

MAIN MERCHANT REPORTS

This document is designed to assist merchants of Moneris Solutions Corporation (“Moneris”) in their use of Moneris’ Merchant Direct® online reporting tool. This guide provides explanations of the various Copy Request reports that can be generated by Merchant Direct. This document is a guide only and should not be construed in any other manner. Moneris make no representations and warranties in respect of any information contained in this guide. Moneris may change the information contained in this guide from time to time without notice and in Moneris’ sole discretion. This document is confidential and proprietary to Moneris and shall not be reproduced or disclosed in whole or in part to any third party without the express written consent of Moneris.

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1. MERCHANT DIRECT general information

1.1 General Help for this document

1. A Table of Contents for all the Report and CSV Helps in the document should automatically appear on the left-hand side. If it does not, select the second icon on the left, which should be a bookmark over a page. The screen tip for this icon is "Bookmarks. Go to specific points of interest using bookmark links". Clicking on this icon should open the Table of Contents on the left. You can scroll up and down the Table of Contents and select a hyperlinked title to go directly to the Glossary, CSV Help Introduction, or CSV or Report Help for individual reports.
2. You can also go directly to a sub-section such as "Why Use This Report" of a Report Help.
3. Or, you can use the arrow on the right-hand side of the screen to scroll up and down the document.
4. Generally, selecting the Report Help or CSV Help Command button on a screen should present the Report Help or CSV Help for a particular report or CSV Download. On a menu screen, the CSV Help may go to CSV Help Introduction, and the Report Help to the Introduction of the document. The Table of Contents may be used as described above to go to another section of the document.
5. Selecting a hyperlinked term other than "CSV Help" or a Report Name in a Report or CSV Help will take the user to the **top of the page** in the Glossary which has the explanation of that word or phrase. Scroll down that page to find the explanation of the term.
6. Selecting the hyperlinked "CSV Help" in a Report Help explanation will take the user directly to the CSV Help for that report. Selecting the **hyperlinked** Report Name of another report in a Report Help explanation will take the user directly to the Report Help for the hyperlinked report.

1.2 CSV Explanation

1. Most Merchant Direct® reports allow the user to download data into an Excel spreadsheet or other file types using the Comma Separated Value (CSV) file format. For instructions on how to use CSV, go to the [CSV Help](#) Introduction in this document.
2. For the CSV layout and field description for fields for a particular report, select the **CSV Help** Command button at the top of most Merchant Direct reports or the bottom of the Daily Transaction Menu.
3. Alternatively, scroll through this document to the relevant CSV Help, or select the relevant CSV Help hyperlink in the Table of Contents in this document (see General Help above).
4. This information can be easily imported into spreadsheets and accounting packages for your business forecasting and trend analysis.

1.3 Glossary

Advice

An advice is the completion of a [pre-authorization](#). It may be processed up to a pre-determined period of time after the original pre-authorization request was approved, and if approved will result in funds being credited to the merchant's account. Transactions processed after June 2, 2007, will not have a separate "Advice" Transaction Type; Advices will be included as "Purchases".

Authorization

An authorization confirms that the Cardholder's account has sufficient credit available at the time of the authorization to support the proposed transaction, and the Card Issuer has approved the transaction to proceed. An authorization is the first stage of a two-stage transaction and does not in itself result in a debit or credit to a merchant's account.

Unlike the [pre-authorization](#), the authorization is for the full amount of the purchase or refund, and should always be immediately followed by the second stage of the transaction, which is a purchase or refund which is expected to result in the credit or debit to the merchant's account.

Authorized Financial Transactions

Authorized Financial Transactions refer to all transactions that were accepted for further processing at the POS device and which would be expected to result in monies being debited or credited to a merchant's account (e.g., Purchases/Advices/Refunds/Payments), as well as Authorizations.

Capture Method

The capture method describes how the transaction was sent to Moneris. Merchant Direct identifies three modes:

[Online](#): via the point-of-sale (POS) device directly to Moneris;

[Tape](#): includes both tape cartridges sent to Moneris by courier or similar physical transportation; and electronic files sent by secure file transfer protocol (SFTP) or other electronic means.

Card Brand Fee

A portion of the Card Brand Fee covers Assessment Fees charged directly to Moneris by

Visa and MasterCard to support brand presence and to administer and maintain their

payment processing infrastructure.

Card Type

Identifies the association of banks or organizations that set the rule for the merchants, acquirers and issuers that accept the type of card used by the customer to make the purchase, e.g. Visa, Mastercard, Interac.

Chargeback

A Chargeback occurs when the Card Issuer charges a transaction back to the Acquirer (Moneris) in accordance with MasterCard, Visa, Discover, American Express or JCB regulations. This could result from several reasons, including cardholder dispute, processing error or fraud.

Declined Financial Transactions

Merchant Direct uses the term Declined Financial Transactions to refer to [Financial Transactions](#) (e.g., Purchases/Advices/Refunds/Payments /Authorizations) that were rejected for further processing at the POS device.

Financial Transactions

Merchant Direct refers to two types of Financial Transactions:

(a) [Authorized Financial Transactions](#) which refer to all transactions that were accepted for further processing at the POS device and which would be expected to result in monies being debited or credited to a merchant's account (e.g., Purchases/Advices/Refunds/ Payments/Purchase Corrections), as well as Authorizations; and

(b) [Authorized Settled Financial Transactions](#) which refer to all transactions that were accepted for further processing at the POS device and which would be expected to result in monies being debited or credited to the merchant's account (that is, Purchases/Refunds /Payments/Purchase Corrections but not Authorizations). Merchant Direct uses the term [Declined Financial Transactions](#) to refer to Financial Transactions (e.g., Purchases/Advices /Refunds/Payments /Authorizations) that were rejected for further processing at the POS device.

Differential

Is the difference between the interchange or wholesale discount fee associated with the Target Qualification Level and the interchange or wholesale discount fee associated with the interchange or wholesale discount level at which the Payment Brand actually processed the downgraded transaction.

Merchant Discount Rate (MDR)

Merchant Discount Rate is a percentage fee of relevant credit card transaction amounts

charged in connection with the costs of settling the transaction.

Net Deposit Amount

No longer relevant. For all transactions processed after May, 2007, Net Deposit is the same as Net Total. Net Deposit no longer displayed on reports, but can still be seen on certain CSV Downloads and Helps.

Non-Financial Transactions

Merchant Direct refers to transactions that are not expected to result in monies being debited or credited to a merchant's account as non-financial transactions. Merchant Direct identifies [Pre-Authorizations](#) and [Voids](#) as Non-Financial Transactions.

Online transactions

Transactions that are executed electronically using Moneris point of sale equipment and settled to the Merchant's account through Moneris.

Payment Reversals

A transaction used to negate or cancel a Payment transaction that has been sent through interchange in error.

Payments

On Merchant Direct, unless otherwise stated, Payment counts generally include Payments and [Payment Reversals](#) (Payment Corrections). Payment totals are generally net of Payments minus Payment Corrections. Payments showing on Merchant Direct are payments on a store's own charge card deposited through a cashier at the store.

POT (Point of Transaction) Code

Point of Transaction (or POS) Code indicates if an [online](#) transaction was manually entered (keyed) through a terminal or non-manually (swiped or chip-read) entered. The POT code is not shown for standard swiped transactions. For more information, see [CSV Help](#).

Pre-authorization

A pre-authorization occurs at a POS device when the merchant does a preliminary swipe of the credit card to confirm the cardholder has sufficient funds available, and to hold those funds for a pre-determined period of time. The pre-authorization is valid for the amount swiped, plus another 15% (useful for restaurants where a 15% tip may be added). Unlike an authorization, a pre-authorization is not necessarily followed immediately by an actual transaction (i.e. purchase or refund) that would be expected to result in a debit or credit. For example, a hotel may do a pre-authorization using one credit card, and the cardholder may choose to pay several dates by another card or another means of payment. A "completed pre-authorization" (also called an [advice](#)) results in the actual monies being debited or credit to a merchant's account. After June 2, 2007, advices will be included as a

"Purchase".

Private Label Payment

A transaction that transfers value towards the outstanding balance of a Private Label credit card through the Merchant that issued the card. A "Private Label" card is a card issued by a store or store chain, not an association credit card such as Visa or MasterCard.

Product Fees

These are fees that are charged per transaction processed through IVR, Moneris Gateway or integrated products.

Purchase Reversals

A transaction used to negate or cancel a Purchase transaction that has been sent through interchange in error. Note that Authorized Purchase Reversals may be displayed on Merchant Direct as Refunds.

Purchases

A transaction that increases the Merchant's account (and decreases the customer's available line of credit) in exchange for the Merchant's product or service.

Qualification Fee

Transactions that are not fully qualified are transactions for which Visa and MasterCard charge a higher interchange rate and have a higher risk of fraud and chargeback. These transactions include but are not limited to: manually-keyed transactions, corporate cards, premium cards and card not present transactions.

A qualification fee is applied to these transactions and is intended to help compensate for higher costs associated with these transactions. The qualification fee is a percentage based fee that is charged against the dollar volume for transactions that are not fully qualified (e.g. $1.00\% \times \$50 = \0.50).

Refund Reversals

A transaction used to negate or cancel a Refund transaction that has been sent through interchange in error. Note that Authorized Refund Reversals may be displayed on Merchant Direct as Purchases.

Refunds

Create a credit to a cardholder account, usually as a result of a product return or to correct an error. On Merchant Direct Summary Reports, unless otherwise stated, Refunds generally include Refunds and [Purchase Reversals](#) (Purchase Corrections).

Sales

On Merchant Direct Summary Reports unless otherwise stated, Sales or Purchases generally include [Purchases](#), [Advices](#) (Completed Pre-Authorizations), and [Refund Reversals](#) (Refund Corrections).

Settlement Date

Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris.

Tape transactions

Credit card transactions executed using non-Moneris point of sale equipment that are settled to the Merchant's account through Moneris.

Tier ID

The Tier ID field will either be blank or show a Tier ID such as CNEL (Consumer Electronic). The Tier ID to which the transaction is assigned is determined by the type of Card used (Consumer, Corporate, Domestic, Foreign), whether the Card was swiped or keyed, or other factors. If a Tier ID is shown, it may be used in calculating the [Merchant Discount Rate\(MDR\)](#). For all possible Tier IDs, see [Tier ID](#) in CSV Help.

Transaction Date

Transaction Date on Merchant Direct is the date of the original transaction between merchant and end-customer.

Transaction Type

Transaction Type refers to the type of processing the merchant is performing for the end-customer, that is, a refund, purchase, purchase correction, refund correction, payment, etc.

Void

A Void cancels out a previous transaction that has been recorded for settlement but not yet settled. This removes the transaction from the same open batch of transactions to be settled.

i. Terms Related to Moneris Gift Card Monthly Liability Reports

Activated Amount

The total dollar (\$) value of gift cards that have been activated (i.e. sold) by the Merchant during the reporting month.

Closing Balance

The total liability that the merchant has for gift cards that have been activated (ie. Sold) but not fully used by the cardholders. The Closing Balance is calculated as:

Starting Balance plus Activated Amount minus Purchase Amount plus/minus Void Adj Amount minus Deactivation Amount minus Expired Cards Amount.

The Closing Balance in the current reporting month will become the Starting Balance in the next month.

Deactivation Amount

The total dollar (\$) value of gift cards that have been deactivated by the merchant. Once a merchant deactivates a gift card, that gift card cannot be used again. It is assumed that deactivated amounts are returned to the cardholder. Note that the Deactivated Amount does not show on the Daily Transaction Report, though the Deactivated Transaction itself is shown.

Expired Cards Amount

The total dollar (\$) value remaining on gift cards that have expired in the reporting month. For the Moneris Gift Card program, all gift cards expire 24 months after they are activated (ie. Sold) by the merchant at the Point-of-Sale.

Program Name

The name(s) of any Moneris gift card program(s) that the Merchant accepts through their Point-of-Sale device. For example, if a Franchisee participates in a program that has been set-up by the Franchisor, the Franchisee will see the Franchisor's gift card name in this column. (eg. Tiny Toys Gift Card). If a merchant accepts their own Gift Card, as well as the Gift Card of someone else (e.g., a Franchisor), they could have two gift card programs.

Purchase Amount

The total dollar (\$) value of gift cards that have been activated (i.e. sold) by the Merchant during the reporting month.

Starting Balance

The dollar (\$) amount of unused value on gift cards that have been activated but not fully redeemed by cardholders as of the beginning of the month. The Starting Balance in the current month is the same as the Closing Balance in the previous month.

Void Adj Amount

The Void Adjustment Amount is the total dollar (\$) value of any void transactions performed by the Merchant or at the Processing Centre to correct previous transactions.

2. MERCHANT DIRECT MAIN MERCHANT REPORTS

2.1 Transaction Details

ii. 3.1.1 Report Description

This report is divided into two sections – a Summary section and a Detail section.

Summary Section

1. The Summary section provides Total Number of Transactions and Total dollar amount of Transactions by [Capture Method](#) per [Card Type](#) for each selected Transaction Category (Transaction Categories are [Authorized Financial Transactions](#), [Declined Financial Transactions](#), and [Non-Financial Transactions](#)).
2. Sum totals (number of transactions and dollar value) are also provided per selected Transaction Category and for the Merchant Number on the user-specified date.

Detail Section

1. The Detail section displays transactions grouped by Transaction Category with sub-groups of Device Number/ Settlement Date. Within the Device Number/Settlement Date sub-group, transactions are grouped by Batch Number.
2. The report contains transaction-oriented line-item information such as cardholder number, transaction type, transaction amount, and [POT Code](#) (Point of Transaction Code). This information is sorted by transaction time within Batch Number and device number.
3. Transaction amount sums are reported by Device Number, Transaction Category, and Merchant Number for the specified date.

If the "mouse" is placed for several seconds, over a column heading with a dark green triangle in the upper right-hand corner, a "Screen tip" will appear with a brief description of the data in that column.

This report has a CSV Download and a [CSV Help](#).

iii. 3.1.2 Why Use This Report

1. **View Authorized and Declined transaction details.** The Transaction Details allows a user to quickly see relevant details for authorized and declined transactions.
2. **Determine if Transactions are Missing.** This report may be used to identify transactions that are not shown on the report but which the merchant thinks should be present. Much of the same information can be found in the Transaction Inquiry function available on most devices (if the [Capture Method](#) is Online).
3. **Identify Pre-Authorizations.** This feature lets a user quickly identify pre-authorizations. The Find a Transaction could then be used to see if pre-authorizations

were completed or not completed if they were not completed on the same day.

iv. 3.1.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under the sub-heading DAILY AND DATE RANGE REPORTS
Click on the radio button to the left of DAILY TRANSACTION REPORT MENU .
3. Click on the “Select Report” Command button at the bottom of the screen.
4. From the DAILY TRANSACTION REPORT MENU
Select radio button to left of TRANSACTION DETAILS (the default upon entering).
5. Using the check boxes, select **one, two, or all** of the following Transaction Categories noted in **bold**:
 - **Authorized Financial Transactions** (the default upon entering) If this category is selected, then select one, two, or all of the following:
 - i. Settlements & Authorizations (Approved Settled Financial Transactions and Authorizations)
 - ii. Settlements Only (Approved Settled Financial Transactions e.g., sales, refunds, payments)
 - iii. Authorizations Only (Approved Authorizations only)
 - **Declined Financial Transactions**
 - **Non-Financial Transactions** (All pre-authorizations and voids, approved or declined)

Note: If Declined Financial Transactions or Non-Financial Transactions are selected, the totals are Gross Totals(**sum** of all dollar transaction amounts, ignoring the sign), not Net Totals (debits **minus** credits).
5. Using the **Report Transactions By:** list box, select either [Settlement Date](#) or [Transaction Date](#).
6. Specify a valid date using the drop down list boxes.
7. Click on the "View Report" Command Button at the bottom of the screen.

Users may also access a report similar to the Detailed section of this report (showing only [Authorized Settled Financial Transactions](#)) by clicking on the Batch ID hyperlink on

the [End of Day/Batch Summary](#) report.

v. 3.1.4 Report Availability

View one day at a time. Report data is available for the last twelve months.

2.2 End of Day/Batch Summary

vi. 3.2.1 Report Description

1. This report lists the number and net amount (Debits minus Credits) for [Authorized Settled Financial Transactions](#) by [Card Type](#) within a specific batch that was settled on the specified day.
2. For [Online transactions](#), the associated POS(Point-of-Sale) Device ID, and the date and time the batch was opened and closed, are also shown.
3. Transaction Count and Net Amounts are also summed by Batch Number, by Device ID(if relevant), and for those merchants who have more than one [Capture Method](#), by Capture Method.
4. There is one total for all batches for the merchant for the specified day.

5. The report also includes a hyperlink per Batch ID. Clicking on the hyperlink will display the **Detailed Batch Transaction Report** which shows the transaction details for all Settled Financial Transactions associated with the Batch ID for that day. The Detailed Batch Transaction Report is very similar to the [Transaction Details](#), except it has only Authorized Settled Financial Transactions.

Both the Batch Summary Report and the Batch Transaction Details have CSV Download and [CSV Help](#).

vii. 3.2.2 Why Use This Report

1. **Identify Batch Close Time.** The time the batch was closed can be very useful to determine whether the deposit may have been made a day later than the merchant expected.
2. **View Device Totals.** Totals of dollar amounts can be checked against device totals.
3. **View Transactions in a Specific Batch.** If transactions were dropped, a user can focus on a batch where report totals do not match device totals. By clicking the hyperlink, a user can see the detailed transactions for the batch.
4. **View Transactions in a Large Batch.** The Transaction Details will not display batches that have more than 2,500 transactions. But the Detailed Batch Transaction Report will display as many transactions as it can without having a time-out problem. So it can, depending on the time-of-day, display up to 30,000 transactions.

viii. 3.2.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under sub-heading DAILY AND DATE RANGE REPORTS,

Click on the radio button to the left of DAILY TRANSACTION REPORT MENU.

3. Click on the "Select Report" Command Button at the bottom of the screen.
4. From the DAILY TRANSACTION REPORT MENU,
Select radio button to the left of END OF DAY/BATCH SUMMARY.
5. Specify a valid date using the "FROM" drop down date list boxes.
6. Click on the "View Report" Command button at the bottom of the screen.

ix. 3.2.4 Report Availability

View one date at a time. Report data is available for the last twelve months.

2.3 Sales Summary

x. 3.3.1 Report Description

This report has both a Date Range Summary section and a Daily Section. Users who select a single day will see only the Daily Summary section.

Summary

1. The Date Range summary shows the total number of transactions and dollar amounts, by [Card Type](#) and [Capture Method](#), for [Sales](#), [Refunds](#), and [Payments](#), for the entire date range. It also shows **Net Total** (Sales minus Refunds) amounts.
2. If the user has selected a sort by Card Type, and the user has more than one Capture Method, there will also be a total by Card Type for all Capture Methods. Similarly, if the user has selected a sort by Capture Method, and there is more than one Card Type, there will also be a total by Capture Method for all Card Types.
3. Grand totals for all of transaction counts and dollar amounts are provided for the Merchant Number for the entire date range.

Daily

1. The Daily section of this report shows the total number of transactions and dollar amounts, by Card Type and [Capture Method](#), for [Sales](#), [Refunds](#), and [Payments](#), for each day in the date range.
2. It also shows **Net Total** amounts. The [Settlement Date](#) field is hyperlinked to the [Transaction Details](#) – Authorized Financial Transactions, Settlements only. Sums of transaction counts and transaction amounts are provided for the Merchant Number on the specified day.

Users who indicate a Date Range will see a Daily version of the report and Summary by Card Type and Capture Method for all the days in the range. Sums of transaction counts and transaction amounts are provided for the Merchant Number on the specified date range.

Information is sorted based on the user-specified criteria of Card Type or Capture Method.

This report has CSV Download and [CSV Help](#).

xi. 3.3.2 Why Use This Report

1. **Match Deposit Totals.** A User can match deposit totals against their bank statement.
2. **Month-to-date Report.** A User can use this report as a "Month-to-date" report.
3. **Customized Monthly Reporting.** Merchants who do not use calendar month can

create their own monthly report by using a suitable date range.

xii. 3.3.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
Select DAILY TRANSACTION REPORT MENU and click on the Select Report button at the bottom of the screen.
2. From the DAILY TRANSACTION REPORT MENU,
Select radio button to the left of SALES SUMMARY.
3. Specify a Date Option by clicking on either Daily (Default) or Date Range.
4. Specify a Sort Option by clicking on either by Card Type (default) or by **Capture Method**.
5. Specify a valid date using the drop down list boxes. For a single date (Daily) only the "From" date needs to be specified. For a date range both "From" and "To" dates need to be specified.
6. Click on the "View Report" Command Button at the bottom of the screen.

xiii. 3.3.4 Report Availability

Can view a date range of up to 45 days at a time. Report data is currently available for up to two years.

2.4 Merchant Financial Adjustments

xiv. 3.4.1 Report Description

1. This report has a listing of all Visa and MasterCard [Chargebacks](#), and all Financial Adjustments such as Imprinter Charges or Fax Charges for the merchant.
2. The report shows, for each debit or credit, the reporting date, deposit date, Reason Code, brief description of the Reason Code for each Debit or Credit, the amount of each debit or credit, and Chargeback Fee, if any.
3. It also gives, below the reason, additional details such as the Cardholder Number and original Transaction date for Visa Chargebacks.
4. For most MasterCard Chargebacks, user can select a hyperlinked Cardholder Number to display the MasterCard Chargeback Detail screen which has original Transaction Date, Cardholder Number, original Transaction Amount, and other details such as Merchant Reference Number where available.
5. Sorted by Report Date ascending, Deposit Date ascending, and then by Card Type ascending.

xv. 3.4.2 Why Use This Report

1. **Balancing.** Assist in balancing against Bank Statement.
2. **Background Information.** Understand reasons for Financial Adjustments and Chargebacks.
3. **Assist in Possible Remedies.** Additional details may assist in quicker identification of relevant transactions and paperwork.

xvi. 3.4.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under DAILY AND DATE RANGE REPORTS,
Select radio button to the left of DAILY TRANSACTION REPORT MENU.
3. Then click on the “Select Report” Command Button at the bottom of the screen.
4. From the DAILY TRANSACTION REPORT MENU,
Select radio button to left of FINANCIAL ADJUSTMENT report.
5. Select the "From Date" and the "To Date" using the date list boxes at the bottom of the screen.

6. Click on the “View Report” Command Button to initiate the retrieval of the report information

xvii. 3.4.4 Report Availability

Can view a date range of up to 31 days at a time. Report data available for the last twelve months.

2.5 Merchant Summary by Clerk ID

xviii. 3.5.1 Report Description

This report is divided into two parts, a Summary and a Breakdown by Clerk.

Summary

1. The top part of the report displays a summary of transaction count and dollar amount of [Sales](#), [Refunds](#), and [Payments](#) by [Card Type](#) for the Merchant on the specified [Settlement Date](#).
2. The per [Card Type](#) Transaction Counts and Dollar amounts are then summed to provide a total for the Merchant.

Breakdown by Clerk

1. The second part of this report, below this summary is a breakdown of [Sales](#), [Refunds](#), and [Payments](#) for each active Clerk ID by Card Type for the specified [Settlement Date](#).
2. If a Clerk ID has processed transactions from more than one [Card Type](#), Clerk ID transaction counts and dollar amounts will be summed to provide totals per Clerk ID.
3. Clerk ID transaction counts and dollar will be reported only for [Online](#) transactions where the merchant's device is set up for clerk sub-totalling
4. Will match the Clerk Subtotal Inquiry from device if device set up correctly.
5. Clerk ID totals are not available for [Tape](#) transactions.
6. If the merchant's device(s) has(have) not been set up for Clerk ID sub-totalling or if the Merchant has processed only [Tape](#) transactions, then the Summary part of the report will be identical to the Clerk ID part of the report.

xix. 3.5.2 Why Use This Report

1. **Overview of Daily Transactions.** This provides the merchant with an overview of the transaction volumes for each Clerk.
2. **Staff Performance.** This report can be used for commission calculations and transaction volume comparisons between sales staff.

xx. 3.5.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under DAILY AND DATE RANGE REPORTS,
Select the radio button to the left of MERCHANT SUMMARY by CLERK ID.
3. Click on the "Select Report" Command Button at the bottom of the screen.

4. At the top of the MERCHANT SUMMARY BY CLERK ID screen,
Specify a valid date range using the drop down date list boxes.

5. Click on "View Report" Command Button to initiate the retrieval of the report information.

xxi. 3.5.4 Report Availability

View one day at a time. Report data is available for the last twelve months.

2.6 Sales Summary by Card Type

xxii. 3.6.1 Report Description

This report contains two parts, a monthly summary and a daily summary.

Monthly Summary

1. The Monthly Summary reports the number of transactions, and dollar amounts, by [Card Type](#) and [Capture Method](#), for [Sales](#), [Refunds](#), Net Sales totals([Purchases](#), [Advices](#) and [Refund Corrections](#) minus Refunds and [Purchase Corrections](#)), [Payments](#) and [Voids](#) for the entire month.
2. Sub-totals per **Card Type** are provided for Merchants who process transactions with more than one Capture Method during the month.
3. This report also shows average **Sales** and average **Refund**.
4. All count and dollar amount columns are summed to provide Monthly Totals for the Merchant.

Daily Summary

1. The Daily Summary provides the same categories of information as the Monthly Summary for each day in the month.
2. The per-**Card Type** transaction count and dollar amount totals are also summed for each day in the month.
3. A monthly total for the Merchant is also provided at the bottom of the Daily Summary.

This report has CSV Download and [CSV Help](#).

xxiii. 3.6.2 Why Use This Report

1. **Monthly Summary Information.** To match Sales Net totals. The report also shows summary information on a monthly basis.

xxiv. 3.6.3 How To Use This Report

1. On the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under MONTHLY REPORTS sub-heading,
Select radio button to the left of MONTHLY MERCHANT SUMMARY.
3. Click on the "Select Report" Command button at the bottom of the screen..
4. At the top of the SALES SUMMARY BY CARD TYPE Report screen
Specify a valid date using the drop down list boxes.

5. Click on "View Report" Command Button to initiate the retrieval of the report information.

xxv. 3.6.4 Report Availability

Can view one month at a time. Report data is available for the last two years.

2.7 Find a Transaction

xxvi. 3.7.1 Report Description

1. This report searches for and displays details of all transactions that match user-specified criteria.
2. Required Search criteria are Date Type of [Transaction Date](#) or [Settlement Date](#), date range, and one or more of Cardholder Number (full or truncated), Batch Number, Authorization Number, Transaction Amount, [Tier ID](#), Type of Rate and Rate % and Fee Program.
3. Optional Search criteria are Transaction Category ([Authorized \(Financial\) Transactions](#), [Declined Transactions](#), **or** [Non-Financial Transactions](#)), [Card Type](#), Invoice number, Device number, or Clerk ID.
4. Search returns a report with Transaction details such as Merchant Number, Transaction Date, Transaction Time, [Transaction Type](#), Merchant Settled Transaction Amount, Cardholder Transaction Amount, and [POT Code](#) (Point of Transaction Code).

This report has a CSV Download and a [CSV Help](#).

xxvii. 3.7.2 Why Use This Report

1. **Confirm Double-Charged Transaction.** Quickly identify if customers were double-charged.
2. **Verify Information when Performing a Refund.** Find the authorization number to complete a refund.
3. **Confirm Status of Pre-Authorization.** Check if a pre-auth was not completed.

xxviii. 3.7.3 How To Use This Report

1. This feature is accessible from the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen or the DAILY TRANSACTION MENU screen.
2. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
Under SPECIAL REPORTS sub-heading,
 - a) Select radio button to the left of FIND A TRANSACTION and
 - b) Click on the Select Report Command Button at the bottom of the screen to display the Find a Transaction (criteria input screen).

OR

3. From the DAILY TRANSACTION MENU screen
 - a) Select radio button to left of FIND A TRANSACTION;

- a) Specify the Date or Date Range using the date list boxes at the bottom of the screen(optional) and
 - b) Click on the "View Report" Command Button to display the Find a Transaction (criteria input screen).
4. From the FIND A TRANSACTION (criteria input screen).
Update (if necessary) the Date/Date Range using the date list boxes.
5. Select by **Transaction Date** or **Settlement Date**, and choose **at least one** (can choose more than one) of these Additional Criteria
 - a. Full Cardholder Number
 - b. Partial (masked) Cardholder Number (useful if Cardholder number masked on merchant's invoice)
 - c. Transaction Amount
 - d. Batch Number
 - e. Authorization Number
 - f. Settlement Date x or more days greater than the Transaction Date
 - g. Tier ID
 - h. Type of Rate ([Qualification](#), [Card Brand](#), [MDR](#)) and Rate %.
 - i. Fee Program
5. **May** select one or more of the following Optional Criteria:
 - a. Transaction Category ([Authorized Financial Transactions](#), [Declined Financial Transactions](#), [Non-Financial Transactions](#))
 - b. Card Type (from drop-down list)
 - c. Invoice Number
 - d. Device Number
 - e. Clerk ID
6. Click "Search" Command Button to initiate the search of transactions.

xxix. 3.7.4 Report Availability

Can view up to 60 days at a time. Report data is available for the last twelve months.

2.8 Authorization Error Report

xxx. 3.8.1 Report Description

1. This report includes details of transactions that were rejected (prior to being authorized) during the last three months (91 days from current date).
2. Report details include cardholder number, amount of transaction, [transaction type](#) and error message.

xxxii. 3.8.2 Why Use This Report

1. **Identify Unsuccessful Transactions.** Can be helpful in identifying transactions that were not successfully processed.

xxxiii. 3.8.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under DAILY AND DATE RANGE REPORTS,
Click on the radio button to the left of DAILY TRANSACTION REPORT MENU.
3. Click on the “Select Report” Command Button at the bottom of the screen.
4. From the DAILY TRANSACTION REPORT MENU
Select radio button to the left of AUTHORIZATION ERROR REPORT.
5. Click on the "View Report" Command Button to initiate retrieval of report information.

xxxiiii. 3.8.4 Report Availability

Can view one day at a time. Report data is available for the last three months (91 days from current date).

2.9 Monthly Statement

xxxiv. 3.9.1 Report Description

This report displays all of your card processing activity in key sections and each section provides you with details of your daily and monthly transactions. These key sections appear in the following order, if applicable.

1. **Account Details** includes your mailing address, store number and merchant account number.
2. **Important Notices** that details any updates or changes to your merchant account.
3. **Special Notices** for important information about special offers or promotions.
4. **Sales Summary by Card Type** provides a monthly summary of transactional activity for Moneris and non-Moneris card types.
5. **Interchange & Wholesale Discount Fees** – Provides a breakdown of interchange or wholesale discount fees charged by the fee program and type of card. Visit moneris.com/rates for more information on interchange/wholesale discount fees provided by the card brands you accept.
6. **Assessment & Other Card Fees** provides a detailed breakdown of the assessment fees and other card brand fees charged by the card networks.
7. **Transaction Fees** provides a detailed breakdown of per transaction cost for the different card types you accept.
8. **Service Fees** summarizes per transaction service cost for the different card types you accept.
9. **Fee Summary** provides a summary of all fees charged by card type.
10. **Effective Merchant Discount Rate (eMDR)** – This is the average cost of card acceptance based on the volume processed in the month, expressed as a percentage.
11. **Monthly Summary** contains the total of the fees that have been applied to your account as they relate to your monthly transactions.
12. **Daily Activity Summary** shows the daily summary totals of card transaction activity for Moneris Card Types (Visa, MasterCard, Discover, American Express, JCB, Interac). Non-Moneris Card Types will show as 'other activity' and are detailed in the Moneris Fees section.
13. **Financial Details** shows the daily credits and debits to your designated business bank account.
14. **Differential Analysis** shows the monthly summary of differential fees charged to the merchant. This section is only displayed on statements for specific merchants.
15. **Chargeback Summary** shows the summary of chargebacks by card type that occurred during the billing cycle.
16. **13-Month Bar Chart** that can be used to quickly view monthly net sales trends.
17. **Peer Group Reporting**, a valuable Moneris tool that compares merchant's monthly sales trends against industry peer group sales trends allowing merchant to make more informed business decisions.

xxxv. 3.9.2 Why Use This Report

1. To quickly see a summary of all of your card processing activity including deposits, fees and credit and debit adjustments.
2. To help reconcile merchant processing credits and debits against your business bank account statement.

xxxvi. 3.9.3 How To Use This Report

1. This feature is accessible from the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen .
2. Under MONTHLY REPORTS sub-heading,
Select Radio button to left of MONTHLY STATEMENT.
3. Select "Select Report" Command Button at bottom of screen.
4. From the top of the MONTHLY STATEMENT report screen
Specify a month/year using the FROM date list boxes.
5. Click on the 'View Report' Command button.

xxxvii.

3.9.4 Report Availability

Can view one calendar month at a time. Report is available only for month preceding current month. Report data is available for the last two years.

2.10 Merchant Gift Card Transactions

xxxviii. 3.10.1 Report Description

1. This report shows details for each Moneris Gift Card Transaction for a specified date including Gift Card Number, Amount, and Type of Gift Card Transaction.
2. The total number of transactions for the specified date is indicated at the top of the report.

This report has CSV Download and [CSV Help](#).

xxxix. 3.10.2 Why Use This Report

1. View Gift Card Activity. To quickly see which Gift Cards were activated and which Gift Cards had purchases on them.

xl. 3.10.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under SPECIAL REPORTS sub-heading,
Select radio button to left of MONERIS GIFT CARD FOR MERCHANTS.

3. Click on the "Select Report" Command Button at the bottom of the screen.
4. From the GIFT CARD MENU FOR MERCHANT,
Select radio button to left of MERCHANT GIFT CARD TRANSACTIONS.
5. Specify a valid date using the "From Date" list boxes at bottom of screen.
6. Click on the "View Report" Command Button.

xli. 3.10.4 Report Availability

View one day at a time. Report data is available for the last six months.

xlii. 3.10.5 Enhanced Gift

If you have purchased or been switched to Enhanced Gift please access your reports via the [Moneris Merchant Web Portal](#).

2.11 Merchant Gift Card Summary

xliii. 3.11.1 Report Description

This report contains two parts, a Summary for the entire date range and a Daily Summary. If only one day is selected, only the Date Range Summary is presented.

1. The Date Range Summary provides the total number of transactions and dollar amount of transactions for Purchases, Activations, Deactivations and Voids for the entire date range selected. The Average Purchase Amount for the period is also provided.
2. The Daily Summary provides a per day summary of the same categories of information reported in the Date Range Summary.
3. Totals for the entire date range daily summary are also provided at the bottom of the report.

This report has CSV Download and [CSV Help](#).

xliv. 3.11.2 Why Use This Report

1. View Daily Totals. To quickly see the total number and amount of Gift Transactions by Type (e.g., Activations or Purchases) for a specific day or range of days.

2. Month To Date Report. Can use as a monthly report or a month-to-date report. To use as a month-to-date report, enter the first of the month as the "From Date", and yesterday's date as the "To Date". To use as a monthly report, enter the first of the month as the "From Date", and the last day of the month as the "To Date".

xlv. 3.11.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under SPECIAL REPORTS sub-heading,
select radio button to left of MONERIS GIFT CARD FOR MERCHANTS.
3. Click on the "Select Report" Command Button at the bottom of the screen.
4. From the GIFT CARD MENU FOR MERCHANT
Select radio button to the left of MERCHANT GIFT CARD SUMMARYT.
5. Specify a valid date range using the "From" and "To" list boxes at bottom of screen.
6. Click on the "View Report" Command Button.

xlvi. 3.11.4 Report Availability

Can view a Date Range of up to 31 days. Report data available for the last two years.

xlvii. 3.11.5 Enhanced Gift

If you have purchased or been switched to Enhanced Gift please access your reports via the [Moneris Merchant Web Portal](#).

2.12 Merchant Gift Card Liability

xlvi. 3.12.1 Report Description

1. This is a monthly summary report.
2. The report shows for each Moneris Gift Card Program associated with the merchant, the [Program Name](#), [Starting Balance](#) at the beginning of the month, Summary of amounts in all Transaction Categories during the month (e.g., [Activation Amounts](#), [Purchase Amounts](#), [Void Adjustment Amounts](#), [Deactivation Amounts](#), [Expired Amounts](#)), and [Closing Balance](#) at the end of the month.
3. Totals for all the merchant's Moneris Gift Card Programs are provided for the specified month.
4. This report has a CSV Download and a [CSV Help](#).

xlix. 3.12.2 Why Use This Report

1. **View Total Liability.** Merchant can see total liability owing to clients at the end of a specified month.

l. 3.12.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under SPECIAL REPORTS sub-heading,
Select radio button to the left of MONERIS GIFT CARD FOR MERCHANTS
3. Click on the "Select Report" Command Button at the bottom of the screen.
4. From the GIFT CARD MENU FOR MERCHANT screen,
Select radio button to left of MERCHANT GIFT CARD LIABILITY.
5. Specify a valid Month/Year combination using the "From Date" list boxes at bottom of screen.
6. Click on the "View Report" Command Button. In the case where the current month/year is specified, the preceding month's information will be displayed.

li. 3.12.4 Report Availability

Report for the previous month can be seen on the third calendar day of the current month (may be available on first or second day). Can view one month at a time. Report data is available for the preceding two years.

iii. 3.12.5 Enhanced Gift

If you have purchased or been switched to Enhanced Gift please access your reports via the [Moneris Merchant Web Portal](#).

2.13 Transaction Fee Breakdown Report

liii. 3.13.1 Report Description

1. This report shows for each card type the Transaction Fees that settle at the merchant level.
2. The report breaks down, for each card type, the total transaction fee by [Discount Fee](#), Flat Fee, [Qualification Fee](#), [Differential Fee](#), [Card Brand Fee](#) and [Product Fee](#) for the selected month.
3. It also shows the total transaction fee by card type for the selected month, and the total transaction fees for all card types.

liv. 3.13.2 Why Use This Report

1. See the breakdown of total transaction fees for each card type.

lv. 3.13.3 How To Use This Report

1. On the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under MONTHLY REPORTS sub-heading,
 - a) Select radio button to the left of TRANSACTION FEE BREAKDOWN
 - b) Click on the "Select Report" Command button at the bottom of the screen.
4. At the top of the TRANSACTION FEE BREAKDOWN Report screen
Specify a month/year using the STATEMENT DATE list boxes.
5. Click on "View Report" Command Button to initiate the retrieval of the report information.

lvi. 3.13.4 Report Availability

This report is available for one calendar month at a time. The report is available only for months prior to the current month. Report data is available for the previous two years.

2.14 Merchant Financial Details

Ivii. 3.14.1 Report Description

1. This report shows the deposits, chargebacks, adjustments and charges for fees made to the merchant's bank account.
2. The report is able to display for a range of dates, up to 31 days.
3. By default it will display Deposits, Chargebacks & Adjustments and Fees. There is the ability to select any combination of these seven types of bank account changes.
4. For reconciliation there is the ability to specify a specific Original Settlement Amount and/or Payment Amount. This type of filtering is not used by default.
5. This report is ordered first by currency and then by payment date.
6. For each payment the payment date, description of transaction, original settlement date, original settlement amount, retained amount, payment amount, PST/QST, GST/HST and deposit account number are displayed.
7. If the entry is for fees charged to the merchant's bank account the description will be displayed as a hyperlink. If the hyperlink is clicked a new window will appear that displays the component charges that were aggregated together as a single charge.
8. If the merchant is subject to delayed deposit or deposit retention on the last day of the date range then for each card type the delayed deposit settings, deposit retention settings and current retention balance are displayed.
9. This report has a CSV Download and a [CSV Help](#).

Iviii. 3.14.2 Why Use This Report

1. Perform bank account reconciliation on a daily, date range or monthly basis.
2. Determine delayed deposit and/or deposit retention settings.
3. Determine the amount of deposits that have been retained and the current retention balance for each card type.
4. Determine the component charges that were aggregated together as a single fee charged to the merchant's bank account.

Ixi. 3.14.3 How To Use This Report

1. On the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under DAILY AND DATE RANGE REPORTS sub-heading,
 - a) Select radio button to the left of FINANCIAL DETAILS
 - b) Click on the "Select Report" Command button at the bottom of the screen.
4. At the top of the FINANCIAL DETAILS screen
 - Specify a date range using the Payment Dates To and From list boxes.
 - Specify an Original Settlement Amount and/or Payment Amount, if required.
 - Select from the seven types of bank account changes – by default all seven are selected.

5. Click on "View Report" Command Button to initiate the retrieval of the report information.

ix. 3.14.4 Report Availability

Able to view a date range of up to 31 days. Report data is available for the last 13 months. Report data is not available prior to November 1, 2010. Every day, the data for the previous day will be added until a total of 13 month's data is available.

2.15 Service Fees Report

Ixi. 3.15.1 Report Description

1. This report displays each service fee that was charged to the merchant.
2. Report shows only those fees that were settled to the merchant.
3. This report has a CSV Download and a [CSV Help](#).

Ixii. 3.15.2 Why Use This Report

1. To obtain a complete breakdown of service fees charged to the merchant.

Ixiii. 3.15.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION - MERCHANT LEVEL screen,
2. Under MONTHLY REPORTS sub-heading
 - a) Select the radio button to the left of SERVICE FEES REPORT
 - b) Then click on the "Select Report" Command Button at the bottom of the screen.
3. From the top of the SERVICE FEES REPORT screen, Specify a month/year using the STATEMENT DATE list boxes.
4. Click on the "View Report" Command button.

Ixiv. 3.15.4 Report Availability

This report is available for one calendar month at a time. The report is available only for months prior to the current month. Report data is available for the previous two years. Report is not available prior to April 2011, after which data will become available each month until there is data available for the past two years.

2.16 Merchant Differential Transaction Report

lxv. 3.16.1 Report Description

1. Identify those transactions which had a qualification or differential rate in addition to the standard MDR Rate within a specific time range, such as the monthly Statement period.
2. Only transactions which Moneris “settles” for a customer using the Differential method of billing could have a differential rate.
3. Transactions which Moneris "settles" for a customer using the Qualified/Non-Qualified method of billing could have a qualification rate. The surcharge fee charged on Differential transactions appears as the qualification rate on this report.
4. The user can choose to display only Visa, MasterCard, Discover, American Express, JCB transactions or to display transactions for all four. The default is to display all.
5. The transactions are sorted by currency, settlement date and then transaction date & time.
6. The report contains the merchant's store number, as well as transaction-oriented line-item information such as device number, batch number, card type, cardholder number, POT code, transaction type, transaction amount, authorization number, Fee Program, Tier ID, Card Brand Rate %, Qualification Rate % and Differential Rate %.
7. The report shows all transactions that were not fully qualified for the merchant for the dates in question.
8. This report has a CSV Download and a [CSV Help](#).

lxvi. 3.16.2 Why Use This Report

1. **Identify Qualification & Differential Transactions.** Identify which transactions in a given time-period had either a Qualification rate or a Differential rate.
2. **Help Identify Why Transactions Were Not Fully Qualified.** Fields such as the bin range of the Cardholder Number, the POT Code, the Tier ID and the Fee Program may help identify why transactions were assigned a Qualification rate.

lxvii. 3.16.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under the sub-heading “SPECIAL REPORTS”
Click on the radio button to the left of “DIFFERENTIAL TRANSACTION REPORT”.
3. Click on the “Select Report” Command button at the bottom of the screen.
4. “DIFFERENTIAL TRANSACTION REPORT” screen appears.
5. Select the Card Types:
 - a. All Card Types - default
 - b. Visa Only
 - c. MasterCard only
 - d. Discover only

- e. American Express only
- f. JCB only

7. Specify a valid date or date range using the drop down list boxes.

8. Click on the "View Report" Command Button at the bottom of the screen.

lxviii. 3.16.4 Report Availability

View up to 31 days at a time. Report data is available for the last twelve months.

2.17 Merchant Taxable Fees

lxix. 3.17.1 Report Description

1. This report displays each transaction or service fee that was charged to the merchant to which taxes were applied.
2. Report shows only those fees that were settled to the merchant.
3. This report has a CSV Download and a [CSV Help](#).

lxx. 3.17.2 Why Use This Report

1. To obtain a complete breakdown of taxes applied to transaction and/or service fees charged to the merchant.

lxxi. 3.17.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION - MERCHANT LEVEL screen,
2. Under DAILY AND DATE RANGE REPORTS sub-heading
 - a) Select the radio button to the left of TAXABLE FEES
 - b) Then click on the "Select Report" Command Button at the bottom of the screen.
3. From the top of the TAXABLE FEES screen,
Specify valid date(s) using the "From" and "To" Date drop-down list boxes at the top of the screen.
4. Click on the "View Report" Command button.

lxxii. 3.17.4 Report Availability

Reports for a date range of up to 31 days. Report data is available for the last 13 months. Report is not available prior to October 1, 2011.

MAIN MERCHANT CSV DOWNLOADS

Last Updated as of August 1 2019

3. CSV HELP INTRODUCTION

3.1 CSV Format (Comma Separated Value)

1. This is a simple text format that separates the data using commas so that it can be easily downloaded into any spreadsheet application that supports CSV file format such as Microsoft Excel. Most, but not all, Merchant Direct reports have this CSV functionality.
2. For each CSV Download, Merchant Direct provides, in the [CSV Help](#) for that download, the order of the data being downloaded, and a brief description of each field, including an explanation of the codes if relevant.
3. Except for Transaction Search, if the value of a field does not fill the entire field, it is padded with leading or trailing spaces (or sometimes zeros) on the CSV download.
4. Count and Digit (numeric) fields are padded with leading spaces, and default to zero if no value is available. Dollar amount fields are padded with leading spaces and default to .00 if no value is available.
5. Other fields generally have trailing spaces (or are blank if no value is available).
6. Exceptions are indicated in the CSV Help for that field.
7. Please note that for those new CSV Downloads identified as "true" CSV downloads (currently only Transaction Search), the size of the field is not fixed. The length of the field can vary depending on the size of its contents. Any CSV Downloads originally set up as fixed length will remain fixed length.

3.2 HOW TO DOWNLOAD REPORTS TO CSV FORMAT

Step 1. Click on "CSV Download" Command Button on a Menu or Report screen.

Step 2. A pop-up screen, not under Moneris control, will appear that asks if you want to save the file. The exact appearance of this screen, and the instructions, depend on the Browser and Operating system used by your PC.

Step 3. Save the file with a .csv extension. Ensure you save it to a location on your PC where you can find it, such as your desktop. (You can give your file name a ".csv" extension if the "csv" does not automatically pop up as a file type.) It is then accessible through Excel, or other software, though you might have to increase the width of some of the fields to show the whole

number. **Note:** if a number is very large, such as the 16 digit cardholder number, you may have to save the file as a text file, and then import into Excel, identifying that field as a "text" field to see the number properly.

3.3 Transaction Reporting Limit

Users may receive the following message when trying to view a report with more than 2,500 transactions. The user has an option of selecting the CSV Download Command Button to download the report in CSV format.

*There were ## transactions settled on YYYY/MM/DD.
This exceeds the reporting limit of 2500 transactions.
Do you want to download the report as a CSV format file?*

3.4 Support Contacts

For assistance with any problems or concerns contact the Moneris Contact Center at 1-866-319-7450.

4. READING THE CSV FILES

4.1 Reading the CSV File for 'Transaction Details'

This Merchant report lists all transactions which match selected criteria, sorted by Capture Method (Online /Tape), Device Number, and Batch Number. The transactions downloaded match the transactions selected. The user can select by either transactions that match a selected Transaction date (date of the transaction between the merchant and the customer) or transactions that match the settlement date.

The transactions selected can be any or all of:

- a) Authorized Financial Transactions
- b) Declined Financial Transactions
- c) Non-Financial Transactions (pre-authorizations and void).

Authorized Financial Transactions can be:

- a) All Authorized Financial Transactions
- b) All authorized Financial Transactions except for Authorizations (that is, settlements only)
- c) Authorizations only

The report also shows totals and device and capture type, but the totals are not downloaded.

Field Name - Daily Detailed	Description						
Merchant Number (field length 14 digits)	Unique 13 digit number assigned by Moneris identifying the Merchant (leading zeroes suppressed; padded with leading spaces)						
Store Number (field length 8 characters within quotations)	Identifier assigned by the merchant identifying the store						
Capture Method (field length 1 character within quotations)	The type of device that originally captured the transaction. <table border="1"><thead><tr><th>CSV Value</th><th>Capture Type</th></tr></thead><tbody><tr><td>O</td><td>Online/POS</td></tr><tr><td>T</td><td>Tape</td></tr></tbody></table> T	CSV Value	Capture Type	O	Online/POS	T	Tape
CSV Value	Capture Type						
O	Online/POS						
T	Tape						

Field Name - Daily Detailed	Description						
Site Number (field length 10 digits)	Defaults to 1; No longer used						
Device Number (field length 8 digits within quotations)	Device number of device where the transaction takes place. First 2 digits indicate device type and the next 6 are serial number as assigned by manufacturer. The field is blank for tape.						
Settlement Date (field length 8 digits)	Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris. Format (YYYYMMDD)						
Batch Number (field length 6 digits)	Up to 5 Digit Number assigned by Moneris to a group of transactions from a customer sent to Moneris for settlement at the same time. May include multiple transactions.						
Transaction Date (field length 8 digits within quotations)	The date of the original transaction between merchant and end-customer – Format ("YYYYMMDD")						
Transaction Time (field length 8 within quotations)	Time the transaction takes place at the Point of Sale terminal Format ("HH:MM:SS") "00:00:00" if Time not available.						
Currency Literal (field length 1 character within quotations)	<table border="1" data-bbox="643 1188 1016 1388"> <thead> <tr> <th data-bbox="643 1188 776 1278">CSV Value</th> <th data-bbox="776 1188 1016 1278">Currency Literal</th> </tr> </thead> <tbody> <tr> <td data-bbox="643 1278 776 1335">C</td> <td data-bbox="776 1278 1016 1335">CAD</td> </tr> <tr> <td data-bbox="643 1335 776 1388">U</td> <td data-bbox="776 1335 1016 1388">USD</td> </tr> </tbody> </table> <p data-bbox="643 1440 667 1472">U</p> <p data-bbox="643 1514 802 1545">CSV Value</p>	CSV Value	Currency Literal	C	CAD	U	USD
CSV Value	Currency Literal						
C	CAD						
U	USD						

Field Name - Daily Detailed	Description																																
Card Type (field length 2 digits within quotations)	<table border="1"> <thead> <tr> <th data-bbox="643 447 894 493">CSV Value</th> <th data-bbox="894 447 1278 493">Card Type</th> </tr> </thead> <tbody> <tr><td data-bbox="643 493 894 539">01</td><td data-bbox="894 493 1278 539">Visa</td></tr> <tr><td data-bbox="643 539 894 585">02</td><td data-bbox="894 539 1278 585">MasterCard</td></tr> <tr><td data-bbox="643 585 894 632">03</td><td data-bbox="894 585 1278 632">Amex</td></tr> <tr><td data-bbox="643 632 894 678">06</td><td data-bbox="894 632 1278 678">Discover</td></tr> <tr><td data-bbox="643 678 894 724">07</td><td data-bbox="894 678 1278 724">Sears</td></tr> <tr><td data-bbox="643 724 894 770">08</td><td data-bbox="894 724 1278 770">HSBC Card</td></tr> <tr><td data-bbox="643 770 894 816">09</td><td data-bbox="894 770 1278 816">PWB Card</td></tr> <tr><td data-bbox="643 816 894 863">10</td><td data-bbox="894 816 1278 863">Interac</td></tr> <tr><td data-bbox="643 863 894 909">11</td><td data-bbox="894 863 1278 909">Air Miles</td></tr> <tr><td data-bbox="643 909 894 955">12</td><td data-bbox="894 909 1278 955">CITICOMM</td></tr> <tr><td data-bbox="643 955 894 1001">13</td><td data-bbox="894 955 1278 1001">Cheque Authorization</td></tr> <tr><td data-bbox="643 1001 894 1047">14</td><td data-bbox="894 1001 1278 1047">Maestro</td></tr> <tr><td data-bbox="643 1047 894 1094">15</td><td data-bbox="894 1047 1278 1094">JCB</td></tr> <tr><td data-bbox="643 1094 894 1140">16</td><td data-bbox="894 1094 1278 1140">UnionPay</td></tr> <tr><td data-bbox="643 1140 894 1182">PG</td><td data-bbox="894 1140 1278 1182">PetroTrak</td></tr> </tbody> </table>	CSV Value	Card Type	01	Visa	02	MasterCard	03	Amex	06	Discover	07	Sears	08	HSBC Card	09	PWB Card	10	Interac	11	Air Miles	12	CITICOMM	13	Cheque Authorization	14	Maestro	15	JCB	16	UnionPay	PG	PetroTrak
CSV Value	Card Type																																
01	Visa																																
02	MasterCard																																
03	Amex																																
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08	HSBC Card																																
09	PWB Card																																
10	Interac																																
11	Air Miles																																
12	CITICOMM																																
13	Cheque Authorization																																
14	Maestro																																
15	JCB																																
16	UnionPay																																
PG	PetroTrak																																
Cardholder's Financial Institution (field length 4 digits within quotations)	Cardholder's Financial Institution (not meaningful for Visa and MasterCard transactions). Padded with leading zeroes; spaces if no value.																																
Cardholder Number (field length 19 digits within quotations)	Credit/Debit card number used by the cardholder to process transactions (Padded with leading zeroes)																																

Field Name - Daily Detailed	Description														
Transaction Type (field length 2 digits within quotations)	<table border="1" data-bbox="646 449 943 978"> <thead> <tr> <th data-bbox="646 449 870 541">Transaction Type</th> <th data-bbox="870 449 943 541">Value</th> </tr> </thead> <tbody> <tr> <td data-bbox="646 541 870 596">Purchase</td> <td data-bbox="870 541 943 596">1</td> </tr> <tr> <td data-bbox="646 596 870 651">Refund</td> <td data-bbox="870 596 943 651">4</td> </tr> <tr> <td data-bbox="646 651 870 743">Refund Correction</td> <td data-bbox="870 651 943 743">6</td> </tr> <tr> <td data-bbox="646 743 870 835">Purchase Correction</td> <td data-bbox="870 743 943 835">7</td> </tr> <tr> <td data-bbox="646 835 870 890">Payment</td> <td data-bbox="870 835 943 890">8</td> </tr> <tr> <td data-bbox="646 890 870 978">Payment Correction</td> <td data-bbox="870 890 943 978">9</td> </tr> </tbody> </table> <p data-bbox="646 1035 1036 1066">Padded with trailing spaces.</p>	Transaction Type	Value	Purchase	1	Refund	4	Refund Correction	6	Purchase Correction	7	Payment	8	Payment Correction	9
Transaction Type	Value														
Purchase	1														
Refund	4														
Refund Correction	6														
Purchase Correction	7														
Payment	8														
Payment Correction	9														
Transaction Amount(field length 13 including decimal point, and leading minus sign if negative)	<p data-bbox="646 1079 1479 1358">Amount of the transaction. Note that it shows as negative if a Payment, Refund, or Purchase Correction even if does not show as negative on the report (amounts do not show as negative on report if selected transactions include Declined or Non-Financial)</p>														

Transaction Response
(2 characters within
quotations)

Approved are '00', '01', '04', '77', "Z3" or ' '. All others are declined.

Some of the more common declined are:

Code	Description
'E1'	'Not Initialized'
'E2'	'Unknown Device-Call'
'E3'	'Unknown Merchant'
'E4'	'Invalid Transaction'
'E5'	'Device Disabled-Call'
'E6'	'Cannot Close Batch'
'E7'	'Invalid Amount'
'R1'	'Device Initialized'
'R2'	'Retry Later'
'R3'	'No Resp - Retry'
'R4'	'Please Close Batch'
'S1'	'System Problem-Retry'
'S2'	'Sys Prob 96-Call'
'S5'	'Unmatched Merch Id'
'T1'	'Initialized Tested'
'T2'	'Authorize Tested'
'V0'	'Invalid Prov Code'
'V1'	'Invalid License'
'V2'	'Account Frozen'
'V3'	'Call Tellcheck'
'V4'	'Lost/Verify ID'
'V5'	'Decline/Call'
'V6'	'DOB Error '
'V7'	'Excess Activity'
'V8'	'Do Not Accept'
'06'	'Invalid Expiry Date'
'06'	'Invalid Expiry Date'
'12'	'Declined'
'14'	'Call bank for Auth'
'41'	'Hold Card-Call Bank'
'42'	'Hold Card-Call Bank'
'43'	'Hold Card-Call Bank'
'50'	'Declined'
'54'	'Expired Card-Refused'
'60'	'Call bank for Auth'
'69'	'Call Bank for Auth'
'78'	'Unable to Reverse'
'81'	'Declined'
'82'	'Declined'
'84'	'Declined'
'85'	'Declined'
'91'	'Issuer Off Line'

Point of Transaction Code
(1 char within
quotations)

MSR refers to Magnetic Stripe Recognition device
EMV refers to Eurocard MasterCard Visa chip device

CSV Value	Description
Blank	Swiped, MS Card, MSR Device, Track II Available
A	Swiped, EMV-enabled Device, Track II not available
C	Chip Card Read, EMV-enabled Device, Track II Available, offline PIN verified
D	Chip Card Read, EMV-enabled Device, Track II Available, no PIN verification
E	Swiped, MSR device, Track II may not be available
F	Contactless, MSR Device, Track II Available
G	Swiped, Chip Card, MSR Device, Track II may not be available
H	Swiped, Chip Card, EMV-enabled device, Track II may not be available
I	Contactless, EMV-enabled Device, Track II Available
J	Chip Card read, EMV-Enabled device, Track II may not be available
K	Chip Card Read, EMV-enabled device, No Track II, Offline PIN verified
L	Chip Card Read, EMV-enabled device, No Track II, no PIN Verification
M	Manual, EMV-enabled Device, No Track II
N	Manual, EMV-enabled Device, Chip Card
O	Manual, MSR Device, no Track II
P	Swiped, MS Card, MSR Device, Track II Available
Q	Swiped, MS Card, MSR Device, Track II Available, No referrals
R	Manual, MSR Device, No Track II, no referrals

Field Name - Daily Detailed	Description	
	S	Manual, EMV-enabled Device, no Track II, no referrals
	T	Swiped, MS Card, EMV-enabled Device, Track II Available
	U	Swiped, Chip Card, MSR Device, Track II Available
	V	Swiped, Chip Card, EMV-enabled Device, Track II Available
	W	Swiped, MS Card, EMV-enabled Device, Track II Available, No Referrals
	X	Indicates Tape
	Y	Swiped, Chip Card, MSR Device, Track II Available, No Referrals
Authorization Number (Field Length 6 characters within quotations)	An alphanumeric field that indicates the Authorization identifier of the transaction.	
Merchant Reference Number (Field length 23 characters within quotations)	This may be entered by merchant and sent to Moneris to uniquely identify transaction. Currently usually available only for transactions Merchant Direct defines as "tape". May be available for POS transaction, if terminal has relevant functionality and merchant enters.	
Merchant Terminal ID (Field length 10 characters within quotations)	Available only if entered by merchant who has Merchant-Link. N/A for tape	
Clerk ID (field length 6 characters within quotations)	This is the ID assigned by the Merchant to the Clerk/Operator of the terminal which processed the transaction. Available only if entered by merchant and the POS device has the relevant functionality. N/A for /tape.	
Invoice Number (Field length 10 characters within quotations)	Identifies this particular purchase to the merchant. Available only if entered by merchant and the POS device has the relevant functionality. N/A for tape. Zero filled if POS and no value available.	

Field Name - Daily Detailed	Description
Tier ID (4 characters within quotations)	List of Tier ID codes and descriptions If a Tier ID is shown, it may be used in calculating the Merchant Discount Rate (MDR) .

4.2 Reading the CSV File for 'Daily Batch Summary'

This Merchant report identifies key information for all batches settled on a specific date. The batch information is sorted by Capture Method(Online/POS, Tape),and Device Number, with transaction count and transaction totals by card type. Only approved transactions for settlements (that is, all Authorized transactions except Authorizations) are included in batch totals.

The report has a summary for each batch, device, and the merchant but this summary is not included on the CSV download.

This report has a hyperlink to the "Detailed Batch Summary Report" , whose CSV download description is given above under the Transaction Details, above.

Field Name - Batch Summary	Description
Merchant Number (Field length 14 digits)	Unique 13 digit Number assigned by Moneris identifying the Merchant (leading zeroes suppressed; padded with leading spaces)
Store Number (Field length 8 characters within quotations)	Identifier assigned by the merchant identifying the store
Settlement Date (Field length 8 digits)	Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris. Format (YYYYMMDD)

Field Name - Batch Summary	Description						
Capture Method (field length 1 character within quotations)	The type of device that originally captured the transaction. <table border="1" data-bbox="607 491 989 667"> <thead> <tr> <th data-bbox="607 491 760 573">CSV Value</th> <th data-bbox="760 491 989 573">Capture Type</th> </tr> </thead> <tbody> <tr> <td data-bbox="607 573 760 619">O</td> <td data-bbox="760 573 989 619">Online/POS</td> </tr> <tr> <td data-bbox="607 619 760 667">T</td> <td data-bbox="760 619 989 667">Tape</td> </tr> </tbody> </table>	CSV Value	Capture Type	O	Online/POS	T	Tape
CSV Value	Capture Type						
O	Online/POS						
T	Tape						
Site Number (10 digits)	No longer used; defaults to 1.						
Device Number (field length 8 digits within quotations)	Two digit device type and Serial Number of of the Device where the transaction takes place (as assigned by manufacturer). Blank for tape transactions.						
Batch Number (field length 6 digits)	5 Digit Number assigned by Moneris to a group of transactions from a customer sent to Moneris for settlement at the same time. May include multiple transactions.						
Batch Balance Indicator (1 char within quotations)	No longer used; defaults to blank						
Batch Open Date (8 digits)	Format YYYYMMDD; 22991231 if not available (tape transactions)						
Batch Open Time (8 characters within quotations)	Format "HH.MM.SS"; 01:01:01 if not available (tape transactions)						
Batch Close Date (8 digits)	Format YYYYMMDD; 22991231 if not available (tape transactions)						
Batch Close Time (8 within quotations)	Format "HH.MM.SS"; 01:01:01 if not available (tape transactions)						

Field Name - Batch Summary	Description																																
Card Type (Field length 2 digits within quotations)	<table border="1"> <thead> <tr> <th data-bbox="607 411 773 489">CSV Value</th> <th data-bbox="773 411 1076 489">Card Type</th> </tr> </thead> <tbody> <tr> <td data-bbox="607 489 773 537">01</td> <td data-bbox="773 489 1076 537">Visa</td> </tr> <tr> <td data-bbox="607 537 773 585">02</td> <td data-bbox="773 537 1076 585">MasterCard</td> </tr> <tr> <td data-bbox="607 585 773 634">03</td> <td data-bbox="773 585 1076 634">Amex</td> </tr> <tr> <td data-bbox="607 634 773 682">06</td> <td data-bbox="773 634 1076 682">Discover</td> </tr> <tr> <td data-bbox="607 682 773 730">07</td> <td data-bbox="773 682 1076 730">Sears</td> </tr> <tr> <td data-bbox="607 730 773 779">08</td> <td data-bbox="773 730 1076 779">HSBC Card</td> </tr> <tr> <td data-bbox="607 779 773 827">09</td> <td data-bbox="773 779 1076 827">PWB Card</td> </tr> <tr> <td data-bbox="607 827 773 875">10</td> <td data-bbox="773 827 1076 875">Interac</td> </tr> <tr> <td data-bbox="607 875 773 924">11</td> <td data-bbox="773 875 1076 924">Air Miles</td> </tr> <tr> <td data-bbox="607 924 773 972">12</td> <td data-bbox="773 924 1076 972">CITICOMM</td> </tr> <tr> <td data-bbox="607 972 773 1035">13</td> <td data-bbox="773 972 1076 1035">Cheque Authorization</td> </tr> <tr> <td data-bbox="607 1035 773 1083">14</td> <td data-bbox="773 1035 1076 1083">Maestro</td> </tr> <tr> <td data-bbox="607 1083 773 1131">15</td> <td data-bbox="773 1083 1076 1131">JCB</td> </tr> <tr> <td data-bbox="607 1131 773 1180">16</td> <td data-bbox="773 1131 1076 1180">UnionPay</td> </tr> <tr> <td data-bbox="607 1180 773 1220">PG</td> <td data-bbox="773 1180 1076 1220">PetroTrak</td> </tr> </tbody> </table>	CSV Value	Card Type	01	Visa	02	MasterCard	03	Amex	06	Discover	07	Sears	08	HSBC Card	09	PWB Card	10	Interac	11	Air Miles	12	CITICOMM	13	Cheque Authorization	14	Maestro	15	JCB	16	UnionPay	PG	PetroTrak
CSV Value	Card Type																																
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15	JCB																																
16	UnionPay																																
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Total Number of Transactions (Field length 8 digits)	Total number of transactions for this card type for this batch																																
Total Transaction Amount (field length 12 including decimal point, and leading negative sign if relevant)	Total Transaction amount processed for this card for this batch (DR-CR, that is, Payments/Refunds/Purchase corrections are subtracted from total)																																

4.3 Reading the CSV File for 'Sales Summary'

The user can request either a sort by Capture Method, in which case the primary sort is Capture Method, with a sort within Capture Method by Card Type, and totals by Card Type, Capture Method, Settlement Date and Merchant (all in ascending order), or the user can request a sort by Card Type, with a sort within Card Type by Capture Method, and totals by Capture Method, Card Type, Settlement Date, and Merchant.

The downloaded CSVs correspond to the sort requested. Only the basic summary information is downloaded; that is, totals by Settlement Date and merchant, and totals by Card Type if basic summary is by Capture Method, or vice-versa, are not downloaded.

Sort by Card Type

Field Name - Merchant Summary	Description						
Settlement Date (field length 8)	Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris. Format (YYYYMMDD)						
Merchant Number (field length 14 digits)	Unique 13 digit number assigned by Moneris identifying the Merchant (leading zeroes suppressed; padded with leading spaces)						
Store Number (field length 8 characters within quotations)	Identifier assigned by the merchant identifying the store						
Currency Literal (Field length 1 character within quotations)	<table border="1"><thead><tr><th>CSV Value</th><th>Currency Literal</th></tr></thead><tbody><tr><td>C</td><td>CAD</td></tr><tr><td>U</td><td>USD</td></tr></tbody></table>	CSV Value	Currency Literal	C	CAD	U	USD
CSV Value	Currency Literal						
C	CAD						
U	USD						

Field Name - Merchant Summary	Description	
Card Type (Field length 2 digits within quotations)	CSV Value	Card Type
	01	Visa
	02	MasterCard
	03	Amex
	06	Discover
	07	Sears
	08	HSBC Card
	09	PWB Card
	10	Interac
	11	Air Miles
	12	CITICOMM
	13	Cheque Authorization
	14	Maestro
	15	JCB
16	UnionPay	
PG	PetroTrak	
Capture Method (Field length 1 character within quotations)	The type of device that originally captured the transaction	
Sales Amount (Field length 12 digits including decimal point)	Total dollar amount of sales.	
Sales Count (Field length 7 digits)	Total number of sales transactions.	
Refund Amount (Field length 9 including decimal point)	Total dollar amount of refunds	
Refund Count (Field length 6 digits)	Total number of refund transactions	
Net Total (Field length 12 including decimal point , and leading negative sign if relevant)	Net Total = Sales/Payment Corrections/Refund Corr. -(minus) Refunds/Payments/Purchase Corr	
Net Deposit (Field length 12)	No longer relevant; defaults to Net Total	

Field Name - Merchant Summary	Description
Payment and Payment Corrections Transactions Count (Field length 6 digits)	Total number of Payment AND Payment Corrections transactions.
Payment minus Payment Corrections Amount (Field length 9 including decimal point, and leading negative sign if relevant)	Total amount of Payments MINUS Payment Corrections (shows as negative if Payment Corrections greater than Payments)

Sort by Capture Method

Field Name - Merchant Summary	Description						
Settlement Date (field length 8)	Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris. Format (YYYYMMDD)						
Merchant Number (field length 14 digits)	Unique 13 digit number assigned by Moneris identifying the Merchant (leading zeroes suppressed; padded with leading spaces)						
Store Number (field length 8 characters within quotations)	Identifier assigned by the merchant identifying the store						
Currency Literal (field length 1 character within quotations)	<table border="1"> <thead> <tr> <th>CSV Value</th> <th>Currency Literal</th> </tr> </thead> <tbody> <tr> <td>C</td> <td>CAD</td> </tr> <tr> <td>U</td> <td>USD</td> </tr> </tbody> </table>	CSV Value	Currency Literal	C	CAD	U	USD
CSV Value	Currency Literal						
C	CAD						
U	USD						
Capture Method (field length 1 character within quotations)	<p>The type of device that originally captured the transaction</p> <table border="1"> <thead> <tr> <th>CSV Value</th> <th>Capture Type</th> </tr> </thead> <tbody> <tr> <td>O</td> <td>Online/POS</td> </tr> <tr> <td>T</td> <td>Tape</td> </tr> </tbody> </table>	CSV Value	Capture Type	O	Online/POS	T	Tape
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Field Name - Merchant Summary	Description																																	
Card Type (field length 2 digits within quotations)	<table border="1"> <thead> <tr> <th data-bbox="737 373 917 457">CSV Value</th> <th data-bbox="917 373 1224 457">Card Type</th> </tr> </thead> <tbody> <tr><td data-bbox="737 457 917 506">01</td><td data-bbox="917 457 1224 506">Visa</td></tr> <tr><td data-bbox="737 506 917 554">02</td><td data-bbox="917 506 1224 554">MasterCard</td></tr> <tr><td data-bbox="737 554 917 602">03</td><td data-bbox="917 554 1224 602">Amex</td></tr> <tr><td data-bbox="737 602 917 651">06</td><td data-bbox="917 602 1224 651">Discover</td></tr> <tr><td data-bbox="737 651 917 699">07</td><td data-bbox="917 651 1224 699">Sears</td></tr> <tr><td data-bbox="737 699 917 747">08</td><td data-bbox="917 699 1224 747">HSBC Card</td></tr> <tr><td data-bbox="737 747 917 795">09</td><td data-bbox="917 747 1224 795">PWB Card</td></tr> <tr><td data-bbox="737 795 917 844">10</td><td data-bbox="917 795 1224 844">Interac</td></tr> <tr><td data-bbox="737 844 917 892">11</td><td data-bbox="917 844 1224 892">Air Miles</td></tr> <tr><td data-bbox="737 892 917 940">12</td><td data-bbox="917 892 1224 940">CITICOMM</td></tr> <tr><td data-bbox="737 940 917 1041">13</td><td data-bbox="917 940 1224 1041">Cheque Authorization</td></tr> <tr><td data-bbox="737 1041 917 1089">14</td><td data-bbox="917 1041 1224 1089">Maestro</td></tr> <tr><td data-bbox="737 1089 917 1138">15</td><td data-bbox="917 1089 1224 1138">JCB</td></tr> <tr><td data-bbox="737 1138 917 1186">16</td><td data-bbox="917 1138 1224 1186">UnionPay</td></tr> <tr><td data-bbox="737 1186 917 1234">PG</td><td data-bbox="917 1186 1224 1234">PetroTrak</td></tr> </tbody> </table>	CSV Value	Card Type	01	Visa	02	MasterCard	03	Amex	06	Discover	07	Sears	08	HSBC Card	09	PWB Card	10	Interac	11	Air Miles	12	CITICOMM	13	Cheque Authorization	14	Maestro	15	JCB	16	UnionPay	PG	PetroTrak	
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Net Deposit (Field length 12)	No longer relevant; defaults to Net Total																																	
Payment and Payment Corrections Transactions Count (Field length 6 digits)	Total number of Payment AND Payment Corrections transactions.																																	

Field Name - Merchant Summary	Description
Payment minus Payment Corrections Amount (Field length 9 including decimal point, and leading negative sign if relevant)	Total dollar amount of Payments MINUS Payment Corrections (shows as negative if Payment Corrections greater than Payments)

4.4 Reading the CSV File for 'Sales Summary by Card Type'

This Merchant Report summarizes the total number of sales transactions, the total dollar amount of sales transactions, the average sale, and the total number of refund transactions, the total dollar amount of refunds, and the total dollar average for all the transactions, by card and capture method (online/paper/tape) for the merchant for a given month. Sales are Purchases, Advices, and Refund Corrections. Refunds are Refunds and Purchase Corrections. Net Sales are Sales minus Refunds. Payment Amount Totals are Payments MINUS Payment Corrections.

Payment Number totals are Payments **and** Payment Corrections. Voids are also separated out.

The sort is by Card Type, with a sub-sort and total by Capture Method, and a total by Card Type.

Below the Monthly Summary, the report has the daily summary for each day by Card Type, with a sub-sort and total by Capture method, a sort and total by Card Type, and a total for the store for the day.

The CSV download is the daily summary only, by Card Type and Capture Method, with no sub-totals by Card Type or store totals for the day.

Field Name- Monthly Summary	Description						
Merchant Number (Field length 14 digits)	Unique 13 digit number assigned by Moneris identifying the Merchant (leading zeroes suppressed; padded with leading spaces)						
Currency Literal (Field length 1 character within quotations)	<table border="1" data-bbox="657 1428 1006 1627"> <thead> <tr> <th data-bbox="657 1428 812 1520">CSV Value</th> <th data-bbox="812 1428 1006 1520">Currency Literal</th> </tr> </thead> <tbody> <tr> <td data-bbox="657 1520 812 1570">C</td> <td data-bbox="812 1520 1006 1570">CAD</td> </tr> <tr> <td data-bbox="657 1570 812 1627">U</td> <td data-bbox="812 1570 1006 1627">USD</td> </tr> </tbody> </table> <p data-bbox="657 1675 682 1709">U</p>	CSV Value	Currency Literal	C	CAD	U	USD
CSV Value	Currency Literal						
C	CAD						
U	USD						
Store Number (Field length 8 characters within quotations)	Identifier assigned by the merchant identifying the store						

Field Name- Monthly Summary	Description																																
Settlement Date (Field length 8 digits within quotations)	Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris. Format ("YYYYMMDD")																																
Card Type (Field length 2 digits within quotations)	<table border="1" data-bbox="656 569 1110 1373"> <thead> <tr> <th data-bbox="656 569 808 648">CSV Value</th> <th data-bbox="808 569 1110 648">Card Type</th> </tr> </thead> <tbody> <tr><td data-bbox="656 648 808 695">01</td><td data-bbox="808 648 1110 695">Visa</td></tr> <tr><td data-bbox="656 695 808 741">02</td><td data-bbox="808 695 1110 741">MasterCard</td></tr> <tr><td data-bbox="656 741 808 787">03</td><td data-bbox="808 741 1110 787">Amex</td></tr> <tr><td data-bbox="656 787 808 833">06</td><td data-bbox="808 787 1110 833">Discover</td></tr> <tr><td data-bbox="656 833 808 879">07</td><td data-bbox="808 833 1110 879">Sears</td></tr> <tr><td data-bbox="656 879 808 926">08</td><td data-bbox="808 879 1110 926">HSBC Card</td></tr> <tr><td data-bbox="656 926 808 972">09</td><td data-bbox="808 926 1110 972">PWB Card</td></tr> <tr><td data-bbox="656 972 808 1018">10</td><td data-bbox="808 972 1110 1018">Interac</td></tr> <tr><td data-bbox="656 1018 808 1064">11</td><td data-bbox="808 1018 1110 1064">Air Miles</td></tr> <tr><td data-bbox="656 1064 808 1110">12</td><td data-bbox="808 1064 1110 1110">CITICOMM</td></tr> <tr><td data-bbox="656 1110 808 1199">13</td><td data-bbox="808 1110 1110 1199">Cheque Authorization</td></tr> <tr><td data-bbox="656 1199 808 1245">14</td><td data-bbox="808 1199 1110 1245">Maestro</td></tr> <tr><td data-bbox="656 1245 808 1291">15</td><td data-bbox="808 1245 1110 1291">JCB</td></tr> <tr><td data-bbox="656 1291 808 1337">16</td><td data-bbox="808 1291 1110 1337">UnionPay</td></tr> <tr><td data-bbox="656 1337 808 1373">PG</td><td data-bbox="808 1337 1110 1373">PetroTrak</td></tr> </tbody> </table>	CSV Value	Card Type	01	Visa	02	MasterCard	03	Amex	06	Discover	07	Sears	08	HSBC Card	09	PWB Card	10	Interac	11	Air Miles	12	CITICOMM	13	Cheque Authorization	14	Maestro	15	JCB	16	UnionPay	PG	PetroTrak
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16	UnionPay																																
PG	PetroTrak																																
Capture Method (Field length 1 character within quotations)	<p data-bbox="662 1381 1474 1419">The type of device that originally captured the transaction</p> <table border="1" data-bbox="656 1465 1078 1640"> <thead> <tr> <th data-bbox="656 1465 886 1545">Capture Type</th> <th data-bbox="886 1465 1078 1545">CSV Value</th> </tr> </thead> <tbody> <tr><td data-bbox="656 1545 886 1591">Online/POS</td><td data-bbox="886 1545 1078 1591">O</td></tr> <tr><td data-bbox="656 1591 886 1640">Tape</td><td data-bbox="886 1591 1078 1640">T</td></tr> </tbody> </table> <p data-bbox="656 1686 678 1715">T</p>	Capture Type	CSV Value	Online/POS	O	Tape	T																										
Capture Type	CSV Value																																
Online/POS	O																																
Tape	T																																
Sales Amount (length is 15 digits including decimal point)	Total dollar amount of sales. Purchases, Advices, and Refund Corrections																																

Field Name- Monthly Summary	Description
Sales Count (length is 9 digits).	Total number of sales transactions. Purchases, Advices, and Refund Corrections.
Sales Average (field length 15 including decimal point)	Average dollar amount of sales per sales transactions.
Refund Amount (field length 15 digits including decimal point)	Total dollar amount of refunds. Refunds and Purchase Corrections.
Refund Count (field length 9 digits)	Total number of refund transactions. Refunds and Purchase Corrections.
Refund Average (Field length 15 including decimal point)	Average dollar amount of refunds per refund transactions.
Net Sales Total (Field length 15 including decimal point, and leading negative sign if relevant)	Total of Sales, Advices, and Refund Corrections minus Refunds and Purchase Corrections.
Payment Less Reversal Amount (Field length 15 digits including decimal point, and leading negative sign if relevant)	Total dollar amount of Payments MINUS Payment Corrections.
Payment (Payment + Payment Corrections) Number. (Length is 9.)	Total number of Payments AND Payment Corrections Transactions.
Void Amount (Field length is 15 including decimal point)	Total Dollar Amount of Void Transactions
Void Number (Length is 9 digits)	Total Number of Void Transactions

4.5 Reading the CSV File for 'Moneris Gift Card Transactions'

This report contains relevant details of all processed gift card transactions that are received for a particular transaction date for a particular merchant.

Field Name - Daily Gift	Description	
Merchant Number (Length 14)	Unique 13 digit Number assigned by Moneris identifying the Merchant (leading zeroes suppressed; padded with leading spaces)	
Currency (Length 3 characters surrounded by quotes)	CAD - Canadian dollars USD - US Dollars	
Transaction Date (Length 8 digits)	YYYYMMDD format . Date of transaction between merchant and end-customer (local date/time)	
Transaction Time (8 characters surrounded by quotes)	"HH.MM.SS" format	
Gift Card Number (Length 32 digits surrounded by quotes)	Unique 32 digit number Identifying the Gift Card; padded with leading zeroes	
Transaction Category (3 digits surrounded by quotes)	Numeric Code	Description
	000	Purchase
	004	Void-Ernex origination
	010	Void-Terminal origination
	011, 160	Activation
	012	Deactivation
Transaction amount (length 14 including decimal point)	Format 999999999999.99	
Transaction ID (Field length 9 digits)	Identifier uniquely identifying each Gift Card Transaction (filled with trailing spaces)	

Entry Method (1 character surrounded by quotes)	Code	Description	
	0	Swiped	
	1	Keyed	
	Blank	Unknown	

4.6 Reading the CSV File for 'Gift Card Summary'

This report provides a summary of a merchant's valid transactions by transaction type for the selected reporting date or dates. Only the Daily Summaries are downloaded.

Field Name Gift Date Range	Description
Merchant Number (14 digits)	Unique 13 digit Number assigned by Moneris identifying the merchant (leading zeroes suppressed; padded with leading spaces)
Store Number (8 characters surrounded by quotations)	Identifier of store assigned by merchant
Currency (3 characters surrounded by quotations)	CAD or USD
Transaction Date (8 digits)	YYYYMMDD format. Date of transaction between merchant and end-customer
Activated Transaction Amount (14 including decimal point)	Total Amount of Gift Cards Activated
Activated Transaction Number (8 digits)	Total Number of Gift Cards Activated
Deactivated Transaction Amount (Length 14 including decimal point)	Total Amount of Gift Cards Deactivated
Deactivated Transaction Number (Field Length 8 digits)	Total Number of Gift Cards Deactivated
Purchase Amount (Field length 14 including decimal point)	Total Amount of Items Purchased with a Gift Card
Purchase Number (Field length 8 digits)	Total Number of Items Purchased with a Gift Card
Average Purchase (Length 14 including decimal point)	Amount of items purchased with a Gift Card Divided by number of Items purchased with Gift Card

Field Name Gift Date Range	Description
Void Amount (Length 14 including decimal point)	Total Amount of Items Voided
Number of Items Voided (Field length 8 digits)	Total Number of items voided

4.7 Reading the CSV File for 'Moneris Merchant Gift Card Liability'

The Liability Report provides a summary of how much value in dollars that has not yet been used for purchases or redemptions remains on gift cards that have been activated (i.e. sold) by the merchant. Merchants are responsible for the outstanding liability until each gift card expires.

Field Name-Gift Liability	Description
Merchant Number (14 digits)	Unique 13 digit Number assigned by Moneris identifying the Merchant (leading zeroes suppressed; padded with leading spaces)
Currency (3 characters within quotations)	CAD or USD
Program Name (30 characters within quotations)	The name of any Moneris gift card program that the Merchant accepts through their Point-of-Sale device
Year (Length 4 digits within quotations)	Format YYYY. Reporting Year for the Liability Report.
Month (Length 2 digits within quotations)	MM. Reporting Month for the Liability Report. Format "06".
Starting Balance Format (Length 13 including decimal point, and leading minus sign if negative)	The dollar amount of unused value on gift cards that have been activated but not fully redeemed by cardholders as of the beginning of the month. May be negative amount.
Activated Amount Format (Length 13 including decimal point)	The total dollar (\$) value of gift cards that have been activated (i.e. sold) by the Merchant during the reporting month

Field Name-Gift Liability	Description
Purchase Amount Format (Length 13 including decimal point and leading negative sign if not zero)	The total dollar value of gift cards that have been used by cardholders for purchases during the reporting month
Void Adj Amount Format (Length 13 including decimal point, and leading negative sign if relevant)	The Void Adjustment Amount is the total dollar value of any void transactions performed by the merchant or at the Processing Centre to correct previous transactions. May be negative amount.
Deactivated Amount Format (Length 13 including decimal point and leading negative sign if not zero)	The total dollar value of gift cards that have been deactivated by the merchant
Expired Cards Amount Format (Length 13 including decimal point and leading negative sign if not zero)	The total dollar value remaining on gift cards that have expired in the reporting month.
Closing Balance Format (Length 13 including decimal point, and leading negative sign if not zero)	The total liability that the merchant has for gift cards that have been activated (ie. Sold) but not fully used by the cardholders. May be negative amount.

4.8 Reading the CSV Download for 'Merchant Transaction Search Facility'

This report searches for and displays transaction-level information based on user specified criteria.

This download is a "true" CSV (Comma Separated Value) download. The size of a given field is not fixed; it will vary according to the size of its contents. Character fields that are blank appear as "",. A numeric non-decimal field that could contain a value up to 999999999 will appear as "0" if it has a value of zero. A numeric field with two decimal places that could contain a value of 999999999.99 will appear as .00 if it has a value of zero.

Because it is comma separated format, rather than fixed length format, the current maximum lengths are given only for information.

Field Name - Transaction Search	Description
Merchant Number (max length 11)	Unique Number assigned by Moneris identifying the Merchant
Store Number (max length 8 within quotes)	Identifier assigned by the merchant identifying the store
Transaction Date (max field length 8)	The date of the original transaction between merchant and end-customer - Format YYYYMMDD
Transaction Time (max field length 8 characters within quotes)	Time the transaction takes place at the Point of Sale terminal - Format (HH:MM:SS) 00:00:00 if time not available (tape).
Settlement Date (max field length 8)	Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris - Format YYYYMMDD
Device Number (max field length 8 within quotes)	Device number where the transaction takes place. First 2 digits indicate device type and the next 6 are serial number as assigned by manufacturer. Appears as "" if tape.
Batch Number (max length 5 digits)	Number assigned to a group of transactions from a customer sent to Moneris for settlement at the same time. May contain multiple transactions.

Card Type
(max field length 2 digits within quotes)

CSV Value	Card Type
01	Visa
02	MasterCard
03	Amex
06	Discover
07	Sears
08	HSBC Card
09	PWB Card
10	Interac
11	Air Miles
12	CITICOMM
13	Cheque Authorization
14	Maestro
15	JCB
16	UnionPay
PG	PetroTrak
AK	Akita Drilli
AR	ARI
CR	Corp Rate
CR	Corp
FO	CorpRate
TR	Element Flee
JI	Emkay
EH	Enchanced Dr
OP	Ensign Testi
FC	Fas Gas Comm
FG	Fas Gas Flee
FV	Fleet Vehicl
FO	FOSS
GE	GE Capital
GE	GE
GY	Govt of Yuko

Field Name - Transaction Search	Description	
	JP	Jim Pattison
	JP	JPLease
	NB	NB Gov
	OT	OTHER
	PT	PetroT
	PD	Phelps Drill
	PH	PHH
	RT	Race Trac FI
	TR	TLS
Capture Method (max field length 1 character within quotes)	The type of device that originally captured the transaction	
	CSV Value	Capture Type
	O	Online/POS
	T	Tape

Field Name - Transaction Search	Description
Cardholder Number (max field length 19 digits within quotes)	Credit/Debit card number used by the cardholder to process transactions

Point of Transaction Code
(max field length 1 character
within quotes)

MSR refers to Magnetic Stripe Recognition device
EMV refers to Eurocard MasterCard Visa chip device

Value	Description
Blank	Swiped, MS Card, MSR Device, Track II Available
A	Swiped, EMV-enabled Device, Track II not available
C	Chip Card Read, EMV-enabled Device, Track II Available, offline PIN verified
D	Chip Card Read, EMV-enabled Device, Track II Available, no PIN verification
E	Swiped, MSR device, Track II may not be available
F	Contactless, MSR Device, Track II Available
G	Swiped, Chip Card, MSR Device, Track II may not be available
H	Swiped, Chip Card, EMV-enabled device, Track II may not be available
I	Contactless, EMV-enabled Device, Track II Available
J	Chip Card read, EMV-Enabled device, Track II may not be available
K	Chip Card Read, EMV-enabled device, No Track II, Offline PIN verified
L	Chip Card Read, EMV-enabled device, No Track II, no PIN Verification
M	Manual, EMV-enabled Device, No Track II
N	Manual, Chip Card, EMV-enabled Device
O	Manual, MSR Device, no Track II
P	Swiped, MS Card, MSR Device, Track II Available

Field Name - Transaction Search	Description															
	Q	Swiped, MS Card, MSR Device, Track II Available, No referrals														
	R	Manual, MSR Device, No Track II, no referrals														
	S	Manual, EMV-enabled Device, no Track II, no referrals														
	T	Swiped, MS Card, EMV-enabled Device, Track II Available														
	U	Swiped, Chip Card, MSR Device, Track II Available														
	V	Swiped, Chip Card, EMV-enabled Device, Track II Available														
	W	Swiped, MS Card, EMV-enabled Device, Track II Available, No Referrals														
	X	Indicates Tape														
	Y	Swiped, Chip Card, MSR Device, Track II Available, No Referrals														
Transaction Type (max field length 2 characters within quotes)	<table border="1"> <thead> <tr> <th data-bbox="667 1209 841 1266">CSV Value</th> <th data-bbox="841 1209 1511 1266">Transaction Type</th> </tr> </thead> <tbody> <tr> <td data-bbox="667 1266 841 1323">1</td> <td data-bbox="841 1266 1511 1323">Purchase</td> </tr> <tr> <td data-bbox="667 1323 841 1379">4</td> <td data-bbox="841 1323 1511 1379">Refund</td> </tr> <tr> <td data-bbox="667 1379 841 1436">6</td> <td data-bbox="841 1379 1511 1436">Refund Correction</td> </tr> <tr> <td data-bbox="667 1436 841 1493">7</td> <td data-bbox="841 1436 1511 1493">Purchase Correction</td> </tr> <tr> <td data-bbox="667 1493 841 1549">8</td> <td data-bbox="841 1493 1511 1549">Payment</td> </tr> <tr> <td data-bbox="667 1549 841 1598">9</td> <td data-bbox="841 1549 1511 1598">Payment Correction</td> </tr> </tbody> </table>		CSV Value	Transaction Type	1	Purchase	4	Refund	6	Refund Correction	7	Purchase Correction	8	Payment	9	Payment Correction
CSV Value	Transaction Type															
1	Purchase															
4	Refund															
6	Refund Correction															
7	Purchase Correction															
8	Payment															
9	Payment Correction															
Merchant Settled Transaction Amount (max field length 13 including decimal point, and leading minus sign if relevant)	Amount of the transaction settled to the merchant. Negative transaction amounts displayed with a leading minus sign															
Authorization Code (max field length 6 characters within quotes)	An alphanumeric field that indicates the Authorization number of the transaction															

Field Name - Transaction Search	Description
Invoice Number (max field length 10 characters within quotes)	Identifies this particular purchase to the merchant. Available only if entered by merchant and the POS device has the relevant functionality. Blank if tape and not available. Zero-filled if not available and POS.

Transaction Response
(max. 2 characters within quotes)

Approved are '00', '01', '04', '77', 'Z3', or ' '. All others are declined.

Some of the more common declined are:

Code	Description
'E1'	'Not Initialized'
'E2'	'Unknown Device-Call'
'E3'	'Unknown Merchant'
'E4'	'Invalid Transaction'
'E5'	'Device Disabled-Call'
'E6'	'Cannot Close Batch'
'E7'	'Invalid Amount'
'R1'	'Device Initialized'
'R2'	'Retry Later'
'R3'	'No Resp - Retry'
'R4'	'Please Close Batch'
'S1'	'System Problem-Retry'
'S2'	'Sys Prob 96-Call'
'S5'	'Unmatched Merch Id'
'T1'	'Initialized Tested'
'T2'	'Authorize Tested'
'V0'	'Invalid Prov Code'
'V1'	'Invalid License'
'V2'	'Account Frozen'
'V3'	'Call Tellcheck'
'V4'	'Lost/Verify ID'
'V5'	'Decline/Call'
'V6'	'DOB Error '
'V7'	'Excess Activity'
'V8'	'Do Not Accept'
'06'	'Invalid Expiry Date'
'06'	'Invalid Expiry Date'
'12'	'Declined'
'14'	'Call bank for Auth'
'41'	'Hold Card-Call Bank'
'42'	'Hold Card-Call Bank'
'43'	'Hold Card-Call Bank'
'50'	'Declined'
'54'	'Expired Card-Refused'
'60'	'Call bank for Auth'
'69'	'Call Bank for Auth'
'78'	'Unable to Reverse'
'81'	'Declined'
'82'	'Declined'
'84'	'Declined'
'85'	'Declined'
'91'	'Issuer Off Line'

Field Name - Transaction Search	Description	
Merchant Settled Transaction Currency (max field length 3 characters within quotes)	CSV Value	Description
	CAD	Canadian
	USD	U.S.
Swipe/Keyed Indicator (max field length 1 character within quotes)	This field is obsolete, will always be blank	
Merchant Reference Number (max field length 23 characters within quotes)	This may be entered by merchant and sent to Moneris to uniquely identify transaction. Currently usually available only for transactions Merchant Direct defines as "tape". May be available for POS transaction, if terminal has relevant functionality and merchant enters.	
Clerk ID (max field length 6 characters within quotes)	This is the ID assigned by the Merchant to the Clerk/Operator of the terminal which processed the transaction. Available only if the POS device has the relevant functionality.	
Tier ID (4 characters within quotes)	List of Tier ID codes and descriptions If a Tier ID is shown, it may be used in calculating the Merchant Discount Rate (MDR) .	
Merchant Discount Rate % (MDR %) (Format 0.00000)	See explanation in Glossary above. MDR . .00000 if zero.	
Card Brand Rate % (Format 0.00000)	See explanation in Glossary above. Card Brand .00000 if zero.	
Qualification Rate % (Format 0.00000)	See explanation in Glossary above. Qualification . .00000 if zero.	
Fee Program Region (max field length 6 characters within quotes)	CSV Value	Description
	INT	International
	CAN	Canadian
Fee Program Code (max field length 4 characters within quotes)	The combination of Card Type, Fee Program Region & Fee Program Code identifies the interchange applied to the transaction. Fee Program Descriptions	

Field Name - Transaction Search	Description	
Cardholder Origin (max field length 6 characters within quotes)	CSV Value	Description
	IERR	Foreign
	IRAC	Domestic
	IRAR	Domestic
	ONUS	Domestic
Differential Rate % (Format 0.00000)	See explanation in Glossary above. Differential	
Card Brand Rate \$ (Format 0.0000)	See explanation in Glossary above. Card Brand	
Differential Amount (Format 0.0000)	Is the difference between the interchange/wholesale discount fee associated with the Target Qualification Level and the interchange/wholesale discount fee associated with the interchange level at which the Payment Brand actually processed the downgraded transaction.	
Cardholder Transaction Amount (max field length 18 including decimal point, and leading minus sign if relevant)	Amount of the transaction settled to the cardholder. Negative transaction amounts displayed with a leading minus sign	
Cardholder Transaction Currency (3 characters within quotes)	ISO 3 character currency code.	
CC Indicator (max length 1 characters within quotes)	Dynamic Currency Conversion Indicator	
	Possible Values	Definition
	D	DCC transaction (dynamic currency conversion)
	M	MCP transaction (multi-currency pricing)
""	Single Currency Transaction	
Transaction Reference ID (17 characters)	<p>Is the reference number to uniquely identify transactions, it consist of:</p> <p>Bytes 1-8 – ECR/Terminal Number</p> <p>Bytes 9-11 = shift #</p> <p>Bytes 12-14 = batch number</p> <p>Bytes 15-17 = Sequence Number</p>	

4.9 Reading the CSV Download for 'Financial Details'

This report searches for and displays payment information based on user specified criteria.

This download is a "true" CSV (Comma Separated Value) download. The size of a given field is not fixed; it will vary according to the size of its contents. Character fields that are blank appear as "". A numeric non-decimal field that could contain a value up to 999999999 will appear as 0 if it has a value of zero. A numeric field with two decimal places that could contain a value of 999999999.99 will appear as .00 if it has a value of zero.

Because it is comma separated format, rather than fixed length format, the maximum field lengths are given only for information.

Field Name – Financial Details	Description
Payment Date (max field length 10 characters within quotes)	The date that the payment transaction was issued - Format YYYY/MM/DD
Description of Transaction (max field length 60 characters within quotes)	Description of the payment transaction as it would have appeared on the statement.
Original Settlement Date (max field length 10 characters within quotes)	Original Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris - Format YYYY/MM/DD
Original Settlement Amount (max field length 13 including decimal point, and leading minus sign if relevant)	Amount of the original settlement, prior to performing deposit retention.
Retained Amount (max field length 13 including decimal point, and leading minus sign if relevant)	Amount retained due to deposit retention.
Payment Amount (max field length 13 including decimal point, and leading minus sign if relevant)	Amount of the payment transaction, after deposit retention. This is the amount that will actually be deposited into the bank account.
PST/QST Amount (max field length 11 including decimal point, and leading minus sign if relevant)	Amount of PST or QST that is included in the payment amount for fee payment transactions.

Field Name – Financial Details	Description	
GST/HST Amount (max field length 11 including decimal point, and leading minus sign if relevant)	Amount of GST or HST that is included in the payment amount for fee payment transactions.	
Deposit Account Number (max field length 30 characters within quotes)	Identifies the bank account which the payment is to be credited to or debited from.	
Deposit Retention Percent (max field length 10 including decimal point, and leading minus sign if relevant)	Percentage of deposit that will be retained.	
Deposit Retention Limit (max field length 18 including decimal point, and leading minus sign if relevant)	Maximum amount that can be retained	
Current Retention Balance (max field length 18 including decimal point, and leading minus sign if relevant)	Current amount that has been retained.	
Currency (max field length 1 character within quotes)	CSV Value	Description
	C	Canadian
	U	U.S.
Store Number (length 8 within quotes)	Unique number assigned by the merchant identifying the store	

4.10 Reading the CSV Download for 'Monthly Service Fees'

This report searches for and displays service fees charged to the merchant.

This download is a "true" CSV (Comma Separated Value) download. The size of a given field is not fixed; it will vary according to the size of its contents. Character fields that are blank appear as "". A numeric non-decimal field that could contain a value up to 999999999 will appear as 0 if it has a value of zero. A numeric field with two decimal places that could contain a value of 999999999.99 will appear as .00 if it has a value of zero.

Because it is comma separated format, rather than fixed length format, the maximum field lengths are given only for information.

Field Name – Monthly Service Fees	Description	
Merchant Number (length 11)	Unique Number assigned by Moneris identifying the Merchant	
Statement Year (max field length 4 characters within quotes)	Format YYYY	
Statement Month (max field length 2characters within quotes)	Format MM	
Store Number (length 8 within quotes)	Unique number assigned by the merchant identifying the store	
Description (max field length 60 characters within quotes)	Description of the service for which a fee was charged	
Items (maximum length 9 digits)	Number of units of service that the merchant is being charged for	
Per Item (max field length 10 including decimal point, and leading minus sign if relevant)	Fee charged per unit of service	
Total (max field length 15 including decimal point, and leading minus sign if relevant)	Total amount of service fee charged to the merchant	
Fee Settled By (length 1 within quotes)	Customer level where fee was settled	
	CSV Value	Description
	M	Merchant

Field Name – Monthly Service Fees	Description	
Currency (max field length 1 character within quotes)	CSV Value	Description
	C	Canadian
	U	U.S.

4.11 Reading the CSV Download for 'Differential Transactions Report

This report searches for and displays transactions which had a non-qualified or differential fee for the card types and date range specified.

This download is a "true" CSV (Comma Separated Value) download. The size of a given field is not fixed; it will vary according to the size of its contents. Character fields that are blank appear as "". A numeric non-decimal field that could contain a value up to 999999999 will appear as 0 if it has a value of zero. A numeric field with two decimal places that could contain a value of 999999999.99 will appear as .00 if it has a value of zero.

Because it is comma separated format, rather than fixed length format, the maximum field lengths are given only for information.

Field Name – Non-Qualified & Differential Transactions	Description
Merchant Number (length 11)	Unique Number assigned by Moneris identifying the Merchant
Settlement Date (max field length 8 characters within quotes)	Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris - Format YYYYMMDD
Transaction Date (max field length 8 characters within quotes)	The date of the original transaction between merchant and end-customer - Format YYYYMMDD
Transaction Time (max field length 8 characters within quotes)	Time the transaction takes place at the Point of Sale terminal - Format (HH:MM:SS)
Device Number (max field length 8 within quotes)	Device number where the transaction takes place. First 2 digits indicate the device type and the next 6 are serial number as assigned by manufacturer. Blank if tape transaction.
Batch Number (max length 5 digits)	Number assigned by Moneris to a group of transactions from a customer sent to Moneris for settlement at the same time. May include multiple transactions.

Field Name – Non-Qualified & Differential Transactions	Description											
Card Type (max field length 2 digits within quotes)	<table border="1"> <thead> <tr> <th data-bbox="667 415 821 499">CSV Value</th> <th data-bbox="821 415 1089 499">Card Type</th> </tr> </thead> <tbody> <tr> <td data-bbox="667 499 821 548">01</td> <td data-bbox="821 499 1089 548">Visa</td> </tr> <tr> <td data-bbox="667 548 821 596">02</td> <td data-bbox="821 548 1089 596">MasterCard</td> </tr> <tr> <td data-bbox="667 596 821 644">06</td> <td data-bbox="821 596 1089 644">Discover</td> </tr> <tr> <td data-bbox="667 644 821 684">14</td> <td data-bbox="821 644 1089 684">Maestro</td> </tr> </tbody> </table>		CSV Value	Card Type	01	Visa	02	MasterCard	06	Discover	14	Maestro
CSV Value	Card Type											
01	Visa											
02	MasterCard											
06	Discover											
14	Maestro											
Cardholder Number (max field length 19 digits within quotes)	Credit/Debit card number used by the cardholder to process transactions											

Point of Transaction Code
(max field length 1 character
within quotes)

MSR refers to Magnetic Stripe Recognition device
EMV refers to Eurocard MasterCard Visa chip device

Value	Description
Blank	Swiped, MS Card, MSR Device, Track II Available
A	Swiped, EMV-enabled Device, Track II not available
C	Chip Card Read, EMV-enabled Device, Track II Available, offline PIN verified
D	Chip Card Read, EMV-enabled Device, Track II Available, no PIN verification
E	Swiped, MSR device, Track II may not be available
F	Contactless, MSR Device, Track II Available
G	Swiped, Chip Card, MSR Device, Track II may not be available
H	Swiped, Chip Card, EMV-enabled device, Track II may not be available
I	Contactless, EMV-enabled Device, Track II Available
J	Chip Card read, EMV-Enabled device, Track II may not be available
K	Chip Card Read, EMV-enabled device, No Track II, Offline PIN verified
L	Chip Card Read, EMV-enabled device, No Track II, no PIN Verification
M	Manual, EMV-enabled Device, No Track II
N	Manual, Chip Card, EMV-enabled Device
O	Manual, MSR Device, no Track II
P	Swiped, MS Card, MSR Device, Track II Available

Field Name – Non-Qualified & Differential Transactions	Description															
	Q	Swiped, MS Card, MSR Device, Track II Available, No referrals														
	R	Manual, MSR Device, No Track II, no referrals														
	S	Manual, EMV-enabled Device, no Track II, no referrals														
	T	Swiped, MS Card, EMV-enabled Device, Track II Available														
	U	Swiped, Chip Card, MSR Device, Track II Available														
	V	Swiped, Chip Card, EMV-enabled Device, Track II Available														
	W	Swiped, MS Card, EMV-enabled Device, Track II Available, No Referrals														
	X	Indicates Tape														
	Y	Swiped, Chip Card, MSR Device, Track II Available, No Referrals														
Transaction Type (max field length 2 characters within quotes)	<table border="1"> <thead> <tr> <th data-bbox="669 1209 841 1266">CSV Value</th> <th data-bbox="841 1209 1508 1266">Transaction Type</th> </tr> </thead> <tbody> <tr> <td data-bbox="669 1266 841 1323">1</td> <td data-bbox="841 1266 1508 1323">Purchase</td> </tr> <tr> <td data-bbox="669 1323 841 1379">4</td> <td data-bbox="841 1323 1508 1379">Refund</td> </tr> <tr> <td data-bbox="669 1379 841 1436">6</td> <td data-bbox="841 1379 1508 1436">Refund Correction</td> </tr> <tr> <td data-bbox="669 1436 841 1493">7</td> <td data-bbox="841 1436 1508 1493">Purchase Correction</td> </tr> <tr> <td data-bbox="669 1493 841 1549">8</td> <td data-bbox="841 1493 1508 1549">Payment</td> </tr> <tr> <td data-bbox="669 1549 841 1598">9</td> <td data-bbox="841 1549 1508 1598">Payment Correction</td> </tr> </tbody> </table>		CSV Value	Transaction Type	1	Purchase	4	Refund	6	Refund Correction	7	Purchase Correction	8	Payment	9	Payment Correction
CSV Value	Transaction Type															
1	Purchase															
4	Refund															
6	Refund Correction															
7	Purchase Correction															
8	Payment															
9	Payment Correction															
Transaction Amount (max field length 13)	Amount of the transaction. Negative transaction amounts displayed with a leading minus sign															
Authorization Code (max field length 6 characters within quotes)	An alphanumeric field that indicates the Authorization number of the transaction															

Field Name – Non-Qualified & Differential Transactions	Description	
Fee Program Region (max field length 6 characters within quotes)	CSV Value	Description
	INT	International
	CAN	Canadian
Fee Program Code (max field length 4 characters within quotes)	<p>The combination of Card Type, Fee Program Region & Fee Program Code identifies the interchange/wholesale discount applied to the transaction.</p> <p>Fee Program Descriptions</p>	
Tier ID (4 characters within quotes)	<p>List of Tier ID codes and descriptions</p> <p>If a Tier ID is shown, it may be used in calculating the Merchant Discount Rate (MDR).</p>	
Merchant Discount Rate % (MDR %) (Format 0.00000)	See explanation in Glossary above. MDR .	
Card Brand Rate % (Format 0.00000)	See explanation in Glossary above. Card Brand	
Qualification Rate % (Format 0.00000)	See explanation in Glossary above. Qualification	
Differential Rate % (Format 0.00000)	See explanation in Glossary above. Differential	
Currency Literal (max field length 1 character within quotes)	CSV Value	Description
	C	Canadian
	U	U.S.

4.12 Reading the CSV Download for 'Taxable Fees'

This report displays each transaction or service fee that was charged to the merchant to which taxes were applied.

This download is a "true" CSV (Comma Separated Value) download. The size of a given field is not fixed; it will vary according to the size of its contents. Character fields that are blank appear as "". A numeric non-decimal field that could contain a value up to 999999999 will appear as 0 if it has a value of zero. A numeric field with two decimal places that could contain a value of 999999999.99 will appear as .00 if it has a value of zero.

Because it is comma separated format, rather than fixed length format, the maximum field lengths are given only for information.

Field Name – Non-Qualified & Differential Transactions	Description
Merchant Number (length 11)	Unique Number assigned by Moneris identifying the Merchant
Description (max field length 50 characters within quotes)	Description of the transaction or service fee
Pre-tax amount (max field length 15 including decimal point, and leading minus sign if relevant)	Amount of transaction or service fee excluding applicable taxes
PST/QST percentage (max field length 9 - Format 0.00000)	The PST/QST tax percentage applied to the transaction or service fee
PST/QST amount (max field length 11 including decimal point, and leading minus sign if relevant)	Amount of PST/QST tax applied to the transaction or service fee
GST/HST percentage (max field length 9 - Format 0.00000)	The GST/HST tax percentage applied to the transaction or service fee
GST/HST amount (max field length 11 including decimal point, and leading minus sign if relevant)	Amount of GST/HST tax applied to the transaction or service fee

Field Name – Non-Qualified & Differential Transactions	Description	
Total amount (including taxes) (max field length 15 including decimal point, and leading minus sign if relevant)	Total amount charged to the merchant for the transaction or service fee including all applicable taxes	
Currency Literal (max field length 1 character within quotes)	CSV Value	Description
	C	Canadian
	U	U.S.

5. TIER ID CODES

Code	Meaning
B2B2	Business Data Level 2
CNCT	Consumer Contactless
CNEL	Consumer Electronic
CNFE	Consumer Foreign Electronic
CNFS	Consumer Foreign Standard
CNHC	Consumer High Spend Contactless
CNPC	Consumer Premium Contactless
CNST	Consumer Standard
CODA	Commercial Data
COD1	Commercial Data 1
COEL	Corporate Electronic
COFE	Corporate Foreign Electronic
COFS	Corporate Foreign Standard
COLT	Commercial Large Ticket
COST	Corporate Standard
CWEE	Consumer Premium Plus Electronic
CWEM	Consumer Premium Plus Emerging
CWEP	Consumer Premium Plus Performance
CWES	Consumer Premium Plus Standard
DBEL	Debit Electronic
DBF1	Low Ticket Flash Tier 1
DBF2	High Volume Flash Tier 2
DBF3	Standard Flash Tier 3
DBIN	Debit Industry
DBMP	Debit Consumer Paypass
DBNF	Standard Transaction
DBPR	Debit Performance
DBRC	Debit Recurring
DBSS	Debit Standard Secure ECommerce
DBST	Debit Standard
ELEC	Flat Rate
EMCN	Consumer Emerging
EMCO	Corporate Emerging
EMCW	Consumer High Spend Emerging

Code	Meaning
EMDB	Debit Emerging
EMPR	Consumer Premium Emerging
FPEL	Foreign Premium Electronic
FPST	Foreign Premium Standard
INAP	INAP - Ecommerce
INCO	Corporate Industry
INDS	Consumer Industry
INPR	Consumer Premium Industry
INWE	Consumer Premium Plus Industry
MANQ	NOTFOUND
NOEL	Flat Rate Keyed
PECO	Corporate Performance
PERF	Consumer Performance
PREL	Consumer Premium Electronic
PRPF	Consumer Premium Performance
PRST	Consumer Premium Standard
RECO	Corporate Recurring
RECR	Consumer Recurring
REPR	Consumer Premium Recurring
REWE	Consumer Premium Plus Recurring
2D01	Qualified Debit
2D02	Non-Qualified Debit
2Q01	Qualified Credit
2Q02	Non-Qualified Credit
3D01	Qualified Debit
3D02	Mid-Qualified Debit
3D03	Non-Qualified Debit
3Q01	Qualified Credit
3Q02	Mid-Qualified Credit
3Q03	Non-Qualified Credit
5D01	Qualified Debit
5D02	Near-Qualified Debit
5D03	Mid-Qualified Debit
5D04	Near-Mid-Qualified Debit
5D05	Non-Qualified Debit
5Q01	Qualified Credit
5Q02	Near-Qualified Credit

Code	Meaning
5Q03	Mid-Qualified Credit
5Q04	Near-Mid-Qualified Credit
5Q05	Non-Qualified Credit

6. FEE PROGRAM DESCRIPTIONS

Card Type	FP Rgn	FP Code	Fee Program Description
AMEX	INT	CB1N	STAND-B2B/WHOLESALE CNP TIER 1
AMEX	INT	CB1P	ELECTR-B2B/WHOLESALE CP TIER 1
AMEX	INT	CB2N	STAND-B2B/WHOLESALE CNP TIER 2
AMEX	INT	CB2P	ELECTR-B2B/WHOLESALE CP TIER2
AMEX	INT	CE1N	STAND-RETAIL CNP TIER 1
AMEX	INT	CE1P	ELECTR-RETAIL CNP TIER 1
AMEX	INT	CE2N	STAND-RETAIL CNP TIER 2
AMEX	INT	CE2P	ELECTR-RETAIL CNP TIER 2
AMEX	INT	CH1N	STAND-HEALTHCARE CNP TIER 1

Card Type	FP Rgn	FP Code	Fee Program Description
AMEX	INT	CH1P	ELECTR-HEALTHCARE CP TIER 1
AMEX	INT	CH2N	STAND-HEALTHCARE CNP TIER 2
AMEX	INT	CH2P	ELECTR-HEALTHCARE CP TIER 2
AMEX	INT	CM1N	STAND-MO & INTERNET CNP TIER 1
AMEX	INT	CM1P	ELECTR-MO & INTERNET TIER 1
AMEX	INT	CM2N	STAND-MO & INTERNET CNP TIER 2
AMEX	INT	CM2P	ELECTR-MO & INTERNET TIER 2
AMEX	INT	CO1N	STAND-OTHER INDUSTRY CNP TIER 1
AMEX	INT	CO1P	ELECTR-OTHER INDUSTRY CNP TIER 1
AMEX	INT	CO2N	STAND-OTHER INDUSTRY CNP TIER 2
AMEX	INT	CO2P	ELECTR-OTHER INDUSTRY CNP TIER 2
AMEX	INT	CP1N	STAND-PREPAID CNP TIER 1-PREPAID
AMEX	INT	CP1P	ELECTR-CNP TIER 1-PREPAID
AMEX	INT	CP2N	STAND-CNP TIER 2-PREPAID
AMEX	INT	CP2P	ELECTR-CNP TIER 2-PREPAID
AMEX	INT	CR1N	STAND-RESTAURANT CNP TIER 1
AMEX	INT	CR1P	ELECTR-RESTAURANT CNP TIER 1
AMEX	INT	CR2N	STAND-RESTAURANT CNP TIER 2
AMEX	INT	CR2P	ELECTR-RESTAURANT CNP TIER 2
AMEX	INT	CS1N	STAND-SERVICES CNP TIER 1
AMEX	INT	CS1P	ELECTR-SERVICES CNP TIER 1
AMEX	INT	CS2N	STAND-SERVICES CNP TIER 2
AMEX	INT	CS2P	ELECTR-SERVICES CNP TIER 2
AMEX	INT	CT1N	STAND-TRAVEL & ENTERTAINMENT CNP TIER 1
AMEX	INT	CT1P	ELECTR-TRAVEL & ENTERTAINMENT CNP TIER 1
AMEX	INT	CT2N	STAND-TRAVEL & ENTERTAINMENT CNP TIER 2
AMEX	INT	CT2P	ELECTR-TRAVEL & ENTERTAINMENT CNP TIER 2
DRCD	CAN	ZAPP	ECOMMERCE
DRCD	CAN	ZFL1	STAND FLASH TIER 3
DRCD	CAN	ZSTD	STAND TRANSACTION
DRCD	CAN	ZTI1	LOW TICKET FLASH TIER I
DRCD	CAN	ZTI2	HIGH VOLUME FLASH TIER 2
JCB	INT	CB1N	STAND-B2B/WHOLESALE CNP TIER 1
JCB	INT	CB1P	ELECTR-B2B/WHOLESALE CP TIER 1

Card Type	FP Rgn	FP Code	Fee Program Description
JCB	INT	CB2N	STAND-B2B/WHOLESALE CNP TIER 2
JCB	INT	CB2P	ELECTR-B2B/WHOLESALE CP TIER2
JCB	INT	CE1N	STAND-RETAIL CNP TIER 1
JCB	INT	CE1P	ELECTR-RETAIL CNP TIER 1
JCB	INT	CE2N	STAND-RETAIL CNP TIER 2
JCB	INT	CE2P	ELECTR-RETAIL CNP TIER 2
JCB	INT	CH1N	STAND-HEALTHCARE CNP TIER 1
JCB	INT	CH1P	ELECTR-HEALTHCARE CP TIER 1
JCB	INT	CH2N	STAND-HEALTHCARE CNP TIER 2
JCB	INT	CH2P	ELECTR-HEALTHCARE CP TIER 2
JCB	INT	CM1N	STAND-MO & INTERNET CNP TIER 1
JCB	INT	CM1P	ELECTR-MO & INTERNET TIER 1
JCB	INT	CM2N	STAND-MO & INTERNET CNP TIER 2
JCB	INT	CM2P	ELECTR-MO & INTERNET TIER 2
JCB	INT	CO1N	STAND-OTHER INDUSTRY CNP TIER 1
JCB	INT	CO1P	ELECTR-OTHER INDUSTRY CNP TIER 1
JCB	INT	CO2N	STAND-OTHER INDUSTRY CNP TIER 2
JCB	INT	CO2P	ELECTR-OTHER INDUSTRY CNP TIER 2
JCB	INT	CP1N	STAND-CNP TIER 1-PREPAID
JCB	INT	CP1P	ELECTR-CNP TIER 1-PREPAID
JCB	INT	CP2N	STAND-CNP TIER 2-PREPAID
JCB	INT	CP2P	ELECTR-CNP TIER 2-PREPAID
JCB	INT	CR1N	STAND-RESTAURANT CNP TIER 1
JCB	INT	CR1P	ELECTR-RESTAURANT CNP TIER 1
JCB	INT	CR2N	STAND-RESTAURANT CNP TIER 2
JCB	INT	CR2P	ELECTR-RESTAURANT CNP TIER 2
JCB	INT	CS1N	STAND-SERVICES CNP TIER 1
JCB	INT	CS1P	ELECTR-SERVICES CNP TIER 1
JCB	INT	CS2N	STAND-SERVICES CNP TIER 2
JCB	INT	CS2P	ELECTR-SERVICES CNP TIER 2
JCB	INT	CT1N	STAND-TRAVEL & ENTERTAINMENT CNP TIER 1
JCB	INT	CT1P	ELECTR-TRAVEL & ENTERTAINMENT CNP TIER 1
JCB	INT	CT2N	STAND-TRAVEL & ENTERTAINMENT CNP TIER 2
JCB	INT	CT2P	ELECTR-TRAVEL & ENTERTAINMENT CNP TIER 2

Card Type	FP Rgn	FP Code	Fee Program Description
MAES	CAN	CMO	DOMESTIC BASE
MAES	CAN	PMO	MCAR-DOMESTIC BASE
MAES	INT	C22	PAYMENT TRANSACTION
MAES	INT	C40	INTERNATIONAL-EMV
MAES	INT	C41	INTERNATIONAL-SWIPED
MAES	INT	C42	MAGNETIC STRIPE SIGNATURE VERIFIED
MAES	INT	C43	E-COMMERCE
MAES	INT	P22	MCAR-PAYMENT TRANSACTION
MAES	INT	P40	MCAR-INTERNATIONAL-EMV
MAES	INT	P41	MCAR-INTERNATIONAL-SWIPED
MAES	INT	P42	MCAR-MAGNETIC STRIPE SIGNATURE VERIFIED
MAES	INT	P43	MCAR-E-COMMERCE
MSTC	CAN	CB1	INTRACOUNTRY CONS IND BUS-EVERYDAY SPEND
MSTC	CAN	CB2	INTRACOUNTRY CONS IND BUS-HIGH SPEND
MSTC	CAN	CB3	INTRACOUNTRY CONS IND BUS-PREM HIGH SPEND
MSTC	CAN	CCR	INTRACOUNTRY CONS DEBIT RECURRING PAYMENTS
MSTC	CAN	CC2	INTRACOUNTRY CONS CHARITY
MSTC	CAN	CC3	INTRACOUNTRY CONS HIGH SPEND CHARITY
MSTC	CAN	CC4	INTRACOUNTRY CONS PREM HIGH SPEND CHARITY
MSTC	CAN	CC5	INTRACOUNTRY CONS DEBIT CHARITY
MSTC	CAN	CD1	INTRACOUNTRY CONS VOLUME TIER 1 SUPER
MSTC	CAN	CD2	INTRACOUNTRY CONS VOL TIER 1 SUP HIGH SPEND
MSTC	CAN	CD3	INTRACOUNTRY CONS VOL TIER 1 SUP PREM HIGH SPEND
MSTC	CAN	CE7	CONSUMER EMERGING
MSTC	CAN	CE8	CONSUMER HIGH SPEND EMERGING
MSTC	CAN	CE9	CONSUMER PREMIUM HIGH SPEND
MSTC	CAN	CG1	INTRACOUNTRY CONSUMER PAYPASS
MSTC	CAN	CG2	INTRACOUNTRY CONSUMER HIGH SPEND PAYPASS
MSTC	CAN	CG3	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND PAYPASS
MSTC	CAN	CG4	INTRACOUNTRY CONSUMER PAYPASS-DEBIT
MSTC	CAN	CJ1	INTRACOUNTRY CONSUMER VOL TIER 1
MSTC	CAN	CJ2	INTRACOUNTRY CONSUMER VOL TIER 1 HIGH SPEND
MSTC	CAN	CJ3	INTRACOUNTRY CONSUMER VOL TIER 1 PREM HIGH SPEND
MSTC	CAN	CMS	EMERGINGNTRY MASTERCARD MONEYSEND PAYMENT

Card Type	FP Rgn	FP Code	Fee Program Description
MSTC	CAN	CM0	CONSUMER CORE PUBLIC SECTOR
MSTC	CAN	CM1	CONSUMER WORLD PUBLIC SECTOR
MSTC	CAN	CM2	CONSUMER WORLD ELITE PUBLIC SECTOR
MSTC	CAN	CM4	CONSUMER DEBIT PUBLIC SECTOR
MSTC	CAN	CS1	CANADA INTRACOUNTRY FLEX PREPAID STAND
MSTC	CAN	CS2	CANADA INTRACOUNTRY FLEX PREPAID ELECTR
MSTC	CAN	CU0	INTRACOUNTRY CONSUMER PREPAID STAND
MSTC	CAN	CU1	CONSUMER CORE PUBLIC UTILITIES
MSTC	CAN	CU2	CONSUMER WORLD UTILITIES
MSTC	CAN	CU3	CONSUMER WORLD ELITE UTILITIES
MSTC	CAN	CU4	CONSUMER DEBIT UTILITIES
MSTC	CAN	CU5	CONSUMER CORE PUBLIC SECTOR
MSTC	CAN	CU6	CONSUMER WORLD PUBLIC SECTOR
MSTC	CAN	CU7	CONSUMER WORLD ELITE PUBLIC SECTOR
MSTC	CAN	CU8	CONSUMER PUBLIC SECTOR-DEBIT
MSTC	CAN	CU9	INTRACNTRY CONSUMER PREPAID ELECTR
MSTC	CAN	CZX	INTRAREGIONAL HUMANITARIAN PROGRAM
MSTC	CAN	C3U	CONSUMER CONTACTLESS TIER 1-DEBIT
MSTC	CAN	C4U	CONSUMER CONTACTLESS TIER 2-DEBIT
MSTC	CAN	C41	INTRACOUNTRY SUPERMARKET BASE-DEBIT
MSTC	CAN	C42	INTRACOUNTRY SUPERMARKET TIER 1-DEBIT
MSTC	CAN	C43	INTRACOUNTRY SUPERMARKET TIER 2-DEBIT
MSTC	CAN	C44	INTRACOUNTRY BIG BOX STORES BASE-DEBIT
MSTC	CAN	C45	INTRACOUNTRY BIG BOX STORES TIER 1-DEBIT
MSTC	CAN	C46	INTRACOUNTRY BIG BOX STORES TIER 2-DEBIT
MSTC	CAN	C47	INTRACOUNTRY PETROLEUM BASE-DEBIT
MSTC	CAN	C48	INTRACOUNTRY PETROLEUM TIER 1-DEBIT
MSTC	CAN	C49	INTRACOUNTRY PETROLEUM TIER 2-DEBIT
MSTC	CAN	C5U	CONSUMER CONTACTLESS TIER 3-DEBIT
MSTC	CAN	C50	INTRACOUNTRY SPECIALTY CLOTHING BASE-DEBIT
MSTC	CAN	C51	INTRACOUNTRY SPECIALTY CLOTHING TIER 1-DEBIT
MSTC	CAN	C52	INTRACOUNTRY SPECIALTY CLOTHING TIER 2-DEBIT
MSTC	CAN	C53	INTRACOUNTRY NON-SECURECODE E-COMMERCE-DEBIT
MSTC	CAN	C54	INTRACOUNTRY SECURECODE-ENABLED-DEBIT

Card Type	FP Rgn	FP Code	Fee Program Description
MSTC	CAN	C55	INTRACOUNTRY OTHER BASE-DEBIT
MSTC	CAN	C56	INTRACOUNTRY OTHER TIER 1-DEBIT
MSTC	CAN	C57	PRIVATE LABEL
MSTC	CAN	C58	INTRACOUNTRY OTHER TIER 2-DEBIT
MSTC	CAN	C59	INTRACOUNTRY CONS EMERGING SECTORS-DEBIT
MSTC	CAN	C61	INTRACOUNTRY CONS RATE A
MSTC	CAN	C62	INTRACOUNTRY CONS RATE B
MSTC	CAN	C63	INTRACOUNTRY CONS HIGHSPEND RATE A
MSTC	CAN	C64	INTRACOUNTRY CONS HIGHSPEND RATE B
MSTC	CAN	C65	INTRACOUNTRY CONS PREM HIGHSPEND RATE A
MSTC	CAN	C66	INTRACOUNTRY CONS PREM HIGHSPEND RATE B
MSTC	CAN	C67	INTRACOUNTRY CONS PAYPASS
MSTC	CAN	C68	INTRACOUNTRY CONS HIGHSPEND PAYPASS
MSTC	CAN	C69	INTRACOUNTRY CONS PREM HIGHSPEND PAYPASS
MSTC	CAN	C70	INTRACOUNTRY CONS STAND
MSTC	CAN	C71	INTRACOUNTRY CONS ELECTR
MSTC	CAN	C72	INTRACOUNTRY CONS GROCERY
MSTC	CAN	C73	INTRACOUNTRY CONS PETROLEUM
MSTC	CAN	C74	INTRACOUNTRY CONS GROCERY-HV
MSTC	CAN	C75	INTRACOUNTRY CONS PETROLEUM-HV
MSTC	CAN	C76	INTRACOUNTRY CONS RECURRING PAYMENTS
MSTC	CAN	C77	INTRACOUNTRY CONS SECURECODE-ENABLED
MSTC	CAN	C80	INTRACOUNTRY CONS HIGHSPEND STAND
MSTC	CAN	C81	INTRACOUNTRY CONS HIGHSPEND ELECTR
MSTC	CAN	C82	INTRACOUNTRY CONS HIGHSPEND GROCERY
MSTC	CAN	C83	INTRACOUNTRY CONS HIGHSPEND PETROLEUM
MSTC	CAN	C84	INTRACOUNTRY CONS HIGHSPEND GROCERY-HV
MSTC	CAN	C85	INTRACOUNTRY CONS HIGHSPEND PETROL-HV
MSTC	CAN	C86	INTRACOUNTRY CONS HIGHSPEND RECUR PAYMENTS
MSTC	CAN	C87	INTRACOUNTRY CONS HIGHSPEND SECURECODE ENABL
MSTC	CAN	C90	INTRACOUNTRY CONS PREMIUM HIGHSPEND STAND
MSTC	CAN	C91	INTRACOUNTRY CONS PREMIUM HIGHSPEND ELECTR
MSTC	CAN	C92	INTRACOUNTRY CONS PREMIUM HIGHSPEND GROCERY
MSTC	CAN	C93	INTRACOUNTRY CONS PREMIUM HIGHSPEND PETROLEUM

Card Type	FP Rgn	FP Code	Fee Program Description
MSTC	CAN	C94	INTRACOUNTRY CONS PREMIUM HIGHSPEND GROC-HV
MSTC	CAN	C95	INTRACOUNTRY CONS PREMIUM HIGHSPEND PETRO-HV
MSTC	CAN	C96	INTRACOUNTRY CONS PREM HIGHSPEND RECU PAYMENT
MSTC	CAN	C97	INTRACOUNTRY CONS PREM HIGHSPEND SEC CODE ENA
MSTC	CAN	PB1	MCAR-INTRACOUNTRY CONS INDP BUS-EVERYDAY SPEND
MSTC	CAN	PB2	MCAR-INTRACOUNTRY CONS INDP BUS-HIGHSPEND
MSTC	CAN	PB3	MCAR-INTRACOUNTRY CONS INDP BUS-PREM HIGHSPEND
MSTC	CAN	PCR	MCAR-INTRACOUNTRY CONS REC PAYMENTS-DEBIT
MSTC	CAN	PC2	MCAR-INTRACOUNTRY CONS CHARITY
MSTC	CAN	PC3	MCAR-INTRACOUNTRY CONS HIGHSPEND CHARITY
MSTC	CAN	PC4	MCAR-INTRACOUNTRY CONS PREM HIGHSPEND CHARITY
MSTC	CAN	PC5	MCAR-INTRACOUNTRY CONS DEBIT CHARITY
MSTC	CAN	PD1	MCAR-INTRACOUNTRY CONS VOL TR 1 SUPMKT
MSTC	CAN	PD2	MCAR-INTRACOUNTRY CONS VOL TR 1 SUPMKT H-SPEND
MSTC	CAN	PD3	MCAR-INTRACNTRY CONS VOL TR 1 SUPMKT PREM H-SPEND
MSTC	CAN	PE7	MCAR-CONSUMER EMERGING
MSTC	CAN	PE8	MCAR-CONSUMER HIGH SPEND EMERGING
MSTC	CAN	PE9	MCAR-CONSUMER PREMIUM HIGH SPEND
MSTC	CAN	PG1	MCAR-INTRACOUNTRY CONS PAYPASS
MSTC	CAN	PG2	MCAR-INTRACOUNTRY CONS HIGH SPEND PAYPASS
MSTC	CAN	PG3	MCAR-INTRACOUNTRY CONS PREM H-SPEND PAYPASS
MSTC	CAN	PG4	MCAR-INTRACOUNTRY CONS DEBIT PAYPASS
MSTC	CAN	PJ1	MCAR-INTRACOUNTRY CONS VOL TIER 1
MSTC	CAN	PJ2	MCAR-INTRACOUNTRY CONS VOL TIER 1 H-SPEND
MSTC	CAN	PJ3	MCAR-INTRACOUNTRY CONS VOL TIER 1 PREM H-SPEND
MSTC	CAN	PMS	MCAR-INTRACOUNTRY MONEYSSEND PAYMENT
MSTC	CAN	PM0	MCAR-CONSUMER CORE PUBLIC SECTOR
MSTC	CAN	PM1	MCAR-CONSUMER WORLD PUBLIC SECTOR
MSTC	CAN	PM2	MCAR-CONSUMER WORLD ELITE PUBLIC SECTOR
MSTC	CAN	PM4	MCAR-CONSUMER DEBIT PUBLIC SECTOR
MSTC	CAN	PS1	MCAR-CANADA INTRACOUNTRY FLEX PREPAID STAND
MSTC	CAN	PS2	MCAR-CANADA INTRACOUNTRY FLEX PREPAID ELECTR
MSTC	CAN	PU0	MCAR-INTRACOUNTRY CONSUMER PREPAID STAND
MSTC	CAN	PU1	MCAR-CONSUMER CORE PUBLIC UTILITIES

Card Type	FP Rgn	FP Code	Fee Program Description
MSTC	CAN	PU2	MCAR-CONSUMER WORLD UTILITIES
MSTC	CAN	PU3	MCAR-CONSUMER WORLD ELITE UTILITIES
MSTC	CAN	PU4	MCAR-CONSUMER DEBIT UTILITIES
MSTC	CAN	PU5	MCAR-CONSUMER CORE PUBLIC SECTOR
MSTC	CAN	PU6	MCAR-CONSUMER WORLD PUBLIC SECTOR
MSTC	CAN	PU7	MCAR-CONSUMER WORLD ELITE PUBLIC SECTOR
MSTC	CAN	PU8	MCAR-CONSUMER DEBIT PUBLIC SECTOR
MSTC	CAN	PU9	MCAR-INTRACOUNTRY CONSUMER PREPAID ELECTR
MSTC	CAN	PZX	MCAR-INTRAREGIONAL HUMANITARIAN PROGRAM
MSTC	CAN	P3U	MCAR-CONSUMER CONTACTLESS TIER 1-DEBIT
MSTC	CAN	P4U	MCAR-CONSUMER CONTACTLESS TIER 2-DEBIT
MSTC	CAN	P41	MCAR-INTRACNTRY SUPERMARKET BASE-DEBIT
MSTC	CAN	P42	MCAR-INTRACNTRY SUPERMARKET TIER 1-DEBIT
MSTC	CAN	P43	MCAR-INTRACNTRY SUPERMARKET TIER 2-DEBIT
MSTC	CAN	P44	MCAR-INTRACNTRY BIG BOX STORES BASE-DEBIT
MSTC	CAN	P45	MCAR-INTRACNTRY BIG BOX STORES TIER 1-DEBIT
MSTC	CAN	P46	MCAR-INTRACNTRY BIG BOX STORES TIER 2-DEBIT
MSTC	CAN	P47	MCAR-INTRACNTRY PETROLEUM BASE-DEBIT
MSTC	CAN	P48	MCAR-INTRACNTRY PETROLEUM TIER 1-DEBIT
MSTC	CAN	P49	MCAR-INTRACNTRY PETROLEUM TIER 2-DEBIT
MSTC	CAN	P5U	MCAR-CONSUMER DEBIT CONTACTLESS TIER 3
MSTC	CAN	P50	MCAR-INTRACOUNTRY SPECIALTY CLOTHING BASE-DEBIT
MSTC	CAN	P51	MCAR-INTRACOUNTRY SPECIALTY CLOTHING TIER 1-DEBIT
MSTC	CAN	P52	MCAR-INTRACOUNTRY SPECIALTY CLOTHING TIER 2-DEBIT
MSTC	CAN	P53	MCAR-INTRACOUNTRY NON-SECURECODE E-COMMERCE-DEBIT
MSTC	CAN	P54	MCAR-INTRACOUNTRY SECURECODE-ENABLED-DEBIT
MSTC	CAN	P55	MCAR-INTRACOUNTRY OTHER BASE-DEBIT
MSTC	CAN	P56	MCAR-INTRACOUNTRY OTHER TIER 1-DEBIT
MSTC	CAN	P57	MCAR-PRIVATE LABEL
MSTC	CAN	P58	MCAR-INTRACOUNTRY OTHER TIER 2-DEBIT
MSTC	CAN	P59	MCAR-INTRACOUNTRY CONS EMERGING SECTORS-DEBIT
MSTC	CAN	P61	MCAR-INTRACOUNTRY CONSRATE A
MSTC	CAN	P62	MCAR-INTRACOUNTRY CONS RATE B
MSTC	CAN	P63	MCAR-INTRACOUNTRY CONS H-SPEND RATE A

Card Type	FP Rgn	FP Code	Fee Program Description
MSTC	CAN	P64	MCAR-INTRACOUNTRY CONS H-SPEND RATE B
MSTC	CAN	P65	MCAR-INTRACOUNTRY CONS PREM H-SPEND RATE A
MSTC	CAN	P66	MCAR-INTRACOUNTRY CONS PREM H-SPEND RATE B
MSTC	CAN	P67	MCAR-INTRACOUNTRY CONS PAYPASS
MSTC	CAN	P68	MCAR-INTRACOUNTRY CONS H-SPEND PAYPASS
MSTC	CAN	P69	MCAR-INTRACOUNTRY CONS PREM H-SPEND PAYPASS
MSTC	CAN	P70	MCAR-INTRACOUNTRY CONS STAND
MSTC	CAN	P71	MCAR-INTRACOUNTRY CONS ELECTR
MSTC	CAN	P72	MCAR-INTRACOUNTRY CONS GROCERY
MSTC	CAN	P73	MCAR-INTRACOUNTRY CONS PETROLEUM
MSTC	CAN	P74	MCAR-INTRACOUNTRY CONS GROCERY-HV
MSTC	CAN	P75	MCAR-INTRACOUNTRY CONS PETROLEUM-HV
MSTC	CAN	P76	MCAR-INTRACOUNTRY CONS RECURRING PAYMENTS
MSTC	CAN	P77	MCAR-INTRACOUNTRY CONS SECURECODE-ENABLED
MSTC	CAN	P80	MCAR-INTRACOUNTRY CONS H-SPEND STAND
MSTC	CAN	P81	MCAR-INTRACOUNTRY CONS H-SPEND ELECTR
MSTC	CAN	P82	MCAR-INTRACOUNTRY CONS H-SPEND GROCERY
MSTC	CAN	P83	MCAR-INTRACOUNTRY CONS H-SPEND PETROLEUM
MSTC	CAN	P84	MCAR-INTRACOUNTRY CONS H-SPEND GROCERY-HV
MSTC	CAN	P85	MCAR-INTRACOUNTRY CONS H-SPEND PETROLEUM-HV
MSTC	CAN	P86	MCAR-INTRACOUNTRY CONS H-SPEND RECUR PAYMENTS
MSTC	CAN	P87	MCAR-INTRACOUNTRY CONS H-SPEND SEC CODE ENABL
MSTC	CAN	P90	MCAR-INTRACOUNTRY CONS PREM HSPEND STAND
MSTC	CAN	P91	MCAR-INTRACOUNTRY CONS PREM H-SPND ELECTR
MSTC	CAN	P92	MCAR-INTRACOUNTRY CONS PREM H-SPND GROCERY
MSTC	CAN	P93	MCAR-INTRACOUNTRY CONS PREM H-SPND PETROLEUM
MSTC	CAN	P94	MCAR-INTRACOUNTRY CONS PREM H-SPND GROCERY-HV
MSTC	CAN	P95	MCAR-INTRACOUNTRY CONS PREM H-SPND PETROL-HV
MSTC	CAN	P96	MCAR-INTRACOUNTRY CONS PREM H-SPND RECUR PAYMNT
MSTC	CAN	P97	MCAR-INTRACOUNTRY CONS PREM H-SPND SEC CODE ENBLD
MSTC	CAN	RCC	MCAR-INTRACNTRY COMMERCIAL CHARITY
MSTC	CAN	RFF	MCAR-FREIGHT PROGRAM
MSTC	CAN	RM4	MCAR-COMMERCIAL PUBLIC SECTOR-DEBIT
MSTC	CAN	RU4	MCAR-COMMERCIAL UTILITIES-DEBIT

Card Type	FP Rgn	FP Code	Fee Program Description
MSTC	CAN	RU8	MCAR-COMMERCIAL PUBLIC SECTOR-DEBIT
MSTC	CAN	R3U	MCAR-COMMERCIAL CONTACTLESS TIER 1-DEBIT
MSTC	CAN	R4U	MCAR-COMMERCIAL CONTACTLESS TIER 2-DEBIT
MSTC	CAN	R40	MCAR-INTRACNTRY RATE 1
MSTC	CAN	R41	MCAR-INTRACNTRY SUPERMARKET BASE-DEBIT
MSTC	CAN	R42	MCAR-INTRACNTRY SUPERMARKET TIER 1-DEBIT
MSTC	CAN	R43	MCAR-INTRACNTRY SUPERMARKET TIER 2-DEBIT
MSTC	CAN	R44	MCAR-INTRACNTRY BIG BOX STORES BASE-DEBIT
MSTC	CAN	R45	MCAR-INTRACNTRY BIG BOX STORES TIER 1-DEBIT
MSTC	CAN	R46	MCAR-INTRACNTRY BIG BOX STORES TIER 2-DEBIT
MSTC	CAN	R47	MCAR-INTRACNTRY PETROLEUM BASE-DEBIT
MSTC	CAN	R48	MCAR-INTRACNTRY PETROLEUM TIER 1-DEBIT
MSTC	CAN	R49	MCAR-INTRACNTRY PETROLEUM TIER 2-DEBIT
MSTC	CAN	R5U	MCAR-COMMERCIAL CONTACTLESS TIER 3-DEBIT
MSTC	CAN	R50	MCAR-INTRACOUNTRY SPECIALTY CLOTHING BASE-DEBIT
MSTC	CAN	R51	MCAR-INTRACOUNTRY SPECIALTY CLOTHING TIER 1-DEBIT
MSTC	CAN	R52	MCAR-INTRACOUNTRY SPECIALTY CLOTHING TIER 2-DEBIT
MSTC	CAN	R53	MCAR-INTRACOUNTRY NON-SEC CODE ECOMM-DEBIT
MSTC	CAN	R54	MCAR-INTRACOUNTRY SECURECODE-ENABLED-DEBIT
MSTC	CAN	R55	MCAR-INTRACOUNTRY OTHER BASE-DEBIT
MSTC	CAN	R56	MCAR-INTRACOUNTRY OTHER TIER 1-DEBIT
MSTC	CAN	R58	MCAR-INTRACOUNTRY OTHER TIER 2-DEBIT
MSTC	CAN	R65	MCAR-INTRACOUNTRY CONS PREM H-SPEND RATE A
MSTC	CAN	R66	MCAR-INTRACOUNTRY CONS PREM H-SPEND RATE B
MSTC	CAN	R69	MCAR-INTRACOUNTRY CONS PREM H-SPEND PAYPASS
MSTC	CAN	R90	MCAR-INTRACOUNTRY CONS PREM H-SPEND STAND
MSTC	CAN	R91	MCAR-INTRACOUNTRY CONS PREM H-SPEND ELECTR
MSTC	CAN	R92	MCAR-INTRACOUNTRY CONS PREM H-SPEND GROCERY
MSTC	CAN	R93	MCAR-INTRACOUNTRY CONS PREM H-SPEND PETROLEUM
MSTC	CAN	R94	MCAR-INTRACOUNTRY CONS PREM H-SPEND GROCERY-HV
MSTC	CAN	R95	MCAR-INTRACOUNTRY CONS PREM H-SPEND PETROLEUM-HV
MSTC	CAN	R96	MCAR-INTRACOUNTRY CONS PREM H-SPEND RECUR PAYMT
MSTC	CAN	R97	MCAR-INTRACOUNTRY CONS PREM H-SPEND SEC CD ENBLD
MSTC	CAN	XBA	COMM INTRACOUNTRY PREM H-SPEND RATE A

Card Type	FP Rgn	FP Code	Fee Program Description
MSTC	CAN	XBB	COMM INTRACOUNTRY PREM H-SPEND RATE B
MSTC	CAN	XBC	COMM INTRACOUNTRY PREM H-SPEND PAYPASS
MSTC	CAN	XBD	COMM INTRACOUNTRY PREM H-SPEND STAND
MSTC	CAN	XBE	COMM INTRACOUNTRY PREM H-SPEND ELECTR
MSTC	CAN	XBF	COMM INTRACOUNTRY PREM H-SPEND GROCERY
MSTC	CAN	XBG	COMM INTRACOUNTRY PREM H-SPEND PETROL
MSTC	CAN	XBH	COMM INTRACOUNTRY PREM H-SPEND GROCERY-HV
MSTC	CAN	XBI	COMM INTRACOUNTRY PREM H-SPEND PETROLEUM-HV
MSTC	CAN	XBJ	COMM INTRACOUNTRY PREM H-SPEND REC PYMNT
MSTC	CAN	XBK	COMM INTRACOUNTRY PREM H-SPEND SECCD ENABL
MSTC	CAN	XBQ	COMM INTRACOUNTRY DATA RATE 1
MSTC	CAN	XBR	COMM INTRACOUNTRY DATA RATE 2
MSTC	CAN	XBS	COMM INTRACOUNTRY LARGE TICKET
MSTC	CAN	XCC	COMM INTRACOUNTRY CHARITY
MSTC	CAN	XFF	FREIGHT PROGRAM
MSTC	CAN	XM4	COMMERCIAL PUBLIC SECTOR-DEBIT
MSTC	CAN	XU4	COMMERCIAL UTILITIES-DEBIT
MSTC	CAN	XU8	COMMERCIAL PUBLIC SECTOR-DEBIT
MSTC	CAN	X3U	COMMERCIAL CONTACTLESS TIER 1-DEBIT
MSTC	CAN	X4U	COMMERCIAL CONTACTLESS TIER 2-DEBIT
MSTC	CAN	X40	INTRACOUNTRY RATE 1
MSTC	CAN	X41	INTRACOUNTRY SUPERMARKET BASE-DEBIT
MSTC	CAN	X42	INTRACOUNTRY SUPERMARKET TIER 1-DEBIT
MSTC	CAN	X43	INTRACOUNTRY SUPERMARKET TIER 2-DEBIT
MSTC	CAN	X44	INTRACOUNTRY BIG BOX STORES BASE-DEBIT
MSTC	CAN	X45	INTRACOUNTRY BIG BOX STORES TIER 1-DEBIT
MSTC	CAN	X46	INTRACOUNTRY BIG BOX STORES TIER 2-DEBIT
MSTC	CAN	X47	INTRACOUNTRY PETROLEUM BASE-DEBIT
MSTC	CAN	X48	INTRACOUNTRY PETROLEUM TIER 1-DEBIT
MSTC	CAN	X49	INTRACOUNTRY PETROLEUM TIER 2-DEBIT
MSTC	CAN	X5U	COMMERCIAL CONTACTLESS TIER 3-DEBIT
MSTC	CAN	X50	INTRACOUNTRY SPECIALTY CLOTHING BASE-DEBIT
MSTC	CAN	X51	INTRACOUNTRY SPECIALTY CLOTHING TIER 1-DEBIT
MSTC	CAN	X52	INTRACOUNTRY SPECIALTY CLOTHING TIER 2-DEBIT

Card Type	FP Rgn	FP Code	Fee Program Description
MSTC	CAN	X53	INTRACOUNTRY NON-SECURECODE E-COMMERCE-DEBIT
MSTC	CAN	X54	INTRACOUNTRY SECURECODE-ENABLED-DEBIT
MSTC	CAN	X55	INTRACOUNTRY OTHER BASE-DEBIT
MSTC	CAN	X56	INTRACOUNTRY OTHER TIER 1-DEBIT
MSTC	CAN	X58	INTRACOUNTRY OTHER TIER 2-DEBIT
MSTC	CAN	X65	INTRACOUNTRY CONS PREM H-SPEND RATE A
MSTC	CAN	X66	INTRACOUNTRY CONS PREM H-SPEND RATE B
MSTC	CAN	X69	INTRACOUNTRY CONS PREM H-SPEND PAYPASS
MSTC	CAN	X90	INTRACOUNTRY CONS PREM H-SPEND STAND
MSTC	CAN	X91	INTRACOUNTRY CONS PREM H-SPEND ELECTR
MSTC	CAN	X92	INTRACOUNTRY CONS PREM H-SPEND GROCERY
MSTC	CAN	X93	INTRACOUNTRY CONS PREM H-SPEND PETROLEUM
MSTC	CAN	X94	INTRACOUNTRY CONS PREM H-SPEND GROCERY-HV
MSTC	CAN	X95	INTRACOUNTRY CONS PREM H-SPEND PETROLEUM-HV
MSTC	CAN	X96	INTRACOUNTRY CONS PREM H-SPEND RECUR PAYMT
MSTC	CAN	X97	INTRACOUNTRY CONS PREM H-SPEND SEC CODE ENABL
MSTC	CAN	ZMAN	EMERGING MANUAL CASH
MSTC	INT	CMS	INTERREGIONAL CONSUMER MONEYSEND PAYMENT
MSTC	INT	CPE	INTERREGIONAL CONSUMER PREM ELECTONIC
MSTC	INT	CPF	INTERREGIONAL CONSUMER PREM FULL UCAF
MSTC	INT	CPM	INTERREGIONAL CONSUMER PREMMERCHANT UCAF
MSTC	INT	CPS	INTERREGIONAL CONSUMER PREM STAND
MSTC	INT	CZX	INTERREGIONAL HUMANITARIAN PROGRAM
MSTC	INT	C20	INTERREGIONAL CONSUMER PAYMENT TRANSACTION
MSTC	INT	C22	PAYMENT TRANSACTION
MSTC	INT	C24	INTERREGIONAL CONSUMER MERCHANT UCAF
MSTC	INT	C40	PAY NOW POS-CHIP
MSTC	INT	C41	PAY NOW POS-PIN VERIFIED
MSTC	INT	C42	PAY NOW POS-SIG VERIFIED
MSTC	INT	C43	PAY NOW POS-E&M COMMERCE
MSTC	INT	C57	CONSUMER PRIVATE LABEL
MSTC	INT	C73	INTERREGIONAL CONSUMER INTERNATIONAL ELECTR
MSTC	INT	C74	INTERREGIONAL ELECTR CONSUMER CARD
MSTC	INT	C75	INTERREGIONAL CONS INTERNATIONAL STAND

Card Type	FP Rgn	FP Code	Fee Program Description
MSTC	INT	C79	INTERREGIONAL CONS INTERNATIONAL FULL UCAF
MSTC	INT	C83	INTERREGIONAL CONS INTERNATIONAL ELECTR
MSTC	INT	C85	INTERREGIONAL CONS INTERNATIONAL STAND
MSTC	INT	C95	INTERREGIONAL CONS INTERNATIONAL STAND
MSTC	INT	PMS	MCAR-INTERREGIONAL CONS MONEYSEND PYMNT
MSTC	INT	PPE	MCAR-INTERREGIONAL CONS PREM ELECTR
MSTC	INT	PPF	MCAR-INTERREGIONAL CONS PREM FULL UCAF
MSTC	INT	PPM	MCAR-INTERREGIONAL CONS PREM MERCHANT UCAF
MSTC	INT	PPS	MCAR-INTERREGIONAL CONS PREM STAND
MSTC	INT	PZX	MCAR-INTERREGIONAL HUMANITARIAN PROGRAM
MSTC	INT	P20	MCAR-INTERREGIONAL CONS PAYMENT TRANSACTION
MSTC	INT	P22	MCAR-PAYMENT TRANSACTION
MSTC	INT	P24	MCAR-INTERREGIONAL CONSUMER MERCHANT UCAF
MSTC	INT	P40	MCAR-PAY NOW POS-CHIP
MSTC	INT	P41	MCAR-PAY NOW POS-PIN VERIFIED
MSTC	INT	P42	MCAR-PAY NOW POS-SIG VERIFIED
MSTC	INT	P43	MCAR-PAY NOW POS-E&M COMMERCE
MSTC	INT	P57	MCAR-CONSUMER PRIVATE LABEL
MSTC	INT	P73	MCAR-INTERREGION CONS INTERNATIONAL ELECTR
MSTC	INT	P74	MCAR-INTERREGION ELECTRONIC CONS CARD
MSTC	INT	P75	MCAR-INTERREGION CONS INTL STAND
MSTC	INT	P79	MCAR-INTERREGION CONS INTL FULL UCAF
MSTC	INT	P83	MCAR-INTERREGION CONS INTL ELECTR
MSTC	INT	P85	MCAR-INTERREGION CONS INTL STAND
MSTC	INT	P95	MCAR-INTERREGION CONS INTL STAND
MSTC	INT	RB2B	MCAR-COMM INTRACOUNTRY PREM H-SPEND RATE B
MSTC	INT	RFF	MCAR-FREIGHT PROGRAM
MSTC	INT	RIP	MCAR-INTERREGION COMM RCL PREM STAND
MSTC	INT	R21	MCAR-INTERREGION COMM RCL PAYMT TRANSCAT
MSTC	INT	R47	MCAR-INTERREGION ELECTR COMM CARD F2F
MSTC	INT	R61	MCAR-INTERREGION COMM STAND
MSTC	INT	R62	MCAR-INTERREGION COMM PURCHAS LARGE TICKET
MSTC	INT	R63	MCAR-INTERREGION COMM PURCHAS STAND
MSTC	INT	R67	MCAR-INTERREGION COMM PURCHAS DATA RATE II

Card Type	FP Rgn	FP Code	Fee Program Description
MSTC	INT	XB2B	COMM INTRACOUNTRY PREM H-SPEND RATE B
MSTC	INT	XFF	FREIGHT PROGRAM
MSTC	INT	XIP	INTERREGIONAL COMM PREM STAND
MSTC	INT	X21	INTERREGIONAL COMM PAYMENT TRANSACTION
MSTC	INT	X47	INTERREGIONAL ELECTRONIC COMM CARD F2F
MSTC	INT	X61	INTERREGIONAL COMM STAND
MSTC	INT	X62	INTERREGIONAL COMM PURCHASING LARGE TICKET
MSTC	INT	X63	INTERREGIONAL COMM PURCHASING STAND
MSTC	INT	X67	INTERREGIONAL COMM PURCHASING DATA RATE II
MSTC	INT	Z30	PAY NOW MANUAL CASH
MSTC	INT	Z85A	AINTERNATIONAL ATM
MSTC	INT	Z85M	MINTERNATIONAL MANUAL CASH
NOVU	CAN	C261	CPSL-RECURRING PAYMENTS-CORE/REWARDS
NOVU	CAN	C262	CPSL-SUPMKETS/WAREHOUSE CLUBS-CORE/REWARDS
NOVU	CAN	C263	CPSL-PETROLEUM-CORE/REWARDS
NOVU	CAN	C264	CPSL-RETAIL-CORE/REWARDS
NOVU	CAN	C265	CPSL-HOTELS/CAR RENTALS-CORE/REWARDS
NOVU	CAN	C266	CPSL-PASSENGER TRANSPORT-CORE/REWARDS
NOVU	CAN	C267	CANADA BASE SUBMISSION LEVEL-CORE/REWARDS
NOVU	CAN	C268	CPSL-RECURRING PAYMENTS-PREMIUM
NOVU	CAN	C269	CPSL-SUPMKETS/WAREHOUSE CLUBS-PREMIUM
NOVU	CAN	C270	CPSL-PETROLEUM-PREMIUM
NOVU	CAN	C271	CPSL-RETAIL-PREMIUM
NOVU	CAN	C272	CPSL-HOTELS/CAR RENTALS-PREMIUM
NOVU	CAN	C273	CPSL-PASSENGER TRANSPORT-PREMIUM
NOVU	CAN	C274	CANADA BASE SUBMISSION LEVEL-PREMIUM
NOVU	CAN	C275	CPSL-RECURRING PAYMENTS-PREMIUM PLUS
NOVU	CAN	C276	CPSL-SUPMKETS/WAREHOUSE CLUBS-PREM PLUS
NOVU	CAN	C277	CPSL-PETROLEUM-PREMIUM PLUS
NOVU	CAN	C278	CPSL-RETAIL-PREMIUM PLUS
NOVU	CAN	C279	CPSL-HOTELS/CAR RENTALS-PREMIUM PLUS
NOVU	CAN	C280	CPSL-PASSENGER TRANSPORT-PREMIUM PLUS
NOVU	CAN	C281	CANADA BASE SUBMISSION LEVEL-PREMIUM PLUS
NOVU	CAN	C289	CPSL-RECURRING PAYMENTS-SIGNATURE DEBIT

Card Type	FP Rgn	FP Code	Fee Program Description
NOVU	CAN	C290	CPSL-RECURRING PAYMENTS-PREPAID
NOVU	CAN	C291	CANADA BASE SUBMISSION LEVEL-SIG-DEBIT
NOVU	CAN	C292	CANADA BASE SUBMISSION LEVEL-PREPAID
NOVU	CAN	C293	CANADA CONSUMER ADJUST VOUCH PRGRM 1-CORE/REWARDS
NOVU	CAN	C294	CANADA CONSUMER ADJUST VOUCH PRGRM 1-DEBIT
NOVU	CAN	C295	CANADA CONSUMER ADJUST VOUCH PRGRM 1-PREPAID
NOVU	CAN	C296	CANADA CONSUMER ADJUST VOUCH PRGRM 1-PREMIUM
NOVU	CAN	C297	CANADA CONSUMER ADJUST VOUCH PRGRM 1-PREMIUM PLUS
NOVU	CAN	C298	CANADA CONSUMER ADJUST VOUCH PRGRM 2-CORE/REWARDS
NOVU	CAN	C299	CANADA CONSUMER ADJUST VOUCH PRGRM 2-DEBIT
NOVU	CAN	C300	CANADA CONSUMER ADJUST VOUCH PRGRM 2-PREPAID
NOVU	CAN	C301	CANADA CONSUMER ADJUST VOUCH PRGRM 2-PREMIUM
NOVU	CAN	C302	CANADA CONSUMER ADJUST VOUCH PRGRM 2-PREMIUM PLUS
NOVU	CAN	C303	CANADA CONSUMER ADJUST VOUCH PRGRM 3-CORE/REWARDS
NOVU	CAN	C304	CANADA CONSUMER ADJUST VOUCH PRGRM 3-DEBIT)
NOVU	CAN	C305	CANADA CONSUMER ADJUST VOUCH PRGRM 3-PREPAID
NOVU	CAN	C306	CANADA CONSUMER ADJUST VOUCH PRGRM 3-PREMIUM
NOVU	CAN	C307	CANADA CONSUMER ADJUST VOUCH PRGRM 3-PREMIUM PLUS
NOVU	CAN	C323	CPSL-SUPERMARKET/WAREHOUSE CLUBS-SIGNATURE DEBIT
NOVU	CAN	C324	CPSL-PETROLEUM-SIGNATURE DEBIT
NOVU	CAN	C325	CPSL-RETAIL-SIGNATURE DEBIT
NOVU	CAN	C326	CPSL-HOTELS/CAR RENTALS-SIGNATURE DEBIT
NOVU	CAN	C327	CPSL-PASSENGER TRANSPORT-SIGNATURE DEBIT
NOVU	CAN	C328	CPSL-SUPMKETS/WAREHOUSE CLUBS-PREPAID
NOVU	CAN	C329	CPSL-PETROLEUM-PREPAID
NOVU	CAN	C330	CPSL-RETAIL-PREPAID
NOVU	CAN	C331	CPSL-HOTELS/CAR RENTALS-PREPAID
NOVU	CAN	C332	CPSL-PASSENGER TRANSPORT-PREPAID
NOVU	CAN	X282	CPSL-COMMERCIAL RECURRING PAYMENTS
NOVU	CAN	X283	CPSL-COMMERCIAL SMKT/WAREHOUSE CLUBS
NOVU	CAN	X284	CPSL-COMMERCIAL PETROLEUM
NOVU	CAN	X285	CPSL-COMMERCIAL RETAIL

Card Type	FP Rgn	FP Code	Fee Program Description
NOVU	CAN	X286	CPSL-COMMERCIAL HOTELS/CAR RENTALS
NOVU	CAN	X287	CPSL-COMMERCIAL PASSENGER TRANSPORT
NOVU	CAN	X288	CAN COMMERCIAL BASE SUBMISSION LEVEL
NOVU	CAN	X308	CAN COMMERCIAL ADJUSTMENT VOUCHER PRGRM 1
NOVU	CAN	X309	CAN COMMERCIAL ADJUSTMENT VOUCHER PRGRM 2
NOVU	CAN	X310	CAN COMMERCIAL ADJUSTMENT VOUCHER PRGRM 3
NOVU	INT	C835	CAN INTERNATIONAL ELECTR
NOVU	INT	C836	CAN INTERNATIONAL BASE SUBMISSION LEVEL
NOVU	INT	C837	CAN INTERNATIONAL ADJUSTMENT VOUCHER PRGRM
NOVU	INT	X835	CAN COMMERCIAL INTL ELECTR
NOVU	INT	X836	CAN COMMERCIAL INTL BASE SUBMISSION LEVEL
NOVU	INT	X837	CAN COMM IINTL ADJUSTMENT VOUCHER PRGRM
UPAY	INT	CE02	INTERNET NON-AUTHENTICATED
UPAY	INT	CMO1	STAND MOTO
UPAY	INT	CNON	OTHER
UPAY	INT	CR01	STAND RECURRING
UPAY	INT	CR02	INTERNET AUTHENTICATED
UPAY	INT	CU01	STAND
UPAY	INT	CU02	INTERNET
UPAY	INT	CU03	GENERAL
UPAY	INT	CU04	ENTERTAINMENT
UPAY	INT	CU05	SUPERMARKET & GAS
UPAY	INT	CU06	REAL ESTATE & AUTO
UPAY	INT	CU07	WHOLESALE
UPAY	INT	CU08	HOSPITALS & SCHOOLS
VISA	CAN	CB01	RECURRING PAYMENT CONSUMER-CREDIT
VISA	CAN	CB01	RECURRING PAYMENT CONSUMER-NNSS-CREDIT
VISA	CAN	CB02	RECURRING PAYMENT CONSUMER-ISS-CREDIT
VISA	CAN	CB09	RECURRING PAYMENT-DEBIT
VISA	CAN	CB09	RECURRING PAYMENT-NNSS-DEBIT
VISA	CAN	CB10	RECURRING PAYMENT-ISS-DEBIT
VISA	CAN	CB11	RECURRING PAYMENT-PREPAID
VISA	CAN	CB11	RECURRING PAYMENT-NNSS-PREPAID
VISA	CAN	CB12	RECURRING PAYMENT-ISS-PREPAID

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	CC02	CHIP-CONSUMER CARD-NNSS
VISA	CAN	CC03	CHIP-CONSUMER CARD-ISS
VISA	CAN	CC10	CHIP-DEBIT
VISA	CAN	CC10	CHIP-NNSS-DEBIT
VISA	CAN	CC11	CHIP-PREPAID CARD
VISA	CAN	CC12	CHIP-ISS-DEBIT
VISA	CAN	CC13	CHIP-PREPAID CARD-ISS
VISA	CAN	CC13	CONSUMER CNP-NNSS-CREDIT
VISA	CAN	CC14	CONSUMER CNP-ISS-CREDIT
VISA	CAN	CC15	CNP-NNSS-PREPAID
VISA	CAN	CC16	CNP-ISS-PREPAID
VISA	CAN	CE01	ELECTR-CONSUMER-FULL CHIP-CREDIT
VISA	CAN	CE01	NON-CHIP ELECTR-CONSUMER-CREDIT
VISA	CAN	CE02	ELECTR-CONSUMER CREDIT-ISS-FULL CHIP
VISA	CAN	CE02	NON-CHIP ELECTR-CONSUMER CREDIT-ISS
VISA	CAN	CE09	NON-CHIP ELECTR-DEBIT
VISA	CAN	CE10	NON-CHIP ELECTR-DEBIT-ISS
VISA	CAN	CE11	ELECTR-NNSS-FULL CHIP-PREPAID
VISA	CAN	CE11	NON-CHIP ELECTR-PREPAID
VISA	CAN	CE12	ELECTR-PREPAID-ISS-FULL CHIP
VISA	CAN	CE12	NON-CHIP ELECTR-PREPAID-ISS
VISA	CAN	CE13	CHIP ELECTR-CONSUMER
VISA	CAN	CE14	CHIP ELECTR-CONSUMER-ISS
VISA	CAN	CE21	CHIP ELECTR-DEBIT
VISA	CAN	CE21	CHIP ELECTR-NNSS-FULL CHIP-DEBIT
VISA	CAN	CE22	CHIP ELECTR-ISS-DEBIT
VISA	CAN	CE22	ELECTR-ISS-FULL CHIP-DEBIT
VISA	CAN	CE23	CHIP ELECTR-PREPAID
VISA	CAN	CE24	CHIP ELECTR-ISS-PREPAID
VISA	CAN	CE30	EMERGING SEGMENT-NNSS-DEBIT
VISA	CAN	CE30	EMERGING SEGMENT-NNSS-CHIP-DEBIT
VISA	CAN	CE31	CONSUMER EMERGING SEGMENT-NNSS-CREDIT
VISA	CAN	CE31	CONSUMER EMERGING SEGMENT-NNSS-CHIP-CREDIT
VISA	CAN	CE32	INFINITE EMERGING SEGMENT-NNSS-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	CE32	INFINITE EMERGING SEGMENT-NNSS-CHIP-CREDIT
VISA	CAN	CE40	EMERGING SEGMENT-ISS-DEBIT
VISA	CAN	CE40	EMERGING SEGMENT-ISS-CHIP-DEBIT
VISA	CAN	CE41	CONSUMER EMERGING SEGMENT-ISS-CREDIT
VISA	CAN	CE41	CONSUMER EMERGING SEGMENT-ISS-CHIP-CREDIT
VISA	CAN	CE42	INFINITE EMERGING SEGMENT-ISS-CREDIT
VISA	CAN	CE42	INFINITE EMERGING SEGMENT-ISS-CHIP-CREDIT
VISA	CAN	CE46	CONSUMER ELECTR EMERGING SEGMENT-NNSS-PREPAID
VISA	CAN	CE47	CONSUMER ELECTR EMERGING SEGMENT-ISS-PREPAID
VISA	CAN	CF01	STAND-INFINITE-CREDIT
VISA	CAN	CF01	STAND-INFINITE-NNSS-CHIP-CREDIT
VISA	CAN	CF02	STAND-INFINITE-ISS-CREDIT
VISA	CAN	CF02	STAND-INFINITE-ISS-CHIP-CREDIT
VISA	CAN	CF03	CHIP INFINITE-CREDIT
VISA	CAN	CF04	CHIP INFINITE-ISS-CREDIT
VISA	CAN	CF05	NSR-INFINITE-CREDIT
VISA	CAN	CF06	NSR-INFINITE-ISS-CREDIT
VISA	CAN	CF07	ELECTR-INFINITE-NNSS-FULL CHIP-CREDIT
VISA	CAN	CF07	NON-CHIP ELECTR-INFINITE-CREDIT
VISA	CAN	CF08	ELECTR-INFINITE-ISS-FULL CHIP-CREDIT
VISA	CAN	CF08	NON-CHIP ELECTR-INFINITE CREDIT-ISS-CREDIT
VISA	CAN	CF09	CHIP ELECTRONIC-INFINITE-CREDIT
VISA	CAN	CF10	CHIP ELECTRONIC-INFINITE-ISS-CREDIT
VISA	CAN	CF11	RECURRING PAYMENT-INFINITE-CREDIT
VISA	CAN	CF11	RECURRING PAYMENT-INFINITE-NNSS-CREDIT
VISA	CAN	CF12	RECURRING PAYMENT-INFINITE-ISS-CREDIT
VISA	CAN	CF13	INFINITE INDUSTRY 1-NNSS-CREDIT
VISA	CAN	CF13	INFINITE INDUSTRY 1-NNSS-FULL CHIP-CREDIT
VISA	CAN	CF14	INFINITE INDUSTRY 1-ISS-CREDIT
VISA	CAN	CF14	INFINITE INDUSTRY 1-ISS-FULL CHIP-CREDIT
VISA	CAN	CF15	INFINITE INDUSTRY 2-NNSS-CREDIT
VISA	CAN	CF15	INFINITE INDUSTRY 2-NNSS-FULL CHIP-CREDIT
VISA	CAN	CF16	INFINITE INDUSTRY 2-ISS-CREDIT
VISA	CAN	CF16	INFINITE INDUSTRY 2-ISS-FULL CHIP-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	CF17	CHIP-INFINITE CREDIT INDUSTRY 1-CREDIT
VISA	CAN	CF17	INFINITE EVERYDAY NEEDS-NNSS
VISA	CAN	CF18	CHIP-INFINITE INDUSTRY 1-ISS-CREDIT
VISA	CAN	CF18	INFINITE EVERYDAY NEEDS-ISS
VISA	CAN	CF19	CHIP-INFINITE INDUSTRY 2-CREDIT
VISA	CAN	CF19	INFINITE EVERYDAY NEEDS-NNSS
VISA	CAN	CF20	CHIP-INFINITE INDUSTRY 2-ISS-CREDIT
VISA	CAN	CF20	INFINITE EVERYDAY NEEDS-ISS
VISA	CAN	CF21	INFIN PERF INCENTIVE TIER 1-ISS-FULL CHIP-CREDIT
VISA	CAN	CF21	INFIN PERF INCENTIVE TIER 1-ISS-CREDIT
VISA	CAN	CF22	INFIN PERF INCENTIVE TIER 1-NNSS-FULL CHIP-CREDIT
VISA	CAN	CF22	INFIN PERF INCENTIVE TIER 1-NNSS-CREDIT
VISA	CAN	CF23	INFIN PERF INCENTIVE TIER 2-ISS-FULL CHIP-CREDIT
VISA	CAN	CF23	INFIN PERF INCENTIVE TIER 2-ISS-CREDIT
VISA	CAN	CF24	INFIN PERF INCENTIVE TIER 2-NNSS-FULL CHIP-CREDIT
VISA	CAN	CF24	INFIN PERF INCENTIVE TIER 2-NNSS-CREDIT
VISA	CAN	CF27	CHIP-INF PERF INC TIER 1 NNSS-CREDIT
VISA	CAN	CF27	INFINITE CNP-NNSS
VISA	CAN	CF28	CHIP-INF PERF INCENTIVE TIER 1-ISS-CREDIT
VISA	CAN	CF28	INFINITE CNP-ISS
VISA	CAN	CF29	CHIP-INF PERF INCENT TIER 2-NNSS-CREDIT
VISA	CAN	CF30	CHIP-INF PERF INCENT TIER 2-ISS-CREDIT
VISA	CAN	CF63	INFINITE PRIVILEGE CONS STAND-NNSS
VISA	CAN	CF64	INFINITE PRIVILEGE CONS STAND-ISS
VISA	CAN	CF65	INFINITE PRIVILEGE CONS ELECTR-NNSS-FULL CHIP
VISA	CAN	CF66	INFINITE PRIVILEGE CONS ELECTR-ISS-FULL CHIP
VISA	CAN	CF67	INFINITE PRIVILEGE CONS PERF 1-NNSS-FULL CHIP
VISA	CAN	CF68	INFINITE PRIVILEGE CONS PERF 1-ISS-FULL CHIP
VISA	CAN	CF69	INFINITE PRIVILEGE CONS PERF 2-NNSS-FULL CHIP
VISA	CAN	CF70	INFINITE PRIVILEGE CONS PERF 2-ISS-FULL CHIP
VISA	CAN	CF73	INFINITE PRIVILEGE CONS INDUS 1-NNSS-FULL CHIP
VISA	CAN	CF74	INFINITE PRIVILEGE CONS INDUS 1-ISS-FULL CHIP
VISA	CAN	CF75	INFINITE PRIVILEGE CONS INDUS 2-NNSS-FULL CHIP
VISA	CAN	CF76	INFINITE PRIVILEGE CONS INDUS 2-ISS-FULL CHIP

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	CF77	INFINITE PRIVILEGE CONS RECURRING-NNSS
VISA	CAN	CF78	INFINITE PRIVILEGE CONS RECURRING-ISS
VISA	CAN	CF79	INFINITE PRIVILEGE CONS EMERGING-NNSS-FULL CHIP
VISA	CAN	CF80	INFINITE PRIVILEGE CONS EMERGING-ISS-FULL CHIP
VISA	CAN	CF93	INFINITE PRIVILEGE EVERYDAY NEEDS-NNSS
VISA	CAN	CF94	INFINITE PRIVILEGE EVERYDAY NEEDS-ISS
VISA	CAN	CF95	INFINITE PRIVILEGE EVERYDAY NEEDS-NNSS
VISA	CAN	CF96	INFINITE PRIVILEGE EVERYDAY NEEDS-ISS
VISA	CAN	CF97	INFINITE PRIVILEGE CNP-NNSS
VISA	CAN	CF98	INFINITE PRIVILEGE CNP-ISS
VISA	CAN	CI01	CONSUMER INDUSTRY 1 NNSS-CREDIT
VISA	CAN	CI01	CONSUMER INDUSTRY 1 NNSS-FULL CHIP-CREDIT
VISA	CAN	CI02	CONSUMER INDUSTRY 1 ISS-CREDIT
VISA	CAN	CI02	CONSUMER INDUSTRY 1 ISS-FULL CHIP-CREDIT
VISA	CAN	CI03	CONSUMER INDUSTRY 2 NNSS-CREDIT
VISA	CAN	CI03	CONSUMER INDUSTRY 2 NNSS-FULL CHIP-CREDIT
VISA	CAN	CI04	CONSUMER INDUSTRY 2 ISS-CREDIT
VISA	CAN	CI04	CONSUMER INDUSTRY 2 ISS-FULL CHIP-CREDIT
VISA	CAN	CI17	INDUSTRY 1-NNSS-DEBIT
VISA	CAN	CI18	INDUSTRY 1-ISS-DEBIT
VISA	CAN	CI19	INDUSTRY 2-NNSS-DEBIT
VISA	CAN	CI20	INDUSTRY 2-ISS-DEBIT
VISA	CAN	CI21	INDUSTRY 1-NNSS-PREPAID
VISA	CAN	CI21	INDUSTRY 1-NNSS-FULL CHIP-PREPAID
VISA	CAN	CI22	INDUSTRY 1-ISS-PREPAID
VISA	CAN	CI22	INDUSTRY 1-ISS-FULL CHIP-PREPAID
VISA	CAN	CI23	INDUSTRY 2-NNSS-PREPAID
VISA	CAN	CI23	INDUSTRY 2-NNSS-FULL CHIP-PREPAID
VISA	CAN	CI24	INDUSTRY 2-ISS-PREPAID
VISA	CAN	CI24	INDUSTRY 2-ISS-FULL CHIP-PREPAID
VISA	CAN	CI25	CHIP-CONSUMER INDUSTRY 1-CREDIT
VISA	CAN	CI26	CHIP-CONSUMER INDUSTRY 1-ISS-CREDIT
VISA	CAN	CI27	CHIP-CONSUMER INDUSTRY 2-CREDIT
VISA	CAN	CI28	CHIP-CONSUMER INDUSTRY 2-ISS-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	CI31	CONSUMER EVERYDAY NEEDS-NNSS-CREDIT
VISA	CAN	CI32	CONSUMER EVERYDAY NEEDS-ISS-CREDIT
VISA	CAN	CI33	EVERYDAY NEEDS-NNSS-PREPAID
VISA	CAN	CI34	EVERYDAY NEEDS-ISS-PREPAID
VISA	CAN	CI35	CONSUMER EVERYDAY NEEDS-NNSS-CREDIT
VISA	CAN	CI36	CONSUMER EVERYDAY NEEDS-ISS-CREDIT
VISA	CAN	CI37	EVERYDAY NEEDS-NNSS-PREPAID
VISA	CAN	CI38	EVERYDAY NEEDS-ISS-PREPAID
VISA	CAN	CI41	CHIP INDUSTRY 1-DEBIT
VISA	CAN	CI41	INDUSTRY 1-NNSS-FULL CHIP-DEBIT
VISA	CAN	CI42	CHIP-INDUSTRY 1-ISS-DEBIT
VISA	CAN	CI42	INDUSTRY 1-ISS-FULL CHIP-DEBIT
VISA	CAN	CI43	CHIP-INDUSTRY 2-DEBIT
VISA	CAN	CI43	CHIP-INDUSTRY 2-NNSS-FULL CHIP-DEBIT
VISA	CAN	CI44	CHIP-INDUSTRY 2-SS-DEBIT
VISA	CAN	CI44	INDUSTRY 2-ISS-FULL CHIP-DEBIT
VISA	CAN	CI45	CHIP INDUSTRY 1-PREPAID
VISA	CAN	CI46	CHIP-INDUSTRY 1-ISS-PREPAID
VISA	CAN	CI47	CHIP-INDUSTRY 2-PREPAID
VISA	CAN	CI48	CHIP-INDUSTRY 2-ISS-PREPAID
VISA	CAN	CP07	CONSUM PERF INCENTIVE TIER 1-ISS-FULL CHIP-CREDIT
VISA	CAN	CP07	CONSUM PERF INCENTIVE TIER 1-ISS-CREDIT
VISA	CAN	CP08	CONSUM PERF INCENTIVE TIER 1-NNSS-FULL CHIP-CREDIT
VISA	CAN	CP08	CONSUM PERF INCENTIVE TIER 1-NNSS-CREDIT
VISA	CAN	CP09	CONSUM PERF INCENTIVE TIER 2-ISS-FULL CHIP-CREDIT
VISA	CAN	CP09	CONSUM PERF INCENTIVE TIER 2-ISS-CREDIT
VISA	CAN	CP10	CONSUM PERF INCENTIVE TIER 2-NNSS-FULL CHIP-CREDIT
VISA	CAN	CP10	CONSUM PERF INCENTIVE TIER 2 NNSS-CREDIT
VISA	CAN	CP19	PERFORMANCE INC TIER 1-ISS-DEBIT
VISA	CAN	CP20	PERFORMANCE INC TIER 1-NNSS-DEBIT
VISA	CAN	CP21	PERFORMANCE INC TIER 2-ISS-DEBIT
VISA	CAN	CP22	PERFORMANCE INC TIER 2-NNSS-DEBIT
VISA	CAN	CP25	PERFORMANCE INC TIER 1-ISS-PREPAID
VISA	CAN	CP25	PERFORMANCE INC TIER 1-ISS-FULL CHIP-PREPAID

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	CP26	PERFORMANCE INC TIER 1-NNSS-PREPAID
VISA	CAN	CP26	PERFORMANCE INC TIER 1-NNSS-FULL CHIP-PREPAID
VISA	CAN	CP27	PERFORMANCE INC TIER 2-ISS-PREPAID
VISA	CAN	CP27	PERFORMANCE INC TIER 2-ISS-FULL CHIP-PREPAID
VISA	CAN	CP28	PERFORMANCE INC TIER 2-NNSS-PREPAID
VISA	CAN	CP28	PERFORMANCE INC TIER 2-NNSS-FULL CHIP-PREPAID
VISA	CAN	CP37	CHIP-CONSUMER PERF INCENTIVE TIER 1-CREDIT
VISA	CAN	CP38	CHIP-CONSUMER PERF INCENTIVE TIER 1-ISS-CREDIT
VISA	CAN	CP39	CHIP-CONSUMER PERF INCENTIVE TIER 2-CREDIT
VISA	CAN	CP40	CHIP-CONSUMER PERF INCENTIVE TIER 2-ISS-CREDIT
VISA	CAN	CP61	CHIP-PERFORMANCE INCENTIVE TIER 1-NNSS-DEBIT
VISA	CAN	CP61	PERF INCENTIVE TIER 1-NNSS-FULL CHIP-DEBIT
VISA	CAN	CP62	CHIP-PERFORMANCE INCENTIVE TIER 1-ISS-DEBIT
VISA	CAN	CP62	PERF INCENTIVE TIER 1-ISS-FULL CHIP-DEBIT
VISA	CAN	CP63	CHIP-PERFORMANCE INCENTIVE TIER 2-NNSS-DEBIT
VISA	CAN	CP63	PERF INCENTIVE TIER 2-NNSS-FULL CHIP-DEBIT
VISA	CAN	CP64	CHIP-PERFORMANCE INCENTIVE TIER 2-ISS-DEBIT
VISA	CAN	CP64	PERF INCENTIVE TIER 2-ISS-FULL CHIP-DEBIT
VISA	CAN	CP67	CHIP-PERFORMANCE INCENTIVE TIER 1-NNSS-PREPAID
VISA	CAN	CP68	CHIP-PERFORMANCE INCENTIVE TIER 1-ISS-PREPAID
VISA	CAN	CP69	CHIP-PERFORMANCE INCENTIVE TIER 2-NNSS-PREPAID
VISA	CAN	CP70	CHIP-PERFORMANCE INCENTIVE TIER 2-ISS-PREPAID
VISA	CAN	CS01	STAND-CONSUMER-NNSS
VISA	CAN	CS01	STAND-CONSUMER-NNSS-CHIP
VISA	CAN	CS02	STAND-CONSUMER-ISS
VISA	CAN	CS02	STAND-CONSUMER-ISS-CHIP
VISA	CAN	CS09	STAND-DEBIT
VISA	CAN	CS09	STAND-NNSS-DEBIT
VISA	CAN	CS10	STAND-PREPAID
VISA	CAN	CS10	STAND-NNSS-CHIP-PREPAID
VISA	CAN	CS11	STAND-ISS-DEBIT
VISA	CAN	CS12	STAND-ISS-PREPAID
VISA	CAN	CS12	STAND-ISS-CHIP-PREPAID
VISA	CAN	C301	NSR-CONSUMER-NNSS

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	C302	NSR-CONSUMER-ISS
VISA	CAN	C309	NSR-DEBIT
VISA	CAN	C310	NSR-PREPAID
VISA	CAN	C311	NSR-ISS-DEBIT
VISA	CAN	C312	NSR-ISS-PREPAID
VISA	CAN	DE01	ELECTR-CONSUMER-NON CHIP-CREDIT
VISA	CAN	DE02	ELECTR-CONSUMER-ISS-NON CHIP-CREDIT
VISA	CAN	DE11	ELECTR-NNSS-NON CHIP-PREPAID
VISA	CAN	DE12	ELECTR-ISS-NON CHIP-PREPAID
VISA	CAN	DE21	CHIP ELECTR-NNSS-PARTIAL CHIP-DEBIT
VISA	CAN	DE22	ELECTR-ISS-PARTIAL CHIP-DEBIT
VISA	CAN	DE30	EMERGING SEG-NNSS-FULL CHIP
VISA	CAN	DE31	CONS EMERGING SEG-NNSS-FULL CHIP-CREDIT
VISA	CAN	DE32	INFINITE EMERGING SEG-NNSS-FULL CHIP-CREDIT
VISA	CAN	DE40	EMERGING SEG-ISS-FULL CHIP-DEBIT
VISA	CAN	DE41	CONS EMERGING SEG-ISS-FULL CHIP
VISA	CAN	DE42	INFINITE EMERGING SEG-ISS-FULL CHIP
VISA	CAN	DE46	CONS ELECTR EMERGING SEG-NNSS-PREPAID
VISA	CAN	DE47	CONS ELECTR EMERGING SEG-ISS-PREPAID
VISA	CAN	DF01	STAND-INFINITE-NNSS-CREDIT
VISA	CAN	DF02	STAND-INFINITE-ISS-CREDIT
VISA	CAN	DF07	ELECTR-INFINITE-NNSS-NON CHIP-CREDIT
VISA	CAN	DF08	ELECTR-INFINITE-ISS-NON CHIP-CREDIT
VISA	CAN	DF13	INFINITE INDUSTRY 1-NNSS-NON CHIP-CREDIT
VISA	CAN	DF14	INFINITE INDUSTRY 1-ISS-NON CHIP-CREDIT
VISA	CAN	DF15	INFINITE INDUSTRY 2-NNSS-NON CHIP-CREDIT
VISA	CAN	DF16	INFINITE INDUSTRY 2-ISS-NON CHIP-CREDIT
VISA	CAN	DF17	INFINITE EVERYDAY NEEDS-NNSS
VISA	CAN	DF18	INFINITE EVERYDAY NEEDS-ISS
VISA	CAN	DF19	INFINITE EVERYDAY NEEDS-NNSS
VISA	CAN	DF20	INFINITE EVERYDAY NEEDS-ISS
VISA	CAN	DF21	INFINITE PERF INC TIER 1-ISS-NON CHIP-CREDIT
VISA	CAN	DF22	INFINITE PERF INC TIER 1-NNSS-NON CHIP-CREDIT
VISA	CAN	DF23	INFINITE PERF INC TIER 2-ISS-NON CHIP-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	DF24	INFINITE PERF INC TIER 2-NNSS-NON CHIP-CREDIT
VISA	CAN	DF63	INFINITE PRIVILEGE CONS STAND-NNSS-NON CHIP
VISA	CAN	DF64	INFINITE PRIVILEGE CONS STAND-ISS-NON CHIP
VISA	CAN	DF65	INFINITE PRIVILEGE CONSELECTR-NNSS-NON CHIP
VISA	CAN	DF66	INFINITE PRIVILEGE CONS ELECTR-ISS-NON CHIP
VISA	CAN	DF67	INFINITE PRIVILEGE CONS PERF 1-NNSS-NON CHIP
VISA	CAN	DF68	INFINITE PRIVILEGE CONS PERF 1-ISS-NON CHIP
VISA	CAN	DF69	INFINITE PRIVILEGE CONS PERF 2-NNSS-NON CHIP
VISA	CAN	DF70	INFINITE PRIVILEGE CONS PERF 2-ISS-NON CHIP
VISA	CAN	DF73	INFINITE PRIVILEGE CONS INDUS 1-NNSS-NON CHIP
VISA	CAN	DF74	INFINITE PRIVILEGE CONS INDUS 1-ISS-NON CHIP
VISA	CAN	DF75	INFINITE PRIVILEGE CONS INDUS 2-NNSS-NON CHIP
VISA	CAN	DF76	INFINITE PRIVILEGE CONS INDUS 2-ISS-NON CHIP
VISA	CAN	DF79	INFINITE PRIVILEGE CONS EMERG-NNSS-NON CHIP
VISA	CAN	DF80	INFINITE PRIVILEGE CONS EMERG-ISS-NON CHIP
VISA	CAN	DF93	INFINITE PRIVILEGE EVERYDAY NEEDS-NNSS
VISA	CAN	DF94	INFINITE PRIVILEGE EVERYDAY NEEDS-ISS
VISA	CAN	DF95	INFINITE PRIVILEGE EVERYDAY NEEDS-NNSS
VISA	CAN	DF96	INFINITE PRIVILEGE EVERYDAY NEEDS-ISS
VISA	CAN	DI01	CONSUMER INDUSTRY 1 NNSS-NON CHIP-CREDIT
VISA	CAN	DI02	CONSUMER INDUSTRY 1-ISS-NON CHIP-CREDIT
VISA	CAN	DI03	CONSUMER INDUSTRY 2-NNSS-NON CHIP-CREDIT
VISA	CAN	DI04	CONSUMER INDUSTRY 2-ISS-NON CHIP-CREDIT
VISA	CAN	DI21	INDUSTRY 1-NNSS-NON CHIP-PREPAID
VISA	CAN	DI22	INDUSTRY 1-ISS-NON CHIP-PREPAID
VISA	CAN	DI23	INDUSTRY 2-NNSS-NON CHIP-PREPAID
VISA	CAN	DI24	PINDUSTRY 2-ISS-NON CHIP-PREPAID
VISA	CAN	DI31	CONSUMER EVERYDAY NEEDS-NNSS-CREDIT
VISA	CAN	DI32	CONSUMER EVERYDAY NEEDS-ISS-CREDIT
VISA	CAN	DI33	EVERYDAY NEEDS-NNSS-PREPAID
VISA	CAN	DI34	EVERYDAY NEEDS-ISS-PREPAID
VISA	CAN	DI35	CONSUMER EVERYDAY NEEDS-NNSS-CREDIT
VISA	CAN	DI36	CONSUMER EVERYDAY NEEDS-ISS-CREDIT
VISA	CAN	DI37	EVERYDAY NEEDS-NNSS-PREPAID

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	DI38	EVERYDAY NEEDS-ISS-PREPAID
VISA	CAN	DI41	INDUSTRY 1-NNSS-PARTIAL CHIP-DEBIT
VISA	CAN	DI42	INDUSTRY 1-ISS-PARTIAL CHIP-DEBIT
VISA	CAN	DI43	CHIP-INDUSTRY 2-NNSS-PARTIAL CHIP-DEBIT
VISA	CAN	DI44	INDUSTRY 2-ISS-PARTIAL CHIP-DEBIT
VISA	CAN	DP07	CONSUMER PERF INCENTIVE TR 1-ISS-NON CHIP-CREDIT
VISA	CAN	DP08	CONSUMER PERF INCENTIVE TR 1-NNSS-NON CHIP-CREDIT
VISA	CAN	DP09	CONSUMER PERF INCENTIVE TR 2-ISS-NON CHIP-CREDIT
VISA	CAN	DP10	CONSUMER PERF INCENTIVE TR 2-NNSS-NON CHIP-CREDIT
VISA	CAN	DP25	PERFORMANCE INCENTIVE TR 1-ISS-NON CHIP-PREPAID
VISA	CAN	DP26	PERFORMANCE INCENTIVE TR 1-NNSS-NON CHIP-PREPAID
VISA	CAN	DP27	PERFORMANCE INCENTIVE TR 2-ISS-NON CHIP-PREPAID
VISA	CAN	DP28	PERFORMANCE INCENTIVE TR 2-NNSS-NON CHIP-PREPAID
VISA	CAN	DP61	PERFORMANCE INCENTIVE TR 1-NNSS-PARTIAL CHIP-DEBIT
VISA	CAN	DP62	PERFORMANCE INCENTIVE TR 1-ISS-PARTIAL CHIP-DEBIT
VISA	CAN	DP63	PERFORMANCE INCENTIVE TR 2-NNSS-PARTIAL CHIP-DEBIT
VISA	CAN	DP64	PERFORMANCE INCENTIVE TR 2-ISS-PARTIAL CHIP-DEBIT
VISA	CAN	DS01	STAND-CONSUMER-NNSS
VISA	CAN	DS02	STAND-CONSUMER-ISS
VISA	CAN	DS10	STAND-NNSS-PREPAID
VISA	CAN	DS12	STAND-ISS-PREPAID
VISA	CAN	EE01	ELECTR-CONSUMER-PARTIAL CHIP-CREDIT
VISA	CAN	EE02	ELECTR-CONSUMER-ISS-PARTIAL CHIP-CREDIT
VISA	CAN	EE11	ELECTR-NNSS-PARTIAL CHIP-PREPAID
VISA	CAN	EE12	ELECTR-ISS-PARTIAL CHIP-PREPAID
VISA	CAN	EE30	EMERGING SEG-NNSS-PARTIAL CHIP-DEBIT
VISA	CAN	EE31	CONSUMER EMERGING SEG-NNSS-NON CHIP-CREDIT
VISA	CAN	EE32	INFINITE EMERGING SEG-NNSS-NON CHIP-CREDIT
VISA	CAN	EE40	EMERGING SEG-ISS-PARTIAL CHIP-DEBIT
VISA	CAN	EE41	CONSUMER EMERGING SEG-ISS-NON CHIP-CREDIT
VISA	CAN	EE42	INFINITE EMERGING SEG-ISS-NON CHIP-CREDIT
VISA	CAN	EE46	CONSUMER ELECTR EMERGING SEGMENTNNSS-PREPAID
VISA	CAN	EE47	CONSUMER ELECTR EMERGING SEGMENTISS-PREPAID
VISA	CAN	EF07	ELECTR-INFINITE-NNSS-PARTIAL CHIP-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	EF08	ELECTR-INFINITE-ISS-PARTIAL CHIP-CREDIT
VISA	CAN	EF13	INFINITE INDUSTRY 1-NNSS-PART CHIP-CREDIT
VISA	CAN	EF14	INFINITE INDUSTRY 1-ISS-PART CHIP-CREDIT
VISA	CAN	EF15	INFINITE INDUSTRY 2-NNSS-PART CHIP-CREDIT
VISA	CAN	EF16	INFINITE INDUSTRY 2-ISS-PART CHIP-CREDIT
VISA	CAN	EF17	INFINITE EVERYDAY NEEDS-NNSS
VISA	CAN	EF18	INFINITE EVERYDAY NEEDS-ISS
VISA	CAN	EF19	INFINITE EVERYDAY NEEDS-NNSS
VISA	CAN	EF20	INFINITE EVERYDAY NEEDS-ISS
VISA	CAN	EF21	INFINITE PERF INC TIER 1-ISS-PART CHIP-CREDIT
VISA	CAN	EF22	INFINITE PERF INC TIER 1-NNSS-PART CHIP-CREDIT
VISA	CAN	EF23	INFINITE PERF INC TIER 2-ISS-PART CHIP-CREDIT
VISA	CAN	EF24	INFINITE PERF INC TIER 2-NNSS-PART CHIP-CREDIT
VISA	CAN	EF65	INFINITE PRIVILEGE CONS ELEC-NNSS-PART CHIP
VISA	CAN	EF66	INFINITE PRIVILEGE CONS ELEC-ISS-PART CHIP
VISA	CAN	EF67	INFINITE PRIVILEGE CONS PERF 1-NNSS-PART CHIP
VISA	CAN	EF68	INFINITE PRIVILEGE CONS PERF 1-ISS-PART CHIP
VISA	CAN	EF69	INFINITE PRIVILEGE CONS PERF 2-NNSS-PART CHIP
VISA	CAN	EF70	INFINITE PRIVILEGE CONS PERF 2-ISS-PART CHIP
VISA	CAN	EF73	INFINITE PRIVILEGE CONS INDUS 1-NNSS-PART CHIP
VISA	CAN	EF74	INFINITE PRIVILEGE CONS INDUS 1-ISS-PART CHIP
VISA	CAN	EF75	INFINITE PRIVILEGE CONS INDUS 2-NNSS-PART CHIP
VISA	CAN	EF76	INFINITE PRIVILEGE CONS INDUS 2-ISS-PART CHIP
VISA	CAN	EF79	INFINITE PRIVILEGE CONS EMERGING-NNSS-NON CHIP
VISA	CAN	EF80	INFINITE PRIVILEGE CONS EMERGING-ISS-NON CHIP
VISA	CAN	EF93	INFINITE PRIVILEGE EVERYDAY NEEDS-NNSS
VISA	CAN	EF94	INFINITE PRIVILEGE EVERYDAY NEEDS-ISS
VISA	CAN	EF95	INFINITE PRIVILEGE EVERYDAY NEEDS-NNSS
VISA	CAN	EF96	INFINITE PRIVILEGE EVERYDAY NEEDS-ISS
VISA	CAN	EI01	CONSUMER INDUSTRY 1 NNSS-PARTIAL CHIP-CREDIT
VISA	CAN	EI02	CONSUMER INDUSTRY 1 ISS-PARTIAL CHIP-CREDIT
VISA	CAN	EI03	CONSUMER INDUSTRY 2 NNSS-PARTIAL CHIP-CREDIT
VISA	CAN	EI04	CONSUMER INDUSTRY 2 ISS-PARTIAL CHIP-CREDIT
VISA	CAN	EI21	INDUSTRY 1-NNSS-PARTIAL CHIP-PREPAID

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	EI22	INDUSTRY 1-ISS-PARTIAL CHIP-PREPAID
VISA	CAN	EI23	INDUSTRY 2-NNSS-PARTIAL CHIP-PREPAID
VISA	CAN	EI24	INDUSTRY 2-ISS-PARTIAL CHIP-PREPAID
VISA	CAN	EI31	CONSUMER EVERYDAY NEEDS-NNSS-CREDIT
VISA	CAN	EI32	CONSUMER EVERYDAY NEEDS-ISS-CREDIT
VISA	CAN	EI33	EVERYDAY NEEDS-NNSS-PREPAID
VISA	CAN	EI34	EVERYDAY NEEDS-ISS-PREPAID
VISA	CAN	EI35	CONS EVERYDAY NEEDS-NNSS-CREDIT
VISA	CAN	EI36	CONS EVERYDAY NEEDS-ISS-CREDIT
VISA	CAN	EI37	EVERYDAY NEEDS-NNSS-PREPAID
VISA	CAN	EI38	EVERYDAY NEEDS-ISS-PREPAID
VISA	CAN	EI51	CONSUMER INDUSTRY 1 NNSS-PART CHIP-CREDIT
VISA	CAN	EP07	CONSUMER PERFORM INC TIER 1-ISS-PART CHIP-CREDIT
VISA	CAN	EP08	CONSUMER PERFORM INC TIER 1-NNSS-PART CHIP-CREDIT
VISA	CAN	EP09	CONSUMER PERFORM INC TIER 2-ISS-PART CHIP-CREDIT
VISA	CAN	EP10	CONSUMER PERFORM INC TIER 2 NNSS-PART CHIP-CREDIT
VISA	CAN	EP25	PERFORMANCE INCENT TIER 1-ISS-PART CHIP-PREPAID
VISA	CAN	EP26	PERFORMANCE INCENT TIER 1-NNSS-PART CHIP-PREPAID
VISA	CAN	EP27	PERFORMANCE INCENT TIER 2-ISS-PART CHIP-PREPAID
VISA	CAN	EP28	PERFORMANCE INCENT TIER 2-NNSS-PART CHIP-PREPAID
VISA	CAN	EP63	PERFORMANCE INCENT TIER 2-NNSS-PART CHIP-DEBIT
VISA	CAN	EP64	PERFORMANCE INCENT TIER 2-ISS-PART CHIP-DEBIT
VISA	CAN	FE30	EMERGING SEG-NNSS-RECURRING PAYMENT-DEBIT
VISA	CAN	FE31	CONSUMER EMERGING SEG-NNSS-PARTIAL CHIP-CREDIT
VISA	CAN	FE32	INFINITE EMERGING SEG-NNSS-PARTIAL CHIP-CREDIT
VISA	CAN	FE40	EMERGING SEG-ISS-RECURRING PAYMENT-DEBIT
VISA	CAN	FE41	CONSUMER EMERGING SEG-ISS-PARTIAL CHIP-CREDIT
VISA	CAN	FE42	INFINITE EMERGING SEG-ISS-PARTIAL CHIP-CREDIT
VISA	CAN	FE46	CONSUMER ELECTR EMERGING SEG-NNSS-PREPAID
VISA	CAN	FE47	CONSUMER ELECTR EMERGING SEG-ISS-PREPAID
VISA	CAN	FF79	INFINITE PRIVILEGE CONS EMERGING-NNSS-PART CHIP
VISA	CAN	FF80	INFINITE PRIVILEGE CONS EMERGING-ISS-PARTCHIP
VISA	CAN	GE30	EMERGING SEG-NNSS-STANDARD-DEBIT
VISA	CAN	GE31	CONSUMER EMERG SEG-NNSS-RECURRING PAY-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	GE32	INFINITE EMERGING SEG-NNSS-RECURRING PAY-CREDIT
VISA	CAN	GE40	EMERGING SEG-ISS-STAND-DEBIT
VISA	CAN	GE41	CONSUMER EMERGING SEG-ISS-RECURRING PAY-CREDIT
VISA	CAN	GE42	INFINITE EMERGING SEG-ISS-RECURRING PAY-CREDIT
VISA	CAN	GE46	CONSUMER ELECTR EMERGING SEG-NNSS-PREPAID
VISA	CAN	GE47	CONSUMER ELECTR EMERGING SEG-ISS-PREPAID
VISA	CAN	GF79	INFINITE PRIVILEGE CONS EMERGING-NNSS-RECURRING
VISA	CAN	GF80	INFINITE PRIVILEGE CONS EMERGING-ISS-RECURRING
VISA	CAN	HE30	EMERGING SEGMENT-NNSS-STAND-DEBIT
VISA	CAN	HE31	CONSUMER EMERGING SEGMENT-NNSS-STAND-CREDIT
VISA	CAN	HE32	INFINITE EMERGING SEGMENT-NNSS-STAND-CREDIT
VISA	CAN	HE40	EMERGING SEGMENT-ISS-STAND-DEBIT
VISA	CAN	HE41	CONSUMER EMERGING SEGMENT-ISS-STAND-CREDIT
VISA	CAN	HE42	INFINITE EMERGING SEGMENT-ISS-STAND-CREDIT
VISA	CAN	HE46	CONS ELECTR EMERGING SEGMENT-NNSS-PREPAID
VISA	CAN	HE47	CONS ELECTR EMERGING SEGMENT-ISS-PREPAID
VISA	CAN	HF79	INFINITE PRIVILEGE CONS EMERGING-NNSS-STAND
VISA	CAN	HF80	INFINITE PRIVILEGE CONS EMERGING-ISS-STAND
VISA	CAN	PB01	VPP-RECURRING PAYMENT-CONSUMER-CREDIT
VISA	CAN	PB01	VPP-RECURRING PAYMENT-CONSUMER-NNSS-CREDIT
VISA	CAN	PB02	VPP-RECURRING PAYMENT-CONSUMER-ISS-CREDIT
VISA	CAN	PB09	VPP-RECURRING PAYMENT-DEBIT
VISA	CAN	PB09	VPP-RECURRING PAYMENT-NNSS-DEBIT
VISA	CAN	PB10	VPP-RECURRING PAYMENT-ISS-DEBIT
VISA	CAN	PB11	VPP-RECURRING PAYMENT-PREPAID
VISA	CAN	PB11	VPP-RECURRING PAYMENT-PNNSS-PREPAID
VISA	CAN	PB12	VPP-RECURRING PAYMENT-ISS-PREPAID
VISA	CAN	PC10	VPP-CHIP-DEBIT
VISA	CAN	PC10	VPP-CHIP-NNSS-DEBIT
VISA	CAN	PC12	VPP-CHIP-ISS-DEBIT
VISA	CAN	PC13	VPP-CONSUMER-CNP-NNSS-CREDIT
VISA	CAN	PC14	VPP-CONSUMER-CNP-ISS-CREDIT
VISA	CAN	PC15	VPP-CNP-NNSS-PREPAID
VISA	CAN	PC16	VPP-CNP-ISS-PREPAID

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	PE01	VPP-ELECTR-CONSUMER-CREDIT
VISA	CAN	PE01	VPP-NON-CHIP ELECTR-CONSUMER-CREDIT
VISA	CAN	PE02	VPP-ELECTR-CONSUMER-ISS-CREDIT
VISA	CAN	PE02	VPP-NON-CHIP ELECTR-CONS-ISS-CREDIT
VISA	CAN	PE11	VPP-ELECTRC-NNSS-PREPAID
VISA	CAN	PE11	VPP-NON-CHIP ELECTR-PREPAID
VISA	CAN	PE12	VPP-ELECTRONIC-ISS-PREPAID
VISA	CAN	PE12	VPP-NON-CHIP ELECTR-ISS-PREPAID
VISA	CAN	PE21	VPP-CHIP ELECTR-DEBIT
VISA	CAN	PE21	VPP-CHIP ELECTR-NNSS-DEBIT
VISA	CAN	PE22	VPP-CHIP ELECTR-ISS-DEBIT
VISA	CAN	PE22	VPP-ELECTR-ISS-DEBIT
VISA	CAN	PE30	VPP-EMERGING SEGMENT-NNSS-DEBIT
VISA	CAN	PE31	VPP-CONSUMER EMERGING SEGMENT-NNSS-CREDIT
VISA	CAN	PE32	VPP-INFINITE EMERGING SEGMENT-NNSS-CREDIT
VISA	CAN	PE40	VPP-EMERGING SEGMENT-ISS-DEBIT
VISA	CAN	PE41	VPP-CONSUMER EMERGING SEGMENT-ISS-CREDIT
VISA	CAN	PE42	VPP-INFINITE EMERGING SEGMENT-ISS-CREDIT
VISA	CAN	PE46	VPP-CONS ELECTR EMERGING SEG-NNSS-PREPAID
VISA	CAN	PE47	VPP-CONS ELECTR EMERGING SEG-ISS-PREPAID
VISA	CAN	PF01	VPP-STANDARD-INFINITE-CREDIT
VISA	CAN	PF01	VPP-STANDARD-INFINITE-NNSS-CREDIT
VISA	CAN	PF02	VPP-STANDARD-INFINITE-ISS-CREDIT
VISA	CAN	PF07	VPP-ELECTRONIC-INFINITE-NNSS-CREDIT
VISA	CAN	PF07	VPP-NON-CHIP ELECTR-INFINITE-CREDIT
VISA	CAN	PF08	VPP-ELECTRONIC-INFINITE-ISS-CREDIT
VISA	CAN	PF08	VPP-NON-CHIP ELECTR-INFINITE-ISS-CREDIT
VISA	CAN	PF11	VPP-RECURRING PAYMENT-INFINITE--CREDIT
VISA	CAN	PF11	VPP-RECURRING PAYMENT-INFINITE-NNSS-CREDIT
VISA	CAN	PF12	VPP-RECURRING PAYMENT-INFINITE-ISS-CREDIT
VISA	CAN	PF13	VPP-INFINITE INDUSTRY 1-NNSS-CREDIT
VISA	CAN	PF14	VPP-INFINITE INDUSTRY 1-ISS-CREDIT
VISA	CAN	PF15	VPP-INFINITE INDUSTRY 2-NNSS-CREDIT
VISA	CAN	PF16	VPP-INFINITE INDUSTRY 2-ISS-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	PF17	VPP-INFINITE EVERYDAY NEEDS-NNSS
VISA	CAN	PF18	VPP-INFINITE EVERYDAY NEEDS-ISS
VISA	CAN	PF19	VPP-INFINITE EVERYDAY NEEDS-NNSS
VISA	CAN	PF20	VPP-INFINITE EVERYDAY NEEDS-ISS
VISA	CAN	PF21	VPP-INFINITE PERF INCENTIVE TIER 1-ISS-CREDIT
VISA	CAN	PF22	VPP-INFINITE PERF INCENTIVE TIER 1-NNSS-CREDIT
VISA	CAN	PF23	VPP-INFINITE PERF INCENTIVE TIER 2-ISS-CREDIT
VISA	CAN	PF24	VPP-INFINITE PERF INCENTIVE TIER 2-NNSS-CREDIT
VISA	CAN	PF27	VPP-INFINITE CNP-NNSS
VISA	CAN	PF28	VPP-INFINITE CNP-ISS
VISA	CAN	PF63	VPP-INFINITE PRIVILEGE CONS STAND-NNSS
VISA	CAN	PF64	VPP-INFINITE PRIVILEGE CONS STAND-ISS
VISA	CAN	PF65	VPP-INFINITE PRIVILEGE CONS ELECTR-NNSS
VISA	CAN	PF66	VPP-INFINITE PRIVILEGE CONS ELECTR-ISS
VISA	CAN	PF67	VPP-INFINITE PRIVILEGE CONS PERF 1-NNSS
VISA	CAN	PF68	VPP-INFINITE PRIVILEGE CONS PERF 1-ISS
VISA	CAN	PF69	VPP-INFINITE PRIVILEGE CONS PERF 2-NNSS
VISA	CAN	PF70	VPP-INFINITE PRIVILEGE CONS PERF 2-ISS
VISA	CAN	PF73	VPP-INFINITE PRIV CONS INDUST 1-NNSS-FULL CHIP
VISA	CAN	PF74	VPP-INFINITE PRIV CONS INDUST 1-ISS-FULL CHIP
VISA	CAN	PF75	VPP-INFINITE PRIV CONS INDUST 2-NNSS-FULL CHIP
VISA	CAN	PF76	VPP-INFINITE PRIV CONS INDUST 2-ISS-FULL CHIP
VISA	CAN	PF77	VPP-INFINITE PRIVILEGE CONSUMER RECURRING-NNSS
VISA	CAN	PF78	VPP-INFINITE PRIVILEGE CONSUMER RECURRING-ISS
VISA	CAN	PF93	VPP-INFINITE PRIVILEGE EVERYDAY NEEDS-NNSS
VISA	CAN	PF94	VPP-INFINITE PRIVILEGE EVERYDAY NEEDS-ISS
VISA	CAN	PF95	VPP-INFINITE PRIVILEGE EVERYDAY NEEDS-NNSS
VISA	CAN	PF96	VPP-INFINITE PRIVILEGE EVERYDAY NEEDS-ISS
VISA	CAN	PF97	VPP-INFINITE PRIVILEGE CNP-NNSS
VISA	CAN	PF98	VPP-INFINITE PRIVILEGE CNP, ISS
VISA	CAN	PI01	VPP-CONSUMER INDUSTRY 1-NNSS-CREDIT
VISA	CAN	PI02	VPP-CONSUMER INDUSTRY 1-ISS-CREDIT
VISA	CAN	PI03	VPP-CONSUMER INDUSTRY 2-NNSS-CREDIT
VISA	CAN	PI04	VPP-CONSUMER INDUSTRY 2-ISS-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	PI21	VPP-INDUSTRY 1-NNSS-PREPAID
VISA	CAN	PI22	VPP-INDUSTRY 1-ISS-PREPAID
VISA	CAN	PI23	VPP-INDUSTRY 2-NNSS-PREPAID
VISA	CAN	PI24	VPP-INDUSTRY 2-ISS-PREPAID
VISA	CAN	PI31	VPP-CONSUMER EVERYDAY NEEDS-NNSS-CREDIT
VISA	CAN	PI32	VPP-CONSUMER EVERYDAY NEEDS-ISS-CREDIT
VISA	CAN	PI33	VPP-EVERYDAY NEEDS-NNSS-PREPAID
VISA	CAN	PI34	VPP-EVERYDAY NEEDS-ISS-PREPAID
VISA	CAN	PI35	VPP-CONSUMER EVERYDAY NEEDS-NNSS-CREDIT
VISA	CAN	PI36	VPP-CONSUMER EVERYDAY NEEDS-ISS-CREDIT
VISA	CAN	PI37	VPP-EVERYDAY NEEDS-NNSS-PREPAID
VISA	CAN	PI38	VPP-EVERYDAY NEEDS-ISS-PREPAID
VISA	CAN	PI41	VPP-INDUSTRY 1-NNSS-DEBIT
VISA	CAN	PI41	VPP-CHIP-INDUSTRY 1-DEBIT
VISA	CAN	PI42	VPP-CHIP-INDUSTRY 1-ISS-DEBIT
VISA	CAN	PI42	VPP-INDUSTRY 1-ISS-DEBIT
VISA	CAN	PI43	VPP-CHIP-INDUSTRY 2-DEBIT
VISA	CAN	PI43	VPP-CHIP-INDUSTRY 2-NNSS-DEBIT
VISA	CAN	PI44	VPP-INDUSTRY 2-ISS-DEBIT
VISA	CAN	PI44	VPP-CHIP-INDUSTRY 2-ISS-DEBIT
VISA	CAN	PP07	VPP-CONSUMER PERF INCENTIVE TIER 1-ISS-CREDIT
VISA	CAN	PP08	VPP-CONSUMER PERF INCENTIVE TIER 1-NNSS-CREDIT
VISA	CAN	PP09	VPP-CONSUMER PERF INCENTIVE TIER 2-ISS
VISA	CAN	PP10	VPP-CONSUMER PERF INCENTIVE TIER 2-NNSS
VISA	CAN	PP25	VPP-PERFORMANCE INCENTIVE TIER 1-ISS-PREPAID
VISA	CAN	PP26	VPP-PERFORMANCE INCENTIVE TIER 1-NNSS-PREPAID
VISA	CAN	PP27	VPP-PERFORMANCE INCENTIVE TIER 2-ISS-PREPAID
VISA	CAN	PP28	VPP-PERFORMANCE INCENTIVE TIER 2-NNSS-PREPAID
VISA	CAN	PP61	VPP-CHIP-PERF INCENTIVE TIER 1-NNSS-DEBIT
VISA	CAN	PP61	VPP-PERFORMANCE INCENTIVE TIER 1-NNSS-DEBIT
VISA	CAN	PP62	VPP-CHIP-PERFINCENTIVE TIER 1-ISS-DEBIT
VISA	CAN	PP62	VPP-PERFORMANCE INCENTIVE TIER 1-ISS-DEBIT
VISA	CAN	PP63	VPP-CHIP-PERF INCENTIVE TIER 2-NNSS-DEBIT
VISA	CAN	PP63	VPP-PERFORMANCE INCENTIVE TIER 2-NNSS-DEBIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	PP64	VPP-CHIP-PERF INCENTIVE TIER 2-ISS-DEBIT
VISA	CAN	PP64	VPP-PERFORMANCE INCENTIVE TIER 2-ISS-DEBIT
VISA	CAN	PS01	VPP-STAND-CONSUMER-NNSS
VISA	CAN	PS02	VPP-STAND-CONSUMER-ISS
VISA	CAN	PS09	VPP-STAND-DEBIT
VISA	CAN	PS09	VPP-STAND-NNSS-DEBIT
VISA	CAN	PS10	VPP-STAND-PREPAID
VISA	CAN	PS10	VPP-STAND-NNSS-PREPAID
VISA	CAN	PS11	VPP-STAND-ISS
VISA	CAN	PS12	VPP-STAND-ISS-PREPAID
VISA	CAN	RB03	VPP-RECURRING PAYMT-BUSINESS-CREDIT
VISA	CAN	RB03	VPP-RECURRING PAYMT-BUSINESS-NNSS-CREDIT
VISA	CAN	RB04	VPP-RECURRING PAYMT-BUSINESS-ISS-CREDIT
VISA	CAN	RB05	VPP-RECURRING PAYMT-CORPORATE-CREDIT
VISA	CAN	RB05	VPP-RECURRING PAYMT-CORPORATE-NNSS-CREDIT
VISA	CAN	RB06	VPP-RECURRING PAYMT-CORPORATE-ISS-CREDIT
VISA	CAN	RB07	VPP-RECURRING PAYMT-PURCHASING-CREDIT
VISA	CAN	RB07	VPP-RECURRING PAYMT-PURCHASING-NNSS-CREDIT
VISA	CAN	RB08	VPP-RECURRING PAYMT-PURCHASING-ISS-CREDIT
VISA	CAN	RB09	VPP-RECURRING PAYMENT-DEBIT
VISA	CAN	RB09	VPP-RECURRING PAYMENT-NNSS-DEBIT
VISA	CAN	RB10	VPP-RECURRING PAYMENT-ISS-DEBIT
VISA	CAN	RB11	VPP-RECURRING PAYMENT-PREPAID
VISA	CAN	RB11	VPP-RECURRING PAYMENT-NNSS-PREPAID
VISA	CAN	RB12	VPP-RECURRING PAYMENT-ISS-PREPAID
VISA	CAN	RB13	VPP-COMMERCIAL RECURRING-NNSS-PREPAID
VISA	CAN	RB14	VPP-COMMERCIAL RECURRING-ISS-PREPAID
VISA	CAN	RC10	VPP-CHIP-DEBIT
VISA	CAN	RC10	VPP-CHIP DEBIT NNSS-DEBIT
VISA	CAN	RC12	VPP-CHIP DEBIT, ISS-DEBIT
VISA	CAN	RED1	VPP-FUEL ENHANCED DATA-NNSS
VISA	CAN	RED2	VPP-FUEL ENHANCED DATA-INTL SETTLED
VISA	CAN	RED3	VPP-B2B ENHANCED DATA LEVEL 2-NNSS
VISA	CAN	RED4	VPP-B2B ENHANCED DATA LEVEL 2-INTL SETTLED

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	RED5	VPP-B2B ENHANCED DATA LEVEL 3-NNSS
VISA	CAN	RED6	VPP-B2B ENHANCED DATA LEVEL 3-INTL SETTLED
VISA	CAN	RE03	VPP-ELECTR-BUSINESS-CREDIT
VISA	CAN	RE03	VPP-NON-CHIP ELECTR-BUSINESS-CREDIT
VISA	CAN	RE04	VPP-ELECTR-BUSINESS CREDIT-ISS-CREDIT
VISA	CAN	RE04	VPP-NON-CHIP ELECTR-BUSINESS-ISS-CREDIT
VISA	CAN	RE05	VPP-ELECTR-CORPORATE-CREDIT
VISA	CAN	RE05	VPP-NON-CHIP ELECTR-CORPORATE-CREDIT
VISA	CAN	RE06	VPP-ELECTR-CORPORATE-ISS-CREDIT
VISA	CAN	RE06	VPP-NON-CHIP ELECTR-CORPORATE-ISS-CREDIT
VISA	CAN	RE07	VPP-ELECTR-PURCHASING-CREDIT
VISA	CAN	RE07	VPP-NON-CHIP ELECTR-PURCHASING-CREDIT
VISA	CAN	RE08	VPP-ELECTR-PURCHASING-ISS-CREDIT
VISA	CAN	RE08	VPP-NON-CHIP ELECTR-PURCHASING-ISS-CREDIT
VISA	CAN	RE11	VPP-ELECTR-NNSS-PREPAID
VISA	CAN	RE11	VPP-NON-CHIP ELECTR-PREPAID
VISA	CAN	RE12	VPP-ELECTR-ISS-PREPAID
VISA	CAN	RE12	VPP-NON-CHIP ELECTR-ISS-PREPAID
VISA	CAN	RE21	VPP-CHIP ELECTR-DEBIT
VISA	CAN	RE21	VPP-CHIP ELECTR-NNSS-DEBIT
VISA	CAN	RE22	VPP-CHIP ELECTR-ISS-DEBIT
VISA	CAN	RE22	VPP-ELECTR-ISS-DEBIT
VISA	CAN	RE30	VPP-EMERGING SEGMENT-NNSS-DEBIT
VISA	CAN	RE33	VPP-BUSINESS EMERGING SEG-NNSS-CREDIT
VISA	CAN	RE34	VPP-CORPORATE EMERGING SEG-NNSS-CREDIT
VISA	CAN	RE35	VPP-PURCHASING EMERGING SEG-NNSS-CREDIT
VISA	CAN	RE40	VPP-EMERGING SEGMENT-ISS-DEBIT
VISA	CAN	RE43	VPP-BUSINESS EMERGING SEG-ISS-CREDIT
VISA	CAN	RE44	VPP-CORPORATE EMERGING SEG-ISS-CREDIT
VISA	CAN	RE45	VPP-PURCHASING EMERGING SEG-ISS-CREDIT
VISA	CAN	RE48	VPP-COMMERCIAL ELECTR-NNSS-PREPAID
VISA	CAN	RE49	VPP-COMMERCIAL ELECTR-ISS-PREPAID
VISA	CAN	RE50	VPP-CONSUMER EMERGING SEGMENT-NNSS-PREPAID
VISA	CAN	RE51	VPP-CONSUMER EMERGING SEGMENT-ISS-PREPAID

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	RFA1	VPP-INFINITE PRIVILEGE BUSINESS STAND-NNSS
VISA	CAN	RFA2	VPP-INFINITE PRIVILEGE BUSINESS STAND-ISS
VISA	CAN	RFA3	VPP-INFINITE PRIVILEGE BUSINESS ELEC-NNSS
VISA	CAN	RFA4	VPP-INFINITE PRIVILEGE BUSINESS ELEC-ISS
VISA	CAN	RFA5	VPP-INFINITE PRIVILEGE BUSINESS PERF 1-NNSS
VISA	CAN	RFA6	VPP-INFINITE PRIVILEGE BUSINESS PERF 1-ISS
VISA	CAN	RFA7	VPP-INFINITE PRIVILEGE BUSINESS PERF 2-NNSS
VISA	CAN	RFA8	VPP-INFINITE PRIVILEGE BUSINESS PERF 2-ISS
VISA	CAN	RFC5	VPP-INFINITE PRIV BUS INDUSTRY 1-NNSS-FULL CHIP
VISA	CAN	RFC6	VPP-INFINITE PRIV BUS INDUSTRY 1-ISS-FULL CHIP
VISA	CAN	RFC7	VPP-INFINITE PRIV BUS INDUSTRY 2-NNSS-FULL CHIP
VISA	CAN	RFC8	VPP-INFINITE PRIV BUS INDUSTRY 2-ISS-FULL CHIP
VISA	CAN	RFC9	VPP-INFINITE PRIV BUSINESS RECURRING-NNSS
VISA	CAN	RFD1	VPP-INFINITE PRIV BUSINESS RECURRING-ISS
VISA	CAN	RI05	VPP-BUSINESS INDUSTRY 1-NNSS-CREDIT
VISA	CAN	RI06	VPP-BUSINESS INDUSTRY 1-ISS-CREDIT
VISA	CAN	RI07	VPP-BUSINESS INDUSTRY 2-NNSS-CREDIT
VISA	CAN	RI08	VPP-BUSINESS INDUSTRY 2-ISS-CREDIT
VISA	CAN	RI09	VPP-CORPORATE INDUSTRY 1-NNSS-CREDIT
VISA	CAN	RI10	VPP-CORPORATE INDUSTRY 1-ISS-CREDIT
VISA	CAN	RI11	VPP-CORPORATE INDUSTRY 2-NNSS-CREDIT
VISA	CAN	RI12	VPP-CORPORATE INDUSTRY 2-ISS-CREDIT
VISA	CAN	RI13	VPP-PURCHASING INDUSTRY 1-NNSS-CREDIT
VISA	CAN	RI14	VPP-PURCHASING INDUSTRY 1-ISS-CREDIT
VISA	CAN	RI15	VPP-PURCHASING INDUSTRY 2-NNSS-CREDIT
VISA	CAN	RI16	VPP-PURCHASING INDUSTRY 2-ISS-CREDIT
VISA	CAN	RI21	VPP-INDUSTRY 1-NNSS-PREPAID
VISA	CAN	RI22	VPP-INDUSTRY 1-ISS-PREPAID
VISA	CAN	RI23	VPP-INDUSTRY 2-NNSS-PREPAID
VISA	CAN	RI24	VPP-PINDUSTRY 2-ISS-PREPAID
VISA	CAN	RI41	VPP-INDUSTRY 1-NNSS-DEBIT
VISA	CAN	RI41	VPP-CHIP-INDUSTRY 1-DEBIT
VISA	CAN	RI42	VPP-CHIP-INDUSTRY 1-ISS-DEBIT
VISA	CAN	RI42	VPP-INDUSTRY 1-ISS-DEBIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	RI43	VPP-CHIP-INDUSTRY 2-DEBI
VISA	CAN	RI43	VPP-CHIP-INDUSTRY 2-NNSS-DEBI
VISA	CAN	RI44	VPP-CHIP-INDUSTRY 2-ISS-DEBI
VISA	CAN	RI44	VPP-DEBIT INDUSTRY 2-ISS-DEBI
VISA	CAN	RI49	VPP-COMMERCIAL INDUSTRY 1-NNSS-PREPAID
VISA	CAN	RI50	VPP-COMMERCIAL INDUSTRY 1-ISS-PREPAID
VISA	CAN	RI51	VPP-COMMERCIAL INDUSTRY 2-NNSS-PREPAID
VISA	CAN	RI52	VPP-COMMERCIAL INDUSTRY 2-ISS-PREPAID
VISA	CAN	RP01	VPP-BUSINESS PERF INCENTIVE TIER 1-ISS-CREDIT
VISA	CAN	RP02	VPP-BUSINESS PERF INCENTIVE TIER 1-NNSS-CREDIT
VISA	CAN	RP03	VPP-BUSINESS PERF INCENTIVE TIER 2-ISS-CREDIT
VISA	CAN	RP04	VPP-BUSINESS PERF INCENTIVE TIER 2-NNSS-CREDIT
VISA	CAN	RP13	VPP-CORPORATE PERF INCENTIVE TIER 1-ISS-CREDIT
VISA	CAN	RP14	VPP-CORPORATE PERF INCENTIVE TIER 1-NNSS-CREDIT
VISA	CAN	RP15	VPP-CORPORATE PERF INCENTIVE TIER 2-ISS-CREDIT
VISA	CAN	RP16	VPP-CORPORATE PERF INCENTIVE TIER 2-NNSS-CREDIT
VISA	CAN	RP25	VPP-PERFORMANCE INCENTIVE TIER 1-ISS-PREPAID
VISA	CAN	RP26	VPP-PERFORMANCE INCENTIVE TIER 1-NNSS-PREPAID
VISA	CAN	RP27	VPP-PERFORMANCE INCENTIVE TIER 2-ISS-PREPAID
VISA	CAN	RP28	VPP-PERFORMANCE INCENTIVE TIER 2-NNSS-PREPAID
VISA	CAN	RP31	VPP-PURCHASE PERF INCENTIVE TIER 1-ISS-CREDIT
VISA	CAN	RP32	VPP-PURCHASE PERF INCENTIVE TIER 1-NNSS-CREDIT
VISA	CAN	RP33	VPP-PURCHASE PERF INCENTIVE TIER 2-ISS-CREDIT
VISA	CAN	RP34	VPP-PURCHASE PERF INCENTIVE TIER 2-NNSS-CREDIT
VISA	CAN	RP61	VPP-CHIP-PERFORMANCE INCENTIVE TIER 1-NNSS-DEBIT
VISA	CAN	RP61	VPP-PERFORMANCE INCENTIVE TIER 1-NNSS-DEBIT
VISA	CAN	RP62	VPP-CHIP-PERFORMANCE INCENTIVE TIER 1-ISS-DEBIT
VISA	CAN	RP62	VPP-PERFORMANCE INCENTIVE TIER 1-ISS-DEBIT
VISA	CAN	RP63	VPP-CHIP-PERFORMANCE INCENTIVE TIER 2-NNSS-DEBIT
VISA	CAN	RP63	VPP-PERFORMANCE INCENTIVE TIER 2-NNSS-DEBIT
VISA	CAN	RP64	VPP-CHIP-PERFORMANCE INCENTIVE TIER 2-ISS-DEBIT
VISA	CAN	RP64	VPP-PERFORMANCE INCENTIVE TIER 2-ISS-DEBIT
VISA	CAN	RP73	VPP-COMMERCIAL PERFORMANCE 1-NNSS-PREPAID
VISA	CAN	RP74	VPP-COMMERCIAL PERFORMANCE 1-ISS-PREPAID

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	RP75	VPP-COMMERCIAL PERFORMANCE 2-NNSS-PREPAID
VISA	CAN	RP76	VPP-COMMERCIAL PERFORMANCE 2-ISS-PREPAID
VISA	CAN	RS03	VPP-STAND-BUSINESS-NNSS
VISA	CAN	RS04	VPP-STAND-BUSINESS-ISS
VISA	CAN	RS05	VPP-STAND-CORPORATE-NNSS
VISA	CAN	RS06	VPP-STAND-CORPORATE-ISS
VISA	CAN	RS07	VPP-STAND-PURCHASING-NNSS
VISA	CAN	RS08	VPP-STAND-PURCHASING-ISS
VISA	CAN	RS09	VPP-STAND-CORPORATE-NNSS
VISA	CAN	RS09	VPP-STAND-DEBIT
VISA	CAN	RS10	VPP-STAND-PREPAID
VISA	CAN	RS10	VPP-STAND-NNSS-PREPAID
VISA	CAN	RS11	VPP-STAND-ISS-DEBIT
VISA	CAN	RS12	VPP-STAND-ISS-PREPAID
VISA	CAN	RS14	VPP-LARGE TICKET TIER 1-NNSS
VISA	CAN	RS15	VPP-LARGE TICKET TIER 1-INTL SETTLED
VISA	CAN	RS16	VPP-LARGE TICKET TIER 2-NNSS
VISA	CAN	RS17	VPP-LARGE TICKET TIER 2-INTL SETTLED
VISA	CAN	RS18	VPP-LARGE TICKET TIER 3-NNSS
VISA	CAN	RS19	VPP-LARGE TICKET TIER 3-INTL SETTLED
VISA	CAN	RS20	VPP-LARGE TICKET TIER 4-NNSS
VISA	CAN	RS21	VPP-LARGE TICKET TIER 4-INTL SETTLED
VISA	CAN	RS22	VPP-COMMERCIAL STAND-NNSS-PREPAID
VISA	CAN	RS23	VPP-COMMERCIAL STAND-ISS-PREPAID
VISA	CAN	R961	VPP-GLOBAL B2B VIRTUAL PAYMENTS
VISA	CAN	SE30	EMERGING SEG-NNSS-FULL CHIP-DEBIT
VISA	CAN	SE33	BUSINESS EMERGING SEG-NNSS-STAND-CREDIT
VISA	CAN	SE34	CORPORATE EMERGING SEG-NNSS-STAND-CREDIT
VISA	CAN	SE35	PURCHASING EMERGING SEG-NNSS-STAND-CREDIT
VISA	CAN	SE40	EMERGING SEG-ISS-FULL CHIP-DEBIT
VISA	CAN	SE43	BUSINESS EMERGING SEG-ISS-STAND-CREDIT
VISA	CAN	SE44	CORPORATE EMERGING SEG-ISS-STAND-CREDIT
VISA	CAN	SE45	PURCHASING EMERGING SEG-ISS-STAND-CREDIT
VISA	CAN	SE50	CONSUMER EMERGING SEG-NNSS-PREPAID

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	SE51	CONSUMER EMERGING SEG-ISS-PREPAID
VISA	CAN	SFD2	INFINITE PRIV BUSINESS EMERGING-NNSS-STAND
VISA	CAN	SFD3	INFINITE PRIV BUSINESS EMERGING-ISS-STAND
VISA	CAN	TE30	EMERGING SEGMENT-NNSS-STAND-DEBIT
VISA	CAN	TE33	BUSINESS EMERG SEG-NNSS-RECUR PAY-CREDIT
VISA	CAN	TE34	CORP EMERG SEG-NNSS-RECUR PAYMENT-CREDIT
VISA	CAN	TE35	PURCHASING EMERG SEG-NNSS-RECUR PAY-CREDIT
VISA	CAN	TE40	EMERGING SEGMENT-ISS-STAND-DEBIT
VISA	CAN	TE43	BUSINESS EMERG SEG-ISS-RECUR PAYM-CREDIT
VISA	CAN	TE44	CORPORATE EMERG SEG-ISS-RECUR PAY-CREDIT
VISA	CAN	TE45	PURCHASING EMERGSEG-ISS-RECUR PAY-CREDIT
VISA	CAN	TE50	CONSUMER EMERGING SEGMENT-NNSS-PREPAID
VISA	CAN	TE51	CONSUMER EMERGING SEGMENT-ISS-PREPAID
VISA	CAN	TFD2	INFINITE PRIV CORPORATE RECUR EMERG-NNSS
VISA	CAN	TFD3	INFINITE PRIV CORPORATE RECUR EMERG-ISS
VISA	CAN	UE30	EMERGING SEG-NNSS-RECUR PAYMT-DEBIT
VISA	CAN	UE33	BUSINESS EMERG SEG-NNSS-PART CHIP-CREDIT
VISA	CAN	UE34	CORPORATE EMERG SEG-NNSS-PART CHIP-CREDIT
VISA	CAN	UE35	PURCHASING EMERG SEG-NNSS-PART CHIP-CREDIT
VISA	CAN	UE40	EMERG SEG-ISS-RECURRING PAYMT-DEBIT
VISA	CAN	UE43	BUSINESS EMERG SEG-ISS-PART CHIP-CREDIT
VISA	CAN	UE44	CORPORATE EMERG SEG-ISS-PART CHIP-CREDIT
VISA	CAN	UE45	PURCHASING EMERG SEG-ISS-PART CHIP-CREDIT
VISA	CAN	UE50	CONSUMER EMERG SEG-NNSS-PREPAID
VISA	CAN	UE51	CONSUMER EMERG SEG-ISS-PREPAID
VISA	CAN	UFD2	INFINITE PRIVILEGE BUSINESS EMERG-NNSS-PART CHIP
VISA	CAN	UFD3	INFINITE PRIVILEGE BUSINESS EMERG-ISS-PART CHIP
VISA	CAN	VE03	ELECTR-BUSINESS-PART CHIP-CREDIT
VISA	CAN	VE04	ELECTR-BUSINESS-ISS-PART CHIP-CREDIT
VISA	CAN	VE05	ELECTR-CORPORATE-PART CHIP-CREDIT
VISA	CAN	VE06	ELECTR-CORPORATE-ISS-PART CHIP-CREDIT
VISA	CAN	VE07	ELECTR-PURCHASING-PART CHIP-CREDIT
VISA	CAN	VE08	ELECTR-PURCHASING-ISS-PART CHIP-CREDIT
VISA	CAN	VE11	ELECTR-NNSS-PART CHIP-PREPAID

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	VE12	ELECTR-ISS-PART CHIP-PREPAID
VISA	CAN	VE30	EMERGING SEG-NNSS-PARTIAL CHIP-DEBIT
VISA	CAN	VE33	BUSINESS EMERGING SEG-NNSS-NON CHIP-CREDIT
VISA	CAN	VE34	CORPORATE EMERGING SEG-NNSS-NON CHIP-CREDIT
VISA	CAN	VE35	PURCHAS EMERGING SEG-NNSS-NON CHIP-CREDIT
VISA	CAN	VE40	EMERGING SEGMENT-ISS PART CHIP-DEBIT
VISA	CAN	VE43	BUSINESS EMERGING SEG-ISS-NON CHIP-CREDIT
VISA	CAN	VE44	CORPORATE EMERGING SEG-ISS-NON CHIP-CREDIT
VISA	CAN	VE45	PURCHAS EMERGING SEG-ISS-NON CHIP-CREDIT
VISA	CAN	VE48	COMMERCIAL ELECTR-NNSS-PREPAID
VISA	CAN	VE49	COMMERCIAL ELECTR-ISS-PREPAID
VISA	CAN	VE50	CONSUMER EMERGING SEG-NNSS-PREPAID
VISA	CAN	VE51	CONSUMER EMERGING SEG-ISS-PREPAID
VISA	CAN	VFA3	INFINITE PRIVILEGE BUSINESS ELECTR-NNSS-PART CHIP
VISA	CAN	VFA4	INFINITE PRIVILEGE BUSINESS ELECTR-ISS-PART CHIP
VISA	CAN	VFA5	INFINITE PRIVILEGE BUSINESS PERF 1-NNSS-PART CHIP
VISA	CAN	VFA6	INFINITE PRIVILEGE BUSINESS PERF 1-ISS-PART CHIP
VISA	CAN	VFA7	INFINITE PRIVILEGE BUSINESS PERF 2-NNSS-PART CHIP
VISA	CAN	VFA8	INFINITE PRIVILEGE BUSINESS PERF 2-ISS-PART CHIP
VISA	CAN	VFC5	INFINITE PRIVILEGE BUSINESS INDUS 1-NNSS-PART CHIP
VISA	CAN	VFC6	INFINITE PRIVILEGE BUSINESS INDUS 1-ISS-PART CHIP
VISA	CAN	VFC7	INFINITE PRIVILEGE BUSINESS INDUS 2-NNSS-PART CHIP
VISA	CAN	VFC8	INFINITE PRIVILEGE BUSINESS INDUS 2-ISS-PART CHIP
VISA	CAN	VFD2	INFINITE PRIVILEGE BUSINESS EMERGING-NNSS-NON CHIP
VISA	CAN	VFD3	INFINITE PRIVILEGE BUSINESS EMERGING-ISS-NON CHIP
VISA	CAN	VI05	BUSINESS INDUSTRY 1-NNSS-PART CHIP-CREDIT
VISA	CAN	VI06	BUSINESS INDUSTRY 1-ISS-PART CHIP-CREDIT
VISA	CAN	VI07	BUSINESS INDUSTRY 2-NNSS-PART CHIP
VISA	CAN	VI08	BUSINESS INDUSTRY 2-ISS-PART CHIP
VISA	CAN	VI09	CORPORATE INDUSTRY 1-NNSS-PART CHIP
VISA	CAN	VI10	CORPORATE INDUSTRY 1-ISS-PART CHIP
VISA	CAN	VI11	CORPORATE INDUSTRY 2-NNSS-PART CHIP
VISA	CAN	VI12	CORPORATE INDUSTRY 2-ISS-PART CHIP
VISA	CAN	VI13	PURCHASING INDUSTRY 1-NNSS-PART CHIP

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	VI14	PURCHASING INDUSTRY 1-ISS-PART CHIP
VISA	CAN	VI15	PURCHASING INDUSTRY 2-NNSS-PART CHIP
VISA	CAN	VI16	PURCHASING INDUSTRY 2-ISS-PART CHIP
VISA	CAN	VI21	INDUSTRY 1-NNSS-PART CHIP-PREPAID
VISA	CAN	VI22	INDUSTRY 1-ISS-PART CHIP-PREPAID
VISA	CAN	VI23	INDUSTRY 2-NNSS-PART CHIP-PREPAID
VISA	CAN	VI24	INDUSTRY 2-ISS-PART CHIP-PREPAID
VISA	CAN	VI41	INDUSTRY 1 NNSS-PARTIAL CHIP-DEBIT
VISA	CAN	VI49	COMMERCIAL INDUSTRY 1-NNSS-PREPAID
VISA	CAN	VI50	COMMERCIAL INDUSTRY 1-ISS-PREPAID
VISA	CAN	VI51	COMMERCIAL INDUSTRY 2-NNSS-PREPAID
VISA	CAN	VI52	COMMERCIAL INDUSTRY 2-ISS-PREPAID
VISA	CAN	VP01	BUSINESS PERF INCENTIVE TR 1-ISS-PART CHIP-CREDIT
VISA	CAN	VP02	BUSINESS PERF INCENTIVE TR 1-NNSS-PART CHIP-CREDIT
VISA	CAN	VP03	BUSINESS PERF INCENTIVE TR 2-ISS-PART CHIP-CREDIT
VISA	CAN	VP04	BUSINESS PERF INCENTIVE TR 2-NNSS-PART CHIP-CREDIT
VISA	CAN	VP13	CORPORATE PERF INCENTIVE TR 1-ISS-PART CHIP-CREDIT
VISA	CAN	VP14	CORPORATE PERF INCENT TR 1-NNSS-PART CHIP-CREDIT
VISA	CAN	VP15	CORPORATE PERF INCENTIVE TR 2-ISS-PART CHIP-CREDIT
VISA	CAN	VP16	CORPORATE PERF INCENT TR 2-NNSS-PART CHIP-CREDIT
VISA	CAN	VP25	PERFORMANCE INCENTIVE TR 1-ISS-PART CHIP-PREPAID
VISA	CAN	VP26	PERFORMANCE INCENTIVE TR 1-NNSS-PART CHIP-PREPAID
VISA	CAN	VP27	PERFORMANCE INCENTIVE TR 2-ISS-PART CHIP-PREPAID
VISA	CAN	VP28	PERFORMANCE INCENTIVE TR 2-NNSS-PART CHIP-PREPAID
VISA	CAN	VP31	PURCHASE PERF INCENTIVE TR 1-ISS-PART CHIP-CREDIT
VISA	CAN	VP32	PURCHASE PERF INCENTIVE TR 1-NNSS-PART CHIP-CREDIT
VISA	CAN	VP33	PURCHASE PERF INCENTIVE TR 2-ISS-PART CHIP-CREDIT
VISA	CAN	VP34	PURCHASE PERF INCENTIVE TR 2-NNSS-PART CHIP-CREDIT
VISA	CAN	VP61	PERFORMANCE INCENTIVE TIER 1-NNSS-PART CHIP-DEBIT
VISA	CAN	VP62	PERFORMANCE INCENTIVE TIER 1-ISS-PART CHIP-DEBIT
VISA	CAN	VP63	PERFORMANCE INCENTIVE TIER 2-NNSS-PART CHIP-DEBIT
VISA	CAN	VP64	PERFORMANCE INCENTIVE TIER 2-ISS-PART CHIP-DEBIT
VISA	CAN	VP73	COMMERCIAL PERFORMANCE 1-NNSS-PREPAID
VISA	CAN	VP74	COMMERCIAL PERFORMANCE 1-ISS-PREPAID

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	VP75	COMMERCIAL PERFORMANCE 2-NNSS-PREPAID
VISA	CAN	VP76	COMMERCIAL PERFORMANCE 2-ISS-PREPAID
VISA	CAN	WE03	ELECTR-BUSINESS-NON CHIP-CREDIT
VISA	CAN	WE04	ELECTR-BUSINESS-ISS-NON CHIP-CREDIT
VISA	CAN	WE05	ELECTR-CORPORATE-NON CHIP-CREDIT
VISA	CAN	WE06	ELECTR-CORPORATE-ISS-NON CHIP-CREDIT
VISA	CAN	WE07	ELECTR-PURCHASING-NON CHIP-CREDIT
VISA	CAN	WE08	ELECTR-PURCHASING-ISS-NON CHIP-CREDIT
VISA	CAN	WE11	ELECTR-NNSS-NON CHIP-PREPAID
VISA	CAN	WE12	ELECTR-ISS-NON CHIP-PREPAID
VISA	CAN	WE21	CHIP ELECTR-NNSS-PARTIAL CHIP-DEBIT
VISA	CAN	WE22	ELECTR-ISS-PARTIAL CHIP-DEBIT
VISA	CAN	WE30	EMERGING SEG-NNSS-FULL CHIP-DEBIT
VISA	CAN	WE33	BUS EMERGING SEG-NNSS-FULL CHIP-CREDIT
VISA	CAN	WE34	CORP EMERGING SEG-NNSS-FULL CHIP-CREDIT
VISA	CAN	WE35	PURCH EMERGING SEG-NNSS-FULL CHIP-CREDIT
VISA	CAN	WE40	EMERGING SEG-ISS-FULL CHIP-DEBIT
VISA	CAN	WE43	BUS EMERGING SEGMENT-ISS-FULL CHIP-CREDIT
VISA	CAN	WE44	CORP EMERGING SEGMENT-ISS-FULL CHIP-CREDIT
VISA	CAN	WE45	PURCHAS EMERGING SEG-ISS-FULL CHIP-CREDIT
VISA	CAN	WE48	COMMERCIAL ELECTR-NNSS-PREPAID
VISA	CAN	WE49	COMMERCIAL ELECTR-ISS-PREPAID
VISA	CAN	WE50	CONSUMER EMERGING SEGMENT-NNSS-PREPAID
VISA	CAN	WE51	CONSUMER EMERGING SEGMENT-ISS-PREPAID
VISA	CAN	WFA1	INFINITE PRIVILEGE BUS STAND-NNSS
VISA	CAN	WFA2	INFINITE PRIVILEGE BUS STAND-ISS
VISA	CAN	WFA3	INFINITE PRIVILEGE BUS ELECTR-NNSS-NON CHIP
VISA	CAN	WFA4	INFINITE PRIVILEGE BUS ELECTR-ISS-NON CHIP
VISA	CAN	WFA5	INFINITE PRIVILEGE BUS PERFORM 1-NNSS-NON CHIP
VISA	CAN	WFA6	INFINITE PRIVILEGE BUS PERFORM 1-ISS-NON CHIP
VISA	CAN	WFA7	INFINITE PRIVILEGE BUS PERFORM 2-NNSS-NON CHIP
VISA	CAN	WFA8	INFINITE PRIVILEGE BUS PERFORM 2-ISS-NON CHIP
VISA	CAN	WFC5	INFINITE PRIVILEGE BUS INDUSTRY 1-NNSS-NON CHIP
VISA	CAN	WFC6	INFINITE PRIVILEGE BUS INDUSTRY 1-ISS-NON CHIP

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	WFC7	INFINITE PRIVILEGE BUS INDUSTRY 2-NNSS-NON CHIP
VISA	CAN	WFC8	INFINITE PRIVILEGE BUS INDUSTRY 2-ISS-NON CHIP
VISA	CAN	WFD2	INFINITE PRIVILEGE BUS EMERGING-NNSS-FULL CHIP
VISA	CAN	WFD3	INFINITE PRIVILEGE BUS EMERGING-ISS-FULL CHIP
VISA	CAN	WI05	BUSINESS INDUSTRY 1-NNSS-NON CHIP-CREDIT
VISA	CAN	WI06	BUSINESS INDUSTRY 1-ISS-NON CHIP-CREDIT
VISA	CAN	WI07	BUSINESS INDUSTRY 2-NNSS-NON CHIP-CREDIT
VISA	CAN	WI08	BUSINESS INDUSTRY 2-ISS-NON CHIP-CREDIT
VISA	CAN	WI09	CORPORATE INDUSTRY 1-NNSS-NON CHIP-CREDIT
VISA	CAN	WI10	CORPORATE INDUSTRY 1-ISS-NON CHIP-CREDIT
VISA	CAN	WI11	CORPORATE INDUSTRY 2-NNSS-NON CHIP-CREDIT
VISA	CAN	WI12	CORPORATE INDUSTRY 2-ISS-NON CHIP-CREDIT
VISA	CAN	WI13	PURCHASING INDUSTRY 1-NNSS-NON CHIP-CREDIT
VISA	CAN	WI14	PURCHASING INDUSTRY 1-ISS-NON CHIP-CREDIT
VISA	CAN	WI15	PURCHASING INDUSTRY 2-NNSS-NON CHIP-CREDIT
VISA	CAN	WI16	PURCHASING INDUSTRY 2-ISS-NON CHIP-CREDIT
VISA	CAN	WI21	INDUSTRY 1-NNSS-NON CHIP-PREPAID
VISA	CAN	WI22	INDUSTRY 1-ISS-NON CHIP-PREPAID
VISA	CAN	WI23	INDUSTRY 2-NNSS-NON CHIP-PREPAID
VISA	CAN	WI24	INDUSTRY 2-ISS-NON CHIP-PREPAID
VISA	CAN	WI41	INDUSTRY 1 NNSS-PARTIAL CHIP-DEBIT
VISA	CAN	WI42	INDUSTRY 1-ISS-PARTIAL CHIP-DEBIT
VISA	CAN	WI43	CHIP-INDUSTRY 2 NNSS-PARTIAL CHIP-DEBIT
VISA	CAN	WI44	INDUSTRY 2-ISS-PARTIAL CHIP-DEBIT
VISA	CAN	WI49	COMMERCIAL INDUSTRY 1-NNSS-PREPAID
VISA	CAN	WI50	COMMERCIAL INDUSTRY 1-ISS-PREPAID
VISA	CAN	WI51	COMMERCIAL INDUSTRY 2-NNSS-PREPAID
VISA	CAN	WI52	COMMERCIAL INDUSTRY 2-ISS-PREPAID
VISA	CAN	WP01	BUS PERFORM INCENTIVE TR 1-ISS-NON CHIP-CREDIT
VISA	CAN	WP02	BUS PERFORM INCENTIVE TR 1-NNSS-NON CHIP-CREDIT
VISA	CAN	WP03	BUS PERFORM INCENTIVE TR 2-ISS-NON CHIP-CREDIT
VISA	CAN	WP04	BUS PERFORM INCENTIVE TR 2-NNSS-NON CHIP-CREDIT
VISA	CAN	WP13	CORP PERFORM INCENTIVE TR 1-ISS-NON CHIP-CREDIT
VISA	CAN	WP14	CORP PERFORM INCENTIVE TR 1-NNSS-NON CHIP-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	WP15	CORP PERFORM INCENTIVE TR 2-ISS-NON CHIP-CREDIT
VISA	CAN	WP16	CORP PERFORM INCENTIVE TR 2-NNSS-NON CHIP-CREDIT
VISA	CAN	WP25	PERFORMANCE INCENTIVE TIER 1-ISS-NON CHIP-PREPAID
VISA	CAN	WP26	PERFORMANCE INCENTIVE TIER 1-NNSS-NON CHIP-PREPAID
VISA	CAN	WP27	PERFORMANCE INCENTIVE TIER 2-ISS-NON CHIP-PREPAID
VISA	CAN	WP28	PERFORMANCE INCENTIVE TIER 2-NNSS-NON CHIP-PREPAID
VISA	CAN	WP31	PURCH PERFORM INCENTIVE TR 1-ISS-NON CHIP-CREDIT
VISA	CAN	WP32	PURCH PERFORM INCENTIVE TR 1-NNSS-NON CHIP-CREDIT
VISA	CAN	WP33	PURCH PERFORM INCENTIVE TR 2-ISS-NON CHIP-CREDIT
VISA	CAN	WP34	PURCH PERFORM INCENTIVE TR 2-NNSS-NON CHIP-CREDIT
VISA	CAN	WP61	PERFORMANCE INCENTIVE TR 1-NNSS-PARTIAL CHIP-DEBIT
VISA	CAN	WP62	PERFORMANCE INCENTIVE TR 1-ISS-PARTIAL CHIP-DEBIT
VISA	CAN	WP63	PERFORMANCE INCENTIVE TR 2-NNSS-PARTIAL CHIP-DEBIT
VISA	CAN	WP64	PERFORMANCE INCENTIVE TR 2-ISS-PARTIAL CHIP-DEBIT
VISA	CAN	WP73	COMMERCIAL PERFORMANCE 1-NNSS-PREPAID
VISA	CAN	WP74	COMMERCIAL PERFORMANCE 1-ISS-PREPAID
VISA	CAN	WP75	COMMERCIAL PERFORMANCE 2-NNSS-PREPAID
VISA	CAN	WP76	COMMERCIAL PERFORMANCE 2-ISS-PREPAID
VISA	CAN	WS03	STAND-BUSINESS-NNSS
VISA	CAN	WS04	STAND-BUSINESS-ISS
VISA	CAN	WS05	STAND-CORPORATE-NNSS
VISA	CAN	WS06	STAND-CORPORATE-ISS
VISA	CAN	WS07	STAND-PURCHASING-NNSS
VISA	CAN	WS08	STAND-PURCHASING-ISS
VISA	CAN	WS09	STAND-CORPORATE-NNSS
VISA	CAN	WS10	STAND_NNSS-PREPAID
VISA	CAN	WS12	STAND-ISS
VISA	CAN	WS22	COMMERCIAL STAND-NNSS-PREPAID
VISA	CAN	WS23	COMMERCIAL STAND-ISS-PREPAID
VISA	CAN	XB03	RECURRING PAYMENT-BUSINESS-CREDIT
VISA	CAN	XB03	RECURRING PAYMENT-BUSINESS-NNSS-CREDIT
VISA	CAN	XB04	RECURRING PAYMENT-BUSINESS-ISS-CREDIT
VISA	CAN	XB05	RECURRING PAYMENT-CORPORATE-CREDIT
VISA	CAN	XB05	RECURRING PAYMENT-CORPORATE-NNSS-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	XB06	RECURRING PAYMENT-CORPORATE-ISS-CREDIT
VISA	CAN	XB07	RECURRING PAYMENT-PURCHASING-CREDIT
VISA	CAN	XB07	RECURRING PAYMENT-PURCHASING-NNSS-CREDIT
VISA	CAN	XB08	RECURRING PAYMENT-PURCHASING-ISS-CREDIT
VISA	CAN	XB09	RECURRING PAYMENT-DEBIT
VISA	CAN	XB09	RECURRING PAYMENT-NNSS-DEBIT
VISA	CAN	XB10	RECURRING PAYMENT-ISS-DEBIT
VISA	CAN	XB11	RECURRING PAYMENT-PREPAID
VISA	CAN	XB11	RECURRING PAYMENT-NNSS-PREPAID
VISA	CAN	XB12	RECURRING PAYMENT-ISS-PREPAID
VISA	CAN	XB13	COMMERCIAL RECURRING-NNSS-PREPAID
VISA	CAN	XB14	COMMERCIAL RECURRING-ISS-PREPAID
VISA	CAN	XC04	CHIP-BUSINESS-NNSS
VISA	CAN	XC05	CHIP-BUSINESS-ISS
VISA	CAN	XC06	CHIP-CORPORATE-NNSS
VISA	CAN	XC07	CHIP-CORPORATE-ISS
VISA	CAN	XC08	CHIP-PURCHASING-NNSS
VISA	CAN	XC09	CHIP-PURCHASING-ISS
VISA	CAN	XC10	CHIP-DEBIT
VISA	CAN	XC10	CHIP-NNSS-DEBIT
VISA	CAN	XC11	CHIP-PREPAID
VISA	CAN	XC12	CHIP-ISS-DEBIT
VISA	CAN	XC13	CHIP-ISS-PREPAID
VISA	CAN	XED1	FUEL ENHANCED DATA-NNSS
VISA	CAN	XED2	FUEL ENHANCED DATA-INTL SETTLED
VISA	CAN	XED3	B2B ENHANCED DATA LEVEL 2-NNSS
VISA	CAN	XED4	B2B ENHANCED DATA LEVEL 2-INTL SETTLED
VISA	CAN	XED5	B2B ENHANCED DATA LEVEL 3-NNSS
VISA	CAN	XED6	B2B ENHANCED DATA LEVEL 3-INTL SETTLED
VISA	CAN	XE03	ELECTR-BUSINESS-FULL CHIP-CREDIT
VISA	CAN	XE03	NON-CHIP ELECTR-BUSINESS-CREDIT
VISA	CAN	XE04	ELECTR-BUSINESS-ISS-FULL CHIP-CREDIT
VISA	CAN	XE04	NON-CHIP ELECTR-BUSINESS-ISS-CREDIT
VISA	CAN	XE05	ELECTR-CORPORATE-FULL CHIP-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	XE05	NON-CHIP ELECTR-CORPORATE-CREDIT
VISA	CAN	XE06	ELECTR-CORPORATE-ISS-FULL CHIP-CREDIT
VISA	CAN	XE06	NON-CHIP ELECTR-CORPORATE-ISS-CREDIT
VISA	CAN	XE07	ELECTRONIC-PURCHASING-FULL CHIP-CREDIT
VISA	CAN	XE07	NON-CHIP ELECTR-PURCHASING-CREDIT
VISA	CAN	XE08	ELECTRONIC-PURCHASING-ISS-FULL CHIP-CREDIT
VISA	CAN	XE08	NON-CHIP ELECTR-PURCHASING-ISS-CREDIT
VISA	CAN	XE09	NON-CHIP ELECTR-DEBIT
VISA	CAN	XE10	NON-CHIP ELECTR-ISS-DEBIT
VISA	CAN	XE11	ELECTR-NNSS-FULL CHIP-PREPAID
VISA	CAN	XE11	NON-CHIP ELECTRONIC-PREPAID
VISA	CAN	XE12	ELECTR-ISS-FULL CHIP-PREPAID
VISA	CAN	XE12	NON-CHIP ELECTR-ISS-PREPAID
VISA	CAN	XE15	CHIP ELECTR-BUSINESS-CREDIT
VISA	CAN	XE16	CHIP ELECTR-BUSINESS-ISS-CREDIT
VISA	CAN	XE17	CHIP ELECTR-CORPORATE-CREDIT
VISA	CAN	XE18	CHIP ELECTR-CORPORATE-ISS-CREDIT
VISA	CAN	XE19	CHIP ELECTR-PURCHASING-CREDIT
VISA	CAN	XE20	CHIP ELECTR-PURCHASING-ISS-CREDIT
VISA	CAN	XE21	CHIP ELECTR-DEBIT
VISA	CAN	XE21	CHIP ELECTR-NNSS-FULL CHIP-DEBIT
VISA	CAN	XE22	CHIP ELECTR-ISS-DEBIT
VISA	CAN	XE22	ELECTR-ISS-FULL CHIP-DEBIT
VISA	CAN	XE23	CHIP ELECTR-PREPAID
VISA	CAN	XE24	CHIP ELECTR-ISS-PREPAID
VISA	CAN	XE30	EMERGING SEGMENT-NNSS-DEBIT
VISA	CAN	XE30	EMERGING SEGMENT-NNSS-CHIP-DEBIT
VISA	CAN	XE33	BUSINESS EMERGING SEG-NNSS-CREDIT
VISA	CAN	XE33	BUSINESS EMERGING SEG-NNSS-CHIP-CREDIT
VISA	CAN	XE34	CORPORATE EMERGING SEG-NNSS-CREDIT
VISA	CAN	XE34	CORPORATE EMERGING SEG-NNSS-CHIP-CREDIT
VISA	CAN	XE35	PURCHASING EMERGING SEG-NNSS-CREDIT
VISA	CAN	XE35	PURCHASING EMERGING SEG-NNSS-CHIP-CREDIT
VISA	CAN	XE36	BUSINESS EMERGING SEG-NNSS-CHIP-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	XE40	EMERGING SEG-ISS-DEBIT
VISA	CAN	XE40	EMERGING SEG-ISS-CHIP-DEBIT
VISA	CAN	XE43	BUSINESS EMERGING SEG-ISS-CREDIT
VISA	CAN	XE43	BUSINESS EMERGING SEG-ISS NNSS-CHIP-CREDIT
VISA	CAN	XE44	CORPORATE EMERGING SEG-ISS-CREDIT
VISA	CAN	XE44	CORPORATE EMERGING SEG-ISS-CHIP-CREDIT
VISA	CAN	XE45	PURCHASING EMERGING SEG-ISS-CREDIT
VISA	CAN	XE45	PURCHASING EMERGING SEG-ISS-CHIP-CREDIT
VISA	CAN	XE48	COMMERCIAL ELECTR-NNSS-PREPAID
VISA	CAN	XE49	COMMERCIAL ELECTR-ISS-PREPAID
VISA	CAN	XE50	CONSUMER EMERGING SEG-NNSS-PREPAID
VISA	CAN	XE51	CONSUMER EMERGING SEG-ISS-PREPAID
VISA	CAN	XFA1	INFINITE PRIV BUSINESS STAND-NNSS-FULL CHIP
VISA	CAN	XFA2	INFINITE PRIV BUSINESS STAND-ISS-FULL CHIP
VISA	CAN	XFA3	INFINITE PRIV BUSINESS ELEC-NNSS-FULL CHIP
VISA	CAN	XFA4	INFINITE PRIV BUSINESS ELEC-ISS-FULL CHIP
VISA	CAN	XFA5	INFINITE PRIV BUSINESS PERF 1-NNSS-FULL CHIP
VISA	CAN	XFA6	INFINITE PRIV BUSINESS PERF 1-ISS-FULL CHIP
VISA	CAN	XFA7	INFINITE PRIV BUSINESS PERF 2-NNSS-FULL CHIP
VISA	CAN	XFA8	INFINITE PRIV BUSINESS PERF 2-ISS-FULL CHIP
VISA	CAN	XFC5	INFINITE PRIV BUSINESS INDUS 1-NNSS-FULL CHIP
VISA	CAN	XFC6	INFINITE PRIV BUSINESS INDUSTRY 1-ISS-FULL CHIP
VISA	CAN	XFC7	INFINITE PRIV BUSINESS INDUSTRY 2-NNSS-FULL CHIP
VISA	CAN	XFC8	INFINITE PRIV BUSINESS INDUSTRY 2-ISS-FULL CHIP
VISA	CAN	XFC9	INFINITE PRIV BUSINESS RECURRING-NNSS
VISA	CAN	XFD1	INFINITE PRIV BUSINESS RECURRING-ISS
VISA	CAN	XFD2	INFINITE PRIV CORPORATE EMERGING-NNSS-CHIP
VISA	CAN	XFD3	INFINITE PRIV CORPORATE EMERGING-ISS-CHIP
VISA	CAN	XI05	BUSINESS INDUSTRY 1-NNSS-CREDIT
VISA	CAN	XI05	BUSINESS INDUSTRY 1-NNSS-FULL CHIP-CREDIT
VISA	CAN	XI06	BUSINESS INDUSTRY 1-ISS-CREDIT
VISA	CAN	XI06	BUSINESS INDUSTRY 1-ISS-FULL CHIP-CREDIT
VISA	CAN	XI07	BUSINESS INDUSTRY 2-NNSS-CREDIT
VISA	CAN	XI07	BUSINESS INDUSTRY 2-NNSS-FULL CHIP-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	XI08	BUSINESS INDUSTRY 2-ISS-CREDIT
VISA	CAN	XI08	BUSINESS INDUSTRY 2-ISS-FULL CHIP-CREDIT
VISA	CAN	XI09	CORPORATE INDUSTRY 1-NNSS-CREDIT
VISA	CAN	XI09	CORPORATE INDUSTRY 1-NNSS-FULL CHIP-CREDIT
VISA	CAN	XI10	CORPORATE INDUSTRY 1-ISS-CREDIT
VISA	CAN	XI10	CORPORATE INDUSTRY 1-ISS-FULL CHIP-CREDIT
VISA	CAN	XI11	CORPORATE INDUSTRY 2-NNSS-CREDIT
VISA	CAN	XI11	CORPORATE INDUSTRY 2-NNSS-FULL CHIP-CREDIT
VISA	CAN	XI12	CORPORATE INDUSTRY 2-ISS-CREDIT
VISA	CAN	XI12	CORPORATE INDUSTRY 2-ISS-FULL CHIP-CREDIT
VISA	CAN	XI13	PURCHAS INDUSTRY 1-NNSS-CREDIT
VISA	CAN	XI13	PURCHAS INDUSTRY 1-NNSS-FULL CHIP-CREDIT
VISA	CAN	XI14	PURCHAS INDUSTRY 1-ISS-CREDIT
VISA	CAN	XI14	PURCHAS INDUSTRY 1-ISS-FULL CHIP-CREDIT
VISA	CAN	XI15	PURCHAS INDUSTRY 2-NNSS-CREDIT
VISA	CAN	XI15	PURCHAS INDUSTRY 2-NNSS-FULL CHIP-CREDIT
VISA	CAN	XI16	PURCHAS INDUSTRY 2-ISS-CREDIT
VISA	CAN	XI16	PURCHAS INDUSTRY 2-ISS-FULL CHIP-CREDIT
VISA	CAN	XI17	INDUSTRY 1-NNSS-DEBIT
VISA	CAN	XI18	INDUSTRY 1-ISS-DEBIT
VISA	CAN	XI19	INDUSTRY 2-NNSS-DEBIT
VISA	CAN	XI20	INDUSTRY 2-ISS-DEBIT
VISA	CAN	XI21	INDUSTRY 1-NNSS-PREPAID
VISA	CAN	XI21	INDUSTRY 1-NNSS-FULL CHIP-PREPAID
VISA	CAN	XI22	INDUSTRY 1-ISS-PREPAID
VISA	CAN	XI22	INDUSTRY 1-ISS-FULL CHIP-PREPAID
VISA	CAN	XI23	INDUSTRY 2-NNSS-PREPAID
VISA	CAN	XI23	INDUSTRY 2-NNSS-FULL CHIP-PREPAID
VISA	CAN	XI24	INDUSTRY 2-ISS-PREPAID
VISA	CAN	XI24	INDUSTRY 2-ISS-FULL CHIP-PREPAID
VISA	CAN	XI29	CHIP-BUSINESS INDUSTRY 1-NNSS-CREDIT
VISA	CAN	XI30	CHIP-BUSINESS INDUSTRY 1-ISS-CREDIT
VISA	CAN	XI31	CHIP-CORPORATE INDUSTRY 1-NNSS-CREDIT
VISA	CAN	XI32	CHIP-CORPORATE INDUSTRY 1-ISS-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	XI33	CHIP-PURCHASING INDUSTRY 1-NNSS-CREDIT
VISA	CAN	XI34	CHIP-PURCHASING INDUSTRY 1-ISS-CREDIT
VISA	CAN	XI35	CHIP-BUSINESS INDUSTRY 2-NNSS-CREDIT
VISA	CAN	XI36	CHIP-BUSINESS INDUSTRY 2-ISS-CREDIT
VISA	CAN	XI37	CHIP-CORPORATE INDUSTRY 2-NNSS-CREDIT
VISA	CAN	XI38	CHIP-CORPORATE CINDUSTRY 2-ISS-CREDIT
VISA	CAN	XI39	CHIP-PURCHASING INDUSTRY 2-NNSS-CREDIT
VISA	CAN	XI40	CHIP-PURCHASING INDUSTRY 2-ISS-CREDIT
VISA	CAN	XI41	CHIP-INDUSTRY 1-DEBIT
VISA	CAN	XI41	INDUSTRY 1-NNSS-FULL CHIP-DEBIT
VISA	CAN	XI42	CHIP-INDUSTRY 1-ISS-DEBIT
VISA	CAN	XI42	INDUSTRY 1-ISS-FULL CHIP-DEBIT
VISA	CAN	XI43	CHIP-INDUSTRY 2-DEBIT
VISA	CAN	XI43	CHIP-INDUSTRY 2-NNSS-FULL CHIP-DEBIT
VISA	CAN	XI44	CHIP-INDUSTRY 2-ISS-DEBIT
VISA	CAN	XI44	INDUSTRY 2-ISS-FULL CHIP-DEBIT
VISA	CAN	XI45	CHIP-INDUSTRY 1-PREPAID
VISA	CAN	XI46	CHIP-INDUSTRY 1-ISS-PREPAID
VISA	CAN	XI47	CHIP-INDUSTRY 2-PREPAID
VISA	CAN	XI48	CHIP-INDUSTRY 2-ISS-PREPAID
VISA	CAN	XI49	COMMERCIAL INDUSTRY 1-NNSS-PREPAID
VISA	CAN	XI50	COMMERCIAL INDUSTRY 1-ISS-PREPAID
VISA	CAN	XI51	COMMERCIAL INDUSTRY 2-NNSS-PREPAID
VISA	CAN	XI52	COMMERCIAL INDUSTRY 2-ISS-PREPAID
VISA	CAN	XP01	BUS PERFORM INCENTIVE TR 1-ISS-FULL CHIP-CREDIT
VISA	CAN	XP01	BUS PERFORM INCENTIVE TR 1-ISS-CREDIT
VISA	CAN	XP02	BUS PERFORM INCENTIVE TR 1-NNSS-FULL CHIP-CREDIT
VISA	CAN	XP02	BUS PERFORM INCENTIVE TR 1-NNSS-CREDIT
VISA	CAN	XP03	BUS PERFORM INCENTIVE TR 2-ISS-FULL CHIP-CREDIT
VISA	CAN	XP03	BUS PERFORM INCENTIVE TR 2-ISS-CREDIT
VISA	CAN	XP04	BUS PERFORM INCENTIVE TR 2-NNSS-FULL CHIP-CREDIT
VISA	CAN	XP04	BUS PERFORM INCENTIVE TR 2-NNSS-CREDIT
VISA	CAN	XP13	CORP PERFORM INCENTIVE TR 1-ISS-FULL CHIP-CREDIT
VISA	CAN	XP13	CORP PERFORM INCENTIVE TR 1-ISS-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	XP14	CORP PERFORM INCENTIVE TR 1-NNSS-FULL CHIP-CREDIT
VISA	CAN	XP14	CORP PERFORM INCENTIVE TR 1-NNSS-CREDIT
VISA	CAN	XP15	CORP PERFORM INCENTIVE TR 2-ISS-FULL CHIP-CREDIT
VISA	CAN	XP15	CORP PERFORM INCENTIVE TR 2-ISS-CREDIT
VISA	CAN	XP16	CORP PERFORM INCENTIVE TR 2-NNSS-FULL CHIP-CREDIT
VISA	CAN	XP16	CORP PPERFORM INCENTIVE TR 2-NNSS-CREDIT
VISA	CAN	XP19	PERFORMANCE INCENTIVE TR 1-ISS-DEBIT
VISA	CAN	XP20	PERFORMANCE INCENTIVE TR 1-NNSS-DEBIT
VISA	CAN	XP21	PERFORMANCE INCENTIVE TR 2-ISS-DEBIT
VISA	CAN	XP22	PERFORMANCE INCENTIVE TR 2-NNSS-DEBIT
VISA	CAN	XP25	PERFORMANCE INCENTIVE TR 1-ISS-PREPAID
VISA	CAN	XP25	PERFORMANCE INCENTIVE TR 1-ISS-FULL CHIP-PREPAID
VISA	CAN	XP26	PERFORMANCE INCENTIVE TR 1-NNSS-PREPAID
VISA	CAN	XP26	PERFORMANCE INCENTIVE TR 1-NNSS-FULL CHIP-PREPAID
VISA	CAN	XP27	PERFORMANCE INCENTIVE TR 2-ISS-PREPAID
VISA	CAN	XP27	PERFORMANCE INCENTIVE TR 2-ISS-FULL CHIP-PREPAID
VISA	CAN	XP28	PERFORMANCE INCENTIVE TR 2-NNSS-PREPAID
VISA	CAN	XP28	PERFORMANCE INCENTIVE TR 2-NNSS-FULL CHIP-PREPAID
VISA	CAN	XP31	PURC PERFORM INCENTIVE TR 1-ISS-FULL CHIP-CREDIT
VISA	CAN	XP31	PURC PERFORM INCENTIVE TR 1-ISS-CREDIT
VISA	CAN	XP32	PURC PERFORM INCENTIVE TR 1-NNSS-FULL CHIP-CREDIT
VISA	CAN	XP32	PURC PERFORM INCENTIVE TR 1-NNSS-CREDIT
VISA	CAN	XP33	PURC PERFORM INCENTIVE TR 2-ISS-FULL CHIP-CREDIT
VISA	CAN	XP33	PURC PERFORM INCENTIVE TR 2-ISS-CREDIT
VISA	CAN	XP34	PURC PERFORM INCENTIVE TR 2-NNSS-FULL CHIP-CREDIT
VISA	CAN	XP34	PURC PERFORM INCENTIVE TR TIER 2-NNSS-CREDIT
VISA	CAN	XP43	CHIP-BUS PERFORM INCENTIVE TR 1-NNSS-CREDIT
VISA	CAN	XP44	CHIP-BUS PERFORM INCENTIVE TR 1-ISS-CREDIT
VISA	CAN	XP45	CHIP-CORP PERFORM INCENTIVE TR 1-NNSS-CREDIT
VISA	CAN	XP46	CHIP-CORP PERFORM INCENTIVE TR 1-ISS-CREDIT
VISA	CAN	XP47	CHIP-PURC PERFORM INCENTIVE TR 1-NNSS-CREDIT
VISA	CAN	XP48	CHIP-PURC PERFORM INCENTIVE TR 1-ISS-CREDIT
VISA	CAN	XP49	CHIP-BUS PERFORM INCENTIVE TR 2-NNSS-CREDIT
VISA	CAN	XP50	CHIP-BUS PERFORM INCENTIVE TR 2-ISS-CREDIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	XP51	CHIP-CORP PERFORM INCENTIVE TR 2-NNSS-CREDIT
VISA	CAN	XP52	CHIP-CORP PERFORM INCENTIVE TR 2-ISS-CREDIT
VISA	CAN	XP53	CHIP-PURC PERFORM INCENTIVE TR TIER 2-NNSS-CREDIT
VISA	CAN	XP54	CHIP-PURC PERFORM INCENTIVE TR TIER 2-ISS-CREDIT
VISA	CAN	XP61	CHIP-PERFORM INCENTIVE TR 1-NNSS-DEBIT
VISA	CAN	XP61	PERFORMANCE INCENTIVE TR 1-NNSS-FULL CHIP-DEBIT
VISA	CAN	XP62	CHIP-PERFORM INCENTIVE TR 1-ISS-DEBIT
VISA	CAN	XP62	PERFORMANCE INCENTIVE TR 1-ISS-FULL CHIP-DEBIT
VISA	CAN	XP63	CHIP-PERFORMANCE INCENTIVE TIER 2-NNSS-DEBIT
VISA	CAN	XP63	PERFORMANCE INCENTIVE TR 2-NNSS-FULL CHIP-DEBIT
VISA	CAN	XP64	CHIP-PERFORMANCE INCENTIVE TIER 2-ISS-DEBIT
VISA	CAN	XP64	PERFORMANCE INCENTIVE TIER 2-ISS-FULL CHIP-DEBIT
VISA	CAN	XP67	CHIP-PERFORMANCE INCENTIVE TIER 1-NNSS-PREPAID
VISA	CAN	XP68	CHIP-PERFORMANCE INCENTIVE TIER 1-ISS-PREPAID
VISA	CAN	XP69	CHIP-PERFORMANCE INCENTIVE TIER 2-NNSS-PREPAID
VISA	CAN	XP70	CHIP-PERFORMANCE INCENTIVE TIER 2-ISS-PREPAID
VISA	CAN	XP73	COMMERCIAL PERFORMANCE 1-NNSS-PREPAID
VISA	CAN	XP74	COMMERCIAL PERFORMANCE 1-ISS-PREPAID
VISA	CAN	XP75	COMMERCIAL PERFORMANCE 2-NNSS-PREPAID
VISA	CAN	XP76	COMMERCIAL PERFORMANCE 2-ISS-PREPAID
VISA	CAN	XS03	STAND-BUSINESS-NNSS
VISA	CAN	XS03	STAND-BUSINESS-NNSS-CHIP
VISA	CAN	XS04	STAND-BUSINESS-ISS
VISA	CAN	XS04	STAND-BUSINESS-ISS-CHIP
VISA	CAN	XS05	STAND-CORPORATE-NNSS
VISA	CAN	XS05	STAND-CORPORATE-NNSS-CHIP
VISA	CAN	XS06	STAND-CORPORATE-ISS
VISA	CAN	XS06	STAND-CORPORATE-ISS-CHIP
VISA	CAN	XS07	STAND-PURCHASING-NNSS
VISA	CAN	XS07	STAND-PURCHASING-NNSS-CHIP
VISA	CAN	XS08	STAND-PURCHASING-ISS
VISA	CAN	XS08	STAND-PURCHASING-ISS-CHIP
VISA	CAN	XS09	STAND-DEBIT
VISA	CAN	XS09	STAND-NNSS-DEBIT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	CAN	XS10	STAND-PREPAID
VISA	CAN	XS10	STAND-NNSS-CHIP-PREPAID
VISA	CAN	XS11	STAND-ISS-DEBIT
VISA	CAN	XS12	STAND-ISS-PREPAID
VISA	CAN	XS12	STAND-ISS-CHIP-PREPAID
VISA	CAN	XS14	LARGE TICKET TIER 1-NNSS
VISA	CAN	XS15	LARGE TICKET TIER 1-INTL SETTLED
VISA	CAN	XS16	LARGE TICKET TIER 2-NNSS
VISA	CAN	XS17	LARGE TICKET TIER 2-INTL SETTLED
VISA	CAN	XS18	LARGE TICKET TIER 3-NNSS
VISA	CAN	XS19	LARGE TICKET TIER 3-INTL SETTLED
VISA	CAN	XS20	LARGE TICKET TIER 4-NNSS
VISA	CAN	XS21	LARGE TICKET TIER 4-INTL SETTLED
VISA	CAN	XS22	COMMERCIAL STAND-NNSS-PREPAID
VISA	CAN	XS23	COMMERCIAL STAND-ISS-PREPAID
VISA	CAN	X303	NSR-BUSINESS-NNSS
VISA	CAN	X304	NSR-BUSINESS-ISS
VISA	CAN	X305	NSR-CORPORATE-NNSS
VISA	CAN	X306	NSR-CORPORATE-ISS
VISA	CAN	X307	NSR-PURCHASING-NNSS
VISA	CAN	X308	NSR-PURCHASING-ISS
VISA	CAN	X309	NSR-DEBIT
VISA	CAN	X310	NSR-PREPAID
VISA	CAN	X311	NSR-ISS-DEBIT
VISA	CAN	X312	NSR-ISS-PREPAID
VISA	CAN	X961	GLOBAL B2B VIRTUAL PAYMENTS
VISA	CAN	Z859	CPS/ATM CAN-Z859
VISA	INT	C901	STAND
VISA	INT	C903	ELECTR
VISA	INT	C904	INFINITE
VISA	INT	C915	ACQUIRER CHIP
VISA	INT	C915	ACQUIRER CHIP FEE
VISA	INT	C916	AIRLINE ACQUIRER CHIP
VISA	INT	C916	AIRLINE ACQUIRER CHIP FEE

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	INT	C917	ISSUER CHIP
VISA	INT	C917	ISSUER CHIP FEE
VISA	INT	C918	ELECTR COMMERCE MERCHANT
VISA	INT	C919	SECURE ELECTRONIC COMMERCE
VISA	INT	C920	AIRLINE
VISA	INT	C920	AIRLINE FEE
VISA	INT	C921	ACQUIRER CHIP-ELECTR
VISA	INT	C921	ACQUIRER CHIP FEE-ELECTR
VISA	INT	C922	ISSUER CHIP-ELECTR-
VISA	INT	C922	ISSUER CHIP FEE-ELECTR
VISA	INT	C937	SIGNATURE
VISA	INT	C938	CHIP FULL DATA
VISA	INT	C938	FULL CHIP DATA DEVICE
VISA	INT	C939	CHIP FULL DATA-ELECTR
VISA	INT	C939	FULL CHIP DATA DEVICE-ELECTR
VISA	INT	C940	AIRLINE CHIP FULL DATA
VISA	INT	C940	AIRLINE FULL CHIP DATA DEVICE
VISA	INT	C941	AIRLINE CHIP FULL DATA-ELECTR
VISA	INT	C941	AIRLINE FULL CHIP DATA DEVICE-ELECTR
VISA	INT	C942	CHIP FULL DATA WITH PIN
VISA	INT	C942	FULL CHIP WITH PIN DATA DEVICE
VISA	INT	C943	CHIP FULL DATA WITH PIN-ELECTR
VISA	INT	C943	FULL CHIP WITH PIN DATA DEVICE-ELECTR
VISA	INT	C944	AIRLINE CHIP FULL DATA WITH PIN
VISA	INT	C944	AIRLINE FULL CHIP WITH PIN DATA DEVICE
VISA	INT	C945	AIRLINE CHIP FULL DATA WITH PIN-ELECTR
VISA	INT	C945	AIRLINE FULL CHIP W/PIN DATA DEVICE-ELECTR
VISA	INT	C947	INTERREGIONAL PREMIUM
VISA	INT	C947	PREMIUM
VISA	INT	C948	INTERREGIONAL SUPER PREMIUM
VISA	INT	C948	SUPER PREMIUM
VISA	INT	C952	PRIVATE LABEL BASIC
VISA	INT	C953	PRIVATE LABEL STAND
VISA	INT	C954	PRIVATE LABEL ENHANCED

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	INT	C955	PRIVATE LABEL SPECIALISED
VISA	INT	C956	PRIVATE LABEL PREMIUM
VISA	INT	P901	VPP-STAND
VISA	INT	P903	VPP-ELECTR
VISA	INT	P904	VPP-INFINITE
VISA	INT	P915	VPP-ACQUIRER CHIP
VISA	INT	P916	VPP-AIRLINE ACQUIRER CHIP
VISA	INT	P917	VPP-ISSUER CHIP
VISA	INT	P918	VPP-ELECTR COMMERCE MERCHANT
VISA	INT	P919	VPP-SECURE ELECTR COMMERCE
VISA	INT	P920	VPP-AIRLINE
VISA	INT	P921	VPP-ACQUIRER CHIP-ELECTR
VISA	INT	P922	VPP-ISSUER CHIP-ELECTR
VISA	INT	P938	VPP-CHIP FULL DATA
VISA	INT	P939	VPP-CHIP FULL DATA-ELECTR
VISA	INT	P940	VPP-AIRLINE CHIP FULL DATA
VISA	INT	P941	VPP-AIRLINE CHIP FULL DATA-ELECTR
VISA	INT	P942	VPP-CHIP FULL DATA WITH PIN
VISA	INT	P943	VPP-CHIP FULL DATA WITH PIN-ELECTR
VISA	INT	P944	VPP-AIRLINE CHIP FULL DATA WITH PIN
VISA	INT	P945	VPP-AIRLINE CHIP FULL DATA WITH PIN-ELECTR
VISA	INT	R905	VPP-BUSINESS
VISA	INT	R906	VPP-CORPORATE
VISA	INT	R907	VPP-PURCHASING
VISA	INT	R961	VPP-GLOBAL B2B VIRTUAL PAYMENTS
VISA	INT	W905	SIGNATURE BUSINESS-ISS
VISA	INT	X905	BUSINESS
VISA	INT	X905	BUSINESS
VISA	INT	X906	CORPORATE
VISA	INT	X906	CORPORATE
VISA	INT	X907	PURCHASING
VISA	INT	X907	PURCHASING
VISA	INT	X961	GLOBAL B2B VIRTUAL PAYMENTS
VISA	INT	ZATM	ATM CASH DISBURSEMENT

Card Type	FP Rgn	FP Code	Fee Program Description
VISA	INT	ZATZ	ATM CASH 0 FEE
VISA	INT	ZMAN	MANUAL CASH DISBURSEMENT
VISA	INT	ZPLA	CPS/ATM INT
VISA	INT	Z893	CPS/ATM INT