

**Convenience Fee Rule Summary by Card Brand
As of 8/15/2011**

Payment Channel(s)	Convenience Fee Rules for MasterCard, Discover, AMEX	Convenience Fee Rules for Visa ^{1 2}
All <u>non</u> face-to-face payment channels: Web, Mail-Order, Telephone-Order, IVR	<ol style="list-style-type: none"> 1. Allows <u>both</u> flat amount and % convenience fees. 2. Convenience fees <u>do not</u> have to be applied uniformly to all payment methods (e.g. a convenience fee of 2% could be charged for credit/debit cards, and no convenience fee for e-checks). 	<ol style="list-style-type: none"> 1. <u>Only</u> flat amount convenience fees are allowed (i.e. the same dollar amount must be charged for all payment amounts). <u>No tiered or percentage convenience fees are allowed.</u> 2. Convenience fees <u>must be</u> applied uniformly to all payment methods within the same payment channel (e.g. if a \$1.00 convenience is added on the web, that same fee must be applied to all payments methods accepted on the web - credit/debit card and e-checks. If a \$1.00 convenience fee is added for mail-orders, that same fee must be applied to all payment methods accepted through mail order - credit/debit card, e-check, paper check, etc.).
Face-to-face (Point of Sale)	Same as non face-to-face payment channels (see above).	<u>No convenience fees of any kind are allowed.</u>

¹ Visa's convenience fee rules are the same as the other card brands for tax payments (income, property, business taxes, etc.).

² Visa's convenience fee rules are the same as the other card brands for debit card payments processed through all ATM networks except Interlink (which Visa owns). For the State, approximately 21% of the Visa ATM-debit transactions are processed through Interlink.