

Small Ticket and No Signature Required Quick Reference Table Effective November 2013 (Issuing banks with over 10 billion in assets will qualify for US Regulated Rates of 0.05% + \$0.21/\$0.22)

Program	Charge Type(s) & Interchange	Criteria	MCC Code Eligibility
<p>Visa Small Ticket Credit/Debit</p> <p>and</p> <p><u>Visa Easy Payment Service</u></p>	<p>40/1231 -1.65% + \$0.04 42/1231 - 1.55% + \$0.04 45/1231 – 1.60% + \$0.05</p>	<p>Visa Small Ticket Program - Transactions for \$15 or less qualify for small ticket pricing in a face to face or unattended environment.</p> <ul style="list-style-type: none"> • Terminals must read and transmit unaltered magnetic stripe track data, unaltered chip data, or unaltered contactless payment data. • Transaction must be settled within 24 hours of authorization. • Credit or Debit transactions qualifying for both CPS Retail (40/1263 or 42/1277) and CPS Small Ticket (4X/1231) will currently get a better rate with CPS Small Ticket credit up to the Small Ticket maximum. • Credit and Debit transactions qualifying for both CPS Restaurant (4X/1250) and CPS Small ticket (4X/1231) will currently get a better rate with CPS Small Ticket up to the Small Ticket maximum. <p>Visa Easy Payment Service - Merchants do not need to obtain a signature or provide a receipt (unless requested by the cardholder) for transaction amounts of \$25 or less. Terminal must read and transmit unaltered magnetic stripe track data, unaltered chip data, or unaltered contactless payment data. (\$15 for unattended terminals or less). Click here for a PDF. Click here for best practices.</p> <ul style="list-style-type: none"> • Unattended environments, excluding Automated Fuel Dispensers, do not need to obtain a signature for transactions of \$15 or less. • 5411 Supermarkets and 5310 Discount Stores do not need to obtain a signature for transactions of \$50 or less. 	<p>Visa Small Ticket is available to all MCC codes with the exception of:</p> <ul style="list-style-type: none"> • 5542 – Automated Fuel Dispensers (AFD) • 6010, 6012 – Financial Institutions and Manual Cash Disbursement <p>Major MCCs excluded from the VEPS program include:</p> <ul style="list-style-type: none"> • 4829 – Wire Transfer/Money Orders • 5542 – Automated Fuel Dispensers • 5960 - 5969 – Direct Marketing • 6010, 6011, 6012 – Financial Institutions and Manual Cash Disbursement
<p>MC Small Ticket Debit</p> <p>and</p> <p><u>MasterCard QPS (Quick Payment Service)</u></p>	<p>52/1231- 1.55% + \$0.04</p>	<p>MC Small Ticket Program - Transactions for \$15 or less qualify for small ticket pricing in a face to face or unattended environment.</p> <ul style="list-style-type: none"> • Terminals must read and transmit unaltered magnetic stripe track data, unaltered chip data, or unaltered contactless payment data. • Transaction must be settled within 24 hours of authorization. • Transactions that qualify for both Merit III Debit and Small Ticket Debit will get a better rate with Small Ticket Debit up to the Small Ticket maximum. • Transactions that qualify for both Restaurant Debit and Small Ticket Debit will get a better rate with Small Ticket Debit up to the Small Ticket maximum. • Authorization amount must equal settled amount except for Limo & Taxi MCC (4121) exempt from Amount Edits <p>MasterCard Quick Payment Service - Merchants do not need to obtain a signature or provide a receipt (unless requested by the cardholder) for transaction amounts of \$50 or less. QPS transactions must be face-to-face, electronically read from the card, and authorized by the issuer. Click here for the Chargeback Guide</p>	<ul style="list-style-type: none"> • 4111 – Local Commuter Transport • 4121 – Taxi Cabs and Limousines • 5331 – Variety Stores • 5499 – Misc. Food Stores • 5812 – Restaurants • 5814 – Fast Food Restaurants • 7523 – Parking Lots and Garages • 7832 – Movie Theaters • 7841 – Video Tape Rental Stores <p>MasterCard QPS is available to all MCC codes except:</p> <ul style="list-style-type: none"> • 4829 – Wire Transfer/Money Orders • 5960-5969 – Direct Marketing • 6010, 6012 - Financial Institutions and Manual Cash Disbursement • 5542 – Automated Fuel Dispensers • 5111 – Office, School Supply, and Stationary Stores

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Discover Express Services	32/1243 - 1.95% + \$0.00 36/1243 - 1.80% + \$0.00 38/1243 - 1.95% + \$0.00 39/1243 - 1.95% + \$0.00 3P/1243 - 2.05% + \$0.00	<p>Transactions for \$15 or less qualify for Express Pay pricing in a face to face or unattended environment.</p> <ul style="list-style-type: none"> Available only to Discover Consumer Rewards Standard, Consumer Credit Premium, Consumer Credit Premium Plus, Consumer Credit Core or Debit card types. Terminal must read and transmit unaltered magnetic stripe track data, unaltered chip data, or unaltered contactless payment data. Card Sale amount must be less or equal to U.S. \$15.00 except for MCC 4121 (Taxicabs/Limousines), whose card sale amount must be less than or equal to U.S. \$25.00. Authorization and settlement amounts can differ up to 20% for MCC 4121. <p>Transactions for \$25 or less (including taxes, tip, and/or cash over) where track data is transmitted to Discover with the authorization request and the merchant receives a positive authorization response do not need to have a signature.</p> <ul style="list-style-type: none"> Terminal must read and transmit unaltered magnetic stripe track data, unaltered chip data, or unaltered contactless payment data. Card Sale amount must be less or equal to U.S. \$25.00 except for MCC 4121. Authorization and settlement amounts can differ up to 20% for MCC 4121 	<p>No Signature Required is available to all MCC codes except the following:</p> <ul style="list-style-type: none"> 4829 Wire Transfer/Money Orders 6010, 6011, 6012 - Financial Institutions and Manual Cash Disbursements 7995 - Betting/Lottery <p>Express Services Rates are available to:</p> <ul style="list-style-type: none"> 4111 – Local Commuter Transport 4121 – Taxi Cabs and Limousines 4131 – Bus Lines 4784 – Bridge and Road Fees/Tolls 5499 – Convenience Stores/Specialty Markets 5812 – Restaurants 5814 – Fast Food Restaurants 5994 – News/Dealer Stands 7211 – Laundries/Family Community 7216 – Dry Cleaners 7338 – Quick Copy & Reproductions 7523 – Parking Lots and Garages 7542 – Car Washes 7832 – Movie Theaters 7841 – Video Tape Rental Stores
American Express No Signature Program	<p>Merchants do not need to obtain a signature for transactions of \$25 or less. Terminal must read and transmit unaltered magnetic stripe track data, unaltered chip data, or unaltered contactless payment data.</p> <p>The No Signature Program does not provide protection against all chargebacks. Even if an establishment and charge qualify under the No Signature Program, the merchant may still be subject to a chargeback for reasons unrelated to its failure to obtain a signature from the Cardholder at the point of sale.</p>	<ul style="list-style-type: none"> 4829 – Wire Transfer/Money Orders 5960-5969 – Direct Marketing 6010, 6012 - Financial Institutions and Manual Cash Disbursement 5542 – Automated Fuel Dispensers 5813 - Drinking Places; alcoholic beverages 	
PayPal No Signature Program	PayPal does not require a signature for transactions under \$50 regardless of MCC	Only card present MCC merchants who accept Discover are eligible for PayPal acceptance.	