

SCHEDULE C
VISA AND MASTERCARD'S INTERCHANGE QUALIFICATION DATA REQUIREMENTS
MERCHANT CARD PROCESSING SERVICES
STATE OF NORTH CAROLINA AND SUNTRUST MERCHANT SERVICES
Contract Number 14-06002
Revised October 1, 2009

Schedule C
Fall 2009
ASSOCIATION INTERCHANGE
COMPLIANCE GUIDE

Please note that this schedule is comprised of this single page plus the following:

- Interchange Qualification Matrix
 - Visa and Master Card Programs
 - PIN Debit Interchange and Switch Fees
- Important Information About Your Fees

The referenced “Interchange Qualification Matrix” and “Important Information About Your Fees” can be viewed at the following link:

<http://www.osc.nc.gov/SECP/ScheduleC-VisaandMasterCardIQDa.pdf>

Visa and MasterCard Access Fees are added per transaction. These brand access fees are billed by the associations to cover the costs related to accessing their processing systems. The Access Fee is a per settled transaction charge based upon a calculation of flat fees and variable fees, including a kilobyte fee. The **Access Fees** are as follows:

Brand	Rate	Effective Date
MasterCard	\$.021	April 17, 2009
Visa	\$.022	July 1, 2009
Prior to the effective dates, \$.0075 had applied for both brands.		

The **Access Fee** is charged in addition to the applicable qualified interchange rate on the Interchange Qualification Matrix document, plus the **Assessments**, which are .0925% for every Visa transaction and .0950% for every MasterCard transaction.

The card brands' fees are subject to change each spring and fall.