



A review of the most common Visa Categories (MC is nearly identical) and the base pricing available with XBS. Depending on the specific account, a small delivery cost is added to each transaction. The interchange cost plus pricing model is recommended by business advocates and superior to the old tiered model - in every way.

<u>Visa Card Category</u>	<u>XBS Wholesale Cost (Interchange + Assessments)</u>	<u>Standard Industry Pricing</u>
<u>Swiped</u>		
Debit / Check	1.12% + 15 cents	1.75 to 1.95% + 25 cents
Small Ticket (under \$25)	1.64% + 4 cents	1.75 to 1.95% + 25 cents
Credit	1.63% + 10 cents	1.75 to 1.95% + 25 cents
Small Ticket	1.74% + 4 cents	1.75 to 1.95% + 25 cents
Rewards	1.74% + 10 cents	2.40 to 3.25% + 30 cents
<u>Card not present</u>		
Debit / Check	1.69% + 15 cents	2.35 to 3.25% + 30 cents
Credit	1.94% + 10 cents	2.35 to 3.25% + 30 cents
Rewards	1.99% + 10 cents	2.75 to 4.50% + 30 cents
<u>Commercial / Corporate</u>		
Level 3	1.89% + 10 cents	3.35 to 4.75% + 30 cents
Level 2	2.14% + 10 cents	3.35 to 4.75% + 30 cents

Special Industry Pricing (Additional details required)

* <u>Retail 2</u>		
Debit Swiped	.89% + 25 cents	1.75 to 1.95% + 25 cents
Debit Keyed	.89% + 25 cents	2.35 to 3.25% + 30 cents
Credit Swiped	1.52% + 5 cents	1.75 to 1.95% + 25 cents
Credit Keyed	1.52% + 5 cents	2.35 to 3.25% + 30 cents

* Any type of school / specialty school / classroom environment, Cable T.V., Insurance, fines, government services, and more.

Utility Industries (Relating to Electric, Gas, Heating, Oil, Sanitary, Water, etc)

Debit Swiped	0.09 % + 75 cents	1.75 to 1.95% + 30 cents
Debit Keyed	0.09 % + 25 cents	2.35 to 3.25% + 30 cents
Credit Swiped	0.09 % + 75 cents	1.75 to 1.95% + 25 cents
Credit Keyed	0.09 % + 75 cents	2.35 to 3.25% + 30 cents

* There are additional special pricing categories available from V/MC which are too in depth to list here. This information serves as a general overall guide to highlight the available pricing. There can be more specifics to each unique situation.