

The University of Texas at San Antonio

Credit Card Discount Charges and Fees — Effective 06/01/2009 Subject to Change

Credit Card Discount Charge

The Credit Card Discount Charge consists of the rate (the percentage established by each credit card company) multiplied by the gross total sales **and** the per transaction fee.

IMPORTANT: An additional rate may apply for certain credit card and transaction types. See below for more information.

Credit Card Type	Transaction Type	Rate
American Express	Any	2.15% of gross sales
American Express	Transaction fee	\$0.20 per transaction
Discover/Novus (Personal)	Any	2.180% of gross sales
Discover/Novus (Business/Corporate)	Any	2.834% of gross sales
Discover/Novus	Transaction fee	\$0.05 per transaction
MasterCard/Visa	Non-Card Swipe/Web	1.885% of gross sales
MasterCard/Visa	Non-Card Swipe/Keyed in/Phone	1.695% of gross sales
MasterCard/Visa	Card swipe in machine	1.545% of gross sales
MasterCard/Visa	Transaction fee	\$0.15 per transaction
Additional non-qualified surcharges		
MasterCard/Visa	Transactions settled beyond 24-hours	up to 1.27% of gross sales
MasterCard/Visa (certain Commercial and International credit card products)	Any	up to 1.27% of gross sales
MasterCard/Visa	Transactions that do not meet interchange standards.	up to 1.27% of gross sales

Additional Fees

Name	Description	Rate
Chargeback fee	Assessed when a transaction is debited from a merchant after a customer successfully contests a transaction, fraud occurs or merchandise is returned.	\$5.00 per occurrence
Dedicated credit card machine supplies	Supplies such as printer paper and ribbon.	Free – Contact Global Payment Inc.
Paper Statement fee	Departments receive a paper statement from the credit card company for their records.	\$9.95 per month
Warranty Fee	Replace broken dedicated credit card machines at no additional charge.	\$5.00 per month
Web—Internet Gateway fee	Processing fee for online credit card transactions. NOTE: Departments using other Gateways — such as Authorized or Entango — will receive a separate invoice.	\$30.00 per month