

# PIN Debit Networks Fee Schedule

Effective November 1, 2014

Applicable PIN 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.<sup>1</sup>

■ = New Category or Qualification

▼ = Rate or Fee Decrease

▲ = Rate or Fee Increase

Debit Networks	Categories	Non-Regulated Rates	Regulated Rates	Regulated Rates with Fraud Adjustment	Switch Fee
Accel <sup>®</sup>	All Other Merchant Types	0.85% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	\$0.04
	All Other Merchant Types Accel Advantage <sup>2</sup>	0.90% + \$0.225	0.05% + \$0.21	0.05% + \$0.22	\$0.04
	All Other Merchant Types Accel Assurance <sup>2</sup>	0.07% + \$0.18	0.05% + \$0.21	0.05% + \$0.22	\$0.04
	Petroleum (MCCs 5541, 5542)	0.80% + \$0.10 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.04 on pre-auth and completion
	Petroleum (MCCs 5541, 5542) Accel Advantage <sup>2</sup>	0.85% + \$0.175	0.05% + \$0.21	0.05% + \$0.22	\$0.04 on pre-auth and completion
	Petroleum (MCCs 5541, 5542) Accel Assurance <sup>2</sup>	0.07% + \$0.18	0.05% + \$0.21	0.05% + \$0.22	\$0.04 on pre-auth and completion
	QSR (MCC 5814)	0.95% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.04
	QSR (MCC 5814) Accel Advantage <sup>2</sup>	1.20% + \$0.185	0.05% + \$0.21	0.05% + \$0.22	\$0.04
	QSR (MCC 5814) Accel Assurance <sup>2</sup>	0.90% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	\$0.04
	Small Ticket Transactions less than or equal to \$15	1.00% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.04
	Small Ticket Accel Advantage <sup>2</sup> Transactions less than or equal to \$15	1.00% + \$0.08	0.05% + \$0.21	0.05% + \$0.22	\$0.04
	Small Ticket Accel Assurance <sup>2</sup> Transactions less than or equal to \$15	1.00% + \$0.06	0.05% + \$0.21	0.05% + \$0.22	\$0.04
	Supermarket (MCCs 5300, 5411)	\$0.25	0.05% + \$0.21	0.05% + \$0.22	\$0.04
	Supermarket (MCCs 5300, 5411) Accel Advantage <sup>2</sup>	\$0.355	0.05% + \$0.21	0.05% + \$0.22	\$0.04
	Supermarket (MCCs 5300, 5411) Accel Assurance <sup>2</sup>	\$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.04

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Debit Networks	Categories	Non-Regulated Rates	Regulated Rates	Regulated Rates with Fraud Adjustment	Switch Fee
AFFN	All other MCCs Transactions less than \$15	0.75% + \$0.12 (Cap \$0.90)	0.05% + \$0.21	0.05% + \$0.22	\$0.035 on pre-auth and completion
	All other MCCs	0.75% + \$0.12 (Cap \$0.90)	0.05% + \$0.21	0.05% + \$0.22	\$0.035 on pre-auth and completion
	National / Major Merchants (MCCs 5331, 5310, 5499, 5912, 7511, 9399, 9402) Transactions less than \$15	1.20% + \$0.02	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	National / Major Merchants (MCCs 5310, 5331, 5499, 5912, 7511, 9399, 9402)	0.60% + \$0.10 (Cap \$0.50)	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	QSR MCCs 5814 Transactions less than \$15	1.15% + \$0.02	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	QSR MCCs 5814	1.15% + \$0.02	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Petroleum 5541, 5542 Transactions less than \$15	1.20% + \$0.02	0.05% + \$0.21	0.05% + \$0.22	\$0.035 on pre-auth and completion
	Petroleum 5541, 5542	0.60% + \$0.10 (Cap \$0.50)	0.05% + \$0.21	0.05% + \$0.22	\$0.035 on pre-auth and completion
	Supermarket (MCCs 5300, 5411) Transactions less than \$15	\$0.23	\$0.22	\$0.22	\$0.035
	Supermarket (MCCs 5300, 5411)	\$0.23	\$0.22	\$0.22	\$0.035
Alaska Option®	All other MCCs	\$0.23	N/A	N/A	\$0.08
	Petroleum (MCCs 5172, 5541, 5542, 7538)	\$0.23	N/A	N/A	\$0.08
	Supermarket (MCCs 5300, 5411)	\$0.14	N/A	N/A	\$0.08
Credit Union 24 (CU 24)	All other MCCs	0.75% + \$0.165	0.05% + \$0.21	0.05% + \$0.22	\$0.03
	Petroleum (MCCs 5541, 5542, 7511)	0.80% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	\$0.03 on pre-auth and completion
	QSR (MCCs 5812, 5814)	1.25% + \$0.06	0.05% + \$0.21	0.05% + \$0.22	\$0.03
	Supermarket (MCCs 5300, 5411)	\$0.275	0.05% + \$0.21	0.05% + \$0.22	\$0.03
Interlink® and PAVD (PIN Authenticated Visa Debit)	Petroleum (MCCs 5541, 5542)	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.005 on pre-auth and \$0.035 on completion
	Petroleum Prepaid (MCCs 5541, 5542)	1.15% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.005 on pre-auth and \$0.035 on completion
	Retail	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Retail Prepaid	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Supermarket (MCC 5411)	\$0.30	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Supermarket Prepaid (MCC 5411)	1.15% + \$0.15 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Travel Service (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011-7512)	1.19% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Travel Service Prepaid (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011-7512)	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Business Cards	1.70% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Commercial Cards Prepaid	2.15% + \$0.10	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	International Service Assessment (ISA) Fee	An additional 0.40% on foreign issued cards for all categories			
Switch Fee Calculation	.08% + \$0.0225 (Cap \$0.035)				

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Debit Networks	Categories	Non-Regulated Rates	Regulated Rates	Regulated Rates with Fraud Adjustment	Switch Fee
Jeanie®	Non Supermarket	0.75% + \$0.14	0.05% + \$0.21	0.05% + \$0.22	\$0.055 on pre-auth and completion
	Petroleum	0.80% + \$0.10 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.055 on pre-auth and completion
	QSR	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Supermarket	\$0.26	0.05% + \$0.21	0.05% + \$0.22	\$0.055
	Non Supermarket Preferred <sup>3</sup>	0.80% + \$0.20	0.05% + \$0.21	0.05% + \$0.22	\$0.055 on pre-auth and completion
	Petroleum Preferred <sup>3</sup>	0.80% + \$0.10 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.055 on pre-auth and completion
	QSR Preferred <sup>3</sup>	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.035
	Supermarket Preferred <sup>3</sup>	\$0.36	0.05% + \$0.21	0.05% + \$0.22	\$0.055
	Network Annual Fee	\$9 per year will be assessed to each merchant location that accepts Jeanie transactions. This fee covers an annual period beginning August 1 each year which will typically be billed to your account in September of the same year.			
Maestro®	QSR (MCCs 5499, 5541, 5542, 5814, 7832)	0.75% + \$0.17 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.025
	Retail	0.90% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.025 on pre-auth and \$0.02 on completion
	Supermarket (MCCs 5300, 5411)	1.05% + \$0.15 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.025
	Cross Border	1.80% on foreign issued cards for all categories			\$0.025
NYCE®	All Other	0.75% + \$0.12	1.00% + \$0.025 (transaction amount less than \$10); 0.05% + \$0.21 (transaction amount greater than or equal to \$10)	1.00% + \$0.025 (transaction amount less than \$10); 0.05% + \$0.22 (transaction amount greater than or equal to \$10)	\$0.0425
	All Other Premier Issuer <sup>4</sup>	0.80% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	\$0.0425
	Petroleum	0.70% + \$0.12 (Cap \$0.85)	1.00% + \$0.025 (transaction amount less than \$10); 0.05% + \$0.21 (transaction amount greater than or equal to \$10)	1.00% + \$0.025 (transaction amount less than \$10); 0.05% + \$0.22 (transaction amount greater than or equal to \$10)	\$0.0425 on pre-auth and \$0.02 on completion
	Petroleum Premier Issuer <sup>4</sup>	0.75% + \$0.15 (Cap \$0.90)	0.05% + \$0.21	0.05% + \$0.22	\$0.0425 on pre-auth and \$0.02 on completion
	QSR (MCC 5814)	1.30% + \$0.03	0.05% + \$0.21	0.05% + \$0.22	\$0.0425
	QSR Premier Issuer <sup>4</sup>	1.30% + \$0.03	0.05% + \$0.21	0.05% + \$0.22	\$0.0425
	Supermarket (MCCs 5300, 5411)	\$0.24	1.00% + \$0.025 (transaction amount less than \$10); 0.05% + \$0.21 (transaction amount greater than or equal to \$10)	1.00% + \$0.025 (transaction amount less than \$10); 0.05% + \$0.22 (transaction amount greater than or equal to \$10)	\$0.0425
	Supermarket Premier Issuer <sup>4</sup>	\$0.29	0.05% + \$0.21	0.05% + \$0.22	\$0.0425
	Infrastructure Assessment Fee	An additional \$0.005 assessed on all categories			

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Debit Networks	Categories	Non-Regulated Rates	Regulated Rates	Regulated Rates with Fraud Adjustment	Switch Fee
<b>PULSE® TYME®</b>	Petroleum PULSE PAY® (MCCs 5541, 5542)	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.005 on pre-auth and \$0.07 on completion
	Petroleum PULSE PAY Choice <sup>5</sup>	0.80% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.005 on pre-auth and \$0.07 on completion
	Petroleum PULSE PAY Limited <sup>5</sup>	1.15% + \$0.15 (Cap \$0.95)	0.05% + \$0.21	0.05% + \$0.22	\$0.005 on pre-auth and \$0.07 on completion
	Retail PULSE PAY	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.07
	Retail PULSE PAY Choice <sup>5</sup>	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.07
	Retail PULSE PAY Limited <sup>5</sup>	1.15% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.07
	Small Ticket PULSE PAY (Registered MCCs 3581, 4111, 4121, 4131, 4784, 5812, 5814, 5994, 7211, 7216, 7334, 7523, 7542, 7832, 7841)	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.07
	Small Ticket PULSE PAY Choice <sup>5</sup>	1.55% + \$0.04	0.05% + \$0.21	0.05% + \$0.22	\$0.07
	Small Ticket PULSE PAY Limited <sup>5</sup>	1.60% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	\$0.07
	Supermarket PULSE PAY (MCC 5411)	\$0.30	0.05% + \$0.21	0.05% + \$0.22	\$0.07
	Supermarket PULSE PAY Choice <sup>5</sup>	\$0.30	0.05% + \$0.21	0.05% + \$0.22	\$0.07
	Supermarket PULSE PAY Limited <sup>5</sup>	1.15% + \$0.15 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.07
	Network Security Fee	An additional 0.01% assessed on Petroleum, Retail, and Small Ticket. An additional \$0.005 assessed on Supermarket.			
	Switch Fee Calculation	.08% + \$0.0575 (Cap \$0.07)			
Network Annual Fee	\$9 per year will be assessed to each merchant location that accepts PULSE transactions. This fee covers an annual period beginning March 1 each year which will typically be billed to your account in August of the same year.				
<b>SHAZAM®</b>	Petroleum (MCCs 5541, 5542)	0.80% + \$0.13	0.05% + \$0.21	0.05% + \$0.22	\$0.06 on pre-auth and completion
	QSR (MCC 5814)	1.25% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	Retail	0.85% + \$0.16	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	Small Ticket (MCCs 4111, 5499, 5814, 5994, 7211, 7338, 7523, 7542, 7832, 7841)	1.25% + \$0.05	0.05% + \$0.21	0.05% + \$0.22	\$0.06
	Supermarket (MCCs 5300, 5411)	0.90% + \$0.16 (Cap \$0.35)	0.05% + \$0.21	0.05% + \$0.22	\$0.06

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Debit Networks	Categories	Non-Regulated Rates	Regulated Rates	Regulated Rates with Fraud Adjustment	Switch Fee
STAR®, Cash Station®, HONOR®, MAC®	Medical Retailers ■ (MCCs 5912, 8011, 8062, 8099)	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.0325
	Medical Retailers ■ Star Preferred <sup>SM</sup> 6	0.80% + \$0.15	0.05% + \$0.21	0.05% + \$0.22	\$0.0325
	Petroleum (MCCs 5541, 5542)	0.85% + \$0.17	0.05% + \$0.21	0.05% + \$0.22	\$0.0325 on pre-auth and completion
	Petroleum Star Preferred <sup>6</sup>	0.85% + \$0.205	0.05% + \$0.21	0.05% + \$0.22	\$0.0325 on pre-auth and completion
	Restaurants (MCCs 5812, 5814) ■	1.15% + \$0.08	0.05% + \$0.21	0.05% + \$0.22	\$0.0325
	Restaurants ■ Star Preferred <sup>6</sup>	1.15% + \$0.105	0.05% + \$0.21	0.05% + \$0.22	\$0.0325
	Retail (All Other MCCs)	0.90% + \$0.195	0.05% + \$0.21	0.05% + \$0.22	\$0.0325
	Retail Star Preferred <sup>6</sup>	0.90% + \$0.25	0.05% + \$0.21	0.05% + \$0.22	\$0.0325
	Small Ticket Retailers (MCCs 4111, 5499, 5994, 7211, 7338, 7523, 7542, 7832, 7841) Transactions less than or equal to \$15 ■	1.55% ▲ + \$0.04 ▼	0.05% + \$0.21	0.05% + \$0.22	\$0.0325
	Small Ticket Retailers Star Preferred <sup>6</sup> Transactions less than or equal to \$15 ■	1.55% ▲ + \$0.04 ▼	0.05% + \$0.21	0.05% + \$0.22	\$0.0325
	Small Ticket Retailers (MCCs 4111, 5499, 5994, 7211, 7338, 7523, 7542, 7832, 7841) Transactions greater than \$15 ■	0.80% + \$0.185	0.05% + \$0.21	0.05% + \$0.22	\$0.0325
	Small Ticket Retailers Star Preferred <sup>6</sup> Transactions greater than \$15 ■	0.80% + \$0.26	0.05% + \$0.21	0.05% + \$0.22	\$0.0325
	Supermarket (MCCs 5300, 5411)	0.60% + \$0.22	0.05% + \$0.21	0.05% + \$0.22	\$0.0325
	Supermarket Star Preferred <sup>6</sup>	0.60% + \$0.25	0.05% + \$0.21	0.05% + \$0.22	\$0.0325
	Administrative Fee	An additional \$0.01 assessed on all categories			
Network Annual Fee	\$6 per year will be assessed to each merchant location that accepts STAR transactions. This fee covers an annual period beginning September 1 each year which will typically be billed to your account in October of the same year.				

<sup>1</sup> This PIN Debit Networks 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 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. The most current PIN Debit Networks Fee Schedule can be found online at [wellsfargo.com/biz/merchantdebitfees](http://wellsfargo.com/biz/merchantdebitfees), or you may call Wells Fargo Merchant Services Customer Service at 1-800-451-5817 to request that a copy be mailed or faxed to you.

<sup>2</sup> Accel<sup>®</sup> Advantage and Accel<sup>®</sup> Assurance refers to debit cards that are issued under a special agreement between the Accel Network and the Accel Advantage and Accel Assurance member financial institutions.

<sup>3</sup> Jeanie<sup>®</sup> Preferred refers to debit cards that are issued under a special agreement between the Jeanie Network and the Jeanie member financial institution.

<sup>4</sup> NYCE<sup>®</sup> Premier Issuer refers to debit cards that are issued under a special agreement between the NYCE Network and the NYCE member financial institution.

<sup>5</sup> PULSE PAY<sup>®</sup> Choice and PULSE PAY<sup>®</sup> Limited refers to debit cards that are issued under a special agreement between the PULSE Network and the PULSE member financial institution.

<sup>6</sup> STAR<sup>®</sup> Star Preferred<sup>SM</sup> Issuer refers to debit cards that are issued under a special agreement between the STAR Network and the STAR member financial institution.