), Bars (MCC 5813), Fast Food Restaurants (MCC 5814), and transactions where the five E-Commerce Indicators[3] are present in authorization and clearing, are exempt from transaction tolerance. All others have a 10% tolerance.	4 Standard

Interchange program: Key Entered

- ***Not Eligible:*** Other Services (MCC 0742, 0763, 0780-1799, 2741, 2791, 2842, 4119, 4214-4225, 4582, 4789, 4812-4815, 4816-4821, 4899, 4900, 5039, 5044-5047, 5051, 5074, 5962, 5975, 5976, 5983, 6022-6028, 6211- 6611, 7012, 7032, 7033, 7210-7275, 7276, 7277, 7278, 7295-7394, 7399, 7542-7699, 7829, 7832-7994, 7996-7999, 8011-8099, 8111, 8211-8299, 8351, 8398-8699, 8734, 8911, 8931, 8999, 9211, 9222-9411), Airlines/Passenger Transport (MCC 3000-3350, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), Transportation (4011, 4111, 4112, 4131, 4411, 4784, 7523), Passenger Railways (MCC 4112), Travel Agencies (MCC 4722), Quasi Cash (MCC 4829, 6010, 6011, 6012, 6051, 7511, 7995), AFD (5542), and Direct Marketing (MCC 5960, 5962, 5964-5969).

Card type	Rate	Per-item fee
Consumer Credit	1.95%	$0.10
World Card	2.20%	$0.10
World Elite	2.60%	$0.10
Enhanced	2.10%	$0.10
High Value	2.60%	$0.10
Non-Regulated Consumer Debit	1.65%	$0.15
Non-Regulated Consumer Prepaid	1.76%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered Card Present Transaction.	1 Merit III
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 2 days of the transaction date.	3 Merit I
4 Restaurants (MCCs 5812), Bars (MCC 5813), and Fast Food Restaurants (MCC 5814) are exempt from transaction tolerance. All others can settle within 10%.	4 Standard
5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days

Wells Fargo pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Merit I E-Commerce

- ***Not Eligible:*** Direct Marketing – Insurance Services (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), and Real Estate Agents and Managers – Rentals (MCC 6513).

Card type	Rate	Per-item fee
Consumer Credit	1.95%	$0.10
World Card	2.20%	$0.10
World Elite	2.60%	$0.10
Enhanced	2.10%	$0.10
High Value	2.60%	$0.10
Non-Regulated Consumer Debit	1.65%	$0.15
Non-Regulated Consumer Prepaid	1.76%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 3 days of the transaction date.	3 Standard
4 Beauty Salons (MCC 7230) have 25% tolerance. Restaurants (MCC 5812), Bars (MCC 5813), Fast Food Restaurants (MCC 5814), Taxicabs & Limousines (MCC 4121), and transactions where the five E-Commerce Indicators[3] are present in authorization and clearing, are exempt from transaction tolerance. All others have a 10% tolerance.	4 Standard
5 Must provide five E-Commerce Indicators[3] in authorization and clearing.	5 Merit I

Interchange program: Merit I Insurance

- ***Eligible:*** Direct Marketing – Insurance Services (MCC 5960) and Insurance Sales, Underwriting and Premiums (MCC 6300).

Card type	Rate	Per-item fee
Consumer Credit	1.43%	$0.05
World Card	1.43%	$0.05
World Elite	2.25%	$0.10
Enhanced	1.43%	$0.05
High Value	2.25%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 Merit III
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 3 days of the transaction date.	3 Standard
4 Can settle within 10% of authorized amount.	4 Standard
5 Settlement date must be within 4 days of the authorization date. Non-Face-to-Face, E-Commerce, or transactions where the five E-Commerce Indicators[3] are present in authorization and clearing, are exempt from timeliness edit.	5 Standard

Interchange program: Merit I Real Estate

- ***Eligible:*** Real Estate Agents and Managers – Rentals (MCC 6513).

Card type	Rate	Per-item fee
Consumer Credit	1.43%	$0.05
World Card	1.43%	$0.05
World Elite	2.20%	$0.10
Enhanced	1.43%	$0.05
High Value	2.20%	$0.10
Non-Regulated Consumer Debit	0.80%	$0.25 (cap $5.00)
Non-Regulated Consumer Prepaid	0.80%	$0.25 (cap $5.00)
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 Merit III / Consumer Credit or N/A Debit
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 3 days of the transaction date.	3 Standard
4 Can settle within 10% of authorized amount.	4 Standard
5 Settlement date must be within 4 days of the authorization date. Non-Face-to-Face, E-Commerce, or transactions where the five E-Commerce Indicators[3] are present in authorization and clearing, are exempt from timeliness edit.	5 Standard

Wells Fargo pricing for Mastercard® interchange programs

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Interchange program: Merit I Consumer Loans

- ***Eligible:*** Merchandise and Services – Customer Financial Institutions (MCC 6012) and Quasi Cash (MCC 6051).

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit / Prepaid	0.80%	$0.25 (cap $2.95)
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Merchant must be registered with Mastercard, and transactions must include a valid Mastercard Assigned ID (MAID).	1 N/A
2 Entry Mode – Key-entered.	2 Merit III
3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	3 Standard
4 Settlement date must be within 3 days of the transaction date.	4 Standard
5 Can settle within 10% of authorized amount.	5 Standard
6 Settlement date must be within 4 days of the authorization date. Non-Face-to-Face, E-Commerce, or transactions where the five E-Commerce Indicators[3] are present in authorization and clearing, are exempt from timeliness edit.	6 Standard

Interchange program: Merit I Day Care

- ***Eligible:*** Child Day Care Services (MCC 8351).

Card type	Rate	Per-item fee
Consumer Credit	1.60%	$0.10
World Card	1.60%	$0.10
Enhanced	1.60%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 Merit III
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 3 days of the transaction date.	3 Standard
4 Can settle within 10% of authorized amount.	4 Standard

Interchange program: Merchant Universal Cardholder Authentication Field (UCAF) – "SecureCode"

- ***Not Eligible:*** Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), Cruise Lines (MCC 4411), Utility – Water, Gas, Electric, Sanitation (MCC 4900), AFD (MCC 5542), Insurance – Direct Marketing (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), and Real Estate (MCC 6513).

Card type	Rate	Per-item fee
Consumer Credit	1.95%	$0.10
World Card	2.20%	$0.10
World Elite	2.60%	$0.10
Enhanced	2.10%	$0.10
High Value	2.60%	$0.10
Non-Regulated Consumer Debit	1.65%	$0.15
Non-Regulated Consumer Prepaid	1.76%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 Merit III
2 Merchant is enrolled in UCAF, and cardholder is not.	2 N/A
3 Settlement date must be within 2 days of the transaction date.	3 Merit I
4 Internet transactions must include UCAF Collection Indicator of "1" and a CAT Level of "6."	4 Standard
5 The approval code in the clearing transaction must exactly match the approval code in the authorization log record except when the Issuer failed to return a valid approval code, or when the "Refer to Card Issuer" response is received.	5 Standard
6 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	6 Standard
7 Security Code Indicator/Security Protocol Indicating merchant participating.	7 Standard
8 Provide valid AAV (Accountholder Authentication Value).	8 Merit I
9 Must provide five E-Commerce Indicators[3] in authorization and clearing.	9 Merit I

Interchange program: Full Universal Cardholder Authentication Field (UCAF) – "SecureCode"

- ***Not Eligible:*** Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), Cruise Lines (MCC 4411), Utility – Water, Gas, Electric, Sanitation (MCC 4900), AFD (MCC 5542), Insurance – Direct Marketing (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), and Real Estate (MCC 6513).

Card type	Rate	Per-item fee
Consumer Credit	1.95%	$0.10
World Card	2.20%	$0.10
World Elite	2.60%	$0.10
Enhanced	2.10%	$0.10
High Value	2.60%	$0.10
Non-Regulated Consumer Debit	1.65%	$0.15
Non-Regulated Consumer Prepaid	1.76%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 Merit III
2 Merchant is enrolled in UCAF, and transaction is fully authenticated by the cardholder entering his/her SecureCode.	2 N/A
3 Settlement date must be within 2 days of the transaction date.	3 Merit I
4 Internet transactions must include UCAF Collection Indicator of "2" and a CAT Level of "6."	4 Standard
5 The approval code in the clearing transaction must exactly match the approval code in the authorization log record except when the Issuer failed to return a valid approval code, or when the "Refer to Card Issuer" response is received.	5 Standard
6 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	6 Standard
7 Security Code Indicator/Security Protocol Indicating merchant participating.	7 Standard
8 Provide valid AAV (Accountholder Authentication Value).	8 Merit I
9 Must provide five E-Commerce Indicators[3] in authorization and clearing.	9 Merit I

Interchange program: Public Sector

- ***Eligible:*** Transportation (MCC 4111), Passenger Railways (MCC 4112), Bridge/Road Fees & Tolls (MCC 4784), Government-Owned Lotteries (MCC 7800), Courts (MCC 9211), Fines (MCC 9222), Bail Bonds (MCC 9223), Taxes (MCC 9311), Government not elsewhere classified (MCC 9399), and Postal Services – Government only (MCC 9402).

Card type	Rate	Per-item fee
Consumer Credit	1.55%	$0.10
World Card	1.55%	$0.10
World Elite	1.55%	$0.10
Enhanced	1.55%	$0.10
High Value	1.55%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 3 days of the transaction date.	3 Standard
4 Can settle within 10% of authorized amount.	4 Standard
5 Passenger Railways (MCC 4112) must include Passenger Name, Ticket Number, Issuing Carrier, and Itinerary Data in settlement.[4]	5 Standard
6 Settlement date must be within 4 days of the authorization date.	6 Standard

Interchange program: Supermarket

- ***Eligible:*** Supermarkets (MCC 5411).

Card type	Rate	Per-item fee
Consumer Credit	1.45%	$0.10
World Card	1.70%	$0.10
World Elite	2.10%	$0.10
Enhanced	1.60%	$0.10
High Value	2.10%	$0.10
Non-Regulated Consumer Debit / Prepaid	1.05%	$0.15 (cap $0.35)
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 Merit I or Key Entered
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Merit I
3 Settlement date must be within 2 days of the transaction date.	3 Standard
4 Can settle within 10% of authorized amount.	4 Standard
5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days

Interchange program: Convenience Base

- ***Eligible:*** Misc. Taxicabs & Limousines (MCC 4121), Variety Stores (MCC 5331), Food Stores (MCC 5499), Fast Food Restaurants (MCC 5814), Government-Owned Lotteries (MCC 7800), and Movie Theaters (MCC 7832).

Card type	Rate	Per-item fee
Consumer Credit	1.65%	$0.04
World Card	1.90%	$0.04
World Elite	2.30%	$0.04
Enhanced	1.80%	$0.04
High Value	2.30%	$0.04

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 Merit I or Key Entered
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 2 days of the transaction date.	3 Merit I
4 Require a CAT Level of "7" or space for Cardholder Activated Terminals.	4 Merit III
5 $25.00 transaction limit for Taxicabs & Limousines (MCC 4121).	5 Merit III
6 Misc. Food Stores (MCC 5499) and Movie Theaters (MCC 7832) can settle within 10% of the authorized amount for transactions over $10.00. Taxicabs & Limousines (MCC 4121) and Fast Food Restaurants (MCC 5814) are exempt from transaction tolerance.	6 Standard
7 Settlement date must be within 3 days of the authorization date.	7 Merit I within 4 days, Standard more than 4 days

Wells Fargo pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Passenger Transport

- ***Eligible:*** Airlines/Passenger Transport (MCCs 3000-3350, 4511) and Passenger Railways (MCC 4112).

Card type	Rate	Per-item fee
Consumer Credit	1.65%	$0.10
Enhanced	1.75%	$0.10
Non-Regulated Consumer Debit / Prepaid	1.60%	$0.15
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 9 days of the transaction date.	3 Standard
4 Transaction must include Passenger Name, Ticket Number, Issuing Carrier, and Itinerary Data in settlement.[4]	4 Standard

Interchange program: Petroleum

- ***Eligible:*** Service Stations (MCC 5541) and Fuel Dispensers, Automated (MCC 5542).

Card type	Rate	Per-item fee
Consumer Credit	1.90%	$0.00 (cap $0.95)
World Card	2.00%	$0.00 (cap $0.95)
World Elite	2.00%	$0.00 (cap $0.95)
Enhanced	1.90%	$0.00 (cap $0.95)
High Value	2.00%	$0.00 (cap $0.95)
Non-Regulated Consumer Debit / Prepaid	0.70%	$0.17 (cap $0.95)
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 Merit I
2 Settlement date must be within 2 days of the transaction date.	2 Merit I
3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	3 Standard
4 MCC 5542 Magnetic Stripe read requires CAT Level of "1" or "2." Transponder read requires CAT Level of "7."	4 Standard
5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days

Wells Fargo pricing for Mastercard® interchange programs

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▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Utility

- ***Eligible:*** Utility – Water, Gas, Electric, Sanitation (MCC 4900).

Card type	Rate	Per-item fee
Consumer Credit	0.00%	$0.75
World Card	0.00%	$0.75
World Elite	0.00%	$0.75
Enhanced	0.00%	$0.75
High Value	0.00%	$0.75
All Business Products	0.00%	$1.50
Non-Regulated Consumer Debit	0.00%	$0.65
Non-Regulated Consumer Prepaid	0.00%	$0.65
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 2 days of the transaction date.	3 Merit I
4 Can settle within 10% of authorized amount.	4 Standard
5 Settlement date must be within 3 days of the authorization date.	5 Standard

Interchange program: Lodging / Auto Rental

- ***Eligible:*** Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), and Cruise Lines (MCC 4411).

Card type	Rate	Per-item fee
Consumer Credit	1.65%	$0.10
Enhanced	1.75%	$0.10
Non-Regulated Consumer Debit / Prepaid	1.15%	$0.15
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 2 days of the transaction date.	3 Merit I
4 Transaction must include settlement detail addendum.[4]	4 Merit I
5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days

Wells Fargo pricing for Mastercard® interchange programs

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Interchange program: Service Industries Incentive Program (SIIP)

- ***Eligible:*** Cable & Telecommunication (MCC 4814, 4899).

Card type	Rate	Per-item fee
Consumer Credit	1.15%	$0.05
World Card	1.15%	$0.05
World Elite	1.15%	$0.05
Enhanced	1.15%	$0.05
High Value	1.15%	$0.05
Non-Regulated Consumer Debit / Prepaid	1.15%	$0.05
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 Merit III
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 2 days of the transaction date.	3 Merit I
4 Can settle within 10% of authorized amount.	4 Standard
5 Recurring Payments indicator must be present.	5 Merit I
6 Settlement date must be within 3 days of the authorization date.	6 Merit I within 4 days, Standard more than 4 days

Interchange program: Charity

- ***Eligible:*** Charitable and Social Service Organizations (MCC 8398).

Card type	Rate	Per-item fee
Consumer Credit / World / World Elite / Enhanced / High Value	2.00%	$0.10
Commercial	2.00%	$0.10
Non-Regulated Consumer Debit / Prepaid	1.45%	$0.15
Non-Regulated Commercial Debit / Prepaid	2.00%	$0.10
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 3 days of the transaction date.	3 Standard

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Emerging Market

- ***Eligible:*** Transportation (MCC 4111), Passenger Railways (MCC 4112), Bridge & Road Fees/Tolls (MCC 4784), Cable, Satellite, and Other Pay Television and Radio Services (MCC 4899), Insurance (MCC 5960, 6300), and Government-Owned Lotteries (MCC 7800).

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit / Prepaid	0.80%	$0.25
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 3 days of the transaction date.	3 Standard
4 Can settle within 10% of authorized amount.	4 Standard
5 Passenger Railways (MCC 4112) must include Passenger Name, Ticket Number, Issuing Carrier, and Itinerary Data in settlement.[4]	5 Standard
6 Settlement date must be within 4 days of the authorization date.	6 Standard

Interchange program: Emerging Market – Government & Education

- ***Eligible:*** Schools (MCC 8211, 8220, 8299), Government (MCC 9211, 9222, 9223, 9311, 9399), and Postal Services – Government only (MCC 9402).

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit / Prepaid	0.65%	$0.15 (cap $2.00)
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 3 days of the transaction date.	3 Standard
4 Can settle within 10% of authorized amount.	4 Standard
5 Settlement date must be within 4 days of the authorization date.	5 Standard

Wells Fargo pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change
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Interchange program: Humanitarian

- ***Not Eligible:*** Quasi Cash (MCC 6010, 6011), Insurance Sales, Underwriting and Premiums (MCC 6300), Payment Transaction – Customer Financial Institution (MCC 6532), Payment Transaction – Merchant (MCC 6533), MoneySend Intracountry (MCC 6536), MoneySend Intercountry (MCC 6537), and MoneySend Funding (MCC 6538).

Card type	Rate	Per-item fee
Humanitarian Prepaid	1.65%	$0.00
Interregional Humanitarian Prepaid	1.65%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Electronic authorization not required.	2 N/A

Interchange program: Restaurant

- ***Eligible:*** Restaurants (MCC 5812).
- ***Eligible for Debit Only:*** Fast Food Restaurants (MCC 5814).

Card type	Rate	Per-item fee
World Card	1.85%	$0.10
World Elite	2.00%	$0.10
High Value	2.00%	$0.10
Non-Regulated Consumer Debit / Prepaid	1.19%	$0.10
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 World, World Elite and High Value require a transaction amount equal to or less than $60.00.	1 Travel and Entertainment
2 Entry Mode – Magnetic stripe, contactless, or chip data read.	2 Merit I or Key Entered
3 Settlement date must be within 2 days of the transaction date.	3 Merit I
4 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	4 Standard
5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days

Wells Fargo pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Small Ticket – Card Present

- ***Not Eligible:*** Direct Marketing – Insurance Services (MCC 5960), Direct Marketing – Travel-Related Arrangement Services (MCC 5962), Direct Marketing – Catalog Merchants (MCC 5964), Direct Marketing – Combination Catalog and Retail Merchants (MCC 5965), Direct Marketing – Outbound Telemarketing Merchants (MCC 5966), Direct Marketing – Inbound Telemarketing Merchants (MCC 5967), Direct Marketing – Continuity/Subscription Merchants (MCC 5968), Direct Marketing – Other Direct Marketers – not elsewhere classified (MCC 5969), Manual Cash Disbursements – Customer Financial Institution (MCC 6010), Automated Cash Disbursements – Customer Financial Institution (MCC 6011), Payment Transaction – Customer Financial Institution (MCC 6532), Payment Transaction – Merchant (MCC 6533), and Mastercard Initiated Rebate/Reward (MCC 6555).

Card type	Rate	Per-item fee
Consumer Credit	1.65%	$0.02
World Card	1.90%	$0.02
World Elite	2.30%	$0.02
Enhanced	1.80%	$0.02
High Value	2.30%	$0.02

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 Small Ticket Card Not Present, Merit I or Key Entered
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 2 days of the transaction date.	3 Merit I
4 Transactions must be equal to or less than $5.00.	4 Merit III or Industry specific interchange program
5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days

Interchange program: Small Ticket – Card Not Present

- ***Not Eligible:*** Manual Cash Disbursements – Customer Financial Institution (MCC 6010), Automated Cash Disbursements – Customer Financial Institution (MCC 6011), Payment Transaction – Customer Financial Institution (MCC 6532), Payment Transaction – Merchant (MCC 6533), and Mastercard Initiated Rebate/Reward (MCC 6555).

Card type	Rate	Per-item fee
Consumer Credit	1.95%	$0.02
World Card	2.20%	$0.02
World Elite	2.60%	$0.02
Enhanced	2.10%	$0.02
High Value	2.60%	$0.02

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 Small Ticket Card Present or Merit III
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 3 days of the transaction date.	3 Merit I
4 Transactions must be equal to or less than $5.00.	4 Merit III or Industry specific interchange program
5 Settlement date must be within 3 days of the authorization date.	5 Merit I within 4 days, Standard more than 4 days

Interchange program: Small Ticket – Debit / Prepaid

- ***Eligible:*** Local Commuter Transport (MCC 4111), Taxicabs & Limousines (MCC 4121), Bus Lines (MCC 4131), Bridge & Road Tolls (MCC 4784), Variety Stores (MCC 5331), Miscellaneous Food Stores (MCC 5499), Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814), News Dealers & Newsstands (MCC 5994), Laundry Services (MCC 7211), Dry Cleaners (MC 7216), Quick Copy, Reproduction & Blueprinting Services (MCC 7338), Parking Lots (MCC 7523), Car Washes (MCC 7542), Theaters (MCC 7832), Video Rental (MCC 7841), Government-Owned Lotteries (MCC 7800), and Postal Services – Govt Only (9402).

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit / Prepaid	1.55%	$0.04
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 Merit I or Key Entered
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 2 days of the transaction date.	3 Merit I
4 Taxicabs & Limousines (MCC 4121), Restaurants (MCC 5812), and Fast Food Restaurants (MCC 5814) are exempt from transaction tolerance, others can settle within 10%.	4 Standard
5 Non-Regulated debit transactions must be equal to or less than $15.00. Regulated debit transactions must be equal to or less than $10.00.	5 Merit III or Industry specific interchange program
6 Settlement date must be within 3 days of the authorization date.	6 Merit I within 4 days, Standard more than 4 days

Interchange program: Installment Transactions – INSA (You are automatically able to accept these new Installment Payment card types, but if you choose not to accept them for payment, please contact your Merchant Services relationship manager or call us at 1-800-451-5817 to opt out. Once you have opted out, any future attempt to accept an Installment Payment card will be declined unless you contact us to opt back in.)

- ***Not Eligible:*** Transportation – Suburban and Local Commuter Passenger, including Ferries (MCC 4111), Taxicabs & Limousines (MCC 4121), Cable & Telecommunication (MCC 4814, 4899), Money Transfer (MCC 4829), Utility – Water, Gas, Electric, Sanitation (MCC 4900), Wholesale Clubs (MCC 5300), Discount Stores (MCC 5310), Variety Stores (MCC 5331), Supermarkets (MCC 5411), Misc. Food Stores (MCC 5499), Service Stations (MCC 5541), Fuel Dispensers, Automated (MCC 5542), Electric Vehicle Charging (MCC 5552), Bars (MCC 5813), Fast Food Restaurants (MCC 5814), Drug Stores, Pharmacies (MCC 5912), Insurance – Direct Marketing (MCC 5960), Merchandise and Services – Customer Financial Institutions (MCC 6012), Quasi Cash – Customer Financial Institution (MCC 6050), Quasi Cash (MCC 6051), Insurance Sales, Underwriting and Premiums (MCC 6300), Real Estate Agents and Managers – Rentals (MCC 6513), Non-Financial Institutions – Store Value Card Purchase/Load (MCC 6540), Parking Lots (MCC 7523), Government-Owned Lotteries (U.S. Region Only) (MCC 7800), Internet Gambling (U.S. Region Only) (MCC 7801), Government Licensed Horse/Dog Racing (U.S. Region Only) (MCC 7802), Motion Picture and Video Tape Production and Distribution (MCC 7829), Video Rental (MCC 7841), Video Game Arcades/Establishments (MCC 7994), Gambling Transactions (MCC 7995), Courts (MCC 9211), Fines (MCC 9222), Bail Bonds (MCC 9223), Taxes (MCC 9311), Government not elsewhere classified (MCC 9399), and Postal Services-Government only (MCC 9402).

Card type	Rate	Per-item fee
Mastercard Installment Payments – INSA	1.85%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Merchant must be registered with Mastercard and transactions must include a valid Mastercard Assigned ID (MAID) for Product IDs ETA, ETB, ETC, ETD, ETE, ETF, ETG. Product IDs SPP & SPS do not require a valid MAID.	1 N/A
2 Must have a processing code of 00-Purchase (Goods and Services), 18-Unique Transaction, or 20-Credit Purchase Return.	2 N/A

Interchange program: Installment Transactions – INSB (You are automatically able to accept these new Installment Payment card types, but if you choose not to accept them for payment, please contact your Merchant Services relationship manager or call us at 1-800-451-5817 to opt out. Once you have opted out, any future attempt to accept an Installment Payment card will be declined unless you contact us to opt back in.)

- ***Eligible:*** Transportation – Suburban and Local Commuter Passenger, including Ferries (MCC 4111), Taxicabs & Limousines (MCC 4121), Cable & Telecommunication (MCC 4814, 4899), Wholesale Clubs (MCC 5300), Discount Stores (MCC 5310), Variety Stores (MCC 5331), Supermarkets (MCC 5411), Misc. Food Stores (MCC 5499), Service Stations (MCC 5541), Fuel Dispensers, Automated (MCC 5542), Electric Vehicle Charging (MCC 5552), Bars (MCC 5813), Fast Food Restaurants (MCC 5814), Drug Stores, Pharmacies (MCC 5912), Insurance – Direct Marketing (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), Real Estate Agents and Managers – Rentals (MCC 6513), Parking Lots (MCC 7523), Government-Owned Lotteries (U.S. Region Only) (MCC 7800), Internet Gambling (U.S. Region Only) (MCC 7801), Government Licensed Horse/Dog Racing (U.S. Region Only) (MCC 7802), Motion Picture and Video Tape Production and Distribution (MCC 7829), Video Rental (MCC 7841), Video Game Arcades/Establishments (MCC 7994), Gambling Transactions (MCC 7995), Courts (MCC 9211), Fines (MCC 9222), Bail Bonds (MCC 9223), Taxes (MCC 9311), Government not elsewhere classified (MCC 9399), and Postal Services – Government only (MCC 9402).

Card type	Rate	Per-item fee
Mastercard Installment Payments – INSB	1.60%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Merchant must be registered with Mastercard and transactions must include a valid Mastercard Assigned ID (MAID) Product IDs ETA, ETB, ETC, ETD, ETE, ETF, ETG. Product IDs SPP & SPS do not require a valid MAID.	1 N/A
2 Must have a processing code of 00-Purchase (Goods and Services), 18-Unique Transaction, or 20-Credit Purchase Return.	2 N/A

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Installment Transactions – INSC (You are automatically able to accept these new Installment Payment card types, but if you choose not to accept them for payment, please contact your Merchant Services relationship manager or call us at 1-800-451-5817 to opt out. Once you have opted out, any future attempt to accept an Installment Payment card will be declined unless you contact us to opt back in.)

- ***Eligible:*** Utility – Water, Gas, Electric, Sanitation (MCC 4900).

Card type	Rate	Per-item fee
Mastercard Installment Payments – INSC	0.50%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Merchant must be registered with Mastercard and transactions must include a valid Mastercard Assigned ID (MAID) for Product IDs ETA, ETB, ETC, ETD, ETE, ETF, ETG. Product IDs SPP & SPS do not require a valid MAID.	1 N/A
2 Must have a processing code of 00-Purchase (Goods and Services), 18-Unique Transaction, or 20-Credit Purchase Return.	2 N/A

Interchange program: Travel and Entertainment (T&E[4])

- ***Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3350, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), Cruise Lines (MCC 4411), Travel Agencies and Tour Operators (MCC 4722), and Restaurants (MCC 5812).

Card type	Rate	Per-item fee
World Card	2.25%	$0.10
World Elite	2.55%	$0.10
High Value	2.55%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 3 days of the transaction date. Airlines have 9 days.	3 Standard
4 Must pass industry specific T&E criteria excluding Restaurants (MCC 5812).[4]	4 Standard
5 MCC 5812 transaction must be greater than $60.00 for swiped transactions.	5 Restaurant
6 Settlement date must be within 4 days of the authorization date. Airlines have 10 days.	6 Standard

Interchange program: T&E[4] Large Ticket

- ***Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3350, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), Cruise Lines (MCC 4411), Travel Agencies and Tour Operators (MCC 4722), and Restaurants (MCC 5812).

Card type	Rate	Per-item fee
World Elite	2.55%	$0.00
High Value	2.55%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Must be equal to or greater than $2,500.00.	3 Travel and Entertainment (T&E)
4 Settlement date must be within 2 days of the transaction date.	4 Standard
5 Settlement date must be within 3 days of the authorization date.	5 Travel and Entertainment (T&E) within 4 days, Standard more than 4 days

Interchange program: Airline

- ***Eligible:*** Airlines/Passenger Transport (MCC 3000-3350, 4511).

Card type	Rate	Per-item fee
World Elite	2.55%	$0.10
High Value	2.55%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Standard
3 Settlement date must be within 9 days of the transaction date.	3 Standard
4 Transaction must include Passenger Name, Ticket Number, Issuing Carrier, and Itinerary Data in settlement.[4]	4 Merit I or Standard
5 Settlement date must be within 10 days of the authorization date.	5 Standard

Wells Fargo pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Money Send and Funding Transactions

- ***Eligible:*** Money Transfer (MCC 4829), MoneySend Funding Transaction (MCC 6538), and Non-Financial Institutions – Store Value Card Purchase/Load (MCC 6540).

Card type	Rate	Per-item fee
Consumer Credit	3.25%	$0.10
World Card	3.25%	$0.10
World Elite	3.25%	$0.10
Enhanced	3.25%	$0.10
High Value	3.25%	$0.10
Non-Regulated Consumer Debit	3.25%	$0.10
Non-Regulated Consumer Prepaid	3.25%	$0.10
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Available to U.S. merchants accepting cards issued from the U.S.	1 N/A
2 Must have Valid Transaction Type Identifier (TTI) and MCC combination.[10]	2 N/A

Interchange program: Consumer Standard

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Consumer Credit	3.15%	$0.10
World Card	3.15%	$0.10
World Elite	3.15%	$0.10
Enhanced	3.15%	$0.10
High Value	3.15%	$0.10
Non-Regulated Consumer Debit / Prepaid	1.90%	$0.25
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Electronic authorization not required.	2 N/A

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Commercial Large Ticket

- ***Not Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3350, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), Passenger Railways (MCC 4112), and Restaurants (MCC 5812).

Card type	Rate	Per-item fee
Large Market[8]	1.45%	$35.00
Regulated Commercial Debit / Prepaid	0.05%	$0.21
Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Commercial Standard
3 Settlement date must be within 2 days of the transaction date.	3 Commercial Data Rate III
4 Transaction amount must be $10,000.00 or greater.	4 Commercial Data Rate III
5 Can settle within 25% of the authorized amount. AFD (MCC 5542), Bars (MCC 5813), and Fast Food Restaurants (MCC 5814) are exempt from the tolerance test.	5 Commercial Standard
6 Must pass Level II and III Data.[5]	6 Commercial Data Rate I
7 Fuel detail addendum data[6] required for Fleet cards at Fuel merchants. Lodging Summary[4] required for Hotel merchants.	7 Commercial Data Rate I
8 Settlement date must be within 3 days of the authorization date. Non-Face-to-Face, E-Commerce, or transactions where the five E-Commerce Indicators[3] are present in authorization and clearing, are exempt from timeliness edit.	8 Commercial Data Rate III

Interchange program: Commercial Payment Account[9]

- ***Not Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3350, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), Passenger Railways (MCC 4112), and Restaurants (MCC 5812).

Card type	Rate	Per-item fee
Commercial Payment Account 1	1.20%	$0.00
Commercial Payment Account 2	1.00%	$0.00
Commercial Payment Account 3	0.90%	$0.00
Commercial Payment Account 4	0.80%	$0.00
Commercial Payment Account 5	0.70%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Commercial Standard
3 Settlement date must be within 2 days of the transaction date.	3 Commercial Standard
4 Transportation, Suburban and Local Commuter Passenger, including Ferries (MCC 4111), Bus Lines (MCC 4131), Bars (MCC 5813), Fast Food Restaurants (MCC 5814), and transactions where the five E-Commerce Indicators[3] are present in authorization and clearing, are exempt from transaction tolerance. All others have a 25% tolerance.	4 Commercial Standard
5 For Commercial Payment Account 1 transaction must be greater than $10,000.00 but less than/ equal to $25,000.00.	5 Commercial Data Rate III or Commercial Payment Account 2, 3, 4, 5
6 For Commercial Payment Account 2 transaction must be greater than $25,000.01 but less than/ equal to $100,000.00.	6 Commercial Data Rate III or Commercial Payment Account 1, 3, 4, 5
7 For Commercial Payment Account 3 transaction must be greater than $100,000.01 but less than/ equal to $500,000.00.	7 Commercial Data Rate III or Commercial Payment Account 1, 2, 4, 5
8 For Commercial Payment Account 4 transaction must be greater than $500,000.01 but less than/ equal to $1,000,000.00.	8 Commercial Data Rate III or Commercial Payment Account 1, 2, 3, 5
9 For Commercial Payment Account 5 transaction must be greater than $1,000,000.00.	9 Commercial Data Rate III or Commercial Payment Account 1, 2, 3, 4
10 Settlement date must be within 3 days of the authorization date. Non-Face-to-Face, E-Commerce, or transactions where the five E-Commerce Indicators[3] are present in authorization and clearing, are exempt from timeliness edit.	10 Commercial Standard

Interchange program: Commercial B2B VIP[9]

- ***Not Eligible:*** Cash Disbursement (MCC 6010), ATM (MCC 6011), and Payment Transactions (MCC 6532, 6533, 6555).

Card type	Rate	Per-item fee
Commercial B2B VIP 1	0.80%	$0.10
Commercial B2B VIP 2	1.05%	$0.10
Commercial B2B VIP 3	1.35%	$0.10
Commercial B2B VIP 4	1.45%	$0.10
Commercial B2B VIP 5	1.90%	$0.10
Commercial B2B VIP 6	2.50%	$0.10
Commercial B2B VIP 7	3.00%	$0.10
Commercial B2B VIP 8	2.70%	$0.10
Commercial B2B VIP 9	2.95%	$0.10
Commercial B2B VIP 10	2.75%	$0.10
Commercial B2B VIP 11	1.45%	$35.00
Commercial B2B VIP 12	2.40%	$0.00
Commercial B2B VIP 13	2.30%	$0.00
Commercial B2B VIP 14	2.00%	$0.00
Commercial B2B VIP 15	2.85%	$0.00
Commercial B2B VIP 16	2.80%	$0.10
Commercial B2B VIP 17	2.65%	$0.10
Commercial B2B VIP 18	2.20%	$0.00
Commercial B2B VIP 19	2.10%	$0.00
Commercial B2B VIP 20	1.95%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must have a processing code of 00-Purchase (Goods and Services), 18-Unique Transaction, or 20-Credit Purchase Return.	1 N/A
2 Electronic authorization not required.	2 N/A
3 Enrollment required.	3 N/A

– continued

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Commercial B2B VIP[9] – continued

- ***Not Eligible:*** Cash Disbursement (MCC 6010), ATM (MCC 6011), and Payment Transactions (MCC 6532, 6533, 6555).

Card type	Rate	Per-item fee
Commercial B2B VIP 21	1.85%	$0.00
Commercial B2B VIP 22	1.75%	$0.00
Commercial B2B VIP 23	1.65%	$0.00
Commercial B2B VIP 24	1.55%	$0.00
Commercial B2B VIP 25	1.25%	$0.00
Commercial B2B VIP 26	1.10%	$0.00
Commercial B2B VIP 27	0.95%	$0.00
Commercial B2B VIP 28	0.90%	$0.00
Commercial B2B VIP 29	0.75%	$0.00
Commercial B2B VIP 30	0.65%	$0.00
Commercial B2B VIP 31	0.60%	$0.00
Commercial B2B VIP 32	0.50%	$0.00
Commercial B2B VIP 33	0.30%	$5.00
Commercial B2B VIP 34	0.00%	$50.00
Commercial B2B VIP 35 ■	**TBD** ■	**TBD** ■
Commercial B2B VIP 36 ■	**TBD** ■	**TBD** ■
Commercial B2B VIP 37 ■	**TBD** ■	**TBD** ■
Commercial B2B VIP 38 ■	**TBD** ■	**TBD** ■
Commercial B2B VIP 39 ■	**TBD** ■	**TBD** ■
Commercial B2B VIP 40 ■	**TBD** ■	**TBD** ■
Commercial B2B VIP 41 ■	**TBD** ■	**TBD** ■
Commercial B2B VIP 42 ■	**TBD** ■	**TBD** ■
Commercial B2B VIP 43 ■	**TBD** ■	**TBD** ■
Commercial B2B VIP 44 ■	**TBD** ■	**TBD** ■

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must have a processing code of 00-Purchase (Goods and Services), 18-Unique Transaction, or 20-Credit Purchase Return.	1 N/A
2 Electronic authorization not required.	2 N/A
3 Enrollment required.	3 N/A

– continued

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Commercial B2B VIP[9] – continued

- ***Not Eligible:*** Cash Disbursement (MCC 6010), ATM (MCC 6011), and Payment Transactions (MCC 6532, 6533, 6555).

Card type	Rate	Per-item fee
Commercial B2B Prepaid VIP 45 ■	0.25% ■	$0.00 ■
Commercial B2B Prepaid VIP 46 ■	0.45% ■	$0.00 ■
Commercial B2B Prepaid VIP 47 ■	0.65% ■	$0.00 ■
Commercial B2B Prepaid VIP 48 ■	0.95% ■	$0.00 ■
Commercial B2B Prepaid VIP 49 ■	1.15% ■	$0.00 ■
Commercial B2B Prepaid VIP 50 ■	1.35% ■	$0.00 ■
Commercial B2B Prepaid VIP 51 ■	1.55% ■	$0.00 ■
Commercial B2B Prepaid VIP 52 ■	1.75% ■	$0.00 ■
Commercial B2B Prepaid VIP 53 ■	1.95% ■	$0.00 ■
Commercial B2B Prepaid VIP 54 ■	2.25% ■	$0.00 ■
Commercial B2B Prepaid VIP 55 ■	2.45% ■	$0.00 ■
Commercial B2B Prepaid VIP 56 ■	TBD ■	TBD ■
Commercial B2B Prepaid VIP 57 ■	TBD ■	TBD ■
Commercial B2B Prepaid VIP 58 ■	TBD ■	TBD ■
Commercial B2B Prepaid VIP 59 ■	TBD ■	TBD ■

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must have a processing code of 00-Purchase (Goods and Services), 18-Unique Transaction, or 20-Credit Purchase Return.	1 N/A
2 Electronic authorization not required.	2 N/A
3 Enrollment required.	3 N/A

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Mastercard Flex Program[9]

- ***Not Eligible:*** Cash Disbursement (MCC 6010), ATM (MCC 6011), and Payment Transactions (MCC 6532, 6533, 6555).

Card type	Rate	Per-item fee
Commercial B2B Product 1	0.50%	$0.00
Commercial B2B Product 2	0.55%	$0.00
Commercial B2B Product 3	0.60%	$0.00
Commercial B2B Product 4	0.65%	$0.00
Commercial B2B Product 5	0.70%	$0.00
Commercial B2B Product 6	0.75%	$0.00
Commercial B2B Product 7	0.80%	$0.00
Commercial B2B Product 8	0.85%	$0.00
Commercial B2B Product 9	0.90%	$0.00
Commercial B2B Product 10	0.95%	$0.00
Commercial B2B Product 11	1.00%	$0.00
Commercial B2B Product 12	1.05%	$0.00
Commercial B2B Product 13	1.10%	$0.00
Commercial B2B Product 14	1.15%	$0.00
Commercial B2B Product 15	1.20%	$0.00
Commercial B2B Product 16	1.25%	$0.00
Commercial B2B Product 17	1.30%	$0.00
Commercial B2B Product 18	1.35%	$0.00
Commercial B2B Product 19	1.40%	$0.00
Commercial B2B Product 20	1.45%	$0.00
Commercial B2B Product 21	1.50%	$0.00
Commercial B2B Product 22	1.55%	$0.00
Commercial B2B Product 23	1.60%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must have a processing code of 00-Purchase (Goods and Services), 18-Unique Transaction, or 20-Credit Purchase Return.	1 N/A
2 Electronic authorization not required.	2 N/A
3 Enrollment required.	3 N/A

– continued

Interchange program: Mastercard Flex Program[9] – continued

- ***Not Eligible:*** Cash Disbursement (MCC 6010), ATM (MCC 6011), and Payment Transactions (MCC 6532, 6533, 6555).

Card type	Rate	Per-item fee
Commercial B2B Product 24	0.35%	$0.00
Commercial B2B Product 25	0.40%	$0.00
Commercial B2B Product 26	0.45%	$0.00
Commercial B2B Product 27	1.65%	$0.00
Commercial B2B Product 28	1.70%	$0.00
Commercial B2B Product 29	1.75%	$0.00
Commercial B2B Product 30	1.80%	$0.00
Commercial B2B Product 31	1.85%	$0.00
Commercial B2B Product 32	1.90%	$0.00
Commercial B2B Product 33	1.95%	$0.00
Commercial B2B Product 34	2.00%	$0.00
Commercial B2B Product 35	TBD	TBD

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must have a processing code of 00-Purchase (Goods and Services), 18-Unique Transaction, or 20-Credit Purchase Return.	1 N/A
2 Electronic authorization not required.	2 N/A
3 Enrollment required.	3 N/A

Wells Fargo pricing for Mastercard® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Commercial Bill Pay Standard[9]

- ***Not Eligible:*** Cash Disbursement (MCC 6010), ATM (MCC 6011), and Payment Transactions (MCC 6532, 6533, 6555).

Card type	Rate	Per-item fee
Commercial – Bill Pay	2.50%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Must have a processing code of 00-Purchase (Goods and Services), 18-Unique Transaction, or 20-Credit Purchase Return.	1 N/A
2 Electronic authorization not required.	2 N/A

Interchange program: Commercial Data Rate III

- ***Not Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3350, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), Passenger Railways (MCC 4112), Restaurants (MCC 5812), and Organizations, Charitable and Social Service (MCC 8398).
- ***Not Eligible:*** Fleet cards at Fuel Merchants – Marinas, Marine Service and Supplies (MCC 4468), Miscellaneous Food Stores, Convenience Stores and Specialty Markets (MCC 5499), Service Stations (MCC 5541), Automated Fuel Dispensers (MCC 5542), and Fuel Dealers – Fuel Oil, Wood, Coal and Liquefied Petroleum (MCC 5983).

Card type	Rate	Per-item fee
Large Market[8]	1.90%	$0.10
Regulated Commercial Debit / Prepaid	0.05%	$0.21
Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Commercial Standard
3 Settlement date must be within 3 days of the transaction date.	3 Commercial Standard
4 Must pass Level II and III Data.[5]	4 Commercial Data Rate I
5 Shipping/Courier MCCs and Temporary Services/ Employment Agency MCCs require additional Detail Addendum Data.[6]	5 Commercial Data Rate I
6 Settlement date must be within 4 days of the authorization date. Non-Face-to-Face transactions are exempt from timeliness edit.	6 Commercial Standard

Interchange program: Commercial Data Rate II

- ***Not Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3350, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), Passenger Railways (MCC 4112), and Restaurants (MCC 5812).

Card type	Rate	Per-item fee
Large Market[8]	2.50%	$0.10
Business Level 1	1.90%	$0.10
Business Level 2	2.05%	$0.10
Business Level 3	2.10%	$0.10
Business Level 4	2.20%	$0.10
Business Level 5	2.25%	$0.10
Non-Regulated Business Debit	2.10%	$0.10
Non-Regulated Business Prepaid	2.65%	$0.10
Regulated Commercial Debit / Prepaid	0.05%	$0.21
Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Commercial Standard
3 Settlement date must be within 3 days of the transaction date.	3 Commercial Standard
4 Must pass Level II Data.[5]	4 Commercial Data Rate I
5 Level 1-5 applies to Business Cards. The level will be determined by Mastercard cardholder spending limits.[7]	5 N/A
6 Settlement date must be within 4 days of the authorization date. Non-face-to-face transactions are exempt from timeliness edit.	6 Commercial Standard

Interchange program: Commercial Data Rate II Petroleum

- ***Eligible:*** Marinas, Marine Services/Supplies (MCC 4468), Miscellaneous Food Stores (MCC 5499), Service Stations (MCC 5541), Fuel Dispenser, Automated (MCC 5542), and Fuel Dealers – Coal, Fuel Oil, Liquefied Petroleum, Wood (MCC 5983).

Card type	Rate	Per-item fee
Large Market[8]	2.20%	$0.10
Business Level 1	1.90%	$0.10
Business Level 2	2.05%	$0.10
Business Level 3	2.10%	$0.10
Business Level 4	2.20%	$0.10
Business Level 5	2.25%	$0.10
Non-Regulated Business Debit	2.05%	$0.10
Non-Regulated Business Prepaid	2.05%	$0.10
Regulated Commercial Debit / Prepaid	0.05%	$0.21
Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Commercial Standard
3 Settlement date must be within 3 days of the transaction date.	3 Commercial Standard
4 Must pass Level II Data.[5]	4 Commercial Data Rate I
5 MCC 5542 Magnetic Stripe read requires CAT Level of "1" or "2." Transponder read requires CAT Level of "7."	5 Commercial Standard
6 Fuel detail addendum data[6] required for Fleet cards.	6 Commercial Standard
7 Level 1-5 applies to Business Cards. The level will be determined by Mastercard cardholder spending limits.[7]	7 N/A
8 Settlement date must be within 4 days of the authorization date. Non-Face-to-Face transactions are exempt from timeliness edit.	8 Commercial Standard

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Commercial Data Rate I

- ***Not Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3350, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), Passenger Railways (MCC 4112), and Restaurants (MCC 5812).

Card type	Rate	Per-item fee
Large Market[8]	2.70%	$0.10
Business Level 1	2.65%	$0.10
Business Level 2	2.80%	$0.10
Business Level 3	2.85%	$0.10
Business Level 4	2.95%	$0.10
Business Level 5	3.00%	$0.10
Non-Regulated Business Debit	2.65%	$0.10
Non-Regulated Business Prepaid	2.65%	$0.10
Regulated Commercial Debit / Prepaid	0.05%	$0.21
Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Commercial Standard
3 Must submit a valid tax ID.	3 Commercial Standard
4 Settlement date must be within 3 days of the transaction date.	4 Commercial Standard
5 Level 1-5 applies to Business Cards. The level will be determined by Mastercard cardholder spending limits.[7]	5 N/A
6 Settlement date must be within 4 days of the authorization date. Non-Face-to-Face transactions are exempt from timeliness edit.	6 Commercial Standard

Interchange program: Commercial Business-to-Business

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Commercial Business-to-Business – Product 1	2.00%	$0.00
Commercial Business-to-Business – Product 2	1.80%	$0.00
Commercial Business-to-Business – Product 3	1.60%	$0.00
Commercial Business-to-Business – Product 4	1.40%	$0.00
Commercial Business-to-Business – Product 5	1.20%	$0.00
Commercial Business-to-Business – Product 6	1.00%	$0.00
Commercial Business-to-Business – Product 7	2.00%	$0.00
Commercial Business-to-Business – Product 8	1.90%	$0.00
Commercial Business-to-Business – Product 9	1.80%	$0.00
Commercial Business-to-Business – Product 10	1.70%	$0.00
Commercial Business-to-Business – Product 11	1.60%	$0.00
Commercial Business-to-Business – Product 12	1.50%	$0.00
Commercial Business-to-Business – Product 13	1.40%	$0.00
Commercial Business-to-Business – Product 14	1.30%	$0.00
Commercial Business-to-Business – Product 15	1.20%	$0.00
Commercial Business-to-Business – Product 16	1.10%	$0.00
Commercial Business-to-Business – Product 17	1.00%	$0.00
Commercial Business-to-Business – Product 18	1.45%	$0.00
Commercial Business-to-Business – Product 19	1.35%	$0.00
Commercial Business-to-Business – Product 20	2.70%	$0.00
Commercial Business-to-Business – Product 21	2.60%	$0.00
Commercial Business-to-Business – Product 22	2.50%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 N/A

– continued

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Commercial Business-to-Business – continued

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Commercial Business-to-Business – Product 24 ■	0.50% ■	$0.00 ■
Commercial Business-to-Business – Product 25 ■	0.60% ■	$0.00 ■
Commercial Business-to-Business – Product 26 ■	0.70% ■	$0.00 ■
Commercial Business-to-Business – Product 27 ■	0.80% ■	$0.00 ■
Commercial Business-to-Business – Product 28 ■	0.90% ■	$0.00 ■
Commercial Business-to-Business – Product 29 ■	2.10% ■	$0.00 ■
Commercial Business-to-Business – Product 30 ■	2.20% ■	$0.00 ■
Commercial Business-to-Business – Product 31 ■	2.30% ■	$0.00 ■
Commercial Business-to-Business – Product 32 ■	2.40% ■	$0.00 ■
Commercial Business-to-Business – Product 33 ■	2.80% ■	$0.00 ■
Commercial Business-to-Business – Product 34 ■	2.90% ■	$0.00 ■
Commercial Business-to-Business – Product 35 ■	3.00% ■	$0.00 ■
Commercial Business-to-Business – Product 36 ■	TBD ■	TBD ■
Commercial Business-to-Business – Product 37 ■	TBD ■	TBD ■
Commercial Business-to-Business – Product 38 ■	TBD ■	TBD ■
Commercial Business-to-Business – Product 39 ■	TBD ■	TBD ■
Commercial Business-to-Business – Product 40 ■	TBD ■	TBD ■
Commercial Business-to-Business – Product 41 ■	TBD ■	TBD ■
Commercial Business-to-Business – Product 42 ■	TBD ■	TBD ■
Commercial Business-to-Business – Product 43 ■	TBD ■	TBD ■
Commercial Business-to-Business – Product 44 ■	TBD ■	TBD ■
Commercial Business-to-Business – Product 45 ■	TBD ■	TBD ■
Commercial Business-to-Business – Product 46 ■	TBD ■	TBD ■
Commercial Business-to-Business – Product 47 ■	TBD ■	TBD ■

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 N/A

Interchange program: Commercial Freight[9]

- ***Eligible:*** Airlines/Passenger Transport (MCC 3000-3350, 4511), Railroads, Freight (MCC 4011), Transportation – Suburban and Local Commuter Passenger, including Ferries (MCC 4111), Passenger Railways (MCC 4112), Motor Freight Carriers, Trucking – Long Distance, Moving and Storage Companies, Local Delivery (MCC 4214), Courier Services – Air and Ground, Freight Forwarders (MCC 4215), Transportation Services – Not Elsewhere Classified (MCC 4789), Other Services Not Elsewhere Classified (MCC 7299), Tax Payments (MCC 9311), Government Services Not Elsewhere Classified (MCC 9399), and Postal Services – Government Only (MCC 9402).

Card type	Rate	Per-item fee
Commercial Freight	1.80%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 N/A
2 Electronic authorization not required.	2 N/A

Interchange program: Commercial Standard

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Large Market[8]	2.95%	$0.10
Business Level 1	2.95%	$0.10
Business Level 2	3.10%	$0.10
Business Level 3	3.15%	$0.10
Business Level 4	3.25%	$0.10
Business Level 5	3.30%	$0.10
Non-Regulated Business Debit	2.95%	$0.10
Non-Regulated Business Prepaid	2.95%	$0.10
Regulated Commercial Debit / Prepaid	0.05%	$0.21
Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Electronic authorization not required.	2 N/A
3 Level 1-5 applies to Business Cards. The level will be determined by Mastercard cardholder spending limits.[7]	3 N/A

Interchange program: Commercial T&E

- ***Eligible:*** Travel and Entertainment – Airlines/Passenger Transport (MCC 3000-3350, 4511), Car Rentals/Auto Rental (MCC 3351-3500, 7512, 7513, 7519), Hotels/Lodging (MCC 3501-3999, 7011), Cruise Lines (MCC 4411), and Restaurants (MCC 5812).

Card type	Rate	Per-item fee
Large Market[8]	2.65%	$0.10
Business Level 1	2.35%	$0.10
Business Level 2	2.50%	$0.10
Business Level 3	2.55%	$0.10
Business Level 4	2.65%	$0.10
Business Level 5	2.70%	$0.10
Regulated Commercial Debit / Prepaid	0.05%	$0.21
Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Commercial Standard
3 Settlement date must be within 3 days of the transaction date. Airlines have 9 days.	3 Commercial Standard
4 Must pass industry specific T&E criteria excluding Restaurants (MCC 5812).[4]	4 Commercial Standard
5 Exempt from amount tolerance.	5 N/A
6 Level 1-5 applies to Business Cards. The level will be determined by Mastercard cardholder spending limits.[7]	6 N/A

Interchange program: Interregional Regulated POS Debit

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22
Regulated Commercial Debit / Prepaid	0.05%	$0.21
Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Available to U.S. merchants accepting regulated consumer debit and consumer prepaid cards issued from the following U.S. territories: American Samoa, Guam, Northern Mariana Islands, U.S. Minor Outlying Islands, Puerto Rico, and U.S. Virgin Islands.	1 N/A

Wells Fargo pricing for Mastercard® interchange programs

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Interchange program: Interregional Consumer Rate I

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Digital Commerce – Core	1.60%	$0.00
Digital Commerce – Premium	1.85%	$0.00
Digital Commerce – Super Premium	1.98%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A

Interchange program: Interregional Consumer Rate II

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Card Present – Core	1.10%	$0.00
Card Present – Premium	1.85%	$0.00
Card Present – Super Premium	1.98%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A

Interchange program: Interregional Consumer Rate III

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Base – Core	1.65%	$0.00
Base – Premium	1.90%	$0.00
Base – Super Premium	2.03%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A

Interchange program: Interregional Commercial Card

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Commercial – Non US Issued	2.00%	$0.00
Commercial Premium – Non US Issued	2.00%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A

Mastercard footnotes

1. The numeric bullet point in the “Primary qualification criteria” column corresponds to the numeric bullet point in the “Next interchange program logic” column within the same row. This column lists the next possible Interchange program when the qualifying criteria is not met. For example, bullet point 1 under the Merit III “Primary qualification criteria” column is Entry Mode – Magnetic stripe, contactless, or chip data read. If a transaction is not magnetic stripe, contactless, or chip data read and it is key-entered, then the next downgrade interchange program would be Merit I or Key-Entered when looking at the corresponding numeric bullet point in the "Next interchange program logic" column.
2. Valid electronic authorization is obtained through a terminal or software. When an electronic authorization is obtained, all required authorization data and qualifying criteria must be present at settlement, including banknet reference number and date, and more. Authorization and settlement MCC must match with the exception of Travel Agencies (MCC 4722) or Airlines (MCC 4511).
3. Electronic Commerce Indicators – Terminal Type = CT6; POS Terminal PAN Entry Mode = 81; E-Commerce Level of Security = 21, 23, or 91; POS Cardholder Presence Indicator = 5; Cardholder-Activated Terminal Level Indicator = 6.
4. Travel & Entertainment (T&E) includes Restaurants, Hotels, Car Rentals, Passenger Transport, Cruise Lines, and Travel Agents.

   Industry specific T&E data required:

   Restaurants – No additional criteria required.

   Airline/Passenger Railways – General Ticket Information: passenger name, ticket number, issuing carrier; Trip Leg Data: travel date, carrier code, service class code, city or origin/airport code, city of destination/airport code; Rail Data (Passenger Railway MCCs only may provide this data in place of, or in addition to Trip Leg Data): passenger name, travel date, start station, destination station, passenger description.

   Vehicle Rental – Vehicle Rental Detail: rental agreement number, renter name, rental return city, rental return state/province, rental return country, return location ID, return date, check-out date, customer service toll-free number.

   Hotel/Motel – Lodging Summary: customer service toll-free number, arrival date, departure date, folio number, property phone number.
5. **Level II Data** requires a valid sales tax amount, tax indicator, and valid tax ID.

   Sales tax must be between 0.1% and 30%.

   If tax exempt ($0 entered as tax amount or blank) will clear at Commercial Data Rate I (Corporate / Business / Purchase / Fleet / World Corporate / World Business / World Elite Corporate / World Elite Business / Enhanced Business).

   The following MCCs are exempt from providing tax amount, but must send the tax exempt indicator: Transportation – Suburban and Local Commuter Passenger, including Ferries (MCC 4111), Bus Lines (MCC 4131), Courier Services – Air and Ground, Freight Forwarders (MCC 4215), Marinas, Marine Service and Supplies (MCC 4468), Bridge and Road Fees, Tolls (MCC 4784), Service Stations (MCC 5541), Automated Fuel Dispensers (MCC 5542), Miscellaneous Food Stores, Convenience Stores and Specialty Markets (MCC 5499), Fuel Dealers – Fuel Oil, Wood, Coal and Liquefied Petroleum (MCC 5983), Truck Stop Transactions (MCC 7511), Schools, Elementary and Secondary (MCC 8211), Colleges, Universities, Professional Schools, and Junior Colleges (MCC 8220), Organizations, Charitable and Social Service (MCC 8398), Organizations, Religious (MCC 8661), Court Costs, including Alimony and Child Support (MCC 9211), Fines (MCC 9222), Tax Payments (MCC 9311), Government Services not elsewhere classified (MCC 9399), Postal Services – Government Only (MCC 9402), and UK Petrol Stations – Electronic Hot File (region use only) (MCC 9752).

   The following MCCs are required to provide fuel addendum data on Fleet cards, but are exempt from providing Level II Data on other commercial cards: Marinas, Marine Service and Supplies (MCC 4468), Service Stations (MCC 5541), Automated Fuel Dispensers (MCC 5542), Miscellaneous Food Stores, Convenience Stores and Specialty Markets (MCC 5499), and Fuel Dealers – Fuel Oil, Wood, Coal and Liquefied Petroleum (MCC 5983).

   Level III Data is line item detail, which includes item description, item quantity, item unit of measure, product code, credit and debit indicator, extended item amount and either a valid tax amount or a tax exempt indicator.

   Large ticket transactions require Level III Data.

   All Mastercard Purchase Cards levels require a customer code to be sent, if the cardholder provides it.

– continued

Mastercard footnotes – continued

6. **Fuel Detail Addendum Data** requires Oil Company Brand Name, Purchase Time, Motor Fuel Information, Odometer Reading, Vehicle Number, Driver Number/Id Number and Product Type Code. Lodging Summary requires Customer Service Phone Number, Arrival/Departure Date, Folio Number, and Property Phone Number.

   Shipping/Courier Detail Addendum Data requires a customer code to be sent, if the cardholder provides it, Tax Amount, Service Descriptor Code, Tracking Number or Pickup Number, Shipping Net Amount, Pickup Date, Number of Packages, Package Weight, Unit of Measure, Shipping Party Information, and Shipping Party Address.

   Temporary Services/Employment Agency Detail Addendum Data requires a customer code to be sent, if the cardholder provides it, Employee/Temp Name/ID, Job Description, Temp Start Date, Temp Week Ending, Requestor Name or ID, One of the following fields in the Financial Detail Addendum (Regular Hours Worked, Miscellaneous Expenses or Overtime Hours Worked), in addition – one of the following fields based on the type of expense being itemized (Regular Hours Rate, Overtime Hours Rate).

7. Mastercard Cardholder Spending Requirements for Small Business Products: Business Level 1 – $0 to $24,999.99; Business Level 2 – $25,000 to $49,999.99; Business Level 3 – $50,000 to $99,999.99; Business Level 4 – $100,000 to $249,999.99, Business Level 5 – $250,000 and greater.

8. Mastercard Large Market consists of the following Commercial products: Corporate, World Corporate, World Elite Corporate, Purchasing, Fleet, and Commercial Payment Account.

9. Mastercard Commercial Payment Account 1, 2, 3, 4, and 5, Commercial B2B VIP 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, and 34, and Commercial Freight – The product is a virtual account designed primarily for use in an automated accounts payable environment for Commercial card accounts in the non-travel service market segment. Commercial Bill Payment Standard – The product is a virtual account designed for use in an automated accounts payable environment for Commercial Card accounts in the travel service market segment or other market segments.

10. **Mastercard Transaction Type Identifiers:**

    MoneySend Transaction Type Identifier for MCC 4829 or MCC 6540 – (TTI) Values – F07 (General Person-to-Person Transfer), **F08** (Person-to-Person Transfer to Card Account), **F52** (General Transfer to Own Account), **F53** (Agent Cash Out), **F54** (Payment of Own Credit Card Bill), **F55** (Business Disbursement), **F61** (Transfer to Own Staged Digital Wallet Account), **F64** (Transfer to Own Debit or Prepaid Card Account), **F65** (General Business-to-Business Transfer).

    MoneySend Transaction Type Identifier for MCC 6538 – (TTI) Values – C07 (General Person-to-Person Transfer), **C52** (General Transfer to Own Account).

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■ = New category or qualification ● = MCC change
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Interchange program: Prime Submission Level (PSL) – Recurring Payments

- ***Eligible:*** Telecommunications (MCC 4814), Cable, Satellite and Other Pay Television and Radio Services (MCC 4899).

Card type	Rate	Per-item fee
Credit	1.35%	$0.05
Core Plus	1.35%	$0.05
Premium	1.45%	$0.05
Premium Plus	1.80%	$0.05
Non-Regulated Consumer Debit / Prepaid	1.20%	$0.05
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Settlement date must be within 2 days of the transaction date.	3 Base Submission Level
4 For Card Present, Installment Payment Indicator must be present. For Card Not Present, Recurring Billing Indicator must be present.	4 N/A
5 Can settle within 10% of the authorized amount.	5 Base Submission Level
6 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	6 Base Submission Level
7 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	7 Base Submission Level

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: PSL – Utilities

- ***Eligible:*** Utility – Water, Gas, Electric, Sanitation (MCC 4900).

Card type	Rate	Per-item fee
Credit	0.00%	$0.75
Core Plus	0.00%	$0.75
Premium	0.00%	$0.75
Commercial	0.00%	$1.50
Premium Plus	0.00%	$0.75
Non-Regulated Consumer Debit / Prepaid	0.00%	$0.75
Non-Regulated Commercial Debit / Prepaid	0.00%	$1.50
Regulated Consumer Debit / Prepaid or Commercial Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid or Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Settlement date must be within 2 days of the transaction date.	2 Base Submission Level
3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	3 Base Submission Level
4 Can settle within 10% of the authorized amount.	4 Base Submission Level
5 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	5 Base Submission Level
6 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	6 Base Submission Level

Wells Fargo pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: PSL – Retail

- ***Not Eligible:*** MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051), and Non-Financial Institution – Stored Value Card Purchase/Load (MCC 6540).

Card type	Rate	Per-item fee
Credit	1.57%	$0.10
Core Plus	1.72%	$0.10
Premium	1.74%	$0.10
Premium Plus	2.25%	$0.10
Non-Regulated Consumer Debit	1.10%	$0.16
Non-Regulated Consumer Prepaid	1.12%	$0.16
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 PSL/Key Entry, PSL/Card Not Present, or PSL/E-Commerce
2 Settlement date must be within 2 days of the transaction date.	2 Base Submission Level
3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	3 Base Submission Level
4 Transaction amount must be greater than $15.00 for the following MCCs: Local/Suburban Commuter (MCC 4111), Bus Lines – Charter, Tour (MCC 4131), Miscellaneous Food Stores (MCC 5499), News Dealers & Newsstands (MCC 5994), Laundries – Family/Commercial (MCC 7211), Dry Cleaners (MCC 7216), Quick Copy, Reproduction Blueprinting Services (MCC 7338), Parking Lots and Garages (MCC 7523), Car Washes (MCC 7542), Motion Picture Theaters (MCC 7832), and Video Rental Stores (MCC 7841). Transaction amount must be greater than $25.00 for Taxicabs & Limousines (MCC 4121).	4 PSL/Express Services
5 Taxicabs & Limousines (MCC 4121) and Beauty/Barber Shops (MCC 7230) have a 20% transaction amount tolerance. Local/Suburban Commuter, Passenger Transportation, including Ferries (MCC 4111), Bus Lines – Charter, Tour (MCC 4131), Drinking Places (MCC 5813), Digital Goods: Books, Music and Movies (MCC 5815), Games (MCC 5816), or Applications – Excludes Games (MCC 5817), and Multi-Category (MCC 5818) are exempt from transaction amount tolerance. All other MCCs have 10% transaction amount tolerance.	5 Base Submission Level
6 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	6 Base Submission Level
7 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	7 Base Submission Level

Wells Fargo pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: PSL – Restaurant

- ***Eligible:*** Restaurants (MCC 5812) and Fast Food Restaurants (MCC 5814).

Card type	Rate	Per-item fee
Credit	1.56%	$0.10
Core Plus	1.90%	$0.10
Premium	2.30%	$0.10
Premium Plus	2.45%	$0.10
Non-Regulated Consumer Debit	1.19%	$0.10
Non-Regulated Consumer Prepaid	1.14%	$0.15
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 PSL/Key Entry, PSL/Card Not Present, or PSL/E-Commerce
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Transaction amount must be greater than $15.00.	3 PSL/Express Services
4 Exempt from amount tolerance.	4 N/A
5 Settlement date must be within 2 days of the transaction date.	5 Base Submission Level
6 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	6 Base Submission Level
7 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	7 Base Submission Level

Wells Fargo pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: PSL – Petroleum

- ***Eligible:*** Service Stations (MCC 5541) and Automated Fuel Dispenser (MCC 5542).

Card type	Rate	Per-item fee
Credit	1.80%	$0.05
Core Plus	1.80%	$0.05
Premium	1.80%	$0.05
Premium Plus	1.80%	$0.05
Non-Regulated Consumer Debit / Prepaid	0.76%	$0.16
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 PSL/Key Entry, PSL/Card Not Present, or PSL/E-Commerce
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Exempt from amount tolerance.	3 N/A
4 Settlement date must be within 2 days of the transaction date.	4 Base Submission Level
5 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	5 Base Submission Level
6 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	6 Base Submission Level

Interchange program: PSL – Supermarket

- ***Eligible:*** Supermarkets (MCC 5411).

Card type	Rate	Per-item fee
Credit	1.40%	$0.05
Core Plus	1.62%	$0.10
Premium	1.65%	$0.10
Premium Plus	2.10%	$0.10
Non-Regulated Consumer Debit	1.10%	$0.16 (cap $0.36)
Non-Regulated Consumer Prepaid	1.12%	0.16 (cap $0.36)
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 PSL/Key Entry, PSL/Card Not Present, or PSL/E-Commerce
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Settlement date must be within 2 days of the transaction date.	3 Base Submission Level
4 Can settle within 15% of the authorized amount.	4 Base Submission Level
5 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	5 Base Submission Level
6 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	6 Base Submission Level

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: PSL – Key Entry

- ***Not Eligible:*** MCC's that are restricted to industry specific PSL interchange programs, High Risk (MCC 5962, 5966, 5967), Quasi Cash (MCC 4829, 6050, 6051), and Non-Financial Institution – Stored Value Card Purchase/Load (MCC 6540).

Card type	Rate	Per-item fee
Credit	1.91%	$0.10
Core Plus	2.03%	$0.10
Premium	2.05%	$0.10
Premium Plus	2.55%	$0.10
Non-Regulated Consumer Debit	1.75%	$0.20
Non-Regulated Consumer Prepaid	1.76%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read not readable, key-entered.	1 N/A
2 Settlement date must be within 2 days of the transaction date.	2 Base Submission Level
3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	3 Base Submission Level
4 Taxicabs & Limousines (MCC 4121) and Beauty/Barber Shops (MCC 7230) have a 20% transaction amount tolerance. Local/Suburban Commuter, Passenger Transportation, including Ferries (MCC 4111), Bus Lines – Charter, Tour (MCC 4131), Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542), Eating Places and Restaurants (MCC 5812), Drinking Places (MCC 5813), Fast Food Restaurants (MCC 5814), Digital Goods: Books, Music and Movies (MCC 5815), Games (MCC 5816) or Applications – Excludes Games (MCC 5817), and Multi-Category (MCC 5818) are exempt from transaction amount tolerance. All other MCCs have a 10% transaction amount tolerance.	4 Base Submission Level
5 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	5 Base Submission Level

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: PSL – Micro Ticket

- ***Eligible:*** Local/Suburban Commuter (MCC 4111), Passenger Railways (MCC 4112), Bus Lines – Charter, Tour (MCC 4131), Toll Road/Bridge Fees (MCC 4784), Miscellaneous Food Stores (MCC 5499), Electric Vehicle Charging (MCC 5552), Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814), News Dealers & Newsstands (MCC 5994), Laundries – Family/Commercial (MCC 7211), Dry Cleaners (MCC 7216), Quick Copy, Reproduction Blueprinting Services (MCC 7338), Parking Lots and Garages (MCC 7523), Car Washes (MCC 7542), Motion Picture Theaters (MCC 7832), and Video Rental Stores (MCC 7841).

Card type	Rate	Per-item fee
Credit	1.95%	$0.00
Core Plus	1.95%	$0.00
Premium	1.97%	$0.00
Premium Plus	2.05%	$0.05
Non-Regulated Consumer Debit	1.80%	$0.00
Non-Regulated Consumer Prepaid	1.80%	$0.00
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read, key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Settlement date must be within 2 days of the transaction date.	3 Base Submission Level
4 Transaction amount less than or equal to $5.00 for all MCCs.	4 PSL/Express Services, PSL/Key Entry, PSL/Card Not Present, PSL/E-Commerce, PSL/Retail or PSL/Restaurant
5 Local/Suburban Commuter, Passenger Transportation, including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines – Charter, Tour (MCC 4131), Restaurants (MCC 5812), and Fast Food Restaurants (MCC 5814) are exempt from amount tolerance. All other MCCs have 10% tolerance.	5 Base Submission Level
6 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	6 Base Submission Level
7 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	7 Base Submission Level

Interchange program: PSL – Express Services

- ***Eligible:*** Local/Suburban Commuter (MCC 4111), Passenger Railways (MCC 4112), Taxicabs & Limousines (MCC 4121), Bus Lines – Charter, Tour (MCC 4131), Toll Road/Bridge Fees (MCC 4784), Miscellaneous Food Stores (MCC 5499), Electric Vehicle Charging (MCC 5552), Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814), News Dealers & Newsstands (MCC 5994), Laundries – Family/Commercial (MCC 7211), Dry Cleaners (MCC 7216), Quick Copy, Reproduction Blueprinting Services (MCC 7338), Parking Lots and Garages (MCC 7523), Car Washes (MCC 7542), Motion Picture Theaters (MCC 7832), and Video Rental Stores (MCC 7841).

Card type	Rate	Per-item fee
Credit	1.95%	$0.00
Core Plus	1.95%	$0.00
Premium	1.97%	$0.00
Premium Plus	2.05%	$0.05
Non-Regulated Consumer Debit / Prepaid	1.80%	$0.00
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 PSL/Key Entry, PSL/Card Not Present, or PSL/E-Commerce
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Settlement date must be within 2 days of the transaction date.	3 Base Submission Level
4 Transaction amount less than or equal to $15.00 for all MCCs except Taxicabs & Limousines (MCC 4121), which is less than or equal to $25.00.	4 PSL/Retail or PSL/Restaurant
5 Taxicabs & Limousines (MCC 4121) have a 20% transaction amount tolerance. Local/Suburban Commuter, Passenger Transportation, including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines – Charter, Tour (MCC 4131), Eating Places and Restaurants (MCC 5812), and Fast Food Restaurants (MCC 5814) are exempt from transaction amount tolerance. All other MCCs have a 10% transaction amount tolerance.	5 Base Submission Level
6 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	6 Base Submission Level
7 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	7 Base Submission Level

Wells Fargo pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: PSL – Emerging Markets

- ***Eligible for Consumer Debit and Prepaid Only:*** Cable, Satellite and Other Pay Television and Radio Services (MCC 4899), Direct Marketing – Continuity/Subscription (MCC 5968), Fuel Dealers – Oil, Wood, Coal (MCC 5983), Payment Service Provider (MCC 6533), Schools (MCCs 8211, 8220, 8299) and Child Day Care Services (MCC 8351).

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit / Prepaid	0.90%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Settlement date must be within 3 days of the transaction date.	3 Base Submission Level
4 Can settle within 10% of the authorized amount.	4 Base Submission Level
5 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	5 Base Submission Level
6 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	6 Base Submission Level

Interchange program: PSL – Public Services

- ***Eligible:*** Public Services (MCCs 4784, 9211, 9222, 9223, 9311, 9399, 9405).

Card type	Rate	Per-item fee
Credit	1.55%	$0.10
Core Plus	1.55%	$0.10
Premium	1.55%	$0.10
Premium Plus	1.55%	$0.10
Non-Regulated Consumer Debit / Prepaid (transaction amount less than or equal to $200)	0.90%	$0.20
Non-Regulated Consumer Debit / Prepaid (transaction amount greater than $200)	0.00%	$2.00
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Settlement date must be within 3 days of the transaction date.	3 Base Submission Level
4 Can settle within 10% of the authorized amount.	4 Base Submission Level
5 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	5 Base Submission Level
6 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	6 Base Submission Level

Wells Fargo pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: PSL – Charity

- ***Eligible:*** Charitable/Social Services (MCC 8398).

Card type	Rate	Per-item fee
Credit	1.45%	$0.05
Core Plus	1.50%	$0.05
Premium	1.50%	$0.05
Premium Plus	2.30%	$0.10
Non-Regulated Consumer Debit / Prepaid	0.90%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Settlement date must be within 3 days of the transaction date.	3 Base Submission Level
4 Can settle within 10% of the authorized amount.	4 Base Submission Level
5 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	5 Base Submission Level
6 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	6 Base Submission Level

Interchange program: PSL – Hotels / Car Rentals

- ***Eligible:*** Hotels/Car Rental merchants (MCCs 3351-3500, 3501-3999, 7011, 7012, 7512, 7513, 7519).

Card type	Rate	Per-item fee
Credit	1.75%	$0.10
Core Plus	1.92%	$0.10
Premium	2.25%	$0.10
Premium Plus	2.55%	$0.10
Non-Regulated Consumer Debit / Prepaid	1.35%	$0.16
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Settlement date must be within 2 days of the transaction date.	3 Base Submission Level
4 Exempt from amount tolerance.	4 N/A
5 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	5 Base Submission Level
6 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	6 Base Submission Level

Wells Fargo pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: PSL – Card Not Present

- ***Not Eligible:*** MCC's that are restricted to industry specific PSL interchange programs, Quasi Cash (MCC 4829, 6050, 6051), High Risk (MCC 5962, 5966, 5967), and Non-Financial Institution – Stored Value Card Purchase/Load (MCC 6540).

Card type	Rate	Per-item fee
Credit	1.91%	$0.10
Core Plus	2.03%	$0.10
Premium	2.05%	$0.10
Premium Plus	2.55%	$0.10
Non-Regulated Consumer Debit	1.75%	$0.20
Non-Regulated Consumer Prepaid	1.76%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Settlement date must be within 2 days of the transaction date.	3 Base Submission Level
4 Exempt from amount tolerance.	4 N/A
5 AVS[3] required (zip code).	5 Base Submission Level
6 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	6 Base Submission Level

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: PSL – E-Commerce

- ***Not Eligible:*** MCC's that are restricted to industry specific PSL interchange programs, Quasi Cash (MCC 4829, 6050, 6051), High Risk (MCC 5962, 5966, 5967), and Non-Financial Institution – Stored Value Card Purchase/Load (MCC 6540).

Card type	Rate	Per-item fee
Credit	1.91%	$0.10
Core Plus	2.03%	$0.10
Premium	2.05%	$0.10
Premium Plus	2.55%	$0.10
Non-Regulated Consumer Debit	1.75%	$0.20
Non-Regulated Consumer Prepaid	1.76%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Settlement date must be within 7 days of the transaction date.	3 Base Submission Level
4 Taxicabs & Limousines (MCC 4121) and Beauty/Barber Shops (MCC 7230) have a 20% transaction amount tolerance. Local/Suburban Commuter, Passenger Transportation, including Ferries (MCC 4111), Bus Lines – Charter, Tour (MCC 4131), Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542), Eating Places and Restaurants (MCC 5812), Drinking Places (MCC 5813), Fast Food Restaurants (MCC 5814), Digital Goods: Books, Music and Movies (MCC 5815), Games (MCC 5816) or Applications – Excludes Games (MCC 5817), and Multi-Category (MCC 5818) are exempt from transaction amount tolerance. All other MCCs have a 10% transaction amount tolerance.	4 Base Submission Level
5 AVS[3] required (zip code).	5 Base Submission Level
6 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	6 Base Submission Level

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: PSL – E-Commerce Secure

- ***Not Eligible:*** MCC's that are restricted to industry specific PSL interchange programs, Quasi Cash (MCC 4829, 6050, 6051), High Risk (MCC 5962, 5966, 5967), and Non-Financial Institution – Stored Value Card Purchase/Load (MCC 6540).

Card type	Rate	Per-item fee
Credit	1.80%	$0.10
Core Plus	1.90%	$0.10
Premium	1.95%	$0.10
Premium Plus	2.40%	$0.10
Non-Regulated Consumer Debit	1.75%	$0.20
Non-Regulated Consumer Prepaid	1.75%	$0.20
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Settlement date must be within 7 days of the transaction date.	3 Base Submission Level
4 Taxicabs & Limousines (MCC 4121) and Beauty/Barber Shops (MCC 7230) have a 20% transaction amount tolerance. Local/Suburban Commuter, Passenger Transportation, including Ferries (MCC 4111), Bus Lines – Charter, Tour (MCC 4131), Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542), Eating Places and Restaurants (MCC 5812), Drinking Places (MCC 5813), Fast Food Restaurants (MCC 5814), Digital Goods: Books, Music and Movies (MCC 5815), Games (MCC 5816) or Applications – Excludes Games (MCC 5817), and Multi-Category (MCC 5818) are exempt from transaction amount tolerance. All other MCCs have a 10% transaction amount tolerance.	4 Base Submission Level
5 Must have secured E-Commerce Indicator of "5" or "6." Transaction Data Condition Code of 60 or 61.	5 PSL/E-Commerce
6 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	6 Base Submission Level

Interchange program: PSL – Passenger Transport

- ***Eligible:*** Airlines (MCC 3000-3299, 4511), Passenger Railways (MCC 4112), and Cruise Lines (MCC 4411).

Card type	Rate	Per-item fee
Credit	1.75%	$0.10
Core Plus	1.92%	$0.10
Premium	2.25%	$0.10
Premium Plus	2.55%	$0.10
Non-Regulated Consumer Debit / Prepaid	1.60%	$0.15
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Settlement date must be within 8 days of the transaction date.	3 Base Submission Level
4 Exempt from amount tolerance.	4 N/A
5 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	5 Base Submission Level
6 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	6 Base Submission Level

Interchange program: PSL – Real Estate

- ***Eligible:*** Real Estate Agents and Managers – Rentals (MCC 6513).

Card type	Rate	Per-item fee
Credit	1.10%	$0.00
Core Plus	1.10%	$0.00
Premium	1.10%	$0.00
Premium Plus	2.30%	$0.10
Non-Regulated Consumer Debit / Prepaid	1.10%	$0.00
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Settlement date must be within 3 days of the transaction date.	3 Base Submission Level
4 Can settle within 10% of the authorized amount.	4 Base Submission Level
5 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	5 Base Submission Level
6 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	6 Base Submission Level

Interchange program: PSL – Debt Repayment

- ***Eligible:*** Financial Institutions (MCC 6012) and Non-Financial Institutions (MCC 6051).

Card type	Rate	Per-item fee
Consumer Debit / Prepaid – Minimum	0.70%	$0.16
Consumer Debit / Prepaid – Maximum	0.00%	$2.40
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Key-entered.	1 If MCC 6012 Other PSL Program. If MCC 6051 Base Submission Level
2 Settlement date must be within 2 days of the transaction date.	2 Base Submission Level
3 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	3 Base Submission Level
4 Transaction amount less than or equal to $320.00 for Debit Minimum.	4 Debit Maximum
5 Transaction amount greater than $320.00 for Debit Maximum.	5 Debit Minimum
6 Merchant must be registered with Discover and transaction must include a POS Data Special Condition Indicator of "D."	6 If MCC 6012 Other PSL Program. If MCC 6051 Base Submission Level
7 Can settle within 10% of the authorized amount.	7 Base Submission Level
8 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	8 Base Submission Level

Wells Fargo pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: PSL – Insurance

- ***Eligible:*** Direct Marketing – Insurance Services (MCC 5960) and Insurance Sales, Underwriting and Premiums (MCC 6300).

Card type	Rate	Per-item fee
Credit	1.43%	$0.05
Core Plus	1.43%	$0.05
Premium	1.43%	$0.05
Premium Plus	2.30%	$0.05
Non-Regulated Consumer Debit / Prepaid	0.80%	$0.25
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Base Submission Level
3 Settlement date must be within 3 days of the transaction date.	3 Base Submission Level
4 Can settle within 10% of the authorized amount.	4 Base Submission Level
5 Transaction Data Condition Code (TDCC) value received in the authorization response must match the TDCC value included in settlement.	5 Base Submission Level

Interchange program: Base Submission Level

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Credit	3.15%	$0.10
Core Plus	3.15%	$0.10
Premium	3.15%	$0.10
Premium Plus	3.15%	$0.10
Non-Regulated Consumer Debit / Prepaid	1.90%	$0.25
Regulated Consumer Debit / Prepaid	0.05%	$0.21
Regulated Consumer Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Exempt from amount tolerance.	2 N/A

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Commercial Large Ticket

- ***Eligible:*** Miscellaneous Publishing and Printing (MCC 2741), Typesetting, Plate Making and Related Services (MCC 2791), Specialty Cleaning, Polishing and Sanitation Preparations (MCC 2842), Motor Vehicle Supplies and New Parts (MCC 5013), Office and Commercial Furniture (MCC 5021), Construction Materials Not Elsewhere Classified (MCC 5039), Photographic, Photocopy, Microfilm Equipment (MCC 5044), Computers/Peripheral Equipment, Software (MCC 5045), Commercial Equipment Not Elsewhere Classified (MCC 5046), Dental/Laboratory/Medical/Ophthal/Hospital Equipment and Supplies (MCC 5047), Metal Service Centers and Office (MCC 5051), Electrical Parts and Equipment (MCC 5065), Hardware Equipment and Supplies (MCC 5072), Plumbing and Heating Equipment & Supplies (MCC 5074), Industrial Supplies Not Elsewhere Classified (MCC 5085), Precious Stones/Metal, Watches, Jewelry (MCC 5094), Durable Goods Not Elsewhere Classified (MCC 5099), Stationery, Office Supplies, Print/Writing (MCC 5111), Drugs, Drug Proprietaries, Drug Sundries (MCC 5122), Piece Goods, Notions, Other Dry Goods (MCC 5131), Men, Women, Child Uniforms/Comm Clothing (MCC 5137), Commercial Footwear (MCC 5139), Chemicals/Allied Prod Not Elsewhere Classified (MCC 5169), Petroleum and Petroleum Products (MCC 5172), Books, Periodicals, Newspapers (MCC 5192), Florist Supplies, Nursery Stock, Flowers (MCC 5193), Paints, Varnishes and Supplies (MCC 5198), and Non-Durable Goods Not Elsewhere Classified (MCC 5199).

Card type	Rate	Per-item fee
Commercial	0.90%	$20.00
Non-Regulated Commercial Debit / Prepaid	1.45%	$35.00
Regulated Commercial Debit / Prepaid	0.05%	$0.21
Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Transaction amount must be greater than or equal to $5,000.00.	2 Commercial Electronic
3 Settlement date must be within 2 days of the transaction date.	3 Commercial Electronic
4 Can settle within 10% of the authorized amount.	4 Commercial Electronic
5 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	5 Commercial Base Submission Level

Interchange program: Commercial Electronic – Passenger Transport

- ***Eligible:*** Airlines (MCC 3000-3299, 4511), Passenger Railways (MCC 4112), and Cruise Lines (MCC 4411).

Card type	Rate	Per-item fee
Commercial	2.45%	$0.15
Non-Regulated Commercial Debit	2.45%	$0.15
Non-Regulated Commercial Prepaid	2.65%	$0.10
Regulated Commercial Debit / Prepaid	0.05%	$0.21
Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Commercial Base Submission Level
3 Exempt from amount tolerance.	3 N/A
4 Settlement date must be within 8 days of the transaction date.	4 Commercial Base Submission Level
5 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	5 Commercial Base Submission Level

Interchange program: Commercial Electronic – Emerging Markets / Public Services

- ***Eligible:*** Public Services (MCCs 4784, 9211, 9222, 9223, 9311, 9399, 9405), Emerging Markets (MCCs 4899, 8220, 8211, 8299), Direct Marketing – Continuity/Subscription (MCC 5968), Fuel Dealers – Oil, Wood, Coal (MCC 5983), Payment Service Providers (MCC 6533), Child Day Care Services (MCC 8351), and Charitable/Social Services (MCC 8398).

Card type	Rate	Per-item fee
Commercial	2.45%	$0.15
Non-Regulated Commercial Debit	2.45%	$0.15
Non-Regulated Commercial Prepaid	2.65%	$0.10
Regulated Commercial Debit / Prepaid	0.05%	$0.21
Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Commercial Base Submission Level
3 Can settle within 10% of the authorized amount.	3 Commercial Base Submission Level
4 Settlement date must be within 2 days of the transaction date.	4 Commercial Base Submission Level
5 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	5 Commercial Base Submission Level

Interchange program: Commercial Electronic – All Others

- ***Not Eligible:*** MCC's that are restricted to industry specific interchange programs and High Risk (MCC 5962, 5966, 5967).

Card type	Rate	Per-item fee
Commercial	2.45%	$0.15
Non-Regulated Commercial Debit	2.45%	$0.15
Non-Regulated Commercial Prepaid	2.65%	$0.10
Regulated Commercial Debit / Prepaid	0.05%	$0.21
Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 Commercial Base Submission Level
3 AVS[3] required (zip code).	3 Commercial Base Submission Level
4 Settlement date must be within 2 days of the transaction date.	4 Commercial Base Submission Level
5 Taxicabs & Limousines (MCC 4121) and Beauty/Barber Shops (MCC 7230) have a 20% transaction amount tolerance. Airlines (MCCs 3000-3350, 4511), Hotels/Car Rentals (MCCs 3351-3500, 3501-3999, 7011, 7012, 7512, 7513, 7519), Local/Suburban Commuter, Passenger Transportation, including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines – Charter, Tour (MCC 4131), Steamship/ Cruise Lines (MCC 4411), Service Stations (MCC 5541), Automated Fuel Dispenser (MCC 5542), Eating Places and Restaurants (MCC 5812), Drinking Places (MCC 5813), Fast Food Restaurants (MCC 5814), Digital Goods: Books, Music and Movies (MCC 5815), Games (MCC 5816) or Applications – Excludes Games (MCC 5817), and Multi-Category (MCC 5818) are exempt from transaction amount tolerance. All other MCCs have a 10% transaction amount tolerance.	5 Commercial Base Submission Level
6 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	6 Commercial Base Submission Level

Wells Fargo pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Interchange program: Commercial Base Submission Level

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Commercial	3.05%	$0.10
Non-Regulated Commercial Debit / Prepaid	3.05%	$0.10
Regulated Commercial Debit / Prepaid	0.05%	$0.21
Regulated Commercial Debit / Prepaid w/ Fraud Adjustment	0.05%	$0.22

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Exempt from amount tolerance.	2 N/A

Interchange program: International Consumer[4]

- ***Not Eligible:*** High Risk (MCC 5962, 5966, 5967).

Card type	Rate	Per-item fee
Non US Issued Credit	2.15%	$0.00
Non US Issued Debit / Prepaid	1.70%	$0.00

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, or chip data read.	1 International Consumer Base
2 Obtain and pass 1 valid electronic authorization. Authorization and settlement MCC must match.[2]	2 International Consumer Base
3 Airlines (MCCs 3000-3299, 4511), Passenger Railways (MCC 4112), and Cruise Lines (MCC 4411) – 8 days to settle between transaction and settlement date. All others – 3 days to settle between transaction and settlement date.	3 International Consumer Base
4 Exempt from amount tolerance.	4 N/A
5 Chip Card transactions must send Supplemental Data Record (SDR) of 13.	5 International Consumer Base

Interchange program: International Commercial[4]

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Non US Issued Commercial	2.40%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Exempt from amount tolerance.	2 N/A

Interchange program: International Consumer Base[4]

- ***Eligible:*** All merchant segments.

Card type	Rate	Per-item fee
Non US Issued Credit / Debit / Prepaid	2.20%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Exempt from amount tolerance.	2 N/A

Wells Fargo pricing for Discover® interchange programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Discover footnotes

1. The numeric bullet point in the “Primary qualification criteria” column corresponds to the numeric bullet point in the “Next interchange program logic” column within the same row. This column lists the next possible Interchange program when the qualifying criteria is not met. For example, bullet point 1 under the PSL Retail “Primary qualification criteria” column is Entry Mode – Magnetic stripe, contactless, or chip data read. If a transaction is not magnetic stripe, contactless, or chip data read and it is key-entered, then the next downgrade interchange program would be PSL/Key-Entry, PSL/Card Not Present, or PSL/E-Commerce when looking at the corresponding numeric bullet point in the "Next interchange program logic" column.
2. Valid electronic authorization is obtained through a terminal or software. For Card Present transactions track data, including CVV is required. When an electronic authorization is obtained, all required authorization data and qualifying criteria must be present at settlement, Network Reference Identification (NRID), transaction ID, authorization date, etc. Authorization and settlement MCC must match with the exception of Travel Agencies (MCC 4722) or Airlines (MCC 4511).
3. Equipment must be programmed to use the Address Verification Service (AVS). AVS not required for Recurring or Mobile Commerce.
4. Discover International interchange programs include the Discover International Processing Fee of 0.50%.

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Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
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Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Business-to-Business / Wholesale

- ***Eligible:*** Landscape and Horticulture Services (MCC 0780), Special Trade Contractors (Not Elsewhere Classified) (MCC 1799), Typesetting, Plate Making and Related Services (MCC 2791), Railroads – Freight (MCC 4011), Courier Services – Air and Ground, and Freight Forwarders (MCC 4215), Construction Material (Not Elsewhere Classified (MCC 5039)), Computers and Computer Peripheral Equipment and Software (MCC 5045), Commercial Equipment (Not Elsewhere Classified) (MCC 5046), Medical, Dental, Ophthalmic and Hospital Equipment and Supplies (MCC 5047), Metal Service Centers and Offices (MCC 5051), Electrical Parts and Equipment (MCC 5065), Industrial Supplies (Not Elsewhere Classified) (MCC 5085), Precious Stones and Metals, Watches and Jewelry (MCC 5094), Durable Goods (Not Elsewhere Classified) (MCC 5099), Stationary, Office Supplies, Printing and Writing Paper (MCC 5111), Piece Goods, Notions, and Other Dry Goods (MCC 5131), Men's, Women's, and Children's Uniforms and Commercial Clothing (MCC 5137), Commercial Footwear (MCC 5139), Chemicals and Allied Products (Not Elsewhere Classified) (MCC 5169), Petroleum & Petroleum Products – Wholesale Distributors (MCC 5172), Paints, Varnishes and Supplies (MCC 5198), Non-Durable Goods (Not Elsewhere Classified) (MCC 5199), Advertising Service (MCC 7311), Commercial Photography, Art, and Graphics (MCC 7333), Quick Copy, Reproduction and Blueprinting Services (MCC 7338), Stenographic and Secretarial Support (MCC 7339), Clearing, Maintenance, and Janitorial Services (MCC 7349), Employment Agencies and Temporary Help Services (MCC 7361), Management, Consulting, and Public Relations Services (MCC 7392), Equipment, Tool, Furniture, and Appliance Rental and Leasing (MCC 7394), Business Services (Not Elsewhere Classified) (MCC 7399), Welding Services (MCC 7692), Motion Picture and Video Tape Production and Distribution (MCC 7829), Testing Laboratories (Non-Medical Testing) (MCC 8734), Architectural, Engineering, and Surveying Services (MCC 8911), Accounting, Auditing and Bookkeeping Services (MCC 8931), and Professional Services (Not Elsewhere Classified) (MCC 8999).

Card type	Rate	Per-item fee
Credit Base Tier 1	1.65%	$0.10
Credit Base Tier 2	1.90%	$0.10
Credit Base Tier 3	2.35%	$0.10
Credit Non-Swipe[2] Tier 1	1.95%	$0.10
Credit Non-Swipe[2] Tier 2	2.20%	$0.10
Credit Non-Swipe[2] Tier 3	2.65%	$0.10
Credit Tier 1 Non-US[3]	2.65%	$0.10
Credit Tier 2 Non-US[3]	2.90%	$0.10
Credit Tier 3 Non-US[3]	3.35%	$0.10
Credit Non-Swipe[2] Tier 1 Non-US[3]	2.95%	$0.10
Credit Non-Swipe[2] Tier 2 Non-US[3]	3.20%	$0.10
Credit Non-Swipe[2] Tier 3 Non-US[3]	3.65%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $400.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $400.01 and $7,500.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $7,500.00.	5 Tier 1 or Tier 2

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Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Business-to-Business / Wholesale – continued

- ***Eligible:*** Landscape and Horticulture Services (MCC 0780), Special Trade Contractors (Not Elsewhere Classified) (MCC 1799), Typesetting, Plate Making and Related Services (MCC 2791), Railroads – Freight (MCC 4011), Courier Services – Air and Ground, and Freight Forwarders (MCC 4215), Construction Material (Not Elsewhere Classified (MCC 5039)), Computers and Computer Peripheral Equipment and Software (MCC 5045), Commercial Equipment (Not Elsewhere Classified) (MCC 5046), Medical, Dental, Ophthalmic and Hospital Equipment and Supplies (MCC 5047), Metal Service Centers and Offices (MCC 5051), Electrical Parts and Equipment (MCC 5065), Industrial Supplies (Not Elsewhere Classified) (MCC 5085), Precious Stones and Metals, Watches and Jewelry (MCC 5094), Durable Goods (Not Elsewhere Classified) (MCC 5099), Stationary, Office Supplies, Printing and Writing Paper (MCC 5111), Piece Goods, Notions, and Other Dry Goods (MCC 5131), Men's, Women's, and Children's Uniforms and Commercial Clothing (MCC 5137), Commercial Footwear (MCC 5139), Chemicals and Allied Products (Not Elsewhere Classified) (MCC 5169), Petroleum & Petroleum Products – Wholesale Distributors (MCC 5172), Paints, Varnishes and Supplies (MCC 5198), Non-Durable Goods (Not Elsewhere Classified) (MCC 5199), Advertising Service (MCC 7311), Commercial Photography, Art, and Graphics (MCC 7333), Quick Copy, Reproduction and Blueprinting Services (MCC 7338), Stenographic and Secretarial Support (MCC 7339), Clearing, Maintenance, and Janitorial Services (MCC 7349), Employment Agencies and Temporary Help Services (MCC 7361), Management, Consulting, and Public Relations Services (MCC 7392), Equipment, Tool, Furniture, and Appliance Rental and Leasing (MCC 7394), Business Services (Not Elsewhere Classified) (MCC 7399), Welding Services (MCC 7692), Motion Picture and Video Tape Production and Distribution (MCC 7829), Testing Laboratories (Non-Medical Testing) (MCC 8734), Architectural, Engineering, and Surveying Services (MCC 8911), Accounting, Auditing and Bookkeeping Services (MCC 8931), and Professional Services (Not Elsewhere Classified) (MCC 8999).

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit	0.99%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2]	1.29%	$0.15
Non-Regulated Consumer Debit Non-US[3]	1.99%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2] Non-US[3]	2.29%	$0.15
Non-Regulated Small Business Debit	1.94%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2]	2.24%	$0.10
Non-Regulated Small Business Debit Non-US[3]	2.94%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2] Non-US[3]	3.24%	$0.10
Regulated Consumer Debit	0.04%	$0.25
Regulated Small Business Debit	0.04%	$0.25

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $400.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $400.01 and $7,500.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $7,500.00.	5 Tier 1 or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Charity

- ***Eligible:*** Charitable and Social Organizations (MCC 8398) and Religious Organization (MCC 8661).

Card type	Rate	Per-item fee
Credit Base Micro	2.00%	$0.02
Credit Base Tier 0	1.60%	$0.04
Credit Base Tier 1	2.00%	$0.10
Credit Non-Swipe[2] Micro	2.00%	$0.02
Credit Non-Swipe[2] Tier 0	1.60%	$0.04
Credit Non-Swipe[2] Tier 1	2.00%	$0.10
Credit Micro Non-US[3]	3.00%	$0.02
Credit Tier 0 Non-US[3]	2.60%	$0.04
Credit Tier 1 Non-US[3]	3.00%	$0.10
Credit Non-Swipe[2] Micro Non-US[3]	3.00%	$0.02
Credit Non-Swipe[2] Tier 0 Non-US[3]	2.60%	$0.04
Credit Non-Swipe[2] Tier 1 Non-US[3]	3.00%	$0.10
Non-Regulated Consumer Debit	0.79%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2]	0.79%	$0.15
Non-Regulated Consumer Debit Non-US[3]	1.79%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2] Non-US[3]	1.79%	$0.15

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Micro – Transaction amount must be less than or equal to $5.00.	3 Tier 0 or Tier 1
4 Tier 0 – Transaction amount must be between $5.01 and $15.00.	4 Micro or Tier 1
5 Tier 1 – Transaction amount must be greater than $15.00.	5 Micro or Tier 0

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Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Charity – continued

- ***Eligible:*** Charitable and Social Organizations (MCC 8398) and Religious Organization (MCC 8661).

Card type	Rate	Per-item fee
Non-Regulated Small Business Debit	1.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2]	1.99%	$0.10
Non-Regulated Small Business Debit Non-US[3]	2.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2] Non-US[3]	2.99%	$0.10
Regulated Consumer Debit	0.04%	$0.25
Regulated Small Business Debit	0.04%	$0.25

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Micro – Transaction amount must be less than or equal to $5.00.	3 Tier 0 or Tier 1
4 Tier 0 – Transaction amount must be between $5.01 and $15.00.	4 Micro or Tier 1
5 Tier 1 – Transaction amount must be greater than $15.00.	5 Micro or Tier 0

Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Healthcare

- ***Eligible:*** Veterinary Services (MCC 0742), Ambulance Services (MCC 4119), Doctor and Physicians (Not Elsewhere Classified) (MCC 8011), Dentists and Orthodontists (MCC 8021), Osteopaths (MCC 8031), Chiropractors (MCC 8041), Optometrists and Ophthalmologists (MCC 8042), Opticians, Optical Goods, and Eyeglasses (MCC 8043), Podiatrists and Chiropodists (MCC 8049), Nursing and Personal Care Facilities (MCC 8050), Hospitals (MCC 8062), Medical and Dental Laboratories (MCC 8071), and Medical Services and Health Practitioners (Not Elsewhere Classified) (MCC 8099).

Card type	Rate	Per-item fee
Credit Base Tier 1	1.55%	$0.10
Credit Base Tier 2	1.85%	$0.10
Credit Base Tier 3	2.30%	$0.10
Credit Non-Swipe[2] Tier 1	1.85%	$0.10
Credit Non-Swipe[2] Tier 2	2.15%	$0.10
Credit Non-Swipe[2] Tier 3	2.60%	$0.10
Credit Tier 1 Non-US[3]	2.55%	$0.10
Credit Tier 2 Non-US[3]	2.85%	$0.10
Credit Tier 3 Non-US[3]	3.30%	$0.10
Credit Non-Swipe[2] Tier 1 Non-US[3]	2.85%	$0.10
Credit Non-Swipe[2] Tier 2 Non-US[3]	3.15%	$0.10
Credit Non-Swipe[2] Tier 3 Non-US[3]	3.60%	$0.10
Non-Regulated Consumer Debit	0.99%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2]	1.29%	$0.15
Non-Regulated Consumer Debit Non-US[3]	1.99%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2] Non-US[3]	2.29%	$0.15

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $150.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $150.01 and $2,000.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $2,000.00.	5 Tier 1 or Tier 2

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Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Healthcare – continued

- ***Eligible:*** Veterinary Services (MCC 0742), Ambulance Services (MCC 4119), Doctor and Physicians (Not Elsewhere Classified) (MCC 8011), Dentists and Orthodontists (MCC 8021), Osteopaths (MCC 8031), Chiropractors (MCC 8041), Optometrists and Ophthalmologists (MCC 8042), Opticians, Optical Goods, and Eyeglasses (MCC 8043), Podiatrists and Chiropodists (MCC 8049), Nursing and Personal Care Facilities (MCC 8050), Hospitals (MCC 8062), Medical and Dental Laboratories (MCC 8071), and Medical Services and Health Practitioners (Not Elsewhere Classified) (MCC 8099).

Card type	Rate	Per-item fee
Non-Regulated Small Business Debit	1.94%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2]	2.24%	$0.10
Non-Regulated Small Business Debit Non-US[3]	2.94%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2] Non-US[3]	3.24%	$0.10
Regulated Consumer Debit	0.04%	$0.25
Regulated Small Business Debit	0.04%	$0.25

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $150.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $150.01 and $2,000.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $2,000.00.	5 Tier 1 or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Insurance

- ***Eligible:*** Insurance Sales, Underwriting, and Premiums (MCC 6300).

Card type	Rate	Per-item fee
Credit Base Tier 1	1.50%	$0.10
Credit Base Tier 2	1.90%	$0.10
Credit Base Tier 3	2.30%	$0.10
Credit Non-Swipe[2] Tier 1	1.50%	$0.10
Credit Non-Swipe[2] Tier 2	1.90%	$0.10
Credit Non-Swipe[2] Tier 3	2.30%	$0.10
Credit Tier 1 Non-US[3]	2.50%	$0.10
Credit Tier 2 Non-US[3]	2.90%	$0.10
Credit Tier 3 Non-US[3]	3.30%	$0.10
Credit Non-Swipe[2] Tier 1 Non-US[3]	2.50%	$0.10
Credit Non-Swipe[2] Tier 2 Non-US[3]	2.90%	$0.10
Credit Non-Swipe[2] Tier 3 Non-US[3]	3.30%	$0.10
Non-Regulated Consumer Debit	0.79%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2]	0.79%	$0.15
Non-Regulated Consumer Debit Non-US[3]	1.79%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2] Non-US[3]	1.79%	$0.15

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $2,000.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $2,000.01 and $7,500.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $7,500.00.	5 Tier 1 or Tier 2

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Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
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Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Insurance – continued

- ***Eligible:*** Insurance Sales, Underwriting, and Premiums (MCC 6300).

Card type	Rate	Per-item fee
Non-Regulated Small Business Debit	1.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2]	1.99%	$0.10
Non-Regulated Small Business Debit Non-US[3]	2.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2] Non-US[3]	2.99%	$0.10
Regulated Consumer Debit	0.04%	$0.25
Regulated Small Business Debit	0.04%	$0.25

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $1,200.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $1,200.01 and $4,000.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $4,000.00.	5 Tier 1 or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Restaurant

- ***Eligible:*** Caterers (MCC 5811), Restaurant (MCC 5812), Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques (MCC 5813), and Fast Food Restaurant (MCC 5814).

Card type	Rate	Per-item fee
Credit Base Micro	2.00%	$0.02
Credit Base Tier 0	1.60%	$0.04
Credit Base Tier 1	1.85%	$0.10
Credit Base Tier 2	2.50%	$0.10
Credit Base Tier 3	2.85%	$0.10
Credit Non-Swipe[2] Micro	2.30%	$0.02
Credit Non-Swipe[2] Tier 0	1.90%	$0.04
Credit Non-Swipe[2] Tier 1	2.15%	$0.10
Credit Non-Swipe[2] Tier 2	2.80%	$0.10
Credit Non-Swipe[2] Tier 3	3.15%	$0.10
Credit Micro Non-US[3]	3.00%	$0.02
Credit Tier 0 Non-US[3]	2.60%	$0.04
Credit Tier 1 Non-US[3]	2.85%	$0.10
Credit Tier 2 Non-US[3]	3.50%	$0.10
Credit Tier 3 Non-US[3]	3.85%	$0.10
Credit Non-Swipe[2] Micro Non-US[3]	3.30%	$0.02
Credit Non-Swipe[2] Tier 0 Non-US[3]	2.90%	$0.04
Credit Non-Swipe[2] Tier 1 Non-US[3]	3.15%	$0.10
Credit Non-Swipe[2] Tier 2 Non-US[3]	3.80%	$0.10
Credit Non-Swipe[2] Tier 3 Non-US[3]	4.15%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Micro – Transaction amount must be less than or equal to $5.00.	3 Tier 0, Tier 1, Tier 2 or Tier 3
4 Tier 0 – Transaction amount must be between $5.01 and $15.00.	4 Micro, Tier 1, Tier 2 or Tier 3
5 Tier 1 – Transaction amount must be between $15.01 and $30.00.	5 Micro, Tier 0, Tier 2 or Tier 3
6 Tier 2 – Transaction amount must be between $30.01 and $150.00.	6 Micro, Tier 0, Tier 1 or Tier 3
7 Tier 3 – Transaction amount must be greater than $150.00.	7 Micro, Tier 0, Tier 1 or Tier 2

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Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Restaurant – continued

- ***Eligible:*** Caterers (MCC 5811), Restaurant (MCC 5812), Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques (MCC 5813), and Fast Food Restaurant (MCC 5814).

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit	1.29%	$0.10
Non-Regulated Consumer Debit Non-Swipe[2]	1.59%	$0.10
Non-Regulated Consumer Debit Non-US[3]	2.29%	$0.10
Non-Regulated Consumer Debit Non-Swipe[2] Non-US[3]	2.59%	$0.10
Non-Regulated Small Business Debit	1.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2]	2.29%	$0.10
Non-Regulated Small Business Debit Non-US[3]	2.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2] Non-US[3]	3.29%	$0.10
Regulated Consumer Debit	0.04%	$0.25
Regulated Small Business Debit	0.04%	$0.25

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Micro – Transaction amount must be less than or equal to $5.00.	3 Tier 0, Tier 1, Tier 2 or Tier 3
4 Tier 0 – Transaction amount must be between $5.01 and $15.00.	4 Micro, Tier 1, Tier 2 or Tier 3
5 Tier 1 – Transaction amount must be between $15.01 and $30.00.	5 Micro, Tier 0, Tier 2 or Tier 3
6 Tier 2 – Transaction amount must be between $30.01 and $150.00.	6 Micro, Tier 0, Tier 1 or Tier 3
7 Tier 3 – Transaction amount must be greater than $150.00.	7 Micro, Tier 0, Tier 1 or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Retail

- ***Eligible:*** Motor Vehicle Supplies and New Parts (MCC 5013), Office and Commercial Furniture (MCC 5021), Photographic, Photocopy, Microfilm Equipment and Supplies (MCC 5044), Hardware, Equipment and Supplies (MCC 5072), Drugs, Drug Proprietaries, and Druggist Sundries (MCC 5122), Books, Periodicals and Newspapers (MCC 5192), Florists Supplies, Nursery Stock and Flowers (MCC 5193), Home Supply Warehouse Stores (MCC 5200), Lumber and Building Materials Stores (MCC 5211), Glass, Paint, and Wallpaper Stores (MCC 5231), Hardware Stores (MCC 5251), Nurseries and Lawn and Garden Supply Stores (MCC 5261), Wholesale Clubs (MCC 5300), Duty Free Stores (MCC 5309), Discount Stores (MCC 5310), Department Stores (MCC 5311), Variety Stores (MCC 5331), Miscellaneous General Merchandise (MCC 5399), Grocery Stores and Supermarkets (MCC 5411), Freezer and Locker Meat Provisioners (MCC 5422), Candy, Nut, and Confectionery Stores (MCC 5441), Dairy Products Stores (MCC 5451), Bakeries (MCC 5462), Miscellaneous Food Stores – Convenience Stores and Specialty Markets (MCC 5499), Auto/Home Supply (MCC 5531), Automotive Tire Stores (MCC 5532), Automotive Parts and Accessories Stores (MCC 5533), Boat Dealers (MCC 5551), Men's and Boy's Clothing and Accessories Stores (MCC 5611), Women's Ready-To-Wear Stores (MCC 5621), Women's Accessory and Specialty Shops (MCC 5631), Children's and Infants' Wear Stores (MCC 5641), Family Clothing Stores (MCC 5651), Sports and Riding Apparel Stores (MCC 5655), Shoe Stores (MCC 5661), Furrier and Fur Shops (MCC 5681), Men's and Women's Clothing Stores (MCC 5691), Wig and Toupee Stores (MCC 5698), Miscellaneous Apparel and Accessory Shops (MCC 5699), Furniture, Home Furnishings, and Equipment Stores, Except Appliances (MCC 5712), Floor Covering Stores (MCC 5713), Drapery, Window Covering, and Upholstery Stores (MCC 5714), Wholesale Alcohol (MCC 5715), Fireplace, Fireplace Screens and Accessories Stores (MCC 5718), Miscellaneous Home Furnishing Specialty Stores (MCC 5719), Household Appliance Stores (MCC 5722), Electronics Stores (MCC 5732), Music Stores – Musical Instruments, Pianos, and Sheet Music (MCC 5733), Computer Software Stores (MCC 5734), Record Stores (MCC 5735), Digital Goods Media – Books, Movies, Music (MCC 5815), Digital Goods – Games (MCC 5816), Digital Goods – Applications (Excludes Games) (MCC 5817), Digital Goods – Large Digital Goods Merchant (MCC 5818), Drug Stores and Pharmacies (MCC 5912), Package Stores – Beer, Wine, and Liquor (MCC 5921), Used Merchandise and Secondhand Stores (MCC 5931), Antique Shops – Sales, Repairs, and Restoration Services (MCC 5932), Antique Reproductions (MCC 5937), Bicycle Shops – Sales and Service (MCC 5940), Sporting Goods Stores (MCC 5941), Book Stores (MCC 5942), Stationary Stores, Office and School Supply Stores (MCC 5943), Jewelry Stores, Watches, Clocks, and Silverware Stores (MCC 5944), Hobby, Toy, and Game Shops (MCC 5945), Camera and Photographic Supply Stores (MCC 5946), Gift, Card, Novelty and Souvenir Shops (MCC 5947), Luggage and Leather Goods Stores (MCC 5948), Sewing, Needlework, Fabric and Piece Goods Stores (MCC 5949), Glassware/Crystal Stores (MCC 5950), Direct Marketing – Combination Catalog and Retail Merchant (MCC 5965), Artist's Supply and Craft Shops (MCC 5970), Art Dealers and Galleries (MCC 5971), Stamp and Coin Stores (MCC 5972), Religious Goods Stores (MCC 5973), Cosmetic Stores (MCC 5977), Typewriter Stores – Sales, Rentals, and Service (MCC 5978), Florists (MCC 5992), Cigar Stores and Stands (MCC 5993), News Dealers and Newsstands (MCC 5994), Pet Shops, Pet Foods and Supplies Stores (MCC 5995), Swimming Pools – Sales and Service (MCC 5996), Electric Razor Stores – Sales and Service (MCC 5997), Tent and Awning Shops (MCC 5998), Miscellaneous and Specialty Retail Shops (MCC 5999), Clothing Rental – Costumes, Uniforms, Formal Wear (MCC 7296), Electronics Repair Shops (MCC 7622), Watch, Clock and Jewelry Repair (MCC 7631), and DVD/Video Tape Rental Stores (MCC 7841).

Card type	Rate	Per-item fee
Credit Base Tier 1	1.45%	$0.10
Credit Base Tier 2	2.05%	$0.10
Credit Base Tier 3	2.50%	$0.10
Credit Non-Swipe[2] Tier 1	1.75%	$0.10
Credit Non-Swipe[2] Tier 2	2.35%	$0.10
Credit Non-Swipe[2] Tier 3	2.80%	$0.10
Credit Tier 1 Non-US[3]	2.45%	$0.10
Credit Tier 2 Non-US[3]	3.05%	$0.10
Credit Tier 3 Non-US[3]	3.50%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $75.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $75.01 and $1,000.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $1,000.00.	5 Tier 1 or Tier 2

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Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Retail – continued

Card type	Rate	Per-item fee
Credit Non-Swipe[2] Tier 1 Non-US[3]	2.75%	$0.10
Credit Non-Swipe[2] Tier 2 Non-US[3]	3.35%	$0.10
Credit Non-Swipe[2] Tier 3 Non-US[3]	3.80%	$0.10
Non-Regulated Consumer Debit	0.99%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2]	1.29%	$0.15
Non-Regulated Consumer Debit Non-US[3]	1.99%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2] Non-US[3]	2.29%	$0.15
Non-Regulated Small Business Debit	1.94%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2]	2.24%	$0.10
Non-Regulated Small Business Debit Non-US[3]	2.94%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2] Non-US[3]	3.24%	$0.10
Regulated Consumer Debit	0.04%	$0.25
Regulated Small Business Debit	0.04%	$0.25

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $75.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $75.01 and $1,000.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $1,000.00.	5 Tier 1 or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
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Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Emerging Market

- ***Eligible:*** Direct Marketing – Insurance Services (MCC 5960), Direct Marketing – Continuity/Subscription Merchant (MCC 5968).

Card type	Rate	Per-item fee
Credit Base Tier 1	1.43%	$0.10
Credit Base Tier 2	2.05%	$0.10
Credit Base Tier 3	2.70%	$0.10
Credit Non-Swipe Tier 1	1.43%	$0.10
Credit Non-Swipe Tier 2	2.05%	$0.10
Credit Non-Swipe Tier 3	2.70%	$0.10
Credit Tier 1 Non-US[3]	2.43%	$0.10
Credit Tier 2 Non-US[3]	3.05%	$0.10
Credit Tier 3 Non-US[3]	3.70%	$0.10
Credit Non-Swipe Tier 1 Non-US[3]	2.43%	$0.10
Credit Non-Swipe Tier 2 Non-US[3]	3.05%	$0.10
Credit Non-Swipe Tier 3 Non-US[3]	3.70%	$0.10
Non-Regulated Consumer Debit	0.79%	$0.15
Non-Regulated Consumer Debit Non-Swipe	0.79%	$0.15
Non-Regulated Consumer Debit Non-US[3]	1.79%	$0.15
Non-Regulated Consumer Debit Non-Swipe Non-US[3]	1.79%	$0.15

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $1,200.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $1,200.01 and $4,000.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $4,000.00.	5 Tier 1 or Tier 2

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Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Emerging Market – continued

- ***Eligible:*** Direct Marketing – Insurance Services (MCC 5960), Direct Marketing – Continuity/Subscription Merchant (MCC 5968).

Card type	Rate	Per-item fee
Non-Regulated Small Business Debit	1.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe	1.99%	$0.10
Non-Regulated Small Business Debit Non-US[3]	2.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe Non-US[3]	2.99%	$0.10
Regulated Consumer Debit	0.04%	$0.25
Regulated Small Business Debit	0.04%	$0.25

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $1,200.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $1,200.01 and $4,000.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $4,000.00.	5 Tier 1 or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Services & Professional Services

- ***Eligible:*** Wine Producer (MCC 0743), Champagne Producer (MCC 0744), Agricultural Co-Operatives (MCC 0763), General Contractors – Residential and Commercial (MCC 1520), Heating, Plumbing, and Air Conditioning Contractors (MCC 1711), Electrical Contractors (MCC 1731), Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors (MCC 1740), Carpentry Contractors (MCC 1750), Roofing, Siding, and Sheet Metal Work Contractors (MCC 1761), Concrete Work Contractors (MCC 1771), Miscellaneous Publishing and Printing (MCC 2741), Specialty Cleaning, Polishing, and Sanitation Preparations (MCC 2842), Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services (MCC 4214), Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage (MCC 4225), Boat Rentals and Leasing (MCC 4457), Marinas, Marine Service, and Supplies (MCC 4468), Computer Network/Information Services (MCC 4816), Telegraph Services (MCC 4821), Plumbing and Heating Equipment and Supplies (MCC 5074), Mobile Home Dealers (MCC 5271), Car and Truck Dealers (New and Used) Sales, Service, Repairs, Parts, Leasing (MCC 5511), Car and Truck Dealers (Used only) Sales, Service, Repairs, Parts and Leasing (MCC 5521), Electric Vehicle Charging (MCC 5552), Camper, Recreational and Utility Trailer Dealers (MCC 5561), Motorcycle Shops and Dealers (MCC 5571), Motor Home Dealers (MCC 5592), Snowmobile Dealers (MCC 5598), Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (Not Elsewhere Classified) (MCC 5599), Tailors, Seamstresses, Mending and Alterations (MCC 5697), Pawn Shops (MCC 5933), Wrecking and Salvage Yards (MCC 5935), Direct Marketing – Catalog Merchant (MCC 5964), Direct Marketing – Other Direct Marketers (Not Elsewhere Classified) (MCC 5969), Hearing Aids – Sales, Service, and Supply (MCC 5975), Orthopedic Goods – Prosthetic Devices (MCC 5976), Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum (MCC 5983), Securities Brokers/Dealers (fee only) (MCC 6211), Non-Financial Institutions – Stored Value Card Purchase/Load (MCC 6540), Laundry, Cleaning and Garment Services (MCC 7210), Laundries – Family and Commercial (MCC 7211), Dry Cleaners (MCC 7216), Carpet and Upholstery Cleaning (MCC 7217), Photographic Studios (MCC 7221), Beauty and Barber Shops (MCC 7230), Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops (MCC 7251), Funeral Services and Crematories (MCC 7261), Dating Services (MCC 7273), Tax Preparation Services (MCC 7276), Counseling Services – Debt, Marriage, and Personal (MCC 7277), Buying and Shopping Services and Clubs (MCC 7278), Massage Parlors (MCC 7297), Health and Beauty Spas (MCC 7298), Miscellaneous Personal Services (Not Elsewhere Classified) (MCC 7299), Consumer Credit Reporting Agencies (MCC 7321), Exterminating and Disinfecting Services (MCC 7342), Computer Programming, Data Processing, and Integrated Systems Design Services (MCC 7372), Information Retrieval Services (MCC 7375), Computer Maintenance, Repair and Services (Not Elsewhere Classified) (MCC 7379), Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs (MCC 7393), Photofinishing Laboratories and Photo Developing (MCC 7395), Truck and Utility Trailer Rentals (MCC 7513), Motor Home and Recreational Vehicle Rentals (MCC 7519), Parking Lots, Parking Meters and Garages (MCC 7523), Automotive Body Repair Shops (MCC 7531), Tire Retreading and Repair Shops (MCC 7534), Automotive Paint Shops (MCC 7535), Automotive Service Shops (Non-Dealer) (MCC 7538), Car Washes (MCC 7542), Towing Services (MCC 7549), Air Conditioning and Refrigeration Repair Shops (MCC 7623), Electrical and Small Appliance Repair Shops (MCC 7629), Furniture – Reupholstery, Repair, and Refinishing (MCC 7641), Miscellaneous Repair Shops and Related Services (MCC 7699), Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses (MCC 7997), Legal Services and Attorneys (MCC 8111), Civic, Social, and Fraternal Associations (MCC 8641), Automobile Associations (MCC 8675), and Membership Organizations (Not Elsewhere Classified) (MCC 8699).

Card type	Rate	Per-item fee
Credit Base Micro	2.00%	$0.02
Credit Base Tier 0	1.60%	$0.04
Credit Base Tier 1	1.60%	$0.10
Credit Base Tier 2	2.10%	$0.10
Credit Base Tier 3	2.50%	$0.10
Credit Non-Swipe[2] Micro	2.30%	$0.02
Credit Non-Swipe[2] Tier 0	1.90%	$0.04
Credit Non-Swipe[2] Tier 1	1.90%	$0.10
Credit Non-Swipe[2] Tier 2	2.40%	$0.10
Credit Non-Swipe[2] Tier 3	2.80%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Micro – Transaction amount must be less than or equal to $5.	3 Tier 0, Tier 1, Tier 2 or Tier 3
4 Tier 0 – Transaction amount must be between $5.01 and $15.00.	4 Micro, Tier 1, Tier 2 or Tier 3
5 Tier 1 – Transaction amount must be between $15.01 and $150.00.	5 Micro, Tier 0, Tier 2 or Tier 3
6 Tier 2 – Transaction amount must be between $150.01 and $3,000.00.	6 Micro, Tier 0, Tier 1 or Tier 3
7 Tier 3 – Transaction amount must be greater than $3,000.00.	7 Micro, Tier 0, Tier 1 or Tier 2

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Wells Fargo pricing for American Express® OptBlue programs

Please refer to your Pricing Terms to determine your American Express program pricing.

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Program pricing: Services & Professional Services – continued

Card type	Rate	Per-item fee
Credit Micro Non-US[3]	3.00%	$0.02
Credit Tier 0 Non-US[3]	2.60%	$0.04
Credit Tier 1 Non-US[3]	2.60%	$0.10
Credit Tier 2 Non-US[3]	3.10%	$0.10
Credit Tier 3 Non-US[3]	3.50%	$0.10
Credit Non-Swipe[2] Micro Non-US[3]	3.30%	$0.02
Credit Non-Swipe[2] Tier 0 Non-US[3]	2.90%	$0.04
Credit Non-Swipe[2] Tier 1 Non-US[3]	2.90%	$0.10
Credit Non-Swipe[2] Tier 2 Non-US[3]	3.40%	$0.10
Credit Non-Swipe[2] Tier 3 Non-US[3]	3.80%	$0.10
Non-Regulated Consumer Debit	0.99%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2]	1.29%	$0.15
Non-Regulated Consumer Debit Non-US[3]	1.99%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2] Non-US[3]	2.29%	$0.15
Non-Regulated Small Business Debit	1.94%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2]	2.24%	$0.10
Non-Regulated Small Business Debit Non-US[3]	2.94%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2] Non-US[3]	3.24%	$0.10
Regulated Consumer Debit	0.04%	$0.25
Regulated Small Business Debit	0.04%	$0.25

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Micro – Transaction amount must be less than or equal to $5.00.	3 Tier 0, Tier 1, Tier 2 or Tier 3
4 Tier 0 – Transaction amount must be between $5.01 and $15.00.	4 Micro, Tier 1, Tier 2 or Tier 3
5 Tier 1 – Transaction amount must be between $15.01 and $150.00.	5 Micro, Tier 0, Tier 2 or Tier 3
6 Tier 2 – Transaction amount must be between $150.01 and $3,000.00.	6 Micro, Tier 0, Tier 1 or Tier 3
7 Tier 3 – Transaction amount must be greater than $3,000.00.	7 Micro, Tier 0, Tier 1 or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

Please refer to your Pricing Terms to determine your American Express program pricing.

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Program pricing: Utilities

- ***Eligible:*** Utilities – Electric, Gas, Water, and Sanitary (MCC 4900).

Card type	Rate	Per-item fee
Credit Base Tier 1	0.00%	$0.75
Credit Base Tier 2	0.00%	$1.50
Credit Base Tier 3	2.30%	$0.00
Credit Non-Swipe[2] Tier 1	0.00%	$0.75
Credit Non-Swipe[2] Tier 2	0.00%	$1.50
Credit Non-Swipe[2] Tier 3	2.30%	$0.00
Credit Tier 1 Non-US[3]	1.00%	$0.75
Credit Tier 2 Non-US[3]	1.00%	$1.50
Credit Tier 3 Non-US[3]	3.30%	$0.00
Credit Non-Swipe[2] Tier 1 Non-US[3]	1.00%	$0.75
Credit Non-Swipe[2] Tier 2 Non-US[3]	1.00%	$1.50
Credit Non-Swipe[2] Tier 3 Non-US[3]	3.30%	$0.00
Non-Regulated Consumer Debit	0.04%	$0.65
Non-Regulated Consumer Debit Non-Swipe[2]	0.04%	$0.65
Non-Regulated Consumer Debit Non-US[3]	1.04%	$0.65
Non-Regulated Consumer Debit Non-Swipe[2] Non-US[3]	1.04%	$0.65
Non-Regulated Small Business Debit	0.09%	$1.45
Non-Regulated Small Business Debit Non-Swipe[2]	0.09%	$1.45
Non-Regulated Small Business Debit Non-US[3]	1.09%	$1.45
Non-Regulated Small Business Debit Non-Swipe[2] Non-US[3]	1.09%	$1.45
Regulated Consumer Debit	0.04%	$0.25
Regulated Small Business Debit	0.04%	$0.25

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $1,000.00	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $1,000.00 and up to or equal to $5,000.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $5,000.00.	5 Tier 1 or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Residential Rent

- ***Eligible:*** Real Estate Agents and Managers – Rentals (MCC 6513).

Card type	Rate	Per-item fee
Credit Base Tier 1	1.40%	$0.10
Credit Base Tier 2	1.75%	$0.10
Credit Base Tier 3	1.90%	$0.10
Credit Non-Swipe[2] Tier 1	1.40%	$0.10
Credit Non-Swipe[2] Tier 2	1.75%	$0.10
Credit Non-Swipe[2] Tier 3	1.90%	$0.10
Credit Tier 1 Non-US[3]	2.40%	$0.10
Credit Tier 2 Non-US[3]	2.75%	$0.10
Credit Tier 3 Non-US[3]	2.90%	$0.10
Credit Non-Swipe[2] Tier 1 Non-US[3]	2.40%	$0.10
Credit Non-Swipe[2] Tier 2 Non-US[3]	2.75%	$0.10
Credit Non-Swipe[2] Tier 3 Non-US[3]	2.90%	$0.10
Non-Regulated Consumer Debit	0.79%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2]	0.79%	$0.15
Non-Regulated Consumer Debit Non-US[3]	1.79%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2] Non-US[3]	1.79%	$0.15

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $150.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $150.01 and $3,000.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $3,000.00.	5 Tier 1 or Tier 2

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Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Residential Rent – continued

- ***Eligible:*** Real Estate Agents and Managers – Rentals (MCC 6513).

Card type	Rate	Per-item fee
Non-Regulated Small Business Debit	1.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2]	1.99%	$0.10
Non-Regulated Small Business Debit Non-US[3]	2.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2] Non-US[3]	2.99%	$0.10
Regulated Consumer Debit	0.04%	$0.25
Regulated Small Business Debit	0.04%	$0.25

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $150.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $150.01 and $3,000.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $3,000.00.	5 Tier 1 or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Travel & Entertainment

- ***Eligible:*** Local and Suburban Commuter Passenger Transportation (MCC 4111), Passenger Railways (MCC 4112), Taxicabs and Limousines (MCC 4121), Bus Lines (MCC 4131), Airports, Flying Fields, and Airport Terminals (MCC 4582), Travel Agency (MCC 4722), Transportation Services (Not Elsewhere Classified) (MCC 4789), Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified) (MCC 7011), Campground (MCC 7033), Automotive Rentals (7512), Motion Picture Theaters (MCC 7832), Theatrical Producers (Except Motion Pictures) and Ticket Agencies (MCC 7922), Bands, Orchestras, and Miscellaneous Entertainers (Not Elsewhere Classified) (MCC 7929), Billiards and Pool Establishments (MCC 7932), Bowling Alleys (MCC 7933), Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters (MCC 7941), Tourist Attractions and Exhibits (MCC 7991), Public Golf Courses (MCC 7992), Video Amusement Game Supplies (MCC 7993), Video Game Arcades/Establishments (MCC 7994), Amusement Park (MCC 7996), Aquariums, Seaquariums, Dolphinariums and Zoos (MCC 7998), and Recreation Service (MCC 7999).

Card type	Rate	Per-item fee
Credit Base Micro	2.00%	$0.02
Credit Base Small Ticket	1.60%	$0.04
Credit Base Tier 1	2.25%	$0.10
Credit Base Tier 2	2.60%	$0.10
Credit Base Tier 3	3.00%	$0.10
Credit Non-Swipe2 Micro	2.30%	$0.02
Credit Non-Swipe2 Small Ticket	1.90%	$0.04
Credit Non-Swipe2 Tier 1	2.55%	$0.10
Credit Non-Swipe2 Tier 2	2.90%	$0.10
Credit Non-Swipe2 Tier 3	3.30%	$0.10
Credit Tier 1 Non-US3 Micro	3.00%	$0.02
Credit Tier 1 Non-US3 Small Ticket	2.60%	$0.04
Credit Tier 1 Non-US3	3.25%	$0.10
Credit Tier 2 Non-US3	3.60%	$0.10
Credit Tier 3 Non-US3	4.00%	$0.10
Credit Non-Swipe2 Micro Non-US3	3.30%	$0.02
Credit Non-Swipe2 Small Ticket Non-US3	2.90%	$0.04

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Micro – Transaction amount must be less than or equal to $5.00.	3 Small Ticket, Tier 1, Tier 2, or Tier 3
4 Small – Transaction amount must be between $5.01 and $15.00.	4 Micro, Tier 1, Tier 2, or Tier 3
5 Tier 1 – Transaction amount must be between $15.01 and $100.00.	5 Micro, Small Ticket, Tier 2, or Tier 3
6 Tier 2 – Transaction amount must be between $100.01 and $1,000.00.	6 Micro, Small Ticket, Tier 1, or Tier 3
7 Tier 3 – Transaction amount must be greater than $1,000.00.	7 Micro, Small Ticket, Tier 1, or Tier 2

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Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Travel & Entertainment – continued

- ***Eligible:*** Local and Suburban Commuter Passenger Transportation (MCC 4111), Passenger Railways (MCC 4112), Taxicabs and Limousines (MCC 4121), Bus Lines (MCC 4131), Airports, Flying Fields, and Airport Terminals (MCC 4582), Travel Agency (MCC 4722), Transportation Services (Not Elsewhere Classified) (MCC 4789), Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified) (MCC 7011), Campground (MCC 7033), Automotive Rentals (7512), Motion Picture Theaters (MCC 7832), Theatrical Producers (Except Motion Pictures) and Ticket Agencies (MCC 7922), Bands, Orchestras, and Miscellaneous Entertainers (Not Elsewhere Classified) (MCC 7929), Billiards and Pool Establishments (MCC 7932), Bowling Alleys (MCC 7933), Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters (MCC 7941), Tourist Attractions and Exhibits (MCC 7991), Public Golf Courses (MCC 7992), Video Amusement Game Supplies (MCC 7993), Video Game Arcades/Establishments (MCC 7994), Amusement Park (MCC 7996), Aquariums, Seaquariums, Dolphinariums and Zoos (MCC 7998), and Recreation Service (MCC 7999).

Card type	Rate	Per-item fee
Credit Non-Swipe[2] Tier 1 Non-US[3]	3.55%	$0.10
Credit Non-Swipe[2] Tier 2 Non-US[3]	3.90%	$0.10
Credit Non-Swipe[2] Tier 3 Non-US[3]	4.30%	$0.10
Non-Regulated Consumer Debit	1.19%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2]	1.49%	$0.15
Non-Regulated Consumer Debit Non-US[3]	2.19%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2] Non-US[3]	2.49%	$0.15
Non-Regulated Small Business Debit	1.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2]	2.29%	$0.10
Non-Regulated Small Business Debit Non-US[3]	2.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2] Non-US[3]	3.29%	$0.10
Regulated Consumer Debit	0.04%	$0.25
Regulated Small Business Debit	0.04%	$0.25

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Micro – Transaction amount must be less than or equal to $5.00.	3 Small Ticket, Tier 1, Tier 2, or Tier 3
4 Small – Transaction amount must be between $5.01 and $15.00.	4 Micro, Tier 1, Tier 2, or Tier 3
5 Tier 1 – Transaction amount must be between $15.01 and $100.00.	5 Micro, Small Ticket, Tier 2, or Tier 3
6 Tier 2 – Transaction amount must be between $100.01 and $1,000.00.	6 Micro, Small Ticket, Tier 1, or Tier 3
7 Tier 3 – Transaction amount must be greater than $1,000.00.	7 Micro, Small Ticket, Tier 1, or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

Please refer to your Pricing Terms to determine your American Express program pricing.

■ = New category or qualification ● = MCC change
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Program pricing: Education

- ***Eligible:*** Sporting and Recreational Camps (MCC 7032), Dance Halls, Studios and Schools (MCC 7911), Elementary and Secondary Schools (MCC 8211), Professional Schools, and Junior Colleges (MCC 8220), Correspondence Schools (MCC 8241), Business and Secretarial Schools (MCC 8244), Vocational and Trade Schools (MCC 8249), Schools and Educational Services (not elsewhere classified) (MCC 8299), and Child Care Services (MCC 8351).

Card type	Rate	Per-item fee
Credit Base Tier 1	1.10%	$0.10
Credit Base Tier 2	1.45%	$0.10
Credit Base Tier 3	1.70%	$0.10
Credit Non-Swipe[2] Tier 1	1.40%	$0.10
Credit Non-Swipe[2] Tier 2	1.75%	$0.10
Credit Non-Swipe[2] Tier 3	2.00%	$0.10
Credit Tier 1 Non-US[3]	2.10%	$0.10
Credit Tier 2 Non-US[3]	2.45%	$0.10
Credit Tier 3 Non-US[3]	2.70%	$0.10
Credit Non-Swipe[2] Tier 1 Non-US[3]	2.40%	$0.10
Credit Non-Swipe[2] Tier 2 Non-US[3]	2.75%	$0.10
Credit Non-Swipe[2] Tier 3 Non-US[3]	3.00%	$0.10
Non-Regulated Consumer Debit	0.79%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2]	1.09%	$0.15
Non-Regulated Consumer Debit Non-US[3]	1.79%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2] Non-US[3]	2.09%	$0.15
Non-Regulated Small Business Debit	1.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2]	2.29%	$0.10
Non-Regulated Small Business Debit Non-US[3]	2.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2] Non-US[3]	3.29%	$0.10
Regulated Consumer Debit	0.04%	$0.25
Regulated Small Business Debit	0.04%	$0.25

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $100.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $100.01 and $3,000.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $3,000.00.	5 Tier 1 or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

Please refer to your Pricing Terms to determine your American Express program pricing.

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Program pricing: Government

- ***Eligible:*** Court Costs, including Alimony and Child Support (MCC 9211), Fines (MCC 9222), Tax Payments (MCC 9311), and Government Services (Not Elsewhere Classified) (MCC 9399).

Card type	Rate	Per-item fee
Credit Base Tier 1	1.40%	$0.10
Credit Base Tier 2	1.55%	$0.10
Credit Base Tier 3	1.75%	$0.10
Credit Non-Swipe[2] Tier 1	1.70%	$0.10
Credit Non-Swipe[2] Tier 2	1.85%	$0.10
Credit Non-Swipe[2] Tier 3	2.05%	$0.10
Credit Tier 1 Non-US[3]	2.40%	$0.10
Credit Tier 2 Non-US[3]	2.55%	$0.10
Credit Tier 3 Non-US[3]	2.75%	$0.10
Credit Non-Swipe[2] Tier 1 Non-US[3]	2.70%	$0.10
Credit Non-Swipe[2] Tier 2 Non-US[3]	2.85%	$0.10
Credit Non-Swipe[2] Tier 3 Non-US[3]	3.05%	$0.10
Non-Regulated Consumer Debit	0.79%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2]	1.09%	$0.15
Non-Regulated Consumer Debit Non-US[3]	1.79%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2] Non-US[3]	2.09%	$0.15
Non-Regulated Small Business Debit	1.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2]	2.29%	$0.10
Non-Regulated Small Business Debit Non-US[3]	2.99%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2] Non-US[3]	3.29%	$0.10
Regulated Consumer Debit	0.04%	$0.25
Regulated Small Business Debit	0.04%	$0.25

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $100.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $100.01 and $3,000.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $3,000.00.	5 Tier 1 or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Other

- ***Eligible:*** Tolls and Bridge Fees (MCC 4784), Telecom Equipment (MCC 4812), Telecommunication Services (MCC 4814), Cable/Pay TV (MCC 4899), Gas Station (MCC 5541), Automated Fuel Dispenser (MCC 5542), Political Organizations (MCC 8651), and Bail and Bond Payments (fee only) (MCC 9223).

Card type	Rate	Per-item fee
Credit Base Micro	2.00%	$0.02
Credit Base Small Ticket	1.60%	$0.04
Credit Base Tier 1	1.60%	$0.10
Credit Base Tier 2	1.95%	$0.10
Credit Base Tier 3	2.45%	$0.10
Credit Non-Swipe2 Micro	2.30%	$0.02
Credit Non-Swipe2 Small Ticket	1.90%	$0.04
Credit Non-Swipe2 Tier 1	1.90%	$0.10
Credit Non-Swipe2 Tier 2	2.25%	$0.10
Credit Non-Swipe2 Tier 3	2.75%	$0.10
Credit Tier 1 Non-US3 Micro	3.00%	$0.02
Credit Tier 1 Non-US3 Small Ticket	2.60%	$0.04
Credit Tier 1 Non-US3	2.60%	$0.10
Credit Tier 2 Non-US3	2.95%	$0.10
Credit Tier 3 Non-US3	3.45%	$0.10
Credit Non-Swipe2 Micro Non-US3	3.30%	$0.02
Credit Non-Swipe2 Small Ticket Non-US3	2.90%	$0.04
Credit Non-Swipe2 Tier 1 Non-US3	2.90%	$0.10
Credit Non-Swipe2 Tier 2 Non-US3	3.25%	$0.10
Credit Non-Swipe2 Tier 3 Non-US3	3.75%	$0.10
Non-Regulated Consumer Debit	0.99%	$0.15
Non-Regulated Consumer Debit Non-Swipe2	1.29%	$0.15

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Micro – Transaction amount must be less than or equal to $5.00.	3 Small Ticket, Tier 1, Tier 2, or Tier 3
4 Small – Transaction amount must be between $5.01 and $15.00.	4 Micro, Tier 1, Tier 2, or Tier 3
5 Tier 1 – Transaction amount must be between $15.01 and $100.00.	5 Micro, Small Ticket, Tier 2, or Tier 3
6 Tier 2 – Transaction amount must be between $100.01 and $1,000.00.	6 Micro, Small Ticket, Tier 1, or Tier 3
7 Tier 3 – Transaction amount must be greater than $1,000.00.	7 Micro, Small Ticket, Tier 1, or Tier 2

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Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Other - continued

- ***Eligible:*** Tolls and Bridge Fees (MCC 4784), Telecom Equipment (MCC 4812), Telecommunication Services (MCC 4814), Cable/Pay TV (MCC 4899), Gas Station (MCC 5541), Automated Fuel Dispenser (MCC 5542), Political Organizations (MCC 8651), and Bail and Bond Payments (fee only) (MCC 9223).

Card type	Rate	Per-item fee
Non-Regulated Consumer Debit Non-US[3]	1.99%	$0.15
Non-Regulated Consumer Debit Non-Swipe[2] Non-US[3]	2.29%	$0.15
Non-Regulated Small Business Debit	1.94%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2]	2.24%	$0.10
Non-Regulated Small Business Debit Non-US[3]	2.94%	$0.10
Non-Regulated Small Business Debit Non-Swipe[2] Non-US[3]	3.24%	$0.10
Regulated Consumer Debit	0.04%	$0.25
Regulated Small Business Debit	0.04%	$0.25

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Micro – Transaction amount must be less than or equal to $5.00.	3 Small Ticket, Tier 1, Tier 2, or Tier 3
4 Small – Transaction amount must be between $5.01 and $15.00.	4 Micro, Tier 1, Tier 2, or Tier 3
5 Tier 1 – Transaction amount must be between $15.01 and $100.00.	5 Micro, Small Ticket, Tier 2, or Tier 3
6 Tier 2 – Transaction amount must be between $100.01 and $1,000.00.	6 Micro, Small Ticket, Tier 1, or Tier 3
7 Tier 3 – Transaction amount must be greater than $1,000.00.	7 Micro, Small Ticket, Tier 1, or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

Please refer to your Pricing Terms to determine your American Express program pricing.

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Program pricing: Prepaid

- ***Eligible:*** All Industries.

Card type	Rate	Per-item fee
Prepaid Base Tier 1	1.35%	$0.10
Prepaid Base Tier 2	1.70%	$0.10
Prepaid Base Tier 3	2.15%	$0.10
Prepaid Non-Swipe[2] Tier 1	1.65%	$0.10
Prepaid Non-Swipe[2] Tier 2	2.00%	$0.10
Prepaid Non-Swipe[2] Tier 3	2.45%	$0.10
Prepaid Tier 1 Non-US[3]	2.35%	$0.10
Prepaid Tier 2 Non-US[3]	2.70%	$0.10
Prepaid Tier 3 Non-US[3]	3.15%	$0.10
Prepaid Non-Swipe[2] Tier 1 Non-US[3]	2.65%	$0.10
Prepaid Non-Swipe[2] Tier 2 Non-US[3]	3.00%	$0.10
Prepaid Non-Swipe[2] Tier 3 Non-US[3]	3.45%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $75.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $75.01 and $1,000.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $1,000.00.	5 Tier 1 or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

Program pricing: Charity, Emerging Market, Insurance, Residential Rent, and Utilities Prepaid

- ***Eligible:*** Utilities – Electric, Gas, Water, and Sanitary (MCC 4900), Direct Marketing – Insurance Services (MCC 5960), Direct Marketing – Continuity/Subscription Merchant (MCC 5968), Insurance Sales, Underwriting, and Premiums (MCC 6300), Real Estate Agents and Managers – Rentals (MCC 6513), Charitable and Social Organizations (MCC 8398), and Religious Organization (MCC 8661).

Card type	Rate	Per-item fee
Prepaid Base Tier 1	1.35%	$0.10
Prepaid Base Tier 2	1.70%	$0.10
Prepaid Base Tier 3	2.15%	$0.10
Prepaid Non-Swipe Tier 1	1.35%	$0.10
Prepaid Non-Swipe Tier 2	1.70%	$0.10
Prepaid Non-Swipe Tier 3	2.15%	$0.10
Prepaid Tier 1 Non-US[3]	2.35%	$0.10
Prepaid Tier 2 Non-US[3]	2.70%	$0.10
Prepaid Tier 3 Non-US[3]	3.15%	$0.10
Prepaid Non-Swipe Tier 1 Non-US[3]	2.35%	$0.10
Prepaid Non-Swipe Tier 2 Non-US[3]	2.70%	$0.10
Prepaid Non-Swipe Tier 3 Non-US[3]	3.15%	$0.10

Primary qualification criteria[1]	Next interchange program logic[1]
Applies to the card products listed in the Card type column unless otherwise indicated.	
1 Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered.	1 N/A
2 Obtain and pass 1 valid electronic authorization.[4]	2 N/A
3 Tier 1 – Transaction amount must be less than or equal to $75.00.	3 Tier 2 or Tier 3
4 Tier 2 – Transaction amount must be between $75.01 and $1,000.00.	4 Tier 1 or Tier 3
5 Tier 3 – Transaction amount must be greater than $1,000.00.	5 Tier 1 or Tier 2

Wells Fargo pricing for American Express® OptBlue programs

■ = New category or qualification ● = MCC change
▼ = Rate or fee decrease ▲ = Rate or fee increase

Please refer to your Pricing Terms to determine your American Express program pricing.

American Express OptBlue footnotes

1. The numeric bullet point in the “Primary qualification criteria” column corresponds to the numeric bullet point in the “Next program pricing logic” column within the same row. This column lists the next possible program pricing when the qualifying criteria is not met. For example, bullet point 1 under the Business-to-Business / Wholesale “Primary qualification criteria” column is Entry Mode – Magnetic stripe, contactless, chip data read, or key-entered. If a transaction is not magnetic stripe, contactless, chip data read, or key-entered, then the next downgrade program pricing would be N/A when looking at the corresponding numeric bullet point in the “Next program pricing logic” column.
2. American Express Non-Swipe programs include the American Express Non-Swipe Transaction Fee (0.30%) with the exception of MCCs eligible for the following American Express OptBlue programs: Charity, Emerging Markets, Insurance, Residential Rent, and Utilities.
3. American Express Non-US programs include the American Express Inbound Fee of 1.00%.
4. American Express requires merchants to authorize and submit field level data on all American Express transactions. Failure to meet these requirements may result in the American Express Technical Specification Non-Compliance Fee of 0.75%.