



## Interlink Interchange Reimbursement Fees

The following tables set forth the interchange reimbursement fees applied on Interlink financial transactions completed within the 50 United States and the District of Columbia.

Interlink uses interchange reimbursement fees as transfer fees between financial institutions to balance and grow the payment system for the benefit of all participants. Merchants do not pay interchange reimbursement fees; merchants pay "merchant discount" to their financial institution. This is an important distinction, because merchants buy a variety of processing services from financial institutions; all these services may be included in their merchant discount rate, which is typically a percentage rate per transaction.

Interlink Exempt & Regulated  
Interchange Reimbursement Fees  
Rates Effective April 19, 2013



Fee Program	EXEMPT Consumer Interlink <sup>1</sup>	EXEMPT Business Interlink	REGULATED Interlink
Supermarket	\$0.30	1.70% + \$0.10	0.05% + \$0.21*
Retail Transactions	0.80% + \$0.15		0.05% + \$0.21*
Fuel Transactions	0.80% + \$0.15 (\$0.95 Cap)		0.05% + \$0.21*
Travel Service	1.19% + \$0.10		0.05% + \$0.21*
International Interlink Standard	1.10%		0.05% + \$0.21*
Merchandise Return	\$0.00	\$0.00	\$0.00

**Note:** Prices in this table are listed in U.S. dollars; fees paid to cardholder financial institution, except for reversals, credits, and chargebacks which are paid by the cardholder financial institution. Balance inquiries, preauthorizations, and declines have no interchange fees applied to them.

<sup>1</sup> Includes Commercial Interlink Prepaid products.

\* Issuers that certify to Visa their compliance with the interim fraud prevention standards will receive an additional US \$0.01.

Interlink Prepaid Exempt & Regulated and  
Other Exempt Products  
Interchange Reimbursement Fees  
Rates Effective April 19, 2013



Fee Program	EXEMPT Interlink Consumer Prepaid and Other Exempt	EXEMPT Interlink Commercial Prepaid	REGULATED Interlink Prepaid
Supermarket	1.15% + \$0.15 (\$0.35 Cap)	2.15% + \$0.10	0.05% + \$0.21*
Retail Transactions	1.15% + \$0.15	2.15% + \$0.10	0.05% + \$0.21*
Fuel Transactions	1.15% + \$0.15 (\$0.95 Cap)	2.15% + \$0.10	0.05% + \$0.21*
Travel Service	1.15% + \$0.15	2.15% + \$0.10	0.05% + \$0.21*
International Interlink Standard	1.10%	1.10%	0.05% + \$0.21*
Merchandise Return	\$0.00	\$0.00	\$0.00

**Note:** Prices in this table are listed in U.S. dollars; fees paid to cardholder financial institution, except for reversals, credits, and chargebacks which are paid by the cardholder financial institution. Balance inquiries, preauthorizations, and declines have no interchange fees applied to them.

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