



## 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 rate" 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 of each transaction.

# Interlink Exempt & Regulated Interchange Reimbursement Fees

Rates Effective July 1, 2023

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

**Note:** Prices in this table are listed in U.S. dollars and are fees paid to a cardholder's 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.

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

# Interlink Prepaid Exempt & Regulated and Other Exempt Products Interchange Reimbursement Fees

Rates Effective July 1, 2023

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 and are fees paid to a cardholder's 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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## Interlink – Non-Visa BIN, Card Not Present Interchange Reimbursement Fees

Rates Effective July 1, 2023

Card Not Present Fee Program	Non-Visa BIN Exempt Interlink Debit	Non-Visa BIN Exempt Interlink Prepaid	Non-Visa BIN Regulated Interlink (Debit and Prepaid)
Interlink Retail 2 – Card Not Present	0.65% + \$0.15 (\$2.00 Cap)	0.65% + \$0.15 (\$2.00 Cap)	0.05% + \$0.21*
Interlink Debt Repayment 2	0.65% + \$0.15 (\$2.00 Cap)	0.65% + \$0.15 (\$2.00 Cap)	0.05% + \$0.21*
Interlink Debt Repayment (No Fee)	0.65% + \$0.15 (\$0.65 Cap)	0.65% + \$0.15 (\$0.65 Cap)	
Interlink Utility Recurring Bill Payment	\$0.45	\$0.45	0.05% + \$0.21*
Interlink Utility	\$0.65	\$0.65	0.05% + \$0.21*
Interlink Government	0.65% + \$0.15 (\$2.00 Cap)	0.65% + \$0.15 (\$2.00 Cap)	0.05% + \$0.21*
Interlink Consumer Bill Payment Service	1.65% + \$0.15	1.75% + \$0.20	0.05% + \$0.21*
Interlink Card Not Present	1.65% + \$0.15	1.75% + \$0.20	0.05% + \$0.21*
Interlink e-Commerce	1.65% + \$0.15	1.75% + \$0.20	0.05% + \$0.21*
Interlink Hotel and Car Rental	1.70% + \$0.15	1.75% + \$0.20	0.05% + \$0.21*
Interlink Passenger Transport	1.70% + \$0.15	1.75% + \$0.20	0.05% + \$0.21*
Electronic Interchange Reimbursement Fee (EIRF), Debit <sup>1</sup>	1.75% + \$0.20	1.80% + \$0.20	0.05% + \$0.21*
Standard Interchange Reimbursement Fee	1.90% + \$0.25	1.90% + \$0.25	0.05% + \$0.21*
Interlink Merchandise Return	0.00%	0.00%	0.00%

<sup>1</sup> EIRF transactions from AFDs and service stations are eligible for a US \$0.95 cap.

**Note:** Prices in this table are listed in U.S. dollars and are fees paid to a cardholder's 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.

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