

## VISA – Coffee Service Industry Schedule – Large Ticket >\$100

	Visa Rates
MCC Code	5199
Interchange credit%	2.10%
Interchange debit%	2.10%
interchange credit\$	\$ 0.1000
Interchange debit\$	\$ 0.1000
RISF	\$ 0.0010
APF	\$ 0.0195
NABU	-
Data Usage Fee	-
Assoc. Assessment %	0.09250%
NAMA's Processor	\$ 0.0750
*Comm Level II – MC Bus	-
*Commercial Level II	*2.05%+\$0.10
Rewards/Premium	-
Program	*Addl Data
Other Items or Fees	-
Cost Multipliers:	
Total Credit Card Fees	2.1925%+\$0.1955
Total Debit Card Fees	2.1925%+\$0.1955

### Visa Credit and Debit Cards -- Sample NAMA Program Rates → Coffee

Transaction	Percent	plus	Cost	Cost	NAMA
				Plus	Rate
\$100.00	2.192500		\$0.1955	\$2.38800	0.023880
\$150.00	3.288750		\$0.1955	\$3.48425	0.023228
\$200.00	4.385000		\$0.1955	\$4.58050	0.022903
\$250.00	5.481250		\$0.1955	\$5.67675	0.022707
\$300.00	6.577500		\$0.1955	\$6.77300	0.022577
\$350.00	7.673750		\$0.1955	\$7.86925	0.022484
\$400.00	8.770000		\$0.1955	\$8.96550	0.022414
\$450.00	9.866250		\$0.1955	\$10.06175	0.022359
\$500.00	10.962500		\$0.1955	\$11.15800	0.022316
\$550.00	12.058750		\$0.1955	\$12.25425	0.022280
\$600.00	13.155000		\$0.1955	\$13.35050	0.022251

## MC – Coffee Service Industry Schedule – Large Ticket >\$100

	MC Rates
MCC Code	5199
Interchange credit%	2.65%
Interchange debit%	2.65%
interchange credit\$	\$ 0.1000
Interchange debit\$	\$ 0.1000
RISF	-
APF	-
NABU	\$ 0.0185
Data Usage Fee	-
Assoc. Assessment %	0.11000%
NAMA's Processor	\$ 0.0750
*Comm Level II – MC Bus	*2.20%+\$0.10
*Commercial Level II	*2.15%+\$0.10
Rewards/Premium	-
Program	*Addl Data
Other Items or Fees	-
Cost Multipliers:	
Total Credit Card Fees	2.76%+\$0.1935
Total Debit Card Fees	2.76%+\$0.1935

### MC Credit and Debit Cards -- Sample NAMA Program Rates → Coffee

Transaction	Percent	plus	Cost	Cost	NAMA Rate
\$100.00	2.760000		\$0.1935	\$2.95350	0.029535
\$150.00	4.140000		\$0.1935	\$4.33350	0.028890
\$200.00	5.520000		\$0.1935	\$5.71350	0.028568
\$250.00	6.900000		\$0.1935	\$7.09350	0.028374
\$300.00	8.280000		\$0.1935	\$8.47350	0.028245
\$350.00	9.660000		\$0.1935	\$9.85350	0.028153
\$400.00	11.040000		\$0.1935	\$11.23350	0.028084
\$450.00	12.420000		\$0.1935	\$12.61350	0.028030
\$500.00	13.800000		\$0.1935	\$13.99350	0.027987
\$550.00	15.180000		\$0.1935	\$15.37350	0.027952
\$600.00	16.560000		\$0.1935	\$16.75350	0.027923

## AMEX – Coffee Service Industry Schedule – Large Ticket >\$100

	AMEX Rates
MCC Code	5199
Interchange credit%	2.89%
Interchange debit%	-
interchange credit\$	\$ 0.1500
Interchange debit\$	-
RISF	-
APF	-
NABU	-
Data Usage Fee	-
Assoc. Assessment %	-
NAMA's Processor	\$ 0.0750
*Comm Level II – MC Bus	-
*Commercial Level II	-
Rewards/Premium	-
Program	One Point
Other Items or Fees	-
Cost Multipliers:	
Total Credit Card Fees	2.89%+\$ .225
Total Debit Card Fees	-

### AMEX Credit Card -- Sample NAMA Program Rates → Coffee

Transaction	Percent		Cost	Cost	NAMA
	2.8900	plus	\$0.2250	Plus	Rate
\$100.00	2.890000		\$0.2250	\$3.11500	0.031150
\$150.00	4.335000		\$0.2250	\$4.56000	0.030400
\$200.00	5.780000		\$0.2250	\$6.00500	0.030025
\$250.00	7.225000		\$0.2250	\$7.45000	0.029800
\$300.00	8.670000		\$0.2250	\$8.89500	0.029650
\$350.00	10.115000		\$0.2250	\$10.34000	0.029543
\$400.00	11.560000		\$0.2250	\$11.78500	0.029463
\$450.00	13.005000		\$0.2250	\$13.23000	0.029400
\$500.00	14.450000		\$0.2250	\$14.67500	0.029350
\$550.00	15.895000		\$0.2250	\$16.12000	0.029309
\$600.00	17.340000		\$0.2250	\$17.56500	0.029275

## Discover – Coffee Service Industry Schedule – Large Ticket >\$100

	Discover Rates
MCC Code	5199
Interchange credit%	1.56%
Interchange debit%	1.02%
interchange credit\$	\$ 0.1000
Interchange debit\$	\$ 0.1600
RISF	-
APF	-
NABU	-
Data Usage Fee	\$ 0.0750
Assoc. Assessment %	0.0925%
NAMA's Processor	\$ 0.0750
*Comm Level II – MC Bus	-
*Commercial Level II	-
Rewards/Premium	1.71%+\$0.10
Program	Full Service
Other Items or Fees	-
<b>Cost Multipliers:</b>	
<b>Total Credit Card Fees</b>	<b>1.6525%+\$0.250</b>
<b>Total Debit Card Fees</b>	<b>1.1125%+\$0.310</b>

### Discover Credit Card -- Sample NAMA Program Rates → Coffee

Transaction	Percent	plus	Cost	Cost	NAMA Rate
\$100.00	1.6525		\$0.2500	Plus \$1.90250	0.019025
\$150.00	2.478750		\$0.2500	\$2.72875	0.018192
\$200.00	3.305000		\$0.2500	\$3.55500	0.017775
\$250.00	4.131250		\$0.2500	\$4.38125	0.017525
\$300.00	4.957500		\$0.2500	\$5.20750	0.017358
\$350.00	5.783750		\$0.2500	\$6.03375	0.017239
\$400.00	6.610000		\$0.2500	\$6.86000	0.017150
\$450.00	7.436250		\$0.2500	\$7.68625	0.017081
\$500.00	8.262500		\$0.2500	\$8.51250	0.017025
\$550.00	9.088750		\$0.2500	\$9.33875	0.016980
\$600.00	9.915000		\$0.2500	\$10.16500	0.016942

## Discover Debit Card -- Sample NAMA Program Rates → Coffee

Transaction	Percent		Cost	Cost	NAMA
	1.1125	plus	\$0.3100	Plus	<b>Rate</b>
\$100.00	1.112500		\$0.3100	\$1.42250	0.014225
\$150.00	1.668750		\$0.3100	\$1.97875	0.013192
\$200.00	2.225000		\$0.3100	\$2.53500	0.012675
\$250.00	2.781250		\$0.3100	\$3.09125	0.012365
\$300.00	3.337500		\$0.3100	\$3.64750	0.012158
\$350.00	3.893750		\$0.3100	\$4.20375	0.012011
\$400.00	4.450000		\$0.3100	\$4.76000	0.011900
\$450.00	5.006250		\$0.3100	\$5.31625	0.011814
\$500.00	5.562500		\$0.3100	\$5.87250	0.011745
\$550.00	6.118750		\$0.3100	\$6.42875	0.011689
\$600.00	6.675000		\$0.3100	\$6.98500	0.011642