



SECRETARÍA DE
RELACIONES EXTERIORES



Guía de operación del esquema de cobro de los servicios consulares

SRE-DGPOP

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I. Introducción

De conformidad con el artículo 28, fracc. II, de la Ley Orgánica de la Administración Pública General, a la Secretaría de Relaciones Exteriores (SRE) corresponde entre otras funciones, el dirigir el servicio exterior en sus aspectos diplomático y consular en los términos de la Ley del Servicio Exterior Mexicano y, por conducto de los agentes del mismo servicio, cobrar derechos consulares y ejercer funciones notariales y de Registro Civil, entre otras funciones federales que señalan las Leyes.

Es por eso que las Direcciones Generales de Programación, Organización y Presupuesto, y de Servicios Consulares, con fundamento en los artículos 23, fracc. XV y 32, fracc. XIV del Reglamento Interior de la SRE, diseñaron un nuevo esquema de cobro de los derechos consulares a fin de modernizar los servicios, ofrecer alternativas de pago a los usuarios y al mismo tiempo mejorar el control de la recaudación y reducir el riesgo que representa el manejo de efectivo, tanto para las oficinas consulares de México ubicadas en los Estados Unidos de América como para el público usuario (connacionales y extranjeros).

Como resultado de la evaluación de diversos mecanismos de cobro, se identificó que las órdenes de pago (money orders) y las tarjetas de débito y crédito, representan las alternativas más viables y seguras, además de contar con un importante uso y aceptación por parte de nuestros connacionales.

Si bien en la actualidad no todos los connacionales cuentan con tarjetas de crédito o débito, un sector importante sí cuenta con ellas y cada día se incrementa gracias al beneficio que les otorga la "matrícula consular", documento de identificación que expiden los consulados y que les permite acceder a diversos servicios públicos, entre ellos, la apertura de cuentas bancarias.

Por tal situación, el nuevo esquema de cobro constituye también una acción para proteger los intereses y la situación de vulnerabilidad en la que se encuentran los mexicanos en el extranjero, toda vez que promueve el uso de servicios bancarios lo cual reduce el riesgo que representa que los connacionales lleven consigo grandes cantidades de efectivo.

Por otra parte, se hace imperiosa la necesidad de desarrollar con mayor seguridad los consulados móviles y consulados sobre ruedas, programas a través de los cuales el personal de las oficinas consulares se traslada a lugares alejados con el propósito de acercar los servicios a los connacionales.

Este nuevo esquema de cobro incluye la instalación de terminales punto de venta con un sistema automatizado que lleva el control de la totalidad de los pagos. A través de dichos equipos se registrará el nombre de la persona que realiza el cobro, la hora, la fecha, el medio de pago (efectivo, orden de pago o tarjeta bancaria) y el servicio proporcionado, asimismo permitirá la entrega a los usuarios de un recibo por el pago realizado.



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II. Definiciones

Para efectos de la presente guía, se establecen las siguientes definiciones:

- **Documento consular.-** Pasaporte, matrícula consular, copia certificada del registro civil, certificado de menaje de casa o cualquier otro documento que expida la representación consular que cause pago de derechos.
- **EUA:** Estados Unidos de América.
- **Oficinas consulares:** Consulados generales, consulados de carrera y sección consular de la Embajada de México en los EUA.
- **Orden de pago (money order):** Documento financiero para efectuar el pago a un tercero que puede adquirirse en múltiples comercios o en el servicio postal de los Estados Unidos de América.
- **SRE.-** Secretaría de Relaciones Exteriores.
- **TPV.-** Terminal punto de venta. Equipo para efectuar el cobro de los derechos por la prestación de servicios consulares, registrar el pago realizado mediante diversas formas de liquidación y resguardar los valores recaudados (efectivo, tarjetas de débito/crédito y órdenes de pago).
- **DGPOP.-** Dirección General de Programación, Organización y Presupuesto.
- **DGSC.-** Dirección General de Servicios Consulares.

III. Objetivo

1. Proporcionar a las oficinas consulares de México en los EUA el marco de referencia sobre los aspectos operativos y administrativos que deben considerarse para la instrumentación del nuevo esquema de cobro de los servicios consulares.

IV. Consideraciones generales

1. La versión 01 de la presente guía entrará en vigor en abril del presente año.
2. El flujo establecido para la atención al público usuario que solicita los servicios consulares deberá adecuarse para que antes de recibir el pago de derechos, la oficina consular revise que la documentación cumpla con la totalidad de los requisitos normativos para la expedición de los documentos consulares.



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3. El cobro de los servicios consulares se efectuará única y exclusivamente a través de la TPV, por lo que los consulados no podrán efectuar el cobro en áreas distintas en la que se encuentre el equipo.
4. El pago de los derechos consulares únicamente podrá ser mediante orden de pago, tarjeta de débito o crédito y efectivo.
5. Las oficinas consulares imprimirán por triplicado el recibo que emita la TPV por el pago de los derechos consulares, con la finalidad de:
 - a) Entregar el primero al usuario, como comprobante del pago realizado,
 - b) Integrar el segundo al expediente del servicio o documento solicitado, y
 - c) Adjuntar el tercero al corte de caja diario.

En el Anexo 1 se muestra un ejemplo del recibo de pago emitido.

6. La información a los usuarios sobre las formas adicionales de pago será proporcionada por el operador de citas que tenga contratado la SRE. La mencionada información se presenta en el Anexo 2.

V. Cobro a través de tarjetas de débito o crédito

1. El cobro con tarjetas de crédito o débito se efectuará únicamente con tarjetas Visa, Mastercard y Discover.
2. Por ningún motivo se deberán aceptar tarjetas de crédito o débito sin el logo Visa, Mastercard o Discover. En el Anexo 3 se presenta un ejemplo de tarjetas con/sin logo, para su fácil identificación.
3. Los cobros con tarjetas de débito deberán procesarse con el dispositivo "PIN Pad", por lo que al efectuar el cobro será necesario seleccionar la opción "Debit" que muestra el sistema de la TPV.
4. En caso de cobros con tarjetas de crédito, el responsable de caja deberá solicitar una identificación al usuario y cotejar que la firma coincida con la que plasme en el recibo que imprima la TPV. En caso de que la tarjeta contenga la fotografía del usuario, no será necesario requerir la identificación.
5. En los casos en que un usuario requiera efectuar el pago de varios documentos consulares, será posible realizar un solo cargo por el monto total.
6. El responsable de caja deberá resguardar en la gaveta para efectivo el segundo ejemplar del recibo de pago que la TPV imprime en el caso de cobros con tarjetas de crédito.
7. Por ningún motivo se cobrarán comisiones bancarias a los usuarios que efectúen su pago con tarjetas de débito o crédito.



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VI. Cancelación de pagos recibidos con tarjetas

1. Las cancelaciones de pagos con tarjetas se realizarán **únicamente en casos excepcionales y debidamente justificados**. Éstas se efectuarán durante el mismo día de la operación de cobro, previo a ejecutar el proceso de liberación de pagos con tarjetas señalado en el apartado VIII de este documento.
2. Las operaciones de cancelación se realizarán de acuerdo a los casos presentados en la siguiente tabla:

Tarjeta Caso	Cancelar el pago y no realizar nuevo cobro	Cancelar el pago y realizar nuevo cobro
Débito	<p>Utilizar la opción de "Credit Note" del sistema de la TPV para devolver a la tarjeta el monto cobrado. Para esto se debe realizar lo siguiente:</p> <ol style="list-style-type: none">1. Seleccionar el mismo servicio que fue cobrado (ej; pasaporte de 6 años) y cambiar la cantidad de documentos a cobrar de uno (1) a menos uno (-1). Utilizar la opción "Quan Change".2. Efectuar el cobro deslizando la tarjeta y seleccionar la opción "Credit".3. Entregar la nota de crédito al usuario y requerirle el recibo anterior.	<p>Estos casos pueden presentarse con los pasaportes cobrados al 100% y que al iniciar el trámite no se identificó qué corresponde a personas mayores o con alguna discapacidad, los cuales tienen derecho a un descuento del 50%.</p> <p>O bien, en aquellos casos de pasaportes cobrados con vigencia de 3 ó 6 años y que por no cumplir con los requisitos, sólo pueda expedirse un pasaporte con vigencia de 1 año.</p> <p>Será necesario utilizar la opción de "Credit Note" del sistema de la TPV para devolver a la tarjeta únicamente la diferencia. Para esto se debe realizar en una sola operación de cobro lo siguiente:</p> <ol style="list-style-type: none">4. Seleccionar el mismo servicio que fue cobrado (ej; pasaporte de 6 años) y cambiar la cantidad de documentos a cobrar de uno (1) a menos uno (-1). Utilizar la opción "Quan Change".5. Seleccionar el nuevo servicio a cobrar (ej; pasaporte 6 años 50%).6. Efectuar el cobro deslizando la tarjeta y seleccionar la opción "Credit".7. Entregar la nota de crédito al



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		usuario y requerirle el recibo anterior.
Crédito	<ol style="list-style-type: none">1. Solicitar al usuario el recibo del pago, consultar el número de recibo y cancelarlo mediante la opción "Void Invoice" del sistema de la TPV.2. Entregar al usuario el recibo de cancelación.	<ol style="list-style-type: none">1. Solicitar al usuario el recibo del pago, consultar el número de recibo y cancelarlo mediante la opción "Void Invoice" del sistema de la TPV.2. Entregar al usuario el recibo de cancelación.3. Efectuar el cobro por el servicio y monto que corresponda, y entregar al usuario el nuevo recibo.

VII. Cobro a través de órdenes de pago

1. Las órdenes de pago se aceptarán con una vigencia máxima de 6 meses a partir de su fecha de expedición.
2. El responsable de caja deberá verificar que el nombre del comprador de la orden de pago corresponda con el nombre de la persona que realiza el trámite, de lo contrario no procederá el cobro con la orden de pago.
3. La orden de pago deberá estar debidamente requisitada, sin tachaduras o enmendaduras.
4. El cobro con órdenes de pago se deberá registrar en la TPV en la opción de cheque (Check) y registrar los últimos 6 dígitos del documento.
5. En los casos en que un usuario requiera efectuar el pago de varios documentos consulares, será posible que presente una sola orden de pago por el monto total, siempre y cuando se trate de él mismo o de éste y sus familiares en orden descendente o ascendente.
6. Cuando en los casos descritos en el numeral anterior, uno de los trámites no cumpla con los requisitos, el consulado deberá aceptar la orden de pago y entregar la diferencia en efectivo al usuario.
7. Quedará prohibido cambiar órdenes de pago por efectivo, cuando los usuarios no cumplan con los requisitos que exigen los trámites, salvo en los casos de adultos mayores, discapacitados, indígenas, mujeres embarazadas, enfermos y en general aquellos casos que pueden considerarse de protección.
8. El canje de órdenes de pago por efectivo en los casos excepcionales descritos en el numeral anterior, deberán ser autorizados por el responsable de la cuenta de



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- recaudación consular y a petición expresa del interesado. En estos casos se deberá emitir una nota de crédito por el servicio inicialmente pagado.
9. En los casos en que se reciban órdenes de pago con importe menor al costo del trámite, el usuario podrá complementar el monto faltante en efectivo.
 10. En los casos en que el usuario presente una orden de pago para cubrir los derechos de un pasaporte con vigencia de 3 ó 6 años y por no cumplir totalmente con los requisitos únicamente sea posible otorgarle un pasaporte con vigencia de un año, el consulado deberá aceptar la orden de pago y entregar la diferencia en efectivo al usuario.
 11. En caso de que un solicitante adquiera una orden de pago y su trámite sea rechazado porque la documentación no cumple con los requisitos, se le devolverá la orden de pago y se le pedirá que regrese cuando tenga la documentación completa y/o correcta.
 12. En los consulados móviles y consulados sobre ruedas se establecerá como principal medio de cobro las órdenes de pago, por lo que será necesario que las oficinas consulares coordinen la difusión con el proveedor de citas de la SRE.

VIII. Corte de caja

1. Al cierre de cada día el responsable de caja deberá revisar que el efectivo, órdenes de pago y recibos de tarjetas que resguarda en la gaveta de la TPV, correspondan con la información de los siguientes reportes que genera el sistema de la TPV:
 - a. "Grand Totals By Payment Method – All Cashiers".
 - b. "Detailed Department Sales".
 - c. "Credit Card Detail Report" (debit card method).
 - d. "Credit Card Detail Report" (credit card method).
 - e. "Check listing".

Un ejemplo de estos reportes se presenta en el Anexo 4.

2. Una vez realizada la revisión mencionada en el numeral anterior, el responsable de caja deberá realizar el proceso de liberación de pagos con tarjetas (Batch Settlement), a fin de que la TPV inicie con el proceso de depositar los fondos en la cuenta de recaudación consular.

A fin de asegurar que fue realizado el proceso de liberación de pagos con tarjetas (Batch Settlement), será necesario imprimir el reporte "Batch Detail Report". Un ejemplo de este reporte se presenta en el Anexo 5.



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3. El responsable de caja deberá anotar su nombre, firmar y entregar los reportes generados en los numerales anteriores al responsable de la cuenta de recaudación consular junto con el efectivo, las órdenes de pago y los recibos de los cobros con tarjetas de crédito.
4. El responsable de la cuenta de recaudación consular deberá verificar que los reportes del corte de caja correspondan con los informes de las diversas áreas de documentación.
5. Con el fin de facilitar el depósito de las órdenes de pago, se deberá indicar en la ficha de depósito del banco el número y monto total de los documentos, así como anexar copia del reporte "Check listing".
6. El responsable de la cuenta de recaudación consular deberá conservar los recibos de pago efectuados con tarjetas de crédito por al menos un año para posibles aclaraciones. Asimismo, deberá archivar los reportes del corte de caja para revisiones que efectúen los órganos fiscalizadores, o bien, requerimientos de información que realice la DGPOP o la DGSC.
7. Los servicios consulares cobrados con tarjetas serán acreditados en la cuenta de recaudación consular a más tardar 2 días hábiles posteriores al día de operaciones. Por cada día de cobro el proveedor del servicio realizará dos depósitos, uno por el monto de los cobros con tarjetas de débito y otro por el monto que corresponda a las tarjetas de crédito.

IX. Esquema de comisiones bancarias

1. Las principales comisiones bancarias por el procesamiento de pagos con tarjetas se detallan en el siguiente cuadro, las cuales son generadas en dólares americanos:

Tipo de tarjeta / Comisión	Comisión sobre monto	Comisión fija por operación	Descripción
Visa/MC Debit (PIN)			
Transaction Fee	0.9500%	0.2000	Comisión VISA/MC por uso de red "Pin Debit". La comisión varía dependiendo de la red utilizada, en este caso se muestra Interlink por ser la más común.
Switch Fee	0.0000%	0.0350	Comisión VISA/MC (verificación de saldo).
Provider's Fee	0.0000%	0.0000	Comisión proveedor (First Data).
Total	0.9500%	0.2350	



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Tipo de tarjeta / Comisión	Comisión sobre monto	Comisión fija por operación	Descripción
Visa Credit			
Interchange Fee	1.5400%	0.1000	Comisión VISA.
Assessments	0.1100%	0.0000	Comisión VISA.
Network Access Fee	0.0000%	0.0269	Comisión VISA.
Provider's Fee	0.0000%	0.0500	Comisión proveedor (First Data).
Total	1.6500%	0.1769	
Mastercard Credit			
Interchange Fee	1.5800%	0.1000	Comisión Mastercard.
Assessments	0.1100%	0.0000	Comisión Mastercard.
Network Access Fee	0.0000%	0.0269	Comisión Mastercard.
Provider's Fee	0.0000%	0.0500	Comisión proveedor (First Data).
Total	1.6900%	0.1769	
Discover Credit			
Interchange Fee	1.7100%	0.1000	Comisión Discover.
Assessments	0.0925%	0.0000	Comisión Discover.
Network Access Fee	0.0000%	0.0075	Comisión Discover.
Provider's Fee	0.0000%	0.0500	Comisión proveedor (First Data).
Total	1.8025%	0.1575	
Other Fees			
Batch Settlement Fee	0.0000%	0.3500	Comisión por cierre diario de TPV.
MC Cross Border Fee	0.4000%	0.0000	Comisión por cobro con tarjeta internacional no emitida en EUA.
Visa Int'l Service Fee	0.5000%	0.0000	Comisión por cobro con tarjeta internacional no emitida en EUA.
Voice Authorization Fee	0.0000%	0.5500	Comisión por autorización telefónica.
Chargeback Fee	0.0000%	20.00	Comisión por devolución de cargo por reclamo de usuarios, una vez concluida la investigación.
ACH Reject Fee	0.0000%	25.000	Comisión por operación bancaria rechazada (ej; falta de fondos en cobro comisiones).
On Line Reporting	0.0000%	0.0000	Comisión por consulta de operaciones por Internet.
Statement Fee	0.0000%	0.0000	Comisión por envío de estado mensual impreso.
Monthly Service	0.0000%	0.0000	Comisión mensual del servicio.

Las comisiones de Visa, Mastercard y Discover arriba señaladas son las más comunes, sin embargo, estas pueden variar dependiendo la red "Pin Debit" utilizada para los pagos con tarjetas de débito, o bien, si la tarjeta de crédito es del

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tipo "Rewards". Para mayor referencia ver los documentos "Interchange Qualification Matrix" (Anexo 6) e "Interchange Schedule" (Anexo 7).

X. Pago de comisiones bancarias

1. Las comisiones bancarias por el procesamiento de pagos con tarjetas serán cobradas por el proveedor del servicio en los primeros días del mes siguiente al que se hayan efectuado los cobros, mediante el cargo directo a la cuenta de recaudación consular.
2. Las comisiones deberán ser cubiertas con presupuesto del consulado con cargo a la subpartida 3990222 "Servicios financieros" y bajo el concepto de gasto 04 "Comisiones bancarias por ingresos consulares", aplicable para el ejercicio fiscal 2012, indicando en el campo de detalle que se refieren al uso de las TPV's.
3. El responsable de la cuenta de recaudación consular deberá verificar que las comisiones bancarias corresponden a los pagos recibidos con tarjeta y solicitar al encargado de los asuntos administrativos la recuperación del monto de dichas comisiones mediante transferencia bancaria.
4. Para efectos del numeral anterior, el responsable de la cuenta de recaudación consular revisará el estado mensual del servicio de procesamiento de pagos con tarjetas que remita el proveedor y lo enviará al encargado de los asuntos administrativos con su nombre y firma en la carátula del estado mensual. Un ejemplo del estado mensual se presenta en el Anexo 8.
5. La DGPOP enviará periódicamente los recursos financieros suficientes para cubrir las comisiones bancarias.

XI. Fondo fijo para la caja de la oficina consular

1. Las oficinas consulares constituirán un fondo fijo de máximo \$200.00 dólares con cargo a los recursos de la caja chica, a fin de contar con cambio suficiente para efectuar el cobro de los servicios en efectivo. Este fondo se mantendrá con monedas y billetes de baja denominación.
2. El encargado de los asuntos administrativos deberá entregar al responsable de la cuenta de recaudación consular, los recursos del fondo fijo mencionado en el numeral anterior, previa firma del recibo incluido en el Anexo 9.

XII. Asistencia técnica y sobre el servicio

1. En caso de requerir asistencia técnica sobre el uso del sistema de la TPV y reportar fallas en el equipo, favor de contactar a la empresa PCAmerica, a través



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de los siguientes medios. Será necesario tener a la mano el número de cliente (Merchant Number).

- Teléfonos: 1-800-342-5729 ó (845) 920-0888.
 - Correo electrónico: tech@pcamerica.com
2. En caso de requerir asistencia para aclaraciones o reportar problemas con las operaciones de tarjetas de débito o crédito, favor de contactar a la empresa First Data Merchant Services Corporation, a través de los siguientes medios. Será necesario tener a la mano el número de cliente (Merchant Number).
- Teléfono: 1-800-430-0263, opción 6, opción 4.
 - Página Web: www.merchantinsider.com.
3. La DGPOP otorgará asesoría de los mecanismos que esa misma área informe por los medios institucionales sobre este esquema de cobro, a través de los siguientes medios:
- Teléfonos: (011) 52 + 3686-5491 / 3686-5116.
 - Correos electrónicos: rubenl@sre.gob.mx y orodriguez@sre.gob.mx.

*** DUPLICATE COPY ***

CONSULADO DE MEXICO EN MIAMI

1399 SW 1ST AVE

MIAMI, FL 33130

786-268-4900

INVOICE# 33534

Closed to Debit Card Purchase

DATE/TIME: 3/8/2012 1:55:35 PM

CASHIER: Mariana [REDACTED]

STATION: 01

1 PASAPORTE 3 ANIOS 374.00

Subtotal 374.00

GRAND TOTAL 374.00

DEBIT CARD PURCHASE 374.00

Transaction Type: PURCHASE

AUTH CODE: [REDACTED]

Card Type: MEXICO - SUPEL



Guión para que Mexitel informe las alternativas de pago de los servicios consulares

Una vez que Mexitel ha otorgado la cita al usuario para tramitar el pasaporte o matrícula consular, informará lo siguiente:

- a) El **Consulado en (Ciudad)** ha mejorado sus servicios y ahora recibe los pagos a través de *money orders* y tarjetas bancarias, lo cual facilitará y agilizará su trámite.
- b) El *money order* lo puede adquirir en múltiples comercios de su localidad o en el servicio postal de los Estados Unidos y si requiere pagar varios trámites puede comprar solo un *money order* por el monto total. Es importante que anote como beneficiario al Consulado de México.
- c) Si prefiere realizar su pago con tarjeta de débito o crédito, se aceptan tarjetas debidamente identificadas con los logos de Visa, Mastercard o Discover.

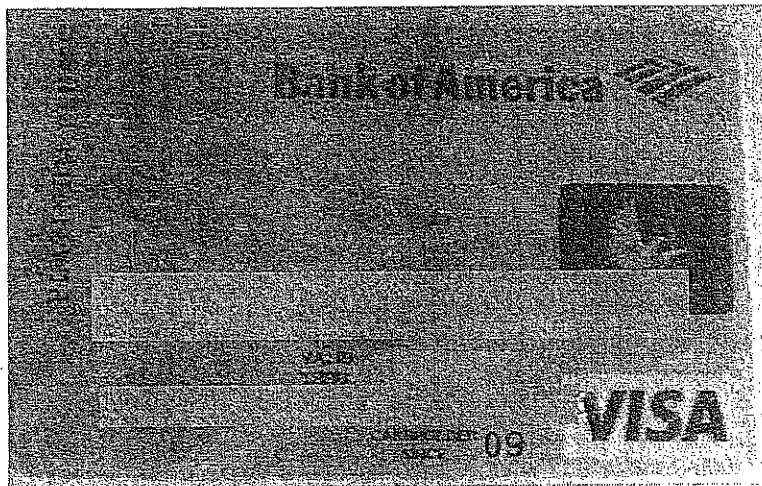
Ejemplo de tarjetas de crédito o débito con logo



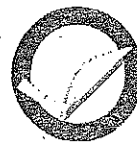
SIN LOGO



No se acepta



CON LOGO



Sí se acepta

Grand Totals By Payment Method -- By Cashier
1001: CONSULADO DE MEXICO EN MIAMI
1/3/2012

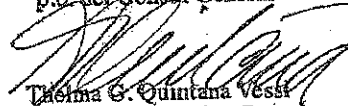
Cashier ID	Date/Time	Payment Method	Totals
Cashier ID : 100108			
	1/3/2012	Cash	\$2948.00
	1/3/2012	Credit Card	\$27.00
	1/3/2012	Debit Card	\$667.00
		Daily Total	\$3642.00
		Grand Total:	\$3642.00

p.o. del Cónsul General


Thelma G. Quintana Vessi
Cónsul - Documentación Consular

Detailed Department Sales : 1/3/2012 - 1/3/2012
 1001: CONSULADO DE MEXICO EN MIAMI
 1/3/2012

<u>Dept ID</u> <u>Item Number</u>	<u>Description</u>	<u>Part #</u>	<u>Location</u>	<u>Quantity</u>	<u>Total</u>
Department: DP01 -- PASAPORTES					
pp005	Pasaporte 1 año			9.000	\$288.000
pp134	Pasaporte 3 años			10.000	\$740.000
pp186	Pasaporte 6 años			21.000	\$2,121.000
DP01 -- PASAPORTES Total:				40.000	\$3,149.000
Department: DP02 -- SERVICIOS CONSULARES					
sc037	Matricula alta seguridad			14.000	\$378.000
DP02 -- SERVICIOS CONSULARES Total:				14.000	\$378.000
Department: DP03 -- SERVICIOS NOTARIALES					
sn055	Poder persona física			1.000	\$115.000
DP03 -- SERVICIOS NOTARIALES Total:				1.000	\$115.000
Grand Total:				55.000	\$3,642.000

p.o. del Cónsul General

 Thelma G. Quintana Vessé
 Cónsul - Documentación Consular

Credit Card Detail Report For the period 1/3/2012 through 1/3/2012

1/3/2012

Date	TransType	Payment Method	Card Type	Card	CardEntry Method	Auth	Trans Ref	Amount	Tip Amount	Cash Back	Total Amount
1/3/2012 9:07:41AM	Sale	DC	MC	5****2324	Swiped	660946		\$74.00	\$0.00	\$0.00	\$74.00
1/3/2012 9:08:51AM	Sale	DC	Visa	4****8410	Swiped	462194		\$115.00	\$0.00	\$0.00	\$115.00
1/3/2012 9:24:21AM	Sale	DC	Visa	4****0225	Swiped	360893		\$101.00	\$0.00	\$0.00	\$101.00
1/3/2012 9:55:38AM	Sale	DC	Visa	4****3620	Swiped	330686		\$74.00	\$0.00	\$0.00	\$74.00
1/3/2012 10:29:18AM	Sale	DC	Visa	4****3781	Swiped	932530		\$101.00	\$0.00	\$0.00	\$101.00
1/3/2012 10:38:29AM	Sale	DC	Visa	4****7750	Swiped	861633		\$101.00	\$0.00	\$0.00	\$101.00
1/3/2012 12:30:57PM	Sale	DC	Visa	4****3938	Swiped	432740		\$101.00	\$0.00	\$0.00	\$101.00

Sales: \$667.00

Credit:

Force:

Pre-Auth:

Post-Auth:

VoidSale:

VoidCredit:

TransactionTotal: \$667.00

Total \$667.00

P.O. del Consuli General
 Legajo de Contabilidad Consular
 Consuli - Documentacion Consular

Credit Card Detail Report For the period 1/3/2012 through 1/3/2012

1/3/2012

Date	TransType	Payment Method	Card Type	Card	CardEntry Method	Auth	Trans Ref	Amount	Tip Amount	Cash Back	Total Amount
1/3/2012 9:23:11AM	Sale	CC	Visa	4***3735	Swiped	162003517921482	BMWVB	\$27.00	\$0.00	\$0.00	\$27.00

Total \$27.0

Sales: \$27.00
 Credit:
 Force:
 Pre-Auths:
 Post-Auth:
 VoidSale:
 VoidCredit:
 TransactionTotal: \$27.00

M. J. del Consuli General
 Phelisa C. Quintana Vessi
 Consul - Documentación Consular

Check Listing

<u>Date\Time</u>	<u>Store</u>	<u>Cashier</u>	<u>Customer #</u>	<u>Check #</u>	<u>Trans #</u>	<u>Amount</u>
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Total checks: \$0.00

p.o. de/ Cónsul General

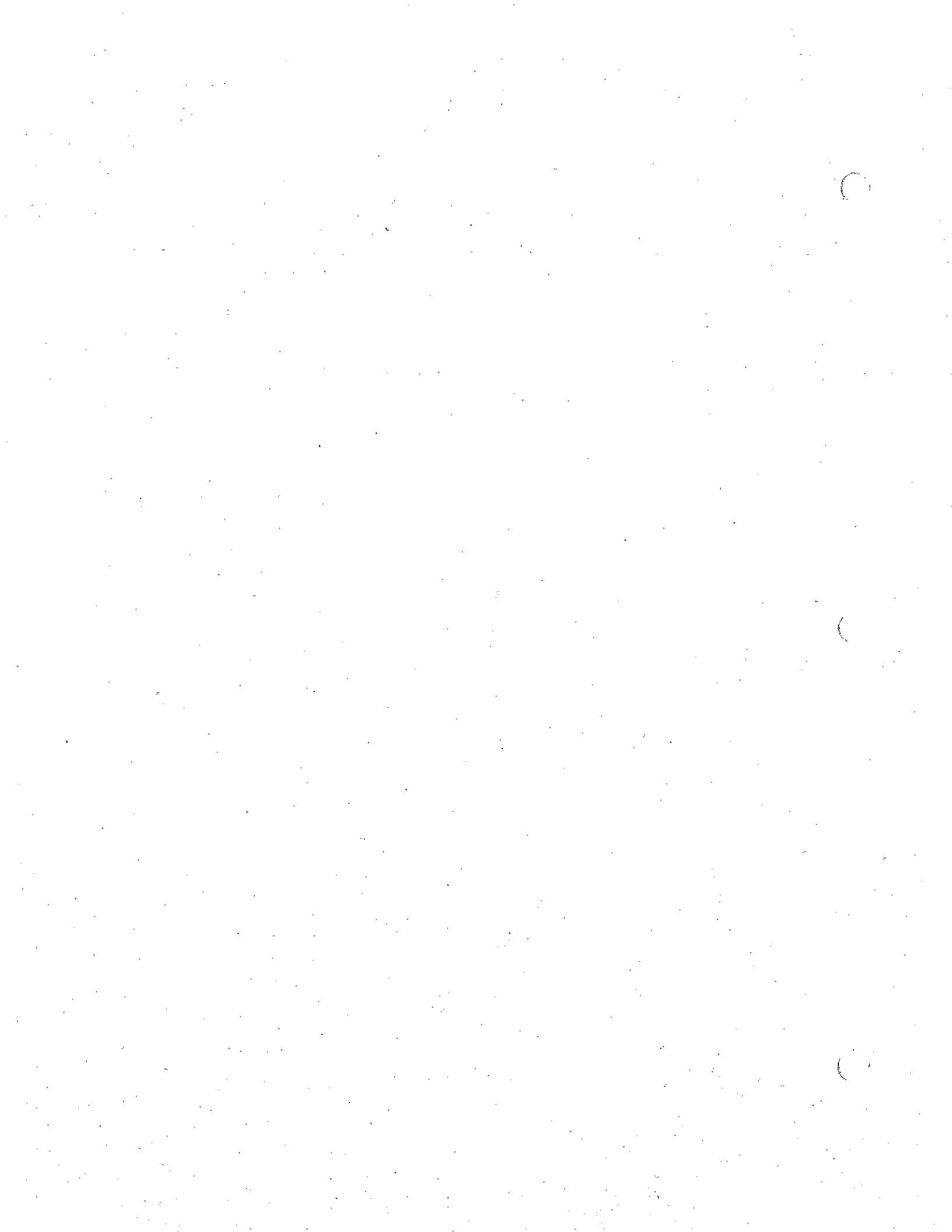


Thelma G. Quintana Vessi
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**Batch Detail Report 1001: CONSULADO DE MEXICO EN MIAMI For the period 10/31/2011
through 11/29/2011
12/15/2011**

DateTime	Station ID	Batch Number	Approval Number	Batch Transaction Count	Batch Transaction Amount
10/31/2011 02:00:01PM	01	254	OK15314231140	10	\$2,083.00
11/01/2011 02:31:00PM	01	255	OK15314201143	7	\$822.00
11/02/2011 01:49:00PM	01	256	OK15314202134	6	\$590.00
11/03/2011 02:05:14PM	01	257	OK15314203140	13	\$1,730.00
11/04/2011 02:28:27PM	01	258	OK15314204142	2	\$303.00
11/07/2011 01:58:21PM	01	259	OK15314207135	6	\$652.00
11/08/2011 01:35:12PM	01	260	OK15314208133	8	\$537.00
11/09/2011 02:10:11PM	01	261	OK15314209141	6	\$650.00
11/10/2011 02:09:13PM	01	262	OK15314210140	9	\$983.00
11/14/2011 02:27:10PM	01	263	OK15314214142	10	\$930.00
11/15/2011 01:54:08PM	01	264	OK15314215135	11	\$1,001.00
11/16/2011 01:47:35PM	01	265	OK15314216134	14	\$1,302.50
11/17/2011 01:42:15PM	01	266	OK15314217134	3	\$276.00
11/18/2011 03:07:52PM	01	267	OK15314218150	13	\$1,174.00
11/19/2011 07:54:23PM	01	268	OK15314219195	12	\$1,246.00
11/21/2011 04:13:50PM	01	269	OK15314221161	18	\$1,769.00
11/22/2011 02:10:10PM	01	270	OK15314222141	13	\$1,319.00
11/23/2011 02:15:55PM	01	271	OK15314223141	9	\$794.00
11/28/2011 02:02:21PM	01	272	OK15314228140	6	\$579.00
11/29/2011 01:59:05PM	01	273	OK15314229135	10	\$1,170.00
Totals:				186	\$19,910.50


 P.O. del Cónsul General
 Emma Guadalupe Alvarez Rateike
 TECNICO ADMINISTRATIVO



Interchange Qualification Matrix

Includes:

**Visa® and MasterCard®
Interchange Programs**

**Discover® Network
Interchange Programs**

**American Express® OnePoint
Interchange Programs**

**PIN Debit
Interchange
and Switch Fees**

VISA AND MASTERCARD PREFACE

A significant amount of the fees that we charge to you for processing your Credit Card and Non-PIN Debit Card transactions represents charges that we must pay to MasterCard and Visa (the "Card Organizations") pursuant to their rules. One of the components of MasterCard and Visa fees is called interchange and varies based on a number of factors — such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

This document is part of the Application, as defined and further described in the Program Guide. Capitalized terms not defined in this document are defined in the Program Guide.

As a result, a portion of the rate that we charge you will depend on the type of transaction and the Interchange level at which the transaction is processed. In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by the Card Organizations. This **Interchange Qualification Matrix** identifies the primary qualification criteria for the various Interchange levels. In reviewing the Interchange Qualification Matrix, please note the following:

- The Interchange Qualification Matrix is only a summary of the primary qualification criteria established by MasterCard and Visa for each Interchange level — it is not all inclusive. In the event of any ambiguity or conflict, the Interchange requirements established by the Card Organizations will determine the Interchange level at which your transactions qualify.
- Some Interchange levels require that you utilize certain additional services such as Address Verification. Some Interchange levels also require that you transmit detailed transaction data such as order numbers or hotel folio numbers. Other Interchange levels require that you transmit certain indicators reflecting the nature of your transactions (such as an "E-Commerce indicator" for internet transactions or a "QPS Indicator" for certain quick payment establishments).
- Interchange levels may also be restricted to merchants in certain Merchant Category Codes ("MCC"). If you wish to qualify for any such Interchange level, please call the Customer Service number listed on your monthly statement for more information about the particular MCC and the corresponding Interchange qualification criteria.
- In some cases, transactions may be processed at a more costly Interchange level solely as a result of the type of card that is presented. For example, commercial cards, among others, will generally downgrade from some Interchange levels.
- The information in the Interchange Qualification Matrix should not be used to develop software or other interfaces for transmitting transactions as technical aspects of these requirements may be much more detailed than the summary presented. If you utilize terminals, software, services or equipment provided or configured by any third party, be aware that failure by these systems to correctly and accurately transmit information in the required formats may result in your transactions not qualifying for the most favorable Interchange levels.

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

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/Retail	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Authorization and Settlement amounts must match for debit cards (Beauty salons, barber shops, spas, bars and taxis/limos excluded) • Key Entered transaction, card present 	<p>Card Types: Consumer Credit and Debit</p> <p>Restaurants, Fast Food, Supermarkets, Automated Fuel Dispensers and Retail Service Stations are not eligible</p>
CPS/Retail Key Entry	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • AVS response with Full Zip Match (Y,X,Z,W), Retry response (R), Unavailable (U,S) or International AVS responses (B,C,D,G,I,M,P) 	<p>Card Types: Consumer Credit and Debit</p> <p>Automated Fuel Dispensers, E-commerce, and Direct Marketing Merchants are not eligible</p>
CPS/Small Ticket	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Transaction amount less than or equal to \$15.00 	<p>Card Types: Consumer Credit and Debit</p> <p>Rewards, Infinite and Signature Cards included</p> <p>Debit cards submitted by Service Stations are not eligible</p> <p>Limited to: Local Commuter Transport; Taxi/Limo; Restaurant; Fast Food; Parking Lot/Garage; Videotape Rental Store; Movie Theater; Bus Lines; News Dealers and Newsstands; Tolls and Bridge fees; Laundries - Family and Commercial; Dry Cleaners; Quick Copy; Reproduction, and Blueprinting Services; Service Stations and Car Washes</p>

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/Retail 2	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Direct Marketing Insurance and Subscription merchant must meet criteria for CPS/Card Not Present or CPE-Commerce programs 	<p>Card Types: Consumer Credit and Debit Rewards, Infinite and Signature Cards included</p> <p>Limited to: Emerging Market/Select Developing Merchants; Government; Schools; Insurance; Cable, Satellite or other Pay Television/Radio Services; Direct Marketing Subscriptions; Fuel Dealers; Child Care; and Charity</p>
CPS/Hotel and Car Rental Card Not Present	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of check-out/return date • 15% Authorization to transaction amount tolerance • Preferred Customer Indicator in Authorization and Settlement • Hotel/Car Rental Indicator in Authorization and Settlement • Photo # /Agreement # & Check-in/pick-up date 	<p>Card Types: Consumer Credit and Debit</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>
CPS/Hotel and Car Rental Card Present	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of check-out/return date • 15% Authorization to transaction amount tolerance • Hotel/Car Rental Indicator in Authorization and Settlement • Photo # /Agreement # & Check-in/pick-up date 	<p>Card Types: Consumer Credit and Debit</p> <p>Limited to: Lodging, Cruise Lines and Car Rental merchants</p>

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Utility	<ul style="list-style-type: none"> • Must be registered with Visa and have a valid MVV • Must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> - CPS/Card Not Present (Credit or Debit) - CPS/Electronic Commerce Basic (Credit or Debit) - CPS/Electronic Commerce Preferred Retail (Credit or Debit) - CPS/Retail Key Entry (Credit or Debit) - FS/Retail (Credit or Debit) 	<p>Card Types: Consumer Credit and Debit, Business Credit and Debit Rewards, Infinite and Signature Cards included Limited to Utility merchants</p>
CPS/Electronic Commerce Preferred - Hotel and Car Rental	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of check-out/return date • 15% Authorization to transaction amount tolerance • Preferred Customer Indicator • Hotel/Car Rental Indicator in Authorization and Settlement • Folio # /Agreement # & Check-in/pick-up date • Valid E-Commerce Indicator • CAVV (Cardholder Authentication Verification Value) 	<p>Card Types: Consumer Credit and Debit Limited to: Lodging, Cruise Lines and Car Rental merchants</p>
CPS/Card Not Present <i>(continued on next page)</i>	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Transaction date must be within 7 days of the Authorization date • Authorization & Settlement amounts must match (1 authorization reversal permitted) 	<p>Card Types: Consumer Credit and Debit</p>

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/Card Not Present (continued)	<ul style="list-style-type: none"> • AVS request in authorization (healthcare, select developing market, and utility excluded) • Merchant Order # in Settlement • Card Not Present Indicator • Customer Service Phone # in Settlement • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction 	<p>Card Types: Consumer Credit and Debit Limited to: Restaurants and Fast Food</p>
CPS/Restaurant	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction 	<p>Card Type: Consumer Credit, Debit Rewards, Infinite and Signature Cards included Limited to Service Station merchants</p>
CPS/Retail Service Station	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within settlement Record • Settlement within 1 day of transaction • Transaction date must be within 7 days of the Authorization date 	<p>Card Types: Consumer Credit and Debit Limited to Internet merchants</p>
CPS/E-Commerce Basic	<ul style="list-style-type: none"> • AVS request in authorization (healthcare, select developing markets, and utility excluded) • Authorization & Settlement amount must match (1 authorization reversal permitted) • Valid E-Commerce Indicator • Merchant Order # in Settlement • Customer Service Phone #, URL or Email Address in Settlement 	

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/E-Commerce Preferred	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • Transaction date must be within 7 days of the Authorization date • AVS request in authorization (healthcare, select developing markets, and utility excluded) • Authorization & Settlement amount must match (i. authorization reversal permitted) • Valid E-Commerce Indicator • Merchant Order # in Settlement • CAVV (CVV Authentication Verification Value) • Customer Service Phone #, URL or Email Address in Settlement • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • AVS response (Zip and Full Address match required) • Authorization & Settlement amounts must match • Valid E-Commerce Indicator • Customer Service Phone #, URL or Email Address in Settlement 	Card Types: Consumer Credit and Debit Rewards, Infinite and Signature Cards included Limited to Internet merchants
CPS/Account Funding	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction • AVS response (Zip and Full Address match required) • Authorization & Settlement amounts must match • Valid E-Commerce Indicator • Customer Service Phone #, URL or Email Address in Settlement 	Card Types: Consumer Credit and Debit Rewards, Infinite and Signature Cards included
CPS/Automated Fuel Dispenser (continued on next page)	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Authorization must be \$1 • CAT Indicator 	Card Types: Consumer Credit, Debit Rewards, Infinite and Signature Cards included Limited to Automated Fuel Dispensers

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/Automated Fuel Dispenser (continued)	<ul style="list-style-type: none"> • Settlement within 1 day of transaction • Transaction date must be within 1 day of the Authorization date • \$75.00 Transaction Maximum • Must contain CAT level indicator of a "3" for Fuel Dispenser • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of transaction 	Card Types: Consumer Credit and Debit Limited to Supermarkets that meet eligibility requirements
CPS/Supermarket	<ul style="list-style-type: none"> • Authorization & Settlement amounts must match for Visa Debit Cards • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 7 days of transaction • Transaction date must be within 1 day of the Authorization date • Ticket #, Sequence # and Count • Itinerary Information 	Card Types: Consumer Credit and Debit Limited to: Airlines and Railways
CPS/Passenger Transport	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 7 days of transaction • Transaction date can only be 1 day from the Authorization date • Ticket #, Sequence # and Count • Itinerary Information • Valid E-Commerce Indicator • CAVV (Cardholder Authentication Verification Value) 	Card Types: Consumer Credit, Debit Limited to: Airlines and Railways

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/Rewards 1	<ul style="list-style-type: none"> • Transaction must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> - CPS/Retail (Rewards and Signature) - CPS/Supermarket (Rewards and Signature) - CPS/Retail Credit Thresholds 1-3 (Signature only) - CPS/Supermarket Credit Thresholds 1-3 (Signature only) • Transaction must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> - CPS/Card Not Present Credit (Rewards and Signature) - CPS/Retail Key Entry (Rewards and Signature) - CPS/Electronic Commerce-Basic Credit (Rewards and Signature) - CPS/Electronic Commerce Preferred Hotel and Car Rental Credit (Rewards only) - CPS/Electronic Commerce Preferred Passenger Transport Credit (Rewards only) - CPS/Hotel and Car Rental Card Present (Rewards only) - CPS/Hotel and Car Rental Card Not Present (Rewards only) - CPS/Passenger Transport (Rewards only) • CPS Restaurant (Rewards only) • Settlement within 2 days of transaction • Authorization Response Code • Settlement within 30 days of transaction 	<p>Card Types: Consumer Credit Rewards, Infinite and Signature Cards included Signature cards at Non-T&E merchants excluded</p>
CPS/Rewards 2	<ul style="list-style-type: none"> • Transaction must qualify for one of the below Interchange Programs: <ul style="list-style-type: none"> - CPS/Card Not Present Credit (Rewards and Signature) - CPS/Retail Key Entry (Rewards and Signature) - CPS/Electronic Commerce-Basic Credit (Rewards and Signature) - CPS/Electronic Commerce Preferred Hotel and Car Rental Credit (Rewards only) - CPS/Electronic Commerce Preferred Passenger Transport Credit (Rewards only) - CPS/Hotel and Car Rental Card Present (Rewards only) - CPS/Hotel and Car Rental Card Not Present (Rewards only) - CPS/Passenger Transport (Rewards only) • CPS Restaurant (Rewards only) • Settlement within 2 days of transaction • Authorization Response Code • Settlement within 30 days of transaction 	<p>Card Types: Consumer Credit Rewards, Infinite and Signature Cards included Signature cards at Non-T&E merchants excluded</p>
EIRF	<ul style="list-style-type: none"> • Settlement within 2 days of transaction • Authorization Response Code • Settlement within 30 days of transaction 	<p>Card Types: Consumer Credit and Debit</p>
Standard	<ul style="list-style-type: none"> • Settlement within 2 days of transaction • Authorization Response Code • Settlement within 30 days of transaction 	<p>Card Types: Consumer Credit and Debit Only level available for high-risk merchants and non-secure E-Commerce transactions</p>

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
CPS/Debt Repayment Fee Program	<ul style="list-style-type: none"> • Must be registered with Visa and have a valid MVV • CPS qualification 	Card Type: Consumer Debit Limited to: Financial and Non-financial Institutions (merchants selling negotiable instruments and accepting loan payments)
CPS/Tax Payment Fee	<ul style="list-style-type: none"> • Must be registered with Visa and have a valid MVV • CPS qualification • CPS Qualification • T&E Merchant 	Card Type: Consumer Debit Limited to: Tax Payments Card Type: Signature Card
Signature Electronic	<ul style="list-style-type: none"> • T&E Merchant • Settlement within 30 days of transaction 	Card Type: Signature Card
Signature Standard	<ul style="list-style-type: none"> • CPS Qualification • T&E Merchant 	Card Type: Signature Preferred Card
Signature Preferred Electronic	<ul style="list-style-type: none"> • Does not meet CPS Qualifications • Settlement within 30 days of transaction 	Card Type: Signature Preferred Card
Signature Preferred Standard	<ul style="list-style-type: none"> • Does not meet CPS Qualifications or Level II (entry of sales tax) requirements • Non-T&E Merchant 	Card Type: Commercial Card
Commercial Card Electronic	<ul style="list-style-type: none"> • Does not meet CPS Qualifications or Level II (entry of sales tax) requirements • Non-T&E Merchant • Settlement within 30 days of transaction 	Card Type: Commercial Card
Commercial Card Standard		

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
GSA G2G (Gov't 2 Gov't)	<ul style="list-style-type: none"> • Must be registered with Visa and have a valid MVV • CPS qualification 	Card Types: GSA Purchasing Card Limited to: Government Services and U.S. Postal Service
GSA Purchasing Card Large Ticket	<ul style="list-style-type: none"> • CPS Qualification • Non-T&E Merchant • Purchasing Card Level II: sales tax and customer code • Purchasing Card Level III: Level III data includes Level II data and line item detail 	Card Type: GSA Purchasing Card
Purchasing Card Large Ticket	<ul style="list-style-type: none"> • Must be registered with Visa and have a valid MVV • CPS Qualification • Non-T&E Merchant • Settlement within 7 days of transaction • Must have appropriate MVV value • Purchasing Card Level II: sales tax and customer code • Purchasing Card Level III: Level III data includes Level II data and line item detail 	Card Type: Non-GSA Purchasing Card
Commercial Card Level II	<ul style="list-style-type: none"> • CPS Qualification • Non-T&E Merchant • Level II data: Non fuel transactions only require sales tax • Level II data: Purchasing Card fuel transactions require customer code 	Card Type: Business, Corporate and Purchasing Card

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Purchasing Card Level III	<ul style="list-style-type: none"> • CPS Qualification • Non-T&E Merchant • Level III data required • Non-T&E Merchant • Level II data requirements not met • Transaction must qualify for one of the below Interchange programs: <ul style="list-style-type: none"> - CPS/Card Not Present - CPS/Electronic Commerce Preferred - CPS/Electronic Commerce Basic - CPS/Retail 2 - CPS/Account Funding 	Card Type: Purchasing cards including GSA Level 3 fuel data required for Fleet fuel transactions. Card Type: Business, Corporate, Signature Preferred and Purchasing Card
Commercial - Card Not Present Signature Preferred - CNP	<ul style="list-style-type: none"> • Non-T&E Merchant • Level II data requirements not met • Transaction must qualify for one of the below Interchange programs: <ul style="list-style-type: none"> - CPS/Supermarket - CPS/Retail Key Entry - CPS/Small Ticket - CPS/Automated Fuel Dispenser - CPS/Retail Service Station 	Card Type: Business, Corporate, Signature Preferred and Purchasing Card

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial - Business-to-Business Sig. Preferred - Business-to-Business	<ul style="list-style-type: none"> • Non-T&E Merchant • Level II data requirements are not met • Qualified for any CPS program 	Card Type: Business, Corporate, Signature Preferred and Purchasing Card Limited to specific business-to-business MCCs
Purchasing Card - Electronic with Data	<ul style="list-style-type: none"> • Non-T&E Merchant • Level III data requirements are met • Does not meet requirements for any CPS program • Fuel transaction 	Card Type: Purchasing Card
Purchasing Card - Retail Fleet	<ul style="list-style-type: none"> • Level II and fuel data requirements met, CPS qualifications not met or • Level II and/or fuel data requirements not met, CPS qualified 	Card Type: Fleet Purchasing Card
Purchasing Card - Electronic with Data	<ul style="list-style-type: none"> • Non-T&E Merchant • Level III data requirements are met • Does not meet requirements for any CPS program • Settlement within 30 days of transaction 	Card Type: Purchasing Card
Interregional Business/Signature Business/Corporate Purchase		Card Type: Non-U.S. issued Business, Signature Business, Corporate, Purchasing and Distribution card

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Signature/Infinite	<ul style="list-style-type: none"> • Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Signature and Infinite
Interregional Electronic	<ul style="list-style-type: none"> • Magnetic card swipe or contactless information must be passed in the authorization request • Valid Approval Code • Settlement within 2 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Issuer Chip	<ul style="list-style-type: none"> • Magnetic card swipe or contactless information must be passed in the authorization request • Valid Approval Code • Settlement within 2 days of transaction • Issuer is chip-qualified 	Card Type: Non-U.S. issued Consumer and Electron
Interregional Airline	<ul style="list-style-type: none"> • Ticket Number • Valid Approval Code • Settlement within 14 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron Limited to: Airlines
Interregional Secure Electronic Commerce	<ul style="list-style-type: none"> • Key Entered transaction • Valid Approval Code • Valid E-commerce Indicator (Authenticated) • Verified By Visa participation • Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron

VISA TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Electronic Commerce Merchant	<ul style="list-style-type: none"> • Key Entered transaction • Valid Approval Code • Valid E-commerce Indicator (Authentication attempted) • Verified By Visa participation • Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron
Interregional/ Standard	<ul style="list-style-type: none"> • Settlement within 30 days of transaction 	Card Type: Non-U.S. issued Consumer and Electron

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

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

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Merit III Enhanced Merit III World Merit III World Elite Merit III High Value Merit III	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons) <ul style="list-style-type: none"> - Restaurants / Bars, Fast Food, Hotels, Car Rentals, Cruise Lines and Limousine / Taxicabs are exempt from the transaction amount tolerance • Air line and Railways require itinerary data in settlement 	Card Types: Consumer Credit and Debit (U.S. issued only) Excludes: Automated, Fuel Dispensers, Direct Marketing merchants, Insurance (Debit cards only), Real Estate (Debit cards only), Service Stations, AFD and Utilities World, World Elite and High Value Excludes: Restaurants, Travel Agents, MOTO and T&E merchants
Merit I Enhanced Merit I World Merit I World Elite Merit I High Value Merit I	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction, 8 days for Airlines • General ticket information required in settlement • 10% Authorization transaction amount tolerance (25% Barbers/Beauty Salons) • Mail Order / Telephone Order / eCommerce transactions are exempt from the transaction amount tolerance 	Card Types: Consumer Credit and Debit (U.S. issued only) Excludes: Utilities, Insurance and Real Estate World, World Elite and High Value Excludes: Restaurants, Travel Agents and T&E merchants
Utilities Enhanced Utilities World Utilities World Elite Utilities High Value Utilities Business Utilities	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance • Card Acceptor Type and Tax ID must be provided for Commercial cards 	Card Types: Business, Consumer Credit and Debit (U.S. issued only) Limited to Utility merchants

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Key Entered Enhanced Key Entered World Key Entered World Elite Key Entered High Value Key Entered	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance except restaurants, bars and fast food 	Card Types: Consumer Credit and Debit (U.S. issued only) Excludes: Direct Marketing, Tax Preparation, Quasi Cash, Automated Fuel Dispenser, Travel Agent, TSE and Service merchants World, World Elite and High Value Excludes: Restaurants
Public Sector Enhanced Public Sector World Public Sector World Elite Public Sector High Value Public Sector	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • 10% Authorization transaction amount tolerance 	Card Types: Consumer Credit (U.S. issued only) Limited to: Government Services, Passenger Railways, Transportation - Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees, Tolls, and Postal Services - Government
Petroleum Enhanced Petroleum World Petroleum World Elite Petroleum High Value Petroleum	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions) • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction 	Card Types: Consumer Credit (U.S. issued only) Limited to: Service Stations and Automated Fuel Dispensers
Bill Payment Enhanced Bill Payment World Bill Payment World Elite Bill Payment High Value Bill Payment	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • Banknet data and date must be present • 10% Authorization transaction amount tolerance 	Card Types: Consumer Credit and Debit (U.S. issued only) Credit Limited to: Real Estate Agents and Managers - Rentals, Direct Marketing - Insurance Services, Insurance Sales, Underwriting and Premiums Debit Limited to: Real Estate Agents and Managers-Rentals

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
U.S. Full UCAF Enhanced Full UCAF World Full UCAF World Elite Full UCAF High Value Full UCAF	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • UCAF Status Indicator must = 2 • Must have a valid Security level Indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Consumer Credit and Debit (U.S. Issued only) Excludes: Insurance Debit and AFD World, World Elite and High Value excludes: Restaurants, Utilities, Travel Agents and T&E merchants
U.S. Merchant UCAF Enhanced Merch. UCAF World Merch. UCAF World Elite Merch. UCAF High Value Merch. UCAF Supermarket Enhanced Supermarket World Supermarket World Elite Supermarket High Value Supermarket	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • UCAF Status Indicator must = 1 • Must have a valid Security level Indicator/Security protocol and Cardholder Authentication in authorization • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance • Supermarket Indicator 	Card Types: Consumer Credit and Debit (U.S. Issued only) Excludes: AFD, Insurance Debit and Real Estate Debit World, World Elite and High Value excludes: Restaurants, Utilities, Travel Agents, and T&E merchants Card Types: Consumer Credit and Debit (U.S. Issued only)
World Restaurant World Elite Restaurant High Value Restaurant	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request except transponder transactions • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction 	Card Types: Consumer Credit and Debit (U.S. Issued only)

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Small Ticket Debit	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the auth request except transponder transactions • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance • Transaction amount limit \$15.00 • Restaurants/Fast food are exempt from the transaction amount tolerance 	<p>Card Types: Consumer Debit (U.S. issued only)</p> <p>Limited to: Postal Services – Government only, Transportation, Convenience Stores, Restaurants/Fast Food, Parking Lots/Garages, Movie Theaters and Video Rental Stores</p>
Restaurant Debit	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the auth request except transponder transactions • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction 	<p>Card Types: Consumer Debit (U.S. issued only)</p> <p>Limited to: Restaurant and Fast Food</p>
Emerging Market Debit	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • 10% Authorization transaction amount tolerance 	<p>Card Types: Consumer Debit (U.S. issued only)</p> <p>Limited to: Government Services, Schools, Colleges, Insurance Agencies, Cable, Passenger Railways, Transportation – Suburban and Local Commuter Passenger, including Ferries, Bridge and Road Fees, Tolls and Postal Services – Government</p>
Petroleum – CAT/AFD Debit	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the auth request except transponder transactions • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • CAT Level indicator of 1 or 2 must be present 	<p>Card Types: Consumer Debit (U.S. issued only)</p> <p>Limited to: Automated Fuel Dispenser</p>

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Petroleum - Service Station Debit	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the auth request except transponder transactions • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • The transaction must be authorized, the authorization code must be included in the settlement record 	Card Types: Consumer Debit (U.S. issued only) Limited to: Service Stations
Rewards Redemption	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance • Recurring Payment indicator in Authorization and Settlement • Recurring Merchant Identifier in Merchant Description Field (assigned by MasterCard at registration) 	Card Types: Debit, Redemption Card
Service Industries Incentive Program (SIIP) Enhanced SIIP World SIIP World Elite SIIP High Value SIIP	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • Settlement Detail Addendum Data 	Card Types: Consumer Credit and Debit (U.S. issued only) Limited to: Cable and Telecommunication, Services merchants
Travel Industries Premier Service (TIPS) Enhanced TIPS	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • Settlement Detail Addendum Data 	Card Types: Consumer Credit and Debit (U.S. issued only) Limited to custom Hotel or Car Rental registered for TIPS
Passenger Transport Enhanced Passenger Transport	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 8 days of transaction • Passenger Name, Ticket Number, Issuing Carrier and Itinerary Data in Settlement 	Card Types: Consumer Credit and Debit (U.S. issued only) Limited to: Airline and Passenger Railway merchants

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Warehouse Club Enhanced Wise Club World Wise Club World Elite Wise Club High Value Wise Club	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request for debit transactions • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction amount tolerance • Debit transaction must be presented under Warehouse Clubs 	Card Types: Consumer Credit, Debit and Commercial (U.S. issued only) Limited to Wholesale Clubs, Automated Fuel Dispensers and Service Stations Merchant must be registered with MasterCard for Warehouse Incentive Interchange Rate
Convenience Purchases Enhanced Conv. Purchases World Conv. Purchases World Elite Conv. Purch. High Value Conv. Purch.	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request (not required for Transponder transactions) • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization transaction tolerance on Convenience Stores and Movie Theaters • Limousines/Taxicabs must be \$25.00 or less • 10% Authorization to transaction tolerance on Convenience Stores and Movie Theaters • Limousines/Taxicabs and Fast Food are exempt from the transaction tolerance 	Card Types: Consumer Credit (U.S. issued only) Limited to: Fast Food, Convenience Stores, Limousines/Taxicabs and Movie Theaters Convenience Stores and Movie Theaters are exempt from a transaction amount tolerance if transaction is less than or equal to \$10.00
World T&E World Elite T&E High Value T&E	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • Must be T&E MCC Code (excludes Airline MCCs for World Elite and High Value) • Level III* data required 	Card Types: World MasterCard and World Elite (U.S. issued only)
World Elite T&E Large Ticket High Value T&E Large Ticket	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • Must be T&E MCC Code • Transaction must be greater than \$2500.00 • Level III* data required 	Card Types: World Elite and World High Value

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
World Elite Airline High Value Airline	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • MCC Code must be an Airline MCC: 3000-3299 and 4511 • General ticket information and Itinerary Data in Settlement • Settlement within 30 days of transaction 	Card Types: World Elite and World High Value
Commercial Standard World Comm Standard World Elite Comm Std	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization to transaction tolerance amount (25% Barbers/Beauty Salons) <ul style="list-style-type: none"> - Bars, Fast Food & Limos/taxis are exempt from the transaction amount tolerance • Non T&E MCC • Level II Commercial Card Data • A valid tax amount is required, the amount must be greater than \$0.00, but no less than 0.1% - 30 % of the transaction amount 	Card Types: Commercial Cards (U.S. issued only) Fleet Cards at fuel locations are not eligible
Commercial Face-to-Face World Commercial Face-to-Face World Elite Commercial Face-to-Face	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization to transaction tolerance amount • Level II Commercial Card Data 	Card Types: Commercial Cards (U.S. issued only) Fleet Cards at fuel locations are not eligible
Commercial Face-to-Face Petroleum World Commercial Face-to-Face Petroleum World Elite Commercial Face-to-Face Petroleum	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 1 day of transaction • 10% Authorization to transaction tolerance amount • Level II Commercial Card Data required 	Card Types: Commercial Cards (U.S. issued only) Fleet Cards at fuel locations are not eligible

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial Data Rate I World Commercial Data Rate I World Elite Commercial Data Rate I	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • Fuel detail addendum data required for Fleet Cards at fuel locations • Non T&E MCC • Card Acceptor Type and Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only)
Commercial Data Rate II World Commercial Data Rate II World Elite Commercial Data Rate II	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • Level II Corporate Card data (All Commercial Cards except Fleet at fuel locations) • Fuel detail addendum data required for Fleet Cards at fuel locations • Non T&E MCC • Card Acceptor Type and Tax ID must be provided • A valid tax amount is required, the amount must be greater than \$0.00, but no less than 0.1% - 30% of the transaction amount 	Card Types: Commercial Cards (U.S. issued only) and Commercial Electronic Payment Account NOTE: Commercial Electronic Payment Account also require an invoice number and Payment Reference number
Commercial Data Rate II Petroleum World Commercial Data Rate II Petroleum World Elite Commercial Data Rate II Petroleum	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Magnetic card swipe must be passed in the authorization request • Settlement within 2 days of transaction • Level II Corporate Card data (All Commercial Cards except Fleet at fuel locations) • Fuel detail addendum data required for Fleet Cards at fuel locations • Card Acceptor Type and Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only) Limited to: Marinas, Service Stations, Automated Fuel Dispensers, Fuel Dealers and Truck Stop transactions

MASTERCARD TRANSACTIONS		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial Data Rate II World Commercial Data Rate III World Elite Commercial Data Rate III	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • Level II & Level III Corporate Card data • Non T&E MCC • Card Acceptor Type and Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only) Fleet Cards at fuel locations are not eligible
Commercial T&E Rate I World Commercial T&E Rate I World Elite Commercial T&E Rate I	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 8 days of transaction for Airlines - 2 Days for all other MCCs • T&E Merchants • General ticket information required for airlines and passenger railways • Card Acceptor Type and Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only)
Commercial T&E Rate II World Commercial T&E Rate II World Elite Commercial T&E Rate II	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Data Settlement within 8 days of transaction for Airlines - 2 Days for all other MCCs • T&E Merchants (Restaurants not eligible) • Industry Specific T&E II Addendum required • Card Acceptor Type and Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only)
Commercial T&E Rate III World Commercial T&E Rate III World Elite Commercial T&E Rate III	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 8 days of transaction for Airlines - 2 Days for all other MCCs, • T&E Merchants (Restaurants not eligible) • Industry Specific T&E II and T&E III Addendum required • Card Acceptor Type and Tax ID must be provided 	Card Types: Commercial Cards (U.S. issued only)

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
<p>Commercial Large Ticket I World Commercial Large Ticket I World Elite Commercial Large Ticket I</p>	<p style="text-align: center;">Requirements for Interchange Level</p> <ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Magnetic card swipe must be passed in the auth request for Fleet at fuel locations • Settlement within 1 day of transaction • 25% Authorization to transaction tolerance amount <ul style="list-style-type: none"> - Bars, Fast Food, eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance • Level IP Corp. Card Data (All Commercial Cards except, Fleet Cards at fuel locations) • Level III* Purchasing Card Data • Fuel detail addendum data required for Fleet Cards at fuel locations • Non T&E MCC • The transaction amount must be greater than \$3,000.00 	<p style="text-align: center;">Limitations on Card Types and Industries</p> <p>Card Types: Commercial Cards (U.S. issued only)</p>
<p>Commercial Large Ticket II World Commercial Large Ticket II World Elite Commercial Large Ticket II</p>	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Magnetic card swipe must be passed in the auth request for Fleet at fuel locations • Settlement within 1 day of transaction • 25% Authorization to transaction tolerance amount <ul style="list-style-type: none"> - Bars, Fast Food, eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance • Level IP Corporate Card Data (All Commercial Cards except, Fleet Cards at fuel locations) (Customer Code not required for Business or Corporate Cards) • Level III* Purchasing Card Data • Non T&E MCC • The transaction amount must be greater than \$25,000 	<p>Card Types: Commercial Cards (U.S. issued only)</p>

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
<p>Commercial Large Ticket III World Commercial Large Ticket III World Elite Commercial Large Ticket III</p>	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Magnetic card swipe must be passed in the auth request for Fleet at fuel locations • Settlement within 1 day of transaction • 25% Authorization to transaction tolerance amount <ul style="list-style-type: none"> - Bars, Fast Food, eCommerce and Automated Fuel Dispensers are exempt from the transaction amount tolerance • Level IV Corporate Card Data (All Commercial Cards except Fleet Cards at fuel locations) (Customer Code not required for Business or Corporate Cards) • Level III Purchasing Card Data • Card Acceptor Type and Tax ID required for Fleet Cards at fuel locations • Non T&E MCC The transaction amount must be greater than \$100,000 • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 2 days of transaction • Level IV Corporate Card data required • Non T&E MCC except Restaurants • Card Acceptor Type and Tax ID must be provided • Invoice number and Payment Reference number 	<p>Card Types: Commercial Cards (U.S. issued only)</p>
<p>Commercial Electronic Payment Account</p>	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • Common Corporate Card data is required 	<p>Card Types: Commercial Electronic Payment Account</p>
<p>Business Enhanced Value Standard</p>		<p>Card Types: Commercial Cards (U.S. issued only)</p>

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Business Enhanced Value Utilities	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 1 day of transaction date • Must meet applicable 10% authorization tolerance criteria • Corporate Card Common data is required 	<p>Card Types: Commercial Cards (U.S. issued only) Limited to Utility merchants</p>
Business Enhanced Value Warehouse	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 1 day of transaction date Non-face-to-face transactions are exempt from timeliness • eCommerce transactions are exempt if all required fields are provided • Must meet applicable 10% authorization tolerance criteria <ul style="list-style-type: none"> – MCC 5542 is exempt from amount tolerance • Non-face-to-face transactions are exempt from amount tolerance • eCommerce transactions are exempt if all required fields are provided • Corporate Card Common data is required • Merchant must be registered for this program 	<p>Card Types: Commercial Cards (U.S. issued only) Limited to: Wholesale Clubs, Service Station and Automated Fuel Dispenser</p>
Business Enhanced Value Large Ticket I (continued on next page)	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 1 day of transaction date • Non-face-to-face transactions are exempt from timeliness • eCommerce transactions are exempt if all required fields are provided 	<p>Card Types: Commercial Cards (U.S. issued only)</p>

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Business Enhanced Value Large Ticket I (continued)	<ul style="list-style-type: none"> • Must meet applicable authorization tolerance criteria • 25% Standard transaction tolerance <ul style="list-style-type: none"> – eCommerce transactions are exempt if all required fields are provided • Full Merchant description Addendum Record (w/valid Street address) • Level IP Corporate Card data is required • Level III data is required • Non T&E MCC • The transaction amount must be greater than \$7255.00 • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 1 day of transaction date • Non-face-to-face transactions are exempt from timeliness • eCommerce transactions are exempt if all required fields are provided • Must meet applicable authorization tolerance criteria • 25% Standard transaction tolerance <ul style="list-style-type: none"> – eCommerce transactions are exempt if all required fields are provided • Full Merchant description Addendum Record (w/valid Street address) • Level IP Corporate Card data is required • Level III data is required • Non T&E MCC • The transaction amount must be greater than \$25,000 	<p>Card Types: Commercial Cards (U.S. issued only)</p>
Business Enhanced Value Large Ticket II	<ul style="list-style-type: none"> • Must meet applicable authorization tolerance criteria • 25% Standard transaction tolerance <ul style="list-style-type: none"> – eCommerce transactions are exempt if all required fields are provided • Full Merchant description Addendum Record (w/valid Street address) • Level IP Corporate Card data is required • Level III data is required • Non T&E MCC • The transaction amount must be greater than \$7255.00 • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 1 day of transaction date • Non-face-to-face transactions are exempt from timeliness • eCommerce transactions are exempt if all required fields are provided • Must meet applicable authorization tolerance criteria • 25% Standard transaction tolerance <ul style="list-style-type: none"> – eCommerce transactions are exempt if all required fields are provided • Full Merchant description Addendum Record (w/valid Street address) • Level IP Corporate Card data is required • Level III data is required • Non T&E MCC • The transaction amount must be greater than \$25,000 	<p>Card Types: Commercial Cards (U.S. issued only)</p>

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
<p>Business Enhanced Value Large Ticket III</p>	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 1 day of transaction date • Non-face-to-face transactions are exempt from timeliness • eCommerce transactions are exempt if all required fields are provided • Must meet applicable authorization tolerance criteria <ul style="list-style-type: none"> • 25% Standard transaction tolerance <ul style="list-style-type: none"> – eCommerce transactions are exempt if all required fields are provided • Full Merchant description Addendum Record (w/valid Street address) • Level III Corporate Card data is required • Level III data is required • Non T&E MCC • The transaction amount must be greater than \$100,000 	<p>Card Types: Commercial Cards (U.S. issued only)</p>
<p>Business Enhanced Value Data Rate I</p>	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 2 days of transaction date • Full Merchant description Addendum Record including a valid Street address • Must contain Corporate Card Common Data • Must be a non T&E MCC 	<p>Card Types: Commercial Cards (U.S. issued only)</p>

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Business Enhanced Value Data Rate II	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 2 days of transaction date • Full Merchant description Addendum Record including a valid Street address • Must contain Corporate Card Common Data • A valid tax amount is required, the amount must be greater than \$0.00, but no less than 0.1% - 30 % of the transaction amount • Level II* Corporate Card data is required • Must be a non T&E MCC 	Card Types: Commercial Cards (U.S. issued only)
Business Enhanced Value Data Rate III	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 2 days of transaction date • Full Merchant description Addendum Record including a valid Street address • Must contain Corporate Card Common Data • Level II* & Level III* Corporate Card data is required • Must be a non T&E MCC 	Card Types: Commercial Cards (U.S. issued only)
Business Enhanced Value Face-to-Face (continued on next page)	<ul style="list-style-type: none"> • Magnetic card swipe or contactless information must be passed in the auth request • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 1 day of transaction date 	Card Types: Commercial Cards (U.S. issued only) Excludes: Direct Marketing, Automated Fuel and T&E Merchants

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Business Enhanced Value Face-to-Face (continued)	<ul style="list-style-type: none"> • 10% Authorization to transaction tolerance amount – Tolerance amount of 25% for Barbers/Beauty Salons – Fast Food and Limos/taxis are exempt from the transaction amount tolerance • Full Merchant Description Addendum Record including a valid Street address • Level IP Commercial Card Data (All Comm. Cards, except Fleet Cards at fuel locations) • Legal Corporate name • A valid tax amount is required, the amount must be greater than \$0.00, but no less than 0.1% - 30 % of the transaction amount. • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 2 days of trans. date, 8 days for airline transactions • Must be a T&E MCC • Merchant Description Addendum required including a valid Street address • Corporate Card Common data is required • The following T&E detailed addendum must be include in the transaction for Airlines and Passenger Railway as follows: <ul style="list-style-type: none"> – Passenger Name – Ticket Number – Issuing Carrier 	
Business Enhanced Value T&E Rate I		Card Types: Commercial Cards (U.S. issued only)

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
<p>Business Enhanced Value T&E Rate II</p>	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 2 days of trans. date, 8 days for airline transactions • Must be a T&E MCC (Restaurants not eligible) • Merchant Description Addendum required including a valid Street address • Corporate Card Common data is required • The following T&E IP detailed addendum must be include in the transaction for Airlines and Passenger Railway as follows: <ul style="list-style-type: none"> - Passenger Name - Ticket Number • Industry specific T&E Level III detailed addendum is required for Vehicle Rentals, Passenger Transport and Hotels 	<p>Card Types: Commercial Cards (U.S. issued only)</p>
<p>Business Enhanced Value T&E Rate III</p>	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • The sale must be deposited within 2 days of trans. date, 8 days for airline transactions • Must be a T&E MCC (Restaurants not eligible) • Merchant Description Addendum required including a valid Street address • Corporate Card Common data is required • T&E IP detail addendum is required • Industry specific T&E Level III detailed addendum is required for Vehicle Rentals, Passenger Transport and Hotels 	<p>Card Types: Commercial Cards (U.S. issued only)</p>

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Consumer Standard (ISI)	<ul style="list-style-type: none"> • Settlement within 30 days of transaction 	Card Types: Consumer Cards (Non-U.S. issued only)
Interregional Consumer Electronic (IEI)	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 4 days of transaction • 10% Authorization amount transaction tolerance for transactions acquired in the U.S. region only • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 4 days of transaction • Must include a CAT level indicator of a 6 • UCAF Status Indicator must = 2 • Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization. 	Card Types: Consumer Cards (Non-U.S. issued only) Excludes: Automated Fuel Dispenser and Direct Marketing MCGs
Interregional Full UCAF	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 5 days of transaction • Must include a CAT level indicator of a 6 • UCAF Status Indicator must = 1 • Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization. 	Card Types: Consumer Cards (Non-U.S. issued only)
Interregional Merchant UCAF	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 5 days of transaction • Must include a CAT level indicator of a 6 • UCAF Status Indicator must = 1 • Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization. 	Card Types: Consumer Cards (Non-U.S. issued only)

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Consumer Payment Transaction	<ul style="list-style-type: none"> • Must contain an MCC of 6532 or 6533 • The payment service provider must be a qualified and registered Payment Transaction service provider • Settlement within 30 days of transaction • Card Acceptor Type and Tax ID required for U.S. Merchant locations 	Card Types: Consumer Cards (Non-U.S. issued only)
Interregional Commercial Standard	<ul style="list-style-type: none"> • The sale must be deposited within 30 days of transaction date • For transactions acquired in the U.S. region, Corporate Card Common Data Requirements are required • Settlement within 30 days of transaction • Card Acceptor Tax ID • Non T&E MCC 	Card Types: Commercial Cards (Non-U.S. issued only) Excludes: Purchasing and Fleets cards for transactions acquired in the U.S. Region
Interregional Commercial Purchasing Standard	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • Magnetic card swipe or contactless information must be passed in the auth request • The sale must be deposited within 4 days of transaction date • Must contain an MCC other than one of the following: 5542, 5960 – 5969 	Card Types: Purchasing Cards (Non U.S. only)
Interregional Commercial Purchasing Large Ticket	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 4 days of transaction • Level IV purchasing data required 	Card Types: Purchasing/Elect Cards (Non U.S. only)
Interregional Commercial Purchasing Data Rate II	<ul style="list-style-type: none"> • The transaction must be authorized, the authorization code must be included in the settlement record • Magnetic card swipe or contactless information must be passed in the auth request • The sale must be deposited within 4 days of transaction date • Must contain an MCC other than one of the following: 5542, 5960 – 5969 	Card Types: Commercial Cards (Non-U.S. issued only)
Interregional Commercial Electronic card (continued on next page)		

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Commercial Electronic card (continued)	<ul style="list-style-type: none"> • For Internet transactions: <ul style="list-style-type: none"> - UCAF Status Indicator must equal 2 - CAT Level Indicator must be a 6 • Must contain an MCC of 6532 or 6533 • The payment service provider must be a qualified and registered Payment Transaction service provider. • Settlement within 30 days of transaction 	Card Types: Commercial Cards (Non-U.S. issued only)
Interregional Commercial Payment Transaction	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 4 days of transaction • 10% Authorization amount transaction tolerance for transactions acquired in the U.S. region only. 	Card Types: Consumer Cards (Non-U.S. issued only) Excludes: Automated Fuel Dispenser and Direct Marketing MCCs
Interregional Consumer Premium Standard	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included and match Settlement Data • Settlement within 4 days of transaction • Must include a CAT level indicator of a 6 • UCAF Status Indicator must = 2 • Must have a valid Security level indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Consumer Cards (Non-U.S. issued only)
Interregional Consumer Premium Electronic		
Interregional Consumer Premium Full UCAF		

MASTERCARD TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Interregional Consumer Premium Merchant UCAF	<ul style="list-style-type: none"> * Applicable Electronic Authorization Data must be included and match Settlement Data * Settlement within 4 days of transaction * Must include a CAT Level Indicator of a 6 * UCAF Status Indicator must = 1 * Must have a valid Security level Indicator/Security protocol and Cardholder Authentication in authorization 	Card Types: Consumer Cards (Non-U.S. issued only)
Interregional Commercial Premium Standard	<ul style="list-style-type: none"> * Settlement within 30 days of transaction * Card Acceptor Type and Tax ID required for U.S. Merchant locations 	Card Types: Commercial Cards (Non-U.S. issued only) Excludes: Purchasing and Fleets cards

* Level II Data includes the entry of sales tax, (tax amount must be greater than \$0.00, but no less than 0.1% - 30 % of the transaction amount) customer code and Tax ID.
 * Level III Data includes Level II data, line item detail, item description, item quantity, item unit of measure, extended item amount, product code, and debit or credit indicator

DISCOVER NETWORK PREFACE

A significant amount of the fees that we charge to you for processing your Credit Card and Non-PIN Debit Card transactions represents charges that we must pay to Discover Network (the "Card Organization") pursuant to their rules. One of the components of Discover Network fees is called interchange, and varies based on a number of factors – such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

This document is part of the Application, as defined and further described in the Program Guide. Capitalized terms not defined in this document are defined in the Program Guide.

As a result, a portion of the rate that we charge you will depend on the type of transaction and the Interchange level at which the transaction is processed. In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by Discover Network. This **Interchange Qualification Matrix** identifies the primary qualification criteria for the various Interchange levels. In reviewing the Interchange Qualification Matrix, please note the following:

- The Interchange Qualification Matrix is only a summary of the primary qualification criteria established by Discover Network for each Interchange level – it is not all inclusive. In the event of any ambiguity or conflict, the Interchange requirements established by Discover Network will determine the Interchange level at which your transactions qualify.
- Some Interchange levels require that you utilize certain additional services such as Address Verification. Some Interchange levels also require that you transmit detailed transaction data such as order numbers or hotel folio numbers. Other Interchange levels require that you transmit certain indicators reflecting the nature of your transactions (such as an "E-Commerce indicator" for internet transactions).
- Interchange levels may also be restricted to merchants in certain Merchant Category Codes ("MCC"). If you wish to qualify for any such Interchange level, please call the Customer Service number listed on your monthly statement for more information about the particular MCC and the corresponding Interchange qualification criteria.
- In some cases, transactions may be processed at a more costly Interchange level solely as a result of the type of card that is presented. For example, commercial cards, among others, will generally downgrade from some Interchange levels.
- The information in the Interchange Qualification Matrix should not be used to develop software or other interfaces for transmitting transactions as technical aspects of these requirements may be much more detailed than the summary presented. If you utilize terminals, software, services or equipment provided or configured by any third party, be aware that failure by these systems to correctly and accurately transmit information in the required formats may result in your transactions not qualifying for the most favorable Interchange levels.

Card Sales Involving Consumer Cards

Discover Network offers three Acquirer Interchange Program submission levels for Acquirer Interchange on Card Sales involving Consumer Cards:

- **Prime Submission Level (PSL) Programs** are for Card Sales that meet Discover Network's processing requirements described in the Operating Regulations.
 - A Card Sale must have a record of an approved or positive Authorization Response.
 - MCC listed on the Sales Data must not be Quasi-Cash or High Risk.
 - Eligibility and Card Sale criteria for a Prime Submission Level Program must be met.
 - Card Sale must be processed by Discover Network within the specified number of days for the individual Prime Submission Level Program.
 - Acquirer must include Acquirer Interchange Program Code in Sales Data.
- **Mid Submission Level (MSL) Programs** are for Card Sales that do not meet all Prime Submission Level requirements, but do meet the MSL requirements.
 - A Card Sale must have a record of an approved or positive Authorization Response.
 - MCC listed on the Sales Data must not be High Risk.
 - Card Sale must be processed by Discover Network within the specified number of days for the individual Mid Submission Level Program.
 - Acquirer must include Acquirer Interchange Program Code in Sales Data.

- Base Submission Level (BSL) Programs are for Card Sales that do not meet all MSL Program requirements.
 - All MCCs are eligible.
 - All POS Entry Modes are eligible.
 - Card Sale must be processed by Discover Network within the specified number of days for the Base Submission Level Program.
 - Acquirer should include Acquirer Interchange Program Code in Sales Data.

Adjustment Vouchers Involving Consumer Cards

Discover Network offers three Consumer Adjustment Voucher Programs for Acquirer Interchange on Card Credits or Refunds involving Consumer Cards:

- Consumer Card Products in Direct Marketing MCCs 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969
- Consumer Card Products in Passenger Transport MCCs 3000-3299, 4112, 4511
- Consumer Card Products in Non-Direct Marketing/Passenger Transport MCCs or all others

Card Sales Involving Commercial Cards

Discover Network offers two Acquirer Interchange Program submission levels for Acquirer Interchange on Card Sales involving Commercial Cards:

- Commercial Electronic Submission Level Program is for Card Sales that meet the Acquirer Interchange Program requirements.
 - Card Sale must have an approved Authorization Response.
 - MCC listed on the Sales Data must not be High Risk.
 - Card Sale must be processed by Discover Network within the specified number of days.
 - Acquirer must include Acquirer Interchange Program Code in Sales Data.
- Commercial Base Submission Level Program is for Card Sales that do not meet the requirements for processing under the Commercial Electronic Submission Level Program.
 - All MCCs are eligible.
 - All POS Entry Modes are eligible.
 - Card Sale must be processed by Discover Network within the specified number of days for the Base Submission Level Program.
 - Acquirer should include Acquirer Interchange Program Code in Sales Data.

Adjustment Vouchers Involving Commercial Cards

Discover Network offers one Commercial Adjustment Voucher Program for Acquirer Interchange on Card Credits or Refunds involving Commercial Cards:

- Commercial Card Products all MCCs

Acquirer Interchange Validation Tests

To determine the qualification of each Card Sale Discover Network may conduct one or more of the four validation tests described below. The validation tests confirm the following:

- Timeliness of submission of Sales Data
 - The number of Banking Days transpiring between the Card Sale date and the Processing Date
 - Processing date begins at 06:01am ET and ends at 06:00am ET the next day.
- Presence and contents of Track Data
 - The presence of CVV Data in the Track Data included in the Authorization Request
- MCC on Sales Data matches MCC on Authorization Request
 - MCCs must be the same in both the Card sale and the Authorization Request
 - (Exception: Travel Agency MCC 4722, Airline MCC 4511 and all Unique Airline MCCs)
- Transaction amount on Sales Data matches the amount on Authorization Request
 - Sales Data amount compared to the Authorization Approved amount must match.
 - Tolerance requirement of 10% for all MCCs
 - Tolerance exception of 20% for Taxicab/Limousines MCC 4121 and Beauty/Barber Shops MCC 7230
 - The following MCCs are not subject to Transaction Amount Validation:
 - 3000-3299, 4112, 4511 - Passenger Transport; 4411 - Steamship/Cruise Line;
 - 5542 - Automated Fuel Pumps; 5813 - Drinking Places/Bars; 3351-3441, 7512, 7513,
 - 7519 - Car Rental; 5541 - Service Stations; 5812 - Eating Places and Restaurants;
 - 5814 - Fast Food Restaurants; 3501-3999, 7011, 7012 - Hotels

DISCOVER TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
PSL Recurring Payments	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of authorization/transaction • 10% Authorization to transaction amount tolerance • Recurring Billing or Installment Payment Indicator 	<p>Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit</p> <p>Limited to: Telecommunications Equipment/Telephone Sales, Telecommunication Services, Cable/Satellite Services, Utilities, Direct Marketing - Insurance Services & Subscriptions, Health & Beauty Spas, Memberships</p> <p>Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit</p> <p>Limited to: Supermarkets, Warehouse Clubs</p>
PSL Supermarkets/Warehouse Clubs	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • 10% Authorization to transaction amount tolerance • Magnetic card swipe must be passed in the authorization request • Settlement within 1 day of authorization/transaction 	<p>Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit</p> <p>Limited to: Insurance Premiums, Cable/Satellite Services, Schools and Education Services, Direct Marketing, Fuel Dealers, Child Day Care Services and Charitable/Social Services</p>
PSL Emerging Markets	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • 10% Authorization to transaction amount tolerance • Settlement within 2 days of authorization/transaction 	<p>Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit</p> <p>Limited to: Government Services, Courts Costs, Government Fines, Tax Payments, Ball and Bond Payments</p>
PSL Public Services	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • 10% Authorization to transaction amount tolerance • Settlement within 2 days of authorization/transaction 	<p>Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit</p> <p>Limited to: Government Services, Courts Costs, Government Fines, Tax Payments, Ball and Bond Payments</p>
PSL Express Services <i>(continued on next page)</i>	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • 10% Authorization to transaction amount tolerance (20% for Limousine/Taxis) • Restaurants and Fast Food Restaurants are exempt from the transaction amount tolerance 	<p>Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit</p>

DISCOVER TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
PSL Express Services (continued)	<ul style="list-style-type: none"> • Magnetic card swipe must be passed in the authorization request • For MCC 4121, transaction must be less than or equal to \$25.00 • All other MCCs, transaction must be less than or equal to \$15.00 • Settlement within 1 day of authorization/transaction 	Limited to: Commuter Passenger Limousines and Taxis/cabs, Bus Lines, Tolls, Restaurants, Fast Food, Newsstands, Laundry Services, Dry Cleaners, Copy Services, Parking Lots and Garages, Car Washes, Movie Theaters and Video Rental Stores
PSL Petroleum	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Magnetic card swipe must be passed in the authorization request • Settlement within 1 day of authorization/transaction 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit Limited to: Automated Fuel Dispensers, Service Stations
PSL Retail	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • 10% authorization to transaction amount tolerance (20% for Limousine/Taxis and Beauty/Barber Shops) • Magnetic card swipe must be passed in the authorization request • Settlement within 1 day of authorization/transaction 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit Excludes the following: Supermarkets/Warehouse Clubs, Petroleum, Restaurants, Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants
PSL Restaurants	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Magnetic card swipe must be passed in the authorization request • Settlement within 1 day of authorization/transaction 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit Limited to: Restaurants and Fast Food
PSL Hotels/Car Rentals	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 1 day of authorization/transaction 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit Limited to: Hotels/Car Rentals

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DISCOVER TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
PSL Passenger Transport	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 7 days of authorization/transaction 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debt Limited to: Airlines, Passenger Railways
PSL Card Not Present/Ecommerce	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • AVS request in authorization • Settlement within 1 day of authorization/transaction 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debt Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants
PSL Key Entry	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • 10% Authorization to transaction amount tolerance (20% for Limousine/Taxis and Beauty/Barber Shops) • Settlement within 1 day of authorization/transaction • Key entered transaction, card present 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debt Excludes the following: Hotels/Car Rentals, Passenger Transport, Public Services, Emerging Markets, Quasi Cash, Utilities, Real Estate and Insurance Merchants
PSL Utilities	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • 10% Authorization to transaction amount tolerance • Settlement within 1 day of authorization/transaction 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debt Limited to: Utility merchants
Mid Submission Level <i>(continued on next page)</i>	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • 10% Authorization to transaction amount tolerance (20% for Limousine/Taxis and Beauty/Barber Shops) 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debt Excludes the following: High Risk Direct Marketing

DISCOVER TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Mid Submission Level (continued)	<ul style="list-style-type: none"> • Exempt from amount tolerance - Passenger Transport, Car Rentals, Hotels, Passenger Railways, Steamship/Cruise Lines, Service Stations, Automated Fuel Dispensers, Filling Places and Restaurants Drinking Places (Alcoholic Beverages), Fast Food Restaurants • Settlement within 2 days of authorization/transaction • Settlement within 60 days of Authorization 	Excludes the following for Premium cards: Passenger Transport, Hotel/Car Rentals
Base Submission Level	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 2 days of authorization/transaction 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debt
PSL Real Estate	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • Settlement within 2 days of authorization/transaction Card Present and Card Not Present transactions are eligible 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debt Limited to: Real Estate merchants
PSL Insurance	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • 10% Authorization to transaction amount tolerance (20% for Limousine/Taxis and Beauty/Barber Shops) 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debt Limited to: Insurance merchants
Commercial Electronic (continued on next page)	<ul style="list-style-type: none"> • Exempt from amount tolerance - Passenger Transport, Car Rentals, Hotels, Passenger Railways, Steamship/Cruise Lines, Service Stations, Automated Fuel Dispensers, Eating Places and Restaurants Drinking Places (Alcoholic Beverages), Fast Food Restaurants • Acquirer Interchange Program Code must be included in Sales Data for the Card Sale • AVS request in authorization when Card Not Present (Excludes Emerging Markets, Insurance, Public Services, Hotels/Car Rentals, Passenger Transport) 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debt Limited to: Insurance merchants

DISCOVER TRANSACTIONS

Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Commercial Electronic (continued)	<ul style="list-style-type: none"> • Settlement within 7 days of authorization/transaction for Passenger Transport • Settlement within 2 days of authorization/transaction for Emerging Markets, Public Services and Utilities • Settlement within 1 day of authorization/transaction for all other merchant types 	
Commercial Base	<ul style="list-style-type: none"> • Settlement within 60 days of authorization 	Card Types: Commercial Credit
Commercial Utilities	<ul style="list-style-type: none"> • Applicable Electronic Authorization Data must be included within Settlement Record • 10% Authorization to transaction amount tolerance • Settlement within 1 day of authorization/transaction 	Card Types: Commercial Credit Limited to: Utility merchants
International Base	<ul style="list-style-type: none"> • Must be an International Card Sale 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit cards issued outside the US Credit Transactions on International Card Sales are not eligible for Adjustment Voucher Programs Excludes: JCB or China Union Pay Cards
International Electronic	<ul style="list-style-type: none"> • Must be an International Card Sale • Applicable Electronic Authorization Data must be included within Settlement Record • Must be magnetic swipe, Card Present environment • Settlement within 4 day of authorization/transaction • POS Entry Mode must be present • CVV Data must be present • Not Subject to Transaction Amount Validation 	Card Types: Consumer Core, Consumer Rewards, Consumer Premium, Consumer Debit cards issued outside the US Credit Transactions on International Card Sales are not eligible for Adjustment Voucher Programs Excludes: JCB or China Union Pay Cards Excludes the following: High Risk Direct Marketing

AMERICAN EXPRESS ONEPOINT TRANSACTIONS		
Interchange Level	Requirements for Interchange Level	Limitations on Card Types and Industries
Retail	<ul style="list-style-type: none"> • Must be a Retail eligible MCC • Magnetic card swipe must be passed in the authorization request 	Card Types: Consumer
Retail Key Entered	<ul style="list-style-type: none"> • Must be a Retail eligible MCC 	Card Types: Consumer
Mail Order/Internet	<ul style="list-style-type: none"> • Must be MCC 5964, 5965, 5969 or 7375 	Card Types: Consumer
Restaurants	<ul style="list-style-type: none"> • Must be MCC 5811, 5812 or 5813 • Magnetic card swipe must be passed in the authorization request 	Card Types: Consumer
Restaurants Key Ent'd	<ul style="list-style-type: none"> • Must be an MCC 5811, 5812 or 5813 	Card Types: Consumer
Supermarkets	<ul style="list-style-type: none"> • Must be MCC 5411 	Card Types: Consumer
Travel/Transportation	<ul style="list-style-type: none"> • Must be MCC 4121, 4131, 4582 or 4789 	Card Types: Consumer
Independent Gas Stations	<ul style="list-style-type: none"> • Must be MCC 5541 or 5542 	Card Types: Consumer
Healthcare: Dentists	<ul style="list-style-type: none"> • Must be MCC 8011 or 8012 	Card Types: Consumer
Education: Tuition/Board	<ul style="list-style-type: none"> • Must be MCC 7032, 8211, 8230 or 8351 	Card Types: Consumer
Lodging/Campgrounds	<ul style="list-style-type: none"> • Must be an MCC 7011 or 7033 	Card Types: Consumer
Services, Wholesale & All Other	<ul style="list-style-type: none"> • Must be an eligible Service, Wholesale & all Other MCC 	Card Types: Consumer
Fast Food Restaurants	<ul style="list-style-type: none"> • Must be MCC 5814 	Card Types: Consumer
Telecommunications	<ul style="list-style-type: none"> • Must be MCC 4812 	Card Types: Consumer

*Please refer to the American Express® Card Acceptance Agreement contained in Part II of the Program Guide for further information.

PIN Debit Card Transactions

The PIN Debit fees set forth in your Application reflect only the amount we charge you for processing your PIN Debit transactions to a PIN Debit Network. The PIN Debit Networks also charge Interchange and switch fees (in addition to the fees reflected on your Application). You are responsible for paying these interchange and switch fees. A schedule of the fees charged by the various PIN Debit Networks is included below. PIN Debit Networks change their rates regularly. You may call the Customer Service number shown on your monthly statement for recent updates. Interchange and switch fees vary by PIN Debit Network. The PIN Debit Network used to process your transaction will depend upon, among other things, the availability of the network at the time of the transaction, whether a particular PIN Debit Card is enabled for a particular network and the routing requirements established by the networks and the Issuers. We may, at our sole discretion, utilize any PIN Debit Network available to us for a given transaction.

This document is part of the Application, as defined and further described in the Program Guide. Capitalized terms not defined in this document are defined in the Program Guide.

PIN DEBIT INTERCHANGE AND SWITCH FEES

The fees in this table (or as more recently published by the Debit Networks) will be passed on to you and charged in addition to the processing fees paid to us and identified on your Application. The amount charged for interchange, which is paid to the Debit Networks, will be the lesser of (a) the face amount of the transaction multiplied by the percentage rate reflected in the Interchange Fee column plus any fix transaction amount, and (b) the Cap. If a Cap is set. Switch fees, which are paid to the PIN Debit Network, will be charged in addition to the Interchange Fee and the debit processing fee.

PIN Debit Network	Interchange Level / Industry	Interchange Fees	Interchange Cap	Network Security Fee	Switch Fee
Accel (includes TX, Mpac, Instant Teller)	Retail	0.75% of gross trans amount + \$0.13	(none)	(none)	\$0.03
	Supermarket (MCC 5411)	\$0.25	(none)	(none)	\$0.03
	QSR (MCC 5814)	1.25% of gross trans amount + \$0.03	\$0.45	(none)	\$0.03
AFFN	National / Major Merchant (MCC 5541, 5912, 9399, 5310, 5499, 5542, 7511, 9402)	0.50% of gross trans amt (excluding cash back) + \$0.065	\$0.40	(none)	\$0.035
	Supermarket (MCC 5411, 5300)	\$0.17	(none)	(none)	\$0.035
	Standard / Retailer (All other MCCs)	0.65% of gross trans amt (excluding cash back) + \$0.12	\$0.50	(none)	\$0.035

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PIN Debit Network	Interchange Level / Industry	Interchange Fees	Interchange Cap	Network Security Fee	Switch Fee
Alaska Option		\$0.19	(none)	(none)	\$0.07
	Credit Union 24 (CU 24)	230	(none)	(none)	\$0.028
Interlink	Supermarket (MCC 5411, 5300)	0.75% of gross tran amt + \$0.14	\$0.70	(none)	\$0.028
	Petroleum (MCC 5541, 5542, 7511)	1.25% of gross tran amt + \$0.03	\$0.45	(none)	\$0.028
	QSR (MCC 9814, 5812)	0.75% of gross tran amt + \$0.15	\$0.80	(none)	\$0.028
	All other MCCs	0.95% of gross tran amt + \$0.20	\$0.35	(none)	\$0.0350
	Supermarket (MCC 5411)	1.80% of gross tran amt + \$0.10	(none)	(none)	\$0.0350
	Qrart Cash (MCC 4829, 6051, 7955)	0.95% of gross tran amt + \$0.20	(none)	(none)	\$0.0350
	Retail	0.75% of gross tran amt + \$0.17	\$0.95	(none)	\$0.0350
	Petro (Mcc 5541, 5542)	0.80% of gross tran amt (excluding cash back) + \$0.15	\$0.75	(none)	\$0.0500
	Retail	\$0.30	(none)	(none)	\$0.0500
	Supermarket (MCC 5411, 5300)	1.25% of gross tran amt (excluding cash back) + \$0.03	\$0.50	(none)	\$0.0500
Maestro	QSR (MCC 5814)	0.90% of gross tran amt + \$0.15	(none)	(none)	\$0.0250
	Retail	1.05% of gross tran amt + \$0.15	(\$0.35)	(none)	\$0.0250
	Supermarket/Warehouse (MCC 5411, 5300)	0.75% of gross tran amt + \$0.17	(\$0.95)	(none)	\$0.0250

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PIN Debit Network	Interchange Level / Industry	Interchange Fees	Interchange Cap	Network Security Fee	Switch Fee
NYCE	Petroleum	0.55% of gross tran amt + \$0.15	Min. \$0.26, No Max.	(none)	
	Retail	0.75% of gross tran amt + \$0.17	Min. \$0.26, No Max.	(none)	\$0.0425
	Supermarket (MCC 5411)	\$0.26	(none)	(none)	\$0.0425
	QSR (MCC 5814)	0.55% of gross tran amt + \$0.065	Min. \$0.185, Max. \$0.50	(none)	\$0.0425
	Premier Issue Fee	\$0.011 per transaction (in addition to appropriate interchange level/industry fees)	(none)	(none)	(none)
	Small Fiddel	1.55% of gross tran amt	(none)	0.01%	\$0.08
Pulse	Retail	0.74% of gross tran amt + \$0.10	(none)	0.01%	\$0.08
	Supermarket (MCC 5411)	\$0.215 (including cash back)	(none)	\$0.005	\$0.08
	Petroleum (MCC 5541, 5542)	0.74% of gross tran amt + \$0.10			
	(none)	0.01%	\$0.08		
Shezarrn	QSR (MCC 5814)	1.25% of gross tran amt (excluding cash back) + \$0.05	(none)	(none)	\$0.04
	Retail	0.75% of gross tran amt (excluding cash back) + \$0.15	(none)	(none)	\$0.04
	Supermarket	\$0.21	(none)	(none)	\$0.04
	Petro (MCC 5541, 5442)	0.75% of tran amt (exclusive of cash back) + \$0.13	(none)	(none)	\$0.04
	Small Ticket (MCC 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499, 5814)	1.25% of tran amt (exclusive of cash back) + \$0.05	(none)	(none)	\$0.04

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Star	Interchange Level / Industry	Interchange Fees	Interchange Cap	Network Security Fee	Switch Fee
Star	Retail	0.80% of gross tran amt + \$0.17	(none)	(none)	\$0.0425
	Supermarket (MCC 5411, 5300)	\$0.26	(none)	(none)	\$0.0425
	QSR (MCC 5814)	1.25% + \$0.15	(none)	(none)	\$0.0425
	Petro (MCC 5541, 5542)	0.80% of gross tran amt + \$0.13	(none)	(none)	\$0.0425
	Small Ticket Retailers	Tran amt < or = \$10 1.25% + \$0.15 Tran amt > \$10 0.80% of gross tran amt + \$0.17	(none)	(none)	\$0.0425
	Medical Retailers	Tran amt < or = \$15 1.20% + \$0.20 Tran amt > \$15 0.80% of gross tran amt + \$0.17	(none)	(none)	\$0.0425
	Retail	0.80% of gross tran amt + \$0.195	(none)	(none)	
	Supermarket (MCC 5411, 5300)	\$0.285	(none)	(none)	
	QSR (MCC 5814)	1.25% + \$0.175	(none)	(none)	
	Petro (MCC 5541, 5542)	0.80% of gross tran amt + \$0.155	(none)	(none)	
Star Allstar	Small Ticket Retailers	Tran amt < or = \$10 1.25% + \$0.175 Tran amt > \$10 0.80% of gross tran amt + \$0.195	(none)	(none)	
	Medical Retailers	Tran amt < or = \$15 1.20% + \$0.225 Tran amt > \$15 0.80% of gross tran amt + \$0.195	(none)	(none)	

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INTERCHANGE RATE SCHEDULE AND SPECIAL ADDENDUM TO MERCHANT PROCESSING APPLICATION AND AGREEMENT

I. SPECIAL ADDENDUM TO MERCHANT PROCESSING APPLICATION AND AGREEMENT FOR SCHEDULED MASTERCARD ASSESSMENT FEE INCREASE

This Special Addendum to Merchant Processing Application and Agreement for Scheduled MasterCard Assessment Fee Increase ("Addendum") is part of the Merchant Processing Application and Agreement ("Application") and provides additional fee information regarding the MasterCard Assessment Fee applicable to this Interchange Plus Pricing Method ("MC Assessment Fee"). Effective with MasterCard Card transactions Client process on and after **April 1, 2010** ("Effective Date"), (i) the MC Assessment Fee, as shown in the Application, will increase to 0.11%, without further notice or reminder from Servicers, and (ii) Client will be responsible for payment of the increased MC Assessment Fee. Capitalized terms not defined in this Addendum have the meaning set forth in the Program Guide.

II. INTERCHANGE RATE SCHEDULE

The schedule below shows the amount of the interchange fee that will be assessed for each transaction. These are the interchange fees that will apply after **April 1, 2010**; interchange fees prior to that date will either be the same or slightly lower than the below rates.

The amount of the interchange fee will depend on the type of transaction and the interchange level at which the transaction is ultimately processed. In order to qualify for any specific interchange level, you must satisfy certain qualification criteria and clearing requirements established by the Card Organizations. The attached Interchange Qualification Matrix identifies the primary qualification criteria and clearing requirements for the various interchange levels.

Please note that the Card Organizations regularly add new interchange levels, and change the rates and/or qualification criteria. Also note that the interchange fees shown below are in addition to any dues or assessments charged by the Card Organizations, as well as any other processing or transaction fees set forth in your Application and/or merchant agreement.

The amount shown under "Rate" is multiplied by the amount of the transaction; the amount shown under "Per Item" is charged per transaction. Both amounts are included in the interchange fee.

This document is part of the Application, as defined and further described in the Program Guide. Capitalized terms not defined in this document are defined in the Program Guide.

Levels and rates are not all inclusive. The most common clearing levels for this pricing type are listed below. For a complete list, call the number on your merchant statement.

PC	Visa Credit	Rate	Per Item
1	LAC Chip Issuer	1.20%	\$0.00
2	Intl Chip Issuer (includes Electron)	1.20%	\$0.00
3	Intl Chip Acquirer (includes Electron)	1.00%	\$0.00
4	Intl Electronic (Pre-PS2000 and includes Electron)	1.10%	\$0.00
5	Domestic Cash Advance	0.18%	\$1.50
6	Foreign Cash Advance	0.33%	\$1.75
7	VI-Canada Intra Cash Advance	0.00%	\$1.55
8	Intl Infinite	1.80%	\$0.00
9	Domestic Standard Airlines	2.70%	\$0.10
10	Intl Standard (includes Electron)	1.60%	\$0.00
11	Intl Commercial Standard	1.80%	\$0.00
12	Standard - Hotel / Car Rental	2.70%	\$0.10
14	Domestic Standard Card Not Present	2.70%	\$0.10
17	Domestic Standard - All Other	2.70%	\$0.10
21	CPS Supermarket	1.24%	\$0.05
23	CPS Retail - All Other	1.54%	\$0.10
24	CPS Retail - Hotel / Car Rental	1.54%	\$0.10
25	CPS Retail - Pass Trans AIR	1.54%	\$0.10
27	CPS Passenger Transport AIR	1.70%	\$0.10
29	CPS Hotel (CNP) - Preferred	1.54%	\$0.10
30	CPS Hotel (Card Present)	1.54%	\$0.10
31	CPS Car Rentl (CNP) - Preferred	1.54%	\$0.10
32	CPS Car Rental (Card Present)	1.54%	\$0.10
34	CPS Card Not Present	1.80%	\$0.10
35	CPS Automated Fuel	1.15%	\$0.25
37	CPS Retail Key Entered	1.80%	\$0.10
38	CPS Retail 2 (Emerging Market)	1.43%	\$0.05
39	Interregional Secure E-Com	1.44%	\$0.00
40	Interregional Secure E-Com Merchant	1.44%	\$0.00
43	Interregional Airline - Consumer (US)	1.10%	\$0.00
44	Interregional Airline - Commercial (US)	1.80%	\$0.00
45	Interregional Airline - Infinite (US)	1.80%	\$0.00
47	CPS Small Ticket	1.65%	\$0.04
50	CPS/Rewards 1	1.65%	\$0.10

PC	Visa Credit	Rate	Per Item
51	CPS/Rewards 2	1.95%	\$0.10
52	Utility Credit Business	0.00%	\$1.50
53	Utility Credit	0.00%	\$0.75
54	CPS Restaurant	1.54%	\$0.10
55	Interregional Bus/Sig.Bus/Corp/Purch/Distribution	2.25%	\$0.00
56	CPS Retail Service Station	1.15%	\$0.25
57	GSA Govt. to Govt.	1.65%	\$0.10
58	Interregional Infinite/Signature	2.25%	\$0.00
63	Interregional Electronic (includes Electron)	1.55%	\$0.00
65	Interregional Issuer Chip (incl. Issuer Chip Electron)	1.65%	\$0.00
66	Interregional Airline (includes Airline Electron)	1.55%	\$0.00
67	Interregional Secure E-Comm (includes Secure E-Comm Electron)	1.89%	\$0.00
68	Interregional E-Comm Merchant (includes E-comm Electron)	1.89%	\$0.00
69	Interregional Standard (includes Std Electron)	2.05%	\$0.00
71	CPS E Comm Prefer - Pass Trans	1.70%	\$0.10
72	CPS E Comm Hotel - Preferred	1.54%	\$0.10
73	CPS E Comm Car Rntl - Preferred	1.54%	\$0.10
77	CPS E Commerce - Basic	1.80%	\$0.10
78	CPS E Commerce - Preferred	1.80%	\$0.10
79	CPS Account Funding	2.14%	\$0.10
80	EIRF Non CPS- All Other	2.30%	\$0.10
81	EIRF Non CPS Pass Transport AIR	2.30%	\$0.10
82	Commercial Card T&E Electronic	2.25%	\$0.10
90	MOTO / E Comm Credit Voucher	2.05%	\$0.00
91	Pass Trans Credit Voucher - All Cards	2.07%	\$0.00
92	Cons Card Non Pass Tran Cred Voucher	1.76%	\$0.00
93	Comm Card Non Pass Tran Cred Voucher	2.24%	\$0.00
94	CPS Retail Credit -Tier 1	1.43%	\$0.10
95	CPS Retail Credit - Tier 3	1.51%	\$0.10
96	CPS Supermarket Credit -Tier 1	1.15%	\$0.05
97	CPS Supermarket Credit -Tier 2	1.20%	\$0.05
98	CPS Supermarket Credit -Tier 3	1.22%	\$0.05

*Non-PIN Debit rates apply to US issued consumer debit cards (Check Cards)

INTERCHANGE RATE SCHEDULE

PC	Visa Credit	Rate	Per Item
99	CPS Retail Credit - Tier 2	1.47%	\$0.10
108	Commercial Card AIR Electronic	2.25%	\$0.10
109	Commercial Card Standard	2.95%	\$0.10
110	Signature Card Standard ****	2.75%	\$0.10
111	Interregional Merchant Signature	1.80%	\$0.00
112	Interregional Merchant Infinite	1.80%	\$0.00
113	Commercial Card Non T&E Electronic	2.25%	\$0.10
114	Signature Card Electronic****	2.30%	\$0.10
115	Interregional Signature	1.80%	\$0.00
116	LAC Signature Card	1.80%	\$0.00
118	Purchase Large Ticket	0.95%	\$35.00
119	Intl Purchase Large Ticket	0.95%	\$35.00
120	GSA Large Ticket	1.20%	\$39.00
230	Business Card - Business-to-Business	2.10%	\$0.10
231	Business Card - Card Not Present	2.25%	\$0.10
232	Business Card - Retail	2.20%	\$0.10
188	USVI Business/Signature Card	1.80%	\$0.00
189	USVI Corporate Card	1.80%	\$0.00
190	USVI Purchase/Distribution Card	1.80%	\$0.00
191	USVI Infinite Credit	1.80%	\$0.00
192	USVI Signature Card	1.80%	\$0.00
193	USVI Electronic	1.10%	\$0.00
194	USVI Electron	1.10%	\$0.00
195	USVI Issuer Chip	1.20%	\$0.00
196	USVI Issuer Chip Electron	1.20%	\$0.00
197	USVI Acquirer Chip	1.00%	\$0.00
198	USVI Acquirer Chip Electron	1.00%	\$0.00
199	USVI Airline Acquirer Chip	1.00%	\$0.00
200	USVI Airline Acquirer Chip Electron	1.00%	\$0.00
204	USVI Chip Full Data	1.00%	\$0.00
205	USVI Chip Full Data Electron	1.00%	\$0.00
206	USVI Airline Chip Full Data	1.00%	\$0.00
207	USVI Airline Chip Full Data Electron	1.00%	\$0.00
208	USVI Chip Full Data with PIN	0.95%	\$0.00
209	USVI Chip Full Data with PIN Electron	0.95%	\$0.00
210	USVI Airline Chip Full with PIN	0.95%	\$0.00
211	USVI Airline Chip Full with PIN Electron	0.95%	\$0.00

PC	Visa Credit	Rate	Per Item
212	USVI Airline	1.10%	\$0.00
213	USVI Airline Electron	1.10%	\$0.00
214	USVI Secure Ecomm	1.44%	\$0.00
215	USVI Secure Ecomm Electron	1.44%	\$0.00
216	USVI Ecomm Merchant	1.44%	\$0.00
218	USVI Ecomm Merchant Electron	1.44%	\$0.00
220	USVI Standard	1.60%	\$0.00
221	USVI Standard Electron	1.60%	\$0.00
375	Interregional Chip Issuer	1.20%	\$0.00
470	Signature Interregional Airline	1.80%	\$0.00
550	Interregional Airline (includes Electron)	1.10%	\$0.00
171	Commercial Card Level 2	2.05%	\$0.10
172	US Bus/Purch Level 2	2.05%	\$0.10
173	Purchase Card Level 3	1.80%	\$0.10
236	Purchase Card - Business-to-Business	2.10%	\$0.10
237	Purchase Card - Card Not Present	2.20%	\$0.10
238	CPS Purchase Card - Retail	2.10%	\$0.10
239	Purchase Card - Electronic with L3 Data	2.10%	\$0.10
240	Business Card T&E Electronic	2.55%	\$0.10
241	Business Card AIR Electronic	2.30%	\$0.10
242	Business Card Non T&E Electronic	2.65%	\$0.10
243	Purchase Card T&E Electronic	2.40%	\$0.10
244	Purchase Card AIR Electronic	2.40%	\$0.10
245	Purchase Card Non T&E Electronic	2.40%	\$0.10
246	Signature Preferred - Business-to-Business	2.65%	\$0.10
247	Signature Preferred - Card Not Present	2.65%	\$0.10
248	Signature Preferred - Retail	2.65%	\$0.10
249	Signature Preferred - Electronic	2.10%	\$0.10
250	Signature Preferred - Standard	2.40%	\$0.10
251	Purchase Card - Retail Fleet	2.10%	\$0.10
252	International Merchant - Signature Preferred	2.40%	\$0.10
253	Signature Preferred - Interregional	2.95%	\$0.10
254	Signature Preferred - Fuel	2.30%	\$0.10
233	Commercial Card - Business-to-Business	1.80%	\$0.00
234	Commercial Card - Card Not Present	1.80%	\$0.00
235	Commercial Card - Retail	1.15%	\$0.25

PC	Visa Non-PIN Debit*	Rate	Per Item
609	Standard Debit - PassTran AIR	1.90%	\$0.25
612	Standard Debit - Hotel / Car Rental	1.90%	\$0.25
614	Standard Debit - CNP	1.90%	\$0.25
617	Standard Debit - All Other	1.90%	\$0.25
621	CPS Supermarket Debit***	0.00%	\$0.35
623	CPS Retail Debit - All Other***	0.95%	\$0.20
624	CPS Retail Debit - Hotel / Car Rental ***	0.95%	\$0.20
625	CPS Retail Debit - Pass Transport AIR ***	0.95%	\$0.20
626	CPS Supermarket Debit	0.95%	\$0.20
627	CPS Pass Transport AIR Debit	1.60%	\$0.15
629	CPS Hotel (CNP) - Prefer Debit	1.36%	\$0.15
630	CPS Hotel (Card Present) Debit	1.36%	\$0.15
631	CPS Car Rental (CNP) - Prefer Debit	1.36%	\$0.15
632	CPS Car Rental (Card Present) Debit	1.36%	\$0.15
634	CPS Card Not Present Debit	1.60%	\$0.15
635	CPS Automated Fuel Debit	0.75%	\$0.17
636	CPS Retail Debit - Hotel /Car Rental	0.95%	\$0.20
637	CPS Retail Debit - Key Entered	1.60%	\$0.15
638	CPS Retail 2 (Emerging Markets) Debit	0.80%	\$0.25
647	CPS Small Ticket Debit	1.55%	\$0.04
653	Utility DB	0.00%	\$0.75
654	CPS Restaurant Debit	1.19%	\$0.10
656	CPS Retail Service Station Debit	0.75%	\$0.17
658	CPS Automated Fuel Dispenser Debit Cap	0.00%	\$0.95
659	CPS Retail Service Station Debit Cap	0.00%	\$0.95

PC	Visa Non-PIN Debit*	Rate	Per Item
660	CPS Debt Repayment Debit	0.35%	\$0.50
661	CPS Tax Payment 1 Debit	0.00%	\$2.50
662	CPS Tax Payment 2 Debit	0.00%	\$0.00
671	CPS E Comm Prefer - PassTran Debit	1.60%	\$0.15
672	CPS E Comm Prefer - Hotel Debit	1.36%	\$0.15
673	CPS E Comm Prefer - Car Rental Debit	1.36%	\$0.15
677	CPS E Commerce - Basic Debit	1.60%	\$0.15
678	CPS E Commerce - Preferred Debit	1.55%	\$0.15
679	CPS Account Funding Debit	1.75%	\$0.20
680	EIRF Non CPS Debit - All Other	1.75%	\$0.20
690	MOTO/E Comm Credit Voucher - Debit	1.87%	\$0.00
691	Passenger Trans Credit Voucher - Debit	1.18%	\$0.00
692	Cons NonPassTran Credit Voucher - Debit	1.31%	\$0.00
681	EIRF Non CPS Pass Trans Debit	1.75%	\$0.20
684	EIRF Fuel Debit Cap	0.00%	\$0.95
688	CPS Supermarket Debit Tier Cap	0.00%	\$0.35
689	CPS Supermarket Debit Cap	0.00%	\$0.35
694	CPS Retail Debit - Tier I	0.62%	\$0.13
695	CPS Retail Debit - Tier III	0.92%	\$0.15
696	CPS Supermarket Debit - Tier I	0.62%	\$0.13
697	CPS Supermarket Debit - Tier II	0.81%	\$0.13
698	CPS Supermarket Debit - Tier III	0.92%	\$0.15
699	CPS Retail Debit - Tier II	0.81%	\$0.13
817	CPS Retail Debit - All Other	0.95%	\$0.20
819	CPS Retail Debit - Pass Trans	0.95%	\$0.20

*Non-PIN Debit rates apply to US Issued consumer debit cards (Check Cards)

INTERCHANGE RATE SCHEDULE

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ACTUAL INTERCHANGE

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PC	MasterCard Credit	Rate	Per Item
3	Standard	2.95%	\$0.10
5	Foreign Electronic Plus (US Acquirer)	1.65%	\$0.00
6	Foreign Standard Plus (US Acquirer)	2.15%	\$0.00
7	Cash Advance	0.00%	\$2.05
8	Foreign Cash Advance	0.09%	\$3.60
9	Merit III	1.58%	\$0.10
10	World Card Cash Advance	0.00%	\$2.05
11	Merit I	1.89%	\$0.10
12	Merit III Passenger Transport	1.58%	\$0.10
13	Passenger Transport	1.75%	\$0.10
14	Merit I Passenger Transport (Airline)	1.89%	\$0.10
15	Standard Passenger Transport	2.95%	\$0.10
16	Merit I Passenger Railway	1.89%	\$0.10
17	Supermarket	1.48%	\$0.05
18	Quick Pay Merit I	1.89%	\$0.10
19	Merit I (MOTO)	1.89%	\$0.10
20	Public Sector	1.55%	\$0.10
22	Canada Intracountry Standard	1.72%	\$0.00
23	Puerto Rico Intracountry Electronic	1.30%	\$0.00
24	Petroleum Base	1.90%	\$0.00
25	Petroleum Base CAP	0.00%	\$0.95
26	Warehouse Base Non-fuel	1.10%	\$0.00
27	Bill Payments Merit I Real Estate	1.10%	\$0.00
28	Convenience Purchases	1.90%	\$0.00
30	Merit III - Tier 1	1.43%	\$0.10
31	Merit III - Tier 2	1.48%	\$0.10
32	Merit III - Tier 3	1.55%	\$0.10
33	Quick Pay Merit III	1.58%	\$0.10
35	Foreign Electronic (Non US Acquirer)	1.10%	\$0.00
36	Foreign Standard (Non US Acquirer)	1.60%	\$0.00
40	Warehouse - Tier 1	0.90%	\$0.00
43	Supermarket - Tier 1	1.27%	\$0.00
44	Diners Electronic Interchange	2.00%	\$0.00
45	Diners Standard Interchange	2.50%	\$0.00
46	Supermarket - Tier 2	1.32%	\$0.00
47	Supermarket - Tier 3	1.42%	\$0.05
48	Utility Credit	0.00%	\$0.65
49	World Utility	0.00%	\$0.65
50	TIPS - Lodging	1.58%	\$0.10
51	TIPS - Vehicle Rental	1.58%	\$0.10
52	TIPS - Cruise Lines	1.58%	\$0.10
54	Merchant UCAF	1.58%	\$0.10
55	Full UCAF	1.68%	\$0.10
58	World Merchant UCAF	1.73%	\$0.10
59	World Full UCAF	1.83%	\$0.10
60	World Card - Lodging	2.30%	\$0.10
61	World Card - Vehicle Rental	2.30%	\$0.10
62	World Card - Pass Trans	2.30%	\$0.10
63	World Card - Other	2.30%	\$0.10
64	World Elite Utilities	0.00%	\$0.75
65	Emerging Markets	0.80%	\$0.25
66	Services Industries (SIIIP)	1.15%	\$0.05
71	World MC Supermarket Base	1.58%	\$0.05
72	World MC Supermarket Tier 1	1.37%	\$0.00
73	World MC Warehouse Base	1.10%	\$0.00
74	World MC Warehouse Tier 1	0.90%	\$0.00
77	World MC Public Sector	1.55%	\$0.10
78	World MC Restaurant	1.73%	\$0.10
79	World MC Service Industries	1.15%	\$0.05
81	Key Entered	1.89%	\$0.10
83	Consumer Credit Refund 1	2.42%	\$0.00

PC	MasterCard Credit	Rate	Per Item
84	Consumer Credit Refund 2	2.09%	\$0.00
85	E-Comm Merch UCAF (Non US)	1.44%	\$0.00
86	E-Comm Full UCAF (Non US)	1.54%	\$0.00
87	E-Comm Merch UCAF (US Loc)	1.99%	\$0.00
88	E-Comm Full UCAF (US Loc)	2.09%	\$0.00
89	Merit I Electronic Commerce	1.89%	\$0.10
90	Issuer Chip - LAC	1.26%	\$0.00
91	Acquirer Chip - LAC	1.06%	\$0.00
92	Foreign Elect Plus - Diners	1.65%	\$0.00
93	Foreign Snd Plus - Diners	2.15%	\$0.00
94	World MC Standard	2.95%	\$0.10
95	World MC Merit 1	2.05%	\$0.10
96	World MC Key-Entered	2.05%	\$0.10
97	World MC Merit III	1.73%	\$0.10
98	World MC Merit III Tier 1	1.59%	\$0.10
99	World MC Convenience Purchases	2.00%	\$0.00
100	Consumer Credit Refund 3	1.95%	\$0.00
101	Consumer Credit Refund 4	1.82%	\$0.00
102	Consumer Credit Refund 5	1.73%	\$0.00
103	Commercial Standard - Bus	2.95%	\$0.10
104	Commercial Credit Refund 1	2.37%	\$0.00
105	Commercial Credit Refund 2	2.30%	\$0.00
106	Commercial Credit Refund 3	2.21%	\$0.00
107	Commercial Credit Refund 4	2.16%	\$0.00
108	Commercial Standard Corp	2.95%	\$0.10
109	Commercial Standard Fleet at Fuel	2.95%	\$0.10
111	Canada Intra Country Commercial	2.00%	\$0.00
112	World Merit III Tier 2	1.58%	\$0.10
113	World Merit III Tier 3	1.65%	\$0.10
114	World Supermarket Tier 2	1.42%	\$0.00
115	World Supermarket Tier 3	1.52%	\$0.05
117	Commercial Standard Purch	2.95%	\$0.10
118	Warehouse	1.10%	\$0.00
119	World Bill Payments Merit I Real Estate	1.10%	\$0.00
120	Commercial Face to Face Purch	2.40%	\$0.10
121	Commercial Data Rate I Purch	2.65%	\$0.10
122	Commercial Data Rate II Purch	2.40%	\$0.10
123	Commercial Data Rate III Purch	1.80%	\$0.10
125	Commercial T&E I Purch	2.70%	\$0.00
126	Commercial Large Ticket II Purch	1.25%	\$40.00
127	Commercial Warehouse Purchase	1.10%	\$0.00
128	Commercial Large Ticket III Purch	1.25%	\$40.00
129	Commercial Large Ticket / DR III Purch	1.25%	\$40.00
130	Commercial T&E II Purch	2.55%	\$0.10
131	Commercial Data Rate I Fleet	2.65%	\$0.10
132	Commercial Data Rate II Petroleum Fleet at Fuel	2.05%	\$0.10
133	Commercial T&E III Purch	2.50%	\$0.10
134	Commercial Large Ticket Fleet	1.25%	\$40.00
135	Commercial T&E I Airline	2.70%	\$0.00
136	Commercial Large Ticket II Fleet	1.25%	\$40.00
137	Commercial T&E II Airline	2.55%	\$0.10
138	Commercial T&E III Airline	2.50%	\$0.10
139	Commercial Large Ticket III Fleet	1.25%	\$40.00
140	Commercial Face to Face Bus	2.20%	\$0.10
141	Commercial Data Rate I Bus	2.65%	\$0.10
142	Commercial Data Rate II Bus	2.20%	\$0.10
143	Commercial Data Rate III US Bus	1.80%	\$0.10
145	Commercial T&E I Bus	2.50%	\$0.00
146	Commercial Large Ticket II Bus	1.25%	\$40.00
147	Commercial Warehouse Bus	1.10%	\$0.00
148	Commercial Large Ticket III Bus	1.25%	\$40.00

*Non-PIN Debit rates apply to US issued consumer debit cards (Check Cards)

INTERCHANGE RATE SCHEDULE

PC	MasterCard Credit	Rate	Per Item
149	Commercial Large Ticket / DR III Bus	1.25%	\$40.00
150	Commercial T&E II Bus	2.35%	\$0.10
151	Commercial T&E III Bus	2.30%	\$0.10
152	Commercial Data Rate II (INTL) Purch	1.70%	\$0.00
153	Business Utility	0.00%	\$1.50
154	Commercial Large Ticket (INTL) Purch	0.90%	\$30.00
156	Commercial Purchasing (INTL) Purch	2.45%	\$0.00
157	Commercial Face to Face Corp	2.15%	\$0.10
158	Commercial Data Rate I Corp	2.65%	\$0.10
159	Commercial Data Rate II Corp	2.15%	\$0.10
160	Commercial Data Rate III US Corp	1.80%	\$0.10
162	Commercial T&E I Corp	2.40%	\$0.00
163	Commercial Large Ticket II Corp	1.25%	\$40.00
164	Commercial Large Ticket (INTL) Fleet	0.90%	\$30.00
166	Commercial Purchasing (INTL) Fleet	2.45%	\$0.00
167	Commercial Warehouse Corp	1.10%	\$0.00
168	Commercial Large Ticket III Corp	1.25%	\$40.00
169	Commercial Large Ticket / DR III Corp	1.25%	\$40.00
170	Commercial T&E II Corp	2.25%	\$0.10
171	Commercial T&E III Corp	2.20%	\$0.10
172	Commercial Data Rate II Petroleum Bus	2.05%	\$0.10
173	Commercial Data Rate II Petroleum Corp	2.05%	\$0.10
174	Commercial Data Rate II Petroleum Purch	2.05%	\$0.10
176	Commercial (INTL) Business	2.45%	\$0.00
178	Puerto Rico Intra Commercial	1.85%	\$0.00
179	Puerto Rico Intra Commercial Purchase	1.85%	\$0.00
180	World Petroleum Base	2.00%	\$0.00
181	World Petroleum Base CAP	0.00%	\$0.95
182	Commercial Large Ticket Rate I MPG	1.20%	\$0.00
183	Commercial Large Ticket Rate II MPG	0.90%	\$0.00
184	Commercial Large Ticket Rate III MPG	0.70%	\$0.00
185	Commercial Warehouse Tier I	0.90%	\$0.00
187	Commercial Warehouse Fleet	1.10%	\$0.00
198	Puerto Rico Intracountry Premium Standard	1.85%	\$0.00
190	Private Label	1.68%	\$0.00
194	Commercial Face to Face Fleet at Non Fuel	2.50%	\$0.10
195	Commercial Data Rate II Fleet at Non Fuel	2.50%	\$0.10
197	Commercial Face to Face Petroleum Bus	2.05%	\$0.10
198	Commercial Face to Face Petroleum Corp	2.05%	\$0.10
199	Commercial Face to Face Petroleum Purch	2.05%	\$0.10
200	World Elite Standard	3.25%	\$0.10
201	World Elite Merit I	2.50%	\$0.10
202	World Elite Key Entered	2.50%	\$0.10
203	World Elite Merit III	2.20%	\$0.10
204	World Elite Merit III Tier 1	2.05%	\$0.10
205	World Elite Merit III Tier 2	2.10%	\$0.10
206	World Elite Merit III Tier 3	2.15%	\$0.10
124	Business Enhanced Value Data Rate I	2.77%	\$0.10
110	Business Enhanced Value Data Rate II Petroleum	2.17%	\$0.10
144	Business Enhanced Value Data Rate II	2.32%	\$0.10
155	Business Enhanced Value Data Rate III	1.92%	\$0.10
116	Business Enhanced Value Face-to-Face Petroleum	2.17%	\$0.10
161	Business Enhanced Value Face-to-Face	2.32%	\$0.10
165	Business Enhanced Value Large Ticket I	1.37%	\$40.00
175	Business Enhanced Value Large Ticket II	1.37%	\$40.00
177	Business Enhanced Value Large Ticket III	1.37%	\$40.00
186	Business Enhanced Value Large Ticket I MPG	1.20%	\$0.00
189	Business Enhanced Value Large Ticket II MPG	0.90%	\$0.00
196	Business Enhanced Value Large Ticket III MPG	0.70%	\$0.00
227	Business Enhanced Value Standard	3.07%	\$0.10
239	Business Enhanced Value T & E Rate I	2.62%	\$0.00

PC	MasterCard Credit	Rate	Per Item
251	Business Enhanced Value T & E Rate II	2.47%	\$0.10
263	Business Enhanced Value T & E Rate III	2.42%	\$0.10
288	Business Enhanced Value Warehouse Base	1.10%	\$0.10
289	Business Enhanced Value Warehouse Tier I	0.90%	\$0.10
301	Business Enhanced Value Utilities	0.00%	\$1.50
038	Rewards Redemption	0.90%	\$0.00
306	Inter. Consumer Premium Standard US/CAN	2.40%	\$0.00
307	Inter. Consumer Premium Full UCAF US/CAN	2.40%	\$0.00
212	World Elite Warehouse Base	1.10%	\$0.00
213	World Elite Warehouse Tier 1	0.90%	\$0.00
214	World Elite Service Industries	1.15%	\$0.05
215	World Elite Public Sector	1.55%	\$0.10
216	World Elite Restaurant	2.20%	\$0.10
217	World Elite T&E-Lodging	2.75%	\$0.10
218	World Elite Merchant UCAF	2.20%	\$0.10
219	World Elite Full UCAF	2.30%	\$0.10
220	World Elite Airlines	2.30%	\$0.10
221	World Elite - Vehicle Rental	2.75%	\$0.10
222	World Elite - Other	2.75%	\$0.10
223	World Elite Petroleum Base	2.00%	\$0.00
224	World Elite Petroleum Base CAP	0.00%	\$0.95
225	World Elite T&E Large Ticket	2.00%	\$0.00
226	World Commercial Face-to-Face Bus	2.37%	\$0.10
228	World Commercial Standard Bus	3.12%	\$0.10
229	World Commercial Data Rate III Bus	1.97%	\$0.10
230	World Commercial Data Rate II Bus	2.37%	\$0.10
231	World Commercial Data Rate I Bus	2.82%	\$0.10
232	World Commercial T&E Rate II Bus	2.52%	\$0.10
233	World Commercial T&E Rate I Bus	2.67%	\$0.00
234	World Commercial T&E Rate III Bus	2.47%	\$0.10
235	World Commercial Warehouse Base Bus	1.10%	\$0.00
236	World Commercial Large Ticket II Bus	1.42%	\$40.00
237	World Commercial Large Ticket III Bus	1.42%	\$40.00
238	World Elite Commercial Face-to-Face Bus	2.42%	\$0.10
240	World Elite Commercial Standard Bus	3.17%	\$0.10
241	World Elite Commercial Data Rate III Bus	2.02%	\$0.10
242	World Elite Commercial Data Rate II Bus	2.42%	\$0.10
243	World Elite Commercial Data Rate I Bus	2.87%	\$0.10
244	World Elite Commercial T&E Rate II Bus	2.57%	\$0.10
245	World Elite Commercial T&E Rate I Bus	2.72%	\$0.00
246	World Elite Commercial T&E Rate III Bus	2.52%	\$0.10
247	World Elite Commercial Whse Base Bus	1.10%	\$0.00
248	World Elite Commercial Large Ticket II Bus	1.47%	\$40.00
249	World Elite Commercial Large Ticket III Bus	1.47%	\$40.00
250	World Commercial Face-to-Face Corp	2.15%	\$0.10
252	World Commercial Standard Corp	2.95%	\$0.10
253	World Commercial Data Rate III Corp	1.80%	\$0.10
254	World Commercial Data Rate II Corp	2.15%	\$0.10
255	World Commercial Data Rate I Corp	2.65%	\$0.10
256	World Commercial T&E Rate II Corp	2.25%	\$0.10
257	World Commercial T&E Rate I Corp	2.40%	\$0.00
258	World Commercial T&E Rate III Corp	2.20%	\$0.10
259	World Commercial Warehouse Base Corp	1.10%	\$0.00
260	World Commercial Large Ticket II Corp	1.25%	\$40.00
261	World Commercial Large Ticket III Corp	1.25%	\$40.00
262	World Elite Commercial Face-to-Face Corp	2.15%	\$0.10
264	World Elite Commercial Standard Corp	2.95%	\$0.10
265	World Elite Commercial Data Rate III Corp	1.80%	\$0.10
266	World Elite Commercial Data Rate II Corp	2.15%	\$0.10
267	World Elite Commercial Data Rate I Corp	2.65%	\$0.10
268	World Elite Commercial T&E Rate II Corp	2.25%	\$0.10

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INTERCHANGE RATE SCHEDULE

PC	MasterCard Credit	Rate	Per Item
269	World Elite Commercial T&E Rate I Corp	2.40%	\$0.00
270	World Elite Commercial T&E Rate III Corp	2.20%	\$0.10
271	World Elite Commercial Whse Base Corp	1.10%	\$0.00
272	World Elite Commercial Large Ticket II Corp	1.25%	\$40.00
273	World Elite Commercial Large Ticket III Corp	1.25%	\$40.00
274	World Comm Large Ticket I / Data Rate III Bus	1.42%	\$40.00
275	World Elite Comm Lg Ticket I / Data Rate III Bus	1.47%	\$40.00
276	World Comm Large Ticket I / Data Rate III Corp	1.25%	\$40.00
277	World Elite Comm Lg Ticket I / Data Rate III Corp	1.25%	\$40.00
278	World Commercial Data Rate II Petroleum Bus	2.22%	\$0.10
279	World Elite Comm Data Rate II Petroleum Bus	2.27%	\$0.10
280	World Commercial Data Rate II Petroleum Corp	2.05%	\$0.10
281	World Elite Comm Data Rate II Petroleum Corp	2.05%	\$0.10
282	World Commercial Face-to-Face Petroleum Bus	2.22%	\$0.10
283	World Elite Comm Face-to-Face Petroleum Bus	2.27%	\$0.10
284	World Commercial Face-to-Face Petroleum Corp	2.05%	\$0.10
285	World Elite Comm Face-to-Face Petroleum Corp	2.05%	\$0.10
286	World Business Utility	0.00%	\$1.50
287	World Elite Business Utility	0.00%	\$1.50
290	Commercial Large Ticket Rate I MPG Bus	1.20%	\$0.00
291	Commercial Large Ticket Rate II MPG Bus	0.90%	\$0.00
292	Commercial Large Ticket Rate III MPG Bus	0.70%	\$0.00
293	Commercial Large Ticket Rate I MPG Corp	1.20%	\$0.00
294	Commercial Large Ticket Rate II MPG Corp	0.90%	\$0.00
295	Commercial Large Ticket Rate III MPG Corp	0.70%	\$0.00
296	Commercial Large Ticket Rate I MPG Fleet at Fuel	1.20%	\$0.00
297	Comm. Large Ticket Rate II MPG Fleet at Fuel	0.90%	\$0.00
298	Comm. Large Ticket Rate III MPG Fleet at Fuel	0.70%	\$0.00
299	World Elite Bill Payments Merit I Real Estate	2.20%	\$0.10
303	Enhanced Standard	2.95%	\$0.10
309	Enhanced Merit III	1.73%	\$0.10
311	Enhanced Merit I	2.04%	\$0.10
313	Enhanced Passenger Transport	1.90%	\$0.10
317	Enhanced Supermarket Base	1.48%	\$0.05
318	Enhanced Warehouse Base	1.10%	\$0.00
320	Enhanced Public Sector	1.55%	\$0.10
324	Enhanced Petroleum Base	1.90%	\$0.00
325	Enhanced Petroleum Base CAP	0.00%	\$0.95
327	Enhanced Bill Payments Merit I Real Estate	1.10%	\$0.00
328	Enhanced Convenience Purchase	1.90%	\$0.00
330	Enhanced Merit III Tier 1	1.43%	\$0.10
331	Enhanced Merit III Tier 2	1.48%	\$0.10
332	Enhanced Merit III Tier 3	1.55%	\$0.10
338	Electronic Payment Account Data Rate II	2.40%	\$0.10
339	Electronic Payment Account Data Rate I	2.85%	\$0.10
340	Enhanced Warehouse Tier 1	0.90%	\$0.00
361	Canada Intra Cash Advance	0.00%	\$6.50 CAD
362	Commercial Intl. Non-US	2.00%	\$0.00
363	Commercial Intl. Purch Non-US Fleet	2.00%	\$0.00
364	Intl. Electronic Card	1.85%	\$0.00
365	Commercial Purchasing Intl. Purch	2.00%	\$0.00
366	Enhanced Service Industry	1.15%	\$0.05
367	Puerto Rico Intracountry Petroleum	1.16%	\$0.00
368	Puerto Rico Intracountry Warehouse	0.60%	\$0.00
369	Puerto Rico Intracountry Government	1.00%	\$0.00
370	Puerto Rico Intracountry Supermarket	1.20%	\$0.00
371	Puerto Rico Intracountry Emerging Markets	1.00%	\$9.00
372	Puerto Rico Intracountry Utilities	0.00%	\$0.95
373	Puerto Rico Intracountry Rapid Payments	1.16%	\$0.00
374	Puerto Rico Intracountry Charities	0.00%	\$0.00
375	LAC Premium Acquirer Chip	1.85%	\$0.00

PC	MasterCard Credit	Rate	Per Item
376	LAC Premium Issuer Chip	1.85%	\$0.00
381	Enhanced Key Entered	2.04%	\$0.10
382	Enhanced Supermarket Tier 1	1.27%	\$0.00
383	Enhanced Supermarket Tier 2	1.32%	\$0.00
384	Enhanced Supermarket Tier 3	1.42%	\$0.05
385	Enhanced Utilities	0.00%	\$0.65
386	Enhanced Travel Industries - Lodging	1.90%	\$0.10
387	Enhanced Travel Industries - Vehicle Rental	1.90%	\$0.10
388	Enhanced Travel Industries - Cruise Lines	1.90%	\$0.10
389	Enhanced Merchant UCAF	1.73%	\$0.10
390	Enhanced Full UCAF	1.83%	\$0.10
391	Bill Payments Merit I Insurance	1.43%	\$0.05
392	World Bill Payments Merit I Insurance	1.43%	\$0.05
393	World Elite Bill Payments Merit I Insurance	2.20%	\$0.10
394	Enhanced Bill Payments Merit I Insurance	1.43%	\$0.05
395	Electronic Payment Account	0.00%	\$0.00
396	LAC Premium Electronic	1.85%	\$0.00
397	LAC Premium Full UCAF	1.85%	\$0.00
398	LAC Premium Merchant UCAF	1.85%	\$0.00
399	LAC Premium Standard	1.85%	\$0.00
488	World Comm. Large Ticket Rate I MPG Bus	1.20%	\$0.00
489	World Comm. Large Ticket Rate II MPG Bus	0.90%	\$0.00
490	World Comm. Large Ticket Rate III MPG Bus	0.70%	\$0.00
491	World Elite Comm. Large Ticket Rate I MPG Bus	1.20%	\$0.00
492	World Elite Comm. Large Ticket Rate II MPG Bus	0.90%	\$0.00
493	World Elite Comm. Large Ticket Rate III MPG Bus	0.70%	\$0.00
494	World Commercial Large Ticket Rate I MPG Corp	1.20%	\$0.00
485	World Commercial Large Ticket Rate II MPG Corp	0.90%	\$0.00
496	World Commercial Large Ticket Rate III MPG Corp	0.70%	\$0.00
497	World Elite Comm. Large Ticket Rate I MPG Corp	1.20%	\$0.00
498	World Elite Comm. Large Ticket Rate II MPG Corp	0.90%	\$0.00
499	World Elite Comm. Large Ticket Rate III MPG Corp	0.70%	\$0.00
573	High Value Petroleum Base Cap	0.00%	\$0.95
574	High Value Merit I - Real Estate	2.20%	\$0.10
575	High Value Merit I - Insurance	2.20%	\$0.10
576	High Value Standard	3.25%	\$0.10
577	High Value Merit I	2.50%	\$0.10
578	High Value Key-Entered	2.50%	\$0.10
579	High Value Merit III	2.20%	\$0.10
580	High Value Merit III Tier1	2.05%	\$0.10
581	High Value Merit III Tier 2	2.10%	\$0.10
582	High Value Merit III Tier 3	2.15%	\$0.10
583	High Value Convenience Purchases	2.00%	\$0.00
584	High Value Supermarket Base	1.90%	\$0.05
585	High Value Supermarket Tier 1	1.37%	\$0.00
586	High Value Supermarket Tier 2	1.42%	\$0.00
587	High Value Supermarket Tier 3	1.52%	\$0.05
588	High Value Warehouse Base	1.10%	\$0.00
589	High Value Warehouse Tier 1	0.90%	\$0.00
590	High Value Service Industries	1.15%	\$0.05
591	High Value Public Sector	1.55%	\$0.10
592	High Value Restaurant	2.20%	\$0.10
593	High Value T&E	2.75%	\$0.10
594	High Value Merchant UCAF	2.20%	\$0.10
595	High Value Full UCAF	2.30%	\$0.10
596	High Value Airline	2.30%	\$0.10
597	High Value Utilities	0.00%	\$0.75
598	High Value Petroleum Base	2.00%	\$0.00
599	High Value T&E Large Ticket	2.00%	\$0.00
207	World Elite Convenience Purchases	2.00%	\$0.00
208	World Elite Supermarket Base	1.90%	\$0.05

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INTERCHANGE RATE SCHEDULE

PC	MasterCard Credit	Rate	Per Item
209	World Elite Supermarket Tier 1	1.37%	\$0.00
210	World Elite Supermarket Tier 2	1.42%	\$0.00
211	World Elite Supermarket Tier 3	1.52%	\$0.05
308	Inter. Consumer Premium Electronic US/CAN	2.40%	\$0.00
310	Inter. Consumer Premium Merch. UCAF US/CAN	2.40%	\$0.00
312	Inter. Commercial Premium Standard US/CAN	2.00%	\$0.00
314	Inter. Consumer Premium Standard US/LAC	2.40%	\$0.00
315	Inter. Consumer Premium Full UCAF US/LAC	2.40%	\$0.00
316	Inter. Consumer Premium Electronic US/LAC	2.40%	\$0.00
319	Inter. Consumer Premium Merch. UCAF US/LAC	2.40%	\$0.00
321	Inter. Commercial Premium Standard US/LAC	2.00%	\$0.00
322	Inter. Consumer Premium Standard US/AP	2.40%	\$0.00
323	Inter. Consumer Premium Full UCAF US/AP	2.40%	\$0.00

PC	MasterCard Credit	Rate	Per Item
326	Inter. Consumer Premium Electronic US/AP	2.40%	\$0.00
329	Inter. Consumer Premium Merchant UCAF US/AP	2.40%	\$0.00
333	Inter. Commercial Premium Standard US/AP	2.00%	\$0.00
334	Inter. Consumer Premium Standard US/EU	2.40%	\$0.00
335	Inter. Consumer Premium Full UCAF US/EU	2.40%	\$0.00
336	Inter. Consumer Premium Electronic US/EU	2.40%	\$0.00
337	Inter. Consumer Premium Merchant UCAF US/EU	2.40%	\$0.00
406	Inter. Consumer Premium Standard US/SAMEA	2.40%	\$0.00
407	Inter. Consumer Premium Full UCAF US/SAMEA	2.40%	\$0.00
408	Inter. Consumer Premium Electronic US/SAMEA	2.40%	\$0.00
409	Inter. Cons. Premium Merch. UCAF US/SAMEA	2.40%	\$0.00
411	Inter. Commercial Premium Standard US/SAMEA	2.00%	\$0.00

PC	MasterCard Non-PIN Debit*	Rate	Per Item
603	Standard - DEBIT	1.90%	\$0.25
609	Merit III - DEBIT	1.05%	\$0.15
611	Merit I - DEBIT	1.64%	\$0.16
612	Merit III Pass Transport - DEBIT	1.05%	\$0.15
613	Passenger Transport - DEBIT	1.60%	\$0.15
614	Merit I Pass Transport - DEBIT	1.64%	\$0.16
615	Standard Pass Transport - DEBIT	1.90%	\$0.25
616	Merit I ECCB Airlines - DEBIT	1.64%	\$0.16
617	Supermarket - DEBIT	1.05%	\$0.15
618	Quick Payment Service - DEBIT	1.64%	\$0.16
619	Merit I (MOTC) - DEBIT	1.64%	\$0.16
626	Warehouse Base Non-fuel - DEBIT	1.05%	\$0.15
627	Bill Payments - (Merit I) Real Estate - DEBIT	1.10%	\$0.00
629	Small Ticket Tier 1 - DEBIT	1.30%	\$0.02
630	Merit III Tier 1 - DEBIT	0.70%	\$0.15
631	Merit III Tier 2 - DEBIT	0.83%	\$0.15
632	Merit III Tier 3 - DEBIT	0.95%	\$0.15
633	QPS- Merit III Debit	1.05%	\$0.15
638	Supermarket Tier Cap - DEBIT	0.00%	\$0.35
639	Supermarket Cap - DEBIT	0.00%	\$0.35
640	Warehouse Tier 1 - DEBIT	0.70%	\$0.15
641	Warehouse Tier 2 - DEBIT	0.83%	\$0.15

PC	MasterCard Non-PIN Debit*	Rate	Per Item
642	Warehouse Tier 3 - DEBIT	0.95%	\$0.15
643	Supermarket Tier 1 - DEBIT	0.70%	\$0.15
646	Supermarket Tier 2 - DEBIT	0.83%	\$0.15
647	Supermarket Tier 3 - DEBIT	0.95%	\$0.15
648	Utility Debit	0.00%	\$0.45
650	TIPS Lodging - DEBIT	1.36%	\$0.15
651	TIPS Vehicle Rental - DEBIT	1.36%	\$0.15
652	TIPS Cruise Lines - DEBIT	1.36%	\$0.15
654	Merchant UCAF - DEBIT	1.05%	\$0.15
655	Full UCAF - DEBIT	1.15%	\$0.15
656	Petroleum CAT/AFD - DEBIT CAP	0.00%	\$0.95
657	Service Station - DEBIT CAP	0.00%	\$0.95
665	Emerging Markets - DEBIT	0.80%	\$0.25
666	Services Indust (SIIP) - DEBIT	1.15%	\$0.05
667	Small Ticket - DEBIT	1.55%	\$0.04
668	Restaurant - DEBIT	1.19%	\$0.10
669	Service Station - DEBIT	0.70%	\$0.17
670	Petroleum CAT/AFD - DEBIT	0.70%	\$0.17
681	Key Entered - DEBIT	1.64%	\$0.16
688	Merit I E Commerce - DEBIT	1.64%	\$0.16
733	Warehouse Cap - DEBIT	0.00%	\$0.35
734	Warehouse Tier Cap - DEBIT	0.00%	\$0.35

*Non-PIN Debit rates apply to US issued consumer debit cards (Check Cards)

INTERCHANGE RATE SCHEDULE

PC	Discover® Network Credit	Rate	Per Item
004	PSL - Recurring Payments Rewards	1.20%	\$0.05
005	PSL - Supermarkets/Warehouse Clubs Rewards	1.65%	\$0.05
006	PSL - Emerging Markets Rewards	1.45%	\$0.05
007	PSL - Public Services Rewards	1.50%	\$0.10
008	PSL - Express Services Rewards	1.70%	\$0.03
009	PSL - Petroleum Rewards	1.73%	\$0.05
010	PSL - Retail Rewards	1.71%	\$0.10
011	PSL - Restaurants Rewards	1.90%	\$0.10
012	PSL - Hotels/Car Rentals Rewards	1.90%	\$0.10
013	PSL - Passenger Transport Rewards	1.90%	\$0.10
014	PSL - Card Not Present/E-commerce Rewards	1.97%	\$0.10
015	PSL - Key Entry Rewards	1.97%	\$0.10
018	Mid Submission Level Rewards	2.40%	\$0.10
019	Base Submission Level Rewards	2.95%	\$0.10
020	Consumer Adjustmt Voucher Program 1 Rewards	2.07%	\$0.00
021	Consumer Adjustmt Voucher Program 2 Rewards	2.02%	\$0.00
022	Consumer Adjustmt Voucher Program 3 Rewards	1.75%	\$0.00
023	Cash Reimbursement	0.16%	\$1.65
024	PSL - Utilities Rewards	0.00%	\$0.75
025	PSL - Real Estate Rewards	1.10%	\$0.00
026	PSL - Insurance Rewards	1.43%	\$0.05
104	PSL - Recurring Payments Premium	1.20%	\$0.05
105	PSL - Supermarkets/Warehouse Clubs Premium	1.65%	\$0.05
106	PSL - Emerging Markets Premium	1.45%	\$0.05
107	PSL - Public Services Premium	1.50%	\$0.10
108	PSL - Express Services Premium	1.70%	\$0.03
109	PSL - Petroleum Premium	1.73%	\$0.05
110	PSL - Retail Premium	1.71%	\$0.10
111	PSL - Restaurants Premium	2.20%	\$0.10
112	PSL - Hotels / Car Rentals Premium	2.30%	\$0.10
113	PSL - Passenger Transport Premium	2.30%	\$0.10
114	PSL - Card Not Present/E-commerce Premium	2.00%	\$0.10
115	PSL - Key Entry Premium	2.00%	\$0.10
118	Mid Submission Level Premium	2.40%	\$0.10
119	Base Submission Level Premium	2.95%	\$0.10
120	Consumer Adjustmt Voucher Program 1 Premium	2.07%	\$0.00

PC	Discover® Network Credit	Rate	Per Item
121	Consumer Adjustmt Voucher Program 2 Premium	2.02%	\$0.00
122	Consumer Adjustmt Voucher Program 3 Premium	1.75%	\$0.00
124	PSL - Utilities Premium	0.00%	\$0.75
125	PSL - Real Estate Premium	1.10%	\$0.00
126	PSL - Insurance Premium	1.43%	\$0.05
200	Commercial Electronic - Passenger Transport	2.30%	\$0.10
201	Commn Elec - Emerging Markets / Public Services	2.30%	\$0.10
202	Commercial Electronic - All Others	2.30%	\$0.10
203	Commercial Base	2.95%	\$0.10
204	Commercial Adjustment Voucher Program 1	2.25%	\$0.00
205	Commercial Utilities	0.00%	\$1.50
210	International Base	2.00%	\$0.10
211	International Electronic	1.46%	\$0.00
212	International Cash Reimbursement	0.16%	\$3.00
213	International Adjustment Voucher Program	0.00%	\$0.00
304	PSL - Recurring Payments Core	1.20%	\$0.05
305	PSL - Supermarkets / Warehouse Clubs Core	1.40%	\$0.05
306	PSL - Emerging Markets Core	1.45%	\$0.05
307	PSL - Public Services Core	1.50%	\$0.10
308	PSL - Express Services Core	1.70%	\$0.03
309	PSL - Petroleum Core	1.55%	\$0.05
310	PSL - Retail Core	1.56%	\$0.10
311	PSL - Restaurants Core	1.56%	\$0.10
312	PSL - Hotels/Car Rentals Core	1.58%	\$0.10
313	PSL - Passenger Transport Core	1.75%	\$0.10
314	PSL - Card Not Present / E-Commerce Core	1.87%	\$0.10
315	PSL - Key Entry Core	1.87%	\$0.10
318	Mid Submission Level Core	2.40%	\$0.10
319	Base Submission Level Core	2.95%	\$0.10
320	Consumer Adj. Voucher Program 1 Core	2.07%	\$0.00
321	Consumer Adj. Voucher Program 2 Core	2.02%	\$0.00
322	Consumer Adj. Voucher Program 3 Core	1.75%	\$0.00
324	PSL - Utilities Core	0.00%	\$0.75
325	PSL - Real Estate Core	1.10%	\$0.00
326	PSL - Insurance Core	1.43%	\$0.05

PC	Discover® Network Non-Pin Debit*	Rate	Per Item
604	PSL - Recurring Payments Debit	1.20%	\$0.05
605	PSL - Supermarkets / Warehouse Clubs Debit**	1.02%	\$0.16
606	PSL - Emerging Markets Debit	0.90%	\$0.20
607	PSL - Public Services Debit	0.90%	\$0.20
608	PSL - Express Services Debit	1.55%	\$0.04
609	PSL - Petroleum Debit	0.76%	\$0.16
610	PSL - Retail Debit	1.02%	\$0.16
611	PSL - Restaurants Debit	1.19%	\$0.10
612	PSL - Hotels / Car Rentals Debit	1.35%	\$0.16
613	PSL - Passenger Transport Debit	1.59%	\$0.16

PC	Discover® Network Non-Pin Debit*	Rate	Per Item
614	PSL - Card Not Present / E-commerce Debit	1.62%	\$0.16
615	PSL - Key Entry Debit	1.62%	\$0.16
618	Mid Submission Level Debit	1.72%	\$0.20
619	Base Submission Level Debit	1.89%	\$0.25
620	Consumer Adjustment Voucher Program 1 Debit	1.80%	\$0.00
621	Consumer Adjustment Voucher Program 2 Debit	1.69%	\$0.00
622	Consumer Adjustment Voucher Program 3 Debit	1.35%	\$0.00
624	PSL - Utilities Debit	0.00%	\$0.75
625	PSL - Real Estate Debit	1.10%	\$0.00
626	PSL - Insurance Debit	0.80%	\$0.25

*Non-PIN Debit rates apply to U.S. issued consumer debit cards (Check Cards)

For more information regarding your Rates and fees, please call Customer Service.

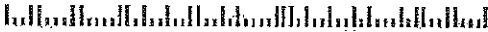
PO BOX 407066
 FT LAUDERDALE, FL 33340-7066

YOUR CARD PROCESSING STATEMENT

3332 2 MB 0.515
 003332/000001/132759/C3P0042CPIN002/3387/0001/039015 024 01 100000
 MEX CONSULATE MIAMI
 ATTN: JUAN G TINOCO
 5975 SUNSET DR STE 301
 SOUTH MIAMI FL 33143-5198

Page 1 of 10 **THIS IS NOT A BILL**
 Statement Period 11/01/11 - 11/30/11
 Merchant Number 334029000885
 Customer Service Website - myclientline.net
 Phone - 1-800-430-0263

Visit MerchantInsider.com for tools to keep your customers' data safe, cost-cutting tips, interactive training and online support for your account-plus quick-and-easy shopping in our online store, with great prices on supplies and a comprehensive selection of processing products.

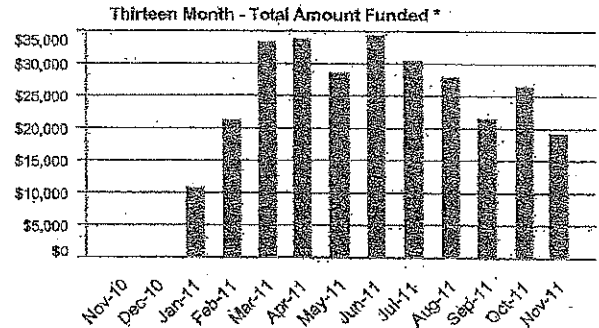
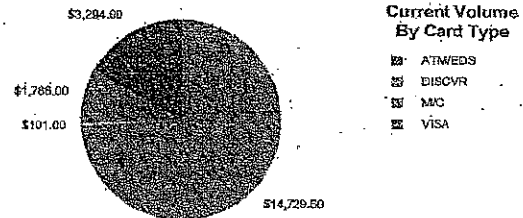
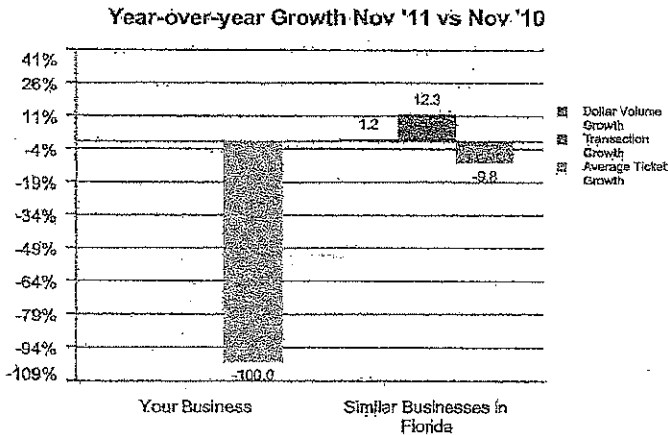


SUMMARY		An overview of account activity for the statement period. Fees charged for November activity will appear on December statement.	
Page 5	Total Amount You Submitted		\$19,910.50
Page 6	Third Party Transactions		0.00
Page 6	Chargebacks/Reversals		0.00
Page 6	Adjustments		0.00
Page 7	Fees Charged		-\$370.95
Total Amount Funded to Your Bank			\$19,539.55

See page 2 for Key Definition of Terms

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

Soundbites



* Sales and Transaction Growth Rates for your business are provided if you have processed with us for at least one year, have sales activity in the current month, and sales activity for the same month last year. Competitive insights are always provided using data for similar merchant types in your area.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT Refer to page 2 for details.

PO BOX 407066, FT LAUDERDALE, FL 33340-7066

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Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Effective January 8, 2012, MasterCard will increase the Acquirer Brand Volume Fee (commonly known as the MasterCard Assessment fee) by 0.01% for MasterCard consumer credit and commercial card transactions equal to or greater than \$1,000. Effective January 8, 2012, an adjustment for the increased assessment will be applied. This increase will appear beginning with your January month- and statement that you will receive in February with the descriptor of "MC ASSESSMENT TRAN AMT >= \$1K".

Effective January 1, 2012, your MasterCard Processing Integrity fee will increase by \$0.01 to an amount of \$0.055. This fee is applied to authorized transactions that are not followed by a matching MasterCard cleared (settled) transaction (or in the case of a canceled transaction, not properly reversed). The fee can be avoided by clearing (settling) your transactions within 120 days. If an authorization is not needed, the authorization must be electronically reversed within 24 hours for face to face authorizations and reversed within 72 hours for Card absent authorizations. As applicable, this increase will appear beginning with your January 2012 month-end statement that you will receive in February.

Please note that important messages may continue or appear on the third page of this merchant statement. Review the third page of this statement for any continued or additional messages.

YOUR CARD PROCESSING STATEMENT

Merchant Number 334029000885
 Customer Service Website - myclientline.net
 Phone - 1-800-430-0263

Statement Period 11/01/11 - 11/30/11

SALES BY CARD TYPE (Total Sales You Submitted - Refunds = Total Amount You Submitted)

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$111.63	16	\$1,786.00	0	0.00	16	\$1,786.00
Visa	\$109.80	33	\$3,505.00	3	\$211.00	30	\$3,294.00
Discover	\$101.00	1	\$101.00	0	0.00	1	\$101.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
ATM/EDS	\$110.75	133	\$14,729.50	0	0.00	133	\$14,729.50
Total		183	\$20,121.50	3	\$211.00	180	\$19,910.50

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY DATE

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
10/31/11		\$2,083.00	0.00	0.00	0.00	0.00		\$2,083.00
11/01/11		\$822.00	0.00	0.00	0.00	0.00		\$822.00
11/02/11		\$590.00	0.00	0.00	0.00	-\$370.95		\$219.05
11/03/11		\$1,730.00	0.00	0.00	0.00	0.00		\$1,730.00
11/04/11		\$303.00	0.00	0.00	0.00	0.00		\$303.00
11/07/11		\$652.00	0.00	0.00	0.00	0.00		\$652.00
11/08/11		\$537.00	0.00	0.00	0.00	0.00		\$537.00
11/09/11		\$650.00	0.00	0.00	0.00	0.00		\$650.00
11/10/11		\$983.00	0.00	0.00	0.00	0.00		\$983.00
11/14/11		\$930.00	0.00	0.00	0.00	0.00		\$930.00
11/15/11		\$1,001.00	0.00	0.00	0.00	0.00		\$1,001.00
11/16/11		\$1,302.50	0.00	0.00	0.00	0.00		\$1,302.50
11/17/11		\$276.00	0.00	0.00	0.00	0.00		\$276.00
11/18/11		\$1,174.00	0.00	0.00	0.00	0.00		\$1,174.00
11/19/11		\$1,246.00	0.00	0.00	0.00	0.00		\$1,246.00
11/21/11		\$1,769.00	0.00	0.00	0.00	0.00		\$1,769.00

*Certain fees and charges may relate to a prior period

[Signature]
 P.O. del Consul General
 Emma Guadalupe Alvarez Ruteike
 TECNICO ADMINISTRATIVO

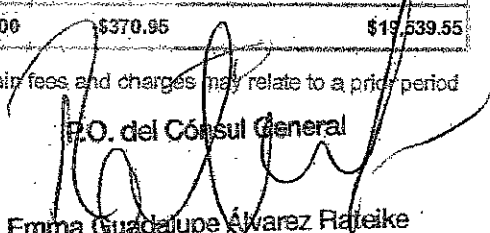
YOUR CARD PROCESSING STATEMENT

Merchant Number 334029000885
 Customer Service Website - myclientline.net
 Phone - 1-800-430-0263

Page 4 of 10
 Statement Period 11/01/11 - 11/30/11

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
11/22/11		\$1,319.00	0.00	0.00	0.00	0.00		\$1,319.00
11/23/11		\$794.00	0.00	0.00	0.00	0.00		\$794.00
11/28/11		\$579.00	0.00	0.00	0.00	0.00		\$579.00
11/29/11		\$1,170.00	0.00	0.00	0.00	0.00		\$1,170.00
Total		\$19,910.50	0.00	0.00	0.00	\$370.95		\$19,539.55

*Certain fees and charges may relate to a prior period

P.O. del Cónsul General

 Emma Guadalupe Alvarez Fajate
 TECNICO ADMINISTRATIVO

YOUR CARD PROCESSING STATEMENT

Merchant Number 334029000885
 Customer Service Website - myclientline.net
 Phone - 1-800-430-0263

Statement Period 11/01/11 - 11/30/11

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
10/31/11	153142310212	\$127.00	0.00	0.00	0.00	0.00	\$127.00
11/01/11	153142010213	0.00	\$202.00	0.00	0.00	0.00	\$202.00
11/02/11	153142020214	\$101.00	\$66.00	0.00	0.00	0.00	\$166.00
11/03/11	153142030215	\$361.00	\$95.00	0.00	0.00	0.00	\$456.00
11/04/11	153142040216	0.00	0.00	0.00	0.00	0.00	0.00
11/07/11	153142070217	0.00	\$248.00	0.00	0.00	0.00	\$248.00
11/08/11	153142080218	0.00	\$60.00	0.00	0.00	0.00	\$60.00
11/09/11	153142090219	\$101.00	0.00	\$101.00	0.00	0.00	\$202.00
11/10/11	153142100220	\$202.00	0.00	0.00	0.00	0.00	\$202.00
11/14/11	153142140221	0.00	\$335.00	0.00	0.00	0.00	\$335.00
11/15/11	153142150222	\$32.00	0.00	0.00	0.00	0.00	\$32.00
11/16/11	153142160223	\$101.00	\$289.00	0.00	0.00	0.00	\$390.00
11/17/11	153142170224	0.00	0.00	0.00	0.00	0.00	0.00
11/18/11	153142180225	0.00	\$163.00	0.00	0.00	0.00	\$163.00
11/19/11	153142190226	\$256.00	\$175.00	0.00	0.00	0.00	\$431.00
11/21/11	153142210227	\$101.00	\$659.00	0.00	0.00	0.00	\$760.00
11/22/11	153142220228	\$303.00	\$61.00	0.00	0.00	0.00	\$364.00
11/23/11	153142230229	0.00	\$331.00	0.00	0.00	0.00	\$331.00
11/28/11	153142280230	\$101.00	0.00	0.00	0.00	0.00	\$101.00
11/29/11	153142290231	0.00	\$611.00	0.00	0.00	0.00	\$611.00
Sub Totals		\$1,786.00	\$3,294.00	\$101.00	0.00	0.00	\$5,181.00

Date Submitted	Batch Submitted	ATM/EDS	Total Submitted
10/31/11	153142310212	\$1,956.00	\$1,956.00
11/01/11	153142010213	\$620.00	\$620.00
11/02/11	153142020214	\$424.00	\$424.00
11/03/11	153142030215	\$1,274.00	\$1,274.00
11/04/11	153142040216	\$303.00	\$303.00
11/07/11	153142070217	\$404.00	\$404.00
11/08/11	153142080218	\$477.00	\$477.00
11/09/11	153142090219	\$448.00	\$448.00
11/10/11	153142100220	\$781.00	\$781.00
11/14/11	153142140221	\$595.00	\$595.00
11/15/11	153142150222	\$969.00	\$969.00
11/16/11	153142160223	\$912.50	\$912.50

YOUR CARD PROCESSING STATEMENT

Merchant Number 334029000885
 Customer Service Website - myclientline.net
 Phone - 1-800-430-0263

Page 6 of 10
 Statement Period 11/01/11 - 11/30/11

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	ATM/EDS	Total Submitted
11/17/11	153142170224	\$276.00	\$276.00
11/18/11	153142180225	\$1,011.00	\$1,011.00
11/19/11	153142190226	\$815.00	\$815.00
11/21/11	153142210227	\$1,009.00	\$1,009.00
11/22/11	153142220228	\$955.00	\$955.00
11/23/11	153142230229	\$463.00	\$463.00
11/28/11	153142280230	\$478.00	\$478.00
11/29/11	153142290231	\$559.00	\$559.00
Sub Totals		\$14,729.50	\$14,729.50
Total			\$19,910.50

[Handwritten Signature]
 P.O. del Cónsul General
 Emma Guadalupe Alvarez-Retelke
 TECNICO ADMINISTRATIVO

THIRD PARTY TRANSACTIONS

Date	Description	Amount
No Third Party Transactions for this Statement Period		
Total		0.00

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
No Chargebacks/Reversals for this Statement Period				
Total				0.00

ADJUSTMENTS

Date	Description	Amount
No Adjustments for this Statement Period		
Total		0.00

YOUR CARD PROCESSING STATEMENT

Merchant Number 334029000885
 Customer Service Website - myclientline.net
 Phone - 1-800-430-0263

Page 7 of 10

Statement Period 11/01/11 - 11/30/11

FEES CHARGED

Date	Type	Description	Total
11/02/11	IC	DISCOVER ASSESSMENT FEE .001000 BASIS PTS TIMES \$276.00	-0.28
11/02/11	IC	MASTERCARD ASSESSMENT FEE .001100 BASIS PTS TIMES \$3,505.00	-3.86
11/02/11	IC	VISA ASSESSMENT FEE .001100 BASIS PTS TIMES \$3,507.00	-3.86
11/02/11	IC	VISA ACCESS FEE 43 TRANSACTIONS AT .026900	-1.16
11/02/11	IC	MASTERCARD ACCESS FEE 35 TRANSACTIONS AT .026900	-0.94
11/02/11	IC	DISCOVER ACCESS FEE 3 TRANSACTIONS AT .026900	-0.08
11/02/11	IC	DSCVR PSL PUBLIC SVC RW	-4.44
11/02/11	IC	VI-US REGULATED (DB)	-1.88
11/02/11	IC	VI-US REGULATED COMM (DB)	-0.27
11/02/11	IC	VI-CPS/RETAIL 2(EMERGING MKTS)	-30.39
11/02/11	IC	VI-CPS/SMALL TICKET	-0.00
11/02/11	IC	VI-BUSINESS CARD RETAIL	-3.60
11/02/11	IC	VI-SIGNATURE PREFERRED RETAIL	-4.74
11/02/11	IC	VI-SUPER PREMIUM LAC ISS US AC	-2.44
11/02/11	IC	VI-BUS ENH RETAIL	-1.80
11/02/11	IC	VI-CPS/RETAIL2(EMERG MKTS)(DB)	-1.13
11/02/11	IC	MC-FOREIGN ELECTRONIC PLUS	-4.55
11/02/11	IC	MC-PUBLIC SECTOR	-12.77
11/02/11	IC	MC-WORLDCARD PUBLIC SECTOR	-10.50
11/02/11	IC	MC-CORP FACE TO FACE (US) BUS	-2.69
11/02/11	IC	MC-WORLD ELITE PUBLIC SECTOR	-6.88
11/02/11	IC	MC-ENHANCED PUBLIC SECTOR	-20.66
11/02/11	IC	MC-DOMESTIC MERIT III (DB)	-0.49
11/02/11	IC	NYCE	-1.11
11/02/11	IC	STAR SE	-10.64
11/02/11	IC	STAR WEST	-1.04
11/02/11	IC	STAR NE	-1.15
11/02/11	IC	MAESTRO	-1.55
11/02/11	IC	STAR SE - ALL STAR	-1.22
11/02/11	IC	INTERLINK REGULATED	-46.89
11/02/11	IC	STAR NE REGULATED	-1.59
11/02/11	IC	MAESTRO-STARW REGULATED	-3.79
11/02/11	IC	NYCE PREMIER REGULATED	-0.30
11/02/11	IC	PULSE PAY CHOICE REGULATED	-2.18
11/02/11	IC	NYCE DECLINE	-0.05

YOUR CARD PROCESSING STATEMENT

Merchant Number 334029000885
 Customer Service Website - myclientline.net
 Phone - 1-800-430-0263

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Statement Period 11/01/11 - 11/30/11

FEES CHARGED

Date	Type	Description	Total
11/02/11	IC	STAR SE DECLINE	-0.03
11/02/11	IC	INTERLINK REGULATED DECLINE	-0.18
11/02/11	SC	DEBIT/ATM CARD TRANSACTION FEE 193 TRANSACTIONS AT .060000	-9.85
11/02/11	SC	VI DEBIT RETURNS TRANS FEE 2 TRANSACTIONS AT .050000	-0.10
11/02/11	FEE	MC PROCESSING INTEGRITY FEE 1 TRANSACTIONS AT .045000	-0.05
11/02/11	FEE	MASTERCARD AUTH FEE 35 TRANSACTIONS AT .050000	-1.75
11/02/11	FEE	VISA AUTH FEE 43 TRANSACTIONS AT .050000	-2.15
11/02/11	FEE	DISCOVER AUTH FEE 3 TRANSACTIONS AT .050000	-0.15
11/02/11	FEE	VISA INTL SERVICE FEE 1 TRANS TOTALING \$101.00	-0.51
11/02/11	FEE	BATCH SETTLEMENT FEE 41 TRANSACTIONS AT .350000	-14.35
11/02/11	FEE	ANNUAL COMPLIANCE SVC FEE	-149.95
11/02/11	FEE	US CROSS BORDER FEE 3 TRANS TOTALING \$276.00	-1.10
Total			-\$370.95

Fee Type Legend

SC = Service Charges
 IC = Interchange Charges
 FEE = Fees

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	11/30/11	VISA MISUSE OF AUTH FEE 1 TRANSACTIONS AT .045000	-0.05
FEE	11/30/11	MASTERCARD AUTH FEE 17 TRANSACTIONS AT .050000	-0.85
FEE	11/30/11	VISA AUTH FEE 39 TRANSACTIONS AT .050000	-1.95
FEE	11/30/11	DISCOVER AUTH FEE 1 TRANSACTIONS AT .050000	-0.05
FEE	11/30/11	VISA INTL SERVICE FEE 8 TRANS TOTALING \$980.00	-4.90
FEE	11/30/11	BATCH SETTLEMENT FEE 38 TRANSACTIONS AT .350000	-13.30
FEE	11/30/11	AVS 950 CALL AUTHORIZATION FEE 4 TRANSACTIONS AT .100000	-0.40
		TOTAL FEES	21.50
INTERCHANGE	11/30/11	DISCOVER ASSESSMENT FEE .001000 BASIS PTS TIMES \$101.00	-0.10
INTERCHANGE	11/30/11	MASTERCARD ASSESSMENT FEE .001100 BASIS PTS TIMES \$1,659.00	-1.82
INTERCHANGE	11/30/11	VISA ASSESSMENT FEE .001100 BASIS PTS TIMES \$3,721.00	-4.09
INTERCHANGE	11/30/11	VISA ACCESS FEE 39 TRANSACTIONS AT .026900	-1.05
INTERCHANGE	11/30/11	MASTERCARD ACCESS FEE 17 TRANSACTIONS AT .026900	-0.46
INTERCHANGE	11/30/11	DISCOVER ACCESS FEE 1 TRANSACTIONS AT .026900	-0.03
INTERCHANGE	11/30/11	DSCVR COMM L ELECT EMRG MKT	-2.42
INTERCHANGE	11/30/11	VI-US REGULATED (DB)	-0.84
INTERCHANGE	11/30/11	VI-CPS/RETAIL 2(EMERGING MKTS)	-30.51

YOUR CARD PROCESSING STATEMENT

Merchant Number 334029000885
 Customer Service Website - myclientline.net
 Phone - 1-800-430-0263

Page 9 of 10
 Statement Period 11/01/11 - 11/30/11

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	11/30/11	VI-ELECTRONIC (US ACQ)	-15.75
INTERCHANGE	11/30/11	VI-INTREG CHIP ISS (US)	-1.07
INTERCHANGE	11/30/11	VI-SIGNATURE PREFERRED RETAIL	-4.74
INTERCHANGE	11/30/11	MC-REG INCENT FRD ADJ POS (DB)	-0.27
INTERCHANGE	11/30/11	MC-PUBLIC SECTOR	-7.46
INTERCHANGE	11/30/11	MC-WORLD ELITE PUBLIC SECTOR	-11.56
INTERCHANGE	11/30/11	MC-ENHANCED PUBLIC SECTOR	-6.43
INTERCHANGE	11/30/11	NYCE	-1.92
INTERCHANGE	11/30/11	STAR SE	-3.71
INTERCHANGE	11/30/11	INTERLINK	-1.35
INTERCHANGE	11/30/11	STAR NE	-2.07
INTERCHANGE	11/30/11	MAESTRO	-0.84
INTERCHANGE	11/30/11	STAR SE - ALL STAR	-0.52
INTERCHANGE	11/30/11	STAR SE REGULATED	-0.36
INTERCHANGE	11/30/11	INTERLINK REGULATED	-31.47
INTERCHANGE	11/30/11	STAR NE REGULATED	-0.30
INTERCHANGE	11/30/11	MAESTRO-STARW REGULATED	-2.54
INTERCHANGE	11/30/11	NYCE PREMIER REGULATED	-0.61
INTERCHANGE	11/30/11	PULSE PAY CHOICE REGULATED	-2.51
INTERCHANGE	11/30/11	NYCE PREMIER DECLINE	-0.05
INTERCHANGE	11/30/11	INTERLINK REGULATED DECLINE	-0.14
INTERCHANGE	11/30/11	MAESTRO-STARW REGULATED DECLIN	-0.05
TOTAL INTERCHANGE			137.04
SERVICE	11/30/11	DEBIT/ATM CARD TRANSACTION FEE 13 TRANSACTIONS AT .050000	-6.65
SERVICE	11/30/11	VI DEBIT RETURNS TRANS FEE 3 TRANSACTIONS AT .050000	-0.15
TOTAL SERVICE			6.80
GRAND TOTAL			-165.34

Emma Guadalupe Alvarez Rateike
 TECNICO ADMINISTRATIVO

PENDING INTERCHANGE CHARGES		Sales % Of Total Sales		Number of Transactions % of Total Transactions		Interchange Cost Rate Transaction		Sub Total	Total Interchange Charges
DISCOVER NONDEBIT									
VR COMML ELECT EMRG MKT	101.00	100	1	100	2.30	0.100	2.42		2.42
DISCOVER NONDEBIT TOTAL	101.00		1						
MASTERCARD NONDEBIT									
PUBLIC SECTOR	462.00	28	3	21	1.55	0.100	7.46		25.45
WORLD ELITE PUBLIC SECTOR	707.00	43	6	43	1.55	0.100	11.56		
ENHANCED PUBLIC SECTOR	389.00	23	4	29	1.55	0.100	6.43		
MASTERCARD NONDEBIT TOTAL	1,558.00		13						

YOUR CARD PROCESSING STATEMENT

Merchant Number 334029000885
 Customer Service Website - myclientline.net
 Phone - 1-800-430-0263

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 Statement Period 11/01/11 - 11/30/11

PENDING INTERCHANGE CHARGES								Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	
MASTERCARD DEBIT								
REG INCENT FRD ADJ POS (D)	101.00	6	1	7	0.05	0.220	0.27	
MASTERCARD DEBIT TOTAL	101.00		1					0.27
VISA NONDEBIT								
CPS/RETAIL 2(EMERGING MKT)	2,060.00	55	21	60	1.43	0.050	30.51	
ELECTRONIC (US ACQ)	1,016.00	27	8	23	1.55		15.75	
INTREG CHIP ISS (US)	65.00	2	1	3	1.65		1.07	
SIGNATURE PREFERRED RETAI	216.00	6	2	6	2.10	0.100	4.74	
VISA NONDEBIT TOTAL	3,357.00		32					52.07
VISA DEBIT								
US REGULATED (DB)	364.00	10	3	9	0.05	0.220	0.84	
VISA DEBIT TOTAL	364.00		3					0.84
Total	5,487.00		50					81.05



SECRETARÍA DE RELACIONES EXTERIORES

Consulado de México en _____

Recibo de Fondo Fijo para el Cobro de Servicios Consulares

Lugar y fecha: _____

Recibí del Encargado de los Asuntos Administrativos
la cantidad de \$00.00 usd
(importe con número) (importe con letra)
por concepto de: Constitución de fondo fijo para disponer de cambio en el área de caja para efectuar el cobro de los servicios consulares.

Nombre y firma del responsable de la cuenta de recaudación consular

Sello de la representación

Nombre y firma del encargado de los asuntos administrativos

Nota: El fondo fijo deberá devolverse cuando exista cambio de responsable de la cuenta de recaudación consular, por lo que será necesario elaborar un nuevo recibo.

