



Wells Fargo Merchant Services Debit Network Schedule Effective 3/1/2009

Applicable Debit Network, Switch, Service and Administrative fees are passed through on all PIN Debit transactions (completed and declined). Applicable Debit Network Interchange fees are passed through on completed PIN Debit transactions only.¹

Debit Networks	Categories	2009 Interchange Rates and Fees	2009 Switch Fee
Accel®	All Other Merchant Types	.65% of gross transaction amount + \$0.12, capped at \$0.60	\$0.03
	QSR (MCC 5814)	1.25% of gross transaction amount + \$0.03, capped at \$0.45	\$0.03
	Supermarket (MCCs 5300, 5411)	\$0.22	\$0.03
AFFN	All other MCCs	.65% of transaction amount (exclusive of cash back) + \$0.12, capped at \$0.50	\$0.035
	National/Major Merchants (MCCs 5310, 5499, 5541, 5542, 5912, 7511, 9399)	.50% of transaction amount (exclusive of cash back) + \$0.065, capped at \$0.40	\$0.035
	Supermarket (MCCs 5300, 5411)	\$0.17	\$0.035
Alaska Option® Credit Union 24 (CU24)	All MCCs	\$0.19	\$0.07
	All other MCCs	.75% of gross transaction amount + \$0.12, capped at \$0.75	\$0.025
	Petroleum (MCCs 5541, 5542, 7511)	.65% of gross transaction amount + \$0.12, capped at \$0.50	\$0.025
	QSR (MCCs 5812, 5814)	1.25% of gross transaction amount + \$0.02, capped at \$0.45	\$0.025
Interlink®	Supermarket (MCCs 5300, 5411)	\$0.205	\$0.025
	Petroleum (MCCs 5541, 5542)	.70% of gross transaction amount + \$0.17 capped at \$0.95	\$0.035
	Quasi Cash (MCCs 4829, 6051, 7995)	1.80% of gross transaction amount + \$0.10	\$0.035
	Retail	.75% of gross transaction amount + \$0.17 (No Cap)	\$0.035
	International Service Assessment (ISA) Fee	An additional .40% on foreign issued cards for all categories	
Maestro®	Supermarket (MCC 5411)	\$0.25	\$0.035
	QSR (MCCs 5499, 5541, 5542, 5814, 7832)	.75% of gross transaction amount + \$0.15 (No Cap)	\$0.025
	Retail	.75% of gross transaction amount + \$0.15 (No Cap)	\$0.025
	Supermarket (MCCs 5300, 5411)	\$0.255	\$0.025
NYCE®	Cross Border/Foreign Fee	1.40% of gross transaction amount on foreign issued cards	\$0.025
	QSR (MCC 5814)	.55% of gross transaction amount + \$0.065, capped at \$0.50	\$0.0425
	Retail	.75% of gross transaction amount + \$0.15 (No Cap)	\$0.0425
Pulse®, TYME®	Supermarket (MCC 5411)	\$0.26	\$0.0425
	Petroleum (MCCs 5541, 5542)	.74% of gross transaction amount + \$0.10 (No Cap) Network Security Fee .01%	\$0.02 on pre-auth \$0.08 on completion
	Retail	.74% of gross transaction amount + \$0.10 (No Cap) Network Security Fee .01%	\$0.08
	Small Ticket (MCCs 3581, 4111, 4121, 4131, 4784, 5812, 5814, 5994, 7211, 7216, 7334, 7523, 7542, 7832, 7841)	1.55% of gross transaction amount (No Cap) Network Security Fee .01%	\$0.03
Shazam	Supermarket (MCC 5411)	\$0.215 Network Security Fee \$0.005	\$0.08
	Petroleum (MCCs 5541, 5542)	.65% of transaction amount (exclusive of cash back) + \$0.12, capped at \$0.65	\$0.04
	QSR (MCC 5814)	1.00% of transaction amount (exclusive of cash back) + \$0.05, capped at \$0.65	\$0.04
	Retail	.75% of transaction amount (exclusive of cash back) + \$0.20, capped at \$0.65	\$0.04
	Small Ticket (MCCs 4111, 5499, 5814, 5994, 7211, 7338, 7523, 7542, 7832, 7841)	1.00% of transaction amount (exclusive of cash back) + \$0.05, capped at \$0.65	\$0.04
STARSM, Cash Station®, Honor®, MAC®	Supermarket (MCCs 5300, 5411)	\$0.21	\$0.04
	Medical Retailers (MCCs 5912, 8011, 8062, 8099) transactions less than or equal to \$15	1.20% of gross transaction amount + \$0.05 Administrative Fee \$0 .01	\$0.0325
	Medical Retailers (MCCs 5912, 8011, 8062, 8099) transactions greater than \$15	.75% of gross transaction amount + \$0.15, capped at \$0.65 Administrative Fee \$0 .01	\$0.0325
	Petroleum (MCCs 5541, 5542)	.80% of gross transaction amount + \$0.13, capped at \$0.70 Administrative Fee \$0 .01 on completion	\$0.0325 on pre-auth and completion
	QSR (MCC 5814)	1.25% of gross transaction amount + \$0.03, capped at \$0.45 Administrative Fee \$0 .01	\$0.0325
	Retail (All Other MCCs)	.75% of gross transaction amount + \$0.15, capped at \$0.65 Administrative Fee \$0 .01	\$0.0325
	Small Ticket Retailers (MCCs 4111, 5499, 5994, 7211, 7338, 7523, 7542, 7832, 7841) transactions less than or equal to \$10	1.25% of gross transaction amount + \$0.05 Administrative Fee \$0 .01	\$0.0325
	Small Ticket Retailers (MCCs 4111, 5499, 5994, 7211, 7338, 7523, 7542, 7832, 7841) transactions greater than \$10	.75% of gross transaction amount + \$0.15, capped at \$0.65 Administrative Fee \$0 .01	\$0.0325
Supermarket (MCCs 5300, 5411)	\$0.24 Administrative Fee \$0 .01	\$0.0325	

¹ This Debit Network Fee Schedule is accurate as of the Effective Date printed herein. The Debit Networks may change their fee(s) at any time, in their sole discretion, and you will be responsible for paying the Debit Network fees in effect on the date of the subject transaction. The Debit Network fees provided herein are the highest fees chargeable by the subject network as of the Effective Date; your actual fee(s) may be less than the disclosed amount if you qualify for a lower Debit Network fee. You may obtain a copy of the most current Debit Network Fee Schedule online at <https://www.wellsfargo.com/biz/merchantdebitfees> or by calling Wells Fargo Merchant Services at 1-800-451-5817 and requesting that a copy be mailed or faxed to you.