

AMERICAN EXPRESS
OPTBLUE[®] PRICING GUIDE
22.1

AMERICAN EXPRESS PREFACE

A significant amount of the fees that we charge to you for processing your Credit Card transactions represents charges charged to us by American Express under American Express rules. This pricing varies based upon a series of pricing levels that may apply to the transaction depending upon several factors – such as the type of card presented, the transaction amount, how and when the transaction is processed, your industry, and other factors.

As a result, a portion of the rate that we charge you will depend on the type of transaction and the pricing level at which the transaction is processed. In order to qualify for a specific pricing level, you must satisfy certain qualification criteria established by American Express. This American Express Program Pricing Guide identifies the primary qualification criteria for the various pricing levels. In reviewing the American Express Program Pricing Guide, please note the following:

- The American Express Program Pricing Guide is only a summary of the primary qualification criteria established by American Express for each pricing level – it is not all inclusive. In the event of any ambiguity or conflict, the requirements established by American Express will determine the pricing level at which your transactions qualify.
- Some pricing levels require that you transmit certain indicators reflecting the nature of your transactions (such as a “swiped or keyed indicator”).
- Pricing levels are based on industry levels that correspond to Merchant Category Codes (“MCC”) groups.
- In addition, pricing levels are based on the transaction amount of the sale transaction. Each industry category has three pricing levels.
- In some cases, transactions may be processed at a more costly pricing level solely as a result of not being swiped or the country of issuance of the card that is presented.
- In some cases, transactions may be processed at a less costly pricing level solely as a result of the type of card that is presented. For example, Prepaid cards.
- The information in the American Express Program Pricing Guide 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 pricing levels.

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Retail Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$75.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 1.60% + \$0.10</p>
Retail Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$75.01 – 1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 1.95% + \$0.10</p>
Retail Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 2.40% + \$0.10</p>
Retail Tier 1 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$75.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 2.60% + \$0.10</p>
Retail Tier 2 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$75.01 – 1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 2.95% + \$0.10</p>
Retail Tier 3 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 3.40% + \$0.10</p>
Retail Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$75.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 1.90% + \$0.10</p>
Retail Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
	<ul style="list-style-type: none"> ▪ Transaction is key entered ▪ Settled transaction amount must be \$75.01 – 1,000.00 	Rate: 2.25% + \$0.10
Retail Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$1,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Retail MCCs** Rate: 2.70% + \$0.10
Retail Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$75.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Retail MCCs** Rate: 2.90% + \$0.10
Retail Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$75.01 - \$1,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Retail MCCs** Rate: 3.25% + \$0.10
Retail Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$1,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Retail MCCs** Rate: 3.70% + \$0.10
Retail Consumer Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	Card Types: U.S. Issued Consumer Unregulated Debit Limited to: Retail MCCs** Rate: 0.99% + \$0.15
Retail Consumer Unregulated Debit – Non U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	Card Types: Non-U.S. Issued Consumer Unregulated Debit Limited to: Retail MCCs** Rate: 1.99% + \$0.15
Retail Consumer Unregulated Debit – Non Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Transaction is key entered 	Card Types: U.S. Issued Consumer Unregulated Debit Limited to: Retail MCCs** Rate: 1.29% + \$0.15

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Retail Consumer Unregulated Debit –Non Swipe (CNP) / Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Transaction is key entered 	Card Types: Non-U.S. Issued Consumer Unregulated Debit Limited to: Retail MCCs** Rate: 2.29% + \$0.15
Retail Small Business Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	Card Types: U.S. Issued Small Business Unregulated Debit Limited to: Retail MCCs** Rate: 1.94% + \$0.10
Retail Small Business Unregulated Debit – Non U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	Card Types: Non-U.S. Issued Small Business Unregulated Debit Limited to: Retail MCCs** Rate: 2.94% + \$0.10
Retail Small Business Unregulated Debit – Non Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Transaction is key entered 	Card Types: U.S. Issued Small Business Unregulated Debit Limited to: Retail MCCs** Rate: 2.24% + \$0.10
Retail Small Business Unregulated Debit –Non Swipe (CNP) / Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC ▪ Transaction is key entered 	Card Types: Non-U.S. Issued Small Business Unregulated Debit Limited to: Retail MCCs** Rate: 3.24% + \$0.10
Retail Consumer Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC 	Card Types: U.S. Issued Consumer Regulated Debit Limited to: Retail MCCs** Rate: 0.04% + \$0.25
Retail Small Business Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Retail MCC 	Card Types: U.S. Issued Small Business Regulated Debit Limited to: Retail MCCs** Rate: 0.04% + \$0.25
Restaurant Micro	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$5.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLOCI BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814) Rate: 2.00% + \$0.02

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Restaurant Tier 0	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$5.01 - \$15.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 1.60% + \$0.04</p>
Restaurant Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$15.01 - \$30.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 1.85% + \$0.10</p>
Restaurant Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$30.01 - \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: \$2.50 + \$0.10</p>
Restaurant Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 2.85% + \$0.10</p>
Restaurant Micro Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$5.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 3.00% + \$0.02</p>
Restaurant Tier 0 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$5.01 - \$15.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 2.60% + \$ 0.04</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Restaurant Tier 1 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$15.01 - \$30.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 2.85% + \$0.10</p>
Restaurant Tier 2 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$30.01 - \$150.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 3.50% + \$0.10</p>
Restaurant Tier 3 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$150.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 3.85% + \$0.10</p>
Restaurant Micro Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$5.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 2.30% + \$0.02</p>
Restaurant Tier 0 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$5.01 - \$15.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 1.90% + \$0.04</p>
Restaurant Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$15.01 - \$30.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 2.15% + \$0.10</p>

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Restaurant Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$30.01 - \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 2.80% + \$0.10</p>
Restaurant Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 3.15% + \$0.10</p>
Restaurant Micro– Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$5.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 3.30% + \$0.02</p>
Restaurant Tier 0– Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$5.01 - \$15.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 2.90% + \$0.04</p>
Restaurant Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$15.01 - \$30.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 3.15% + \$0.10</p>
Restaurant Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$30.01 - \$150.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 3.80% + \$0.10</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Restaurant Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$150.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 4.15% + \$0.10</p>
Restaurant Consumer Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 1.29% + \$0.15</p>
Restaurant Consumer Unregulated Debit – Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: Non-U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 2.29% + \$0.15</p>
Restaurant Consumer Unregulated Debit – Non-Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered 	<p>Card Types: U.S. Issued Consumer Unregulated Debit</p> <p>RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 1.59% + \$0.15</p>
Restaurant Consumer Unregulated Debit – Non-Swipe (CNP) / Non-US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered 	<p>Card Types: Non-U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 2.59% + \$0.15</p>
Restaurant Small Business Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 1.99% + \$0.10</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Restaurant Small Business Unregulated Debit – Non U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: Non-U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 2.99% + \$0.10</p>
Restaurant Small Business Unregulated Debit – Non Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered 	<p>Card Types: U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 2.29% + \$0.10</p>
Restaurant Small Business Unregulated Debit –Non Swipe (CNP) / Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered 	<p>Card Types: Non-U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 3.29% + \$0.10</p>
Restaurant Consumer Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC 	<p>Card Types: U.S. Issued Consumer Regulated Debit</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 0.04% + \$0.25</p>
Restaurant Small Business Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Restaurant/Fast Food MCC 	<p>Card Types: U.S. Issued Small Business Regulated Debit</p> <p>Limited to: RESTAURANT (5812), CATERERS (5811), DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES AND DISCOTHEQUES (5813) and FAST-FOOD RESTAURANT (5814)</p> <p>Rate: 0.04% + \$0.25</p>
Healthcare Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 1.55% + \$0.10</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Healthcare Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$150.01 - \$2,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 1.85% + \$0.10</p>
Healthcare Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$2,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 2.30% + \$0.10</p>
Healthcare Tier 1 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$150.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 2.55% + \$0.10</p>
Healthcare Tier 2 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$150.01 - \$2,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 2.85% + \$0.10</p>
Healthcare Tier 3 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$2,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 3.30% + \$0.10</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Healthcare Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 1.85% + \$0.10</p>
Healthcare Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$150.01 - \$2,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 2.15% + \$0.10</p>
Healthcare Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$2,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 2.65% + \$0.10</p>
Healthcare Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$150.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 2.85% + \$0.10</p>
Healthcare Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$150.01 - \$2,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 3.15% + \$0.10</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Healthcare Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$2,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 3.60% + \$0.10</p>
Healthcare Consumer Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 0.99% + \$0.15</p>
Healthcare Consumer Unregulated Debit – Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: Non-U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 1.99% + \$0.15</p>
Healthcare Consumer Unregulated Debit – Non-Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered 	<p>Card Types: U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 1.29% + \$0.15</p>
Healthcare Consumer Unregulated Debit – Non-Swipe (CNP) / Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered 	<p>Card Types: Non-U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 2.29% + \$0.15</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Healthcare Small Business Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 1.94% + \$0.10</p>
Healthcare Small Business Unregulated Debit – Non U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: Non-U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 2.94% + \$0.10</p>
Healthcare Small Business Unregulated Debit – Non Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered 	<p>Card Types: U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 2.24% + \$0.10</p>
Healthcare Small Business Unregulated Debit –Non Swipe (CNP)/ Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered 	<p>Card Types: Non-U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 3.24% + \$0.10</p>
Healthcare Consumer Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC 	<p>Card Types: U.S. Issued Consumer Regulated Debit</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 0.04% + \$0.25</p>

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Healthcare Small Business Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Healthcare MCC 	<p>Card Types: U.S. Issued Small Business Regulated Debit</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099), VETERINARY SERVICES (0742), AMBULANCE SERVICES (4119)</p> <p>Rate: 0.04% + \$0.25</p>
Travel & Entertainment Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Travel & Entertainment MCCs</p> <p>Rate: 2.25% + \$0.10</p>
Travel & Entertainment Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$100.01 - \$1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Travel & Entertainment MCCs</p> <p>Rate: 2.60% + \$0.10</p>
Travel & Entertainment Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Travel & Entertainment MCCs</p> <p>Rate: 3.00% + \$0.10</p>
Travel & Entertainment Tier 1 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Travel & Entertainment MCCs</p> <p>Rate: 3.25% + \$0.10</p>
Travel & Entertainment Tier 2 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$100.01 - \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Travel & Entertainment MCCs</p> <p>Rate: 3.60% + \$0.10</p>
Travel & Entertainment Tier 3 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Travel & Entertainment MCCs</p> <p>Rate: 4.00% + \$0.10</p>

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Travel & Entertainment Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Travel & Entertainment MCCs</p> <p>Rate: 2.55% + \$0.10</p>
Travel & Entertainment Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$100.01 - \$1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Travel & Entertainment MCCs¹⁵</p> <p>Rate: 2.90% + \$0.10</p>
Travel & Entertainment Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Travel & Entertainment MCCs</p> <p>Rate: 3.30% + \$0.10</p>
Travel & Entertainment Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Travel & Entertainment MCCs</p> <p>Rate: 3.55% + \$0.10</p>
Travel & Entertainment Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$100.01 - \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Travel & Entertainment MCCs</p> <p>Rate: 3.90% + \$0.10</p>
Travel & Entertainment Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Travel & Entertainment MCCs</p> <p>Rate: 4.30% + \$0.10</p>
Travel & Entertainment Consumer Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Travel & Entertainment MCCs**</p> <p>Rate: 1.19% + \$0.15</p>
Travel & Entertainment Consumer Unregulated Debit – Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: Non-U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Travel & Entertainment MCCs**</p> <p>Rate: 2.19% + \$0.15</p>

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Travel & Entertainment Consumer Unregulated Debit – Non-Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Transaction is key entered 	<p>Card Types: U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Travel & Entertainment MCCs**</p> <p>Rate: 1.49% + \$0.15</p>
Travel & Entertainment Consumer Unregulated Debit – Non-Swipe (CNP)/ Non-US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Transaction is key entered 	<p>Card Types: Non-U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Travel & Entertainment MCCs**</p> <p>Rate: 2.49% + \$0.15</p>
Travel & Entertainment Small Business Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Travel & Entertainment MCCs**</p> <p>Rate: 1.99% + \$0.10</p>
Travel & Entertainment Small Business Unregulated Debit – Non U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: Non-U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Travel & Entertainment MCCs**</p> <p>Rate: 2.99% + \$0.10</p>
Travel & Entertainment Small Business Unregulated Debit – Non Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Transaction is key entered 	<p>Card Types: U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Travel & Entertainment MCCs**</p> <p>Rate: 2.29% + \$0.10</p>
Travel & Entertainment Small Business Unregulated Debit – Non Swipe (CNP) / Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC ▪ Transaction is key entered 	<p>Card Types: Non-U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Travel & Entertainment MCCs**</p> <p>Rate: 3.39% + \$0.10</p>
Travel & Entertainment Consumer Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC 	<p>Card Types: U.S. Issued Consumer Regulated Debit</p> <p>Limited to: Travel & Entertainment MCCs**</p> <p>Rate: 0.04% + \$0.25</p>
Travel & Entertainment Small Business Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Travel & Entertainment MCC 	<p>Card Types: U.S. Issued Small Business Regulated Debit</p> <p>Limited to: Travel & Entertainment MCCs**</p> <p>Rate: 0.04% + \$0.25</p>

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Business to Business / Wholesale Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Business to Business / Wholesale MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$400.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Business to Business / Wholesale Eligible MCCs**** Rate: 1.65% + \$0.10
Business to Business / Wholesale Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Business to Business / Wholesale MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$400.01 - \$7,500.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Business to Business / Wholesale Eligible MCCs**** Rate: 1.90% + \$0.10
Business to Business / Wholesale Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Business to Business / Wholesale MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$7,500.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Business to Business / Wholesale Eligible MCCs**** Rate: 2.35% + \$0.10
Business to Business / Wholesale Tier 1 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Business to Business / Wholesale MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$400.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Business to Business/ Wholesale Eligible MCCs**** Rate: 2.65% + \$0.10
Business to Business / Wholesale Tier 2 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Business to Business / Wholesale MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$400.01 - \$7,500.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Business to Business / Wholesale Eligible MCCs**** Rate: 2.90% + \$0.10
Business to Business / Wholesale Tier 3 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Business to Business / Wholesale MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$7,500.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Business to Business / Wholesale Eligible MCCs**** Rate: 3.35% + \$0.10
Business to Business / Wholesale Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Business to Business / Wholesale MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$400.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Business to Business / Wholesale Eligible MCCs**** Rate: 1.95% + \$0.10
Business to Business / Wholesale Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Business to Business / Wholesale MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$400.01 - \$7,500.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Business to Business / Wholesale Eligible MCCs**** Rate: 2.20% + \$0.10

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Business to Business / Wholesale Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Business to Business / Wholesale MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$7,500.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Business to Business / Wholesale Eligible MCCs****</p> <p>Rate: 2.65% + \$0.10</p>
Business to Business / Wholesale Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Business to Business / Wholesale MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$400.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Business to Business / Wholesale Eligible MCCs****</p> <p>Rate: 2.95% + \$0.10</p>
Business to Business / Wholesale Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Business to Business / Wholesale MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$400.01 - \$7,500.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Business to Business / Wholesale Eligible MCCs****</p> <p>Rate: 3.20% + \$0.10</p>
Business to Business / Wholesale Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Business to Business / Wholesale MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$7,500.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Business to Business/ Wholesale Eligible MCCs****</p> <p>Rate: 3.65% + \$0.10</p>
Business to Business / Wholesale Consumer Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Business to Business / Wholesale MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Business to Business / Wholesale MCCs**</p> <p>Rate: 0.99% + \$0.15</p>
Business to Business / Wholesale Consumer Unregulated Debit – Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Business to Business / Wholesale MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: Non-U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Business to Business / Wholesale MCCs**</p> <p>Rate: 1.99% + \$0.15</p>
Business to Business / Wholesale Consumer Unregulated Debit – Non-Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Business to Business / Wholesale MCC ▪ Transaction is key entered 	<p>Card Types: U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Business to Business / Wholesale MCCs**</p> <p>Rate: 1.29% + \$0.15</p>
Business to Business / Wholesale Consumer Unregulated Debit – Non-Swipe (CNP) / Non-US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Business to Business / Wholesale MCC ▪ Transaction is key entered 	<p>Card Types: Non-U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Business to Business / Wholesale MCCs**</p> <p>Rate: 2.29% + \$0.15</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Business to Business / Wholesale Small Business Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Business to Business / Wholesale MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Business to Business / Wholesale MCCs**</p> <p>Rate: 1.94% + \$0.10</p>
Business to Business / Wholesale Small Business Unregulated Debit – Non U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Business to Business / Wholesale MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: Non-U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Business to Business / Wholesale MCCs**</p> <p>Rate: 2.94% + \$0.10</p>
Business to Business / Wholesale Small Business Unregulated Debit – Non Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Business to Business / Wholesale MCC ▪ Transaction is key entered 	<p>Card Types: U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Business to Business / Wholesale MCCs**</p> <p>Rate: 2.24% + \$0.10</p>
Business to Business / Wholesale Small Business Unregulated Debit –Non Swipe (CNP)/ Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Business to Business / Wholesale MCC ▪ Transaction is key entered 	<p>Card Types: Non-U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Business to Business / Wholesale MCCs**</p> <p>Rate: 3.24% + \$0.10</p>
Business to Business / Wholesale Consumer Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Business to Business / Wholesale MCC 	<p>Card Types: U.S. Issued Consumer Regulated Debit</p> <p>Limited to: Business to Business / Wholesale MCCs**</p> <p>Rate: 0.04% + \$0.25</p>
Business to Business / Wholesale Small Business Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Business to Business / Wholesale MCC 	<p>Card Types: U.S. Issued Small Business Regulated Debit</p> <p>Limited to: Business to Business / Wholesale MCCs**</p> <p>Rate: 0.04% + \$0.25</p>
Services & Professional Services Micro	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$5.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs⁹</p> <p>Rate: 2.00% + \$0.02</p>
Services & Professional Services Tier 0	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$5.01 - \$15.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs</p> <p>Rate: 1.60% + \$0.04</p>

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Services & Professional Services Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$15.01 - \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs</p> <p>Rate: 1.65% + \$0.10</p>
Services & Professional Services Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$150.01 - \$3000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs</p> <p>Rate: 2.00% + \$0.10</p>
Services & Professional Services Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$3000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs</p> <p>Rate: 2.40% + \$0.10</p>
Services & Professional Services Micro Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$5.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs⁹</p> <p>Rate: 3.00% + \$0.02</p>
Services & Professional Services Tier 0 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$5.01 - \$15.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs</p> <p>Rate: 2.60% + \$0.04</p>
Services & Professional Services Tier 1 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$15.01 - \$150.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs^{***}</p> <p>Rate: 2.65% + \$0.10</p>
Services & Professional Services Tier 2 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$150.01 - \$3000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs^{***}</p> <p>Rate: 3.00% + \$0.10</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Services & Professional Services Tier 3 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$3000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs***</p> <p>Rate: 3.40% + \$0.10</p>
Services & Professional Services Micro Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$5.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs⁹</p> <p>Rate: 2.30% + \$0.02</p>
Services & Professional Services Tier 0 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$5.01 - \$15.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs</p> <p>Rate: 2.30% + \$0.04</p>
Services & Professional Services Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$15.01 - \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs</p> <p>Rate: 1.95% + \$0.10</p>
Services & Professional Services Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$150.01 - \$3000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs</p> <p>Rate: 2.30% + \$0.10</p>
Services & Professional Services Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$3000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs***</p> <p>Rate: 2.80% + \$0.10</p>
Services & Professional Services Micro – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$5.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs⁹</p> <p>Rate: 3.30% + \$0.04</p>
Services & Professional Services Tier 0 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$5.01 - \$15.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Services & Professional Services Eligible MCCs</p> <p>Rate: 2.90% + \$0.04</p>

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Services & Professional Services Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$15.01 - \$150.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs Rate: 2.95% + \$0.10
Services & Professional Services Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$150.01 - \$3000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs Rate: 3.30% + \$0.10
Services & Professional Services Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have a Services & Professional Services MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$3000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs Rate: 3.70% + \$0.10
Service & Professional Services Consumer Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Service & Professional Services MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	Card Types: U.S. Issued Consumer Unregulated Debit Limited to: Service & Professional Services MCCs** Rate: 0.99% + \$0.15
Service & Professional Services Consumer Unregulated Debit – Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Service & Professional Services MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	Card Types: Non-U.S. Issued Consumer Unregulated Debit Limited to: Service & Professional Services MCCs** Rate: 1.99% + \$0.15
Service & Professional Services Consumer Unregulated Debit – Non-Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Service & Professional Services MCC ▪ Transaction is key entered 	Card Types: U.S. Issued Consumer Unregulated Debit Limited to: Service & Professional Services MCCs** Rate: 1.29% + \$0.15
Service & Professional Services Consumer Unregulated Debit – Non-Swipe (CNP) / Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Service & Professional Services MCC ▪ Transaction is key entered 	Card Types: Non-U.S. Issued Consumer Unregulated Debit Limited to: Service & Professional Services MCCs** Rate: 2.29% + \$0.15
Service & Professional Services Small Business Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Service & Professional Services MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	Card Types: U.S. Issued Small Business Unregulated Debit Limited to: Service & Professional Services MCCs** Rate: 1.94% + \$0.10
Service & Professional Services Small Business Unregulated Debit – Non U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Service & Professional Services MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	Card Types: Non-U.S. Issued Small Business Unregulated Debit Limited to: Service & Professional Services MCCs** Rate: 2.94% + \$0.10

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Service & Professional Services Small Business Unregulated Debit – Non Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Service & Professional Services MCC ▪ Transaction is key entered 	Card Types: U.S. Issued Small Business Unregulated Debit Limited to: Service & Professional Services MCCs** Rate: 2.24% + \$0.10
Service & Professional Services Small Business Unregulated Debit –Non Swipe (CNP) / Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Service & Professional Services MCC ▪ Transaction is key entered 	Card Types: Non-U.S. Issued Small Business Unregulated Debit Limited to: Service & Professional Services MCCs** Rate: 3.24% + \$0.10
Service & Professional Services Consumer Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Service & Professional Services MCC 	Card Types: U.S. Issued Consumer Regulated Debit Limited to: Service & Professional Services MCCs** Rate: 0.04% + \$0.25
Service & Professional Services Small Business Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Service & Professional Services MCC 	Card Types: U.S. Issued Small Business Regulated Debit Limited to: Service & Professional Services MCCs** Rate: 0.04% + \$0.25
Other Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$100.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 1.50% + \$0.10
Other Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$100.01 - \$3,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 1.85% + \$0.10
Other Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$3,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 2.30% + \$0.10
Other Tier 1 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$100.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 2.50% + \$0.10

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Other Tier 2 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$100.01 - \$3,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 2.85% + \$0.10
Other Tier 3 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$3,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 3.30% + \$0.10
Other Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$100.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 1.80% + \$0.10
Other Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$100.01 - \$3,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 2.15% + \$0.10
Other Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$3,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 2.60% + \$0.10
Other Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$100.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 2.80% + \$0.10
Other Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$100.01 - \$3,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 3.15% + \$0.10
Other Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$3,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 3.60% + \$0.10

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Other Consumer Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	Card Types: U.S. Issued Consumer Unregulated Debit Limited to: Other MCCs** Rate: 0.99% + \$0.15
Other Consumer Unregulated Debit – Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	Card Types: Non-U.S. Issued Consumer Unregulated Debit Limited to: Other MCCs** Rate: 1.99% + \$0.15
Other Consumer Unregulated Debit – Non-Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Transaction is key entered 	Card Types: U.S. Issued Consumer Unregulated Debit Limited to: Other MCCs** Rate: 1.29% + \$0.15
Other Consumer Unregulated Debit –Non-Swipe (CNP) / Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Transaction is key entered 	Card Types: Non-U.S. Issued Consumer Unregulated Debit Limited to: Other MCCs** Rate: 2.29% + \$0.15
Other Small Business Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	Card Types: U.S. Issued Small Business Unregulated Debit Limited to: Other MCCs** Rate: 1.94% + \$0.10
Other Small Business Unregulated Debit – Non U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	Card Types: Non-U.S. Issued Small Business Unregulated Debit Limited to: Other MCCs** Rate: 2.94% + \$0.10
Other Small Business Unregulated Debit – Non Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Transaction is key entered 	Card Types: U.S. Issued Small Business Unregulated Debit Limited to: Other MCCs** Rate: 2.24% + \$0.10
Other Small Business Unregulated Debit –Non Swipe (CNP) / Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC ▪ Transaction is key entered 	Card Types: Non-U.S. Issued Small Business Unregulated Debit Limited to: Other MCCs** Rate: 3.24% + \$0.10
Other Consumer Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC 	Card Types: U.S. Issued Consumer Regulated Debit Limited to: Other MCCs** Rate: 0.04% + \$0.25

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Other Small Business Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Other MCC 	<p>Card Types: U.S. Issued Small Business Regulated Debit</p> <p>Limited to: Other MCCs**</p> <p>Rate: 0.04% + \$0.25</p>
Prepaid Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$75.00 	<p>Card Types: U.S. Issued Prepaid card.</p> <p>Limited to: All Merchant Category Codes</p> <p>Rate: 1.35% + \$0.10</p>
Prepaid Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$75.01 - \$1,000.00 	<p>Card Types: U.S. Issued Prepaid card.</p> <p>Limited to: All Merchant Category Codes</p> <p>Rate: 1.70% + \$0.10</p>
Prepaid Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: U.S. Issued Prepaid card.</p> <p>Limited to: All Merchant Category Codes</p> <p>Rate: 2.15% + \$0.10</p>
Prepaid Tier 1 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$75.00 	<p>Card Types: Non-U.S. Issued Prepaid card.</p> <p>Limited to: All Merchant Category Codes</p> <p>Rate: 2.35% + \$0.10</p>
Prepaid Tier 2 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$75.01 - \$1,000.00 	<p>Card Types: Non-U.S. Issued Prepaid card.</p> <p>Limited to: All Merchant Category Codes</p> <p>Rate: 2.70% + \$0.10</p>
Prepaid Tier 3 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: Non-U.S. Issued Prepaid card.</p> <p>Limited to: All Merchant Category Codes</p> <p>Rate: 3.15% + \$0.10</p>
Prepaid Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$75.00 	<p>Card Types: U.S. Issued Prepaid card.</p> <p>Excludes: Emerging Market MCCs</p> <p>Rate: 1.65% + \$0.10</p>

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Prepaid Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be \$75.01 - \$1,000.00 	<p>Card Types: U.S. Issued Prepaid card.</p> <p>Excludes: Emerging Market MCCs</p> <p>Rate: 2.00% + \$0.10</p>
Prepaid Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: U.S. Issued Prepaid card.</p> <p>Excludes: Emerging Market MCCs</p> <p>Rate: 2.45% + \$0.10</p>
Prepaid Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$75.00 	<p>Card Types: Non-U.S. Issued Prepaid card.</p> <p>Excludes: Emerging Market MCCs</p> <p>Rate: 2.65% + \$0.10</p>
Prepaid Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be \$75.01 - \$1,000.00 	<p>Card Types: Non-U.S. Issued Prepaid card.</p> <p>Excludes: Emerging Market MCCs</p> <p>Rate: 3.00% + \$0.10</p>
Prepaid Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: Non-U.S. Issued Prepaid card.</p> <p>Excludes: Emerging Market MCCs</p> <p>Rate: 3.45% + \$0.10</p>
Education Industry Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Education Category Codes</p> <p>Rate: 1.45% + \$0.10</p>
Education Industry Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$100.01 - \$3,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Education Category Codes</p> <p>Rate: 1.80% + \$0.10</p>
Education Industry Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$3,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial.</p> <p>Limited to: Education Category Codes</p> <p>Rate: 2.05% + \$0.10</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Education Industry Tier 1 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: Non- U.S. Issued Consumer and Commercial</p> <p>Limited to: Education Category Codes</p> <p>Rate: 2.45% + \$0.10</p>
Education Industry Tier 2 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$100.01 - \$3,000.00 	<p>Card Types: Non- U.S. Issued Consumer and Commercial</p> <p>Limited to: Education Category Codes</p> <p>Rate: 2.80% + \$0.10</p>
Education Industry Tier 3 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$3,000.00 	<p>Card Types: Non- U.S. Issued Consumer and Commercial</p> <p>Limited to: Education Category Codes</p> <p>Rate: 3.05% + \$0.10</p>
Education Industry Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Education Category Codes</p> <p>Rate: 1.75% + \$0.10</p>
Education Industry Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be \$100.01 - \$3,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Education Category Codes</p> <p>Rate: 2.10% + \$0.10</p>
Education Industry Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$3,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Education Category Codes</p> <p>Rate: 2.35% + \$0.10</p>
Education Industry Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: Non- U.S. Issued Consumer and Commercial</p> <p>Limited to: Education Category Codes</p> <p>Rate: 2.75% + \$0.10</p>
Education Industry Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be \$100.01 - \$3,000.00 	<p>Card Types: Non- U.S. Issued Consumer and Commercial</p> <p>Limited to: Education Category Codes</p> <p>Rate: 3.10% + \$0.10</p>

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Education Industry Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$3,000.00 	<p>Card Types: Non- U.S. Issued Consumer and Commercial</p> <p>Limited to: Education Category Codes</p> <p>Rate: 3.35% + \$0.10</p>
Education Consumer Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Education MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Education MCCs**</p> <p>Rate: 0.79% + \$0.15</p>
Education Consumer Unregulated Debit – Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Education MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: Non-U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Education MCCs**</p> <p>Rate: 1.79% + \$0.15</p>
Education Consumer Unregulated Debit – Non Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Education MCC ▪ Transaction is key entered 	<p>Card Types: U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Education MCCs**</p> <p>Rate: 1.09% + \$0.15</p>
Education Consumer Unregulated Debit –Non-Swipe (CNP) / Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Education MCC ▪ Transaction is key entered 	<p>Card Types: Non-U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Education MCCs**</p> <p>Rate: 2.09% + \$0.15</p>
Education Small Business Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Education MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Education MCCs**</p> <p>Rate: 1.99% + \$0.10</p>
Education Small Business Unregulated Debit – Non U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Education MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: Non-U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Education MCCs**</p> <p>Rate: 2.99% + \$0.10</p>
Education Small Business Unregulated Debit – Non Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Education MCC ▪ Transaction is key entered 	<p>Card Types: U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Education MCCs**</p> <p>Rate: 2.29% + \$0.10</p>
Education Small Business Unregulated Debit –Non Swipe (CNP) / Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Education MCC ▪ Transaction is key entered 	<p>Card Types: Non U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Education MCCs**</p> <p>Rate: 3.29% + \$0.10</p>

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Education Consumer Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Education MCC 	<p>Card Types: U.S. Issued Consumer Regulated Debit</p> <p>Limited to: Education MCCs**</p> <p>Rate: 0.04% + \$0.25</p>
Education Small Business Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Education MCC 	<p>Card Types: U.S. Issued Small Business Regulated Debit</p> <p>Limited to: Education MCCs**</p> <p>Rate: 0.04% + \$0.25</p>
Government Industry Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Government Category Codes</p> <p>Rate: 1.55% + \$0.10</p>
Government Industry Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$100.01 - \$3,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Government Category Codes</p> <p>Rate: 1.70% + \$0.10</p>
Government Industry Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$3,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Government Category Codes</p> <p>Rate: 1.90% + \$0.10</p>
Government Industry Tier 1 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: Non- U.S. Issued Consumer and Commercial</p> <p>Limited to: Government Category Codes</p> <p>Rate: 2.55% + \$0.10</p>
Government Industry Tier 2 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$100.01 - \$3,000.00 	<p>Card Types: Non- U.S. Issued Consumer and Commercial</p> <p>Limited to: Government Category Codes</p> <p>Rate: 2.70% + \$0.10</p>
Government Industry Tier 3 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$3,000.00 	<p>Card Types: Non- U.S. Issued Consumer and Commercial</p> <p>Limited to: Government Category Codes</p> <p>Rate: 2.90% + \$0.10</p>

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Government Industry Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Government Category Codes</p> <p>Rate: 1.85% + \$0.10</p>
Government Industry Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be \$100.01 - \$3,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Government Category Codes</p> <p>Rate: 2.00% + \$0.10</p>
Government Industry Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$3,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Government Category Codes</p> <p>Rate: 2.20% + \$0.10</p>
Government Industry Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: Non- U.S. Issued Consumer and Commercial</p> <p>Limited to: Government Category Codes</p> <p>Rate: 2.85% + \$0.10</p>
Government Industry Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be \$100.01 - \$3,000.00 	<p>Card Types: Non- U.S. Issued Consumer and Commercial</p> <p>Limited to: Government Category Codes</p> <p>Rate: 3.00% + \$0.10</p>
Government Industry Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$3,000.00 	<p>Card Types: Non- U.S. Issued Consumer and Commercial</p> <p>Limited to: Government Category Codes</p> <p>Rate: 3.20% + \$0.10</p>
Government Consumer Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Government MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Government MCCs**</p> <p>Rate: 0.79% + \$0.15</p>
Government Consumer Unregulated Debit – Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Government MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: Non-U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Government MCCs**</p> <p>Rate: 1.79% + \$0.15</p>

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Government Consumer Unregulated Debit – Non-Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Government MCC ▪ Transaction is key entered 	Card Types: U.S. Issued Consumer Unregulated Debit Limited to: Government MCCs** Rate: 1.09% + \$0.15
Government Consumer Unregulated Debit –Non Swipe (CNP) / Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Government MCC ▪ Transaction is key entered 	Card Types: Non-U.S. Issued Consumer Unregulated Debit Limited to: Government MCCs** Rate: 2.09% + \$0.15
Government Small Business Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Government MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	Card Types: U.S. Issued Small Business Unregulated Debit Limited to: Government MCCs** Rate: 1.99% + \$0.10
Government Small Business Unregulated Debit – Non U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Government MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	Card Types: Non-U.S. Issued Small Business Unregulated Debit Limited to: Government MCCs** Rate: 2.99% + \$0.10
Government Small Business Unregulated Debit – Non Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Government MCC ▪ Transaction is key entered 	Card Types: U.S. Issued Small Business Unregulated Debit Limited to: Government MCCs** Rate: 2.29% + \$0.10
Government Small Business Unregulated Debit –Non Swipe (CNP) / Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Government MCC ▪ Transaction is key entered 	Card Types: Non-U.S. Issued Small Business Unregulated Debit Limited to: Government MCCs** Rate: 3.29% + \$0.10
Government Consumer Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Government MCC 	Card Types: U.S. Issued Consumer Regulated Debit Limited to: Government MCCs** Rate: 0.04% + \$0.25
Government Small Business Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Government MCC 	Card Types: U.S. Issued Small Business Regulated Debit Limited to: Government MCCs** Rate: 0.04% + \$0.25
Emerging Market Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$1200.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Emerging Market MCCs Rate: 1.43% + \$0.10

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Emerging Market Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$1200.01 - \$4000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 2.05% + \$0.10</p>
Emerging Market Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$4000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 2.70% + \$0.10</p>
Emerging Market Non-Swipe Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$1200.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 1.43% + \$0.10</p>
Emerging Market Non-Swipe Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$1200.01 - \$4000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 2.05% + \$0.10</p>
Emerging Market Non-Swipe Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$4000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 2.70% + \$0.10</p>
Emerging Market Non-US Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$1200.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 2.43% + \$0.10</p>
Emerging Market Non-US Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$1200.01 - \$4000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 3.05% + \$0.10</p>
Emerging Market Non-US Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$4000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 3.70% + \$0.10</p>

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Emerging Market Non-Swipe/Non-U.S. Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$1200.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 2.43% + \$0.10</p>
Emerging Market Non-Swipe/Non-U.S. Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$1200.01 - \$4000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 3.05% + \$0.10</p>
Emerging Market Non-Swipe/Non-U.S. Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$4000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 3.70% + \$0.10</p>
Emerging Market Prepaid Non-Swipe Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$75.00 	<p>Card Types: U.S. Issued Consumer Prepaid</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 1.35% + \$0.10</p>
Emerging Market Prepaid Non-Swipe Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$75.01 - \$1000.00 	<p>Card Types: U.S. Issued Consumer Prepaid</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 1.70% + \$0.10</p>
Emerging Market Prepaid Non-Swipe Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$1000.00 	<p>Card Types: U.S. Issued Consumer Prepaid</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 2.15% + \$0.10</p>
Emerging Market Prepaid Non-Swipe/Non-U.S. Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$75.00 	<p>Card Types: Non-U.S. Issued Consumer Prepaid</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 2.35% + \$0.10</p>
Emerging Market Prepaid Non-Swipe/Non-U.S. Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$75.01 - \$1000.00 	<p>Card Types: Non-U.S. Issued Consumer Prepaid</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 2.70% + \$0.10</p>

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Emerging Market Prepaid Non-Swipe/Non-U.S. Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Markets MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$1000.00 	<p>Card Types: Non-U.S. Issued Consumer Prepaid</p> <p>Limited to: Emerging Market MCCs</p> <p>Rate: 3.15% + \$0.10</p>
Emerging Market Consumer Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Market MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Emerging Market MCCs**</p> <p>Rate: 0.79% + \$0.15</p>
Emerging Market Consumer Unregulated Debit – Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Market MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: Non-U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Emerging Market MCCs**</p> <p>Rate: 1.79% + \$0.15</p>
Emerging Market Consumer Unregulated Debit – Non-Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Market MCC ▪ Transaction is key entered 	<p>Card Types: U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Emerging Market MCCs**</p> <p>Rate: 1.09% + \$0.15</p>
Emerging Market Consumer Unregulated Debit – Non-Swipe (CNP)/ Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Market MCC ▪ Transaction is key entered 	<p>Card Types: Non-U.S. Issued Consumer Unregulated Debit</p> <p>Limited to: Emerging Market MCCs**</p> <p>Rate: 2.09% + \$0.15</p>
Emerging Market Small Business Unregulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Market MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Emerging Market MCCs**</p> <p>Rate: 1.99% + \$0.10</p>
Emerging Market Small Business Unregulated Debit – Non U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Market MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request 	<p>Card Types: Non-U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Emerging Market MCCs**</p> <p>Rate: 2.99% + \$0.10</p>
Emerging Market Small Business Unregulated Debit – Non Swipe (CNP)	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Market MCC ▪ Transaction is key entered 	<p>Card Types: U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Emerging Market MCCs**</p> <p>Rate: 2.29% + \$0.10</p>
Emerging Market Small Business Unregulated Debit – Non Swipe (CNP)/ Non US	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Market MCC ▪ Transaction is key entered 	<p>Card Types: Non-U.S. Issued Small Business Unregulated Debit</p> <p>Limited to: Emerging Market MCCs**</p> <p>Rate: 3.29% + \$0.10</p>
Emerging Market Consumer Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Market MCC 	<p>Card Types: U.S. Issued Consumer Regulated Debit</p> <p>Limited to: Emerging Market MCCs**</p> <p>Rate: 0.04% + \$0.25</p>

American Express Transactions*

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Emerging Market Small Business Regulated Debit	<ul style="list-style-type: none"> ▪ U.S. Merchant including Guam, American Samoa, Northern Mariana Islands, and U.S. Minor Outlying Islands ▪ Must have an eligible Emerging Market MCC 	Card Types: U.S. Issued Small Business Regulated Debit Limited to: Emerging Market MCCs** Rate: 0.04% + \$0.25

*An American Express Network Fee of 0.16% will be assessed on all American Express settled sales

AMERICAN EXPRESS OPTBLUE® RETAIL ELIGIBLE MCCS					
MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR
5013	MOTOR VEHICLES SUPPLIES AND PARTS	5651	FAMILY CLOTHING STORES	5945	HOBBY, TOY, AND GAME SHOPS
5021	OFFICE AND COMMERCIAL FURNITURE	5655	SPORTS AND RIDING APPAREL STORES	5946	CAMERA AND PHOTOGRAPHIC SUPPLY STORES
5044	PHOTOGRAPHIC, PHOTOCOPY, MICROFILM EQUIPMENT AND SUPPLIES	5661	SHOE STORES	5947	GIFT, CARD, NOVELTY AND SOUVENIR SHOPS
5072	HARDWARE EQUIPMENT AND SUPPLIES	5681	FURRIERS AND FUR SHOPS	5948	LUGGAGE AND LEATHER GOODS STORES
5122	DRUGS, DRUG PROPRIETARIES, AND DRUGGIST SUNDRIES	5691	MEN'S AND WOMEN'S CLOTHNG STORES	5949	SEWING, NEEDLEWORK, FABRIC AND PIECE GOODS STORES
5192	BOOKS, PERIODICALS AND NEWSPAPERS	5698	WIG AND TOUPEE STORES	5950	GLASSWARE / CRYSTAL STORES
5193	FLORIST SUPPLIES, NURSERY STOCK AND FLOWERS	5699	MISCELLANEOUS APPAREL STORE	5965	DIRECT MARKETING – COMBINATION CATALOG AND RETAIL MERCHANT
5200	HOME SUPPLY WAREHOUSE STORES	5712	FURNITURE, HOME FURNISHING, AND EQUIPMENT STORES, EXCEPT APPLIANCES	5970	ARTIST’S SUPPLY AND CRAFT SHOPS
5211	LUMBER AND BUILDING MATERIALS STORES	5713	FLOOR COVERING STORES	5971	ART DEALERSAND GALLERIES
5231	GLASS, PAINT, AND WALLPAPER STORES	5714	DRAPERY, WINDOW COVERING, UPHOLSTERY STORES	5972	STAMP AND COIN STORES
5251	HARDWARE STORES	5715	WHOLESALE ALCOHOL	5973	RELIGIOUS GOODS STORES
5261	NURSERIES AND LAWN AND GARDEN SUPPLY STORES	5718	FIREPLACE, FIREPLACE SCREENS AND ACCESSORIES STORES	5977	COSMETIC STORES
5300	WHOLESALE CLUBS	5719	MISCELLANEOUS HOME FURNISHINGS-SPECIALTY STORES	5978	TYPEWRITER STORES – SALES, RENTALS, AND SERVICE
5309	DUTY-FREE STORES	5722	HOUSEHOLD APPLIANCES STORES	5992	FLORISTS
5310	DISCOUNT STORES	5732	ELECTRONICS STORES	5993	CIGAR STORE AND STANDS
5311	DEPARTMENT STORES	5733	MUSIC STORES - MUSICAL INSTRUMENTS, PIANOS, AND SHEET MUSIC	5994	NEWS DEALERS AND NEWSSTANDS
5331	VARIETY STORES	5734	COMPUTER SOFTWARE STORES	5995	PET SHOPS, PET FOOD AND SUPPLIES STORES
5399	MISCELLANEOUS GENERAL MERCHANDISE	5735	RECORD STORES	5996	SWIMMING POOLS – SALES AND SERVICE
5411	GROCERY STORES AND SUPERMARKETS	5815	DIGITAL GOODS MEDIA-BOOKS, MOVIES, MUSIC	5997	ELECTRIC RAZOR STORES – SALES AND SERVICE
5422	FREEZER AND LOCKER MEAT PROVISIONERS	5816	DIGITAL GOODS-GAMES	5998	TENT AND AWNING SHOPS
5441	CANDY, NUT, AND CONFECTIONERY STORES	5817	DIGITAL GOODS-APPLICATIONS (EXCLUDES GAMES)	5999	MISCELLANEOUS AND SPECIALTY RETAIL SHOPS

AMERICAN EXPRESS OPTBLUE® RETAIL ELIGIBLE MCCS					
MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR
5451	DAIRY PRODUCTS STORES	5818	DIGITAL GOODS-LARGE DIGITAL GOODS MERCHANT	7296	CLOTHING RENTAL – COSTUMES, UNIFORMS, FORMAL WEAR
5462	BAKERIES	5912	DRUG STORES AND PHARMACIES	7622	ELECTRONICS REPAIR SHOPS
5499	MISCELLANEOUS FOOD STORES – CONVENIENCE STORES AND SPECIALTY MARKETS	5921	PACKAGE STORES – BEER, WINE, AND LIQUOR	7631	WATCH, CLOCK AND JEWELRY REPAIR
5531	AUTO / HOME SUPPLY	5931	USED MERCHANDISE AND SECONDHAND STORES	7841	DVD/VIDEO RENTAL STORES
5532	AUTOMOTIVE TIRE STORES	5932	ANTIQUE SHOPS – SALES, REPAIRS, AND RESTORATION SERVICES		
5533	AUTO PARTS AND ACCESSORIES STORES	5937	ANTIQUE REPRODUCTIONS		
5551	BOAT DEALERS	5940	BICYCLE SHOPS – SALES AND SERVICE		
5611	MEN'S AND BOYS' CLOTHING AND ACCESSORIES STORES	5941	SPORTING GOODS STORES		
5621	WOMEN'S READY-TO-WEAR CLOTHING STORES	5942	BOOK STORES		
5631	WOMEN'S ACCESSORY AND SPECIALTY SHOPS	5943	STATIONERY STORES, OFFICE AND SCHOOL SUPPLY STORES		
5641	CHILDREN'S AND INFANTS' WEAR STORES	5944	JEWELRY STORES, WATCHES, CLOCKS, AND SILVERWARE STORES		

AMERICAN EXPRESS OPTBLUE®SERVICES & PROFESSIONAL SERVICES INDUSTRY ELIGIBLE MCCS					
MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR
0743	WINE PRODUCER	5935	WRECKING AND SALVAGE YARDS	7534	TIRE RETREADING AND REPAIR SHOPS
0744	CHAMPAGNE PRODUCER	5964	DIRECT MARKETING-CATALOG MERCHANT	7535	AUTOMOTIVE PAINT SHOP
0763	AGRICULTURAL CO-OPERATIVES	5969	DIRECT MARKETING-OTHER DIRECT MARKETERS (NOT ELSEWHERE CLASSIFIED)	7538	AUTOMOTIVE SERVICE SHOPS (NON-DEALER)
1520	GENERAL CONTRACTORS - RESIDENTIAL AND COMMERCIAL	5975	HEARING AIDS – SALES, SERVICE, AND SUPPLY	7542	CAR WASHES
1711	HEATING, PLUMBING, AND AIR CONDITIONING CONTRACTORS	5976	ORTHOPEDIC GOODS – PROSTHETIC DEVICES	7549	TOWING SERVICES
1731	ELECTRICAL CONTRACTORS	5983	FUEL DEALER – FUEL OIL, WOOD, COAL, AND LIQUEFIED PETROLEUM	7623	AIR CONDITIONING AND REFRIGERATION REPAIR SHOPS
1740	MASONRY, STONEMWORK, TILE SETTING, PLASTERING AND INSULATION	7210	LAUNDRY, CLEANING, AND GARMENT SERVICES	7629	ELECTRICAL AND SMALL APPLIANCE REPAIR SHOPS
1750	CARPENTRY CONTRACTORS	7211	LAUNDRIES – FAMILY AND COMMERCIAL	7641	FURNITURE-RE-UPHOLSTERY, REPAIR, AND REFINISHING
1761	ROOFING, SIDING, AND SHEET METAL WORK CONTRACTOR	7216	DRY CLEANERS	7699	MISCELLANEOUS REPAIR SHOPS AND RELATED SERVICES
1771	CONCRETE WORK CONTRACTORS	7217	CARPET AND UPHOLSTERY CLEANING	5552	ELECTRIC VEHICLE CHARGING
2741	MISCELLANEOUS PUBLISHING PRINTING	7221	PHOTOGRAPHIC STUDIOS	6211	SECURITIES BROKERS/DEALERS (FEE ONLY)

AMERICAN EXPRESS OPTBLUE® SERVICES & PROFESSIONAL SERVICES INDUSTRY ELIGIBLE MCCS

MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR
5933	PAWN SHOPS	7531	AUTOMOTIVE BODY REPAIR SHOPS	6540	NON-FINANCIAL INSTITUTIONS – STORED VALUE CARD PURCHASE/LOAD
2842	SPECIALTY CLEANING, POLISHING AND SANITATION PREPARATIONS	7230	BEAUTY AND BARBER SHOPS	7393	DETECTIVE AGENCIES, PROTECTIVE SERVICES, AND SECURITY SERVICES, INCLUDING ARMORED CARS AND GUARD DOGS
4214	MOTOR FREIGHT CARRIERS AND TRUCKING – LOCAL AND LONG DISTANCE, MOVING AND STORAGE COMPANIES, AND LOCAL DELIVERY SERVICES	5598	SNOWMOBILE DEALERS	7395	PHOTOFINISHING LABS AND PHOTO DEVELOPING
4225	PUBLIC WAREHOUSING AND STORAGE – FARM PRODUCTS, REFRIGERATED GOODS, HOUSEHOLD GOODS, AND STORAGE	5599	MISCELLANEOUS AUTOMOTIVE, AIRCRAFT, AND FARM EQUIPMENT DEALERS (<i>NOT ELSEWHERE CLASSIFIED</i>)	7513	TRUCK AND UTILITY TRAILER RENTALS
4457	BOAT RENTALS AND LEASING	5697	TAILORS, SEAMSTRESSES, MENDING AND ALTERATIONS	7519	MOTOR HOME AND RECREATIONAL VEHICLES
4468	MARINAS, MARINE SERVICE, AND SUPPLIES	7251	SHOE REPAIR SHOPS, SHOE SHINE PARLORS, AND HAT CLEANING SHOPS	7523	PARKING LOTS, PARKING METERS AND GARAGES
4816	COMPUTER NETWORK INFORMATION SERVICES	7621	FUNERAL SERVICES AND CREMATORIES	7372	COMPUTER PROGRAMMING, DATA PROCESSING, AND INTEGRATED SYSTEMS DESIGN SERVICES
4821	TELEGRAPH SERVICE	7273	DATING SERVICES	7375	INFORMATION RETRIEVAL SERVICES
4900	UTILITIES – ELECTRIC, GAS, WATER, AND SANITARY	7276	TAX PREPARATION SERVICES	7379	COMPUTER MAINTENANCE, REPAIR AND SERVICES (<i>NOT ELSEWHERE CLASSIFIED</i>)
5074	PLUMBING AND HEATING EQUIPMENT AND SUPPLIES	7277	COUNSELING SERVICES – DEBT, MARRIAGE, AND PERSONAL	7997	MEMBERSHIP CLUBS (SPORTS, RECREATION, ATHLETIC), COUNTRY CLUBS, AND PRIVATE GOLF COURSES
5271	MOBILE HOME DEALERS	7278	BUYING AND SHOPPING SERVICES AND CLUBS	8111	LEGAL SERVICES AND ATTORNEYS
5511	CAR AND TRUCK DEALERS (NEW AND USED) SALES, SERVICE, REPAIRS, PARTS, AND LEASING	7297	MASSAGE PARLORS	8641	CIVIC, SOCIAL, AND FRATERNAL ASSOCIATIONS
5521	CAR AND TRUCK DEALERS (USED ONLY) SALES, SERVICE, REPAIRS, PARTS, AND LEASING	7298	HEALTH AND BEAUTY SPAS	8675	AUTOMOBILE ASSOCIATIONS
5561	CAMPER, RECREATIONAL AND UTILITY TRAILER DEALERS	7299	MISC PERSONAL SERVICES (<i>NOT ELSEWHERE CLASSIFIED</i>)	8699	MEMBERSHIP ORGANIZATIONS (NOT ELSEWHERE CLASSIFIED)
5571	MOTORCYCLE DEALERS	7321	CONSUMER CREDIT REPORTING AGENCIES	6513	REAL ESTATE AGENTS AND MANAGERS – RENTALS
5592	MOTOR HOME DEALERS	7342	EXTERMINATING AND DISINFECTING SERVICES		

AMERICAN EXPRESS OPTBLUE® BUSINESS TO BUSINESS/WHOLESALE ELIGIBLE MCCS

MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR
0780	LANDSCAPING AND HORTICULTURAL SERVICES	5131	PIECE GOODS, NOTIONS, AND OTHER DRY GOODS	7349	CLEANING, MAINTENANCE, AND JANITORIAL SERVICES
1799	SPECIAL TRADE CONTRACTOR (<i>NOT ELSEWHERE CLASSIFIED</i>)	5137	MEN'S, WOMEN'S, AND CHILDREN'S UNIFORMS AND COMMERCIAL CLOTHING	7361	EMPLOYMENT AGENCIES AND TEMPORARY HELP SERVICES
2791	TYPESETTING, PLATE MAKING AND RELATED SERVICES	5139	COMMERCIAL FOOTWEAR	7392	MANAGEMENT, CONSULTING, AND PUBLIC RELATIONS SERVICES
4215	COURIER SERVICES - AIR AND GROUND, AND FREIGHT FORWARDERS	5169	CHEMICALS AND ALLIED PRODUCTS (<i>NOT ELSEWHERE CLASSIFIED</i>)	7394	EQUIPMENT, TOOL, FURNITURE, AND APPLIANCE RENTAL AND LEASING
5039	CONSTRUCTION MATERIAL (<i>NOT ELSEWHERE CLASSIFIED</i>)	5172	PETROLEUM & PETROLEUM PRODUCTS-WHOLESALE DISTRIBUTORS	7399	BUSINESS SERVICES (<i>NOT ELSEWHERE CLASSIFIED</i>)
5045	COMPUTERS AND COMPUTER PERIPHERAL EQUIPMENT AND SOFTWARE	5198	PAINTS, VARNISHES AND SUPPLIES	7692	WELDING SERVICES
5046	COMMERICAL EQUIPMENT (<i>NOT ELSEWHERE CLASSIFIED</i>)	5199	NON-DURABLE GOODS (<i>NOT ELSEWHERE CLASSIFIED</i>)	7829	MOTION PICTURE AND VIDEO TAPE PRODUCTION AND DISTRIBUTION
5047	MEDICAL, DENTAL, OPHTHALMIC AND HOSPITAL EQUIPMENT AND SUPPLIES	4011	RAILROADS - FREIGHT	8734	TESTING LABORATORIES (NON-MEDICAL TESTING)
5051	METAL SERVICE CENTERS AND OFFICES	7311	ADVERTISING SERVICE	8911	ARCHITECTURAL, ENGINEERING, AND SURVEYING SERVICES
5065	ELECTRICAL PARTS AND EQUIPMENT	7333	COMMERCIAL PHOTOGRAPHY, ART, AND GRAPHICS	8931	ACCOUNTING, AUDITING, AND BOOKKEEPING SERVICES
5085	INDUSTRIAL SUPPLIES (<i>NOT ELSEWHERE CLASSIFIED</i>)	7338	QUICK COPY, REPRODUCTION, AND BLUEPRINTING SERVICES	8999	PROFESSIONAL SERVICES (<i>NOT ELSEWHERE CLASSIFIED</i>)
5094	PRECIOUS STONES AND METALS, WATCHES AND JEWELRY	7339	STENOGRAPHIC AND SECRETARIAL SUPPORT		
5099	DURABLE GOODS (<i>NOT ELSEWHERE CLASSIFIED</i>)	5111	STATIONERY, OFFICE SUPPLIES, PRINTING AND WRITING PAPER		

AMERICAN EXPRESS OPTBLUE® OTHER ELIGIBLE MCCS

MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR
4899	CABLE, SATELLITE, AND OTHER PAY TELEVISION / RADIO SERVICES	5542	AUTOMATED FUEL DISPENSER	8651	POLITICAL ORGANIZATIONS
5541	SERVICE STATIONS (WITH OR WITHOUT ANCILLARY SERVICES)	4812	TELECOMMUNICATION EQUIPMENT AND TELEPHONE SALES	4814	TELECOMMUNICATION SERVICES

AMERICAN EXPRESS OPTBLUE® EDUCATION ELIGIBLE MCCS

MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR
7032	SPORTING AND RECREATIONAL CAMPS	8244	BUSINESS AND SECRETARIAL SCHOOLS	8249	VOCATIONAL AND TRADE SCHOOLS
7911	DANCE HALLS, STUDIOS AND SCHOOLS	8241	CORRESPONDENCE SCHOOLS	8299	SCHOOLS AND EDUCATIONAL SERVICES (<i>NOT ELSEWHERE CLASSIFIED</i>)

AMERICAN EXPRESS OPTBLUE® GOVERNMENT ELIGIBLE MCCS

MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR
4784	TOLLS AND BRIDGE FEES	9311	TAX PAYMENTS
9223	BAIL AND BOND PAYMENTS (FEE ONLY)		

AMERICAN EXPRESS OPTBLUE® EMERGING MARKETS ELIGIBLE MCCS

MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR
5960	DIRECT MARKETING-INSURANCE SERVICES	8220	COLLEGES, UNIVERSITIES, PROFESSIONAL SCHOOLS AND JUNIOR COLLEGES	9222	FINES
5968	DIRECT MARKETING-CONTINUITY/SUBSCRIPTION MERCHANT	8351	CHILD CARE SERVICES	9399	GOVERNMENT SERVICES (NOT ELSEWHERE CLASSIFIED)
6300	INSURANCE SALES, UNDERWRITING AND PREMIUMS	8398	CHARITABLE AND SOCIAL SERVICE ORGANIZATIONS	8661	RELIGIOUS ORGANIZATIONS
8211	ELEMENTARY AND SECONDARY SCHOOLS	9211	COURT COSTS, INCLUDING ALIMONY AND CHILD SUPPORT		

AMERICAN EXPRESS OPTBLUE® TRAVEL & ENTERTAINMENT ELIGIBLE MCCS

MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR	MCC	MCC DESCRIPTOR
4111	LOCAL AND SURBURBAN COMMUTER PASSENGER TRANSPORTATION	7033	Trailer Parks and Campgrounds	7991	Tourist Attractions and Exhibits
4112	PASSENGER RAILWAYS	7512	Automobile Rental Agency	7992	Public Golf Courses
4121	TAXICABS AND LIMOUSINES	7832	Motion Picture Theaters	7993	Video Amusement Game Supplies
4131	BUS LINES	7922	Theatrical Producers (Except Motion Pictures) and Ticket Agencies	7994	Video Game Arcades/Establishments
4582	Airports, Flying Fields, and Airport Terminals	7929	Bands, Orchestras, and Miscellaneous Entertainers (Not Elsewhere Classified)	7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers
4722	Travel Agencies and Tour Operators*	7932	Billiard and Pool Establishments	7998	Aquariums, Seaquariums, Dolphinariums, and Zoos
4789	Transportation Services (Not Elsewhere Classified)	7933	Video Amusement Game Supplies	7999	Recreation Services (Not Elsewhere Classified)
7011	Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified)*	7941	Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters		

** Prohibited from signing by Payment Service Providers

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