

Qualification & Downgrade Analysis Information

VISA INTERCHANGE COMPLIANCE

CPS AUTOMATED FUEL DISPENSER

QUALIFICATIONS

- 2 day Settlement
- Original Electronic Authorization (\$1.00 Status Check)
- Validation Code/ Tran ID must be present
- Card Present (Swiped)
- Full Track I or II
- 1 day between Transaction date and Authorization date
- \$75 Transaction Maximum
- MCC code must be 5542
- Must contain CAT Level indicator of "3" for Fuel Dispenser

DOWNGRADE REASONS

- Within 3 days...**EIRF**... Otherwise...**Standard**
- No authorization ...**Standard**
- If missing...**EIRF**
- If key-entered... **EIRF**
- Partial Track Data...**EIRF**
- Exceeds 1 day...**EIRF**
- If amount exceeds \$75...**EIRF**
- Incorrect MCC code...**EIRF**
- Missing or invalid indicator...**EIRF**

CPS RETAIL SERVICE STATION

QUALIFICATIONS

- 2 day Settlement
- Valid Electronic Authorization
- MCC code must be 5541
- Merchant Name and Location must be included in the Authorization Request for Debit Card transactions
- Initial Release: Must be Consumer Card transaction
However, documentation not clear - also indicates if a Commercial Card (Business, Corporate or Purchasing Card) and provide Level II data can obtain rate, and has specific GSA Purchasing Card information requirements. Final requirements TBD.
- GSA Purchasing Card transactions that meet requirements of CPS Retail Service Station can qualify for **GSA Large Ticket**
- Settled amount must match authorization amount for Debit Card transactions only
- Full Track I or II data must be provided
- Program not available in U.S. Territories

Note: Consumer Credit and Debit Card transactions from Service Station Merchants (MCC = 5541) can no longer qualify for CPS/Retail Transactions effective with the implementation of this program.

DOWNGRADE REASONS

- Within 3 days...**EIRF**... Otherwise...**Standard**
- No authorization ...**Standard**
- Incorrect MCC code...**EIRF**
- If not, qualified as **EIRF Debit**
- If Commercial card and does not provide Level II data, **Commercial Card T&E**
- If Settled Amount does not match Authorized Amount and consumer debit card **EIRF Debit**
- Partial Track Data...**EIRF** (Credit or Debit) if meet timeliness, otherwise **Standard** (Credit or Debit)
- If **CPS Retail** (Credit or Debit) rate is requested, consumer card transactions will be reclassified to **CPS Service Station** (Credit or Debit) if all applicable edits are satisfied.

MASTERCARD US INTERCHANGE COMPLIANCE

(The following Interchange Rates apply to US Issued Cards only)

Petroleum- CAT/AFD

QUALIFICATIONS

- 2 day Settlement
- Card Present (Swiped) (Not required for Transponder trans)
- Valid Authorization
- Full Track I or II
- Banknet Reference# in Settlement
- Banknet Authorization Date
- Auth & Settlement MCC must match
- MCC must be 5542 Automated Fuel Dispenser

**** Exempt from a transaction amount tolerance, MCC 5542 requires valid CAT indicator**

DOWNGRADE REASONS

- Exceeds 2 days...**Merit I**...otherwise...**Standard**
- If key-entered or missing transponder...**Key Entered**
- No authorization...**Standard**
- Partial Track Data...**Merit I**
- Missing Ref#...**Standard**
- Missing Auth date...**Standard**
- No MCC match...**Standard**
- If not an eligible MCC...**Merit III**

PETROLEUM- SERVICE STATIONS

QUALIFICATIONS

- 2 day Settlement
- Valid Authorization
- Card Present (Swiped)
- Full Track I or II
- MCC must be 5541 Service Station
- Banknet Reference# in Settlement
- Banknet Authorization Date
- Auth & Settlement MCC must match

DOWNGRADE REASONS

- Exceeds 2 days...**Merit I**...otherwise...**Standard**
- No authorization...**Standard**
- If key-entered...**Key Entry**
- Partial Track Data...**Merit I**
- If no MCC match...**Merit III**
- Missing Ref#...**Standard**
- Missing Auth Date...**Standard**
- No MCC match...**Standard**