

## INTERCHANGE RATE/FEE SCHEDULE LAC Actual Interchange

### Your Credit Card and Non-PIN Debit Card Transactions

A significant amount of the Discount Rates that we charge you for processing your Credit Card and Non-PIN Debit Card transactions represents charges that we must pay to the Issuing Banks (or that are otherwise charged to us by MasterCard®, Visa®, and Discover Network®), under MasterCard, Visa, and Discover Network (the Payments Networks) rules. This amount, called “Interchange,” varies based upon a complex series of inter-change levels that may apply to the transaction depending upon a number of factors – such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

#### Interchange Fee Schedule

Each Interchange level has an associated Interchange fee that is established by MasterCard, Visa and Discover Network. The schedule below shows the amount of the Interchange Fee that will be assessed for each transaction.

The amount of the Interchange Fee will depend on the type of transaction and the Interchange level at which the transaction is ultimately processed.

In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by the Associations. The LAC Interchange Qualification Matrix identifies the primary qualification criteria for the various Interchange levels.

Please note that the Associations regularly add new Interchange levels, and change the rates and/or qualification criteria. Also note that the Interchange Fees shown below are in addition to any dues or assessments charged by the Associations, as well as any other processing or transaction fees set forth in your fee schedule and/or merchant agreement.

The amount shown under “Rate” is multiplied by the amount of the transaction; the amount shown under “Item” is charged per transaction. Both amounts are included in the Interchange Fee.

**Fee Schedule – Interchange Plus Merchants**

Refer to the LAC Interchange Qualification Matrix for Clearing Requirements

MasterCard, Visa and Discover Network levels and rates are not all inclusive. The most common clearing levels for this pricing type are listed below.

Visa Credit & Debit				Visa Credit & Debit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
001	LAC CHIP ISSUER	1.20%	\$0.00	132	VI-PR ELEC RTL1 SIGN	2.00%	\$0.00
002	INTERREGIONAL CHIP ISSUER	1.20%	\$0.00	133	VI-PR ELEC RTL2 CR	1.30%	\$0.00
004	VI-ELECTRONIC	1.10%	\$0.00	134	VI-PR ELE RTL2 COMM	1.80%	\$0.00
006	VI-FOREIGN CASH ADVANCE	0.33%	\$1.75	135	VI-PR ELE RTL2 PLAT	1.80%	\$0.00
010	VI-FOREIGN STANDARD	1.60%	\$0.00	136	VI-PR ELEC RTL2 SIGN	1.90%	\$0.00
011	VI-INT COMM STANDARD	2.00%	\$0.00	137	VI-PR ELEC SUP CR	1.05%	\$0.00
039	VI-MAPS AUTHENTICATED SEC	1.44%	\$0.00	138	VI-PR ELEC SUP COMM	1.18%	\$0.00
040	VI-MAPS NON AUTH MER	1.44%	\$0.00	139	VI-PR ELEC SUP PLAT	1.18%	\$0.00
046	VI-LAC RGN BUS/CORP/PURCH	2.00%	\$0.00	140	VI-PR ELEC SUP SIGN	1.25%	\$0.00
070	VI-LAC RGN SEC ECOM/ELTRN	1.44%	\$0.00	141	VI-PR STD CR	1.65%	\$0.00
074	VI-LAC RGN ECM MRCH/ELTRN	1.44%	\$0.00	142	VI-PR STD COMM	1.85%	\$0.00
083	VI-PREMIUM CARD CAN ISS	1.80%	\$0.00	143	VI-PR STD PLAT	1.85%	\$0.00
085	VI-LAC RGN ELEC ELECTRONIC	1.10%	\$0.00	144	VI-PR STD SIGN	2.00%	\$0.00
086	VI-LAC RGN STAND/ELTRON	1.60%	\$0.00	188	VI-USVI DOM BUS SIG	1.80%	\$0.00
087	VI-PREMIUM CARD AP ISS	1.80%	\$0.00	189	VI-USVI DOM CORP	1.80%	\$0.00
088	VI-PREMIUM CARD LAC ISS	1.80%	\$0.00	190	VI-USVI DOM PUR DIS	1.80%	\$0.00
089	VI-PREMIUM CARD CEM ISS	1.80%	\$0.00	191	VI-USVI DOM INFINITE	1.80%	\$0.00
105	VI-LAC PREMIUM	1.80%	\$0.00	192	VI-USVI DOM SIGNATURE	1.80%	\$0.00
106	VI-PREMIUM CARD EU ISS	1.80%	\$0.00	193	VI-USVI DOM ELECTRONIC	1.10%	\$0.00
117	VI-PR STD CASH	0.33%	\$1.75	194	VI-USVI DOM ELECTRON	1.10%	\$0.00
121	VI-PR ELEC EMST CR	1.10%	\$0.00	195	VI-USVI DOM ISSUER CHIP	1.20%	\$0.00
122	VI-PR ELE EMST COMM	1.25%	\$0.00	196	VI-USVI DOM ISSCHP ELCTRN	1.20%	\$0.00
123	VI-PR ELE EMST PLAT	1.25%	\$0.00	214	VI-USVI DOM SEC ECOMM	1.44%	\$0.00
124	VI-PR ELEC EMST SIGN	1.28%	\$0.00	215	VI-USVI DOM SEC ECM EL	1.44%	\$0.00
125	VI-PR ELEC GAS CR	1.00%	\$0.00	216	VI-USVI DOM ECM MRCH	1.44%	\$0.00
126	VI-PR ELEC GAS COMM	1.15%	\$0.00	217	USVI INTRA-COUNTRY MERCHANT E-COMM EL	1.44%	\$0.00
127	VI-PR ELEC GAS PLAT	1.15%	\$0.00	218	VI-USVI DOM ECM MRCH EL	1.44%	\$0.00
128	VI-PR ELEC GAS SIGN	1.18%	\$0.00	220	VI-USVI DOM STANDARD	1.60%	\$0.00
129	VI-PR ELEC RTL1 CR	1.35%	\$0.00	221	VI-USVI DOM STAND ELTRN	1.60%	\$0.00
130	VI-PR ELE RTL1 COMM	1.85%	\$0.00	229	VI-PREMIUM CARD US ISS	1.80%	\$0.00
131	VI-PR ELE RTL1 PLAT	1.85%	\$0.00	252	VI-SIG PFRD INTNL MRCH	1.97%	\$0.00
				363	VI-LAC CHIP ACQUIRER	1.00%	\$0.00

Visa Credit & Debit				MasterCard Credit & Debit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
364	VI-SUPER PREMIUM AP ISS	1.97%	\$0.00	004	MC-LAC CONS MERCH UCAF	1.44%	\$0.00
365	VI-SUPER PREMIUM US ISS	1.97%	\$0.00	007	MC-DOMESTIC CASH ADVANCE	0.00%	\$2.05
366	VI-SUPER PREMIUM CEMEA ISS	1.97%	\$0.00	008	MC-FOREIGN CASH ADVANCE	0.09%	\$3.60
367	VI-SUPER PREMIUM EU ISS	1.97%	\$0.00	021	MC-LAC CONS ELEC	1.10%	\$0.00
368	VI-SUPER PREMIUM LAC ISS	1.97%	\$0.00	023	MC-PR INTRACOUNTRY ELECT	1.30%	\$0.00
374	VI-LAC CHIP ISSUER	1.20%	\$0.00	034	MC-LAC CONSUMER STANDARD	1.60%	\$0.00
375	VI-INT CHIP ISSUER	1.20%	\$0.00	035	MC-FOREIGN ELECTRONIC	1.10%	\$0.00
376	VI-INT CHIP ACQUIRER	1.00%	\$0.00	036	MC-FOREIGN STANDARD	1.60%	\$0.00
387	VI-CHIP FULL	1.10%	\$0.00	037	MC-LAC CONSUMER FULL UCAF	1.54%	\$0.00
388	VI-AIR CHIP FULL	1.10%	\$0.00	039	MC-INTL PURCH LGTKT NON-US	0.90%	\$30.00
389	VI-CHIP FULL PIN	1.10%	\$0.00	041	MC-INTL PURCH DR II NON-US	1.70%	\$0.00
397	VI-LAC SUPER PREMIUM	1.97%	\$0.00	042	MC-LAC COMMERCIAL STD	2.00%	\$0.00
418	LAC INTRAREGIONAL STANDARD	1.60%	\$0.00	053	MC-LAC PURCH LGTKT	0.90%	\$30.00
421	PUERTO RICO DOMESTIC	1.10%	\$0.00	056	MC-LAC PURCH STD	2.00%	\$0.00
738	VI-PR ELEC EMST DB	1.05%	\$0.00	057	MC-LAC PURCH DATA RT II	1.70%	\$0.00
739	VI-PR ELEC GAS DB	0.90%	\$0.00	085	MC-ECOMM MERCH UCAF (NON-US)	1.44%	\$0.00
740	VI-PR ELEC RTL1 DB	1.30%	\$0.00	086	MC-ECOMM FULL UCAF (NON-US)	1.54%	\$0.00
741	VI-PR ELEC RTL2 DB	1.25%	\$0.00	090	MC-LAC ISSUER CHIP INCENT	1.20%	\$0.00
742	VI-PR STD DB	1.65%	\$0.00	091	MC-LAC ACQ CHIP INCENT	1.00%	\$0.00
743	VI-PR ELEC SUP DB	1.00%	\$0.00	178	MC-PUERTO RICO INTRA CORP	1.85%	\$0.00
A40	LAC INTRA-REGIONAL PRIVATE LABEL BASIC	0.00%	\$0.00	179	MC-PUERTO RICO INTRA COMMERCIAL	2.00%	\$0.00
A41	LAC INTRA-REGIONAL PRIVATE LABEL STANDARD	1.75%	\$0.20	188	MC-PR PREMIUM STANDARD	1.85%	\$0.00
A42	LAC INTRA-REGIONAL PRIVATE LABEL ENHANCED	5.00%	\$0.00	190	MC-PRIVATE LABEL	1.68%	\$0.00
A43	LAC INTRA-REGIONAL PRIVATE LABEL SPECIALIZED	25.00%	\$0.00	362	MC-CORPORATE INTL NON-US	2.00%	\$0.00
A44	LAC INTRA-REGIONAL PRIVATE LABEL PREMIUM	30.00%	\$0.00	365	MC-CORP PURCHASING INTL PUR	2.00%	\$0.00
N/A	LAC INTRA ELECTRONIC	1.10%	\$0.00	367	MC-PR INTRA PETRO	1.16%	\$0.00
N03	VI-INTERREGIONAL REG	0.05%	\$0.22	368	MC-PR INTRA WAREHOUSE DB	1.00%	\$0.00
N04	VI-PUERTO RICO REG DB	0.05%	\$0.22	369	MC-PR INTRA GOVT	1.15%	\$0.00
N05	VI-LAC REGULATED DB	0.05%	\$0.22	370	MC-PR INTRA SUPERMKT	1.20%	\$0.00
N08	IR REGULATED WITH IAF (DB)	0.50%	\$0.22	371	MC-PR INTRA EMERG MKT	1.20%	\$0.00
417	LAC INTR AIRLINE	1.10%	\$0.00	372	MC-PR INTRA UTILITY	1.15%	\$0.00
550	LAC AIRLINE	1.10%	\$0.00	373	MC-PR INTRA RAPID PMTS	1.16%	\$0.00
				374	MC-PR INTRA CHARITIES	0.00%	\$0.00
				375	MC-LAC PREM ACQUIRER CHIP	1.85%	\$0.00

MasterCard Credit & Debit				MasterCard Credit & Debit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
376	MC-LAC PREMIUM ISSUER CHIP	1.85%	\$0.00	745	MC-INT PREM COMMERCIAL STD	2.00%	\$0.00
396	MC-LAC PREMIUM ELECTRONIC	1.85%	\$0.00	746	MC-INT SPR PREM ISS CHIP	1.98%	\$0.00
397	MC-LAC PREMIUM FULL UCAF	1.85%	\$0.00	747	MC-INT SPR PREM ACQ CHIP	1.98%	\$0.00
398	MC-LAC PREMIUM MERCHANT UCAF	1.85%	\$0.00	866	MC-PR INTRACOUNTRY STD DB	1.25%	\$0.00
399	MC-LAC PREMIUM STANDARD	1.85%	\$0.00	867	MC-PR INTRA PETRO DB	1.00%	\$0.00
481	MC-PREM CON STD ACQLACISSUS	1.85%	\$0.00	868	MC-PR INTRA WAREHOUSE DB	1.00%	\$0.00
482	MC-PREM CON FCAF ACQLACISSUS	1.85%	\$0.00	869	MC-PR INTRA GOV'T DB	1.00%	\$0.00
484	MC-PREM CON ELEC ACQLACISSUS	1.85%	\$0.00	870	MC-PR INTRA SUPERMKT DB	1.00%	\$0.00
501	MC-PREM CON MCAF ACQLACISSUS	1.85%	\$0.00	871	MC-PR INTRA EMERG MKT DB	1.15%	\$0.00
505	MC-PREM COM STD ACQLACISSUS	2.00%	\$0.00	872	MC-PR INTRA UTILITY DB	1.10%	\$0.00
508	MC-PREM CON STD ACQLACISSCAN	1.85%	\$0.00	873	MC-PR INTRA RAPID PMTS DB	1.20%	\$0.00
517	MC-PREM CON FCAF ACQLACISSCAN	1.85%	\$0.00	874	MC-PR INTRA CHARITIES DB	0.00%	\$0.00
518	MC-PREM CON ELEC ACQLACISSCAN	1.85%	\$0.00	A01	MC-INT SPR PREM ELECTRONIC	1.98%	\$0.00
519	MC-PREM CON MCAF ACQLACISSCAN	1.85%	\$0.00	A02	MC-INT SPR PREM FULL UCAF	1.98%	\$0.00
557	MC-PREM COM STD ACQLACISSCAN	2.00%	\$0.00	A03	MC-INT SPR PREM MERCH UCAF	1.98%	\$0.00
558	MC-PREM CON STD ACQLACISSAP	1.85%	\$0.00	A04	MC-INT SPR PREM STANDARD	1.98%	\$0.00
559	MC-PREM CON FCAF ACQLACISSAP	1.85%	\$0.00	A09	MC-LAC SUPER PREM ELECTRONIC	1.98%	\$0.00
560	MC-PREM CON ELEC ACQLACISSAP	1.85%	\$0.00	A10	MC-LAC SUPER PREM FULL UCAF	1.98%	\$0.00
561	MC-PREM CON MCAF ACQLACISSAP	1.85%	\$0.00	A11	MC-LAC SUPER PREM MERCH UCAF	1.98%	\$0.00
562	MC-PREM COM STD ACQLACISSAP	2.00%	\$0.00	A12	MC-LAC SUPER PREM STANDARD	1.98%	\$0.00
563	MC-PREM CON STD ACQLACISSEU	1.85%	\$0.00	N03	MC-REGULATED POS DB UST	0.05%	\$0.21
564	MC-PREM CON FCAF ACQLACISSEU	1.85%	\$0.00	N04	MC-REG W FRAUD ADJ POS DB UST	0.05%	\$0.22
565	MC-PREM CON ELEC ACQLACISSEU	1.85%	\$0.00	N07	MC-REGULATED POS DB UST INTR	0.05%	\$0.21
566	MC-PREM CON MCAF ACQLACISSEU	1.85%	\$0.00	N08	MC-REG FRAUD ADJ DB UST INTR	0.05%	\$0.22
568	MC-PREM CON STD ACQLACISSAM	1.85%	\$0.00	N11	MC-REGULATED COMM UST INTR	0.05%	\$0.21
569	MC-PREM CON FCAF ACQLACISSAM	1.85%	\$0.00	N12	MC-REG FRAUD ADJ COMM UST INTR	0.05%	\$0.22
570	MC-PREM CON ELEC ACQLACISSAM	1.85%	\$0.00	N17	MC-REGULATED UST COMM INTR	0.05%	\$0.21
571	MC-PREM CON MCAF ACQLACISSAM	1.85%	\$0.00	N18	MC-REG W FRAUD UST COMM INTR	0.05%	\$0.22
572	MC-PREM COM STD ACQLACISSAM	2.00%	\$0.00	N32	MC-REG POS SMALL TKT UT (DB)	0.05%	\$0.22
739	MC-INT PREM ISSUER CHIP	1.85%	\$0.00	N34	MC-REG POS SMLTKT UST INT (DB)	0.05%	\$0.22
740	MC-INT PREM ACQUIRER CHP	1.85%	\$0.00	N36	MC-REG POS SMLTKT UST COM (DB)	0.05%	\$0.22
741	MC-INT PREM FULL UCAF	1.85%	\$0.00	N38	MC-REG SMLTKT UST INT COM (DB)	0.05%	\$0.22
742	MC-INT PREM MERCH UCAF	1.85%	\$0.00	N40	MC-REG SMALL TICKET UT T1 (DB)	0.05%	\$0.22
743	MC-INT PREM ELECTRONIC	1.85%	\$0.00	N42	MC-REG SMLTKT UST INT T1 (DB)	0.05%	\$0.22
744	MC-INT PREM STANDARD	1.85%	\$0.00	N44	MC-REG SMLTKT UST COM T1 (DB)	0.05%	\$0.22
				N46	MC-REG SMLTKT UT INT CMT1 (DB)	0.05%	\$0.22
				A95	MC-PR INTRACOUNTRY SUPER PREMIUM	1.98%	\$0.00

MasterCard Credit & Debit				Discover Network Credit & Debit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
A51	MC-PR CON SPR PREM SUPERMARKET	1.98%	\$0.00	004	PSL - RECURRING PAYMENTS REWARDS	1.20%	\$0.05
N21	MC-PR CON SPR PREM SUPERMARKET DB	1.98%	\$0.00	005	PSL - SUPERMARKETS/WAREHOUSE CLUBS REV	1.65%	\$0.05
H06	MC-PR CON SPR PREM WAREHOUSE	1.98%	\$0.00	006	PSL - EMERGING MARKETS REWARDS	1.45%	\$0.05
Q21	MC-PR CON SPR PREM WAREHOUSE DB	1.98%	\$0.00	007	PSL - PUBLIC SERVICES REWARDS	1.55%	\$0.10
J79	MC-COMM FREIGHT LAC REGIONAL	1.80%	\$0.00	008	PSL - EXPRESS SERVICES REWARDS	1.95%	\$0.00
J80	MC-COMM FREIGHT INTL LAC ACQ	1.80%	\$0.00	009	PSL - PETROLEUM REWARDS	1.73%	\$0.05
K09	MC-LAC INTRA CONS STD REFUND	1.00%	\$0.00	010	PSL - RETAIL REWARDS	1.71%	\$0.10
K10	MC-LAC INTRA CONS PRM STD RFND	1.00%	\$0.00	011	PSL - RESTAURANTS REWARDS	1.90%	\$0.10
K11	MC-LAC INTRA CON SPRM STD RFND	1.00%	\$0.00	012	PSL - HOTELS/CAR RENTALS REWARDS	1.90%	\$0.10
K12	MC-LAC INTRA COMM STD REFUND	1.80%	\$0.00	013	PSL - PASSENGER TRANSPORT REWARDS	1.90%	\$0.10
K13	MC-LAC INTRA COM PRCH STD RFND	1.80%	\$0.00	014	PSL - CARD NOT PRESENT/E-COMMERCE REWA	1.97%	\$0.10
				015	PSL - KEY ENTRY REWARDS	1.97%	\$0.10
				016	MSL - PASSENGER TRANSPORT REWARDS	2.40%	\$0.10
				018	MID SUBMISSION LEVEL REWARDS	2.40%	\$0.10
				019	BASE SUBMISSION LEVEL REWARDS	2.95%	\$0.10
				020	CONSUMER ADJUSTMENT VOUCHER PROGRAM	2.07%	\$0.00
				021	CONSUMER ADJUSTMENT VOUCHER PROGRAM	2.02%	\$0.00
				022	CONSUMER ADJUSTMENT VOUCHER PROGRAM	1.75%	\$0.00
				023	CASH REIMBURSEMENT	0.16%	\$1.65
				024	PSL - UTILITIES REWARDS	0.00%	\$0.75
				025	PSL - REAL ESTATE REWARDS	1.10%	\$0.00
				026	PSL - INSURANCE REWARDS	1.43%	\$0.05
				104	PSL - RECURRING PAYMENTS PREMIUM	1.20%	\$0.05
				105	PSL - SUPERMARKETS/WAREHOUSE CLUBS PRE	1.65%	\$0.05
				106	PSL - EMERGING MARKETS PREMIUM	1.45%	\$0.05
				107	PSL - PUBLIC SERVICES PREMIUM	1.55%	\$0.10
				108	PSL - EXPRESS SERVICES PREMIUM	1.95%	\$0.00
				109	PSL - PETROLEUM PREMIUM	1.73%	\$0.05
				110	PSL - RETAIL PREMIUM	1.71%	\$0.10
				111	PSL - RESTAURANTS PREMIUM	2.20%	\$0.10
				112	PSL - HOTELS/CAR RENTALS PREMIUM	2.30%	\$0.10
				113	PSL - PASSENGER TRANSPORT PREMIUM	2.30%	\$0.10
				114	PSL - CARD NOT PRESENT/E-COMMERCE PREMI	2.00%	\$0.10
				115	PSL - KEY ENTRY PREMIUM	2.00%	\$0.10
				118	MID SUBMISSION LEVEL PREMIUM	2.40%	\$0.10
				119	BASE SUBMISSION LEVEL PREMIUM	2.95%	\$0.10
				120	CON ADJUSTMENT VOUCH PROGRAM 1 PREM	2.07%	\$0.00
				121	CON ADJUSTMENT VOUCH PROGRAM 2 PREM	2.02%	\$0.00

Discover Network Credit & Debit				Discover Network Credit & Debit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
122	CON ADJUSTMENT VOUCH PROGRAM 3 PREMIUM	1.75%	\$0.00	325	PSL - REAL ESTATE CORE	1.10%	\$0.00
124	PSL - UTILITIES PREMIUM	0.00%	\$0.75	326	PSL - INSURANCE CORE	1.43%	\$0.05
125	PSL - REAL ESTATE PREMIUM	1.10%	\$0.00	404	PSL - RECURRING PAYMENTS (PREMIPLUS)	1.80%	\$0.05
126	PSL - INSURANCE PREMIUM	1.43%	\$0.05	405	PSL - SPRMRKTS/WRHSE CLUBS (PREM PLUS)	1.90%	\$0.10
200	COMM ELECTRONIC - PASSENGER TRANSPORT	2.30%	\$0.10	406	PSL - EMERGING MARKETS (PREMIUM PLUS)	2.30%	\$0.10
201	COMM ELEC - EMERGING MARKETS/PUBLIC SERV	2.30%	\$0.10	407	PSL - PUBLIC SERVICES (PREMIUM PLUS)	1.55%	\$0.10
202	COMMERCIAL ELECTRONIC - ALL OTHERS	2.30%	\$0.10	408	PSL - EXPRESS SERVICES (PREMIUM PLUS)	2.05%	\$0.00
203	COMMERCIAL BASE SUBMISSION LEVEL	2.95%	\$0.10	409	PSL - PETROLEUM (PREMIUM PLUS)	1.73%	\$0.05
204	COMMERCIAL ADJUSTMENT VOUCHER PROGRAM 1	2.25%	\$0.00	410	PSL - RETAIL (PREMIUM PLUS)	2.10%	\$0.10
205	COMMERCIAL UTILITIES	0.00%	\$1.50	411	PSL - RESTAURANTS (PREMIUM PLUS)	2.30%	\$0.10
206	COMMERCIAL LARGE TICKET	0.90%	\$20.00	412	PSL - HOTELS/CAR RENTALS (PREM PLUS)	2.30%	\$0.10
210	International Consumer Base	2.20%	\$0.10	413	PSL - PASS TRANSPORT (PREM PLUS)	2.30%	\$0.10
211	INTERNATIONAL ELECTRONIC	1.86%	\$0.00	414	PSL - CNP/E-COMMERCE (PREMIUM PLUS)	2.35%	\$0.10
212	INTERNATIONAL CASH REIMBURSEMENT	0.16%	\$3.00	415	PSL - KEY ENTRY (PREMIUM PLUS)	2.15%	\$0.10
213	INTERNATIONAL ADJUSTMENT VOUCHER PROGRAM	0.00%	\$0.00	418	MID SUBMISSION LEVEL (PREMIUM PLUS)	2.40%	\$0.10
304	PSL - RECURRING PAYMENTS CORE	1.20%	\$0.05	419	BASE SUBMISSION LEVEL (PREMIUM PLUS)	2.95%	\$0.10
305	PSL - SUPERMARKETS/WAREHOUSE CLUBS CORE	1.40%	\$0.05	420	CON ADJUST VOUC PROGRAM 1 (PREM PLUS)	2.07%	\$0.00
306	PSL - EMERGING MARKETS CORE	1.45%	\$0.05	421	CONS ADJUS VOUCH PROGRAM 2 (PREM PLUS)	2.02%	\$0.00
307	PSL - PUBLIC SERVICES CORE	1.55%	\$0.10	422	CONS ADJUS VOUCH PROGRAM 3 (PREM PLUS)	1.75%	\$0.00
308	PSL - EXPRESS SERVICES CORE	1.95%	\$0.00	424	PSL - UTILITIES (PREMIUM PLUS)	0.00%	\$0.75
309	PSL - PETROLEUM CORE	1.55%	\$0.05	425	PSL - REAL ESTATE (PREMIUM PLUS)	2.30%	\$0.10
310	PSL - RETAIL CORE	1.56%	\$0.10	426	PSL - INSURANCE (PREMIUM PLUS)	2.30%	\$0.05
311	PSL - RESTAURANTS CORE	1.56%	\$0.10	619	BASE SUBMISSION LEVEL (DB)	1.89%	\$0.25
312	PSL - HOTELS/CAR RENTALS CORE	1.58%	\$0.10	819	BASE SUBMISSION LEVEL (PP)	1.89%	\$0.25
313	PSL - PASSENGER TRANSPORT CORE	1.75%	\$0.10	744	BASE SUBMISSION LEVEL W/ FRAUD (DB)	0.05%	\$0.22
314	PSL - CARD NOT PRESENT/E-COMMERCE CORE	1.87%	\$0.10	844	BASE SUBMISSION LEVEL W/ FRAUD (PP)	0.05%	\$0.22
315	PSL - KEY ENTRY CORE	1.87%	\$0.10	761	BASE SUBMISSION LEVEL W/O FRAUD (DB)	0.05%	\$0.21
316	MSL - PASSENGER TRANSPORT CORE	2.40%	\$0.10	861	BASE SUBMISSION LEVEL W/O FRAUD (PP)	0.05%	\$0.21
318	MID SUBMISSION LEVEL CORE	2.40%	\$0.10	631	COMM ELEC - EMRGING MARKET/PUB SRV (DB)	2.30%	\$0.10
319	BASE SUBMISSION LEVEL CORE	2.95%	\$0.10	727	COMMERCIAL ADJ VCH WITH FRAUD FEE (PP)	0.05%	\$0.22
320	CONSUMER ADJ. VOUCHER PROGRAM 1 CORE	2.07%	\$0.00	773	COMMERCIAL ADJ VOUCHER PROG. 1 (DB)	0.00%	\$0.00
321	CONSUMER ADJ. VOUCHER PROGRAM 2 CORE	2.02%	\$0.00	774	COMMERCIAL ADJ VOUCHER PROG. 1 REG (DB)	0.00%	\$0.00
322	CONSUMER ADJ. VOUCHER PROGRAM 3 CORE	1.75%	\$0.00	874	COMMERCIAL ADJ. VOUCHER PROGRAM 1 (PP)	0.00%	\$0.00
324	PSL - UTILITIES CORE	0.00%	\$0.75	724	COMM ADJUSTMENT VCH W/O FRAUD (PP)	0.05%	\$0.21
				224	COMMERCIAL ADJUSTMENT VOUCHER 1 (PP)	2.25%	\$0.00
				713	COMM ADJUSTMENT VOUCH WITH FRAUD FEE	0.05%	\$0.22
				710	COMM ADJUSTMENT VOUCHER WOUT FRAUD	0.05%	\$0.21
				633	COMMERCIAL BASE SUBMISSION LEVEL (DB)	2.95%	\$0.10

Discover Network Credit & Debit				Discover Network Credit & Debit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
223	COMMERCIAL BASE SUBMISSION LEVEL (PP)	2.95%	\$0.10	771	CONS. ADJ VOUCHER PROGRAM 2 REG (DB)	0.00%	\$0.00
765	COMMERCIAL BASE SUBMISSION LEVEL W/ FRAUD (DB)	0.05%	\$0.22	871	CONS. ADJ VOUCHER PROGRAM 2 REG (PP)	0.00%	\$0.00
865	COMMERCIAL BASE SUBMISSION LEVEL W/ FRAUD (PP)	0.05%	\$0.22	772	CONS. ADJ VOUCHER PROGRAM 3 REG (DB)	0.00%	\$0.00
769	COMMERCIAL BASE SUBMISSION LEVEL W/O FRAUD (D)	0.05%	\$0.21	872	CONS. ADJ VOUCHER PROGRAM 3 REG (PP)	0.00%	\$0.00
869	COMMERCIAL BASE SUBMISSION LEVEL W/O FRAUD (P)	0.05%	\$0.21	820	CONSUMER ADJUSTMENT VOUCHER PROGRAM	1.80%	\$0.00
632	COMMERCIAL ELEC - ALL OTHERS (DB)	2.30%	\$0.10	620	CON ADJUST VOUCHER PROGRAM 1 (DB)	1.80%	\$0.00
630	COMMERCIAL ELEC - PASSENGER TRANSPORT (DB)	2.30%	\$0.10	621	CON ADJUST VOUCHER PROGRAM 2 (DB)	1.69%	\$0.00
228	COMMERCIAL ELECTRONIC - ALL OTHERS (PP)	2.30%	\$0.10	821	CON ADJUST VOUCHER PROGRAM 2 (PP)	1.69%	\$0.00
227	COMM ELEC EMERGING MARKETS/PBLC SERVICES (PP)	2.30%	\$0.10	622	CON ADJUST VOUCHER PROGRAM 3 (DB)	1.35%	\$0.00
221	COMME ELECTRONIC PASSENGER TRANSPORT (PP)	2.30%	\$0.10	822	CON ADJUSTVOUCHER PROGRAM 3 (PP)	1.35%	\$0.00
764	COMMERCIAL ELECTRONIC W/ FRAUD (DB)	0.05%	\$0.22	715	DISC - REG NON INCENT (PP)	0.05%	\$0.22
864	COMMERCIAL ELECTRONIC W/ FRAUD (PP)	0.05%	\$0.22	719	DISC - REG NON INCENT NF (PP)	0.05%	\$0.21
768	COMMERCIAL ELECTRONIC W/O FRAUD (DB)	0.05%	\$0.21	705	DISC-RGNON-INCT NFDB	0.05%	\$0.21
868	COMMERCIAL ELECTRONIC W/O FRAUD (PP)	0.05%	\$0.21	701	DSCVR - REG NON-INCENT	0.05%	\$0.22
722	COMMERCIAL INCENTIVE W/O FRAUD FEE (PP)	0.05%	\$0.21	742	KEY ENTRY W/ FRAUD (DB)	0.05%	\$0.22
711	COMMERCIAL INCENTIVE WITH FRAUD FEE	0.05%	\$0.22	842	KEY ENTRY W/ FRAUD (PP)	0.05%	\$0.22
725	COMMERCIAL INCENTIVE WITH FRAUD FEE (PP)	0.05%	\$0.22	759	KEY ENTRY W/O FRAUD (DB)	0.05%	\$0.21
708	COMMERCIAL INCENTIVE WITHOUT FRAUD FEE	0.05%	\$0.21	859	KEY ENTRY W/O FRAUD (PP)	0.05%	\$0.21
629	COMMERCIAL LARGE TICKET (DB)	0.90%	\$20.00	618	MID SUBMISSION LEVEL (DB)	1.80%	\$0.20
226	COMMERCIAL LARGE TICKET (PP)	0.90%	\$20.00	818	MID SUBMISSION LEVEL (PP)	1.80%	\$0.20
763	COMMERCIAL LARGE TICKET W/ FRAUD (DB)	0.05%	\$0.22	816	MID SUBMISSION LEVEL PASS TRANS (PP)	1.72%	\$0.20
863	COMMERCIAL LARGE TICKET W/ FRAUD (PP)	0.05%	\$0.22	743	MID SUBMISSION LEVEL W/ FRAUD (DB)	0.05%	\$0.22
767	COMMERCIAL LARGE TICKET W/O FRAUD (DB)	0.05%	\$0.21	843	MID SUBMISSION LEVEL W/ FRAUD (PP)	0.05%	\$0.22
867	COMMERCIAL LARGE TICKET W/O FRAUD (PP)	0.05%	\$0.21	760	MID SUBMISSION LEVEL W/O FRAUD (DB)	0.05%	\$0.21
723	COMMERCIAL NON INCENTIVE W/O FRAUD FEE (PP)	0.05%	\$0.21	860	MID SUBMISSION LEVEL W/O FRAUD (PP)	0.05%	\$0.21
726	COMMERCIAL NON INCENTIVE WITH FRAUD FEE (PP)	0.05%	\$0.22	616	MSL - PASSENGER TRANSPORT (DB)	1.72%	\$0.20
709	COMMERCIAL NON INCENTIVE WITHOUT FRAUD FEE	0.05%	\$0.21	614	PSL - CARD NOT PRESENT/E-COMMERCE (DB)	1.75%	\$0.20
712	COMMERCIAL NONINCENTIVE WITH FRAUD FEE	0.05%	\$0.22	814	PSL - CARD NOT PRESENT/E-COMMERCE (PP)	1.75%	\$0.20
628	COMMERCIAL UTILITIES (DB)	0.00%	\$1.50	741	PSL - CNP/ECOMM W/ FRAUD (DB)	0.05%	\$0.22
225	COMMERCIAL UTILITIES (PP)	0.00%	\$1.50	841	PSL - CNP/ECOMM W/ FRAUD (PP)	0.05%	\$0.22
762	COMMERCIAL UTILITIES W/ FRAUD (DB)	0.05%	\$0.22	758	PSL - CNP/ECOMM W/O FRAUD (DB)	0.05%	\$0.21
862	COMMERCIAL UTILITIES W/ FRAUD (PP)	0.05%	\$0.22	858	PSL - CNP/ECOMM W/O FRAUD (PP)	0.05%	\$0.21
766	COMMERCIAL UTILITIES W/O FRAUD (DB)	0.05%	\$0.21	606	PSL - EMERGING MARKETS (DB)	0.90%	\$0.20
866	COMMERCIAL UTILITIES W/O FRAUD (PP)	0.05%	\$0.21	806	PSL - EMERGING MARKETS (PP)	0.90%	\$0.20
770	CONS. ADJ VOUCHER PROGRAM 1 REG (DB)	0.00%	\$0.00	733	PSL - EMERGING MARKETS W/ FRAUD (DB)	0.05%	\$0.22
870	CONS. ADJ VOUCHER PROGRAM 1 REG (PP)	0.00%	\$0.00	833	PSL - EMERGING MARKETS W/ FRAUD (PP)	0.05%	\$0.22
				750	PSL - EMERGING MARKETS W/O FRAUD (DB)	0.05%	\$0.21

Discover Network Credit & Debit				Discover Network Credit & Debit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
850	PSL - EMERGING MARKETS W/O FRAUD (PP)	0.05%	\$0.21	809	PSL - PETROLUUM (PP)	0.76%	\$0.16
808	PSL - EXPRESS SERVICE (PP)	1.80%	\$0.00	607	PSL - PUBLIC SERVICES (DB)	0.90%	\$0.20
608	PSL - EXPRESS SERVICES (DB)	1.80%	\$0.00	807	PSL - PUBLIC SERVICES (PP)	0.90%	\$0.20
735	PSL - EXPRESS SERVICES W/ FRAUD (DB)	0.05%	\$0.22	734	PSL - PUBLIC SERVICES W/ FRAUD (DB)	0.05%	\$0.22
835	PSL - EXPRESS SERVICES W/ FRAUD (PP)	0.05%	\$0.22	834	PSL - PUBLIC SERVICES W/ FRAUD (PP)	0.05%	\$0.22
752	PSL - EXPRESS SERVICES W/O FRAUD (DB)	0.05%	\$0.21	751	PSL - PUBLIC SERVICES W/O FRAUD (DB)	0.05%	\$0.21
852	PSL - EXPRESS SERVICES W/O FRAUD (PP)	0.05%	\$0.21	851	PSL - PUBLIC SERVICES W/O FRAUD (PP)	0.05%	\$0.21
612	PSL - HOTELS/CAR RENTALS (DB)	1.35%	\$0.16	625	PSL - REAL ESTATE (DB)	1.10%	\$0.00
812	PSL - HOTELS/CAR RENTALS (PP)	1.35%	\$0.16	825	PSL - REAL ESTATE (PP)	1.10%	\$0.00
739	PSL - HOTELS/CAR RENTALS W/ FRAUD (DB)	0.05%	\$0.22	730	PSL - REAL ESTATE W/ FRAUD (DB)	0.05%	\$0.22
839	PSL - HOTELS/CAR RENTALS W/ FRAUD (PP)	0.05%	\$0.22	830	PSL - REAL ESTATE W/ FRAUD (PP)	0.05%	\$0.22
756	PSL - HOTELS/CAR RENTALS W/O FRAUD (DB)	0.05%	\$0.21	747	PSL - REAL ESTATE W/O FRAUD (DB)	0.05%	\$0.21
856	PSL - HOTELS/CAR RENTALS W/O FRAUD (PP)	0.05%	\$0.21	847	PSL - REAL ESTATE W/O FRAUD (PP)	0.05%	\$0.21
626	PSL - INSURANCE (DB)	0.80%	\$0.25	604	PSL - RECURRING PAYMENTS (DB)	1.20%	\$0.05
826	PSL - INSURANCE (PP)	0.80%	\$0.25	804	PSL - RECURRING PAYMENTS (PP)	1.20%	\$0.05
731	PSL - INSURANCE W/ FRAUD (DB)	0.05%	\$0.22	728	PSL - RECURRING PAYMENTS W/ FRAUD (DB)	0.05%	\$0.22
831	PSL - INSURANCE W/ FRAUD (PP)	0.05%	\$0.22	828	PSL - RECURRING PAYMENTS W/ FRAUD (PP)	0.05%	\$0.22
748	PSL - INSURANCE W/O FRAUD (DB)	0.05%	\$0.21	745	PSL - RECURRING PAYMENTS W/O FRAUD (DB)	0.05%	\$0.21
848	PSL - INSURANCE W/O FRAUD (PP)	0.05%	\$0.21	845	PSL - RECURRING PAYMENTS W/O FRAUD (PP)	0.05%	\$0.21
615	PSL - KEY ENTRY (DB)	1.75%	\$0.20	716	PSL - REG CRED VCH INCENT (PP)	0.05%	\$0.22
815	PSL - KEY ENTRY (PP)	1.75%	\$0.20	720	PSL - REG CRED VCH NF (PP)	0.05%	\$0.21
721	PSL - MQ REG IC NF (PP)	0.05%	\$0.21	714	PSL - REG INCENT (PP)	0.05%	\$0.22
703	PSL - MQ REG INCENT	0.05%	\$0.22	718	PSL - REG INCENT NF (PP)	0.05%	\$0.21
717	PSL - MQ REG INCENT (PP)	0.05%	\$0.22	611	PSL - RESTAURANTS (DB)	1.10%	\$0.16
613	PSL - PASSENGER TRANSPORT (DB)	1.59%	\$0.16	811	PSL - RESTAURANTS (PP)	1.10%	\$0.10
813	PSL - PASSENGER TRANSPORT (PP)	1.59%	\$0.16	738	PSL - RESTAURANTS W/ FRAUD (DB)	0.05%	\$0.22
740	PSL - PASSENGER TRANSPORT W/ FRAUD (DB)	0.05%	\$0.22	838	PSL - RESTAURANTS W/ FRAUD (PP)	0.05%	\$0.22
840	PSL - PASSENGER TRANSPORT W/ FRAUD (PP)	0.05%	\$0.22	755	PSL - RESTAURANTS W/O FRAUD (DB)	0.05%	\$0.21
757	PSL - PASSENGER TRANSPORT W/O FRAUD (DB)	0.05%	\$0.21	855	PSL - RESTAURANTS W/O FRAUD (PP)	0.05%	\$0.21
857	PSL - PASSENGER TRANSPORT W/O FRAUD (PP)	0.05%	\$0.21	610	PSL - RETAIL (DB)	1.10%	\$0.16
609	PSL - PETROLEUM (DB)	0.76%	\$0.16	810	PSL - RETAIL (PP)	1.10%	\$0.16
736	PSL - PETROLEUM W/ FRAUD (DB)	0.05%	\$0.22	737	PSL - RETAIL W/ FRAUD (DB)	0.05%	\$0.22
836	PSL - PETROLEUM W/ FRAUD (PP)	0.05%	\$0.22	837	PSL - RETAIL W/ FRAUD (PP)	0.05%	\$0.22
753	PSL - PETROLEUM W/O FRAUD (DB)	0.05%	\$0.21	754	PSL - RETAIL W/O FRAUD (DB)	0.05%	\$0.21
853	PSL - PETROLEUM W/O FRAUD (PP)	0.05%	\$0.21	854	PSL - RETAIL W/O FRAUD (PP)	0.05%	\$0.21
				732	PSL - SUPERMARKET/WAREHOUSE CLUBS W/ FRAUD (DB)	0.05%	\$0.22
				832	PSL - SUPERMARKET/WAREHOUSE CLUBS W/ FRAUD (PP)	0.05%	\$0.22



Discover			
PC	Interchange Program	Rate	Per Item
749	PSL - SUPERMARKET/WAREHOUSE CLUBS W/O FRAUD (	0.05%	\$0.21
849	PSL - SUPERMARKET/WAREHOUSE CLUBS W/O FRAUD (	0.05%	\$0.21
605	PSL - SUPERMARKETS/WAREHOUSE CLUBS (DB) **	1.10%	\$0.16
805	PSL - SUPERMARKETS/WAREHOUSE CLUBS (PP)	1.10%	\$0.16
627	PSL - SUPERMARKETS/WAREHOUSE CLUBS CAP (DB)	0.00%	\$0.36
827	PSL - SUPERMARKETS/WAREHOUSE CLUBS CAP (PP)	0.00%	\$0.36
624	PSL - UTILITIES (DB)	0.00%	\$0.75
824	PSL - UTILITIES (PP)	0.00%	\$0.75
729	PSL - UTILITIES W/ FRAUD (DB)	0.05%	\$0.22
829	PSL - UTILITIES W/ FRAUD (PP)	0.05%	\$0.22
746	PSL - UTILITIES W/O FRAUD (DB)	0.05%	\$0.21
846	PSL - UTILITIES W/O FRAUD (PP)	0.05%	\$0.21
702	PSL- REG CRED VOUCH INCENT	0.05%	\$0.22
700	PSL- REG INCENT	0.05%	\$0.22
707	PSL-MQ REG IC NF DB	0.05%	\$0.21
704	PSL-REG ICNT NFDB	0.05%	\$0.21
706	PSL-RGCRDVCH NFDB	0.05%	\$0.21

Please note that the Payments Networks periodically add new Interchange levels, and change the rates and/or qualification criteria. As a result, the information contained in this document is subject to change.

Requirements for Interchange Levels: The LAC Interchange Qualification Matrix identifies the requirements for the various different interchange levels established by MasterCard, Visa, and Discover Network, including those described above. Please refer to the LAC Interchange Qualification Matrix to determine the interchange category for which a transaction may qualify.

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