

INTERCHANGE RATE/FEE SCHEDULE F19.IC 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.

Dues/Assessments Fee Schedule

For each sale transaction there is an Assessments Fee charged by Mastercard, Visa and Discover. The Mastercard Assessment Fee is 0.13% for transactions less than \$1,000.00. For consumer credit and commercial credit transactions greater than or equal to \$1,000.00 an additional 0.01% will be charged. The Visa Assessment Fee is 0.13% for consumer debit. For all consumer credit products the Visa Assessment Fee is 0.14%. For each B2B Virtual Payments Program transaction there is an assessment fee billed by Visa. The Visa Assessment Fee is 1.55%. The Discover Network Assessment Fee is 0.13%. The PayPal Assessment Fee is 0.10%.

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 Payments Networks. The attached Interchange Qualification Matrix identifies the primary qualification criteria for the various Interchange levels.

Please note that the Payments Networks 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 Payments Networks, 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 “Per Item” is charged per transaction. Both amounts are included in the Interchange Fee.

Fee Schedule – Interchange Plus Merchants

Refer to the 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.

Please note the following fees will be added to your Interchange costs for Non U.S. issued card transactions:

o Mastercard Global Acquirer Fee – 0.85% per transaction

o Visa International Acquirer Fee – 0.45% per transaction

For a complete list, call the number on your merchant statement.

Visa Credit				Visa Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
005	VI-DOMESTIC CASH ADVANCE	0.00%	\$2.00	063	VI-ELECTRONIC (US ACQ)	1.10%	\$0.00
006	VI-FOREIGN CASH ADVANCE	0.33%	\$1.75	065	VI-INTREG CHIP ISS (US)	1.20%	\$0.00
009	VI-DOMESTIC STANDARD AIRLINES	2.70%	\$0.10	068	VI-INTREG ECOMM (US)	1.44%	\$0.00
011	VI-INT BUS/CORP/PURCH	2.00%	\$0.00	071	VI-CPS/ECOMM PREF PASS TRANS	1.70%	\$0.10
012	VI-DOMESTIC STANDARD HOTEL/CAR	2.70%	\$0.10	072	VI-CPS/ECOMM PREFERRED HOTEL	1.54%	\$0.10
014	VI-DOMESTIC STD CARD NOT PRSNT	2.70%	\$0.10	073	VI-CPS/ECOMM PREF CAR RENTAL	1.54%	\$0.10
017	VI-DOMESTIC STANDARD ALL OTHER	2.70%	\$0.10	077	VI-CPS/ECOMM-BASIC	1.80%	\$0.10
021	VI-CPS SUPERMARKET RATE CREDIT	1.22%	\$0.05	078	VI-CPS/ECOMM-PREFERRED	1.80%	\$0.10
023	VI-CPS/RETAIL ALL OTHER	1.51%	\$0.10	079	VI-CPS/ACCT FUNDING	2.14%	\$0.10
024	VI-CPS/RETAIL HOTEL/CAR RENTAL	1.51%	\$0.10	080	VI-EIRF NON CPS ALL OTHER	2.30%	\$0.10
025	VI-CPS/RETAIL PASSENGER TRANS	1.51%	\$0.10	081	VI-EIRF NON CPS PASS TRANS	2.30%	\$0.10
027	VI-CPS PASS TRANS CNP	1.70%	\$0.10	090	VI-MOTO ECOMM CREDIT	2.05%	\$0.00
029	VI-CPS/HOTEL CNP PREF	1.54%	\$0.10	091	VI-PASSENGER TRANSPORT CREDIT	2.33%	\$0.00
030	VI-CPS/HOTEL CP	1.54%	\$0.10	092	VI-CONS NON-PASS TRANS CREDIT	1.76%	\$0.00
031	VI-CPS/CAR RENTAL CNP PREF	1.54%	\$0.10	093	VI-COMM NON-PASS TRANS CREDIT	2.35%	\$0.00
032	VI-CPS/CAR RENTAL CP	1.54%	\$0.10	094	VI-CPS RETAIL CREDIT TIER 1	1.43%	\$0.10
034	VI-CPS CARD NOT PRESENT	1.80%	\$0.10	095	VI-CPS RETAIL CREDIT TIER 3	1.51%	\$0.10
035	VI-CPS/AUTOMATED FUEL	1.15%	\$0.25	096	VI-CPS SUPERMARKET CR TIER 1	1.15%	\$0.05
037	VI-CPS/RETAIL KEY ENTERED	1.80%	\$0.10	097	VI-CPS SUPERMARKET CR TIER 2	1.20%	\$0.05
038	VI-CPS/RETAIL 2(EMERGING MKTS)	1.43%	\$0.05	098	VI-CPS SUPERMARKET CR TIER 3	1.22%	\$0.05
044	VI-INTER AIRLINE - COMM (US)	1.80%	\$0.00	099	VI-CPS RETAIL CREDIT TIER 2	1.47%	\$0.10
045	VI-INTER AIRLINE - SIG (US)	1.80%	\$0.00	107	VI-PURCHASING CARD STD	2.95%	\$0.10
047	VI-CPS/SMALL TICKET	1.65%	\$0.04	109	VI-BUSINESS CARD TR1 STD	2.95%	\$0.20
050	VI-CPS/REWARDS 1	1.65%	\$0.10	110	VI-SIGNATURE CARD STANDARD	2.70%	\$0.10
051	VI-CPS/REWARDS 2	1.95%	\$0.10	114	VI-SIGNATURE CARD ELECTRONIC	2.30%	\$0.10
052	VI-BUSINESS CARD UTILITY	0.00%	\$1.50	118	VI-COMMERCIAL PRODUCT LGETKT	1.45%	\$35.00
053	VI-UTILITY CR	0.00%	\$0.75	120	VI-GSA LARGE TICKET	1.20%	\$39.00
054	VI-CPS/RESTAURANT CREDIT	1.54%	\$0.10	171	VI-CORPORATE CARD LEVEL 2	2.50%	\$0.10
055	VI-INTREG BUS/CORP/PURCH (US)	2.00%	\$0.00	172	VI-PURCHASING CARD LEVEL 2	2.50%	\$0.10
056	VI-CPS/RETAIL SVC STATION CR	1.15%	\$0.25	173	VI-PURCHASING CARD LEVEL 3	1.90%	\$0.10
057	VI-GSA/G2G	1.65%	\$0.10	222	VI-INTER PREM CAN ISS US ACQ	1.80%	\$0.00
059	VI-CPS CHARITY/RELIGIOUS ORG	1.35%	\$0.05				

Visa Credit				Visa Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
223	VI-INTER PREM AP ISS US ACQ	1.80%	\$0.00	395	VI-PREMIUM CARD REFUNDS	1.80%	\$0.00
224	VI-INTER PREM LAC ISS US ACQ	1.80%	\$0.00	396	VI-SUPER PREMIUM CARD REFUNDS	1.97%	\$0.00
225	VI-INTER PREM CEMEA ISS US ACQ	1.80%	\$0.00	398	VI-AIR CHIP FULL US	1.55%	\$0.00
226	VI-INTER PREM EU ISS US ACQ	1.80%	\$0.00	399	VI-AIR CHIP FULL PIN US	1.55%	\$0.00
227	VI-BUSINESS CARD TR1 LEVEL 2	2.05%	\$0.10	470	VI-US SIGNATURE INTRREG AIRLIN	1.80%	\$0.00
228	VI-CORPORATE CARD STD	2.95%	\$0.10	503	VI-CAN LRG TICKET STP T1	2.00%	\$0.00
230	VI-BUSINESS CARD TR1 B2B	2.10%	\$0.10	577	VI-BUSINESS CARD TR2 LEVEL 2	2.05%	\$0.10
231	VI-BUSINESS CARD TR1 CNP	2.25%	\$0.10	578	VI-BUSINESS CARD TR2 CNP	2.45%	\$0.15
232	VI-BUSINESS CARD TR1 RETAIL	2.20%	\$0.10	579	VI-BUSINESS CARD TR2 RETAIL	2.30%	\$0.10
234	VI-CORPORATE CARD CNP	2.70%	\$0.10	580	VI-BUSINESS CARD TR2 B2B	2.25%	\$0.10
235	VI-CORPORATE CARD-CARD PRESENT	2.50%	\$0.10	582	VI-BUSINESS CARD TR2 STD	2.95%	\$0.20
237	VI-PURCHASING CARD CNP	2.70%	\$0.10	583	VI-BUSINESS CARD TR3 STD	2.95%	\$0.20
238	VI-PURCHASING CARD - CP	2.50%	\$0.10	585	VI-BUSINESS CARD TR3 LEVEL 2	2.05%	\$0.10
239	VI-PURCHASING CARD - STD WDATA	2.95%	\$0.10	586	VI-BUSINESS CARD TR3 B2B	2.40%	\$0.10
240	VI-BUSINESS CARD TR1 ELEC T&E	2.40%	\$0.10	587	VI-BUSINESS CARD TR3 CNP	2.60%	\$0.20
241	VI-BUSINESS CARD TR1 ELEC AIR	2.40%	\$0.10	588	VI-BUSINESS CARD TR3 RETAIL	2.40%	\$0.10
246	VI-SIGNATURE PREFERRED B2B	2.10%	\$0.10	589	VI-BUSINESS CARD TR2 ELEC T&E	2.75%	\$0.15
247	VI-SIGNATURE PREFERRED CNP	2.40%	\$0.10	590	VI-BUSINESS CARD TR3 ELEC T&E	2.85%	\$0.20
248	VI-SIGNATURE PREFERRED RETAIL	2.10%	\$0.10	A01	VI-LARGE PURCHASE ADVANTAGE 1	0.70%	\$49.50
249	VI-SIGNATURE PREFERRED CRP ELC	2.40%	\$0.10	A02	VI-LARGE PURCHASE ADVANTAGE 2	0.60%	\$52.50
250	VI-SIGNATURE PREFERRED CRP STD	2.95%	\$0.10	A03	VI-LARGE PURCHASE ADVANTAGE 3	0.50%	\$55.50
251	VI-PURCHASING CARD RTL FLEET	2.40%	\$0.10	A04	VI-LARGE PURCHASE ADVANTAGE 4	0.40%	\$58.50
254	VI-SIGNATURE PREFERRED-FUEL	1.15%	\$0.25	A05	VI-CPS AFD CREDIT CAP	0.00%	\$1.10
364	VI-SUPER PREMIUM AP ISS	1.97%	\$0.00	A06	VI-CPS SERVICE STATION CR CAP	0.00%	\$1.10
365	VI-SUPER PREMIUM US ISS	1.97%	\$0.00	A07	VI-SIGNATURE PREF FUEL CAP	0.00%	\$1.10
366	VI-SUPER PREMIUM CEMEA ISS	1.97%	\$0.00	A08	VI-EIRF FUEL CR CAP	0.00%	\$1.10
367	VI-SUPER PREMIUM EU ISS	1.97%	\$0.00	A09	VI-CORPORATE LEVEL 3	1.90%	\$0.10
368	VI-SUPER PREMIUM LAC ISS	1.97%	\$0.00	A10	VI-CORPORATE CARD-STD W DATA	2.95%	\$0.10
387	VI-CHIP FULL	1.10%	\$0.00	A11	VI-CORPORATE TRAVEL SVC	2.65%	\$0.10
388	VI-AIR CHIP FULL	1.10%	\$0.00	A12	VI-PURCHASING TRAVEL SVC	2.65%	\$0.10
389	VI-CHIP FULL PIN	1.10%	\$0.00	A14	VI-SIGN PREF STD FUEL CAP	0.00%	\$1.10
390	VI-AIR CHIP FULL PIN	1.10%	\$0.00	A28	VI-CPS PASS TRANS CP	1.70%	\$0.10
391	VI-SUPER PREMIUM AP ISS US ACQ	1.97%	\$0.00	A30	VI-CR VOUCH GSA PURCH NON PT1	2.35%	\$0.00
392	VI-SUPER PREMIUM CEMEA ISS US	1.97%	\$0.00	A31	VI-CR VOUCH GSA PURCH NON PT2	2.15%	\$0.00
393	VI-SUPER PREMIUM EU ISS US ACQ	1.97%	\$0.00	A32	VI-CR VOUCH GSA PURCH NON PT3	2.00%	\$0.00
394	VI-SUPER PREMIUM LAC ISS US AC	1.97%	\$0.00	A33	VI-CR VOUCH GSA PURCH NON PT4	1.80%	\$0.00
				A34	VI-CR VOUCH GSA PURCH NON PT5	1.80%	\$0.00

Visa (DB) and (PP)*				Visa (DB) and (PP)*			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
664	VI-CPS DEBIT TAXPYMENT CAP(DB)	0.00%	\$2.00	N90	VI-CRVCHR DEBIT CARD (DB)	0.00%	\$0.00
671	VI-CPS/ECOMM PREF PAS TRAN(DB)	1.70%	\$0.15	P01	VI-COMMERCIAL RETAIL (PP)	2.15%	\$0.10
672	VI-CPS/ECOMM PREF HOTEL (DB)	1.70%	\$0.15	P02	VI-COMMERCIAL CNP (PP)	2.65%	\$0.10
673	VI-CPS/ECOMM PREF CAR RENT(DB)	1.70%	\$0.15	P03	VI-COMMERCIAL STANDARD (PP)	2.95%	\$0.10
677	VI-CPS/ECOMM-BASIC (DB)	1.65%	\$0.15	P04	VI-PURCHASING LARGE TKT (PP)	1.45%	\$35.00
678	VI-CPS/ECOMM-PREF (DB)	1.60%	\$0.15	P17	VI-DOM STDARD ALL OTHER (PP)	1.90%	\$0.25
679	VI-CPS/ACCT FUNDING (DB)	1.75%	\$0.20	P26	VI-CPS/SUPERMARKET (PP)	1.15%	\$0.15
680	VI-EIRF NON CPS ALL OTHER (DB)	1.75%	\$0.20	P27	VI-CPS PASS TRANS CNP (PP)	1.75%	\$0.20
681	VI-EIRF NON CPS PASS TRANS(DB)	1.75%	\$0.20	P28	VI-CPS PASS TRANS CP (PP)	1.15%	\$0.15
684	VI-EIRF FUEL CAP (DB)	0.00%	\$0.95	P29	VI-CPS/HOTEL CNP PREF (PP)	1.75%	\$0.20
817	VI-CPS/RETAIL ALL OTHER (DB)	0.80%	\$0.15	P30	VI-CPS/HOTEL CP (PP)	1.15%	\$0.15
N01	VI-US REGULATED (DB)	0.05%	\$0.22	P31	VI-CPS/CAR RENT CNP PREF (PP)	1.75%	\$0.20
N02	VI-US CPS/SMALL TCKT REG (DB)	0.05%	\$0.22	P32	VI-CPS/CAR RENTAL CP (PP)	1.15%	\$0.15
N03	VI-INTERREGIONAL REGULATED(DB)	0.05%	\$0.22	P33	VI-CPS GOVERNMENT PREPAID	0.65%	\$0.15
N04	VI-PUERTO RICO REGULATED (DB)	0.05%	\$0.22	P34	VI-CPS CNP (PP)	1.75%	\$0.20
N05	VI-LAC REGULATED (DB)	0.05%	\$0.22	P35	VI-CPS/AUTOMATED FUEL (PP)	1.15%	\$0.15
N06	VI-GUAM REGULATED (DB)	0.05%	\$0.22	P37	VI-CPS/RETAIL KEY ENTERED(PP)	1.75%	\$0.20
N07	VI-AP REGULATED (DB)	0.05%	\$0.22	P38	VI-CPS/RETAIL2(EMERG MKTS)(PP)	0.65%	\$0.15
N08	VI-IR REGULATED WITH IAF (DB)	0.50%	\$0.22	P39	VI-CPS/RETL2 EMRG MKT CAP (PP)	0.00%	\$2.00
N09	VI-US REGULATED NON-CPS (DB)	0.05%	\$0.22	P40	VI-CPS/RT2 EMRGMKT RELORG (PP)	0.65%	\$0.15
N10	VI-US REGULATED COMM (DB)	0.05%	\$0.22	P41	VI-CPS/RT2EMGMKTRRELOR (PP) CAP	0.00%	\$2.00
N12	VI-REG CONSUMER MQ (DB)	0.05%	\$0.22	P47	VI-CPS SMALL TICKET (PP)	1.60%	\$0.05
N13	VI-US REG NON CPS COMM (DB)	0.05%	\$0.22	P54	VI-CPS/RESTAURANT (PP)	1.15%	\$0.15
N14	VI-PURCH STD NON CPS (DB)	2.95%	\$0.10	P56	VI-CPS/RTL SERV STATION (PP)	1.15%	\$0.15
N15	VI-BUS CD STD NON CPS (DB)	2.95%	\$0.10	P58	VI-CPS/AUTOMATED FUEL CAP (PP)	0.00%	\$0.95
N16	VI-SIG CD STD NON CPS (DB/PP)	2.70%	\$0.10	P59	VI-CPS/RTL SERV STATN CAP (PP)	0.00%	\$0.95
N18	VI-CC STD NON CPS (DB)	2.95%	\$0.10	P71	VI-CPS/ECOMM PREF PAS TRAN(PP)	1.75%	\$0.20
N28	VI-CPS PASS TRANS CP (DB)	1.19%	\$0.10	P72	VI-CPS/ECOMM PREF HOTEL (PP)	1.75%	\$0.20
N30	VI-BUSINESS CARD CP (DB)	1.70%	\$0.10	P73	VI-CPS/ECOMM PREF CAR RENT(PP)	1.75%	\$0.20
N31	VI-BUSINESS CARD CNP (DB)	2.45%	\$0.10	P77	VI-CPS/ECOMM-BASIC (PP)	1.75%	\$0.20
N32	VI-CPS GOVERNMENT DEBIT	0.65%	\$0.15	P78	VI-CPS/ECOMM-PREF (PP)	1.75%	\$0.20
N34	VI-DEBT REPAYMENT NO FEE	0.65%	\$0.15	P79	VI-CPS/ACCT FUNDING (PP)	1.80%	\$0.20
N35	VI-DEBT REPAYMENT NO FEE CAP	0.00%	\$0.65	P80	VI-EIRF NON CPS ALL OTHER (PP)	1.80%	\$0.20
N36	VI-DEBT REPAYMENT 2	0.65%	\$0.15	P84	VI-EIRF FUEL DEBIT CAP (PP)	0.00%	\$0.95
N37	VI-DEBT REPAYMENT 2 CAP	0.00%	\$2.00	P89	VI-SUPERMARKET CHCARD CAP (PP)	0.00%	\$0.35
N38	VI-CPS/RT2 EMRGMKT RELORG (DB)	0.65%	\$0.15	R17	VI-CPS/RETAIL ALL OTHER (PP)	1.15%	\$0.15
N39	VI-CPS/RT2EMGMKTRRELOR (DB) CAP	0.00%	\$2.00				

MasterCard Credit				MasterCard Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
003	MC-DOMESTIC STANDARD	2.95%	\$0.10	058	MC-WORLD MERCHANT UCAF	2.05%	\$0.10
005	MC-FOREIGN ELECTRONIC PLUS	1.10%	\$0.00	059	MC-WORLD FULL UCAF	2.05%	\$0.10
006	MC-FOREIGN STANDARD PLUS	1.60%	\$0.00	060	MC-WORLDCARD - LODGING	2.30%	\$0.10
007	MC-DOMESTIC CASH ADVANCE	0.00%	\$2.05	061	MC-WORLDCARD - AUTO RENTAL	2.30%	\$0.10
009	MC-DOMESTIC MERIT III	1.58%	\$0.10	062	MC-WORLDCARD - PASS TRANS	2.30%	\$0.10
010	MC-WORLDCARD CASH ADVANCE	0.00%	\$2.05	063	MC-WORLDCARD - OTHER	2.30%	\$0.10
011	MC-DOMESTIC MERIT I	1.89%	\$0.10	064	MC-WORLD ELITE UTILITIES	0.00%	\$0.75
012	MC-MERIT III PASSNGR TRANSPORT	1.58%	\$0.10	065	MC-EMERGING MARKETS	0.80%	\$0.25
013	MC-PASSENGER TRANSPORT	1.75%	\$0.10	066	MC-SERVICE INDUSTRIES	1.15%	\$0.05
014	MC-MERIT I PASSNGR TRANSPORT	1.89%	\$0.10	071	MC-WORLDCARD SUPERMARKET BASE	1.58%	\$0.10
015	MC-STANDARD PASSNGR TRANSPORT	2.95%	\$0.10	072	MC-WORLDCARD SUPERMARKET T1	1.25%	\$0.05
016	MC-MERIT I PSGR TRANS	1.89%	\$0.10	077	MC-WORLDCARD PUBLIC SECTOR	1.55%	\$0.10
017	MC-SUPERMARKET	1.48%	\$0.10	078	MC-WORLDCARD RESTAURANT	1.73%	\$0.10
018	MC-QUICK PAY MERIT I	1.89%	\$0.10	079	MC-WORLDCARD SVCE INDUSTRIES	1.15%	\$0.05
019	MC-DOMESTIC MERIT I - MOTO	1.89%	\$0.10	081	MC-KEY ENTERED	1.89%	\$0.10
020	MC-PUBLIC SECTOR	1.55%	\$0.10	083	MC-CONSUMER CREDIT REFUND 1	2.42%	\$0.00
024	MC-PETROLEUM BASE	1.90%	\$0.00	084	MC-CONSUMER CREDIT REFUND 2	2.09%	\$0.00
025	MC-PETROLEUM BASE CAP	0.00%	\$0.95	087	MC-ECOMM MERCH UCAF (US LOC)	1.44%	\$0.00
027	MC-MERIT I BILLPAY REAL ESTATE	1.10%	\$0.00	088	MC-ECOMM FULL UCAF (US LOC)	1.54%	\$0.00
028	MC-CONVENIENCE PURCHASES	1.90%	\$0.00	089	MC-MERIT I ELECTRONIC COMMERCE	1.89%	\$0.10
030	MC-MERIT III - T1	1.43%	\$0.10	092	MC-FOREIGN ELEC PLUS US DINERS	1.95%	\$0.00
031	MC-MERIT III - T2	1.48%	\$0.10	093	MC-FOREIGN STD PLUS US DINERS	2.45%	\$0.00
032	MC-MERIT III - T3	1.55%	\$0.10	094	MC-WORLDCARD STANDARD	2.95%	\$0.10
033	MC-QUICK PAY MERIT III	1.58%	\$0.10	095	MC-WORLDCARD MERIT I	2.05%	\$0.10
036	MC-FOREIGN STANDARD	1.60%	\$0.00	096	MC-WORLDCARD KEY-ENTERED	2.05%	\$0.10
043	MC-SUPERMARKET - T1	1.15%	\$0.05	097	MC-WORLDCARD MERIT III	1.77%	\$0.10
044	MC-DINERS ELECTRONIC	2.00%	\$0.00	098	MC-WORLDCARD MERIT III T1	1.53%	\$0.10
045	MC-DINERS STANDARD	2.50%	\$0.00	099	MC-WORLDCARD CONVENIENCE PUR	2.00%	\$0.00
046	MC-SUPERMARKET - T2	1.15%	\$0.05	100	MC-CONSUMER CREDIT REFUND 3	1.95%	\$0.00
047	MC-SUPERMARKET - T3	1.22%	\$0.05	101	MC-CONSUMER CREDIT REFUND 4	1.82%	\$0.00
048	MC-UTILITY CREDIT	0.00%	\$0.65	102	MC-CONSUMER CREDIT REFUND 5	1.73%	\$0.00
049	MC-WORLD UTILITY	0.00%	\$0.65	103	MC-COMML STANDARD BUS	2.95%	\$0.10
050	MC-LODGING	1.58%	\$0.10	104	MC-CORPORATE CREDIT REFUND 1	2.37%	\$0.00
051	MC-AUTO RENTAL	1.58%	\$0.10	105	MC-CORPORATE CREDIT REFUND 2	2.30%	\$0.00
052	MC-CRUISE LINES	1.58%	\$0.10	106	MC-CORPORATE CREDIT REFUND 3	2.21%	\$0.00
054	MC-MERCHANT UCAF	1.89%	\$0.10	107	MC-CORPORATE CREDIT REFUND 4	2.16%	\$0.00
055	MC-FULL UCAF	1.89%	\$0.10	108	MC-COMML STANDARD CORP	2.95%	\$0.10

MasterCard Credit				MasterCard Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
109	MC-COMML STANDARD FLEET	2.95%	\$0.10	180	MC-WORLD PETROLEUM	2.00%	\$0.00
110	MC-MC-BUS LVL 2 DR II PETRO	2.05%	\$0.10	181	MC-WORLD PETROLEUM CAP	0.00%	\$0.95
112	MC-WORLDCARD MERIT III T2	1.58%	\$0.10	186	MC-BUS LEVEL 2 LG TKT I MPG	1.20%	\$0.00
113	MC-WORLDCARD MERIT III T3	1.65%	\$0.10	189	MC-BUS LEVEL 2 LG TKT II MPG	0.90%	\$0.00
114	MC-WORLDCARD SUPERMARKET T2	1.25%	\$0.05	190	MC-PRIVATE LABEL	1.68%	\$0.00
115	MC-WORLDCARD SUPERMARKET T3	1.32%	\$0.05	195	MC-COMML DATA RT II FLT NONFL	2.50%	\$0.10
117	MC-CORP STANDARD (US) PUR	2.95%	\$0.10	196	MC-BUS LEVEL 2 LG TKT III MPG	0.70%	\$0.00
119	MC-W MERIT I REAL ESTATE	1.10%	\$0.00	200	MC-WORLD ELITE STANDARD	3.25%	\$0.10
121	MC-CORP DATA RATE I (US) PUR	2.70%	\$0.10	201	MC-WORLD ELITE MERIT I	2.50%	\$0.10
122	MC-CORP DATA RATE II (US) PUR	2.50%	\$0.10	202	MC-WORLD ELITE KEY-ENTERED	2.50%	\$0.10
123	MC-CORP DATA RATE III (US) PUR	1.90%	\$0.10	203	MC-WORLD ELITE MERIT III	2.20%	\$0.10
124	MC-BUS LEVEL 2 DATA RATE I	2.80%	\$0.10	204	MC-WORLD ELITE MERIT III T1	2.05%	\$0.10
129	MC-CORP LT /DR III (US) PUR	1.45%	\$30.00	205	MC-WORLD ELITE MERIT III T2	2.10%	\$0.10
130	MC-COMMERCIAL T&E FLEET	2.65%	\$0.10	206	MC-WORLD ELITE MERIT III T3	2.15%	\$0.10
131	MC-CORP DATA RATE I (US) FLT	2.70%	\$0.10	207	MC-WORLD ELITE CONVENIENCE PUR	2.00%	\$0.00
132	MC-CORP DR II FUEL (US) FLT	2.20%	\$0.10	208	MC-WORLD ELITE SUPERMARKET	1.90%	\$0.10
134	MC-CORP LT /DR II (US) FLT	1.45%	\$35.00	209	MC-WORLD ELITE SUPERMARKET T1	1.25%	\$0.05
137	MC-COM T&E AIRLINE - FLEET	2.65%	\$0.10	210	MC-WORLD ELITE SUPERMARKET T2	1.25%	\$0.05
141	MC-CORP DATA RATE I (US) BUS	2.65%	\$0.10	211	MC-WORLD ELITE SUPERMARKET T3	1.32%	\$0.05
142	MC-CORP DATA RATE II (US) BUS	1.90%	\$0.10	214	MC-WORLD ELITE SVCE INDUSTRIES	1.15%	\$0.05
144	MC-BUS LEVEL 2 DATA RATE II	2.05%	\$0.10	215	MC-WORLD ELITE PUBLIC SECTOR	1.55%	\$0.10
150	MC-CORP T & E (US) BUS	2.35%	\$0.10	216	MC-WORLD ELITE RESTAURANT	2.20%	\$0.10
152	MC-CORP DATA RATE II INTL PUR	1.70%	\$0.00	217	MC-WORLD ELITE T&E LODGING	2.75%	\$0.10
153	MC-COMML UTILITIES BUS	0.00%	\$1.50	218	MC-WORLD ELITE MERCHANT UCAF	2.50%	\$0.10
154	MC-CORP LARGE TICKET INTL PUR	0.90%	\$30.00	219	MC-WORLD ELITE FULL UCAF	2.50%	\$0.10
156	MC-CORP PURCHASING INTL PUR	2.00%	\$0.00	220	MC-WORLD ELITE - AIRLINE	2.30%	\$0.10
158	MC-CORP DATA RATE I (US) CORP	2.70%	\$0.10	221	MC-WORLD ELITE -AUTO RENTAL	2.75%	\$0.10
159	MC-CORP DATA RATE II (US) CORP	2.50%	\$0.10	222	MC-WORLD ELITE - OTHER	2.75%	\$0.10
160	MC-CORP DATA RATE III (US)CORP	1.90%	\$0.10	223	MC-WORLD ELITE PETROLEUM BASE	2.00%	\$0.00
164	MC-CORP LARGE TICKET INTL FLT	0.90%	\$30.00	224	MC-WORLD ELITE PETROLEUM CAP	0.00%	\$0.95
166	MC-CORP PURCHASING INTL FLT	2.00%	\$0.00	225	MC-WORLD ELITE T&E LG TKT	2.00%	\$0.00
169	MC-CORP LT/DR III CORP	1.45%	\$35.00	227	MC-BUS LEVEL 2 STANDARD	3.10%	\$0.10
170	MC-CORP T & E (US) CORP	2.65%	\$0.10	251	MC-BUS LEVEL 2 T&E II	2.50%	\$0.10
172	MC-CORP DR 2 PETRO (US) BUS	1.90%	\$0.10	252	MC-WORLD CORP STANDARD CORP	2.95%	\$0.10
173	MC-CORP DR 2 PETRO (US) CORP	2.20%	\$0.10	253	MC-WORLD CORP DATA RT III CORP	1.90%	\$0.10
174	MC-CORP DR 2 PETRO (US) PUR	2.20%	\$0.10	254	MC-WORLD CORP DATA RT II CORP	2.50%	\$0.10
176	MC-CORP BUSINESS INTL FLT	2.00%	\$0.00	255	MC-WORLD CORP DATA RT I CORP	2.70%	\$0.10

MasterCard Credit				MasterCard Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
256	MC-WORLD CORP T&E CORP	2.65%	\$0.10	331	MC-ENHANCED MERIT III T2	1.48%	\$0.10
264	MC-WORLD ELITE CORP STD CORP	2.95%	\$0.10	332	MC-ENHANCED MERIT III T3	1.55%	\$0.10
265	MC-WLD ELITE CORP DR III CORP	1.90%	\$0.10	333	MC-PREM COM STD ACQUISISSAP	2.00%	\$0.00
266	MC-WORLD ELITE CORP DR II CORP	2.50%	\$0.10	334	MC-PREM CON STD ACQUISISSEU	1.85%	\$0.00
267	MC-WORLD ELITE CORP DR I CORP	2.70%	\$0.10	335	MC-PREM CON FCAF ACQUISISSEU	1.85%	\$0.00
268	MC-WLD ELITE CORP T&E CORP	2.65%	\$0.10	336	MC-PREM CON ELEC ACQUISISSEU	1.85%	\$0.00
276	MC-WORLD LG TKT/DR III CORP	1.45%	\$35.00	337	MC-PREM CON MCAF ACQUISISSEU	1.85%	\$0.00
277	MC-WELITE LG TKT/DR III CORP	1.45%	\$35.00	338	MC-ELEC PAY ACCT DATA RATE II	2.40%	\$0.10
280	MC-WORLD CORP DR2 PETRO	2.20%	\$0.10	339	MC-ELEC PAY ACCT DATA RATE I	2.65%	\$0.10
281	MC-WORLD ELITE CORP DR2 PETRO	2.20%	\$0.10	364	MC-INTL ELECTRONIC CARD	1.10%	\$0.00
299	MC-WE MERIT I REAL ESTATE	2.20%	\$0.10	366	MC-ENHANCED SERVICE INDUSTRY	1.15%	\$0.05
301	MC-BUS LEVEL 2 UTILITIES	0.00%	\$1.50	381	MC-ENHANCED KEY ENTERED	2.04%	\$0.10
303	MC-ENHANCED STANDARD	2.95%	\$0.10	382	MC-ENHANCED SUPERMARKET T1	1.15%	\$0.05
306	MC-PREM CON STD ACQUISISSCAN	1.85%	\$0.00	383	MC-ENHANCED SUPERMARKET T2	1.15%	\$0.05
307	MC-PREM CON FCAF ACQUISISSCAN	1.85%	\$0.00	384	MC-ENHANCED SUPERMARKET T3	1.22%	\$0.05
308	MC-PREM CON ELEC ACQUISISSCAN	1.85%	\$0.00	385	MC-ENHANCED UTILITIES	0.00%	\$0.65
309	MC-ENHANCED MERIT III BASE	1.73%	\$0.10	386	MC-ENHANCED TRAVEL LODGING	1.80%	\$0.10
310	MC-PREM CON MCAF ACQUISISSCAN	1.85%	\$0.00	387	MC-ENHANCED TRAVEL VEHICLE	1.80%	\$0.10
311	MC-ENHANCED MERIT I	2.04%	\$0.10	388	MC-ENHANCED TRAVEL CRUISE LINE	1.80%	\$0.10
312	MC-PREM COM STD ACQUISISSCAN	2.00%	\$0.00	389	MC-ENHANCED MERCHANT UCAF	2.04%	\$0.10
313	MC-ENHANCED PASSNGER TRANSPORT	1.90%	\$0.10	390	MC-ENHANCED FULL UCAF	2.04%	\$0.10
314	MC-PREM CON STD ACQUISISLAC	1.85%	\$0.00	391	MC-MERIT I BILLPAY INS	1.43%	\$0.05
315	MC-PREM CON FCAF ACQUISISLAC	1.85%	\$0.00	392	MC-W MERIT I INS	1.43%	\$0.05
316	MC-PREM CON ELEC ACQUISISLAC	1.85%	\$0.00	393	MC-WE MERIT I INS	2.20%	\$0.10
317	MC-ENHANCED SUPERMARKET BASE	1.48%	\$0.10	394	MC-ENH MERIT I BILLPAY INS	1.43%	\$0.05
319	MC-PREM CON MCAF ACQUISISLAC	1.85%	\$0.00	395	MC-ELECTRONIC PAYMENT ACCT	0.35%	\$10.00
320	MC-ENHANCED PUBLIC SECTOR	1.55%	\$0.10	406	MC-PREM CON STD ACQUISISSAM	1.85%	\$0.00
321	MC-PREM COM STD ACQUISISLAC	2.00%	\$0.00	407	MC-PREM CON FCAF ACQUISISSAM	1.85%	\$0.00
322	MC-PREM CON STD ACQUISISSAP	1.85%	\$0.00	408	MC-PREM CON ELEC ACQUISISSAM	1.85%	\$0.00
323	MC-PREM CON FCAF ACQUISISSAP	1.85%	\$0.00	409	MC-PREM CON MCAF ACQUISISSAM	1.85%	\$0.00
324	MC-ENHANCED PETROLEUM BASE	1.90%	\$0.00	411	MC-PREM COM STD ACQUISISSAM	2.00%	\$0.00
325	MC-ENHANCED PETROLEUM BASE CAP	0.00%	\$0.95	573	MC-HIGH VAL PETROLEUM BASE CAP	0.00%	\$0.95
326	MC-PREM CON ELEC ACQUISISSAP	1.85%	\$0.00	574	MC-HIGH VAL MERIT I REALESTATE	2.20%	\$0.10
327	MC-ENH MERIT I BILLPAY REAL ES	1.10%	\$0.00	575	MC-HIGH VAL MERIT I INSURANCE	2.20%	\$0.10
328	MC-ENHANCED CONVENIENCE PURCH	1.90%	\$0.00	576	MC-HIGH VAL STANDARD	3.25%	\$0.10
329	MC-PREM CON MCAF ACQUISISSAP	1.85%	\$0.00	577	MC-HIGH VAL MERIT I	2.50%	\$0.10
330	MC-ENHANCED MERIT III T1	1.43%	\$0.10	578	MC-HIGH VAL KEY ENTERED	2.50%	\$0.10

MasterCard Credit				MasterCard Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
579	MC-HIGH VAL MERIT III BASE	2.20%	\$0.10	A85	MC-COM T & E (US) PURCH	2.65%	\$0.10
580	MC-HIGH VAL MERIT III T1	2.05%	\$0.10	A97	MC-CHARITIES (NR)	0.00%	\$0.00
581	MC-HIGH VAL MERIT III T2	2.10%	\$0.10	A98	MC-CHARITIES	2.00%	\$0.10
582	MC-HIGH VAL MERIT III T3	2.15%	\$0.10	A99	MC-CHARITIES COMM	2.00%	\$0.15
583	MC-HIGH VAL CONVENIENCE PURCH	2.00%	\$0.00	B01	MC-BUS LEVEL 3 DATA RATE I	2.85%	\$0.10
584	MC-HIGH VAL SUPERMARKET BASE	1.90%	\$0.10	B02	MC-BUS LEVEL 3 DATA RATE II	2.10%	\$0.10
585	MC-HIGH VAL SUPERMARKET T1	1.25%	\$0.05	B08	MC-BUS LEVEL 3 LG TKT I MPG	1.20%	\$0.00
586	MC-HIGH VAL SUPERMARKET T2	1.25%	\$0.05	B09	MC-BUS LEVEL 3 LG TKT II MPG	0.90%	\$0.00
587	MC-HIGH VAL SUPERMARKET T3	1.32%	\$0.05	B10	MC-BUS LEVEL 3 LG TKT III MPG	0.70%	\$0.00
590	MC-HIGH VAL SERVICE INDUSTRY	1.15%	\$0.05	B11	MC-BUS LEVEL 3 STANDARD	3.15%	\$0.10
591	MC-HIGH VAL PUBLIC SECTOR	1.55%	\$0.10	B14	MC-BUS LEVEL 3 T&E	2.55%	\$0.10
592	MC-HIGH VAL RESTAURANT	2.20%	\$0.10	B18	MC-BUS LEVEL 3 UTILITIES	0.00%	\$1.50
593	MC-HIGH VAL T & E	2.75%	\$0.10	B19	MC-BUS LEVEL 4 DATA RATE I	2.95%	\$0.10
594	MC-HIGH VAL MERCHANT UCAF	2.50%	\$0.10	B20	MC-BUS LEVEL 4 DATA RATE II	2.20%	\$0.10
595	MC-HIGH VAL FULL UCAF	2.50%	\$0.10	B26	MC-BUS LEVEL 4 LG TKT I MPG	1.20%	\$0.00
596	MC-HIGH VAL AIRLINE	2.30%	\$0.10	B27	MC-BUS LEVEL 4 LG TKT II MPG	0.90%	\$0.00
597	MC-HIGH VAL UTILITIES	0.00%	\$0.75	B28	MC-BUS LEVEL 4 LG TKT III MPG	0.70%	\$0.00
598	MC-HIGH VAL PETROLEUM BASE	2.00%	\$0.00	B29	MC-BUS LEVEL 4 STANDARD	3.25%	\$0.10
599	MC-HIGH VAL T & E LARGE TKT	2.00%	\$0.00	B32	MC-BUS LEVEL 4 T&E	2.65%	\$0.10
736	MC-CONSUMER REFUND 1 (DB)	1.72%	\$0.00	B36	MC-BUS LEVEL 4 UTILITIES	0.00%	\$1.50
737	MC-CONSUMER REFUND 2 (DB)	1.68%	\$0.00	B38	MC-BUS LVL 3 T&E RATE AIR	2.55%	\$0.10
738	MC-CONSUMER REFUND 3 (DB)	1.40%	\$0.00	B41	MC-BUS LVL 4 T&E RATE AIR	2.65%	\$0.10
A05	MC-INT SPR PREM ELECTRONIC(US)	1.98%	\$0.00	B44	MC-BUS LVL 2 T&E RATE AIR	2.50%	\$0.10
A06	MC-INT SPR PREM FULL UCAF(US)	1.98%	\$0.00	B46	MC-BUS LVL 3 DR II PETRO	2.10%	\$0.10
A07	MC-INT SPR PREM MERCH UCAF(US)	1.98%	\$0.00	B48	MC-BUS LVL 4 DR II PETRO	2.20%	\$0.10
A08	MC-INT SPR PREM STANDARD(US)	1.98%	\$0.00	H01	MC-COMMERCIAL PAYMENTS ACT T1	1.20%	\$0.00
A67	MC-COM DATA RATE III (US)FLEET	1.90%	\$0.10	H02	MC-COMMERCIAL PAYMENTS ACT T2	1.00%	\$0.00
A68	MC-COM DATA RATE I FLT NFUEL	2.70%	\$0.10	H03	MC-COMMERCIAL PAYMENTS ACT T3	0.90%	\$0.00
A69	MC-COMM LRG TKT FLT NFUEL	1.45%	\$35.00	H04	MC-COMMERCIAL PAYMENTS ACT T4	0.80%	\$0.00
A70	MC-CONVENIENCE PURCH T1	1.35%	\$0.00	H05	MC-COMMERCIAL PAYMENTS ACT T5	0.70%	\$0.00
A71	MC-ENHANCED CONV PURCH T1	1.35%	\$0.00	H29	MC-COMM B2B US DOM	2.00%	\$0.00
A72	MC-WORLD CONV PURCH T1	1.45%	\$0.00	H30	MC-COMM B2B INTL US ACQ	2.00%	\$0.00
A73	MC-WORLD HI VAL CONV PURCH T1	1.60%	\$0.00	J77	MC-COMM FREIGHT US DOM	1.80%	\$0.00
A74	MC-WORLD ELITE CONV PURCH T1	1.60%	\$0.00	J78	MC-COMM FREIGHT INTL US ACQ	1.80%	\$0.00
A76	MC-CORP T & E PASSNGR TRAN	2.65%	\$0.10	J79	MC-COMM FREIGHT LAC REGIONAL	1.80%	\$0.00
A79	MC-PRCH T & E PASSNGR TRAN	2.65%	\$0.10	J80	MC-COMM FREIGHT INTL LAC ACQ	1.80%	\$0.00
A82	MC-BUS T & E PASSNGR TRAN	2.35%	\$0.10	J83	MC-BUS LEVEL 5 DATA RATE I	3.00%	\$0.10

MasterCard Credit				MasterCard (DB) and (PP)			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
J84	MC-BUS LEVEL 5 DATA RATE II	2.25%	\$0.10	603	MC-DOMESTIC STANDARD (DB)	1.90%	\$0.25
J85	MC-BUS LEVEL 5 STANDARD	3.30%	\$0.10	609	MC-DOMESTIC MERIT III (DB)	1.05%	\$0.15
J86	MC-BUS LEVEL 5 T & E	2.70%	\$0.10	611	MC-DOMESTIC MERIT I (DB)	1.65%	\$0.15
J87	MC-BUS LEVEL 5 UTILITIES	0.00%	\$1.50	612	MC-MERIT III PASS TRAN (DB)	1.05%	\$0.15
J88	MC-US STP B2B VIP 1	0.80%	\$0.10	613	MC-PASSENGER TRANSPORT (DB)	1.60%	\$0.15
J89	MC-US STP B2B VIP 2	1.05%	\$0.10	614	MC-MERIT I PASS TRAN (DB)	1.65%	\$0.15
J90	MC-US STP B2B VIP 3	1.35%	\$0.10	615	MC-STANDARD PASS TRAN (DB)	1.90%	\$0.25
J91	MC-US STP B2B VIP 4	1.45%	\$0.10	616	MERIT I PASSNGR TRANS(DB)	1.65%	\$0.15
J92	MC-US STP B2B VIP 5	1.90%	\$0.10	617	MC-SUPERMARKET (DB)	1.05%	\$0.15
J93	MC-US STP B2B VIP 6	2.50%	\$0.10	618	MC-QUICK PAY MERIT I (DB)	1.65%	\$0.15
J94	MC-US STP B2B VIP 7	3.00%	\$0.10	619	MC-DOM MERIT I - MOTO (DB)	1.65%	\$0.15
J95	MC-US STP B2B VIP 8	1.25%	\$40.00	627	MC-MERIT I BILLPAY REAL EST DB	1.10%	\$0.00
J96	MC-US STP B2B VIP 9	1.20%	\$60.00	629	MC-SMALL TICKET TIER 1 (DB)	1.30%	\$0.03
J97	MC-US STP B2B VIP 10	1.15%	\$80.00	630	MC-MERIT III - T1 (DB)	0.70%	\$0.15
J98	MC-US STP B2B VIP 11	1.45%	\$35.00	631	MC-MERIT III - T2 (DB)	0.83%	\$0.15
J99	MC-BUS LEVEL 5 DR II PETRO	2.25%	\$0.10	632	MC-MERIT III - T3 (DB)	0.95%	\$0.15
K00	MC-BUS LEVEL 5 T & E AIR	2.70%	\$0.10	633	MC-QUICK PAY MERIT III (DB)	1.05%	\$0.15
K03	MC-INTER CONS STD CR REFUND	1.00%	\$0.00	639	MC-SUPERMARKET CAP (DB)	0.00%	\$0.35
K04	MC-INTER CONS PREM STD REFUND	1.00%	\$0.00	648	MC-UTILITY (DB)	0.00%	\$0.65
K05	MC-INTER CONS SUPER PREM STD	1.00%	\$0.00	650	MC-LODGING (DB)	1.15%	\$0.15
K06	MC-INTER COMM STD REFUND	1.80%	\$0.00	651	MC-AUTO RENTAL DEBIT	1.15%	\$0.15
K07	MC-INTER COMM PURCH STD REFUND	1.80%	\$0.00	652	MC-CRUISE LINES DEBIT	1.15%	\$0.15
K08	MC-INTER COMM PREM STD REFUND	1.80%	\$0.00	654	MC-MERCHANT UCAF (DB)	1.65%	\$0.15
J02	Interregional Electronic Card Commercial (US merchant)	1.85%	\$0.00	655	MC-FULL UCAF (DB)	1.65%	\$0.15
H42	Interregional Humanitarian Standard (US merchant)	1.65%	\$0.00	656	MC-PETROLEUM CAT/AFD CAP (DB)	0.00%	\$0.95
				657	MC-SERVICE STATIONS CAP (DB)	0.00%	\$0.95
				665	MC-EMERGING MARKETS (DB)	0.80%	\$0.25
				666	MC-SERVICE INDU (SIIP) (DB)	1.15%	\$0.05
				667	MC-SMALL TICKET (DB)	1.55%	\$0.04
				668	MC-RESTAURANT (DB)	1.19%	\$0.10
				669	MC-SERVICE STATIONS (DB)	0.70%	\$0.17
				670	MC-CAT/AFD (DB)	0.70%	\$0.17
				681	MC-KEY ENTERED (DB)	1.65%	\$0.15
				689	MC-MERIT I ECOMM (DB)	1.65%	\$0.15
				A30	MC-EMRG MKT EDU/GOVT(DB)	0.65%	\$0.15
				A39	MC-EMRG MKT EDU/GOVT(DB)CAP	0.00%	\$2.00
				N01	MC-REG INCENTIVE POS (DB)	0.05%	\$0.21

MasterCard (DB) and (PP)				MasterCard (DB) and (PP)			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
N02	MC-REG INCENT FRF ADJ POS (DB)	0.05%	\$0.22	N46	MC-REG SMLTKT UT INT CM T1(DB)	0.05%	\$0.22
N03	MC-REGULATED POS UST (DB)	0.05%	\$0.21	N51	MC-COMM DATA RATE II BUS (DB)	2.10%	\$0.10
N04	MC-REG WFRAUD ADJ UST POS (DB)	0.05%	\$0.22	N52	MC-COMM DR II PETRO BUS (DB)	2.05%	\$0.10
N05	MC-REGULATED UST GAF POS (DB)	0.05%	\$0.21	N62	MC-CHARITIES DB	1.45%	\$0.15
N06	MC-REG FRAUD ADJ UST GAF (DB)	0.05%	\$0.22	N63	MC-CHARITIES COMM DB	2.00%	\$0.15
N07	MC-REGULATED UST INTR POS (DB)	0.05%	\$0.21	N67	MC-MERIT I CNSMR LOANS DB	0.80%	\$0.25
N08	MC-REG FRAUD ADJ UST INTR (DB)	0.05%	\$0.22	N68	MC-MERIT I CNSMR LOANS CAP DB	0.00%	\$2.95
N09	MC-REGULATED COMM (DB)	0.05%	\$0.21	P11	MC-DOMESTIC MERIT I PREPAID	1.76%	\$0.20
N10	MC-REGULATED FRD ADJ COMM (DB)	0.05%	\$0.22	P29	MC-SMALL TICKET TIER I PREPAID	1.30%	\$0.03
N11	MC-REGULATED COMM UST INT (DB)	0.05%	\$0.21	P48	MC-UTILITY PREPAID	0.00%	\$0.65
N12	MC-REG FRD ADJ CMM UT INT (DB)	0.05%	\$0.22	P67	MC-MERIT I CNSMR LOANS PP	0.80%	\$0.25
N13	MC-REG COMM UST INT GAF (DB)	0.05%	\$0.21	P68	MC-MERIT I CNSMR LOANS CAP PP	0.00%	\$2.95
N14	MC-RG F ADJ CM USTINT GAF (DB)	0.05%	\$0.22	P81	MC-KEY ENTERED PREPAID	1.76%	\$0.20
N15	MC-REG CONSMR US MQ (DB)	0.05%	\$0.21	Q22	MC-COMM DATA RATE II BUS (PP)	2.65%	\$0.10
N16	MC-REG CONSM WFRAUD ADJ MC(DB)	0.05%	\$0.22	Q23	MC-COMM DR II PETRO BUS (PP)	2.65%	\$0.10
N17	MC-REGULATED UST COMM INTR(DB)	0.05%	\$0.21	P54	MC-MERCHANT UCAF (PP)	1.76%	\$0.20
N18	MC-REG W FRD UST CMM INTR (DB)	0.05%	\$0.22	P55	MC-FULL UCAF (PP)	1.76%	\$0.20
N19	MC-REG NON INCENTIVE POS (DB)	0.05%	\$0.21				
N20	MC-REG NON INCENT FRD ADJ (DB)	0.05%	\$0.22				
N29	MC-REG POS DB CH	0.00%	\$0.00				
N30	MC-REG POS DBWF CH	0.00%	\$0.00				
N31	MC-REG POS INCENT SML TKT (DB)	0.05%	\$0.22				
N32	MC-REG POS SMALL TKT UT (DB)	0.05%	\$0.22				
N33	MC-REG POS SMLTKT UST GAF (DB)	0.05%	\$0.22				
N34	MC-REG POS SMLTKT UST INT (DB)	0.05%	\$0.22				
N35	MC-REG POS SMALL TKT COMM (DB)	0.05%	\$0.22				
N36	MC-REG POS SMLTKT UST COM (DB)	0.05%	\$0.22				
N37	MC-REG SMLTKT UST COM GAF (DB)	0.05%	\$0.22				
N38	MC-REG SMLTKT UST INT COM (DB)	0.05%	\$0.22				
N39	MC-REG INCENT SML TKT T1 (DB)	0.05%	\$0.22				
N40	MC-REG SMALL TICKET UT T1 (DB)	0.05%	\$0.22				
N41	MC-REG SML TKT UST GAF T1 (DB)	0.05%	\$0.22				
N42	MC-REG SML TKT UST INT T1 (DB)	0.05%	\$0.22				
N43	MC-REG SMALL TKT COMM T1 (DB)	0.05%	\$0.22				
N44	MC-REG SML TKT UST COM T1 (DB)	0.05%	\$0.22				
N45	MC-REG SMLTKT UT CM T1 GAF(DB)	0.05%	\$0.22				

Discover Network Credit				Discover Network Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
004	DSCVR PSL RECURRING PMTS RW	1.35%	\$0.05	108	DSCVR PSL EXP SVC PR	1.95%	\$0.00
005	DSCVR PSL SPMKT/WHSE CLUB RW	1.60%	\$0.05	109	DSCVR PSL PETRO PR	1.80%	\$0.05
006	DSCVR PSL EMRG MKT RW	1.45%	\$0.05	110	DSCVR PSL RTL PR	1.71%	\$0.10
007	DSCVR PSL PUBLIC SVC RW	1.55%	\$0.10	111	DSCVR PSL REST PR	2.30%	\$0.10
008	DSCVR PSL EXP SVC RW	1.95%	\$0.00	112	DSCVR PSL HTL/CAR RNTL PR	2.30%	\$0.10
009	DSCVR PSL PETRO RW	1.80%	\$0.05	113	DSCVR PSL PSGR TR PR	2.30%	\$0.10
010	DSCVR PSL RTL RW	1.71%	\$0.10	114	DSCVR PSLCARDNOTPRESENT(PREM)	2.00%	\$0.10
011	DSCVR PSL REST RW	1.95%	\$0.10	115	DSCVR KEY ENTRY PR	2.00%	\$0.10
012	DSCVR PSL HTL/CAR RNTL RW	1.90%	\$0.10	117	DSCVR PSLECOMMERCE(PREM)	2.00%	\$0.10
013	DSCVR PSL PSGR TR RW	1.90%	\$0.10				
014	DSCVR PSLCARDNOTPRESENT(RW)	2.00%	\$0.10				
015	DSCVR KEY ENTRY RW	2.00%	\$0.10				
016	DSCVR MSL PASSENGER TRANS RW	2.40%	\$0.10				
017	DSCVR PSLECOMMERCE(RW)	2.00%	\$0.10				
018	DSCVR MID SUB LVL RW	2.40%	\$0.10				
019	DSCVR BASE SUB LVL RW	2.95%	\$0.10				
020	DSCVR CNSMR ADJ VCHR PGM 1 RW	2.07%	\$0.00				
021	DSCVR CNSMR ADJ VCHR PGM 2 RW	2.02%	\$0.00				
022	DSCVR CNSMR ADJ VCHR PGM 3 RW	1.75%	\$0.00				
023	DSCVR CASH REIMB	0.16%	\$1.65				
024	DSCVR PSL UTILITIES RW	0.00%	\$0.75				
025	DSCVR PSL REAL ESTATE RW	1.10%	\$0.00				
026	DSCVR PSL INSURANCE RW	1.43%	\$0.05				
027	DSCVR PSL ECOMMERCE SEC(RW)	2.00%	\$0.10				
104	DSCVR PSL RECURRING PMTS PR	1.45%	\$0.05				
105	DSCVR PSL SPMKT/WHSE CLUB PR	1.60%	\$0.10				
106	DSCVR PSL EMRG MKT PR	1.45%	\$0.05				
107	DSCVR PSL PUBLIC SVC PR	1.55%	\$0.10				

Discover Network Credit				Discover Network Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
118	DSCVR MID SUB LVL PR	2.40%	\$0.10	319	DSCVR BASE SUB LVL CR	2.95%	\$0.10
119	DSCVR BASE SUB LVL PR	2.95%	\$0.10	320	DSCVR CNSMR ADJ VCHR PGM 1 CR	2.07%	\$0.00
120	DSCVR CNSMR ADJ VCHR PGM 1 PR	2.07%	\$0.00	321	DSCVR CNSMR ADJ VCHR PGM 2 CR	2.02%	\$0.00
121	DSCVR CNSMR ADJ VCHR PGM 2 PR	2.02%	\$0.00	322	DSCVR CNSMR ADJ VCHR PGM 3 CR	1.75%	\$0.00
122	DSCVR CNSMR ADJ VCHR PGM 3 PR	1.75%	\$0.00	324	DSCVR PSL UTILITIES CR	0.00%	\$0.75
124	DSCVR PSL UTILITIES PR	0.00%	\$0.75	325	DSCVR PSL REAL ESTATE CR	1.10%	\$0.00
125	DSCVR PSL REAL ESTATE PR	1.10%	\$0.00	326	DSCVR PSL INSURANCE CR	1.43%	\$0.05
126	DSCVR PSL INSURANCE PR	1.43%	\$0.05	327	DSCVR PSL ECOMMERCE SEC(CORE)	1.89%	\$0.10
127	DSCVR PSL ECOMMERCE SEC(PREM)	2.00%	\$0.10	404	DSCVR PSL RECURRING PMTS PP	1.80%	\$0.05
200	DSCVR COMML ELECT PSGNR TR	2.30%	\$0.10	405	DSCVR PSL SPMKT/WHSE CLUB PP	1.90%	\$0.10
201	DSCVR COMML ELECT EMRG MKT	2.30%	\$0.10	406	DSCVR PSL EMRG MKT PP	2.30%	\$0.10
202	DSCVR COMML ELECT OTHER	2.30%	\$0.10	407	DSCVR PSL PUBLIC SVC PP	1.55%	\$0.10
203	DSCVR COMMERCIALBASESLCR	2.95%	\$0.10	408	DSCVR PSL EXP SVC PP	2.05%	\$0.05
204	DSCVR COMML ADJ VCHR PGM 1	2.25%	\$0.00	409	DSCVR PSL PETRO PP	1.80%	\$0.05
205	DSCVR COMML UTILITIES	0.00%	\$1.50	410	DSCVR PSL RTL PP	2.15%	\$0.10
206	DSCVR US COMMERCIAL-LARGE-TKT	0.90%	\$20.00	411	DSCVR PSL REST PP	2.40%	\$0.10
210	DSCVR INTL CONSUMER BASE	2.20%	\$0.10	412	DSCVR PSL HTL/CAR RNTL PP	2.40%	\$0.10
212	DSCVR INTL CASH REIMB	0.16%	\$3.00	413	DSCVR PSL PSGR TR PP	2.40%	\$0.10
213	DSCVR INTL ADJ VCHR PGM	0.00%	\$0.00	414	DSCVR PSLCARDNOTPRESENT(PPLUS)	2.40%	\$0.10
214	DSCVR INTL COMMERCIAL	2.40%	\$0.10	415	DSCVR KEY ENTRY PP	2.40%	\$0.10
215	DSCVR INTL CONSUMER CREDIT	2.15%	\$0.00	417	DSCVR PSLECOMMERCE(PPLUS)	2.40%	\$0.10
304	DSCVR PSL RECURRING PMTS CR	1.35%	\$0.05	418	DSCVR MID SUB LVL PP	2.40%	\$0.10
305	DSCVR PSL SPMKT/WHSE CLUB CR	1.40%	\$0.05	419	DSCVR BASE SUB LVL PP	2.95%	\$0.10
306	DSCVR PSL EMRG MKT CR	1.45%	\$0.05	420	DSCVR CNSMR ADJ VCHR PGM 1 PP	2.07%	\$0.00
307	DSCVR PSL PUBLIC SVC CR	1.55%	\$0.10	421	DSCVR CNSMR ADJ VCHR PGM 2 PP	2.02%	\$0.00
308	DSCVR PSL EXP SVC CR	1.95%	\$0.00	422	DSCVR CNSMR ADJ VCHR PGM 3 PP	1.75%	\$0.00
309	DSCVR PSL PETRO CR	1.55%	\$0.05	424	DSCVR PSL UTILITIES PP	0.00%	\$0.75
310	DSCVR PSL RTL CR	1.56%	\$0.10	425	DSCVR PSL REAL ESTATE PP	2.30%	\$0.10
311	DSCVR PSL REST CR	1.56%	\$0.10	426	DSCVR PSL INSURANCE PP	2.30%	\$0.05
312	DSCVR PSL HTL/CAR RNTL CR	1.58%	\$0.10	427	DSCVR PSL ECOMMERCE SEC(PPLUS)	2.40%	\$0.10
313	DSCVR PSL PSGR TR CR	1.75%	\$0.10	900	PAYPAL UTILITIES	0.00%	\$0.75
314	DSCVR PSLCARDNOTPRESENT(CORE)	1.89%	\$0.10	901	PAYPAL WAREHOUSE	1.10%	\$0.05
315	DSCVR KEY ENTRY CR	1.89%	\$0.10	902	PAYPAL GOVERNMENT	1.35%	\$0.05
316	DSCVR MSL PASSENGER TRANS CR	2.40%	\$0.10	903	PAYPAL SUPERMARKET	1.50%	\$0.05
317	DSCVR PSLECOMMERCE(CORE)	1.89%	\$0.10	904	PAYPAL PETROLEUM	1.50%	\$0.10
318	DSCVR MID SUB LVL CR	2.40%	\$0.10	905	PAYPAL SMALL TICKET	1.70%	\$0.02
				906	PAYPAL RETAIL	1.55%	\$0.10

Discover Network Credit				Discover Network (DB) and (PP)*			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
907	PAYPAL LODGE/AUTO RENTAL	1.90%	\$0.10	621	DSCVR CNSMR ADJ VCHR PGM 2 DB	1.69%	\$0.00
908	PAYPAL PASS TRANSPORT	1.90%	\$0.10	622	DSCVR CNSMR ADJ VCHR PGM 3 DB	1.35%	\$0.00
909	PAYPAL RESTAURANT	1.85%	\$0.05	624	DSCVR PSL UTILITIES DB	0.00%	\$0.75
910	PAYPAL MID	2.40%	\$0.10	625	DSCVR PSL REAL ESTATE DB	1.10%	\$0.00
911	PAYPAL MAXIMUM	2.90%	\$0.10	626	DSCVR PSL INSURANCE DB	0.80%	\$0.25
912	PAYPAL REFUND	1.50%	\$0.00	627	DSCVR SPKMTWHSECLUB(DB)	0.00%	\$0.36
				628	DSCVR-COMMUTILITIES(DB)	0.00%	\$1.50
				629	DSCVR-COMMLARGETICKET(DB)	0.90%	\$20.00
				630	DSCVR-COMMELECPNGRTRNS(DB)	2.30%	\$0.10
				631	DSCVR-COMMELECEMRGMKTPUBSV(DB)	2.30%	\$0.10
				632	DSCVR-COMMELECALLOTHERS(DB)	2.30%	\$0.10
				633	DSCVR-COMMBASESUBMSSLV(DB)	2.95%	\$0.10
				634	DSCVR PSLDEBTREPAY (DBT)	0.70%	\$0.16
				635	DSCVR PSLDEBTREPAYMAX (DBT)	0.00%	\$2.40
				636	DSCVR PSL ECOMMERCE SEC(DB)	1.75%	\$0.20
				700	DSCVR PSL REG INCENT	0.05%	\$0.22
				701	DSCVR REG NON-INCENT	0.05%	\$0.22
				711	DSCVR COMML RG INCENTIVE (DB)	0.05%	\$0.22
				728	DSCVR-RECURRINGREG(DB)	0.05%	\$0.22
				729	DSCVR-UTILITIESREG(DB)	0.05%	\$0.22
				730	DSCVR-REALESTATEFREG(DB)	0.05%	\$0.22
				731	DSCVR-INSURANCEREG(DB)	0.05%	\$0.22
				732	DSCVR-SUPERMARKETREG(DB)	0.05%	\$0.22
				733	DSCVR-EMERGINGMKTREG(DB)	0.05%	\$0.22
				734	DSCVR-PUBLICSERVICESREG(DB)	0.05%	\$0.22
				735	DSCVR-PSLEXPRESSVCSREG(DB)	0.05%	\$0.22
				736	DSCVR-PETROLEUMREG(DB)	0.05%	\$0.22
				737	DSCVR-PSLRETAILREG(DB)	0.05%	\$0.22
				738	DSCVR-RESTAURANTSREG(DB)	0.05%	\$0.22
				739	DSCVR-HOTELCARRENTALREG(DB)	0.05%	\$0.22
				740	DSCVR-PASSGRTRANSPORTREG(DB)	0.05%	\$0.22
				741	DSCVR-CARDNOTPRESREGFRAUD(DB)	0.05%	\$0.22
				742	DSCVR-KEYEDENTRYREG(DB)	0.05%	\$0.22
				743	DSCVR-MIDSUBMISSIONREG(DB)	0.05%	\$0.22
				744	DSCVR-BASESUBMISSIONREG(DB)	0.05%	\$0.22
				745	DSCVR-RECURRINGNOREG(DB)	0.05%	\$0.21
				746	DSCVR-UTILITIESNOREG(DB)	0.05%	\$0.21

Discover Network (DB) and (PP)*				Discover Network (DB) and (PP)*			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
747	DSCVR-REALESTATENREG(DB)	0.05%	\$0.21	804	DSCVR RECURRPYMNTS(PP)	1.20%	\$0.05
748	DSCVR-INSURANCENOREG(DB)	0.05%	\$0.21	805	DSCVR SUPRMRKTWHSE(PP)	1.10%	\$0.16
749	DSCVR-SUPERMARKETNOREG(DB)	0.05%	\$0.21	806	DSCVR EMERGNMKTREG(PP)	0.90%	\$0.20
750	DSCVR-EMERGINGMKTNOREG(DB)	0.05%	\$0.21	807	DSCVR PUBLICSERVICES(PP)	0.90%	\$0.20
751	DSCVR-PUBLICSERVICESNOREG(DB)	0.05%	\$0.21	808	DSCVR EXPRESSERVICES(PP)	1.80%	\$0.00
752	DSCVR-PSLEXPRESSVCSNOREG(DB)	0.05%	\$0.21	809	DSCVR PETROLEUM(PP)	0.76%	\$0.16
753	DSCVR-PETROLEUMNOREG(DB)	0.05%	\$0.21	810	DSCVR PSLRETAIL(PP)	1.10%	\$0.16
754	DSCVR-PSLRETAILNOREG(DB)	0.05%	\$0.21	811	DSCVR PSLRSTaurants(PP)	1.10%	\$0.16
755	DSCVR-RESTAURANTSNOREG(DB)	0.05%	\$0.21	812	DSCVR PSLHTLSCARRNTLS(PP)	1.35%	\$0.16
756	DSCVR-HOTELCARRENTALNOREG(DB)	0.05%	\$0.21	813	DSCVR PSLPASSNGRTRNSPRT(PP)	1.60%	\$0.15
757	DSCVR-PSSGERTRANSPORTNOREG(DB)	0.05%	\$0.21	814	DSCVR CARDNOTPRESENT(PP)	1.75%	\$0.20
758	DSCVR-CARDNOTPRESREGNOFRD(DB)	0.05%	\$0.21	815	DSCVR KYDENTRYPRE(PP)	1.75%	\$0.20
759	DSCVR-KEYEDENTRYNOREG(DB)	0.05%	\$0.21	816	DSCVR MDSUBMISSPSSTRNS(PP)	1.80%	\$0.20
760	DSCVR-MIDSUBMISSIONNOREG(DB)	0.05%	\$0.21	817	DSCVR ECOMMERCE(PP)	1.75%	\$0.20
761	DSCVR-BASESUBMISSIONNOREG(DB)	0.05%	\$0.21	818	DSCVR MDSUBMSSNSLVL(PP)	1.80%	\$0.20
762	DSCVR-COMMUTILITIESREG(DB)	0.05%	\$0.22	819	DSCVR BSSUBMSSNSLVL(PP)	1.90%	\$0.25
763	DSCVR-COMMLARGETICKETREG(DB)	0.05%	\$0.22	820	DSCVR CONSUMERADJMNTVCHR1(PP)	1.80%	\$0.00
764	DSCVR-COMMELECTRONICREG(DB)	0.05%	\$0.22	821	DSCVR CONSUMERADJMNTHCVR2(PP)	1.69%	\$0.00
765	DSCVR-COMMBASESUBMSSLVREG(DB)	0.05%	\$0.22	822	DSCVR CONSUMERADJMNTHCVR3(PP)	1.35%	\$0.00
766	DSCVR-COMMUTILITIESNOREG(DB)	0.05%	\$0.21	824	DSCVR UTILITIES(PP)	0.00%	\$0.75
767	DSCVR-COMMLARGETICKETNOREG(DB)	0.05%	\$0.21	825	DSCVR REALESTATE(PP)	1.10%	\$0.00
768	DSCVR-CMMELECTRONICNOREG(DB)	0.05%	\$0.21	826	DSCVR INSURANCE(PP)	0.80%	\$0.25
769	DSCVR-CMMBASESUBMSSLVNOREG(DB)	0.05%	\$0.21	827	DSCVR SPKMTWHSECLUB(PP)	0.00%	\$0.36
770	DSCVR-CONADJVCHPROG1WFEE(DB)	0.00%	\$0.00	828	DSCVR-RECURRINGREG(PP)	0.05%	\$0.22
771	DSCVR-CONADJVCHPROG2WFEE(DB)	0.00%	\$0.00	829	DSCVR-UTILITIESREG(PP)	0.05%	\$0.22
772	DSCVR-CONADJVCHPROG3WFEE(DB)	0.00%	\$0.00	830	DSCVR-REALESTATEREG(PP)	0.05%	\$0.22
773	DSCVR-COMADJVCHPROG(DB)	2.25%	\$0.00	831	DSCVR-INSURANCEREG(PP)	0.05%	\$0.22
774	DSCVR-COMADJVCHPROG1WFEE(DB)	0.00%	\$0.00	832	DSCVR-SUPERMARKETREG(PP)	0.05%	\$0.22
777	DSCVR-ECOMMERCEREGFRAUD(DB)	0.05%	\$0.22	833	DSCVR-EMERGINGMKTREG(PP)	0.05%	\$0.22
778	DSCVR-ECOMMERCEREGNOFRAUD(DB)	0.05%	\$0.21	834	DSCVR-PUBLICSERVICESREG(PP)	0.05%	\$0.22
779	DSCVR-DEBTREPAYREGNOFRD(DB)	0.05%	\$0.21	835	DSCVR-EXPRESSVCSREG(PP)	0.05%	\$0.22
780	DSCVR-DEBTREPAYMAXREGNOFRD(DB)	0.05%	\$0.21	836	DSCVR-PETROLEUMREG(PP)	0.05%	\$0.22
781	DSCVR PSLDEBTREPAYREG(DB)	0.05%	\$0.22	837	DSCVR-RETAILREG(PP)	0.05%	\$0.22
782	DSCVR PSLDEBTREPAYMAXREG(DB)	0.05%	\$0.22	838	DSCVR-RESTAURANTSREG(PP)	0.05%	\$0.22
783	DSCVR-ECOMM SEC REGFRAUD(DB)	0.05%	\$0.22	839	DSCVR-HOTELCARRENTALREG(PP)	0.05%	\$0.22
784	DSCVR-ECOMM SEC REGNOFRD(DB)	0.05%	\$0.21	840	DSCVR-PASSNGRTRANSPORTREG(PP)	0.05%	\$0.22
				841	DSCVR-CARDNOTPRESREGFRAUD(PP)	0.05%	\$0.22

Discover Network (DB) and (PP)*				Discover Network (DB) and (PP)*			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
842	DSCVR-KEYEDENTRYREG(PP)	0.05%	\$0.22	868	DSCVR-CMMELECTRONICNOREG(PP)	0.05%	\$0.21
843	DSCVR-MIDSUBMISSIONREG(PP)	0.05%	\$0.22	869	DSCVR-CMMBASESUBMSSLVNOREG(PP)	0.05%	\$0.21
844	DSCVR-BASESUBMISSIONREG(PP)	0.05%	\$0.22	870	DSCVR-CONADJVCHPROG1WFEE(PP)	0.00%	\$0.00
845	DSCVR-RECURRINGNOREG(PP)	0.05%	\$0.21	871	DSCVR-CONADJVCHPROG2WFEE(PP)	0.00%	\$0.00
846	DSCVR-UTILITIESNOREG(PP)	0.05%	\$0.21	872	DSCVR-CONADJVCHPROG3WFEE(PP)	0.00%	\$0.00
847	DSCVR-REALESTATENOREG(PP)	0.05%	\$0.21	874	DSCVR-COMADJVCHPROG1WFEE(PP)	0.00%	\$0.00
848	DSCVR-INSURANCENOREG(PP)	0.05%	\$0.21	877	DSCVR-ECOMMERCEREGFRAUD(PP)	0.05%	\$0.22
849	DSCVR-SUPERMARKETNOREG(PP)	0.05%	\$0.21	878	DSCVR-ECOMMERCEREGNOFRAUD(PP)	0.05%	\$0.21
850	DSCVR-EMERGINGMKTNOREG(PP)	0.05%	\$0.21	879	DSCVR PSL ECOMMERCE SEC(PP)	1.75%	\$0.20
851	DSCVR-PUBLICSERVICESNOREG(PP)	0.05%	\$0.21	880	DSCVR-ECOMM SEC REGNOFRD(PP)	0.05%	\$0.21
852	DSCVR-PSLEXPRESSVCSNOREG(PP)	0.05%	\$0.21	881	DSCVR-ECOMM SEC REGFRAUD(PP)	0.05%	\$0.22
853	DSCVR-PETROLEUMNOREG(PP)	0.05%	\$0.21	884	DSCVR - DEBTREPAYPPREGNOFRD(PP)	0.05%	\$0.21
854	DSCVR-PSLRETAILNOREG(PP)	0.05%	\$0.21	885	DSCVR - DEBTREPYMAXREGNOFRD(PP)	0.05%	\$0.21
855	DSCVR-RESTAURANTSNOREG(PP)	0.05%	\$0.21	882	DSCVR - PSLDEBTREPAY (PP)	0.70%	\$0.16
856	DSCVR-HOTELCARRENTALNOREG(PP)	0.05%	\$0.21	883	DSCVR - PSLDEBTREPAYMAX (PP)	0.00%	\$2.40
857	DSCVR-PSSNGRTRANSPORTNOREG(PP)	0.05%	\$0.21	886	DSCVR - PSLDEBTREPAYREG(PP)	0.05%	\$0.22
858	DSCVR-CARDNOTPRESREGNOFRD(PP)	0.05%	\$0.21	887	DSCVR - PSLDEBTREPAYMAXREG(PP)	0.05%	\$0.22
859	DSCVR-KEYEDENTRYNOREG(PP)	0.05%	\$0.21				
860	DSCVR-MIDSUBMISSIONNOREG(PP)	0.05%	\$0.21				
861	DSCVR-BASESUBMISSIONNOREG(PP)	0.05%	\$0.21				
862	DSCVR-COMMUTILITIESREG(PP)	0.05%	\$0.22				
863	DSCVR-COMMLARGETICKETREG(PP)	0.05%	\$0.22				
864	DSCVR-COMMELECTRONICREG(PP)	0.05%	\$0.22				
865	DSCVR-COMMBASESUBMSSLVREG(PP)	0.05%	\$0.22				
866	DSCVR-COMMUTILITIESNOREG(PP)	0.05%	\$0.21				
867	DSCVR-COMMLARGETICKETNOREG(PP)	0.05%	\$0.21				

Please note that the Payments Networks regularly add new Interchange levels, and change the rates and/or qualification criteria. Also note that your Discount Rates are in addition to any other processing or transaction fees set forth in your fee schedule and/or merchant agreement.

Additional Information Regarding Your Discount Rates and Non-Qualified Transactions: For more information regarding your Discount Rates and Non-Qualified Transactions, please call Customer Service.

*Non-PIN Debit and Prepaid rates apply to U.S. issued consumer prepaid and debit cards (Check Cards)

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