



2007 Interchange Qualification Guide



NOVA NETWORK

QUALIFICATION CATEGORY DEFINITIONS

Qualified Rate

Transactions that meet all of the requirements for the merchant's industry. Merchants will pay the lowest or best discount rate for qualified transactions.

Partially Qualified Rate

Transactions that meet some, but not all of the specific requirements for the merchant's industry. Merchants will pay a higher rate for partially qualified transactions.

Commercial Non-qualified

Commercial card transactions that meet some, but not all of the commercial card requirements.

Non-Qualified Rate

Transactions that do **not** meet other specific requirements for the merchant's industry. Merchants will pay a higher rate for non-qualified transactions.

RETAIL MERCHANTS

Qualification Category	Category Transaction Conditions	Primary Qualifications
Qualified Rate	<p>Visa CPS Retail, Retail Check Card</p> <p>MasterCard Merit III, Convenience Purchase, International Electronic, Service Industries, Petroleum</p>	<ul style="list-style-type: none"> • Card must be swiped through the terminal • Must close batch daily • Only one authorization is allowed • Authorized transaction amount must match settled/deposit amount
Partially Qualified Rate	<p>Visa CPS Retail 2 (Developing Markets), CPS Card Not Present, CPS E-commerce Basic, CPS E-commerce Preferred, Retail Key Entered, GSA Large Ticket, Commercial Card Levels II & III, CPS Rewards 1&2, CPS Rewards 2 T&E</p> <p>MasterCard Key Entered, Merit I, Electronic Commerce, Corporate Data Rates II&III, International Corporate Purchasing Data Rate II, Corporate Large Ticket, Corporate Face to Face, World MC Merit III, World MC Convenience Purchase, Enhanced Convenience Purchase, Enhanced Merit III</p>	<ul style="list-style-type: none"> • Transaction is hand-keyed with Address Verification (AVS) • Batch was not closed daily, but within 48 hours • More than one authorization is attempted • Transaction is processed on a commercial card with sales tax and customer code included • Cardholder uses a Traditional Rewards or a World MasterCard
Commercial Non-Qualified Rate	<p>Visa Commercial Retail, Commercial Not Present, Commercial Business to Business</p>	<ul style="list-style-type: none"> • Transaction meets qualified criteria, but does not meet the sales tax/customer code requirements • Tax exempt Visa commercial card transactions
Non-Qualified Rate	<p>Visa EIRF, Standard, Commercial Electronic & Standard, Signature Electronic & Standard, Infinite Electronic & Standard, Express Payment Services</p> <p>MasterCard Standard, International Standard, Corporate Data Rate I, Corporate T&E Rates I&II, Corporate Standard, International Corporate, International Corporate Purchasing, World MC, Enhanced Merit I</p>	<ul style="list-style-type: none"> • Transaction is hand-keyed without AVS • Batch was not closed until 72 hours after authorization • Transactions approved via voice authorization and/or force • Commercial card used without sales tax and customer card being entered • Cardholder uses a World Elite, World Business, or World Elite Business Card
Commercial Cards		<ul style="list-style-type: none"> • Sales tax and customer code (supplied by cardholder) must be entered with transaction
Salon Merchants		<ul style="list-style-type: none"> • Salon merchants can process tips if they are under SIC code 7230. The limit is 25% on MC, no limit on Visa

RESTAURANT MERCHANTS

Qualification Category	Category Transaction Conditions	Primary Qualifications
Qualified Rate	<p>Visa CPS Restaurant, CPS Small Ticket</p> <p>MasterCard Merit III, Convenience Purchase, International Electronic</p>	<ul style="list-style-type: none"> • Card must be swiped through the terminal • Must close batch daily • Only one authorization is allowed • Visa Credit allows tip adjustments of 20%; MasterCard does not have a % limit
Partially Qualified Rate	<p>Visa CPS Retail 2 (Developing Markets), CPS Card Not Present, CPS E-commerce Basic, CPS E-commerce Preferred, Retail Key Entered, GSA Large Ticket, Commercial Card Levels II & III, CPS Rewards 1&2, CPS Rewards 2 T&E</p> <p>MasterCard Key Entered, Merit I, Electronic Commerce, Corporate Data Rates II&III, International Corporate Purchasing Data Rate II, Corporate Large Ticket, Corporate Face to Face, World MC Merit III, World MC Convenience Purchase, Enhanced Convenience Purchase, Enhanced Merit III</p>	<ul style="list-style-type: none"> • Transaction is hand-keyed with Address Verification (AVS) • Batch was not closed daily, but within 48 hours • More than one authorization is attempted • Visa Credit tip adjustments greater than 20% are performed • Cardholder uses a Traditional Rewards Card or World MasterCard
Non-Qualified Rate	<p>Visa EIRF, Standard, Commercial Electronic & Standard, Signature Electronic & Standard, Infinite Electronic & Standard, Express Payment Services</p> <p>MasterCard Standard, International Standard, Corporate Data Rate I, Corporate T&E Rates I&II, Corporate Standard, International Corporate, International Corporate Purchasing, World MC, Enhanced Merit I</p>	<ul style="list-style-type: none"> • Transaction is hand-keyed without AVS • Batch was not closed until 72 hours after authorization • Transactions approved via voice authorization and/or force • Corporate/Purchasing Card transaction • Cardholder uses a World Elite, World Business, or World Elite Business Card
Corporate/Purchasing Cards		<ul style="list-style-type: none"> • Commercial Cards will not qualify at restaurant locations due to requirements by Visa and MasterCard

MAIL ORDER/TELEPHONE ORDER & E-COMMERCE

Qualification Category	Category Transaction Conditions	Primary Qualifications
Qualified Rate	<p>Visa CPS Card Not Present, CPS E-commerce Basic, CPS E-commerce Preferred, Commercial Card Levels II & III, CPS Rewards 2</p> <p>MasterCard Merit I, Electronic Commerce, Corporate Data Rates II & III, International Corporate Purchasing Data Rate II, Corporate Large Ticket, Convenience Purchases, Service Industries</p>	<ul style="list-style-type: none"> • Must close batch daily • Transaction is hand-keyed with Address Verification (AVS) • Provide invoice number with every transaction • Ship all merchandise within 7 days of purchase
Commercial Non-Qualified Rate	<p>Visa Commercial Retail, Commercial Card Not Present, Commercial Business to Business</p>	<ul style="list-style-type: none"> • Transaction meets qualified criteria, but does not meet the sales tax/customer code requirements • Tax-exempt Visa commercial card transactions
Non-Qualified Rate	<p>Visa EIRF, Standard, Commercial Electronic & Standard, Signature Electronic & Standard, Infinite Electronic & Standard, Express Payment Services</p> <p>MasterCard Standard, International Standard, Corporate Data Rate I, Corporate T&E Rates I&II, Corporate Standard, International Corporate, International Corporate Purchasing, World MC, Enhanced Merit I</p>	<ul style="list-style-type: none"> • Transaction is hand-keyed without AVS • Batch not closed daily • Transactions approved via voice authorization and/or force • Commercial card used without sales tax and customer code being entered • Cardholder uses a World Elite, World Business, or World Elite Business Card
Corporate/Purchasing Cards		<ul style="list-style-type: none"> • Sales tax and customer code (supplied by card holder) must be entered with transaction

LODGING MERCHANTS

Qualification Category	Category Transaction Conditions	Primary Qualifications
Qualified Rate	<p>Visa CPS Hotel & Car Rental, CPS Retail</p> <p>MasterCard Merit III, International Electronic</p>	<ul style="list-style-type: none"> • Card must be swiped through terminal • Increment authorizations allowed • Settled amount must be within 15% of authorization amount • Transaction Date = Check-out Date • Check-in/out dates included • Folio number • Settled within ONE day of check-out (transaction date)
Partially Qualified Rate	<p>Visa CPS Rewards 1 & 2, CPS Rewards 2 T&E</p> <p>MasterCard Key Entered, Merit I, Electronic Commerce, Corporate Face to Face, World MC Merit III, World MC Convenience Purchase, Enhanced Merit III, Enhanced Convenience Purchase</p>	<ul style="list-style-type: none"> • Transaction is hand-keyed through terminal • Transactions are settled 24-48 hours following Check-out (transaction) date • Cardholder uses a Traditional Rewards or a World MasterCard
Non-Qualified Rate	<p>Visa EIRF, Standard, Commercial Electronic & Standard, Signature Electronic & Standard, Infinite Electronic & Standard</p> <p>MasterCard Standard, International Standard, Corporate Data Rate I, Corporate T&E Rates I&II, World MC, Enhanced Merit I</p>	<ul style="list-style-type: none"> • Check-in/out dates are missing • Folio number is missing • Settled amount is more than 15% of the authorization amount • Settled more than 48 hours following Check-out (transaction) date • Corporate/Purchasing Card accepted • Transaction approved via voice authorization • Cardholder uses a World Elite, World Business, or World Elite Business Card
Corporate/Purchasing Cards		<ul style="list-style-type: none"> • Commercial Cards will not qualify at lodging establishments due to requirements by Visa and MasterCard

SUPERMARKET MERCHANTS

Qualification Category	Category Transaction Conditions	Primary Qualifications
Supermarket Qualified Rate	Visa Supermarket MasterCard Supermarket	<ul style="list-style-type: none"> • Merchant is registered in the Visa/MC Supermarket program • Card must be swiped through the terminal • Must close batch daily • Only one authorization is allowed
Qualified Rate	Visa CPS Retail, Retail Check Card MasterCard Merit III, Convenience Purchase, International Electronic	<ul style="list-style-type: none"> • Merchant is not registered in the Visa/MC Supermarket program • Card must be swiped through the terminal • Must close batch daily • Only one authorization is allowed
Partially Qualified Rate	Visa CPS Retail 2 (Developing Markets), CPS Card Not Present, CPS E-commerce Basic, CPS E-commerce Preferred, GSA Large Ticket, Commercial Card Levels II & III, CPS Rewards 1, CPS Rewards 2 T&E MasterCard Key Entered, Merit I, Electronic Commerce, Corporate Data Rates I & III, International Corporate Purchasing Data Rate II, Corporate Large Ticket, Corporate Face to Face, World MC Supermarket, Enhanced Supermarket	<ul style="list-style-type: none"> • Transaction is hand-keyed with Address Verification (AVS) • Batch was not closed daily, but within 48 hours • More than one authorization is attempted • Transaction is processed on a commercial card with sales tax and customer code included • Cardholder uses a Traditional Rewards or a World MasterCard
Commercial Non-Qualified Rate	Visa Commercial Retail, Commercial Card Not Present, Commercial Business to Business	<ul style="list-style-type: none"> • Transaction meets the qualified criteria, but does not meet the sales tax/customer code requirement • Tax exempt Visa commercial card transactions
Non-Qualified Rate	Visa EIRF, Standard, Commercial Electronic & Standard, Signature Electronic & Standard, Infinite Electronic & Standard MasterCard Standard, International Standard, Corporate Data Rate I, Corporate T&E Rates I&II, Corporate Standard, International Corporate, International Corporate Purchasing, World MC, Enhanced Merit I	<ul style="list-style-type: none"> • Transaction is hand-keyed without AVS • Batch was not closed until 72 hours after authorization • Transactions approved via voice authorization and/or force • Commercial card used without sales tax and customer card being entered • Cardholder uses a World Elite, World Business, or World Elite Business Card
Commercial Cards		<ul style="list-style-type: none"> • Sales tax and customer code (supplied by cardholder) must be entered with transaction



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