

## VISA – Food Service Industry Schedule – Small Ticket <\$15

	Visa Rates
MCC Code	5812
Interchange credit%	1.54%
Interchange debit%	1.19%
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	\$ 0.0250
Rewards Card	1.95%+\$ 0.10
Signature/Preferred	2.40%+\$ 0.10
Program	-
Other Items or Fees	-
<b>Cost Multipliers:</b>	
<b>Total Credit Card Fees</b>	<b>1.6325%+\$ .1455</b>
<b>Total Debit Card Fees</b>	<b>1.2825%+\$ .1455</b>

### Visa Credit Card -- Sample NAMA Program Rates → Food Service

Transaction	Percent	plus	Cost	Cost	NAMA Rate
\$1.00	0.016325		\$0.1455	\$0.161825	0.161825
\$1.25	0.020406		\$0.1455	\$0.165906	0.132725
\$1.50	0.024488		\$0.1455	\$0.169988	0.113325
\$1.75	0.028569		\$0.1455	\$0.174069	0.099468
\$2.00	0.032650		\$0.1455	\$0.178150	0.089075
\$2.25	0.036731		\$0.1455	\$0.182231	0.080992
\$2.50	0.040813		\$0.1455	\$0.186313	0.074525
\$2.75	0.044894		\$0.1455	\$0.190394	0.069234
\$3.00	0.048975		\$0.1455	\$0.194475	0.064825
\$4.00	0.065300		\$0.1455	\$0.210800	0.052700
\$5.00	0.081625		\$0.1455	\$0.227125	0.045425
\$6.00	0.097950		\$0.1455	\$0.243450	0.040575
\$7.00	0.114275		\$0.1455	\$0.259775	0.037111
\$8.00	0.130600		\$0.1455	\$0.276100	0.034513
\$9.00	0.146925		\$0.1455	\$0.292425	0.032492
\$10.00	0.163250		\$0.1455	\$0.308750	0.030875
\$15.00	0.244875		\$0.1455	\$0.390375	0.026025

## Visa Debit Card -- Sample NAMA Program Rates → Food Service

Transaction	Percent		Cost	Cost	NAMA
	1.2825	plus	\$0.1455	Plus	<b>Rate</b>
\$1.00	0.012825		\$0.1455	\$0.158325	0.158325
\$1.25	0.016031		\$0.1455	\$0.161531	0.129225
\$1.50	0.019238		\$0.1455	\$0.164738	0.109825
\$1.75	0.022444		\$0.1455	\$0.167944	0.095968
\$2.00	0.025650		\$0.1455	\$0.171150	0.085575
\$2.25	0.028856		\$0.1455	\$0.174356	0.077492
\$2.50	0.032063		\$0.1455	\$0.177563	0.071025
\$2.75	0.035269		\$0.1455	\$0.180769	0.065734
\$3.00	0.038475		\$0.1455	\$0.183975	0.061325
\$4.00	0.051300		\$0.1455	\$0.196800	0.049200
\$5.00	0.064125		\$0.1455	\$0.209625	0.041925
\$6.00	0.076950		\$0.1455	\$0.222450	0.037075
\$7.00	0.089775		\$0.1455	\$0.235275	0.033611
\$8.00	0.102600		\$0.1455	\$0.248100	0.031013
\$9.00	0.115425		\$0.1455	\$0.260925	0.028992
\$10.00	0.128250		\$0.1455	\$0.273750	0.027375
\$15.00	0.192375		\$0.1455	\$0.337875	0.022525

## MC – Food Service Industry Schedule – Small Ticket <\$15

	MC Rates
<b>MCC Code</b>	<b>5812</b>
<b>Interchange credit%</b>	<b>1.90%</b>
<b>Interchange debit%</b>	<b>1.55%</b>
<b>interchange credit\$</b>	<b>\$ 0.0000</b>
<b>Interchange debit\$</b>	<b>\$ 0.0400</b>
<b>RISF</b>	-
<b>APF</b>	-
<b>NABU</b>	<b>\$ 0.0185</b>
<b>Data Usage Fee</b>	-
<b>Assoc. Assessment %</b>	<b>0.11000%</b>
<b>NAMA's Processor</b>	<b>\$ 0.0250</b>
<b>Rewards Card</b>	-
<b>Signature/Preferred</b>	-
<b>Program</b>	-
<b>Other Items or Fees</b>	-
<b>Cost Multipliers:</b>	
<b>Total Credit Card Fees</b>	<b>2.01%+\$0.0435</b>
<b>Total Debit Card Fees</b>	<b>1.66%+\$0.0835</b>

### MC Credit Card -- Sample NAMA Program Rates → Food Service

Transaction	Percent	plus	Cost	Cost	NAMA
				Plus	Rate
\$1.00	0.020100		\$0.0435	\$0.063600	0.063600
\$1.25	0.025125		\$0.0435	\$0.068625	0.054900
\$1.50	0.030150		\$0.0435	\$0.073650	0.049100
\$1.75	0.035175		\$0.0435	\$0.078675	0.044957
\$2.00	0.040200		\$0.0435	\$0.083700	0.041850
\$2.25	0.045225		\$0.0435	\$0.088725	0.039433
\$2.50	0.050250		\$0.0435	\$0.093750	0.037500
\$2.75	0.055275		\$0.0435	\$0.098775	0.035918
\$3.00	0.060300		\$0.0435	\$0.103800	0.034600
\$4.00	0.080400		\$0.0435	\$0.123900	0.030975
\$5.00	0.100500		\$0.0435	\$0.144000	0.028800
\$6.00	0.120600		\$0.0435	\$0.164100	0.027350
\$7.00	0.140700		\$0.0435	\$0.184200	0.026314
\$8.00	0.160800		\$0.0435	\$0.204300	0.025538
\$9.00	0.180900		\$0.0435	\$0.224400	0.024933
\$10.00	0.201000		\$0.0435	\$0.244500	0.024450
\$15.00	0.301500		\$0.0435	\$0.345000	0.023000

## MC Debit Card -- Sample NAMA Program Rates → Food Service

Transaction	Percent		Cost	Cost	NAMA
	1.6600	plus	\$0.0835	Plus	<b>Rate</b>
\$1.00	0.016600		\$0.0435	\$0.060100	0.060100
\$1.25	0.020750		\$0.0435	\$0.064250	0.051400
\$1.50	0.024900		\$0.0435	\$0.068400	0.045600
\$1.75	0.029050		\$0.0435	\$0.072550	0.041457
\$2.00	0.033200		\$0.0435	\$0.076700	0.038350
\$2.25	0.037350		\$0.0435	\$0.080850	0.035933
\$2.50	0.041500		\$0.0435	\$0.085000	0.034000
\$2.75	0.045650		\$0.0435	\$0.089150	0.032418
\$3.00	0.049800		\$0.0435	\$0.093300	0.031100
\$4.00	0.066400		\$0.0435	\$0.109900	0.027475
\$5.00	0.083000		\$0.0435	\$0.126500	0.025300
\$6.00	0.099600		\$0.0435	\$0.143100	0.023850
\$7.00	0.116200		\$0.0435	\$0.159700	0.022814
\$8.00	0.132800		\$0.0435	\$0.176300	0.022038
\$9.00	0.149400		\$0.0435	\$0.192900	0.021433
\$10.00	0.166000		\$0.0435	\$0.209500	0.020950
\$15.00	0.249000		\$0.0435	\$0.292500	0.019500

## AMEX – Food Service Industry Schedule – Small Ticket <\$15

	AMEX Rates
MCC Code	5812
Interchange credit%	3.50%
Interchange debit%	-
interchange credit\$	-
Interchange debit\$	-
RISF	-
APF	-
NABU	-
Data Usage Fee	-
Assoc. Assessment %	-
NAMA's Processor	\$ 0.0250
Rewards Card	-
Signature/Preferred	-
Program	One Point
Other Items or Fees	-
<b>Cost Multipliers:</b>	
<b>Total Credit Card Fees</b>	<b>3.50%+\$0.25</b>
<b>Total Debit Card Fees</b>	-

### AMEX Credit Card -- Sample NAMA Program Rates → Food Service

Transaction	Percent	plus	Cost	Cost	NAMA Rate
	3.5000		\$0.0250	Plus	
\$1.00	0.035000		\$0.0250	\$0.060000	0.060000
\$1.25	0.043750		\$0.0250	\$0.068750	0.055000
\$1.50	0.052500		\$0.0250	\$0.077500	0.051667
\$1.75	0.061250		\$0.0250	\$0.086250	0.049286
\$2.00	0.070000		\$0.0250	\$0.095000	0.047500
\$2.25	0.078750		\$0.0250	\$0.103750	0.046111
\$2.50	0.087500		\$0.0250	\$0.112500	0.045000
\$2.75	0.096250		\$0.0250	\$0.121250	0.044091
\$3.00	0.105000		\$0.0250	\$0.130000	0.043333
\$4.00	0.140000		\$0.0250	\$0.165000	0.041250
\$5.00	0.175000		\$0.0250	\$0.200000	0.040000
\$6.00	0.210000		\$0.0250	\$0.235000	0.039167
\$7.00	0.245000		\$0.0250	\$0.270000	0.038571
\$8.00	0.280000		\$0.0250	\$0.305000	0.038125
\$9.00	0.315000		\$0.0250	\$0.340000	0.037778
\$10.00	0.350000		\$0.0250	\$0.375000	0.037500
\$15.00	0.525000		\$0.0250	\$0.550000	0.036667

## Discover – Food Service Industry Schedule – Small Ticket <\$15

	Discover Rates
MCC Code	5812
Interchange credit%	1.70%
Interchange debit%	1.55%
interchange credit\$	\$ 0.0300
Interchange debit\$	\$ 0.0400
RISF	-
APF	-
NABU	-
Data Usage Fee	\$ 0.075
Assoc. Assessment %	0.0925%
NAMA's Processor	\$ 0.0250
Rewards Card	-
Signature/Preferred	-
Program	Full Service
Other Items or Fees	-
<b>Cost Multipliers:</b>	
<b>Total Credit Card Fees</b>	<b>1.7925%+\$ .13</b>
<b>Total Debit Card Fees</b>	<b>1.6425%+\$ .14</b>

### Discover Credit Card -- Sample NAMA Program Rates → Food Service

Transaction	Percent	plus	Cost	Cost	NAMA
				Plus	Rate
\$1.00	0.017925		\$0.0250	\$0.042925	0.042925
\$1.25	0.022406		\$0.0250	\$0.047406	0.037925
\$1.50	0.026888		\$0.0250	\$0.051888	0.034592
\$1.75	0.031369		\$0.0250	\$0.056369	0.032211
\$2.00	0.035850		\$0.0250	\$0.060850	0.030425
\$2.25	0.040331		\$0.0250	\$0.065331	0.029036
\$2.50	0.044813		\$0.0250	\$0.069813	0.027925
\$2.75	0.049294		\$0.0250	\$0.074294	0.027016
\$3.00	0.053775		\$0.0250	\$0.078775	0.026258
\$4.00	0.071700		\$0.0250	\$0.096700	0.024175
\$5.00	0.089625		\$0.0250	\$0.114625	0.022925
\$6.00	0.107550		\$0.0250	\$0.132550	0.022092
\$7.00	0.125475		\$0.0250	\$0.150475	0.021496
\$8.00	0.143400		\$0.0250	\$0.168400	0.021050
\$9.00	0.161325		\$0.0250	\$0.186325	0.020703
\$10.00	0.179250		\$0.0250	\$0.204250	0.020425
\$15.00	0.268875		\$0.0250	\$0.293875	0.019592

## Discover Debit Card -- Sample NAMA Program Rates → Food Service

Transaction	Percent		Cost	Cost	NAMA
	1.6425	plus	\$0.1400	Plus	<b>Rate</b>
\$1.00	0.016425		\$0.1400	\$0.156425	0.156425
\$1.25	0.020531		\$0.1400	\$0.160531	0.128425
\$1.50	0.024638		\$0.1400	\$0.164638	0.109758
\$1.75	0.028744		\$0.1400	\$0.168744	0.096425
\$2.00	0.032850		\$0.1400	\$0.172850	0.086425
\$2.25	0.036956		\$0.1400	\$0.176956	0.078647
\$2.50	0.041063		\$0.1400	\$0.181063	0.072425
\$2.75	0.045169		\$0.1400	\$0.185169	0.067334
\$3.00	0.049275		\$0.1400	\$0.189275	0.063092
\$4.00	0.065700		\$0.1400	\$0.205700	0.051425
\$5.00	0.082125		\$0.1400	\$0.222125	0.044425
\$6.00	0.098550		\$0.1400	\$0.238550	0.039758
\$7.00	0.114975		\$0.1400	\$0.254975	0.036425
\$8.00	0.131400		\$0.1400	\$0.271400	0.033925
\$9.00	0.147825		\$0.1400	\$0.287825	0.031981
\$10.00	0.164250		\$0.1400	\$0.304250	0.030425
\$15.00	0.246375		\$0.1400	\$0.386375	0.025758