



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
 Interchange Reimbursement Fees
 Rates Effective April 2010



Fee Program	Interlink
Qualified Supermarket—Performance Threshold* I	\$0.20
Qualified Supermarket—Performance Threshold* II	\$0.25
Qualified Supermarket—Performance Threshold* III	\$0.29
Qualified Supermarket—All Other	0.95% + \$0.20 (\$0.35 Cap)
Eligible Retail Merchant—Performance Threshold* I	0.50% + \$0.10 (\$0.60 Cap)
Eligible Retail Merchant—Performance Threshold* II	0.60% + \$0.13 (\$0.70 Cap)
Eligible Retail Merchant—Performance Threshold* III	0.75% + \$0.15 (\$0.80 Cap)
Fuel Transactions	0.75% + \$0.17 (\$0.95 Cap)
All Other Retail Transactions	0.95% + \$0.20
International Interlink Standard	0.75%
Quasi-Cash	2.30% + \$0.10

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.

* See next page for performance threshold qualification criteria.

Interlink Performance Threshold Criteria for Retail and Supermarket Categories



Effective April 17, 2010, based on 12 months of activity ending September 30, 2009

Performance Thresholds	Transaction Minimum	Volume Minimum	Uniform Acceptance	PCI Compliance
Threshold I	88 million	\$4.0 billion	✓	✓
Threshold II	43 million	\$1.9 billion		
Threshold III	17.5 million	\$650 million		

Qualification for Interlink performance thresholds is limited to select supermarket and retail merchant category codes, requires PCI compliance and uniform acceptance (a merchant must accept Interlink at all Point-of-transaction terminals where PIN-debit transactions are accepted). Eligible merchant categories include: 5200–5499, 5532–5533, 5611–5735, 5912–5950, 5992–5999, and 9402.