

UNDERSTANDING MERCHANT PRICING

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DEFINITIONS

Authorization Fee

Each time a terminal completes a transaction (sale, refund or void), a fee is charged for the communication to the processor's host.

Batch Deposit Fee

Each time a merchant closes their terminal batch (settles their terminal), a fee is charged for the communication of the batch details (transaction counts and volumes) to the processor's host.

Card Brand Dues and Assessments

Card Brand Association Fees are charged by Visa and MasterCard directly to Merchants through the Acquiring Bank. All businesses accepting credit cards must pay these fees. Card Association Fees go directly to the Card Brands and fund Visa and MasterCard services and operations, including licensing, patents and copyrights, operating regulations, national and international settlement and authorization systems, the interchange network, product development, advertising and promotion, and risk management services.

Effective Merchant Discount Rate

The EMDR is calculated as the total transaction fees divided by the total sales volume. Total transaction fees include the total of any bank card merchant discount rate, non-qualified fees, card brand fees, international card brand fees, transaction fees and refund fees.

International Cross-Border Fees

Visa and MasterCard charge a cross-border fee if your customer is outside of Canada to help manage currency exchanges. This fee varies depending on your processing currency.

The Visa International Acquirer Service Fee for Multi-Currency POS is 0.40% and for Single Currency POS is 0.80%. The MasterCard Cross Border Assessment Fee for Foreign Card Volume is 0.80%.

Interchange

Each credit card payment qualifies at a certain Interchange rate; Interchange refers to a matrix of discount rates and transaction fees defined by the Card Associations (e.g. Visa and MasterCard). These fees are paid by the payment processor to the cardholder's bank to compensate for accepting credit card payments. Factors that influence Interchange fees include type of card presented, business type and how the transaction is performed.

As Interchange Fees are updated directly by Visa and MasterCard, please refer to the following sources to access the most recent rate tables:

Visa: <http://www.visa.ca/en/aboutcan/mediacentre/interchange/index.jsp>

MasterCard: http://www.mastercard.com/ca/merchant/en/getstarted/interchange_rates.html

PRICING STRUCTURES

We provide three types of pricing structures:

Tiered Pricing

Interchange fees assessed by the card Associations are grouped in 2 different categories: Qualified or Non-Qualified. Depending on how a payment is processed and the type of credit card used, transactions may downgrade to Non-Qualified as the associated Interchange categories carry a higher cost. Some common factors that may prompt a transaction to downgrade include transactions that are keyed into a terminal, e-commerce transactions and the acceptance of corporate or reward program credit cards. Card brand assessments are included in the Qualified discount rate. Card brand dues are billed and reported separately.

Flat Rate Pricing

Flat rate pricing consists of a single, consolidated discount rate based on an analysis of your processing history and the industry being serviced. This rate is not affected by Interchange qualification and remains constant regardless of how the transaction is performed or the card type accepted. Card brand assessments are included in the flat rate. Card brand dues are billed and reported separately.

Cost Plus Pricing

Interchange fees assessed by the card Associations are passed through with no markup, which only cover the processor's cost. In addition to Interchange fees, the processor assesses a fixed rate above its cost to cover service and business infrastructure. Card brand dues and assessments are reported and billed separately from the processor fee.

We are dedicated to providing the highest levels of client satisfaction. If you feel your business would benefit from an alternate pricing structure or to further discuss the terms of your merchant agreement, please contact our Client Care Department at 1 877-785-1396. We are available 24/7 to discuss solutions that best fit your business needs.

TIERED PRICING

EXAMPLE A

In this example, a *Visa Chip Consumer Credit Card* was used for payment, classified as a Qualified Transaction (please refer to Visa Interchange Fees Table).

- A** Qualified rate: 1.570% (includes Visa Assessment of 0.08%)
- Non-Qualified rate: N/A
- TOTAL: 1.570% plus applicable dues

EXAMPLE B

In this example, a *Visa Chip Business Credit Card* was used for payment, classified as a Non-Qualified Transaction (please refer to Visa Interchange Fees Table).

- A** Qualified rate: 1.570% (includes Visa Assessment of 0.08%)
- B** Non-Qualified rate: surcharge of 0.430%
- TOTAL: 2.00% plus applicable dues

For both of the examples above, the following dues are assessed by Visa whenever applicable:

- C** 0.40% Visa International Acquirer Service Fee (Multi-Currency POS)
- 0.80% Visa International Acquirer Service Fee (Single Currency POS)

Fee Summary							
Card Type	Transaction Type	Fee Type	Rate/Amount	Sales	Count	Fee Amount	
Visa	Sale	Visa ISA Fee	C 0.400%	C\$3,614.86	6	(C\$14.46)	
Visa	Sale	Discount Fee	A 1.570%	C\$54,580.75	289	(C\$856.92)	
Visa	Sale	Discount Fee (Non-Qualified)	B 0.430%	C\$53,134.66	286	(C\$228.50)	
Visa Debit	Sale	Visa ISA Fee	0.400%	C\$868.04	4	(C\$3.47)	
Visa Debit	Sale	Discount Fee	1.570%	C\$1,005.04	7	(C\$15.78)	
MasterCard	Sale	MasterCard Cross Border Fee - Domestic	0.400%	C\$957.60	3	(C\$3.83)	
MasterCard	Sale	Discount Fee	1.570%	C\$24,097.53	122	(C\$378.34)	
MasterCard	Sale	Discount Fee (Non-Qualified)	0.430%	C\$11,132.21	50	(C\$47.83)	
N/A	N/A	Statement Fee	10.00	C\$-	0	(C\$10.00)	
N/A	N/A	Batch Deposit Fee	0.05	C\$-	0	(C\$1.60)	
N/A	N/A	Terminal Maintenance Fee	5.99	C\$-	0	(C\$5.99)	
Total						(C\$1,566.72)	

Visa EMDR = 2.06%
MasterCard EMDR = 1.79%

FLAT RATE PRICING

EXAMPLE

In this example, a *Visa Chip Business Credit Card* with an Interchange Fee of 1.75% was used for payment, classified as a Non-Qualified Transaction (please refer to Visa Interchange Fees Table). Neither a Non-Qualified Transaction surcharge nor Interchange Fees apply due to the flat rate pricing structure.

A Flat rate of 2.23% (includes Visa Assessment of 0.08%)
 TOTAL: 2.23% plus applicable dues

In the example above, the following dues are assessed by Visa whenever applicable:

- 0.40% Visa International Acquirer Service Fee (Multi-Currency POS)
- 0.80% Visa International Acquirer Service Fee (Single Currency POS)

Fee Summary						
Card Type	Transaction Type	Fee Type	Rate/Amount	Sales	Count	Fee Amount
Visa	Sale	Discount Fee	A 2.230%	C\$29,394.36	34	(C\$655.50)
MasterCard	Sale	Discount Fee	2.230%	C\$5,777.46	10	(C\$128.84)
N/A	N/A	Approved Authorization Fee	-	C\$-	0	(C\$1.30)
N/A	N/A	Monthly Gateway Fee	10.00	C\$-	0	(C\$10.00)
Total						(C\$795.64)

Visa EMDR = 2.24%
 MasterCard EMDR = 2.23%
 Amex EMDR = 0.00%

COST PLUS PRICING

EXAMPLE:

In this example, a *Visa Business -Recurring Credit Card* with an Interchange Fee of 1.85% was used for payment (please refer to Visa Interchange Fees Table).

- A** Processor Fee: 0.060%
 - B** Visa Assessment: 0.08%
 - C** Interchange Fee: 1.85%
- TOTAL: 1.99% plus applicable dues

In the example above, the following dues are assessed by Visa whenever applicable:

0.40% Visa International Acquirer Service Fee (Multi-Currency POS)

0.80% Visa International Acquirer Service Fee (Single Currency POS)

Fee Summary							
Card Type	Transaction Type	Fee Type	Rate/Amount	Sales	Count	Fee Amount	
Visa	Sale	Discount Fee	A 0.060%	C\$5,405,225.96	711	(C\$3,243.11)	
Visa	Sale	Assessment Fee	B 0.080000%	C\$5,405,225.96	711	(C\$4,324.30)	
Visa	Sale	Interchange Fee	-	C\$5,405,225.96	711	(C\$92,707.51)	
Visa	Refund	Interchange Fee	-	(C\$30,056.44)	34	C\$525.96	
MasterCard	Sale	Discount Fee	0.060%	C\$2,228,117.37	393	(C\$1,336.90)	
MasterCard	Sale	Assessment Fee	0.077000%	C\$2,228,117.37	393	(C\$1,715.60)	
MasterCard	Sale	Interchange Fee	-	C\$2,228,117.37	393	(C\$47,975.54)	
MasterCard	Refund	Interchange Fee	-	(C\$21,063.25)	9	C\$391.76	
N/A	N/A	Web Fee	5.00	C\$-	0	(C\$5.00)	
Total						(C\$150,390.24)	

Visa EMDR = 1.86%

MasterCard EMDR = 2.29%

Interchange Summary							
Card Type	Program Name	# of Trans	% of Total	Sales Amount	Avg Ticket	Fee Amount	
Visa	Consumer Credit - Recurring Payment NNSS	141	19%	C\$674,526.00	C\$4,783.87	(C\$9,443.34)	
Visa	C Business - Recurring Payment - NNSS	359	48%	C\$3,011,119.03	C\$8,387.52	(C\$55,705.74)	
Visa	Infinite - Recurring Payment - NNSS	245	33%	C\$1,689,524.49	C\$6,896.02	(C\$27,032.47)	
Total		745	100%	C\$5,375,169.52	C\$7,214.99	(C\$92,181.55)	
MasterCard	Intracountry Commercial Programs	101	25%	C\$404,101.21	C\$4,001.00	(C\$8,082.03)	
MasterCard	Intracountry Consumer Standard	6	1%	(C\$10,540.54)	(C\$1,756.76)	C\$181.30	
MasterCard	Intracountry Consumer Recurring Payments	20	5%	C\$100,735.98	C\$5,036.80	(C\$1,601.70)	
MasterCard	Intracountry Consumer Recurring Payments	36	9%	C\$182,302.31	C\$5,063.95	(C\$3,646.08)	
MasterCard	Intracountry Consumer Recurring Payments	239	59%	C\$1,530,455.16	C\$6,403.58	(C\$34,435.27)	
Total		402	100%	C\$2,207,054.12	C\$5,490.18	(C\$47,583.78)	

ADDITIONAL RESOURCES

MasterCard Canada - Understanding Interchange:

http://www.mastercard.com/ca/merchant/en/getstarted/interchange_rates.html

Visa Canada – Interchange:

<http://www.visa.ca/en/aboutcan/mediacentre/interchange/index.jsp>

VISA INTERCHANGE FEES TABLE

Visa Interchange Category	Tiered Pricing Qualification
Debit Industry 1 - NNSS	Qualified
Debit Industry 1 - Intl Settle	Qualified
Debit Industry 2 - NNSS	Qualified
Debit Industry 2 - Intl Settle	Qualified
Chip Debit Industry1 - NNSS	Qualified
Chip Debit Industry1 - Intl Settle	Qualified
Chip Debit Industry2 - NNSS	Qualified
Chip Debit Industry2 - Intl Settle	Qualified
Debit Performance Tier 1 - Intl Settle	Qualified
Debit Performance Tier 1 - NNSS	Qualified
Debit Performance Tier 2 - Intl Settle	Qualified
Debit Performance Tier 2 - NNSS	Qualified
Chip Debit Performance Tier 1 - NNSS	Qualified
Chip Debit Performance Tier 1 - Intl Set	Qualified
Chip Debit Performance Tier 2 - NNSS	Qualified
Chip Debit Performance Tier 2 - Intl Set	Qualified
Electronic Electronic Debit - NNSS	Qualified
Electronic Electronic Debit - Intl Settle	Qualified
Chip Electronic Debit - NNSS	Qualified
Chip Electronic Debit - Intl Settle	Qualified
Debit - Emerging Segment - NNSS	Qualified
Debit - Emerging Segment - Intl Settle	Qualified
Debit - Recurring Payment - NNSS	Qualified
Debit - Recurring Payment - Intl Settle	Qualified
Consumer Credit - Emerging Segment - NNS	Qualified
Consumer Credit - Emerging Segment - Int	Qualified
Electronic\ Pre PS-2000	Qualified
INTL PRE-PS2000	Qualified
Interregional Interlink Standard	Qualified
Visa Intl Electronic Electron Card	Qualified
Chip Full Data	Qualified
Chip Full Data—Visa Electron	Qualified
Airline Chip Full Data	Qualified
Airline Chip Full Data—Visa Electron	Qualified
Chip Full Data with PIN	Qualified
Chip Full Data with PIN—Visa Electron	Qualified
Airline Chip Full Data with PIN	Qualified
Airline Chip Full Data with PIN—Visa Electron	Qualified
Chip Consumer Credit Industry1 - NNSS	Qualified
Chip Consumer Credit Industry1 - Intl Se	Qualified
Chip Debit Card - NNSS	Qualified
Chip Prepaid Card - NNSS	Qualified
Chip Debit Card - intl Settle	Qualified
Chip Prepaid Card - Intl Settle	Qualified
Chip Electronic Prepaid - NNSS	Qualified
Chip Electronic Prepaid - Intl Settle	Qualified
Chip Prepaid Industry1 - NNSS	Qualified
Chip Prepaid Industry1 - Intl Settle	Qualified

Chip Prepaid Industry2 - NNSS	Qualified
Chip Prepaid Industry2 - Intl Settle	Qualified
Chip Prepaid Performance Tier 1 - NNSS	Qualified
Chip Prepaid Performance Tier 1 - Intl S	Qualified
Chip Prepaid Performance Tier 2 - NNSS	Qualified
Chip Prepaid Performance Tier 2 - Intl S	Qualified
Standard Debit Card - NNSS	Qualified
Standard Debit Card - Intl Settle	Qualified
Infinite Credit - Emerging Segment - NNS	Qualified
Infinite Credit - Emerging Segment - Int	Qualified
Con Credit Industry 1 - NNSS	Qualified
Con Credit Industry 1 - Intl Settle	Qualified
Prepaid - Recurring Payment - NNSS	Qualified
Prepaid - Recurring Payment - Intl Sett	Qualified
Electronic Electronic Prepaid - NNSS	Qualified
Electronic Electronic Prepaid - Intl Settl	Qualified
Prepaid Industry 1 - NNSS	Qualified
Prepaid Industry 1 - Intl Settle	Qualified
Prepaid Industry 2 - NNSS	Qualified
Prepaid Industry 2 - Intl Settle	Qualified
Prepaid Performance Tier 1 - Intl Settle	Qualified
Prepaid Performance Tier 1 - NNSS	Qualified
Prepaid Performance Tier 2 - Intl Settle	Qualified
Prepaid Performance Tier 2 - NNSS	Qualified
Standard Prepaid Card - NNSS	Qualified
Standard Prepaid Card - Intl Settle	Qualified
Chip Consumer Credit Industry2 - NNSS	Qualified
Chip Consumer Credit Industry2 - Intl Se	Qualified
Chip Con Credit Performance Tier 1 - NN	Qualified
Chip Con Credit Performance Tier 1 - In	Qualified
Chip Infinite Credit Industry1 - NNSS	Qualified
Chip Infinite Credit Industry1 - Intl Se	Qualified
Chip Con Credit Performance Tier 2 - NN	Qualified
Chip Con Credit Performance Tier 2 - In	Qualified
Con Credit Industry 2 - NNSS	Qualified
Con Credit Industry 2 - Intl Settle	Qualified
Consumer Credit - Recurring Payment NNSS	Qualified
Consumer Credit - Recurring -Intl Settle	Qualified
Con Credit Performance Tier 1 - Intl Se	Qualified
Con Credit Performance Tier 1 - NNSS	Qualified
Infinite Credit Industry 1 - NNSS	Non-Qualified
Infinite Credit Industry 1 - Intl Settle	Non-Qualified
Visa Intl ECom	Non-Qualified
Visa Intl Secure ECom	Non-Qualified
Visa Intl Standard Electron Card	Non-Qualified
Visa Intl	Non-Qualified
Chip Electronic Cons Credit - NNSS	Non-Qualified
Chip Electronic Cons Credit - Intl Settl	Non-Qualified
Cons Credit Performance Tier 2 - Intl Se	Non-Qualified
Con Credit Performance Tier 2 - Intl Se	Non-Qualified
Con Credit Performance Tier 2 - NNSS	Non-Qualified
Chip Infinite Credit Industry2 - NNSS	Non-Qualified
Chip Infinite Credit Industry2 - Intl Se	Non-Qualified
Chip Infinite Credit Performance Tier 1	Non-Qualified

Chip Infinite Credit Performance Tier 1	Non-Qualified
Electronic Electronic Cons Credit - NNSS	Non-Qualified
Electronic Electronic Cons Credit - Intl S	Non-Qualified
Chip Consumer Card - NNSS	Non-Qualified
Chip Consumer Card - Intl Settle	Non-Qualified
Chip Infinite Credit Performance Tier 2	Non-Qualified
Chip Infinite Credit Performance Tier 2	Non-Qualified
Infinite Credit Industry 2 - NNSS	Non-Qualified
Infinite Credit Industry 2 - Intl Settle	Non-Qualified
Visa Intl Standard	Non-Qualified
Visa Intl	Non-Qualified
Infinite - Recurring Payment - NNSS	Non-Qualified
Infinite - Recurring Payment - Intl Sett	Non-Qualified
Cons Credit Performance Tier 2 - NNSS	Non-Qualified
Chip Electronic Infinite Credit - NNSS	Non-Qualified
Chip Electronic Infinite Credit - Intl S	Non-Qualified
Infinite Credit Performance Tier 2 - Int	Non-Qualified
Infinite Credit Performance Tier 2 - NNS	Non-Qualified
Standard Consumer Card - NNSS	Non-Qualified
Standard Consumer Card - Intl Settle	Non-Qualified
Standard Consumer Card - Intl Settle	Non-Qualified
Chip Business Credit Industry1 - NNSS	Non-Qualified
Chip Business Credit Industry1 - Intl Se	Non-Qualified
Chip Corp Credit Industry1 - NNSS	Non-Qualified
Chip Corp Credit Industry1 - Intl Settle	Non-Qualified
Chip Purch Credit Industry1 - NNSS	Non-Qualified
Chip Purch Credit Industry1 - Intl Settl	Non-Qualified
Chip Bus Credit Performance Tier 1 - NN	Non-Qualified
Chip Bus Credit Performance Tier 1 - In	Non-Qualified
Chip Corp Credit Performance Tier 1 - N	Non-Qualified
Chip Corp Credit Performance Tier 1 - I	Non-Qualified
Chip Pur Credit Performance Tier 1 - NN	Non-Qualified
Chip Pur Credit Performance Tier 1 - In	Non-Qualified
Electronic Electronic Infinite Credit - NN	Non-Qualified
Electronic Electronic Infinite Credit - In	Non-Qualified
Chip Infinite Credit - NNSS	Non-Qualified
Chip Infinite Credit - Intl Settle	Non-Qualified
Chip Business Credit Industry2 - NNSS	Non-Qualified
Chip Business Credit Industry2 - Intl Se	Non-Qualified
Chip Corp Credit Industry2 - NNSS	Non-Qualified
Chip Corp Credit Industry2 - Intl Settle	Non-Qualified
Chip Purch Credit Industry2 - Intl Settl	Non-Qualified
Chip Bus Credit Performance Tier 2 - NN	Non-Qualified
Chip Bus Credit Performance Tier 2 - In	Non-Qualified
Chip Corp Credit Performance Tier 2 - N	Non-Qualified
Chip Corp Credit Performance Tier 2 - I	Non-Qualified
Chip Pur Credit Performance Tier 2 - NN	Non-Qualified
Chip Pur Credit Performance Tier 2 - In	Non-Qualified
Signature Card	Non-Qualified
Interregional Premium Card	Non-Qualified
Chip Electronic Bus Credit - NNSS	Non-Qualified
Chip Electronic Bus Credit - Intl Settle	Non-Qualified
Chip Electronic Corp Credit - NNSS	Non-Qualified
Chip Electronic Corp Credit - Intl Settl	Non-Qualified

Chip Electronic Purch Credit - NNSS	Non-Qualified
Chip Electronic Purch Credit - Intl Sett	Non-Qualified
Business Credit - Emerging Segment - NNS	Non-Qualified
Corporate Credit - Emerging Segment - NN	Non-Qualified
Purchasing Credit - Emerging Segment - N	Non-Qualified
Business Credit - Emerging Segment - Int	Non-Qualified
Corporate Credit - Emerging Segment - In	Non-Qualified
Purchasing Credit - Emerging Segment - I	Non-Qualified
Bus Credit Industry 1 - NNSS	Non-Qualified
Bus Credit Industry 1 - Intl Settle	Non-Qualified
Bus Credit Industry 1 - Intl Settle	Non-Qualified
Corp Credit Industry 1 - NNSS	Non-Qualified
Corp Credit Industry 1 - Intl Settle	Non-Qualified
Pur Credit Industry 1 - NNSS	Non-Qualified
Pur Credit Industry 1 - Intl Settle	Non-Qualified
Bus Credit Performance Tier 1 - Intl Set	Non-Qualified
Bus Credit Performance Tier 1 - NNSS	Non-Qualified
Corp Credit Performance Tier 1 - Intl Se	Non-Qualified
Corp Credit Performance Tier 1 - NNSS	Non-Qualified
Pur Credit Performance Tier 1 - Intl Set	Non-Qualified
Pur Credit Performance Tier 1 - NNSS	Non-Qualified
Business - Recurring Payment - NNSS	Non-Qualified
Bus - Recurring Payment - Intl Settle	Non-Qualified
Corp - Recurring Payment - NNSS	Non-Qualified
Corp - Recurring Payment - Intl Settle	Non-Qualified
Purch - Recurring Payment - NNSS	Non-Qualified
Purch - Recurring Payment - Intl Settle	Non-Qualified
Standard Infinite Credit - NNSS	Non-Qualified
Standard Infinite Credit - Intl Settle	Non-Qualified
Standard Infinite Credit - Intl Settle	Non-Qualified
NSR Infinite Credit - NNSS	Non-Qualified
NSR Infinite Credit - Intl Settle	Non-Qualified
Bus Credit Industry 2 - NNSS	Non-Qualified
Bus Credit Industry 2 - Intl Settle	Non-Qualified
Corp Credit Industry 2 - NNSS	Non-Qualified
Corp Credit Industry 2 - Intl Settle	Non-Qualified
Pur Credit Industry 2 - NNSS	Non-Qualified
Pur Credit Industry 2 - Intl Settle	Non-Qualified
Bus Credit Performance Tier 2 - Intl Set	Non-Qualified
Bus Credit Performance Tier 2 - NNSS	Non-Qualified
Corp Credit Performance Tier 2 - Intl Se	Non-Qualified
Corp Credit Performance Tier 2 - NNSS	Non-Qualified
Pur Credit Performance Tier 2 - Intl Set	Non-Qualified
Pur Credit Performance Tier 2 - NNSS	Non-Qualified
Chip Business Card - NNSS	Non-Qualified
Chip Business Card - Intl Settle	Non-Qualified
Chip Corporate Card - NNSS	Non-Qualified
Chip Corporate Card - Intl Settle	Non-Qualified
Chip Purchasing Card - NNSS	Non-Qualified
Chip Purchasing Card - Intl Settle	Non-Qualified
Electronic Electronic Bus Credit - NNSS	Non-Qualified
Electronic Electronic Bus Credit - Intl Se	Non-Qualified
Electronic Electronic Corp Credit - NNSS	Non-Qualified
Electronic Electronic Corp Credit - Intl S	Non-Qualified

Electronic Electronic Purch Credit - NNSS	Non-Qualified
Electronic Electronic Purch Credit - Intl	Non-Qualified
Visa Intl Infinite	Non-Qualified
Interregional Signature Preferred	Non-Qualified
Super Premium Card	Non-Qualified
Visa Intl Business Card	Non-Qualified
Visa Intl Corp Card	Non-Qualified
Visa Intl Purchasing Card	Non-Qualified
Standard Business Card - NNSS	Non-Qualified
Standard Business Card - Intl Settle	Non-Qualified
Standard Corporate Card - NNSS	Non-Qualified
Standard Corporate Card - Intl Settle	Non-Qualified
Standard Purchasing Card - NNSS	Non-Qualified
Standard Purchasing Card - Intl Settle	Non-Qualified

MASTERCARD INTERCHANGE FEES TABLE

MasterCard Interchange Category	Tiered Pricing Qualification
Debit Supermarket Base	Qualified
Debit Supermarket Tier 1	Qualified
Debit Supermarket Tier 2	Qualified
Debit Big Box Stores Base	Qualified
Debit Big Box Stores Tier 1	Qualified
Debit Big Box Stores Tier 2	Qualified
Debit Petroleum Base	Qualified
Debit Petroleum Tier 1	Qualified
Debit Petroleum Tier 2	Qualified
Debit Speciality Clothing Stores Base	Qualified
Debit Speciality Clothing Stores Tier	Qualified
Debit Speciality Clothing Stores Tier 2	Qualified
Debit Other Electronic Base	Qualified
Debit Other Electronic Tier 1	Qualified
Interregional Consumer Private Label	Qualified
Debit Other Electronic Tier 2	Qualified
Commercial Rebate	Qualified
MoneySend Payment	Qualified
Interregional Consumer Payment Transacti	Qualified
Interregional Payment Transaction	Qualified
Interregional Transactions at EMV Chip P	Qualified
Interregional Magnetic Stripe Transactio	Qualified
Interregional Magnetic Stripe Transactio	Qualified
Interregional E-commerce Transaction	Qualified
Interregional Commercial Purchasing Larg	Qualified
Debit Standard SecureCode-Enabled	Qualified
International Electronic Interchange (IEI)	Qualified
Intracountry Consumer Supermarket High V	Qualified
International Electronic Interchange (IE	Qualified
Canada Intracountry Consumer Petroleum	Qualified
Intracountry Consumer Rate A	Qualified
Intracountry Consumer Petro High Volume	Qualified
Merchant UCAF	Qualified
Intracountry Consumer Rate B	Qualified
International Full UCAF	Qualified
Intracountry Consumer Supermarket High V	Qualified
Canada Intracountry Consumer PayPass	Qualified
Intracountry Consumer Electronic	Non-Qualified
Intracountry Consumer Supermarket	Non-Qualified
Intracountry Consumer Petro	Non-Qualified
Intracountry Consumer Recurring Payments	Non-Qualified
Intracountry Consumer Rate A High Spend	Non-Qualified
Interregional Consumer Standard	Non-Qualified
International Standard Interchange (ISI)	Non-Qualified
International Standard Interchange (ISI)	Non-Qualified
Intracountry Consumer Rate B High Spend	Non-Qualified
Canada Intracountry Consumer Standard	Non-Qualified
International Corporate Purchasing Data	Non-Qualified

Debit Standard and Non-SecureCode-Enable	Non-Qualified
Intracountry Consumer Standard	Non-Qualified
Intracountry Consumer Secure Enabled	Non-Qualified
Interregional MasterCard Electronic Card	Non-Qualified
Interregional Commercial Premium Standar	Non-Qualified
Interregional Consumer Premium Electroni	Non-Qualified
Interregional Consumer Premium Full UCAF	Non-Qualified
Interregional Consumer Premium Merchant	Non-Qualified
Interregional Consumer Premium Standard	Non-Qualified
Intracountry Commercial Programs	Non-Qualified
Interregional Commercial Standard	Non-Qualified
Interregional Commercial Purchasing Stan	Non-Qualified
Intracountry Consumer Rate A Premium Hig	Non-Qualified
Intracountry Consumer Rate B Premium Hig	Non-Qualified
Intracountry Consumer PayPass High Spend	Non-Qualified
Intracountry Consumer Electronic	Non-Qualified
Intracountry Consumer Supermarket High S	Non-Qualified
Intracountry Consumer Petro High Spend	Non-Qualified
Intracountry Consumer Recurring Payments	Non-Qualified
Intracountry Consumer Supermarket High V	Non-Qualified
Intracountry Consumer Petro High Vol Hig	Non-Qualified
Intracountry Consumer Standard High Spen	Non-Qualified
Intracountry Consumer Secure Enabled Hig	Non-Qualified
Consumer Premium High Spend PayPass	Non-Qualified
Intracountry Consumer Electronic High Sp	Non-Qualified
Intracountry Consumer Supermarket High S	Non-Qualified
Intracountry Consumer Petro High Spend	Non-Qualified
Intracountry Consumer Recurring Payments	Non-Qualified
Intracountry Consumer Standard High Spen	Non-Qualified
Intracountry Consumer Secure Enabled Pre	Non-Qualified