

PIN Debit Networks Fee Schedule

July 2020

This fee schedule represents various fees passed through to you from the PIN debit networks. These pass-through fees apply to PIN debit transactions and may also apply to Electronic Benefit Transfer (EBT) transactions. Interchange pass-through fees consist of a rate and/or per-item. There are three interchange categories based on the card-issuing bank: non-regulated interchange, regulated interchange, or regulated interchange with fraud adjustment. Only one of these interchange categories will apply to your completed PIN debit transaction. Other specific pass-through fees are noted on this schedule and are assessed based on meeting established PIN debit network criteria.

This PIN Debit Networks Fee Schedule is accurate as of the effective date printed herein. The debit networks may change their fee(s) at any time, in their sole discretion, and you will be responsible for paying the debit network fees in effect on the date of the subject transaction. The fees provided herein are the highest fees chargeable by the subject network as of the effective date; your actual fee(s) may be less than the disclosed amount if you qualify for a lower debit network fee. The most current PIN Debit Networks Fee Schedule can be found online at wellsfargo.com/biz/merchantdebitfees, or you may call Customer Service at 1-800-451-5817 to request that a copy be mailed or faxed to you.

Switch fees may apply to, but are not limited to, the following types of PIN debit and EBT transactions: purchase, reversal, return, pre-authorization, completion, and decline. The fee amounts may differ by transaction type, but the highest fee amount is shown here as a guide. Depending on how a transaction is processed, a switch fee may apply more than once to a single transaction.

■ = New category or qualification | ▼ = Rate or fee decrease | ▲ = Rate or fee increase

Debit network	Category	Non-regulated interchange rates and fees	Regulated interchange rates and fees	Regulated interchange rates and fees with fraud adjustment	Switch fee
Accel	Accel Standard				
	All Other Merchant Types - Group 1 & Group 3	0.80% + \$0.14	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	All Other Merchant Types - Group 2	0.85% + \$0.14	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	Petroleum (MCCs 5541, 5542) - Group 1 & Group 3	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	Petroleum (MCCs 5541, 5542) - Group 2	0.75% + \$0.14 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	QSR (MCC 5814) - Group 1, Group 2 & Group 3	1.00% + \$0.06	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	Small Ticket - Group 1, Group 2 & Group 3 Transactions less than or equal to \$15	1.00% + \$0.06	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	Supermarket (MCCs 5300, 5411) - Group 1 & Group 3	\$0.29	0.05% + \$0.21	0.05% + \$0.22	\$0.10
Supermarket (MCCs 5300, 5411) - Group 2	1.00% + \$0.14 (Cap \$0.33)	0.05% + \$0.21	0.05% + \$0.22	\$0.10	

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Debit network	Category	Non-regulated interchange rates and fees	Regulated interchange rates and fees	Regulated interchange rates and fees with fraud adjustment	Switch fee
Accel	Accel Advantage				
	All Other Merchant Types - Group 1 & Group 2 Accel Advantage ¹	0.90% + \$0.225	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	All Other Merchant Types - Group 3 Accel Advantage ¹	1.10% + \$0.115	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	Petroleum (MCCs 5541, 5542) - Group 1 & Group 2 Accel Advantage ¹	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	Petroleum (MCCs 5541, 5542) - Group 3 Accel Advantage ¹	0.76% + \$0.115	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	QSR (MCC 5814) - Group 1 Accel Advantage ¹	1.00% + \$0.08	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	QSR (MCC 5814) - Group 2 Accel Advantage ¹	1.00% + \$0.11	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	QSR (MCC 5814) - Group 3 Accel Advantage ¹	1.10% + \$0.115	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	Small Ticket (Excludes MCCs 5300, 5411) - Group 1 & Group 2 Accel Advantage ¹ Transactions less than or equal to \$15	1.00% + \$0.08	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	Supermarket (MCCs 5300, 5411) - Group 1 Accel Advantage ¹	\$0.29	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	Supermarket (MCCs 5300, 5411) - Group 2 Accel Advantage ¹	\$0.33	0.05% + \$0.21	0.05% + \$0.22	\$0.10
Supermarket (MCCs 5300, 5411) - Group 3 Accel Advantage ¹	1.10% + \$0.115	0.05% + \$0.21	0.05% + \$0.22	\$0.10	

1. Accel Advantage, Accel Assurance and Accel Special Exempt, refer to debit cards that are issued under a special agreement between the Accel Network and the Accel Advantage, Accel Assurance and Accel Special Exempt member financial institution.

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Debit network	Category	Non-regulated interchange rates and fees	Regulated interchange rates and fees	Regulated interchange rates and fees with fraud adjustment	Switch fee
Accel	Accel Assurance				
	All Other Merchant Types - Group 1 & Group 3 Accel Assurance ¹	0.80% + \$0.14	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	All Other Merchant Types - Group 2 Accel Assurance ¹	0.85% + \$0.14	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	Petroleum (MCCs 5541, 5542) - Group 1 & Group 3 Accel Assurance ¹	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	Petroleum (MCCs 5541, 5542) - Group 2 Accel Assurance ¹	0.75% + \$0.14 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	QSR (MCC 5814) - Group 1, Group 2 & Group 3 Accel Assurance ¹	1.00% + \$0.06	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	Small Ticket - Group 1, Group 2 & Group 3 Accel Assurance ¹ Transactions less than or equal to \$15	1.00% + \$0.06	0.05% + \$0.21	0.05% + \$0.22	\$0.10
	Supermarket (MCCs 5300, 5411) - Group 1 & Group 3 Accel Assurance ¹	\$0.29	0.05% + \$0.21	0.05% + \$0.22	\$0.10
Supermarket (MCCs 5300, 5411) - Group 2 Accel Assurance ¹	1.00% + \$0.14 (Cap \$0.33)	0.05% + \$0.21	0.05% + \$0.22	\$0.10	

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Debit network	Category	Non-regulated interchange rates and fees	Regulated interchange rates and fees	Regulated interchange rates and fees with fraud adjustment	Switch fee
Accel	Accel Special Exempt				
	All Other Merchant Types - Group 1 & Group 2 Accel Special Exempt ¹	0.90% + \$0.225	N/A	N/A	\$0.10
	All Other Merchant Types - Group 3 Accel Special Exempt ¹	1.10% + \$0.115	N/A	N/A	\$0.10
	Petroleum (MCCs 5541, 5542) - Group 1 & Group 2 Accel Special Exempt ¹	0.80% + \$0.15	N/A	N/A	\$0.10
	Petroleum (MCCs 5541, 5542) - Group 3 Accel Special Exempt ¹	0.76% + \$0.115	N/A	N/A	\$0.10
	QSR (MCC 5814) - Group 1 Accel Special Exempt ¹	1.00% + \$0.08	N/A	N/A	\$0.10
	QSR (MCC 5814) - Group 2 Accel Special Exempt ¹	1.00% + \$0.11	N/A	N/A	\$0.10
	QSR (MCC 5814) - Group 3 Accel Special Exempt ¹	1.10% + \$0.115	N/A	N/A	\$0.10
	Small Ticket (Excludes MCCs 5300, 5411) - Group 1 Accel Special Exempt ¹ Transactions less than or equal to \$15	1.00% + \$0.08	N/A	N/A	\$0.10
	Supermarket (MCCs 5300, 5411) - Group 1 Accel Special Exempt ¹	\$0.29	N/A	N/A	\$0.10
	Supermarket (MCCs 5300, 5411) - Group 2 Accel Special Exempt ¹	\$0.33	N/A	N/A	\$0.10
	Supermarket (MCCs 5300, 5411) - Group 3 Accel Special Exempt ¹	1.10% + \$0.115	N/A	N/A	\$0.10
Non-interchange fees					
Network Annual Fee	\$16 per year will be assessed to each merchant location that accepts Accel transactions. This fee covers an annual period beginning July 1 and will typically be billed to your account between October and December of the same year.				

1. Accel Advantage, Accel Assurance and Accel Special Exempt, refer to debit cards that are issued under a special agreement between the Accel Network and the Accel Advantage, Accel Assurance and Accel Special Exempt member financial institution.

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Debit network	Category	Non-regulated interchange rates and fees	Regulated interchange rates and fees	Regulated interchange rates and fees with fraud adjustment	Switch fee
AFFN	All other MCCs Transactions less than \$15	0.75% + \$0.12 (Cap \$0.90)	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	All other MCCs	0.75% + \$0.12 (Cap \$0.90)	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	National / Major Merchants (MCCs 5310, 5331, 5499, 5912, 7511, 9399, 9402) Transactions less than \$15	1.20% + \$0.02	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	National / Major Merchants (MCCs 5310, 5331, 5499, 5912, 7511, 9399, 9402)	0.60% + \$0.10 (Cap \$0.50)	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	QSR (MCC 5814) Transactions less than \$15	1.15% + \$0.02	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	QSR (MCC 5814)	1.15% + \$0.02	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Petroleum (MCCs 5541, 5542) Transactions less than \$15	1.20% + \$0.02	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Petroleum (MCCs 5541, 5542)	0.60% + \$0.10 (Cap \$0.50)	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Supermarket (MCCs 5300, 5411) Transactions less than \$15	\$0.23	\$0.22	\$0.22	\$0.035
	Supermarket (MCCs 5300, 5411)	\$0.23	\$0.22	\$0.22	\$0.035

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Debit network	Category	Non-regulated interchange rates and fees	Regulated interchange rates and fees	Regulated interchange rates and fees with fraud adjustment	Switch fee	
CULIANCE	CULIANCE Standard					
	All other MCCs	0.75% + \$0.165	0.05% + \$0.21	0.05% + \$0.22	\$0.03	
	Petroleum (MCCs 5541, 5542, 7511)	0.80% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	\$0.03	
	QSR (MCCs 5812, 5814)	1.25% + \$0.06	0.05% + \$0.21	0.05% + \$0.22	\$0.03	
	Supermarket (MCCs 5300, 5411)	\$0.275	0.05% + \$0.21	0.05% + \$0.22	\$0.03	
	CULIANCE High Volume Merchant Prime					
	All other MCCs High Volume Merchant Prime	.55% + \$0.08 (Cap \$0.55)	0.05% + \$0.21	0.05% + \$0.22	\$0.03	
	Petroleum High Volume Merchant Prime (MCCs 5541, 5542, 7511)	.70% + \$0.12 (Cap \$0.85)	0.05% + \$0.21	0.05% + \$0.22	\$0.03	
	Supermarket High Volume Merchant Prime (MCCs 5300, 5411)	\$0.185	0.05% + \$0.21	0.05% + \$0.22	\$0.03	
	CULIANCE Standard Prime					
	All other MCCs Standard Prime	0.80% + \$0.145	0.05% + \$0.21	0.05% + \$0.22	\$0.03	
	Petroleum Standard Prime (MCCs 5541, 5542, 7511)	.80% + \$0.145 (Cap \$0.94)	0.05% + \$0.21	0.05% + \$0.22	\$0.03	
	QSR Standard Prime (MCCs 5812, 5814)	1.19% + \$0.095	0.05% + \$0.21	0.05% + \$0.22	\$0.03	
	Supermarket Standard Prime (MCCs 5300, 5411)	\$0.295	0.05% + \$0.21	0.05% + \$0.22	\$0.03	
	Non-interchange fees					
	Infrastructure Assessment Fee	An additional \$0.0075 assessed on all categories				

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Debit network	Category	Non-regulated interchange rates and fees	Regulated interchange rates and fees	Regulated interchange rates and fees with fraud adjustment	Switch fee	
Interlink and PAVD (PIN Authenticated Visa Debit)	Petroleum (MCCs 5541, 5542)	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.035	
	Petroleum Prepaid (MCCs 5541, 5542)	1.15% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.035	
	Retail	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.035	
	Retail Prepaid	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.035	
	Supermarket (MCC 5411)	\$0.30	0.05% + \$0.21	0.05% + \$0.22	\$0.035	
	Supermarket Prepaid (MCC 5411)	1.15% + \$0.15 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.035	
	Travel Service (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512)	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	\$0.035	
	Travel Service Prepaid (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512)	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.035	
	Business Cards	1.70% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	\$0.035	
	Commercial Cards Prepaid	2.15% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	\$0.035	
	Interregional Program	1.10% on non-U.S. issued cards for all categories			\$0.035	
	Non-interchange fees					
	Base International Service Assessment (ISA) Fee	An additional 1.00% on non-U.S. issued cards for all categories when processed in USD				
	Enhanced International Service Assessment (ISA) Fee	An additional 1.40% on non-U.S. issued cards for all categories when processed in non-USD				
	International Acquiring Fee (IAF)	An additional 0.45% on non-U.S. issued cards for all categories				
	U.S. Switch Fee Calculation	.08% + \$0.0225 (Cap \$0.035)				

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Debit network	Category	Non-regulated interchange rates and fees	Regulated interchange rates and fees	Regulated interchange rates and fees with fraud adjustment	Switch fee
Jeanie	Jeanie Standard				
	Non Supermarket	0.75% + \$0.14	0.05% + \$0.21	0.05% + \$0.22	\$0.055
	Petroleum (MCCs 5541, 5542)	0.80% + \$0.13 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.055
	QSR (MCC 5814)	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Supermarket (MCCs 5300, 5411)	\$0.26	0.05% + \$0.21	0.05% + \$0.22	\$0.055
	Jeanie Preferred				
	Non Supermarket Preferred ²	0.80% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.055
	Petroleum Preferred ² (MCCs 5541, 5542)	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.055
	QSR Preferred ² (MCC 5814)	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Supermarket Preferred ² (MCCs 5300, 5411)	\$0.36	0.05% + \$0.21	0.05% + \$0.22	\$0.055
	Non-interchange fees				
Network Annual Fee	\$12 per year will be assessed to each merchant location that accepts Jeanie transactions. This fee covers an annual period beginning August 1 and will typically be billed to your account between October and December of the same year.				
Maestro	QSR (MCCs 5499, 5541, 5542, 5814, 7832)	0.75% + \$0.17 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.025
	Retail	0.90% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.025
	Supermarket (MCCs 5300, 5411)	1.05% + \$0.15 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.025
	Cross Border Program	0.65% on non-U.S. issued cards			\$0.025
	Non-interchange fees				
	Cross Border Fee	An additional 0.60% on non-U.S issued cards			
	Acquirer Program Support Fee	An additional 0.85% on non-U.S issued cards			

2. Jeanie Preferred refers to debit cards that are issued under a special agreement between the Jeanie Network and the Jeanie member financial institution.

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Debit network	Category	Non-regulated interchange rates and fees	Regulated interchange rates and fees	Regulated interchange rates and fees with fraud adjustment	Switch fee
NYCE	NYCE Standard				
	All Other	0.75% + \$0.13	1.00% + \$0.025 (transaction amount less than \$15); 0.05% + \$0.21 (transaction amount greater than or equal to \$15)	1.00% + \$0.025 (transaction amount less than \$15); 0.05% + \$0.22 (transaction amount greater than or equal to \$15)	\$0.045
	Petroleum (MCCs 5541, 5542)	0.70% + \$0.14 (Cap \$0.85)	1.00% + \$0.025 (transaction amount less than \$15); 0.05% + \$0.21 (transaction amount greater than or equal to \$15)	1.00% + \$0.025 (transaction amount less than \$15); 0.05% + \$0.22 (transaction amount greater than or equal to \$15)	\$0.045
	QSR (MCC 5814)	1.30% + \$0.03	0.05% + \$0.21	0.05% + \$0.22	\$0.045
	Small Ticket (MCC 5310)	1.30% + \$0.03	0.05% + \$0.21	0.05% + \$0.22	\$0.045
	Supermarket (MCC 5300, 5411)	\$0.27	1.00% + \$0.025 (transaction amount less than \$15); 0.05% + \$0.21 (transaction amount greater than or equal to \$15)	1.00% + \$0.025 (transaction amount less than \$15); 0.05% + \$0.22 (transaction amount greater than or equal to \$15)	\$0.045

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Debit network	Category	Non-regulated interchange rates and fees	Regulated interchange rates and fees	Regulated interchange rates and fees with fraud adjustment	Switch fee
NYCE	NYCE Premier				
	All Other Premier Issuer ³	0.80% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	\$0.045
	Petroleum Premier Issuer ³ (MCCs 5541, 5542)	0.75% + \$0.15 (Cap \$0.90)	0.05% + \$0.21	0.05% + \$0.22	\$0.045
	QSR Premier Issuer ³ (MCC 5814)	1.30% + \$0.03	0.05% + \$0.21	0.05% + \$0.22	\$0.045
	Small Ticket Premier ³ (MCC 5310)	1.30% + \$0.03	0.05% + \$0.21	0.05% + \$0.22	\$0.045
	Supermarket Premier Issuer ³ (MCCs 5300, 5411)	\$0.29	0.05% + \$0.21	0.05% + \$0.22	\$0.045
	Non-interchange fees				
	Infrastructure Assessment Fee	An additional \$0.0075 assessed on all categories			
Network Annual Fee	\$16 ▲ per year will be assessed to each merchant location that accepts NYCE transactions. This fee covers an annual period beginning March 1 and will typically be billed to your account between June and August of the same year.				

3. NYCE Premier Issuer refers to debit cards that are issued under a special agreement between the NYCE Network and the NYCE member financial institution.

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Debit network	Category	Non-regulated interchange rates and fees	Regulated interchange rates and fees	Regulated interchange rates and fees with fraud adjustment	Switch fee
PULSE	Pulse Pay				
	Petroleum Pulse Pay (MCCs 5541, 5542)	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	Petroleum Pulse Pay PrePaid	1.15% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	Retail Pulse Pay	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	Retail Pulse Pay Prepaid	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	Small Ticket Pulse Pay (Registered MCCs 3581, 4111, 4121, 4131, 4784, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841)	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	Small Ticket Pulse Pay Prepaid	1.60% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	Supermarket Pulse Pay (MCC 5411)	\$0.30	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	Supermarket Pulse Pay Prepaid	1.15% + \$0.15 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	International Acquirer Interchange Fee	1.10% on non-U.S. issued cards for all categories			0.75%
	Pulse Pay Choice				
	Petroleum Pulse Pay Choice ⁴ (MCCs 5541, 5542)	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	Retail Pulse Pay Choice ⁴	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	Small Ticket Pulse Pay Choice ⁴ (Registered MCCs 3581, 4111, 4121, 4131, 4784, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841)	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	Supermarket Pulse Pay Choice ⁴ (MCC 5411)	\$0.30	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	International Acquirer Interchange Fee	1.10% on non-U.S. issued cards for all categories			0.75%

4. PULSE PAY Choice and PULSE PAY Limited refer to debit cards that are issued under a special agreement between the PULSE Network and the PULSE member financial institution.

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Debit network	Category	Non-regulated interchange rates and fees	Regulated interchange rates and fees	Regulated interchange rates and fees with fraud adjustment	Switch fee
PULSE	Pulse Pay Limited				
	Petroleum Pulse Pay Limited ⁴ (MCCs 5541, 5542)	1.15% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	Retail Pulse Pay Limited ⁴	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	Small Ticket Pulse Pay Limited ⁴ (Registered MCCs 3581, 4111, 4121, 4131, 4784, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841)	1.60% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	Supermarket Pulse Pay Limited ⁴ (MCC 5411)	1.15% + \$0.15 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.075
	International Acquirer Interchange Fee	1.10% on non-U.S. issued cards for all categories			0.95%
	Non-interchange fees				
	Network Security Fee	An additional \$0.005 assessed on all PULSE categories			
Network Annual Fee	\$16 ▲ per year will be assessed to each merchant location that accepts PULSE transactions. This fee covers an annual period beginning March 1 and will typically be billed to your account between September and November of the same year.				

4. PULSE PAY Choice and PULSE PAY Limited refer to debit cards that are issued under a special agreement between the PULSE Network and the PULSE member financial institution.

■ = New category or qualification | ▼ = Rate or fee decrease | ▲ = Rate or fee increase

Debit network	Category	Non-regulated interchange rates and fees	Regulated interchange rates and fees	Regulated interchange rates and fees with fraud adjustment	Switch fee
SHAZAM	Business Cards - Group A	1.70% + \$0.09	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	Business Cards - Group B	0.90% + \$0.13 ▲	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	Business Cards - Group C	1.70% + \$0.09	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	Petroleum (MCCs 5541, 5542) Group A	0.80% + \$0.14 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	Petroleum (MCCs 5541, 5542) Group B	0.80% + \$0.14 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	Petroleum (MCCs 5541, 5542) Group C	0.80% + \$0.14 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	QSR (MCC 5814) Group A	0.80% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	QSR (MCC 5814) Group B	0.75% + \$0.14 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	QSR (MCC 5814) Group C	1.25% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	Retail Group A	0.85% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	Retail Group B	0.90% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	Retail Group C	0.85% + \$0.16	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	Supermarket (MCCs 5300, 5411) Group A	0.90% + \$0.16 (Cap \$0.34)	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	Supermarket (MCCs 5300, 5411) Group B	1.05% + \$0.14 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	Supermarket (MCCs 5300, 5411) Group C	0.90% + \$0.16 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.06

■ = New category or qualification | ▼ = Rate or fee decrease | ▲ = Rate or fee increase

Debit network	Category	Non-regulated interchange rates and fees	Regulated interchange rates and fees	Regulated interchange rates and fees with fraud adjustment	Switch fee
STAR, Cash Station, HONOR, MAC	STAR Standard				
	Medical Retailers (MCCs 5912, 8011, 8062, 8099)	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.09 ▲
	Petroleum (MCCs 5541, 5542)	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.09 ▲
	Restaurants (MCC 5812 & 5814)	1.15% + \$0.08	0.05% + \$0.21	0.05% + \$0.22	\$0.09 ▲
	Retail (All Other MCCs)	0.90% + \$0.195	0.05% + \$0.21	0.05% + \$0.22	\$0.09 ▲
	Small Ticket Retailers (MCCs 4111, 5499, 5994, 7211, 7338, 7523, 7542, 7832, 7841) Transactions less than or equal to \$15	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.09 ▲
	Small Ticket Retailers (MCCs 4111, 5499, 5994, 7211, 7338, 7523, 7542, 7832, 7841) Transactions greater than \$15	0.80% + \$0.185	0.05% + \$0.21	0.05% + \$0.22	\$0.09 ▲
	Supermarket (MCCs 5300, 5411)	0.60% + \$0.22	0.05% + \$0.21	0.05% + \$0.22	\$0.09 ▲
	STAR Choice (formerly STAR Preferred)				
	Medical Retailers STAR Choice ⁵ (MCCs 5912, 8011, 8062, 8099)	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.09 ▲
	Petroleum STAR Choice ⁵ (MCCs 5541, 5542)	0.80% + \$0.17 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.09 ▲
	Restaurants STAR Choice ⁵ (MCCs 5812, 5814)	1.15% + \$0.105	0.05% + \$0.21	0.05% + \$0.22	\$0.09 ▲
	Retail STAR Choice ⁵	0.90% + \$0.25	0.05% + \$0.21	0.05% + \$0.22	\$0.09 ▲
	Small Ticket Retailers STAR Choice ⁵ (MCCs 4111, 5499, 5994, 7211, 7338, 7523, 7542, 7832, 7841) Transactions less than or equal to \$15	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.09 ▲
	Small Ticket Retailers STAR Choice ⁵ (MCCs 4111, 5499, 5994, 7211, 7338, 7523, 7542, 7832, 7841) Transactions greater than \$15	0.80% + \$0.26	0.05% + \$0.21	0.05% + \$0.22	\$0.09 ▲
	Supermarket STAR Choice ⁵ (MCCs 5300, 5411)	0.60% + \$0.25	0.05% + \$0.21	0.05% + \$0.22	\$0.09 ▲
	Non-interchange fees				
Administrative Fee	An additional \$0.01 assessed on all categories				
Network Annual Fee	\$16 per year will be assessed to each merchant location that accepts STAR transactions. This fee covers an annual period beginning June 1 and will typically be billed to your account between October and December of the same year.				

5. STAR Choice refers to debit cards that are issued under a special agreement between the STAR Network and the STAR member financial institution.