

# The University of Texas at San Antonio

## Credit Card Discount Charges and Fees — Effective 04/06/2011 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	1.775% of gross sales
MasterCard/Visa	Non-Card Swipe/Keyed in/Phone	1.585% of gross sales
MasterCard/Visa	Card swipe in machine	1.435% of gross sales
MasterCard/Visa	Transaction fee	\$0.15 per transaction
MasterCard	Transactions under \$1,000	0.11% of gross sales
MasterCard	Transactions over \$1,000	0.12% of gross sales
Visa	Any	0.11% of gross sales
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.
No Clearing Record Generated within 120 days of authorization	Assessed for each approved authorization that was not subsequently matched to a cleared transaction or reversed within 120 days of the authorized approval.	\$0.05 per transaction
Late Reversal (card present)	Assessed for authorization reversal requests that are received more than 24 hours after initial authorization in which a card was present.	\$0.05 per transaction
Late Reversal (card not present)	Assessed for authorization reversal requests that are received more than 72 hours after initial authorization in which a card was not present.	\$0.05 per transaction
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. <b>NOTE:</b> Departments using other Gateways — such as Authorized or Entango — will receive a separate invoice.	\$30.00 per month