

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, 2010

**Schedule C**  
**Fall 2010**  
**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
- Interchange Rate/Fee Schedule

**Interchange and Switch Fees**

The referenced “Interchange Qualification Matrix” and “Interchange Rate/Fee Schedule” (which denote the “Interchange Fees” and “Switch Fees”) can be viewed at the following link:

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

The interchange and switch fee that applies depends upon the card brand and Interchange Level (i.e., card type, merchant category code, how and when the transaction is ultimately settled).

Visa may apply an “Authorization Misuse Fee” of \$.045 for a transaction not properly reversed.

**Assessment Fees**

Visa and MasterCard “Assessment Fees” are added based upon the transaction amount.

<b>Brand</b>	<b>Old Rate</b>	<b>New Rate</b>	<b>Effective Date</b>
MasterCard	.0950%	.11%	April 1, 2010
Visa	.0925%	.11%	July 1, 2010

**Access Fees**

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:

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

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