

Debit Network Fee Schedule

Here's the criteria for most interchange programs and payment network fees, and a summary of the primary qualifications established by debit networks. Keep in mind, the debit network publication will apply to the transaction if there's a conflict between fee schedules.

All fees are billed by and owed to Bank of America — this includes fees that have a debit network name in their description. This schedule is updated as needed and available upon request.

Schedule Change Key

- All changes are reflected in blue
- Symbols reflect types of changes
- ✓ New Category
- ▲ Rate or Fee Increase and Effective Date
- ✕ Deleted Fee Programs
- ▼ Rate or Fee Decrease and Effective Date

Accel® Network All Other Merchant Types

	GROUP 1 (Cards that begin with a "4")			GROUP 2 (Cards that are not part of Group 1 or 3)			GROUP 3 (Cards that begin with 6011; 622126-622925; 644-649; 65)				
Program description	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Qualification	Additional Fees
All Other Standard	0.90%	\$0.30	N/A	0.90%	\$0.30	N/A	0.90%	\$0.30	N/A	N/A	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals: \$0.10 Acquiring License Fee Applicable to approved Purchases and Completions only: 0.95% + \$0.00 <i>Keep in mind, the standard Switch Fee will apply unless you and Accel have agreed to different pricing.</i>
Member Advantage	0.90%	\$0.30	N/A	0.90%	\$0.30	N/A	0.90%	\$0.30	N/A		
Accel Assurance	0.90%	\$0.30	N/A	0.90%	\$0.30	N/A	0.90%	\$0.30	N/A		
Advantage Member Select	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A		

Grocery/Supermarket/Wholesale Club (MCC 5300, 5411)

	GROUP 1 (Cards that begin with a "4")			GROUP 2 (Cards that are not part of Group 1 or 3)			GROUP 3 (Cards that begin with 6011; 622126-622925; 644-649; 65)				
Program description	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Qualification	Additional Fees
Supermarket Standard	N/A	\$0.40	N/A	N/A	\$0.40	N/A	N/A	\$0.40	N/A	N/A	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals: \$0.10 Acquiring License Fee Applicable to approved Purchases and Completions only: 0.95% + \$0.00 <i>Keep in mind, the standard Switch Fee will apply unless you and Accel have agreed to different pricing.</i>
Member Advantage	N/A	\$0.40	N/A	N/A	\$0.40	N/A	N/A	\$0.40	N/A		
Accel Assurance	N/A	\$0.40	N/A	N/A	\$0.40	N/A	N/A	\$0.40	N/A		
Advantage Member Select	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A		

Petroleum (MCC 5541, 5542)

	GROUP 1 (Cards that begin with a "4")			GROUP 2 (Cards that are not part of Group 1 or 3)			GROUP 3 (Cards that begin with 6011; 622126-622925; 644-649; 65)				
Program description	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Qualification	Additional Fees
Petroleum Standard	0.80%	\$0.20	N/A	0.80%	\$0.20	N/A	0.80%	\$0.20	N/A	N/A	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals: \$0.10 Acquiring License Fee Applicable to approved Purchases and Completions only: 0.95% + \$0.00 <i>Keep in mind, the standard Switch Fee will apply unless you and Accel have agreed to different pricing.</i>
Member Advantage	0.80%	\$0.20	N/A	0.80%	\$0.20	N/A	0.80%	\$0.20	N/A		
Accel Assurance	0.80%	\$0.20	N/A	0.80%	\$0.20	N/A	0.80%	\$0.20	N/A		
Advantage Member Select	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A		

Accel® Network Continued

QSR & Restaurant (MCC 5812, 5814)

	GROUP 1 (Cards that begin with a "4")			GROUP 2 (Cards that are not part of Group 1 or 3)			GROUP 3 (Cards that begin with 6011; 622126-622925; 644-649; 65)				
Program description	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Qualification	Additional Fees
QSR & Restaurant Standard	1.19%	\$0.10	N/A	1.19%	\$0.10	N/A	1.19%	\$0.10	N/A	N/A	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals: \$0.10 Acquiring License Fee Applicable to approved Purchases and Completions only: 0.95% + \$0.00 <i>Keep in mind, the standard Switch Fee will apply unless you and Accel have agreed to different pricing.</i>
Member Advantage	1.19%	\$0.10	N/A	1.19%	\$0.10	N/A	1.19%	\$0.10	N/A		
Accel Assurance	1.19%	\$0.10	N/A	1.19%	\$0.10	N/A	1.19%	\$0.10	N/A		
Advantage Member Select	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A		

Travel (MCC 3000-3999, 4112, 4411, 4511, 7011, 7512)

	GROUP 1 (Cards that begin with a "4")			GROUP 2 (Cards that are not part of Group 1 or 3)			GROUP 3 (Cards that begin with 6011; 622126-622925; 644-649; 65)				
Program description	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Qualification	Additional Fees
Travel Standard	1.65%	\$0.15	N/A	1.65%	\$0.15	N/A	1.65%	\$0.15	N/A	N/A	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals: \$0.10 Acquiring License Fee Applicable to approved Purchases and Completions only: 0.95% + \$0.00 <i>Keep in mind, the standard Switch Fee will apply unless you and Accel have agreed to different pricing.</i>
Member Advantage	1.65%	\$0.15	N/A	1.65%	\$0.15	N/A	1.65%	\$0.15	N/A		
Accel Assurance	1.65%	\$0.15	N/A	1.65%	\$0.15	N/A	1.65%	\$0.15	N/A		
Advantage Member Select	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A		

All POS Rate Categories

	GROUP 1 (Cards that begin with a "4")			GROUP 2 (Cards that are not part of Group 1 or 3)			GROUP 3 (Cards that begin with 6011; 622126-622925; 644-649; 65)				
Program description	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Qualification	Additional Fees
Regulated	0.05%	\$0.21	N/A	0.05%	\$0.21	N/A	0.05%	\$0.21	N/A	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange.	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals: \$0.10 Acquiring License Fee Applicable to approved Purchases and Completions only: 0.95% + \$0.00 <i>Keep in mind, the standard Switch Fee will apply unless you and Accel have agreed to different pricing.</i>
Regulated with Fraud Adjustment	0.05%	\$0.22	N/A	0.05%	\$0.22	N/A	0.05%	\$0.22	N/A		

All Merchants

Accel Merchant Participation Fee	\$20.00									Annual fee assessed per merchant location billed annually in October.	
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AFFN® Network

Major Merchants (MCC 5310, 5331, 5499, 5912, 7511, 9399, 9402)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Major Merchants — Transactions greater or equal to \$15	0.60%	\$0.10	\$0.50	N/A	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals: \$0.035
Major Merchants — Transactions less than \$15	1.20%	\$0.02	N/A		
Regulated — Major Merchants	0.05%	\$0.21 + \$0.01*	N/A	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange. *A fraud-prevention adjustment fee of \$0.01 will be applied to those transactions whose Issuers meet the fraud-prevention requirements.	

Standard Merchants (All other MCCs)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Standard Merchants	0.75%	\$0.12	\$0.90	N/A	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals: \$0.035
Regulated Standard Merchants	0.05%	\$0.21 + \$0.01*	N/A	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange. *A fraud-prevention adjustment fee of \$0.01 will be applied to those transactions whose Issuers meet the fraud-prevention requirements.	

Petroleum (MCC 5541, 5542)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Petroleum — Transactions greater or equal to \$15	0.60%	\$0.10	\$0.50	N/A	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals: \$0.035
Petroleum — Transactions less than \$15	1.20%	\$0.02	N/A		
Regulated — Petroleum	0.05%	\$0.21 + \$0.01*	N/A	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange. *A fraud-prevention adjustment fee of \$0.01 will be applied to those transactions whose Issuers meet the fraud-prevention requirements.	

Supermarket (MCC 5300, 5411)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Supermarket	N/A	\$0.23	N/A	N/A	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals: \$0.035
Regulated Supermarket	N/A	\$0.22	N/A	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange.	

QSR (MCC 5814)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
QSR	1.15%	\$0.02	N/A	N/A	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals: \$0.035
Regulated QSR	0.05%	\$0.21 + \$0.01*	N/A	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange. *A fraud-prevention adjustment fee of \$0.01 will be applied to those transactions whose Issuers meet the fraud-prevention requirements.	

CULIANCE Network

Standard/All Other POS Merchants (All other MCC Codes)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
All Other POS — Standard	0.75%	\$0.165	N/A	Monthly CULIANCE POS Transaction Volume 1-499,999 Transactions	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns: \$0.045 • Reversals: -\$0.045 Infrastructure Assessment Fee \$0.0075

Supermarket (MCC 5300, 5411)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Supermarket — Standard	N/A	\$0.275	N/A	Monthly CULIANCE POS Transaction Volume 1-499,999 Transactions	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns: \$0.045 • Reversals: -\$0.045 Infrastructure Assessment Fee \$0.0075

Petroleum (MCC 5541, 5542, 7511)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Petroleum — Standard	0.80%	\$0.13	N/A	Monthly CULIANCE POS Transaction Volume 1-499,999 Transactions	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns: \$0.045 • Reversals: -\$0.045 Infrastructure Assessment Fee \$0.0075

QSR (MCC 5812, 5814)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
QSR	1.25%	\$0.06	N/A	N/A	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns: \$0.045 • Reversals: -\$0.045 Infrastructure Assessment Fee \$0.0075

All POS Rate Categories

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Regulated	0.05%	\$0.21	N/A	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange.	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns: \$0.045 • Reversals: -\$0.045 Infrastructure Assessment Fee \$0.0075
Regulated with Fraud Adjustment	0.05%	\$0.22	N/A		

All Merchants

CULIANCE Merchant Participation Fee	\$19.00			Annual fee assessed per merchant location billed annually in July.	
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Interlink® Network

Retail

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Retail	0.80%	\$0.15	N/A	N/A	Switch Fees • Completions, Purchases: 0.08% + \$0.0225, capped at \$0.035 • Pre-Auths (Approved & Declined), Reversals (Approved): \$0.005 • Declines, Returns: \$0.035
Retail Prepaid	1.15%	\$0.15	N/A		

Supermarket (MCC 5411)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Supermarket	N/A	\$0.30	N/A	N/A	Switch Fees • Completions, Purchases: 0.08% + \$0.0225, capped at \$0.035 • Pre-Auths (Approved & Declined), Reversals (Approved): \$0.005 • Declines, Returns: \$0.035
Supermarket Prepaid	1.15%	\$0.15	\$0.35		

Fuel (MCC 5541, 5542)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Fuel	0.80%	\$0.15	\$0.95	N/A	Switch Fees • Completions, Purchases: 0.08% + \$0.0225, capped at \$0.035 • Pre-Auths (Approved & Declined), Reversals (Approved): \$0.005 • Declines, Returns: \$0.035
Fuel Prepaid	1.15%	\$0.15	\$0.95		

Travel Service (MCC 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Travel Service	1.19%	\$0.10	N/A	N/A	Switch Fees • Completions, Purchases: 0.08% + \$0.0225, capped at \$0.035 • Pre-Auths (Approved & Declined), Reversals (Approved): \$0.005 • Declines, Returns: \$0.035
Travel Service Prepaid	1.15%	\$0.15	N/A		

Commercial Prepaid

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Business, Corporate, and Purchasing Prepaid	2.15%	\$0.10	N/A	N/A	Switch Fees • Completions, Purchases: 0.08% + \$0.0225, capped at \$0.035 • Pre-Auths (Approved & Declined), Reversals (Approved): \$0.005 • Declines, Returns: \$0.035

All POS Rate Categories

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Business	1.70%	\$0.10	N/A	N/A	Switch Fees • Completions, Purchases: 0.08% + \$0.0225, capped at \$0.035 • Pre-Auths (Approved & Declined), Reversals (Approved): \$0.005 • Declines, Returns: \$0.035
Regulated	0.05%	\$0.22*	N/A	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange. *Includes a fraud-prevention adjustment fee of \$0.01 for those transactions whose Issuers meet the fraud-prevention requirements.	

Interlink® Network Continued

Interregional

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Interregional Fee	1.10%	N/A	N/A	Interregional fees will be assessed when the merchant and issuer are in different countries.	Switch Fees • Completions, Purchases: 0.08% + \$0.0225, capped at \$0.035 • Pre-Auths (Approved & Declined), Reversals (Approved): \$0.005 • Declines, Returns: \$0.035
Regulated Interregional	0.05%	\$0.22*	N/A	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange. *Includes a fraud-prevention adjustment fee of \$0.01 for those transactions whose Issuers meet the fraud-prevention requirements.	

International Service Assessment (ISA)

Fee description	Rate %	Per trans	Cap	Qualification
International Service Assessment (ISA)	1.00%	N/A	N/A	International transactions will be defined as a transaction where the issuer's country is different from the merchant's country. Base ISA fee will be assessed on all international Interlink purchases and cash disbursement transactions where the Issuer location is non-U.S. and merchant transaction currency is USD.

International Acquiring Fee (IAF)

Fee description	Rate %	Per trans	Cap	Qualification
Non-High Risk MCC	0.45%	N/A	N/A	International transactions will be defined as a transaction where the issuer's country is different from the merchant's country. The IAF fee will be in addition to the existing ISA International Service Assessment of 1.00%.
High Risk MCC (5962, 5966, 5967)	0.90%	N/A	N/A	

All Petroleum Merchants

Partial Authorization Non-Participation Fee		\$0.01		Applies to each Automated Fuel Dispenser (AFD) authorization that doesn't contain the partial authorization participation indicator in Field 60.10 of the authorization message.
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All Merchants

EMV High Fallback Fee		\$0.10		Applies to each fallback transaction occurring at a merchant location whose fallback rate is 10% or higher for the month.
Category 1 (Issuer Will Never Approve) Decline Fee — Domestic		\$0.10		Applies to each re-attempted authorization after previously receiving a Category 1 decline on the same card number at the same merchant location. Category 1 is a sub-set of decline codes that indicates the card is blocked for use or never existed, which means there is no circumstance in which the issuer will grant approval.
Category 1 (Issuer Will Never Approve) Decline Fee — International		\$0.25		Applies to each re-attempted authorization after previously receiving a Category 1 decline on the same international card number at the same merchant location. Category 1 is a sub-set of decline codes that indicates the card is blocked for use or never existed, which means there is no circumstance in which the issuer will grant approval.
Declined Transaction Resubmission (Excess Re-Attempts) Fee — Domestic		\$0.10		Applies to the 21st and subsequent re-attempted authorizations after 20 previously declined attempts have been made on the same card number at the same merchant location in a 30-day period and received a Category 2, 3 or 4 decline response code.
Declined Transaction Resubmission (Excess Re-Attempts) Fee — International		\$0.25		Applies to the 21st and subsequent re-attempted authorizations after 20 previously declined attempts have been made on the same international card number at the same merchant location in a 30-day period and received a Category 2, 3 or 4 decline response code.
Magnetic Stripe Contactless Fee		\$0.10		Applies to contactless purchase and return transactions where magnetic stripe data is used.
Commercial Solutions Fee		0.01%		Applies to approved commercial card purchase transactions.
Card Present Token Fee — Domestic		0.01%		Applied to each card present transaction completed with a token.
Card Present Token Fee — International		0.05%		Applies to each international card present transaction completed with a token

PIN Authenticated Visa Debit (PAVD) Network

Retail

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
PAVD Retail	0.80%	\$0.15	N/A	N/A	Switch Fees • Completions, Purchases: \$0.08% + \$0.0225, capped at \$0.035 • Pre-Auths (Approved & Declined), Reversals (Approved): \$0.005 • Declines, Returns: \$0.035
PAVD Retail Prepaid	1.15%	\$0.15	N/A		

Supermarket (MCC5411)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
PAVD Supermarket	N/A	\$0.30	N/A	N/A	Switch Fees • Completions, Purchases: \$0.08% + \$0.0225, capped at \$0.035 • Pre-Auths (Approved & Declined), Reversals (Approved): \$0.005 • Declines, Returns: \$0.035
PAVD Supermarket Prepaid	1.15%	\$0.15	\$0.35		

Fuel (MCC 5541, 5542)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
PAVD Fuel	0.80%	\$0.15	\$0.95	N/A	Switch Fees • Completions, Purchases: \$0.08% + \$0.0225, capped at \$0.035 • Pre-Auths (Approved & Declined), Reversals (Approved): \$0.005 • Declines, Returns: \$0.035
PAVD Fuel Prepaid	1.15%	\$0.15	\$0.95		

Travel Service (MCC 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
PAVD Travel Service	1.19%	\$0.10	N/A	N/A	Switch Fees • Completions, Purchases: \$0.08% + \$0.0225, capped at \$0.035 • Pre-Auths (Approved & Declined), Reversals (Approved): \$0.005 • Declines, Returns: \$0.035
PAVD Travel Service Prepaid	1.15%	\$0.15	N/A		

Small Ticket

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Small Ticket (Transactions ≤ \$15.00)	1.55%	\$0.04	N/A	Excludes MCC Codes 4829, 5542, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, 6010, 6011, 6012, 7801, 7802, 7995, 9405, 9701, 9702, and 9950	Switch Fees • Completions, Purchases: \$0.08% + \$0.0225, capped at \$0.035 • Pre-Auths (Approved & Declined), Reversals (Approved): \$0.005 • Declines, Returns: \$0.035
Small Ticket Prepaid (Transactions ≤ \$15.00)	1.60%	\$0.05	N/A		

Commercial Prepaid

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
PAVD Business, Corporate, Purchasing Prepaid	2.15%	\$0.10	N/A	N/A	Switch Fees • Completions, Purchases: \$0.08% + \$0.0225, capped at \$0.035 • Pre-Auths (Approved & Declined), Reversals (Approved): \$0.005 • Declines, Returns: \$0.035

All POS Rate Categories

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
PAVD Business	1.70%	\$0.10	N/A	N/A	Switch Fees • Completions, Purchases: \$0.08% + \$0.0225, capped at \$0.035 • Pre-Auths (Approved & Declined), Reversals (Approved): \$0.005 • Declines, Returns: \$0.035
PAVD Regulated	0.05%	\$0.22*	N/A	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange. *Includes a fraud-prevention adjustment fee of \$0.01 for those transactions whose Issuers meet the fraud-prevention requirements.	

PIN Authenticated Visa Debit (PAVD) Network Continued

All Petroleum Merchants

Partial Authorization Non-Participation Fee	\$0.01	Applies to each Automated Fuel Dispenser (AFD) authorization that doesn't contain the partial authorization participation indicator in Field 60.10 of the authorization message.
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All Merchants

EMV High Fallback Fee	\$0.10	Applies to each fallback transaction occurring at a merchant location whose fallback rate is 10% or higher for the month.
Category 1 (Issuer Will Never Approve) Decline Fee — Domestic	\$0.10	Applies to each re-attempted authorization after previously receiving a Category 1 decline on the same card number at the same merchant location. Category 1 is a sub-set of decline codes that indicates the card is blocked for use or never existed, which means there is no circumstance in which the issuer will grant approval.
Update Declined Transaction Resubmission (Excess Re-Attempts) Fee — Domestic	\$0.10	Applies to the 21st and subsequent re-attempted authorizations after 20 previously declined attempts have been made on the same card number at the same merchant location in a 30-day period and received a Category 2, 3 or 4 decline response code.
Magnetic Stripe Contactless Fee	\$0.10	Applies to contactless purchase and return transactions where magnetic stripe data is used.
Commercial Solutions Fee	0.01%	Applies to approved commercial card purchase transactions.
Card Present Token Fee — Domestic	0.01%	Applied to each card present transaction completed with a token.

Maestro® Network

All Other (MCCs other than those included in either the Supermarket / Warehouse rate or the Convenience rate)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
All Other Base	0.90%	\$0.15	N/A	N/A	Switch Fees • Pre-Auths, Purchases, Declines, Returns, Reversals: \$0.025 • Completions: \$0.02

Convenience (MCC 5499, 5541, 5542, 5814, 7832)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Convenience Base	0.75%	\$0.17	\$0.95	N/A	Switch Fees • Pre-Auths, Purchases, Declines, Returns, Reversals: \$0.025 • Completions: \$0.02

Supermarket/Warehouse (MCC 5300, 5411)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Supermarket / Warehouse Base	1.05%	\$0.15	\$0.35	N/A	Switch Fees • Pre-Auths, Purchases, Declines, Returns, Reversals: \$0.025 • Completions: \$0.02

All POS Rate Categories

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Regulated	0.05%	\$0.21	N/A	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange.	Switch Fees • Pre-Auths, Purchases, Declines, Returns, Reversals: \$0.025 • Completions: \$0.02
Regulated with Fraud Adjustment	0.05%	\$0.22	N/A		

Interregional

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Interregional Chip	0.60%	N/A	N/A	Applies to any transaction in which the country code of the merchant differs from the country code associated with the cardholder. Applicable to Supermarket, Convenience, and All Other Merchants.	Switch Fees • Pre-Auths, Purchases, Declines, Returns, Reversals: \$0.025 • Completions: \$0.02
Interregional PIN Debit	0.65%	N/A	N/A		

Maestro® Network Continued

Cross Border Assessments

Fee description	Rate %	Per trans	Cap	Qualification
Acquirer Cross-Border Assessment Fee	0.60%	N/A	N/A	The Acquirer Cross-Border Assessment Fee is billed on all U.S. Region-acquired transactions for Maestro cards issued outside the U.S. Region.
Acquirer Program Support Fee	0.85%	N/A	N/A	The Acquirer Program Support Fee is billed on all U.S. Region-acquired transactions for Maestro cards issued outside the U.S. Region.

All Merchants

✓ M-Chip Deployment Performance Effective 08/01/2026	N/A	✓ \$12.00 Effective 08/01/2026 ▲ \$15.00 Effective 01/01/2027	N/A	Effective 08/01/2026: Fee assessed for a terminal that has incurred a chip error technology failure
Maestro Fallback Avoidance Fee	0.10%	N/A	N/A	Fee assessed to approved Purchase Fallback Authorizations [chip card present at a chip-enabled terminal and the transaction is completed with the mag stripe instead of the chip]
Maestro Specialty Merchant Fee	0.10%	\$0.02	N/A	Fee assessed to transactions processed by merchants registered with Mastercard as a specialty merchant.

NYCE® Network

All Other

Program description	GROUP 1 (Cards that begin with 222100-272099 or 51-55)			GROUP 2 (Cards that are not in Group 1)			Qualification	Additional Fees
	Rate %	Per trans	Cap	Rate %	Per trans	Cap		
✓ All Other Tier 3 (Standard) Transactions <\$15.01 Effective 10/01/2026	✓ 1.30% Effective 10/01/2026	✓ \$0.03 Effective 10/01/2026	N/A	✓ 1.30% Effective 10/01/2026	✓ \$0.03 Effective 10/01/2026	N/A	NYCE Monthly POS Volume < 1 Million	Switch Fees • Pre-Auths, Purchases, Declines, Returns, Monthly NYCE Volume: 1–50,000 \$0.0925 50,001–500,000 \$0.05 500,001 + \$0.04 • Completions: \$0.02 Infrastructure Assessment Fee \$0.0075
✓ All Other Tier 3 (Standard) Effective 10/01/2026	✓ 0.80% Effective 10/01/2026	✓ \$0.15 Effective 10/01/2026	N/A	✓ 0.80% Effective 10/01/2026	✓ \$0.15 Effective 10/01/2026	N/A		
✓ All Other Business Debit Transactions <\$15.01 Effective 10/01/2026	✓ 1.30% Effective 10/01/2026	✓ \$0.03 Effective 10/01/2026	N/A	✓ 1.30% Effective 10/01/2026	✓ \$0.03 Effective 10/01/2026	N/A		
✓ All Other Business Debit Effective 10/01/2026	✓ 2.00% Effective 10/01/2026	✓ \$0.10 Effective 10/01/2026	N/A	✓ 1.60% Effective 10/01/2026	✓ \$0.10 Effective 10/01/2026	N/A		

Supermarket (MCC 5300, 5411)

Program description	GROUP 1 (Cards that begin with 222100-272099 or 51-55)			GROUP 2 (Cards that are not in Group 1)			Qualification	Additional Fees
	Rate %	Per trans	Cap	Rate %	Per trans	Cap		
✓ Supermarket — Tier 3 (Standard) Effective 10/01/2026	N/A	✓ \$0.30 Effective 10/01/2026	N/A	N/A	✓ \$0.30 Effective 10/01/2026	N/A	NYCE Monthly POS Volume < 1 Million	Switch Fees • Pre-Auths, Purchases, Declines, Returns, Monthly NYCE Volume: 1–50,000 \$0.0925 50,001–500,000 \$0.05 500,001 + \$0.04 • Completions: \$0.02 Infrastructure Assessment Fee \$0.0075
✓ Supermarket Business Debit Effective 10/01/2026	✓ 2.00% Effective 10/01/2026	✓ \$0.10 Effective 10/01/2026	N/A	✓ 1.60% Effective 10/01/2026	✓ \$0.10 Effective 10/01/2026	N/A		

NYCE® Network Continued

Petroleum (MCC 5541, 5542)

	GROUP 1 (Cards that begin with 222100-272099 or 51-55)			GROUP 2 (Cards that are not in Group 1)				
Program description	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Qualification	Additional Fees
✓ Petroleum Tier 3 (Standard) Transactions <\$15.01 and MCC 5541 Effective 10/01/2026	✓ 1.30% Effective 10/01/2026	✓ \$0.03 Effective 10/01/2026	N/A	✓ 1.30% Effective 10/01/2026	✓ \$0.03 Effective 10/01/2026	N/A	NYCE Monthly POS Volume < 1 Million	Switch Fees • Pre-Auths, Purchases, Declines, Returns, Monthly NYCE Volume: 1–50,000\$0.0925 50,001–500,000\$0.05 500,001 +\$0.04 • Completions: \$0.02 Infrastructure Assessment Fee \$0.0075
✓ Petroleum Tier 3 (Standard) Effective 10/01/2026	✓ 0.75% Effective 10/01/2026	✓ \$0.15 Effective 10/01/2026	✓ \$0.90 Effective 10/01/2026	✓ 0.75% Effective 10/01/2026	✓ \$0.15 Effective 10/01/2026	✓ \$0.90 Effective 10/01/2026		
✓ Petroleum Business Debit Transactions <\$15.01 and MCC 5541 Effective 10/01/2026	✓ 1.30% Effective 10/01/2026	✓ \$0.03 Effective 10/01/2026	N/A	✓ 1.30% Effective 10/01/2026	✓ \$0.03 Effective 10/01/2026	N/A		
✓ Petroleum Business Debit Effective 10/01/2026	✓ 2.00% Effective 10/01/2026	✓ \$0.10 Effective 10/01/2026	N/A	✓ 1.60% Effective 10/01/2026	✓ \$0.10 Effective 10/01/2026	N/A		

QSR/Small Ticket (MCC 5814, 5310**)

	GROUP 1 (Cards that begin with 222100-272099 or 51-55)			GROUP 2 (Cards that are not in Group 1)				
Program description	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Qualification	Additional Fees
✓ QSR Effective 10/01/2026	✓ 1.30% Effective 10/01/2026	✓ \$0.03 Effective 10/01/2026	N/A	✓ 1.30% Effective 10/01/2026	✓ \$0.03 Effective 10/01/2026	N/A	**MCC Code 5310 Average prior calendar year ticket is \$20 or less and 1 million Monthly NYCE POS Transactions.	Switch Fees • Pre-Auths, Purchases, Declines, Returns, Monthly NYCE Volume: 1–50,000\$0.0925 50,001–500,000\$0.05 500,001 +\$0.04 • Completions: \$0.02 Infrastructure Assessment Fee \$0.0075
✓ QSR Business Debit Effective 10/01/2026	✓ 1.30% Effective 10/01/2026	✓ \$0.03 Effective 10/01/2026	N/A	✓ 1.30% Effective 10/01/2026	✓ \$0.03 Effective 10/01/2026	N/A		

All POS Rate Categories

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
NYCE EBT POS Transactions	N/A	N/A	N/A	Applicable to NYCE EBT POS transactions accepted by ANY merchants (unless prohibited from accepting EBT cash benefit cards).	Switch Fees • Pre-Auths, Purchases, Declines, Returns, Monthly NYCE Volume: 1–50,000\$0.0925 50,001–500,000\$0.05 500,001 +\$0.04 • Completions: \$0.02 Infrastructure Assessment Fee \$0.0075
Regulated Issuer	0.05%	\$0.21	N/A	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange.	
Regulated Issuer with Fraud Adjustment	0.05%	\$0.22	N/A		

All Merchants

POS Merchant Assessment Fee	0.95%	N/A	N/A	Applies to merchants that process between 1 – 50,000 approved NYCE card present purchase transactions monthly.
Data File Activity Fee		\$0.0018		The Data File Activity Fee is billed per NYCE Authorization.
NYCE Merchant Location Participation Fee		\$19.00		Annual fee assessed per merchant location billed annually in July.

PULSE® Network

General Retail (MCC=all others)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Retail PULSE PAY/PULSE PAY Choice	0.80%	\$0.15	N/A	N/A	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals - Unregistered Merchants: \$0.095 - Registered Merchants: 0.08% + \$0.0175; max of \$0.03 Network Security Fee • Applicable to approvals, pre-auths, balance inquiries, customer credits, denials, and incomplete transactions: \$0.005 • Reversals - \$0.005
PULSE PAY Limited	1.15%	\$0.15	N/A		
PULSE PAY Premium	1.15%	\$0.15	N/A		
PULSE PAY Direct	1.15%	\$0.15	N/A		
PULSE PAY Alpha	1.15%	\$0.15	N/A		
PULSE PAY Beta	1.15%	\$0.15	N/A		

Petroleum (MCC 5541, 5542)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Petroleum PULSE PAY/PULSE PAY Choice	0.80%	\$0.15	\$0.95	N/A	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals - Unregistered Merchants: \$0.095 - Registered Merchants: 0.08% + \$0.0175; max of \$0.03 Network Security Fee • Applicable to approvals, pre-auths, balance inquiries, customer credits, denials, and incomplete transactions: \$0.005 • Reversals - \$0.005
PULSE PAY Limited	1.15%	\$0.15	N/A		
PULSE PAY Premium	1.15%	\$0.15	\$0.95		
PULSE PAY Direct	1.15%	\$0.15	N/A		
PULSE PAY Alpha	1.15%	\$0.15	N/A		
PULSE PAY Beta	1.15%	\$0.15	N/A		

Grocery (MCC 5411)

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
Grocery PULSE PAY/PULSE PAY Choice	N/A	\$0.30	N/A	N/A	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals - Unregistered Merchants: \$0.095 - Registered Merchants: 0.08% + \$0.0175; max of \$0.03 Network Security Fee • Applicable to approvals, pre-auths, balance inquiries, customer credits, denials, and incomplete transactions: \$0.005 • Reversals - \$0.005
PULSE PAY Limited	1.15%	\$0.15	N/A		
PULSE PAY Premium	1.15%	\$0.15	\$0.35		
PULSE PAY Direct	1.15%	\$0.15	N/A		
PULSE PAY Alpha	1.15%	\$0.15	N/A		
PULSE PAY Beta	1.15%	\$0.15	N/A		

All POS Rate Categories

Program description	Rate %	Per trans	Cap	Qualification	Additional Fees
International PIN Debit	1.10%	N/A	N/A	Applies to PIN POS transactions conducted with non-U.S. cards at U.S. merchants. Union Pay transactions are included.	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals: 1.45%
Regulated	0.05%	\$0.21	N/A	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange.	Switch Fees • Pre-Auths, Completions, Purchases, Declines, Returns, Reversals • Unregistered Merchants: \$0.095 • Registered Merchants: 0.08% + \$0.0175; max of \$0.03
Regulated with Fraud Adjustment	0.05%	\$0.22	N/A		Network Security Fee • Applicable to approvals, pre-auths, balance inquiries, customer credits, denials, and incomplete transactions: \$0.005 • Reversals - \$0.005

All Merchants

PULSE Network Merchant Participation Fee	\$21.00	Annual fee assessed per merchant location and website billed annually in June.			
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STAR® Network

All Other Merchants

	GROUP 1 (Cards that begin with a "4")			GROUP 2 (Cards that are not part of Group 1 or 3)			GROUP 3 (Cards that begin with 6011; 622126-622925; 644-649; 65)				
Program description	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Qualification	Additional Fees
Retail Standard	0.90%	\$0.30	N/A	0.90%	\$0.30	N/A	0.90%	\$0.30	N/A	N/A	Transaction Fee • Purchases and Completions: \$0.10 Switch Fees • Declines, Pre-Auths, Returns, Reversals: \$0.10 Acquiring License Fee • Applicable to approved Purchases and Completions only: 0.95% + \$0.00 STAR Token Exchange Fee: \$0.01
STAR Choice Program	0.90%	\$0.30	N/A	0.90%	\$0.30	N/A	0.90%	\$0.30	N/A		
STAR Select Program	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A		

Grocery and Wholesale (MCC 5300, 5411)

	GROUP 1 (Cards that begin with a "4")			GROUP 2 (Cards that are not part of Group 1 or 3)			GROUP 3 (Cards that begin with 6011; 622126-622925; 644-649; 65)				
Program description	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Qualification	Additional Fees
Supermarket Standard	N/A	\$0.40	N/A	N/A	\$0.40	N/A	N/A	\$0.40	N/A	N/A	Transaction Fee • Purchases and Completions: \$0.10 Switch Fees • Declines, Pre-Auths, Returns, Reversals: \$0.10 Acquiring License Fee • Applicable to approved Purchases and Completions only: 0.95% + \$0.00 STAR Token Exchange Fee: \$0.01
STAR Choice Program	N/A	\$0.40	N/A	N/A	\$0.40	N/A	N/A	\$0.40	N/A		
STAR Select Program	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A		

Petroleum (MCC 5541, 5542)

	GROUP 1 (Cards that begin with a "4")			GROUP 2 (Cards that are not part of Group 1 or 3)			GROUP 3 (Cards that begin with 6011; 622126-622925; 644-649; 65)				
Program description	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Qualification	Additional Fees
Petroleum Standard	0.80%	\$0.20	N/A	0.80%	\$0.20	N/A	0.80%	\$0.20	N/A	N/A	Transaction Fee • Purchases and Completions: \$0.10 Switch Fees • Declines, Pre-Auths, Returns, Reversals: \$0.10 Acquiring License Fee • Applicable to approved Purchases and Completions only: 0.95% + \$0.00 STAR Token Exchange Fee: \$0.01
STAR Choice Program	0.80%	\$0.20	N/A	0.80%	\$0.20	N/A	0.80%	\$0.20	N/A		
STAR Select Program	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A		

QSR & Restaurant (MCC 5812, 5814)

	GROUP 1 (Cards that begin with a "4")			GROUP 2 (Cards that are not part of Group 1 or 3)			GROUP 3 (Cards that begin with 6011; 622126-622925; 644-649; 65)				
Program description	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Qualification	Additional Fees
QSR & Restaurant	1.19%	\$0.10	N/A	1.19%	\$0.10	N/A	1.19%	\$0.10	N/A	All transaction amounts.	Transaction Fee • Purchases and Completions: \$0.10 Switch Fees • Declines, Pre-Auths, Returns, Reversals: \$0.10 Acquiring License Fee • Applicable to approved Purchases and Completions only: 0.95% + \$0.00 STAR Token Exchange Fee: \$0.01
STAR Choice Program	1.19%	\$0.10	N/A	1.19%	\$0.10	N/A	1.19%	\$0.10	N/A		
STAR Select Program	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A		

STAR® Network Continued

Travel (MCC 3000-3999, 4112, 4411, 4511, 7011, 7512)

	GROUP 1 (Cards that begin with a "4")			GROUP 2 (Cards that are not part of Group 1 or 3)			GROUP 3 (Cards that begin with 6011; 622126-622925; 644-649; 65)				
Program description	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Qualification	Additional Fees
Travel Merchants	1.65%	\$0.15	N/A	1.65%	\$0.15	N/A	1.65%	\$0.15	N/A	No Transaction Amount Limits.	Transaction Fee • Purchases and Completions: \$0.10 Switch Fees • Declines, Pre-Auths, Returns, Reversals: \$0.10 Acquiring License Fee • Applicable to approved Purchases and Completions only: 0.95% + \$0.00 STAR Token Exchange Fee: \$0.01
STAR Choice Program	1.65%	\$0.15	N/A	1.65%	\$0.15	N/A	1.65%	\$0.15	N/A		
STAR Select Program	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A	1.45%	\$0.45	N/A		

All POS Rate Categories

	GROUP 1 (Cards that begin with a "4")			GROUP 2 (Cards that are not part of Group 1 or 3)			GROUP 3 (Cards that begin with 6011; 622126-622925; 644-649; 65)				
Program description	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Rate %	Per trans	Cap	Qualification	Additional Fees
Regulated	0.05%	\$0.21	N/A	0.05%	\$0.21	N/A	0.05%	\$0.21	N/A	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange.	Transaction Fee • Purchases and Completions: \$0.10 Switch Fees • Declines, Pre-Auths, Returns, Reversals: \$0.10 Acquiring License Fee • Applicable to approved Purchases and Completions only: 0.95% + \$0.00 STAR Token Exchange Fee: \$0.01
Regulated with Fraud Adjustment	0.05%	\$0.22	N/A	0.05%	\$0.22	N/A	0.05%	\$0.22	N/A		

All Merchants

STAR Network Merchant Participation Fee	\$20.00	Annual fee assessed per merchant location and website billed annually in September.
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Notes — Bank of America is informed when a merchant qualifies for another tier. Merchants must be approved for Tiered Pricing by the Debit Network. Some paperwork is involved. This grid doesn't include International pricing. Except as noted above, non-interchange transactions, such as declines, reversals, pre-authorizations and returns, are typically charged a switch fee. Other Debit Network specific fees may apply to billable transactions and non-interchange transactions as reflected above.

All fees, including any based on PIN Debit Network fees charged to us, are billed by and owed to Bank of America, regardless of pricing method or line item billing descriptions we may use.