

INTERCHANGE RATE/FEE SCHEDULE

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 Payment Card Brands) rules. This amount, called “Interchange,” varies based upon a complex series of interchange 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 0.12% 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 0.11% for consumer debit. For all consumer credit products the Visa assessment fee is 0.13%. The Discover Network Assessment Fee is 0.11%.

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 Payment Card Brands. The attached Interchange Qualification Matrix identifies the primary qualification criteria for the various Interchange levels.

Please note that the Payment Card Brands 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 Payment Card Brands, 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.

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

Visa Credit			
PC	Interchange Program	Rate	Per Item
388	Airline Chip Full Data	1.10%	\$0.00
N/A	Airline Chip Full Data - Visa Electron	1.10%	\$0.00
390	Airline Chip Full Data with PIN	1.10%	\$0.00
N/A	Airline Chip Full Data with PIN - Visa Electron	1.10%	\$0.00
241	Business Tier 1 Elec Air	2.40%	\$0.10
230	Business Tier 1 B2B	2.10%	\$0.10
231	Business Tier 1 CNP	2.25%	\$0.10
232	Business Tier 1 Retail	2.20%	\$0.10
240	Business Tier 1 Elec T&E	2.40%	\$0.10
227	Business Tier 1 Level 2	2.05%	\$0.10
109	Business Tier 1 STD	2.95%	\$0.20
580	Business Tier 2 B2B	2.25%	\$0.10
578	Business Tier 2 CNP	2.45%	\$0.15
589	Business Tier 2 Elec T&E	2.75%	\$0.15
577	Business Tier 2 Level 2	2.05%	\$0.10
579	Business Tier 2 Retail	2.30%	\$0.10
582	Business Tier 2 STD	2.95%	\$0.20
387	Chip Full Data	1.10%	\$0.00
N/A	Chip Full Data - Visa Electron	1.10%	\$0.00
389	Chip Full Data with PIN	1.10%	\$0.00
N/A	Chip Full Data with PIN - Visa Electron	1.10%	\$0.00
093	Comm Card Non PassTran Cred Voucher	2.35%	\$0.00
092	Cons Card Non PassTran Cred Voucher	1.76%	\$0.00
A11	Corporate - T&E	2.55%	\$0.10
234	Corporate Card - Card Not Present	2.65%	\$0.10
A10	Corporate Card - Standard w/ Data	2.95%	\$0.10
A09	Corporate Card - Level 3	1.85%	\$0.10
235	Corporate Card - Card Present	2.50%	\$0.10
228	Corporate Card - Standard	2.95%	\$0.10
171	Corporate Card Level 2	2.05%	\$0.10
079	CPS Account Funding	2.14%	\$0.10
035	CPS Automated Fuel	1.15%	\$0.25
A05	CPS Automated Fuel Dispenser Credit Cap	0.00%	\$1.10
032	CPS Car Rental (Card Present)	1.54%	\$0.10
031	CPS Car Rental (CNP) Preferred	1.54%	\$0.10
A37	Credit Voucher - Non-GSA Purch, Non-Pass Trans 3	2.20%	\$0.00
A38	Credit Voucher - Non-GSA Purch, Non-Pass Trans 4	2.00%	\$0.00

Visa Credit			
PC	Interchange Program	Rate	Per Item
034	CPS Card Not Present	1.80%	\$0.10
073	CPS E Comm Car Rntl - Preferred	1.54%	\$0.10
072	CPS E Comm Hotel – Preferred	1.54%	\$0.10
071	CPS E Comm Prefer - Pass Trans	1.70%	\$0.10
077	CPS E Commerce – Basic	1.80%	\$0.10
078	CPS E Commerce – Preferred	1.80%	\$0.10
029	CPS Hotel (CNP) Preferred	1.54%	\$0.10
030	CPS Hotel (Card Present)	1.54%	\$0.10
027	CPS Passenger Transport - Card Not Present	1.70%	\$0.10
A28	CPS Passenger Transport Card Present	1.70%	\$0.10
054	CPS Restaurant	1.54%	\$0.10
023	CPS Retail - All Other	1.51%	\$0.10
024	CPS Retail - Hotel / Car Rental	1.51%	\$0.10
025	CPS Retail - Pass Trans AIR	1.51%	\$0.10
038	CPS Retail 2 (Emerging Market)	1.43%	\$0.05
099	CPS Retail Credit - Tier 2	1.47%	\$0.10
095	CPS Retail Credit - Tier 3	1.51%	\$0.10
094	CPS Retail Credit -Tier 1	1.43%	\$0.10
037	CPS Retail Key Entered	1.80%	\$0.10
056	CPS Retail Service Station	1.15%	\$0.25
A06	CPS Retail Service Station Credit Cap	0.00%	\$1.10
047	CPS Small Ticket	1.65%	\$0.04
021	CPS Supermarket	1.22%	\$0.05
096	CPS Supermarket Credit -Tier 1	1.15%	\$0.05
097	CPS Supermarket Credit -Tier 2	1.20%	\$0.05
098	CPS Supermarket Credit -Tier 3	1.22%	\$0.05
059	CPS/Charity CR	1.35%	\$0.05
050	CPS/Rewards 1	1.65%	\$0.10
051	CPS/Rewards 2	1.95%	\$0.10
N90	Credit Voucher - (DB)	0.00%	\$0.00
A30	Credit Voucher - GSA Purchasing, Non-Passenger Transport 1	2.35%	\$0.00
A31	Credit Voucher - GSA Purchasing, Non-Passenger Transport 2	2.15%	\$0.00
A32	Credit Voucher - GSA Purchasing, Non-Passenger Transport 3	2.00%	\$0.00
A33	Credit Voucher - GSA Purchasing, Non-Passenger Transport 4	1.80%	\$0.00
A34	Credit Voucher - GSA Purchasing, Non-Passenger Transport 5	1.80%	\$0.00
A35	Credit Voucher - Non-GSA Purch, Non-Passenger Transport 1	2.40%	\$0.00
A36	Credit Voucher - Non-GSA Purch, Non-Passenger Transport 2	2.30%	\$0.00

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

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Visa Credit			
PC	Interchange Program	Rate	Per Item
A39	Credit Voucher - Non-GSA Purch, Non-Pass Trans 5	1.80%	\$0.00
005	Domestic Cash Advance	0.00%	\$2.00
017	Domestic Standard - All Other	2.70%	\$0.10
009	Domestic Standard Airlines	2.70%	\$0.10
014	Domestic Standard Card Not Present	2.70%	\$0.10
080	EIRF Non CPS- All Other	2.30%	\$0.10
081	EIRF Non CPS Pass Transport AIR	2.30%	\$0.10
A08	Electronic-Credit Cap	0.00%	\$1.10
006	Foreign Cash Advance	0.33%	\$1.75
057	GSA Govt. to Govt.	1.65%	\$0.10
120	GSA Large Ticket	1.20%	\$39.00
399	Inter Airline Chip Full Data w/ PIN - US (Inc. Elect)	1.55%	\$0.00
043	Interregional Airline - Consumer	1.10%	\$0.00
045	Interregional Airline - Infinite	1.80%	\$0.00
398	Inter Airline Chip Full Data - US (Inc. Electron)	1.55%	\$0.00
055	Inter Bus/Sig.Bus/Corp/Purch/Dist (US)	2.45%	\$0.00
044	Interregional Commercial Airline	1.80%	\$0.00
011	Inter Commercial Standard (Non US merchant)	2.00%	\$0.00
068	Interregional E-Comm Merchant (US merchant)	1.89%	\$0.00
063	Interregional Electronic (US merchant)	1.55%	\$0.00
065	Interregional Issuer Chip (US merchant)	1.65%	\$0.00
223	Inter Premium Card AP Issued (US)	2.25%	\$0.00
222	Inter Premium Card Canada Issued (US)	2.25%	\$0.00
225	Inter Premium Card CEMEA Issued (US)	2.25%	\$0.00
226	Inter Premium Card EU Issued (US)	2.25%	\$0.00
224	Inter Premium Card LAC Issued (US)	2.25%	\$0.00
395	Inter Premium Card Refunds (US)	1.80%	\$0.00
470	Inter Signature Preferred Airline	1.80%	\$0.00
391	Inter Super Premium Card AP Issued (US)	2.42%	\$0.00
392	Inter Super Premium Card CEMEA Issued (US)	2.42%	\$0.00
393	Inter Super Premium Card EU Issued (US)	2.42%	\$0.00
394	Inter Super Premium Card LAC Issued (US)	2.42%	\$0.00
396	Inter Super Premium Card Refunds (US)	1.97%	\$0.00
A01	Large Purchase Advantage 1	0.70%	\$49.50
A02	Large Purchase Advantage 2	0.60%	\$52.50
A03	Large Purchase Advantage 3	0.50%	\$55.50
A04	Large Purchase Advantage 4	0.40%	\$58.50
090	MOTO / E Comm Credit Voucher	2.05%	\$0.00
091	Pass Trans Credit Voucher - All Cards	2.33%	\$0.00
237	Purchase Card - Card Not Present	2.65%	\$0.10
251	Purchase Card - Retail Fleet	2.40%	\$0.10
239	Purchase Card - Electronic with L3 Data	2.95%	\$0.10
238	Purchasing Card-Card Present	2.50%	\$0.10
172	Purchase Card Level 2	2.05%	\$0.10
173	Purchase Card Level 3	1.85%	\$0.10
107	Purchase Card Standard	2.95%	\$0.10
118	Purchase Large Ticket	1.45%	\$35.00
A12	Purchasing - T&E	2.55%	\$0.10
586	Business Tier 3 B2B	2.40%	\$0.10
587	Business Tier 3 CNP	2.60%	\$0.20
590	Business Tier 3 Elec T&E	2.85%	\$0.20
585	Business Tier 3 Level 2	2.05%	\$0.10
588	Business Tier 3 Retail	2.40%	\$0.10
583	Business Tier 3 STD	2.95%	\$0.20
114	Signature Card Electronic	2.30%	\$0.10
110	Signature Card Standard	2.70%	\$0.10
248	Signature Preferred - Retail	2.10%	\$0.10
246	Signature Preferred - Business-to-Business	2.10%	\$0.10
247	Signature Preferred - Card Not Present	2.40%	\$0.10
249	Signature Preferred - Electronic	2.40%	\$0.10
254	Signature Preferred - Fuel	1.15%	\$0.25
250	Signature Preferred - Standard	2.95%	\$0.10
012	Standard - Hotel / Car Rental	2.70%	\$0.10
364	Super Premium Card AP Issued	1.97%	\$0.00
366	Super Premium Card CEMEA Issued	1.97%	\$0.00

Visa Credit			
PC	Interchange Program	Rate	Per Item
367	Super Premium Card EU Issued	1.97%	\$0.00
368	Super Premium Card LAC Issued	1.97%	\$0.00
365	Super Premium Card US Issued	1.97%	\$0.00
053	Utility Credit	0.00%	\$0.75
052	Utility Credit Business	0.00%	\$1.50
A07	Visa Signature Preferred-Fuel Cap	0.00%	\$1.10
A14	Visa Signature Preferred-Standard Cap	0.00%	\$1.10
A40	Private Label Basic	0.00%	\$0.00
A41	Private Label Standard	1.75%	\$0.20
A42	Private Label Enhanced	5.00%	\$0.00
A43	Private Label Specialized	25%	\$0.00
A44	Private Label Premium	30%	\$0.00
A77	New Consumer Credit - Electronic	2.40%	\$0.10
A78	New Consumer Credit - Standard	2.95%	\$0.10
A79	New Consumer Credit - Card Not Present	2.40%	\$0.10
A80	New Consumer Credit - Retail	2.10%	\$0.10
A81	New Consumer Credit - B2B	2.10%	\$0.10
A82	New Consumer Credit - Fuel	1.15%	\$0.25
A83	New Consumer Credit - Standard Fuel Cap	0.00%	\$1.10
A84	New Consumer Credit - Fuel CAP	0.00%	\$1.10
B07	CPS/Recurring Bill Payment Program	1.43%	\$0.05
B19	Purchasing Card Fleet	2.50%	\$0.10
118	Commercial Product Large Ticket	1.45%	\$35.00
B11	U.S. STP TIER 1	2.00%	\$0.10
B12	U.S. STP TIER 2	1.30%	\$35.00
B13	U.S. STP TIER 3	1.10%	\$35.00
B14	U.S. STP TIER 4	0.95%	\$35.00
B15	U.S. STP TIER 5	0.80%	\$35.00
503	Large Ticket (STP) Tier 1	2.00%	\$0.00
B08	Large Ticket (STP) Tier 2	1.30%	\$35.00
B09	Large Ticket (STP) Tier 3	1.30%	\$35.00
B10	Large Ticket (STP) Tier 4	1.30%	\$35.00
B26	US BUS TR4 B2B	2.20%	\$0.10
B27	US BUS TR4 RTL	2.50%	\$0.10
B28	US BUS TR4 CNP	2.70%	\$0.20
B29	US BUS TR4 LVL2	2.20%	\$0.10
B30	US BUS TR4 ELEC	2.95%	\$0.20
B31	US BUS TR4 STD	2.95%	\$0.25

Visa Debit and Prepaid*			
PC	Interchange Program	Rate	Per Item
N31	Business card-Card Not Present (DB)	2.45%	\$0.10
N14	Purchase Card Standard Non CPS (DB / PP)	2.95%	\$0.10
N18	Corporate Card Standard Non CPS (DB / PP)	2.95%	\$0.10
N15	Business Card Standard (DB)	2.95%	\$0.20
N30	Business card-Card Present (DB)	1.70%	\$0.10
P03	Commercial Standard - Prepaid	2.95%	\$0.10
P01	Commercial Retail (PP)	2.15%	\$0.10
P02	Commercial Card Not Present (PP)	2.65%	\$0.10
P04	VI Purchase Large Ticket (PP)	1.45%	\$35.00
680	EIRF Non CPS All Other (DB)	1.75%	\$0.20
678	CPS E Commerce Preferred (DB)	1.60%	\$0.15
612	Standard Hotel/Car Rental (DB)	1.90%	\$0.25
617	Standard All Other (DB)	1.90%	\$0.25
684	EIRF Fuel Cap (DB)	0.00%	\$0.95
677	CPS E Commerce Basic (DB)	1.65%	\$0.15
609	Standard PassTran AIR (DB)	1.90%	\$0.25
614	PSL - Card Not Present (Debit)	1.90%	\$0.25
635	CPS Automated Fuel (DB)	0.80%	\$0.15
658	CPS Automated Fuel Dispenser Cap (DB)	0.00%	\$0.95
632	CPS Car Rental (Card Present) (DB)	1.19%	\$0.10
631	CPS Car Rental (CNP) - Prefer (DB)	1.70%	\$0.15
N16	Signature Card Standard Non CPS (DB/PP)	2.70%	\$0.10
672	CPS E Comm Prefer - Hotel (DB)	1.70%	\$0.15

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

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Visa Debit and Prepaid*			
PC	Interchange Program	Rate	Per Item
679	CPS Account Funding (DB)	1.75%	\$0.20
647	CPS Small Ticket (DB)	1.55%	\$0.04
817	CPS Retail All Other (DB)	0.80%	\$0.15
627	CPS Pass Transport AIR (DB)	1.70%	\$0.15
664	CPS Tax Payment cap (DB)	0.00%	\$2.00
659	CPS Retail Service Station Cap (DB)	0.00%	\$0.95
623	CPS Retail All Other (DB)	0.80%	\$0.15
629	CPS Hotel (CNP) - Prefer (DB)	1.70%	\$0.15
N28	CPS Passenger Transport Card Present (DB)	1.19%	\$0.10
661	CPS Tax Payment (DB)	0.65%	\$0.15
637	CPS Retail Key Entered (DB)	1.65%	\$0.15
638	CPS Retail 2 (Emerging Markets) (DB)	0.65%	\$0.15
639	CPS Retail 2 (Emerging Markets) cap (DB)	0.00%	\$2.00
630	CPS Hotel (Card Present) (DB)	1.19%	\$0.10
656	CPS Retail Service Station (DB)	0.80%	\$0.15
626	CPS Supermarket (DB)	0.00%	\$0.30
653	Utility (DB)	0.00%	\$0.65
634	CPS Card Not Present (DB)	1.65%	\$0.15
663	CPS Debt Repayment cap (DB)	0.00%	\$2.00
671	CPS E Comm Prefer- PassTran (DB)	1.70%	\$0.15
681	EIRF Non CPS Pass Trans (DB)	1.75%	\$0.20
673	CPS E Comm Prefer - Car Rental (DB)	1.70%	\$0.15
660	CPS Debt Repayment (DB)	0.65%	\$0.15
P34	CPS CNP (PP)	1.75%	\$0.20
P30	CPS/Hotel CP (PP)	1.15%	\$0.15
P32	CPS/Car Rental CP (PP)	1.15%	\$0.15
P31	CPS/Car Rentl CNP Pref (PP)	1.75%	\$0.20
P58	CPS/Automated Fuel CAP (PP)	0.00%	\$0.95
P77	CPS/Ecomm-Basic (PP)	1.75%	\$0.20
P35	CPS/Automated Fuel (PP)	1.15%	\$0.15
P38	CPS/Retail2 Emerg Mkts (PP)	0.65%	\$0.15
P84	EIRF Fuel Debit CAP (PP)	0.00%	\$0.95
P78	CPS/Ecomm-Pref (PP)	1.75%	\$0.20
P17	Dom Standard All Other (PP)	1.90%	\$0.25
P29	CPS/Hotel CNP Pref (PP)	1.75%	\$0.20
R17	CPS/Retail All Other (PP)	1.15%	\$0.15
P26	CPS/Supermarket (PP)	1.15%	\$0.15
P37	CPS/Retail Key Entered (PP)	1.75%	\$0.20
652	CPS/Utility Business (DB/PP)	0.00%	\$1.50
P59	CPS/Rtl Serv Statn CAP (PP)	0.00%	\$0.95
P71	CPS/Ecomm Prf Pas Tran (PP)	1.75%	\$0.20
P47	CPS Small Ticket (PP)	1.60%	\$0.05
P27	CPS Passenger Trans CNP (PP)	1.75%	\$0.20
P28	CPS Passenger Trans CP (PP)	1.15%	\$0.15
P72	CPS/Ecomm Pref Hotel (PP)	1.75%	\$0.20
P79	CPS/Account Funding (PP)	1.80%	\$0.20
P39	CPS/Retl2 Emrg Mkt CAP (PP)	0.00%	\$2.00
P89	Supermarket ChCard CAP (PP)	0.00%	\$0.35
P73	CPS/Ecomm Prf Car Rent (PP)	1.75%	\$0.20
N20	Business Card Standard Non CPS (PP)	2.95%	\$0.20
P54	CPS/Restaurant (PP)	1.15%	\$0.15
P56	CPS/Rtl Serv Station (PP)	1.15%	\$0.15
P80	EIRF Non CPS All Other (PP)	1.80%	\$0.20
N05	LAC Regulated (DB)	0.05%	\$0.22
N13	US Reg NON CPS Comm (DB)	0.05%	\$0.22
N01	US Regulated (DB)	0.05%	\$0.22
N10	US Regulated Comm (DB)	0.05%	\$0.22
N09	US Regulated Non-CPS (DB)	0.05%	\$0.22
N06	GU Regulated (DB)	0.05%	\$0.22
N04	Puerto Rico Regulated (DB)	0.05%	\$0.22
N12	REG Consumer MQ (DB)	0.05%	\$0.22
N08	IR Regulated with IAF (DB)	0.50%	\$0.22
N03	Interregional Regulated(DB)	0.05%	\$0.22
N07	AP Regulated (DB)	0.05%	\$0.22
N02	US CPS/Small Tckt Reg (DB)	0.50%	\$0.22
654	CPS Restaurant (DB)	1.19%	\$0.10

MasterCard Credit			
PC	Interchange Program	Rate	Per Item
165	Business Level 2 Large Ticket I	1.36%	\$40.00
186	Business Level 2 Large Ticket I MPG	1.20%	\$0.00
155	Business Level 2 Data Rate III	1.91%	\$0.10
182	Commercial Large Ticket Rate I MPG	1.20%	\$0.00
290	Commercial Large Ticket Rate I MPG Bus	1.20%	\$0.00
051	Auto Rental	1.58%	\$0.10
391	Bill Payments Merit I Insurance	1.43%	\$0.05
027	Bill Payments Merit I Real Estate	1.10%	\$0.00
124	Business Level 2 Data Rate I	2.81%	\$0.10
144	Business Level 2 Data Rate II	2.16%	\$0.10
110	Business Level 2 Data Rate II Petroleum	2.16%	\$0.10
175	Business Level 2 Large Ticket II	1.36%	\$40.00
177	Business Level 2 Large Ticket III	1.37%	\$40.00
227	Business Level 2 Standard	3.11%	\$0.10
239	Business Level 2 T & E Rate I	2.66%	\$0.00
251	Business Level 2 T & E Rate II	2.51%	\$0.10
263	Business Level 2 T & E Rate III	2.46%	\$0.10
301	Business Level 2 Utilities	0.00%	\$1.50
153	Business Utility	0.00%	\$1.50
007	Cash Advance	0.00%	\$2.05
104	Commercial Credit Refund 1	2.37%	\$0.00
105	Commercial Credit Refund 2	2.30%	\$0.00
106	Commercial Credit Refund 3	2.21%	\$0.00
107	Commercial Credit Refund 4	2.16%	\$0.00
141	Commercial Data Rate I Bus	2.65%	\$0.10
158	Commercial Data Rate I Corp	2.65%	\$0.10
131	Commercial Data Rate I Fleet	2.65%	\$0.10
A68	Commercial Data Rate I - Fleet at Non-Fuel	2.65%	\$0.10
121	Commercial Data Rate I Purch	2.65%	\$0.10
142	Commercial Data Rate II Bus	2.00%	\$0.10
159	Commercial Data Rate II Corp	2.50%	\$0.10
195	Commercial Data Rate II Fleet at Non Fuel	2.50%	\$0.10
172	Commercial Data Rate II Petroleum Bus	2.05%	\$0.10
173	Commercial Data Rate II Petroleum Corp	2.05%	\$0.10
132	Commercial Data Rate II Petroleum Fleet at Fuel	2.05%	\$0.10
174	Commercial Data Rate II Petroleum Purch	2.05%	\$0.10
122	Commercial Data Rate II Purch	2.50%	\$0.10
152	Commercial Data Rate II Interregional Purch (US merchant)	2.55%	\$0.00
A67	Commercial Data Rate III - Fleet at Non Fuel	1.80%	\$0.10
123	Commercial Data Rate III Purch	1.80%	\$0.10
143	Commercial Data Rate III Bus	1.75%	\$0.10
160	Commercial Data Rate III US Corp	1.0%	\$0.10
176	Commercial Interregional Business (US merchant)	2.85%	\$0.00
134	Commercial Large Ticket Fleet	1.25%	\$40.00
A69	Commercial Large Ticket I - Fleet at Non-Fuel	1.25%	\$40.00
A87	Commercial Large Ticket II - Fleet at Non-Fuel	1.20%	\$60.00
146	Commercial Large Ticket II Bus	1.25%	\$40.00
163	Commercial Large Ticket II Corp	1.20%	\$60.00
146	Commercial Large Ticket II Bus	1.25%	\$40.00
126	Commercial Large Ticket II Purch	1.20%	\$60.00
A88	Commercial Large Ticket III - Fleet at Non-Fuel	1.15%	\$80.00
148	Commercial Large Ticket III Bus	1.25%	\$40.00
168	Commercial Large Ticket III Corp	1.15%	\$80.00
139	Commercial Large Ticket III Fleet	1.15%	\$80.00
128	Commercial Large Ticket III Purch	1.15%	\$80.00
164	Comm Large Ticket Interregional Fleet (US merch)	1.75%	\$30.00
154	Comm Large Ticket Interregional Purch (US merch)	1.75%	\$30.00
296	Commercial Large Ticket Rate I MPG Fleet at Fuel	1.20%	\$0.00
169	Commercial Lg Tkt / DR III Corp	1.25%	\$40.00
129	Commercial Lg Tkt / DR III Purch	1.25%	\$40.00
149	Commercial Lg Tkt/DR III Bus	1.25%	\$40.00
166	Commercial Purchasing Inter Fleet (US)	2.85%	\$0.00
156	Commercial Purchasing Inter Purch (US)	2.85%	\$0.00
103	Commercial Standard - Bus	2.95%	\$0.10
108	Commercial Standard Corp	2.95%	\$0.10
109	Commercial Standard Fleet at Fuel	2.95%	\$0.10

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INTERCHANGE RATE/FEE SCHEDULE

RSA.F15.IC

ACTUAL INTERCHANGE

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MasterCard Credit			
PC	Interchange Program	Rate	Per Item
117	Commercial Standard Purch	2.95%	\$0.10
135	Commercial T&E I Airline	2.70%	\$0.00
A81	Commercial T&E I Airline - Business	2.50%	\$0.00
A75	Commercial T&E I Airline - Corporate	2.70%	\$0.00
A78	Commercial T&E I Airline - Purchase	2.70%	\$0.00
145	Commercial T&E I Bus	2.50%	\$0.00
162	Commercial T&E I Corp	2.70%	\$0.00
125	Commercial T&E I Purch	2.70%	\$0.00
A84	Commercial T&E I Purch	2.70%	\$0.00
150	Commercial T&E II Bus	2.35%	\$0.10
170	Commercial T&E II Corp	2.55%	\$0.10
130	Commercial T&E II Purch	2.55%	\$0.10
A85	Commercial T&E II Purch	2.55%	\$0.10
151	Commercial T&E III Bus	2.30%	\$0.10
171	Commercial T&E III Corp	2.30%	\$0.10
133	Commercial T&E III Fleet	2.50%	\$0.10
A86	Commercial T&E III Purch	2.45%	\$0.10
A82	Commercial T&E II Airline - Business	2.35%	\$0.10
A76	Commercial T&E II Airline - Corporate	2.55%	\$0.10
A79	Commercial T&E II Airline - Purchase	2.55%	\$0.10
137	Commercial T&E II Airline Fleet	2.55%	\$0.10
A83	Commercial T&E III Airline - Business	2.30%	\$0.10
A77	Commercial T&E III Airline - Corporate	2.43%	\$0.10
A80	Commercial T&E III Airline - Purchase	2.43%	\$0.10
138	Commercial T&E III Airline Fleet	2.43%	\$0.10
083	Consumer Credit Refund 1	2.42%	\$0.00
084	Consumer Credit Refund 2	2.09%	\$0.00
100	Consumer Credit Refund 3	1.95%	\$0.00
101	Consumer Credit Refund 4	1.82%	\$0.00
102	Consumer Credit Refund 5	1.73%	\$0.00
736	Consumer Debit Refund 1	1.72%	\$0.00
737	Consumer Debit Refund 2	1.68%	\$0.00
738	Consumer Debit Refund 3	1.40%	\$0.00
A05	Consumer Super Premium Electronic (US)	2.83%	\$0.00
A06	Consumer Super Premium Full UCAF (US)	2.83%	\$0.00
A07	Consumer Super Premium Merch UCAF (US)	2.83%	\$0.00
A08	Consumer Super Premium Standard (US)	2.83%	\$0.00
028	Convenience Purchases Base	1.90%	\$0.00
339	Electronic Payment Account Data Rate I	2.65%	\$0.10
338	Electronic Payment Account Data Rate II	2.40%	\$0.10
065	Emerging Markets	0.80%	\$0.25
387	Enhanced Auto Rental	1.80%	\$0.10
394	Enhanced Bill Payments Merit I Insurance	1.43%	\$0.05
A70	Convenience Purchases Tier I	1.35%	\$0.00
052	Cruise Lines	1.58%	\$0.10
044	Diners Electronic Interchange	2.00%	\$0.00
045	Diners Standard Interchange	2.50%	\$0.00
395	Electronic Payment Account	0.00%	\$0.00
327	Enhanced Bill Payments Merit I Real Estate	1.10%	\$0.00
328	Enhanced Convenience Purchase	1.90%	\$0.00
A71	Enhanced Convenience Purchases Tier 1	1.35%	\$0.00
388	Enhanced Cruise Lines	1.80%	\$0.10
390	Enhanced Full UCAF	1.93%	\$0.10
381	Enhanced Key Entered	2.04%	\$0.10
386	Enhanced Lodging	1.80%	\$0.10

MasterCard Credit			
PC	Interchange Program	Rate	Per Item
389	Enhanced Merchant UCAF	1.83%	\$0.10
311	Enhanced Merit I	2.04%	\$0.10
309	Enhanced Merit III	1.73%	\$0.10
330	Enhanced Merit III Tier 1	1.43%	\$0.10
331	Enhanced Merit III Tier 2	1.48%	\$0.10
332	Enhanced Merit III Tier 3	1.55%	\$0.10
313	Enhanced Passenger Transport	1.90%	\$0.10
324	Enhanced Petroleum Base	1.90%	\$0.00
325	Enhanced Petroleum Base CAP	0.00%	\$0.95
320	Enhanced Public Sector	1.55%	\$0.10
366	Enhanced Service Industry	1.15%	\$0.05
303	Enhanced Standard	2.95%	\$0.10
317	Enhanced Supermarket Base	1.48%	\$0.10
382	Enhanced Supermarket Tier 1	1.15%	\$0.05
383	Enhanced Supermarket Tier 2	1.15%	\$0.05
384	Enhanced Supermarket Tier 3	1.22%	\$0.05
385	Enhanced Utilities	0.00%	\$0.65
318	Enhanced Warehouse Base	1.48%	\$0.10
055	Full UCAF	1.78%	\$0.10
596	High Value Airline	2.30%	\$0.10
583	High Value Convenience Purchases	2.00%	\$0.00
595	High Value Full UCAF	2.40%	\$0.10
578	High Value Key-Entered	2.50%	\$0.10
594	High Value Merchant UCAF	2.30%	\$0.10
577	High Value Merit I	2.50%	\$0.10
575	High Value Merit I - Insurance	2.20%	\$0.10
574	High Value Merit I - Real Estate	2.20%	\$0.10
579	High Value Merit III	2.20%	\$0.10
581	High Value Merit III Tier 2	2.10%	\$0.10
582	High Value Merit III Tier 3	2.15%	\$0.10
580	High Value Merit III Tier1	2.05%	\$0.10
598	High Value Petroleum Base	2.00%	\$0.00
573	High Value Petroleum Base Cap	0.00%	\$0.95
591	High Value Public Sector	1.55%	\$0.10
592	High Value Restaurant	2.20%	\$0.10
590	High Value Service Industries	1.15%	\$0.05
576	High Value Standard	3.25%	\$0.10
584	High Value Supermarket Base	1.90%	\$0.10
585	High Value Supermarket Tier 1	1.25%	\$0.05
586	High Value Supermarket Tier 2	1.25%	\$0.05
587	High Value Supermarket Tier 3	1.32%	\$0.05
593	High Value T&E	2.75%	\$0.10
599	High Value T&E Large Ticket	2.00%	\$0.00
597	High Value Utilities	0.00%	\$0.75
333	Inter. Commercial Premium Standard US/AP	2.85%	\$0.00
312	Inter. Commercial Premium Standard US/CAN	2.85%	\$0.00
321	Inter. Commercial Premium Standard US/LAC	2.85%	\$0.00
411	Inter. Commercial Premium Standard US/SAMEA	2.85%	\$0.00
336	Inter. Consumer Premium Electronic US/EU	2.70%	\$0.00
293	Commercial Large Ticket Rate I MPG Corp	1.20%	\$0.00
326	Inter. Consumer Premium Electronic US/AP	2.70%	\$0.00
308	Inter. Consumer Premium Electronic US/CAN	2.70%	\$0.00
316	Inter. Consumer Premium Electronic US/LAC	2.70%	\$0.00
408	Inter. Consumer Premium Electronic US/SAMEA	2.70%	\$0.00
H29	Commercial B2B - US Domestic	2.00%	\$0.00
H30	Commercial B2B - US Interregional	2.00%	\$0.00

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INTERCHANGE RATE/FEE SCHEDULE

MasterCard Credit			
PC	Interchange Program	Rate	Per Item
335	Inter. Consumer Premium Full UCAF US/EU	2.70%	\$0.00
323	Inter. Consumer Premium Full UCAF US/AP	2.70%	\$0.00
307	Inter. Consumer Premium Full UCAF US/CAN	2.70%	\$0.00
315	Inter. Consumer Premium Full UCAF US/LAC	2.70%	\$0.00
407	Inter. Consumer Premium Full UCAF US/SAMEA	2.70%	\$0.00
337	Inter. Consumer Premium Merchant UCAF US/EU	2.70%	\$0.00
329	Inter. Consumer Premium Merchant UCAF US/AP	2.70%	\$0.00
310	Inter. Consumer Premium Merchant UCAF US/CAN	2.70%	\$0.00
319	Inter. Consumer Premium Merchant UCAF US/LAC	2.70%	\$0.00
409	Inter. Consumer Premium Merch UCAF US/SAMEA	2.70%	\$0.00
322	Inter. Consumer Premium Standard US/AP	2.70%	\$0.00
306	Inter. Consumer Premium Standard US/CAN	2.70%	\$0.00
334	Inter. Consumer Premium Standard US/EU	2.70%	\$0.00
314	Inter. Consumer Premium Standard US/LAC	2.70%	\$0.00
406	Inter. Consumer Premium Standard US/SAMEA	2.70%	\$0.00
088	Interregional E-Comm Full UCAF (US merchant)	2.39%	\$0.00
087	Interregional E-Comm Merch UCAF (US merchant)	2.29%	\$0.00
005	Interregional Electronic Plus (US merchant)	1.95%	\$0.00
364	Interregional Electronic Card (US merchant)	1.95%	\$0.00
092	Interregional Electronic Plus Diners (US merchant)	1.95%	\$0.00
036	Interregional Standard (Non US merchant)	1.60%	\$0.00
006	Interregional Standard Plus (US merchant)	2.45%	\$0.00
093	Interregional Standard Plus Diners (US merchant)	2.45%	\$0.00
081	Key Entered	1.89%	\$0.10
050	Lodging	1.58%	\$0.10
054	Merchant UCAF	1.68%	\$0.10
011	Merit I	1.89%	\$0.10
089	Merit I Electronic Commerce	1.89%	\$0.10
019	Merit I Non-Face-to-Face	1.89%	\$0.10
016	Merit I Passenger Railway	1.89%	\$0.10
014	Merit I Passenger Transport (Airline)	1.89%	\$0.10
009	Merit III	1.58%	\$0.10
030	Merit III - Tier 1	1.43%	\$0.10
031	Merit III - Tier 2	1.48%	\$0.10
032	Merit III - Tier 3	1.55%	\$0.10
012	Merit III Passenger Transport	1.58%	\$0.10
013	Passenger Transport	1.75%	\$0.10
024	Petroleum Base	1.90%	\$0.00
025	Petroleum Base CAP	0.00%	\$0.95
190	Private Label	1.68%	\$0.00
020	Public Sector	1.55%	\$0.10
018	Quick Pay Merit I	1.89%	\$0.10
033	Quick Pay Merit III	1.58%	\$0.10
066	Services Industries (SIIP)	1.15%	\$0.05
003	Standard	2.95%	\$0.10
015	Standard Passenger Transport	2.95%	\$0.10
017	Supermarket	1.48%	\$0.10
043	Supermarket - Tier 1	1.15%	\$0.05
046	Supermarket - Tier 2	1.15%	\$0.05
047	Supermarket - Tier 3	1.22%	\$0.05
048	Utility Credit	0.00%	\$0.65
392	World Bill Payments Merit I Insurance	1.43%	\$0.05
119	World Bill Payments Merit I Real Estate	1.10%	\$0.00
061	World Card - Auto Rental	2.30%	\$0.10
060	World Card - Lodging	2.30%	\$0.10
063	World Card - Other	2.30%	\$0.10
010	World Card Cash Advance	0.00%	\$2.05
A72	World Convenience Purchases Tier 1	1.45%	\$0.00
221	World Elite - Auto Rental	2.75%	\$0.10
220	World Elite Airlines	2.30%	\$0.10
393	World Elite Bill Payments Merit I Insurance	2.20%	\$0.10
299	World Elite Bill Payments Merit I Real Estate	2.20%	\$0.10
B01	Business Level 3 Data Rate I	2.86%	\$0.10

MasterCard Credit			
PC	Interchange Program	Rate	Per Item
B02	Business Level 3 Data Rate II	2.21%	\$0.10
B03	Business Level 3 Data Rate III	1.96%	\$0.10
B05	Business Level 3 Large Ticket I	1.41%	\$40.00
B06	Business Level 3 Large Ticket II	1.41%	\$40.00
B07	Business Level 3 Large Ticket III	1.41%	\$40.00
B08	Business Level 3 Large Ticket I MPG	1.20%	\$0.00
B11	Business Level 3 Standard	3.16%	\$0.10
B12	Business Level 3 T&E Rate I	2.71%	\$0.00
B14	Business Level 3 T&E Rate II	2.56%	\$0.10
B15	Business Level 3 T&E Rate III	2.51%	\$0.10
B18	Business Level 3 Utilities	0.00%	\$1.50
B19	Business Level 4 Data Rate I	2.96%	\$0.10
B20	Business Level 4 Data Rate II	2.31%	\$0.10
B21	Business Level 4 Data Rate III	2.06%	\$0.10
B23	Business Level 4 Large Ticket I	1.51%	\$40.00
B24	Business Level 4 Large Ticket II	1.51%	\$40.00
B25	Business Level 4 Large Ticket III	1.51%	\$40.00
B26	Business Level 4 Large Ticket I MPG	1.20%	\$0.00
B29	Business Level 4 Standard	3.26%	\$0.10
B30	Business Level 4 T&E Rate I	2.81%	\$0.00
B32	Business Level 4 T&E Rate II	2.66%	\$0.10
B33	Business Level 4 T&E Rate III	2.61%	\$0.10
B36	Business Level 4 Utilities	0.00%	\$1.50
B37	Business Level 3 T&E Rate I (AIR)	2.71%	\$0.00
B38	Business Level 3 T&E Rate II (AIR)	2.56%	\$0.10
B39	Business Level 3 T&E Rate III (AIR)	2.51%	\$0.10
B40	Business Level 4 T&E Rate I (AIR)	2.81%	\$0.00
B41	Business Level 4 T&E Rate II (AIR)	2.66%	\$0.10
B42	Business Level 4 T&E Rate III (AIR)	2.61%	\$0.10
B43	Bus Level 2 T&E Rate I (AIR)	2.66%	\$0.00
B44	Bus Level 2 T&E Rate II (AIR)	2.51%	\$0.10
B45	Bus Level 2 T&E Rate III (AIR)	2.46%	\$0.10
B46	Business Level 3 Data Rate II (Petro)	2.21%	\$0.10
B48	Business Level 4 Data Rate II (Petro)	2.31%	\$0.10
A97	Charities (NR)	0.00%	\$0.00
A98	Charities	2.00%	\$0.10
A99	Charities Comm	2.00%	\$0.10
207	World Elite Convenience Purchases	2.00%	\$0.00
A74	World Elite Convenience Purchases Tier 1	1.60%	\$0.00
219	World Elite Full UCAF	2.40%	\$0.10
202	World Elite Key Entered	2.50%	\$0.10
218	World Elite Merchant UCAF	2.30%	\$0.10
201	World Elite Merit I	2.50%	\$0.10
203	World Elite Merit III	2.20%	\$0.10
204	World Elite Merit III Tier 1	2.05%	\$0.10
205	World Elite Merit III Tier 2	2.10%	\$0.10
206	World Elite Merit III Tier 3	2.15%	\$0.10
222	World Elite- Other	2.75%	\$0.10
223	World Elite Petroleum Base	2.00%	\$0.00
224	World Elite Petroleum Base CAP	0.00%	\$0.95
215	World Elite Public Sector	1.55%	\$0.10
216	World Elite Restaurant	2.20%	\$0.10
214	World Elite Service Industries	1.15%	\$0.05
200	World Elite Standard	3.25%	\$0.10
208	World Elite Supermarket Base	1.90%	\$0.10
210	World Elite Supermarket Tier 2	1.25%	\$0.05
211	World Elite Supermarket Tier 3	1.32%	\$0.05
209	World Elite Supermarket Tier 1	1.25%	\$0.05
225	World Elite T&E Large Ticket	2.00%	\$0.00
217	World Elite T&E-Lodging	2.75%	\$0.10

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INTERCHANGE RATE/FEE SCHEDULE

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ACTUAL INTERCHANGE

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MasterCard Credit			
PC	Interchange Program	Rate	Per Item
064	World Elite Utilities	0.00%	\$0.75
059	World Full UCAF	1.97%	\$0.10
A73	World High Value Convenience Purchases Tier 1	1.60%	\$0.00
099	World MC Convenience Purchases	2.00%	\$0.00
096	World MC Key-Entered	2.05%	\$0.10
095	World MC Merit I	2.05%	\$0.10
097	World MC Merit III	1.77%	\$0.10
098	World MC Merit III Tier 1	1.53%	\$0.10
077	World MC Public Sector	1.55%	\$0.10
078	World MC Restaurant	1.73%	\$0.10
079	World MC Service Industries	1.15%	\$0.05
094	World MC Standard	2.95%	\$0.10
071	World MC Supermarket Base	1.58%	\$0.10
072	World MC Supermarket Tier 1	1.25%	\$0.05
058	World Merchant UCAF	1.87%	\$0.10
112	World Merit III Tier 2	1.58%	\$0.10
113	World Merit III Tier 3	1.65%	\$0.10
180	World Petroleum Base	2.00%	\$0.00
181	World Petroleum Base CAP	0.00%	\$0.95
114	World Supermarket Tier 2	1.25%	\$0.05
115	World Supermarket Tier 3	1.32%	\$0.05
049	World Utility	0.00%	\$0.65
488	World Comm. Large Ticket Rate I MPG Bus	1.20%	\$0.00
491	World Elite Comm. Large Ticket Rate I MPG Bus	1.20%	\$0.00
494	World Commercial Large Ticket Rate I MPG Corp	1.20%	\$0.00
497	World Elite Comm. Large Ticket Rate I MPG Corp	1.20%	\$0.00
252	World Commercial Standard Corp	2.95%	\$0.10
253	World Commercial Data Rate III Corp	1.80%	\$0.10
254	World Commercial Data Rate II Corp	2.50%	\$0.10
255	World Commercial Data Rate I Corp	2.65%	\$0.10
256	World Commercial T&E Rate II Corp	2.55%	\$0.10
257	World Commercial T&E Rate I Corp	2.70%	\$0.00
258	World Commercial T&E Rate III Corp	2.30%	\$0.10
260	World Commercial Large Ticket II Corp	1.20%	\$60.00
261	World Commercial Large Ticket III Corp	1.15%	\$80.00
264	World Elite Commercial Standard Corp	2.95%	\$0.10
265	World Elite Commercial Data Rate III Corp	1.80%	\$0.10
266	World Elite Commercial Data Rate II Corp	2.50%	\$0.10
267	World Elite Commercial Data Rate I Corp	2.65%	\$0.10
268	World Elite Commercial T&E Rate II Corp	2.35%	\$0.10
269	World Elite Commercial T&E Rate I Corp	2.70%	\$0.00
270	World Elite Commercial T&E Rate III Corp	2.30%	\$0.10
272	World Elite Commercial Lrg Ticket II Corp	1.20%	\$60.00
273	World Elite Commercial Lrg Ticket III Corp	1.15%	\$80.00
276	World Comm Large Ticket I/Data Rate III Corp	1.25%	\$40.00
277	World Elite Comm Large Ticket I/Data Rate III Corp	1.25%	\$40.00
280	World Commercial Data Rate II Petroleum Corp	2.05%	\$0.10
281	World Elite Commercial Data Rate II Petroleum	2.05%	\$0.10
H01	MasterCard Comm. Payments Acct T1	1.20%	0.00%
H02	MasterCard Comm. Payments Acct T2	1.00%	0.00%
H03	MasterCard Comm. Payments Acct T3	0.90%	0.00%
H04	MasterCard Comm. Payments Acct T4	0.80%	0.00%
H05	MasterCard Comm. Payments Acct T5	0.70%	0.00%
B58	Commercial Large Ticket Rate I MPG Pur T2	1.00%	0.00%
B59	Commercial Large Ticket Rate I MPG Bus T2	1.00%	0.00%
B60	Commercial Large Ticket Rate I MPG Corp T2	1.00%	0.00%
B61	Commercial Large Ticket Rate I MPG Fleet T2	1.00%	0.00%
B62	World Comm. Large Ticket Rate I MPG Bus T2	1.00%	0.00%
B63	World Elite Comm. Large Ticket Rate I MPG Bus T2	1.00%	0.00%
B64	World Comm. Large Ticket Rate I MPG Corp T2	1.00%	0.00%
B65	World Elite Comm Large Ticket Rate I MPG Corp T2	1.00%	0.00%

MasterCard Credit			
PC	Interchange Program	Rate	Per Item
B66	Commercial Large Ticket Rate I MPG Pur T3	0.90%	0.00%
B67	Commercial Large Ticket Rate I MPG Bus T3	0.90%	0.00%
B68	Commercial Large Ticket Rate I MPG Corp T3	0.90%	0.00%
B69	Commercial Large Ticket Rate I MPG Fleet T3	0.90%	0.00%
B70	World Comm. Large Ticket Rate I MPG Bus T3	0.90%	0.00%
B71	World Elite Comm. Large Ticket Rate I MPG Bus T3	0.90%	0.00%
B72	World Comm. Large Ticket Rate I MPG Corp T3	0.90%	0.00%
B73	World Elite Comm. Large Ticket Rate I MPG Corp T3	0.90%	0.00%
B74	Commercial Large Ticket Rate I MPG Pur T4	0.80%	0.00%
B75	Commercial Large Ticket Rate I MPG Bus T4	0.80%	0.00%
B76	Commercial Large Ticket Rate I MPG Corp T4	0.80%	0.00%
B77	Commercial Large Ticket Rate I MPG Fleet T4	0.80%	0.00%
B78	World Comm. Large Ticket Rate I MPG Bus T4	0.80%	0.00%
B79	World Elite Comm. Large Ticket Rate I MPG Bus T4	0.80%	0.00%
B80	World Comm. Large Ticket Rate I MPG Corp T4	0.80%	0.00%
B81	World Elite Comm. Lrg Ticket Rate I MPG Corp T4	0.80%	0.00%
B82	Commercial Large Ticket Rate I MPG Pur T5	0.70%	0.00%
B83	Commercial Large Ticket Rate I MPG Bus T5	0.70%	0.00%
B84	Commercial Large Ticket Rate I MPG Corp T5	0.70%	0.00%
B85	Commercial Large Ticket Rate I MPG Fleet T5	0.70%	0.00%
B86	World Comm. Large Ticket Rate I MPG Bus T5	0.70%	0.00%
B87	World Elite Comm. Large Ticket Rate I MPG Bus T5	0.70%	0.00%
B88	World Comm. Large Ticket Rate I MPG Corp T5	0.70%	0.00%
B89	World Elite Comm. Lrg Ticket Rate I MPG Corp T5	0.70%	0.00%

MasterCard Debit/Prepaid*			
PC	Interchange Program	Rate	Per Item
603	Standard (DB)	1.90%	\$0.25
609	Merit III (DB)	1.05%	\$0.15
611	Merit I (DB)	1.60%	\$0.15
612	Merit III Pass Transport (DB)	1.05%	\$0.15
613	Passenger Transport (DB)	1.60%	\$0.15
614	Merit I Pass Transport (DB)	1.60%	\$0.15
615	Standard Passenger Transport (DB)	1.90%	\$0.25
616	Merit I ECCB Airlines (DB)	1.60%	\$0.15
617	Supermarket (DB)	1.05%	\$0.15
618	Quick Payment Service (DB)	1.60%	\$0.15
619	Merit I (MOTO) (DB)	1.60%	\$0.15
627	Bill Payments (Merit I) Real Estate (DB)	1.10%	\$0.00
629	Small Ticket Tier 1 (DB)	1.30%	\$0.03
630	Merit III Tier 1 (DB)	0.70%	\$0.15
631	Merit III Tier 2 (DB)	0.83%	\$0.15
632	Merit III Tier 3 (DB)	0.95%	\$0.15
633	QPS- Merit III (DB)	1.05%	\$0.15
638	Supermarket Tier Cap (DB)	0.00%	\$0.35
639	Supermarket Cap (DB)	0.00%	\$0.35
643	Supermarket Tier 1 (DB)	0.70%	\$0.15
646	Supermarket Tier 2 (DB)	0.83%	\$0.15
647	Supermarket Tier 3 (DB)	0.95%	\$0.15
648	Utility (DB)	0.00%	\$0.45
650	Lodging (DB)	1.15%	\$0.15
651	Auto Rental (DB)	1.15%	\$0.15
652	Cruise Lines (DB)	1.15%	\$0.15
654	Merchant UCAF (DB)	1.15%	\$0.15
655	Full UCAF (DB)	1.25%	\$0.15
656	Petroleum CAT/AFD CAP (DB)	0.00%	\$0.95
657	Service Station CAP (DB)	0.00%	\$0.95
665	Emerging Markets (DB)	0.80%	\$0.25

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

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INTERCHANGE RATE/FEE SCHEDULE

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ACTUAL INTERCHANGE

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MasterCard Debit and Prepaid*				Discover Network Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
666	Services Indust (SIIP) (DB)	1.15%	\$0.05	004	PSL - Recurring Payments Rewards	1.20%	\$0.05
667	Small Ticket (DB)	1.55%	\$0.04	005	PSL - Supermarkets/Warehouse Clubs Rewards	1.65%	\$0.05
668	Restaurant (DB)	1.19%	\$0.10	006	PSL - Emerging Markets Rewards	1.45%	\$0.05
669	Service Station (DB)	0.70%	\$0.17	007	PSL - Public Services Rewards	1.55%	\$0.10
670	Petroleum CAT/AFD (DB)	0.70%	\$0.17	008	PSL - Express Services Rewards	1.95%	\$0.00
681	Key Entered (DB)	1.60%	\$0.15	009	PSL - Petroleum Rewards	1.73%	\$0.05
689	Merit I E Commerce (DB)	1.60%	\$0.15	010	PSL - Retail Rewards	1.71%	\$0.10
N01	Reg Incentive POS (DB)	0.05%	\$0.21	011	PSL - Restaurants Rewards	1.90%	\$0.10
N02	Reg Incent Frd adj POS (DB)	0.05%	\$0.22	012	PSL - Hotels/Car Rentals Rewards	1.90%	\$0.10
N03	Regulated POS UST (DB)	0.05%	\$0.21	013	PSL - Passenger Transport Rewards	1.90%	\$0.10
N04	Reg wFraud adj UST POS (DB)	0.05%	\$0.22	014	PSL - Card Not Present (Rewards)	1.97%	\$0.10
N05	Regulated UST GAF POS (DB)	0.90%	\$0.21	015	PSL - Key Entry Rewards	1.97%	\$0.10
N06	Reg Fraud adj UST GAF (DB)	0.90%	\$0.22	016	MSL - Passenger Transport Rewards	2.40%	\$0.10
N07	Regulated UST INTR POS (DB)	0.05%	\$0.21	018	Mid Submission Level Rewards	2.40%	\$0.10
N08	Reg Fraud adj UST INTR (DB)	0.05%	\$0.22	019	Base Submission Level Rewards	2.95%	\$0.10
N09	Regulated Comm (DB)	0.05%	\$0.21	020	Consumer Adjustment Voucher Program 1 Rewards	2.07%	\$0.00
N10	Regulated Frd adj Comm (DB)	0.05%	\$0.22	021	Consumer Adjustment Voucher Program 2 Rewards	2.02%	\$0.00
N11	Regulated Comm UST INT (DB)	0.05%	\$0.21	022	Consumer Adjustment Voucher Program 3 Rewards	1.75%	\$0.00
N12	Reg Frd adj Cmm UT INT (DB)	0.05%	\$0.22	023	Cash Reimbursement	0.16%	\$1.65
N13	Reg Comm UST INT GAF (DB)	0.90%	\$0.21	024	PSL - Utilities Rewards	0.00%	\$0.75
N14	Rg F adj Cm USTINT GAF (DB)	0.90%	\$0.22	025	PSL - Real Estate Rewards	1.10%	\$0.00
N15	Reg Consmr US MQ (DB)	0.05%	\$0.21	026	PSL - Insurance Rewards	1.43%	\$0.05
N16	Reg Consm wFraud Adj MQ (DB)	0.05%	\$0.22	104	PSL - Recurring Payments Premium	1.20%	\$0.05
N17	Regulated UST Comm INTR(DB)	0.05%	\$0.21	105	PSL - Supermarkets/Warehouse Clubs Premium	1.65%	\$0.05
N18	Reg w frd UST Cmm INTR (DB)	0.05%	\$0.22	106	PSL - Emerging Markets Premium	1.45%	\$0.05
N19	Reg Non Incentive POS (DB)	0.05%	\$0.21	107	PSL - Public Services Premium	1.55%	\$0.10
N20	Reg Non Incent Frd adj (DB)	0.05%	\$0.22	108	PSL - Express Services Premium	1.95%	\$0.00
N29	Reg POS CH (DB)	0.00%	\$0.00	109	PSL - Petroleum Premium	1.73%	\$0.05
N30	Reg POS WF CH (DB)	0.00%	\$0.00	110	PSL - Retail Premium	1.71%	\$0.10
N31	REG POS Incent SML TKT (DB)	0.05%	\$0.22	111	PSL - Restaurants Premium	2.20%	\$0.10
N32	REG POS Small TKT UT (DB)	0.05%	\$0.22	112	PSL - Hotels/Car Rentals Premium	2.30%	\$0.10
N33	REG POS SMLTKT UST GAF (DB)	0.90%	\$0.22	113	PSL - Passenger Transport Premium	2.30%	\$0.10
N34	REG POS SMLTKT UST INT (DB)	0.05%	\$0.22	114	PSL - Card Not Present (Premium)	2.00%	\$0.10
N35	REG POS Small TKT COMM (DB)	0.05%	\$0.22	115	PSL - Key Entry Premium	2.00%	\$0.10
N36	REG POS SMLTKT UST COM (DB)	0.05%	\$0.22	118	Mid Submission Level Premium	2.40%	\$0.10
N37	REG SMLTKT UST COM GAF (DB)	0.90%	\$0.22	119	Base Submission Level Premium	2.95%	\$0.10
N38	REG SMLTKT UST INT COM (DB)	0.05%	\$0.22	120	Consumer Adjustment Voucher Program 1 Premium	2.07%	\$0.00
N39	REG Incent SML TKT T1 (DB)	0.05%	\$0.22	121	Consumer Adjustment Voucher Program 2 Premium	2.02%	\$0.00
N40	REG Small Ticket UT T1 (DB)	0.05%	\$0.22	122	Consumer Adjustment Voucher Program 3 Premium	1.75%	\$0.00
N41	REG SML TKT UST GAF T1 (DB)	0.90%	\$0.22	124	PSL - Utilities Premium	0.00%	\$0.75
N42	REG Small TKT UST INT T1 (DB)	0.05%	\$0.22	125	PSL - Real Estate Premium	1.10%	\$0.00
N43	REG Small TKT COMM T1 (DB)	0.05%	\$0.22	126	PSL - Insurance Premium	1.43%	\$0.05
N44	REG Small TKT UST COM T1 (DB)	0.05%	\$0.22	200	Commercial Electronic - Passenger Transport	2.30%	\$0.10
N45	REG SMLTKT UT CM T1 GAF (DB)	0.90%	\$0.22	201	Commercial Electronic - Emerging Markets/Public Services	2.30%	\$0.10
N46	REG SMLTKT UT INT CM T1 (DB)	0.05%	\$0.22	202	Commercial Electronic - All Others	2.30%	\$0.10
N49	Commercial Large Ticket I Business (DB)	1.25%	\$40.00	203	Commercial Base Submission Level	2.95%	\$0.10
N50	Commercial Data Rate III Business (DB)	1.80%	\$0.10	204	Commercial Adjustment Voucher Program 1	2.25%	\$0.00
N51	Commercial Data Rate II Business (DB)	2.20%	\$0.10	205	Commercial Utilities	0.00%	\$1.50
N52	Commercial Data Rate II Petroleum Business (DB)	2.05%	\$0.10	206	Commercial Large Ticket	0.90%	\$20.00
N53	Commercial Large Ticket II Business (DB)	1.25%	\$40.00	210	International Base	2.10%	\$0.10
N54	Commercial Large Ticket III Business (DB)	1.25%	\$40.00	211	International Electronic	1.76%	\$0.00
N62	MC-Charities (DB)	1.45%	\$0.15	212	International Cash Reimbursement	0.16%	\$3.00
N63	MC-Charities Comm (DB)	2.00%	\$0.15	213	International Adjustment Voucher Program	0.00%	\$0.00
P11	Merit I (PP)	1.76%	\$0.20	304	PSL - Recurring Payments Core	1.20%	\$0.05
P29	Small Ticket Tier 1 (PP)	1.30%	\$0.03	305	PSL - Supermarkets/Warehouse Clubs Core	1.40%	\$0.05
P48	Utility (PP)	0.00%	\$0.65	306	PSL - Emerging Markets Core	1.45%	\$0.05
P81	Key Entered (PP)	1.76%	\$0.20	307	PSL - Public Services Core	1.55%	\$0.10
N67	Merit I Consumer Loan (DB)	0.80%	\$0.25	308	PSL - Express Services Core	1.95%	\$0.00
N68	Merit I Consumer Loan Cap (DB)	0.00%	\$2.95	309	PSL - Petroleum Core	1.55%	\$0.05
P67	Merit I Consumer Loan (PP)	0.80%	\$0.25	310	PSL - Retail Core	1.56%	\$0.10
P68	Merit I Consumer Loan Cap (PP)	0.00%	\$2.95	311	PSL - Restaurants Core	1.56%	\$0.10
A30	Emerging Market EDU/GOVT Debit	0.65%	\$0.15	312	PSL - Hotels/Car Rentals Core	1.58%	\$0.10
A39	Emerging Market EDU/GOVT Debit CAP	0.00%	\$2.00	313	PSL - Passenger Transport Core	1.75%	\$0.10
				315	PSL - Key Entry Core	1.87%	\$0.10

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INTERCHANGE RATE/FEE SCHEDULE

Discover Network Credit			
PC	Interchange Program	Rate	Per Item
316	MSL - Passenger Transport Core	2.40%	\$0.10
318	Mid Submission Level Core	2.40%	\$0.10
319	Base Submission Level Core	2.95%	\$0.10
320	Consumer Adj. Voucher Program 1 Core	2.07%	\$0.00
321	Consumer Adj. Voucher Program 2 Core	2.02%	\$0.00
322	Consumer Adj. Voucher Program 3 Core	1.75%	\$0.00
324	PSL - Utilities Core	0.00%	\$0.75
325	PSL - Real Estate Core	1.10%	\$0.00
326	PSL - Insurance Core	1.43%	\$0.05
404	PSL - Recurring Payments (Premium Plus)	1.80%	\$0.05
405	PSL - Supermarkets/Warehouse Clubs (Prem Plus)	1.90%	\$0.10
406	PSL - Emerging Markets (Premium Plus)	2.30%	\$0.10
407	PSL - Public Services (Premium Plus)	1.55%	\$0.10
408	PSL - Express Services (Premium Plus)	2.05%	\$0.00
409	PSL - Petroleum (Premium Plus)	1.73%	\$0.05
410	PSL - Retail (Premium Plus)	2.10%	\$0.10
411	PSL - Restaurants (Premium Plus)	2.30%	\$0.10
412	PSL - Hotels/Car Rentals (Premium Plus)	2.30%	\$0.10
413	PSL - Passenger Transport (Premium Plus)	2.30%	\$0.10
414	PSL - Card Not Present/E-commerce (Premium Plus)	2.35%	\$0.10
415	PSL - Key Entry (Premium Plus)	2.15%	\$0.10
418	Mid Submission Level (Premium Plus)	2.40%	\$0.10
419	Base Submission Level (Premium Plus)	2.95%	\$0.10
420	Consumer Adj Voucher Program 1 (Premium Plus)	2.07%	\$0.00
421	Consumer Adj Voucher Program 2 (Premium Plus)	2.02%	\$0.00
422	Consumer Adj Voucher Program 3 (Premium Plus)	1.75%	\$0.00
424	PSL - Utilities (Premium Plus)	0.00%	\$0.75
425	PSL - Real Estate (Premium Plus)	2.30%	\$0.10
426	PSL - Insurance (Premium Plus)	2.30%	\$0.05
017	PSL - E-commerce (Rewards)	1.97%	\$0.10
117	PSL - E-commerce (Premium)	2.00%	\$0.10
317	PSL - E-commerce (Core)	1.87%	\$0.10
417	PSL - E-commerce (Premium Plus)	2.35%	\$0.10
424	PSL - Utilities (Premium Plus)	0.00%	\$0.75

Discover Network Debit and Prepaid*			
PC	Interchange Program	Rate	Per Item
619	Base Submission Level (DB)	1.89%	\$0.25
819	Base Submission Level (PP)	1.89%	\$0.25
744	Base Submission Level w/ Fraud (DB)	0.05%	\$0.22
844	Base Submission Level w/ Fraud (PP)	0.05%	\$0.22
761	Base Submission Level w/o Fraud (DB)	0.05%	\$0.21
861	Base Submission Level w/o Fraud (PP)	0.05%	\$0.21
631	Commercial Elec - Emerging Market/Pub Srv (DB)	2.30%	\$0.10
727	Commercial Adj VCH with Fraud Fee (PP)	0.05%	\$0.22
773	Commercial Adj Voucher Prog. 1 (DB)	0.00%	\$0.00
774	Commercial Adj Voucher Prog. 1 Reg (DB)	0.00%	\$0.00
874	Commercial Adj. Voucher Program 1 (PP)	0.00%	\$0.00
724	Commercial Adjustment VCH w/o Fraud (PP)	0.05%	\$0.21
224	Commercial Adjustment Voucher 1 (PP)	2.25%	\$0.00
713	Commercial Adjustment Voucher with Fraud fee	0.05%	\$0.22
617	PSL - E-commerce (Debit)	1.75%	\$0.20
777	PSL - E-commerce (Debit With Fraud)	0.05%	\$0.22
778	PSL - E-commerce (Debit Without Fraud)	0.05%	\$0.21
817	PSL - E-commerce (Prepaid)	1.75%	\$0.20
877	PSL - E-commerce (Prepaid With Fraud)	0.05%	\$0.22
878	PSL - E-commerce (Prepaid Without Fraud)	0.05%	\$0.21

Discover Network Debit and Prepaid*			
PC	Interchange Program	Rate	Per Item
710	Commercial Adjustment Voucher without Fraud	0.05%	\$0.21
633	Commercial Base Submission Level (DB)	2.95%	\$0.10
223	Commercial Base Submission Level (PP)	2.95%	\$0.10
765	Commercial Base Submission Level w/ Fraud (DB)	0.05%	\$0.22
865	Commercial Base Submission Level w/ Fraud (PP)	0.05%	\$0.22
769	Commercial Base Submission Level w/o Fraud (DB)	0.05%	\$0.21
869	Commercial Base Submission Level w/o Fraud (PP)	0.05%	\$0.21
632	Commercial Elec - All Others (DB)	2.30%	\$0.10
630	Commercial Elec - Passenger Transport (DB)	2.30%	\$0.10
228	Commercial Electronic - All Others (PP)	2.30%	\$0.10
227	Commercial Electronic Emg Markets/Pub Srvc (PP)	2.30%	\$0.10
221	Commercial Electronic Passenger Transport (PP)	2.30%	\$0.10
764	Commercial Electronic w/ Fraud (DB)	0.05%	\$0.22
864	Commercial Electronic w/ Fraud (PP)	0.05%	\$0.22
768	Commercial Electronic w/o Fraud (DB)	0.05%	\$0.21
868	Commercial Electronic w/o Fraud (PP)	0.05%	\$0.21
722	Commercial Incentive w/o Fraud Fee (PP)	0.05%	\$0.21
711	Commercial Incentive with Fraud fee	0.05%	\$0.22
725	Commercial Incentive with Fraud Fee (PP)	0.05%	\$0.22
708	Commercial Incentive without Fraud fee	0.05%	\$0.21
629	Commercial Large Ticket (DB)	0.90%	\$20.00
226	Commercial Large Ticket (PP)	0.90%	\$20.00
763	Commercial Large Ticket w/ Fraud (DB)	0.05%	\$0.22
863	Commercial Large Ticket w/ Fraud (PP)	0.05%	\$0.22
767	Commercial Large Ticket w/o Fraud (DB)	0.05%	\$0.21
867	Commercial Large Ticket w/o Fraud (PP)	0.05%	\$0.21
723	Commercial Non Incentive w/o Fraud Fee (PP)	0.05%	\$0.21
726	Commercial Non Incentive with Fraud Fee (PP)	0.05%	\$0.22
709	Commercial Non Incentive without Fraud fee	0.05%	\$0.21
712	Commercial Nonincentive with Fraud fee	0.05%	\$0.22
628	Commercial Utilities (DB)	0.00%	\$1.50
225	Commercial Utilities (PP)	0.00%	\$1.50
762	Commercial Utilities w/ Fraud (DB)	0.05%	\$0.22
862	Commercial Utilities w/ Fraud (PP)	0.05%	\$0.22
766	Commercial Utilities w/o Fraud (DB)	0.05%	\$0.21
866	Commercial Utilities w/o Fraud (PP)	0.05%	\$0.21
770	Cons. Adj Voucher Program 1 Reg (DB)	0.00%	\$0.00
870	Cons. Adj Voucher Program 1 Reg (PP)	0.00%	\$0.00
771	Cons. Adj Voucher Program 2 Reg (DB)	0.00%	\$0.00
871	Cons. Adj Voucher Program 2 Reg (PP)	0.00%	\$0.00
772	Cons. Adj Voucher Program 3 Reg (DB)	0.00%	\$0.00
872	Cons. Adj Voucher Program 3 Reg (PP)	0.00%	\$0.00
820	Consumer Adjustment Voucher Program 1 (PP)	1.80%	\$0.00
620	Consumer Adjustment Voucher Program 1 (DB)	1.80%	\$0.00
621	Consumer Adjustment Voucher Program 2 (DB)	1.69%	\$0.00
821	Consumer Adjustment Voucher Program 2 (PP)	1.69%	\$0.00
622	Consumer Adjustment Voucher Program 3 (DB)	1.35%	\$0.00
822	Consumer Adjustment Voucher Program 3 (PP)	1.35%	\$0.00
701	DSCVR - Reg Non-Incent	0.05%	\$0.22
742	Key Entry w/ Fraud (DB)	0.05%	\$0.22
842	Key Entry w/ Fraud (PP)	0.05%	\$0.22
759	Key Entry w/o Fraud (DB)	0.05%	\$0.21
859	Key Entry w/o Fraud (PP)	0.05%	\$0.21
618	Mid Submission Level (DB)	1.80%	\$0.20
818	Mid Submission Level (PP)	1.80%	\$0.20
816	Mid Submission Level Pass Trans (PP)	1.72%	\$0.20
743	Mid Submission Level w/ Fraud (DB)	0.05%	\$0.22
843	Mid Submission Level w/ Fraud (PP)	0.05%	\$0.22
760	Mid Submission Level w/o Fraud (DB)	0.05%	\$0.21
860	Mid Submission Level w/o Fraud (PP)	0.05%	\$0.21
616	MSL - Passenger Transport (DB)	1.72%	\$0.20

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INTERCHANGE RATE/FEE SCHEDULE

Discover Network Debit and Prepaid*			
PC	Interchange Program	Rate	Per Item
614	PSL - Card Not Present/E-commerce (DB)	1.75%	\$0.20
814	PSL - Card Not Present (Prepaid)	1.75%	\$0.20
741	PSL - Card Not Present (Debit With Fraud)	0.05%	\$0.22
841	PSL - Card Not Present (Prepaid With Fraud)	0.05%	\$0.22
758	PSL - CNP/Ecomm w/o Fraud (DB)	0.05%	\$0.21
858	PSL - CNP/Ecomm w/o Fraud (PP)	0.05%	\$0.21
606	PSL - Emerging Markets (DB)	0.90%	\$0.20
806	PSL - Emerging Markets (PP)	0.90%	\$0.20
733	PSL - Emerging Markets w/ Fraud (DB)	0.05%	\$0.22
833	PSL - Emerging Markets w/ Fraud (PP)	0.05%	\$0.22
750	PSL - Emerging Markets w/o Fraud (DB)	0.05%	\$0.21
850	PSL - Emerging Markets w/o Fraud (PP)	0.05%	\$0.21
808	PSL - Express Service (PP)	1.80%	\$0.00
608	PSL - Express Services (DB)	1.80%	\$0.00
735	PSL - Express Services w/ Fraud (DB)	0.05%	\$0.22
835	PSL - Express Services w/ Fraud (PP)	0.05%	\$0.22
752	PSL - Express Services w/o Fraud (DB)	0.05%	\$0.21
852	PSL - Express Services w/o Fraud (PP)	0.05%	\$0.21
612	PSL - Hotels/Car Rentals (DB)	1.35%	\$0.16
812	PSL - Hotels/Car Rentals (PP)	1.35%	\$0.16
739	PSL - Hotels/Car Rentals w/ Fraud (DB)	0.05%	\$0.22
839	PSL - Hotels/Car Rentals w/ Fraud (PP)	0.05%	\$0.22
756	PSL - Hotels/Car Rentals w/o Fraud (DB)	0.05%	\$0.21
856	PSL - Hotels/Car Rentals w/o Fraud (PP)	0.05%	\$0.21
626	PSL - Insurance (DB)	0.80%	\$0.25
826	PSL - Insurance (PP)	0.80%	\$0.25
731	PSL - Insurance w/ Fraud (DB)	0.05%	\$0.22
831	PSL - Insurance w/ Fraud (PP)	0.05%	\$0.22
748	PSL - Insurance w/o Fraud (DB)	0.05%	\$0.21
848	PSL - Insurance w/o Fraud (PP)	0.05%	\$0.21
615	PSL - Key Entry (DB)	1.75%	\$0.20
815	PSL - Key Entry (PP)	1.75%	\$0.20
721	PSL - MQ REG IC NF (PP)	0.05%	\$0.21
703	PSL - MQ Reg Incent	0.05%	\$0.22
717	PSL - MQ REG Incent (PP)	0.05%	\$0.22
613	PSL - Passenger Transport (DB)	1.59%	\$0.16
813	PSL - Passenger Transport (PP)	1.59%	\$0.16
740	PSL - Passenger Transport w/ Fraud (DB)	0.05%	\$0.22
840	PSL - Passenger Transport w/ Fraud (PP)	0.05%	\$0.22
757	PSL - Passenger Transport w/o Fraud (DB)	0.05%	\$0.21
857	PSL - Passenger Transport w/o Fraud (PP)	0.05%	\$0.21
609	PSL - Petroleum (DB)	0.76%	\$0.16
736	PSL - Petroleum w/ Fraud (DB)	0.05%	\$0.22
836	PSL - Petroleum w/ Fraud (PP)	0.05%	\$0.22
753	PSL - Petroleum w/o Fraud (DB)	0.05%	\$0.21
853	PSL - Petroleum w/o Fraud (PP)	0.05%	\$0.21
809	PSL - Petroleum (PP)	0.76%	\$0.16
607	PSL - Public Services (DB)	0.90%	\$0.20
807	PSL - Public Services (PP)	0.90%	\$0.20
734	PSL - Public Services w/ Fraud (DB)	0.05%	\$0.22

Discover Network Debit and Prepaid*			
PC	Interchange Program	Rate	Per Item
834	PSL - Public Services w/ Fraud (PP)	0.05%	\$0.22
751	PSL - Public Services w/o Fraud (DB)	0.05%	\$0.21
851	PSL - Public Services w/o Fraud (PP)	0.05%	\$0.21
625	PSL - Real Estate (DB)	1.10%	\$0.00
825	PSL - Real Estate (PP)	1.10%	\$0.00
730	PSL - Real Estate w/ Fraud (DB)	0.05%	\$0.22
830	PSL - Real Estate w/ Fraud (PP)	0.05%	\$0.22
747	PSL - Real Estate w/o Fraud (DB)	0.05%	\$0.21
847	PSL - Real Estate w/o Fraud (PP)	0.05%	\$0.21
604	PSL - Recurring Payments (DB)	1.20%	\$0.05
804	PSL - Recurring Payments (PP)	1.20%	\$0.05
728	PSL - Recurring Payments w/ Fraud (DB)	0.05%	\$0.22
828	PSL - Recurring Payments w/ Fraud (PP)	0.05%	\$0.22
745	PSL - Recurring Payments w/o Fraud (DB)	0.05%	\$0.21
845	PSL - Recurring Payments w/o Fraud (PP)	0.05%	\$0.21
716	PSL - REG CRED VCH Incent (PP)	0.05%	\$0.22
720	PSL - REG Cred VCH NF (PP)	0.05%	\$0.21
714	PSL - REG Incent (PP)	0.05%	\$0.22
718	PSL - REG Incent NF (PP)	0.05%	\$0.21
611	PSL - Restaurants (DB)	1.10%	\$0.16
811	PSL - Restaurants (PP)	1.10%	\$0.10
738	PSL - Restaurants w/ Fraud (DB)	0.05%	\$0.22
838	PSL - Restaurants w/ Fraud (PP)	0.05%	\$0.22
755	PSL - Restaurants w/o Fraud (DB)	0.05%	\$0.21
855	PSL - Restaurants w/o Fraud (PP)	0.05%	\$0.21
610	PSL - Retail (DB)	1.10%	\$0.16
810	PSL - Retail (PP)	1.10%	\$0.16
737	PSL - Retail w/ Fraud (DB)	0.05%	\$0.22
837	PSL - Retail w/ Fraud (PP)	0.05%	\$0.22
754	PSL - Retail w/o Fraud (DB)	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
749	PSL - Supermarket/Warehouse Clubs w/o Fraud (DB)	0.05%	\$0.21
849	PSL - Supermarket/Warehouse Clubs w/o Fraud (PP)	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 Payment Card Brands regularly add new Interchange levels and change the rates and/or qualification criteria.

Requirements for Interchange Levels: The 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 Interchange Qualification Matrix to determine the interchange category for which a transaction may qualify.

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