

INTERCHANGE RATE/FEE SCHEDULE

RSA.S22.IC US.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 interchange programs that may apply to the transaction depending upon a number of factors – such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

Interchange Fee Schedule

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

The amount of the Interchange Fee will depend on the type of transaction and the interchange program at which the transaction is ultimately processed. In order to qualify for any specific interchange program, you must satisfy certain qualification criteria established by the Associations. The LAC Interchange Qualification Matrix identifies the primary qualification criteria for the various interchange programs.

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

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

Fee Schedule – Interchange Plus Merchants

Refer to the Interchange Qualification Matrix for Clearing Requirements

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

Visa Credit				Visa Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
005	VI-DOMESTIC CASH ADVANCE	0.00%	\$2.00	069	INTERREGIONAL STANDARD (US MERCHANT)	1.60%	\$0.00
006	VI-FOREIGN CASH ADVANCE	0.33%	\$1.75	071	VI-ECOM PREF PASS TRANS TRAD	1.75%	\$0.10
011	VI-INT BUS/CORP/PURCH	2.00%	\$0.00	072	VI-ECOM PREFERRED HOTEL TRAD	1.75%	\$0.10
021	VI-SUPERMARKET TRADITIONAL	1.50%	\$0.07	073	VI-ECOM PREF CAR RENTAL TRAD	1.75%	\$0.10
023	VI-CPS/RETAIL ALL OTHER	1.51%	\$0.10	077	VI-ECOMM BASIC P1 TRAD	1.89%	\$0.10
024	VI-RETAIL HOTEL CAR P2 TRAD	1.75%	\$0.10	078	VI-ECOM PREF P1 TRADITIONAL	1.89%	\$0.10
024	VI-CPS/RETAIL HOTEL/CAR RENTAL	1.75%	\$0.10	079	VI-ACCT FUNDING P1 TRADITIONAL	1.89%	\$0.10
025	VI-CPS/RETAIL PASSENGER TRANS	1.75%	\$0.10	090	VI-MOTO ECOMM CREDIT	2.05%	\$0.00
025	VI-RETAIL PASS TRAN P2 TRAD	1.75%	\$0.10	091	VI-PASSENGER TRANSPORT CREDIT	2.33%	\$0.00
027	VI-PASSENGER TRANS CNP TRAD	1.75%	\$0.10	092	VI-CONS NON-PASS TRANS CREDIT	1.76%	\$0.00
029	VI-HOTEL CNP PREFERRED TRAD	1.75%	\$0.10	093	VI-COMM NON-PASS TRANS CREDIT	2.35%	\$0.00
030	VI-HOTEL CP PREFERRED TRAD	1.75%	\$0.10	107	VI-NON QL PURCH CR	2.95%	\$0.10
031	VI-CAR RENTAL CNP PRF TRAD	1.75%	\$0.10	118	VI-COMMERCIAL PRODUCT LGETKT	1.45%	\$35.00
032	VI-CAR RENTAL CP PRF TRAD	1.75%	\$0.10	120	VI-GSA LARGE TICKET	1.20%	\$39.00
034	VI-CNP P1 TRADITIONAL	1.89%	\$0.10	171	VI-CORPORATE CARD LEVEL 2	2.50%	\$0.10
035	VI-AFD TRADITIONAL	1.15%	\$0.25	172	VI-PURCHASING CARD LEVEL 2	2.50%	\$0.10
037	VI-RETAIL KEY ENT P1 TRAD	1.89%	\$0.10	173	VI-PURCHASING CARD LEVEL 3	1.90%	\$0.10
043	VI-INTER AIRLINE - CONS (US)	1.10%	\$0.00	217	VI-CPS CHECK CARD ALL OTHER	0.80%	\$0.15
044	VI-INTER AIRLINE - COMM (US)	1.80%	\$0.00	222	VI-INTER PREM CAN ISS US ACQ	1.80%	\$0.00
045	VI-INTER AIRLINE - SIG (US)	1.80%	\$0.00	223	VI-INTER PREM AP ISS US ACQ	1.80%	\$0.00
047	VI-SMALL TICKET SVC STN GOVT	1.65%	\$0.04	224	VI-INTER PREM LAC ISS US ACQ	1.80%	\$0.00
052	VI-BUSINESS CARD UTILITY	0.00%	\$1.50	225	VI-INTER PREM CEMEA ISS US ACQ	1.80%	\$0.00
053	VI-UTILITY CR	0.00%	\$0.75	226	VI-INTER PREM EU ISS US ACQ	1.80%	\$0.00
054	VI-REST TRAD REWARDS CP	2.10%	\$0.00	227	VI-BUSINESS CARD TR1 LEVEL 2	1.90%	\$0.10
055	VI-INTREG BUS/CORP/PURCH (US)	2.00%	\$0.00	228	VI-NON QUAL CORP CR	2.95%	\$0.10
056	VI-SERVICE STN TRADITIONAL	1.15%	\$0.25	231	VI-BUSINESS CARD TR1 CNP	2.65%	\$0.10
057	VI-GSA/G2G	1.65%	\$0.10	232	VI-BUSINESS CARD TR1 RETAIL	1.90%	\$0.10
059	VI-CPS CHARITY/RELIGIOUS ORG	1.35%	\$0.05	234	VI-CORPORATE CARD CNP	2.70%	\$0.10
063	VI-ELECTRONIC (US ACQ)	1.10%	\$0.00	235	VI-CORPORATE CARD-CARD PRESENT	2.50%	\$0.10
065	VI-INTREG CHIP ISS (US)	1.20%	\$0.00	237	VI-PURCHASING CARD CNP	2.70%	\$0.10
067	INTERREGIONAL SECURE E-COMM (US MERCHANT)	1.44%	\$0.00	238	VI-PURCHASING CARD - CP	2.50%	\$0.10
068	VI-INTREG ECOMM (US)	1.44%	\$0.00	239	VI-NON QL PUR DATA	2.95%	\$0.10

Visa Credit				Visa Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
240	VI-BUSINESS CARD TR1 ELEC T&E	2.35%	\$0.10	A06	VI-SERVICE STN TRADITIONAL CAP	0.00%	\$1.10
241	VI-BUSINESS CARD TR1 ELEC AIR	2.35%	\$0.10	A09	VI-CORPORATE LEVEL 3	1.90%	\$0.10
251	VI-PURCHASING CARD RTL FLEET	2.40%	\$0.10	A10	VI-NON QL CRP DATA	2.95%	\$0.10
364	VI-SUPER PREMIUM AP ISS	1.97%	\$0.00	A11	VI-CORPORATE TRAVEL SVC	2.65%	\$0.10
365	VI-SUPER PREMIUM US ISS	1.97%	\$0.00	A12	VI-PURCHASING TRAVEL SVC	2.65%	\$0.10
366	VI-SUPER PREMIUM CEMEA ISS	1.97%	\$0.00	A28	VI-PASSENGER TRANS CP TRAD	1.75%	\$0.10
367	VI-SUPER PREMIUM EU ISS	1.97%	\$0.00	A30	VI-CR VOUCH GSA PURCH NON PT1	2.35%	\$0.00
368	VI-SUPER PREMIUM LAC ISS	1.97%	\$0.00	A31	VI-CR VOUCH GSA PURCH NON PT2	2.15%	\$0.00
376	INTERREGIONAL CHIP ACQUIRER	1.00%	\$0.00	A32	VI-CR VOUCH GSA PURCH NON PT3	2.00%	\$0.00
387	VI-CHIP FULL	1.10%	\$0.00	A33	VI-CR VOUCH GSA PURCH NON PT4	1.80%	\$0.00
388	VI-AIR CHIP FULL	1.10%	\$0.00	A34	VI-CR VOUCH GSA PURCH NON PT5	1.80%	\$0.00
389	VI-CHIP FULL PIN	1.10%	\$0.00	A35	VI-CR VOUCH NGSA PURCH NON PT1	2.40%	\$0.00
390	VI-AIR CHIP FULL PIN	1.10%	\$0.00	A36	VI-CR VOUCH NGSA PURCH NON PT2	2.30%	\$0.00
391	VI-SUPER PREMIUM AP ISS US ACQ	1.97%	\$0.00	A37	VI-CR VOUCH NGSA PURCH NON PT3	2.20%	\$0.00
392	VI-SUPER PREMIUM CEMEA ISS US	1.97%	\$0.00	A38	VI-CR VOUCH NGSA PURCH NON PT4	2.00%	\$0.00
393	VI-SUPER PREMIUM EU ISS US ACQ	1.97%	\$0.00	A39	VI-CR VOUCH NGSA PURCH NON PT5	1.80%	\$0.00
394	VI-SUPER PREMIUM LAC ISS US AC	1.97%	\$0.00	A40	VI-PRIVATE LABEL BASIC	0.00%	\$0.00
395	VI-PREMIUM CARD REFUNDS	1.80%	\$0.00	A41	VI-PRIVATE LABEL STANDARD	1.75%	\$0.20
396	VI-SUPER PREMIUM CARD REFUNDS	1.97%	\$0.00	A42	VI-PRIVATE LABEL ENHANCED	5.00%	\$0.00
398	VI-AIR CHIP FULL US	1.55%	\$0.00	A43	VI-PRIVATE LABEL SPECIALIZED	10.00%	\$0.00
399	VI-AIR CHIP FULL PIN US	1.55%	\$0.00	A44	VI-PRIVATE LABEL PREMIUM	20.00%	\$0.00
470	VI-US SIGNATURE INTRREG AIRLIN	1.80%	\$0.00	B07	VI-CPS/RECURRING BILL PAYMENT	1.43%	\$0.05
503	VI-CAN LRG TICKET STP T1	2.00%	\$0.00	B08	VI-CAN LRG TICKET STP T2	1.30%	\$35.00
577	VI-BUSINESS CARD TR2 LEVEL 2	2.05%	\$0.10	B09	VI-CAN LRG TICKET STP T3	1.30%	\$35.00
578	VI-BUSINESS CARD TR2 CNP	2.80%	\$0.10	B10	VI-CAN LRG TICKET STP T4	1.30%	\$35.00
579	VI-BUSINESS CARD TR2 RETAIL	2.05%	\$0.10	B11	VI-US STP TIER 1	2.00%	\$0.10
585	VI-BUSINESS CARD TR3 LEVEL 2	2.10%	\$0.10	B12	VI-US STP TIER 2	1.30%	\$35.00
587	VI-BUSINESS CARD TR3 CNP	2.85%	\$0.10	B13	VI-US STP TIER 3	1.10%	\$35.00
588	VI-BUSINESS CARD TR3 RETAIL	2.10%	\$0.10	B14	VI-US STP TIER 4	0.95%	\$35.00
589	VI-BUSINESS CARD TR2 ELEC T&E	2.50%	\$0.10	B15	VI-US STP TIER 5	0.80%	\$35.00
590	VI-BUSINESS CARD TR3 ELEC T&E	2.55%	\$0.10	B19	VI-PURCHASING CARD - FLEET	2.50%	\$0.10
A01	VI-LARGE PURCHASE ADVANTAGE 1	0.70%	\$49.50	B27	VI-BUSINESS CARD TR4 RETAIL	2.20%	\$0.10
A02	VI-LARGE PURCHASE ADVANTAGE 2	0.60%	\$52.50	B28	VI-BUSINESS CARD TR4 CNP	2.95%	\$0.10
A03	VI-LARGE PURCHASE ADVANTAGE 3	0.50%	\$55.50	B29	VI-BUSINESS CARD TR4 LEVEL 2	2.20%	\$0.10
A04	VI-LARGE PURCHASE ADVANTAGE 4	0.40%	\$58.50	B30	VI-BUSINESS CARD TR4 ELEC	2.65%	\$0.10
A05	VI-AFD TRADITIONAL CAP	0.00%	\$1.10	B32	VI-CPS GOVERNMENT ALL	1.55%	\$0.10

Visa Credit				Visa Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
B45	VI-B2B VIRTUAL PYMENTS US	2.00%	\$0.00	J01	VI-AFD SERVICE STN ALL CAP	0.00%	\$1.10
B46	VI-B2B VIRTUAL PYMENTS US INT	2.00%	\$0.00	J03	VI-REST SIG SIGN PRF INF CP	2.60%	\$0.00
B49	VI-B2B VIRTUAL PYMENTS LAC	2.00%	\$0.00	J04	VI-REST TRAD REWARDS CNP	2.20%	\$0.00
B50	VI-B2B VIRTUAL PYMENTS LAC INT	2.00%	\$0.00	J05	VI-REST SIG SIGN PRF INF CNP	2.70%	\$0.00
B59	VI-CORP CARD FUEL LEVEL 2	2.20%	\$0.10	J06	VI-TAXI TRAD REWARDS CP	2.10%	\$0.00
B60	VI-PURCH CARD FUEL LEVEL 2	2.20%	\$0.10	J07	VI-TAXI SIG SIGN PRF INF CP	2.60%	\$0.00
B61	VI-PURCH CARD FLEET NON CPS	2.50%	\$0.10	J08	VI-TAXI TRAD REWARDS CNP	2.20%	\$0.00
B71	VI-SPMKT TR0 RATE 1	1.15%	\$0.05	J09	VI-TAXI SIG SIGN PRF INF CNP	2.70%	\$0.00
B72	VI-SPMKT TR0 RATE 2	1.40%	\$0.05	J10	VI-REAL ESTATE TRADITIONAL	1.43%	\$0.05
B73	VI-SPMKT TR1 RATE 1	1.15%	\$0.05	J11	VI-REAL ESTATE TRAD REWARDS	1.43%	\$0.05
B74	VI-SPMKT TR1 RATE 2	1.50%	\$0.05	J12	VI-REAL ESTATE SIGN INF SNQ	1.43%	\$0.05
B92	VI-SPMKT TR1 RATE 3	1.55%	\$0.05	J13	VI-REAL ESTATE SIGN PRF INF SQ	2.15%	\$0.10
B93	VI-SPMKT TR2 RATE 1	1.22%	\$0.05	J14	VI-EDUCATION TRADITIONAL	1.43%	\$0.05
B94	VI-SPMKT TR2 RATE 2	1.55%	\$0.05	J15	VI-EDUCATION TRAD REWARDS	1.43%	\$0.05
B95	VI-SPMKT TR2 RATE 3	1.65%	\$0.05	J16	VI-EDUCATION SIGN INF SNQ	1.43%	\$0.05
B96	VI-SPMKT TR3 RATE 1	1.22%	\$0.05	J17	VI-EDUCATION SIGN PRF INF SQ	2.15%	\$0.10
B97	VI-SPMKT TR3 RATE 2	1.60%	\$0.05	J18	VI-HEALTH CARE TRADITIONAL	1.43%	\$0.05
B98	VI-SPMKT TR3 RATE 3	1.75%	\$0.05	J19	VI-HEALTH CARE TRAD REWARDS	1.43%	\$0.05
B99	VI-NON QUAL BUS CR	3.15%	\$0.20	J1A	VI-REST TRAD REWARDS CP MIN	0.00%	\$0.04
H32	VI-US BUS TR5 TRVL	2.70%	\$0.10	J1B	VI-REST SIG SIGN PRF INF CP MN	0.00%	\$0.04
H33	VI-US BUS TR5 PRD 1	3.00%	\$0.10	J1C	VI-REST TRAD REWARDS CNP MIN	0.00%	\$0.08
H34	VI-US BUS TR5 PRD 2	2.25%	\$0.10	J1D	VI-REST SIG SIG PRF INF CNP MN	0.00%	\$0.08
H35	VI-US BUS TR5 LVL2	2.25%	\$0.10	J1E	VI-TAXI TRAD REWARDS CP MIN	0.00%	\$0.04
H36	VI-NON QUAL CONSUMER CR	3.15%	\$0.10	J1F	VI-TAXI SIG SIG PRF INF CP MIN	0.00%	\$0.04
H37	VI-NON QUAL CONS CR - FUEL CAP	0.00%	\$1.10	J1G	VI-TAXI TRAD REWARDS CNP MIN	0.00%	\$0.08
H38	VI-TRAVEL SIGN INF SNQ	2.25%	\$0.10	J1H	VI-TAXI SIG SIG PRF INF CNP MN	0.00%	\$0.08
H39	VI-SUPERMARKET TRAD REWARDS	1.50%	\$0.07	J1J	VI-SMALL TICKET TRAD REWARDS MIN	0.00%	\$0.04
H40	VI-SUPERMARKET SIGN PRF INF SQ	1.65%	\$0.07	J1K	VI-SMALL TICKET SIGN INF SNQ MN	0.00%	\$0.04
H41	VI-VSP VIQ SPMKT	2.00%	\$0.07	J1L	VI-SMALL TKT SIGN PRF INF SQ MN	0.00%	\$0.04
H42	VI-US COMMERCIAL B2B PROGRAM 1	0.80%	\$0.00	J20	VI-HEALTH CARE SIGN INF SNQ	1.43%	\$0.05
H43	VI-US COMMERCIAL B2B PROGRAM 2	1.00%	\$0.00	J21	VI-HEALTH CARE SIGN PRF INF SQ	2.30%	\$0.10
H44	VI-US COMMERCIAL B2B PROGRAM 3	1.20%	\$0.00	J22	VI-ADVERTISING TRADITIONAL	1.55%	\$0.10
H45	VI-US COMMERCIAL B2B PROGRAM 4	1.40%	\$0.00	J23	VI-ADVERTISING TRAD REWARDS	1.70%	\$0.10
H46	VI-US COMMERCIAL B2B PROGRAM 5	1.60%	\$0.00	J24	VI-ADVERTISING SIGN INF SNQ	1.75%	\$0.10
H47	VI-US COMMERCIAL B2B PROGRAM 6	1.80%	\$0.00	J25	VI-ADVERTISING SIGN PRF INF SQ	2.30%	\$0.10
J00	VI-AFD SERVICE STN ALL	1.15%	\$0.25	J26	VI-INSURANCE TRADITIONAL	1.43%	\$0.05

Visa Credit				Visa Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
J27	VI-INSURANCE TRAD REWARDS	1.43%	\$0.05	J69	VI-RETKEY P1 SIG INF SNQ	2.05%	\$0.10
J28	VI-INSURANCE SIGN INF SNQ	1.43%	\$0.05	J70	VI-RETKEY P1 SIGN PREF INF SQ	2.50%	\$0.10
J29	VI-INSURANCE SIGN PRF INF SQ	2.25%	\$0.10	J71	VI-ECOMM BASIC P1 REWARDS	2.04%	\$0.10
J30	VI-SERVICES TRADITIONAL	1.55%	\$0.10	J72	VI-ECOMM BSC P1 SIG INF SNQ	2.05%	\$0.10
J31	VI-SERVICES TRAD REWARDS	1.70%	\$0.10	J73	VI-ECOMM BSC P1 SIG PRF INFSQ	2.50%	\$0.10
J32	VI-SERVICES SIGN INF SNQ	1.85%	\$0.10	JA0	VI-REAL ESTATE TRAD NTKN	1.53%	\$0.05
J33	VI-SERVICES SIGN PRF INF SQ	2.30%	\$0.10	JA1	VI-REAL ESTATE TRAD RWD NTKN	1.53%	\$0.05
J34	VI-TRAVEL TRADITIONAL	1.75%	\$0.10	JA2	VI-REAL EST SIGN INF SNQ NTKN	1.53%	\$0.05
J35	VI-TRAVEL VISA REWARDS	1.95%	\$0.10	JA3	VI-REAL EST SPF INF SQ NTKN	2.25%	\$0.10
J36	VI-TRAVEL SIGN PRF INF SQ	2.40%	\$0.10	JA4	VI-EDUCATION TRAD NTKN	1.53%	\$0.05
J37	VI-RECUR BILPAY SIG PRF INF SQ	2.20%	\$0.05	JA5	VI-EDUCATION TRAD RWD NTKN	1.53%	\$0.05
J38	VI-SMALL TICKET TRAD REWARDS	1.90%	\$0.00	JA6	VI-EDU SIGN INF SNQ NTKN	1.53%	\$0.05
J39	VI-SMALL TICKET SIGN INF SNQ	2.20%	\$0.00	JA7	VI-EDU SIGN PRF INF SQ NTKN	2.25%	\$0.10
J40	VI-SMALL TKT SIGN PRF INF SQ	2.20%	\$0.00	JA8	VI-HEALTHCARE TRAD NTKN	1.53%	\$0.05
J41	VI-RETL TR1 RT1 TRAD/REWARDS	1.43%	\$0.10	JA9	VI-HEALTHCARE TRAD RWDS NTKN	1.53%	\$0.05
J42	VI-RETL TR1 RT2 SIGN INF SNQ	1.65%	\$0.10	JB0	VI-HEALTHCARE SINF SNQ NTKN	1.53%	\$0.05
J43	VI-RETL TR1 RT3 SIGN PRF INFSQ	2.10%	\$0.10	JB1	VI-HEALTHCARE SPF INFSQ NTKN	2.40%	\$0.10
J44	VI-RETL TR2 RT1 TRAD/REWARDS	1.47%	\$0.10	JB2	VI-ADVERTISING TRAD NTKN	1.65%	\$0.10
J45	VI-RETL TR2 RT2 SIGN INF SNQ	1.65%	\$0.10	JB3	VI-ADVERTISING TRAD RWD NTKN	1.80%	\$0.10
J46	VI-RETL TR2 RT3 SIGN PRF INFSQ	2.10%	\$0.10	JB4	VI-ADVERTIS SIGN INFSNQ NTKN	1.85%	\$0.10
J47	VI-RETL TR3 RT1 TRAD/REWARDS	1.51%	\$0.10	JB5	VI-ADVERTIS SPF INF SQ NTKN	2.40%	\$0.10
J48	VI-RETL TR3 RT2 SIGN INF SNQ	1.65%	\$0.10	JB6	VI-INSURANCE TRAD NTKN	1.53%	\$0.05
J49	VI-RETL TR3 RT3 SIGN PRF INFSQ	2.10%	\$0.10	JB7	VI-INSURANCE TRAD RWDS NTKN	1.53%	\$0.05
J50	VI-ECOMMERCE PREF P1 REWARDS	2.04%	\$0.10	JB8	VI-INSURANCE SIG INFSNQ NTKN	1.53%	\$0.05
J51	VI-ECOM PREF P1 SIG INF SNQ	2.05%	\$0.10	JB9	VI-INSURANCE SPF INFSQ NTKN	2.35%	\$0.10
J52	VI-ECOM PREF P1 SIGPRF INFSQ	2.50%	\$0.10	JC0	VI-SERVICES TRADITIONAL NTKN	1.65%	\$0.10
J53	VI-ACCT FUNDING P1 REWARDS	2.04%	\$0.10	JC1	VI-SERVICES TRAD RWDS NTKN	1.80%	\$0.10
J54	VI-ACCT FUNDING P1 SIG INFSNQ	2.05%	\$0.10	JC2	VI-SERVICES SIGN INFSNQ NTKN	1.95%	\$0.10
J55	VI-ACCTFUNDING P1 SIGPRF INFSQ	2.50%	\$0.10	JC3	VI-SERVICES SPF INFSQ NTKN	2.40%	\$0.10
J56	VI-RETAIL P2 TRAD REWARDS	1.65%	\$0.10	JC4	VI-CPS/RECUR BILL PYMT NTKN	1.53%	\$0.05
J57	VI-RETAIL P2 SIGN INF SNQ	1.65%	\$0.10	JC5	VI-RECUR BPAY SPF INFSQ NTKN	2.30%	\$0.05
J58	VI-RETAIL P2 SIGN PRF INFSQ	2.10%	\$0.10	JC6	VI-SMALL MERCH P1 TRADITIONAL	1.58%	\$0.10
J65	VI-CNP P1 REWARDS	2.04%	\$0.10	JC7	VI-SMALL MERCH P1 TRAD RWDS	1.73%	\$0.10
J66	VI-CNP P1 SIGN INF SNQ	2.05%	\$0.10	JC8	VI-SMALL MERCH P1 SIG INF SNQ	1.73%	\$0.10
J67	VI-CNP P1 SIGN PREF INF SQ	2.50%	\$0.10	JC9	VI-SMALL MERCH P1 SPF INF SQ	2.18%	\$0.10
J68	VI-RETAIL KEY ENT P1 RWDS	2.04%	\$0.10	JD0	VI-SMALL MERCH P2 TRADITIONAL	1.29%	\$0.10

Visa Credit				Visa (DB) and (PP)*			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
JD1	VI-SMALL MERCH P2 TRAD RWDS	1.43%	\$0.10	632	VI-CPS/CAR RENTAL CP (DB)	1.19%	\$0.10
JD2	VI-SMALL MERCH P2 SIG INF SNQ	1.43%	\$0.10	634	VI-CPS CNP (DB)	1.65%	\$0.15
JD3	VI-SMALL MERCH P2 SPF INF SQ	1.88%	\$0.10	635	VI-CPS/AUTOMATED FUEL (DB)	0.80%	\$0.15
JD4	VI-P1 TRADITIONAL TKN	1.80%	\$0.10	637	VI-CPS/RETAIL KEY ENTERED(DB)	1.65%	\$0.15
JD5	VI-P1 TRAD REWARDS TKN	1.95%	\$0.10	638	VI-CPS/RETAIL2(EMERG MKTS)(DB)	0.65%	\$0.15
JD6	VI-P1 SIGN INF SNQ TKN	1.95%	\$0.10	639	VI-CPS/RETAIL2(DB) CAP	0.00%	\$2.00
JD7	VI-P1 SIG PREF INF SQ TKN	2.40%	\$0.10	647	VI-CPS SMALL TICKET (DB)	1.55%	\$0.04
JD8	VI-REST TRAD RWDS CNP TK	2.10%	\$0.00	652	VI-UTILITY BUSINESS (DB/PP)	0.00%	\$1.50
JD9	VI-REST TRAD RWDS CNP TK MIN	0.00%	\$0.04	653	VI-UTILITY (DB)	0.00%	\$0.65
K00	VI-CONS BILL PAY TRADITIONAL	1.89%	\$0.10	654	VI-CPS/RESTAURANT (DB)	1.19%	\$0.10
K01	VI-CONS BILL PAY TRAD REWARDS	2.04%	\$0.10	656	VI-CPS/RTL SERV STATION (DB)	0.80%	\$0.15
K02	VI-CONS BILL PAY SIG INF SNQ	2.05%	\$0.10	658	VI-CPS/AFD CAP (DB)	0.00%	\$0.95
K03	VI-CONS BILL PAY SIG PRF INFSQ	2.50%	\$0.10	659	VI-CPSRTL SERVSTATION CAP (DB)	0.00%	\$0.95
K08	VI-CONS BILL PAY BUS TIER 1	2.65%	\$0.10	661	VI-CPS TAX PAYMENT 1 (DB)	0.65%	\$0.15
K09	VI-CONS BILL PAY BUS TIER 2	2.80%	\$0.10	664	VI-CPS DEBIT TAXPYMENT CAP(DB)	0.00%	\$2.00
K10	VI-CONS BILL PAY BUS TIER 3	2.85%	\$0.10	671	VI-CPS/ECOMM PREF PAS TRAN(DB)	1.70%	\$0.15
K11	VI-CONS BILL PAY BUS TIER 4	2.95%	\$0.10	672	VI-CPS/ECOMM PREF HOTEL (DB)	1.70%	\$0.15
K12	VI-CONS BILL PAY BUS TIER 5	3.00%	\$0.10	673	VI-CPS/ECOMM PREF CAR RENT(DB)	1.70%	\$0.15
K13	VI-CONS BILL PAY CORP CREDIT	2.70%	\$0.10	677	VI-CPS/ECOMM-BASIC (DB)	1.65%	\$0.15
K14	VI-CONS BILL PAY PURCH CREDIT	2.70%	\$0.10	678	VI-CPS/ECOMM-PREF (DB)	1.60%	\$0.15
P05	VI-CORPORATE PREPAID	2.65%	\$0.10	679	VI-CPS/ACCT FUNDING (DB)	1.75%	\$0.20
P06	VI-NON-QUAL CORPORATE PREPAID	2.95%	\$0.10	680	VI-EIRF NON CPS ALL OTHER (DB)	1.75%	\$0.20
				681	VI-EIRF NON CPS PASS TRANS(DB)	1.75%	\$0.20
				684	VI-EIRF FUEL CAP (DB)	0.00%	\$0.95
				817	VI-CPS/RETAIL ALL OTHER (DB)	0.80%	\$0.15
Visa (DB) and (PP)*				K04	VI-CONS BILL PAY CONS DEBIT	1.65%	\$0.15
PC	Interchange Program	Rate	Per Item	K05	VI-CONS BILL PAY CONS PREPAID	1.75%	\$0.20
609	VI-DOMESTIC STAND AIR (DB)	1.90%	\$0.25	K06	VI-CONS BILL PAY BUS DEBIT	2.45%	\$0.10
612	VI-DOM STANDARD HTL/CAR (DB)	1.90%	\$0.25	K07	VI-CONS BILL PAY COMM PREPAID	2.65%	\$0.10
614	VI-DOM STD CARD NOT PRSNT (DB)	1.90%	\$0.25	N01	VI-US REGULATED (DB)	0.05%	\$0.22
617	VI-DOM STDARD ALL OTHER (DB)	1.90%	\$0.25	N02	VI-US CPS/SMALL TCKT REG (DB)	0.05%	\$0.22
623	VI-CPS/RETAIL ALL OTHER (DB)	0.80%	\$0.15	N03	VI-INTERREGIONAL REGULATED(DB)	0.05%	\$0.22
626	VI-CPS/SUPERMARKET (DB)	0.00%	\$0.30	N04	VI-PUERTO RICO REGULATED (DB)	0.05%	\$0.22
627	VI-CPS PASS TRANS CNP (DB)	1.70%	\$0.15	N05	VI-LAC REGULATED (DB)	0.05%	\$0.22
629	VI-CPS/HOTEL CNP PREF (DB)	1.70%	\$0.15	N06	VI-GUAM REGULATED (DB)	0.05%	\$0.22
630	VI-CPS/HOTEL CP (DB)	1.19%	\$0.10	N07	VI-AP REGULATED (DB)	0.05%	\$0.22
631	VI-CPS/CAR RENT CNP PREF (DB)	1.70%	\$0.15				

Visa (DB) and (PP)*				Visa (DB) and (PP)*			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
N08	VI-IR REGULATED WITH IAF (DB)	0.05%	\$0.22	P34	VI-CPS CNP (PP)	1.75%	\$0.20
N09	VI-US REGULATED NON-CPS (DB)	0.05%	\$0.22	P35	VI-CPS/AUTOMATED FUEL (PP)	1.15%	\$0.15
N10	VI-US REGULATED COMM (DB)	0.05%	\$0.22	P36	VI-GOVERNMENT PREPAID(CAP)	0.00%	\$2.00
N12	VI-REG CONSUMER MQ (DB)	0.05%	\$0.22	P37	VI-CPS/RETAIL KEY ENTERED(PP)	1.75%	\$0.20
N13	VI-US REG NON CPS COMM (DB)	0.05%	\$0.22	P38	VI-CPS/RETAIL2(EMERG MKTS)(PP)	0.65%	\$0.15
N14	VI-PURCH STD NON CPS (DB)	2.95%	\$0.10	P39	VI-CPS/RETL2 EMRG MKT CAP (PP)	0.00%	\$2.00
N15	VI-NON QUAL BUS DB	2.95%	\$0.10	P40	VI-CPS/RT2 EMRGMKT RELORG (PP)	0.65%	\$0.15
N16	VI-SIG CD STD NON CPS (DB/PP)	2.70%	\$0.10	P41	VI-CPS/RT2EMGMKTRELOR (PP) CAP	0.00%	\$2.00
N18	VI-CC STD NON CPS (DB)	2.95%	\$0.10	P47	VI-CPS SMALL TICKET (PP)	1.60%	\$0.05
N28	VI-CPS PASS TRANS CP (DB)	1.19%	\$0.10	P54	VI-CPS/RESTAURANT (PP)	1.15%	\$0.15
N30	VI-BUSINESS CARD CP (DB)	1.70%	\$0.10	P56	VI-CPS/RTL SERV STATION (PP)	1.15%	\$0.15
N31	VI-BUSINESS CARD CNP (DB)	2.45%	\$0.10	P58	VI-CPS/AUTOMATED FUEL CAP (PP)	0.00%	\$0.95
N32	VI-CPS GOVERNMENT DEBIT	0.65%	\$0.15	P59	VI-CPS/RTL SERV STATN CAP (PP)	0.00%	\$0.95
N33	VI-CPS GOVERNMENT DEBIT (CAP)	0.00%	\$2.00	P71	VI-CPS/ECOMM PREF PAS TRAN(PP)	1.75%	\$0.20
N34	VI-DEBT REPAYMENT NO FEE	0.65%	\$0.15	P72	VI-CPS/ECOMM PREF HOTEL (PP)	1.75%	\$0.20
N35	VI-DEBT REPAYMENT NO FEE CAP	0.00%	\$0.65	P73	VI-CPS/ECOMM PREF CAR RENT(PP)	1.75%	\$0.20
N36	VI-DEBT REPAYMENT 2	0.65%	\$0.15	P77	VI-CPS/ECOMM-BASIC (PP)	1.75%	\$0.20
N37	VI-DEBT REPAYMENT 2 CAP	0.00%	\$2.00	P78	VI-CPS/ECOMM-PREF (PP)	1.75%	\$0.20
N38	VI-CPS/RT2 EMRGMKT RELORG (DB)	0.65%	\$0.15	P79	VI-CPS/ACCT FUNDING (PP)	1.80%	\$0.20
N39	VI-CPS/RT2EMGMKTRELOR (DB) CAP	0.00%	\$2.00	P80	VI-EIRF NON CPS ALL OTHER (PP)	1.80%	\$0.20
N40	VI-UTILITY RECURRING (DB/PP)	0.00%	\$0.45	P84	VI-EIRF FUEL DEBIT CAP (PP)	0.00%	\$0.95
N41	VI-UTIL BUS RECURRING (DB/PP)	0.00%	\$0.75	P89	VI-SUPERMARKET CHCARD CAP (PP)	0.00%	\$0.35
N90	VI-CRVCHR DEBIT CARD (DB)	0.00%	\$0.00	R17	VI-CPS/RETAIL ALL OTHER (PP)	1.15%	\$0.15
P01	VI-COMMERCIAL RETAIL (PP)	2.15%	\$0.10	MasterCard Credit			
P02	VI-COMMERCIAL CNP (PP)	2.65%	\$0.10				
P03	VI-NON QUAL COMM PP	2.95%	\$0.10				
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
P04	VI-PURCHASING LARGE TKT (PP)	1.45%	\$35.00	003	MC-DOMESTIC STANDARD	3.15%	\$0.10
P17	VI-DOM STDARD ALL OTHER (PP)	1.90%	\$0.25	005	MC-FOREIGN ELECTRONIC PLUS	1.10%	\$0.00
P26	VI-CPS/SUPERMARKET (PP)	1.15%	\$0.15	006	MC-FOREIGN STANDARD PLUS	1.60%	\$0.00
P27	VI-CPS PASS TRANS CNP (PP)	1.75%	\$0.20	007	MC-DOMESTIC CASH ADVANCE	0.00%	\$2.05
P28	VI-CPS PASS TRANS CP (PP)	1.15%	\$0.15	009	MC-DOMESTIC MERIT III	1.65%	\$0.10
P29	VI-CPS/HOTEL CNP PREF (PP)	1.75%	\$0.20	010	MC-WORLDCARD CASH ADVANCE	0.00%	\$2.05
P30	VI-CPS/HOTEL CP (PP)	1.15%	\$0.15	011	MC-DOMESTIC MERIT I	1.95%	\$0.10
P31	VI-CPS/CAR RENT CNP PREF (PP)	1.75%	\$0.20	012	MC-MERIT III PASSNGR TRANSPORT	1.65%	\$0.10
P32	VI-CPS/CAR RENTAL CP (PP)	1.15%	\$0.15	013	MC-PASSENGER TRANSPORT	1.65%	\$0.10
P33	VI-CPS GOVERNMENT PREPAID	0.65%	\$0.15				

MasterCard Credit				MasterCard Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
014	MC MERIT I PASSNGR TRANSPORT	1.95%	\$0.10	066	MC-SERVICE INDUSTRIES	1.15%	\$0.05
015	MC-STANDARD PASSNGR TRANSPORT	2.95%	\$0.10	071	MC-WORLDCARD SUPERMARKET BASE	1.70%	\$0.10
016	MC MERIT I PSGR TRANS	1.95%	\$0.10	072	MC-WORLDCARD SUPERMARKET T1	1.25%	\$0.05
017	MC-SUPERMARKET	1.45%	\$0.10	077	MC-WORLDCARD PUBLIC SECTOR	1.55%	\$0.10
018	MC QUICK PAY MERIT I	1.95%	\$0.10	078	MC-ENHANCED PASSNGER TRANSPORT	1.85%	\$0.10
019	MC DOMESTIC MERIT I MOTO	1.95%	\$0.10	079	MC-WORLDCARD SVCE INDUSTRIES	1.15%	\$0.05
020	MC-PUBLIC SECTOR	1.55%	\$0.10	081	MC-KEY ENTERED	1.95%	\$0.10
024	MC-PETROLEUM BASE	1.90%	\$0.00	083	CONSUMER REFUND 1	2.30%	\$0.00
025	MC-PETROLEUM BASE CAP	0.00%	\$0.95	084	CONSUMER REFUND 2	1.75%	\$0.00
027	MC-MERIT I BILLPAY REAL ESTATE	1.43%	\$0.05	087	MC-ECOMM MERCH UCAF (US LOC)	1.44%	\$0.00
028	MC-CONVENIENCE PURCHASES	1.65%	\$0.04	088	MC-ECOMM FULL UCAF (US LOC)	1.54%	\$0.00
030	MC-MERIT III - T1	1.43%	\$0.10	089	MC MERIT I ELECTRONIC COMMERCE	1.95%	\$0.10
031	MC-MERIT III - T2	1.48%	\$0.10	092	MC-FOREIGN ELEC PLUS US DINERS	1.95%	\$0.00
032	MC-MERIT III - T3	1.55%	\$0.10	093	MC-FOREIGN STD PLUS US DINERS	2.45%	\$0.00
033	MC-QUICK PAY MERIT III	1.65%	\$0.10	094	MC-WORLDCARD STANDARD	3.15%	\$0.10
036	MC-FOREIGN STANDARD	1.60%	\$0.00	095	MC-WORLDCARD MERIT I	2.20%	\$0.10
043	MC-SUPERMARKET - T1	1.15%	\$0.05	096	MC-WORLDCARD KEY-ENTERED	2.20%	\$0.10
044	MC-DINERS ELECTRONIC	2.00%	\$0.00	097	MC-WORLDCARD MERIT III	1.90%	\$0.10
045	MC-DINERS STANDARD	2.50%	\$0.00	098	MC-WORLDCARD MERIT III T1	1.53%	\$0.10
046	MC-SUPERMARKET - T2	1.15%	\$0.05	099	MC-WORLDCARD CONVENIENCE PUR	1.90%	\$0.04
047	MC-SUPERMARKET - T3	1.22%	\$0.05	100	CONSUMER REFUND 3	1.75%	\$0.00
048	MC-UTILITY CREDIT	0.00%	\$0.75	101	CONSUMER REFUND 4	1.75%	\$0.00
049	MC-WORLD UTILITY	0.00%	\$0.75	102	CONSUMER REFUND 5	1.75%	\$0.00
050	MC-LODGING	1.65%	\$0.10	103	MC-COMML STANDARD BUS	2.95%	\$0.10
051	MC-AUTO RENTAL	1.65%	\$0.10	104	MC-CORPORATE CREDIT REFUND 1	2.37%	\$0.00
052	MC CRUISE LINE	1.65%	\$0.10	105	MC-CORPORATE CREDIT REFUND 2	2.30%	\$0.00
054	MC-MERCHANT UCAF	1.95%	\$0.10	106	MC-CORPORATE CREDIT REFUND 3	2.21%	\$0.00
055	MC-FULL UCAF	1.95%	\$0.10	107	MC-CORPORATE CREDIT REFUND 4	2.16%	\$0.00
058	MC-WORLD MERCHANT UCAF	2.20%	\$0.10	108	MC-COMML STANDARD CORP	2.95%	\$0.10
059	MC-WORLD FULL UCAF	2.20%	\$0.10	109	MC-COMML STANDARD FLEET	2.95%	\$0.10
060	MC-WORLDCARD - LODGING	2.25%	\$0.10	110	MC-MC-BUS LVL 2 DR II PETRO	2.05%	\$0.10
061	MC-WORLDCARD - AUTO RENTAL	2.25%	\$0.10	112	MC-WORLDCARD MERIT III T2	1.58%	\$0.10
062	MC-WORLDCARD - PASS TRANS	2.25%	\$0.10	113	MC-WORLDCARD MERIT III T3	1.65%	\$0.10
063	MC-WORLDCARD - OTHER	2.25%	\$0.10	114	MC-WORLDCARD SUPERMARKET T2	1.25%	\$0.05
064	MC-WORLD ELITE UTILITIES	0.00%	\$0.75	115	MC-WORLDCARD SUPERMARKET T3	1.32%	\$0.05
065	MC-EMERGING MARKETS	0.80%	\$0.25	117	MC-CORP STANDARD (US) PUR	2.95%	\$0.10

MasterCard Credit				MasterCard Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
119	MC-W MERIT I REAL ESTATE	1.43%	\$0.05	196	MC-BUS LEVEL 2 LG TKT III MPG	0.70%	\$0.00
121	MC-CORP DATA RATE I (US) PUR	2.70%	\$0.10	200	MC-WORLD ELITE STANDARD	3.15%	\$0.10
122	MC-CORP DATA RATE II (US) PUR	2.50%	\$0.10	201	MC-WORLD ELITE MERIT I	2.60%	\$0.10
123	MC-CORP DATA RATE III (US) PUR	1.90%	\$0.10	202	MC-WORLD ELITE KEY-ENTERED	2.60%	\$0.10
124	MC-BUS LEVEL 2 DATA RATE I	2.80%	\$0.10	203	MC-WORLD ELITE MERIT III	2.30%	\$0.10
129	MC-CORP LT /DR III (US) PUR	1.45%	\$35.00	204	MC-WORLD ELITE MERIT III T1	2.05%	\$0.10
130	MC-COMMERCIAL T&E FLEET	2.65%	\$0.10	205	MC-WORLD ELITE MERIT III T2	2.10%	\$0.10
131	MC-CORP DATA RATE I (US) FLT	2.70%	\$0.10	206	MC-WORLD ELITE MERIT III T3	2.15%	\$0.10
132	MC-CORP DR II FUEL (US) FLT	2.20%	\$0.10	207	MC-WORLD ELITE CONVENIENCE PUR	2.30%	\$0.04
134	MC-CORP LT /DR II (US) FLT	1.45%	\$35.00	208	MC-WORLD ELITE SUPERMARKET	2.10%	\$0.10
137	MC-COM T&E AIRLINE - FLEET	2.65%	\$0.10	209	MC-WORLD ELITE SUPERMARKET T1	1.25%	\$0.05
141	MC-CORP DATA RATE I (US) BUS	2.65%	\$0.10	210	MC-WORLD ELITE SUPERMARKET T2	1.25%	\$0.05
142	MC-CORP DATA RATE II (US) BUS	1.90%	\$0.10	211	MC-WORLD ELITE SUPERMARKET T3	1.32%	\$0.05
144	MC-BUS LEVEL 2 DATA RATE II	2.05%	\$0.10	214	MC-WORLD ELITE SVCE INDUSTRIES	1.15%	\$0.05
150	MC-CORP T & E (US) BUS	2.35%	\$0.10	215	MC-WORLD ELITE PUBLIC SECTOR	1.55%	\$0.10
152	MC-CORP DATA RATE II INTL PUR	1.70%	\$0.00	216	MC-WORLD ELITE RESTAURANT	2.00%	\$0.10
153	MC-COMML UTILITIES BUS	0.00%	\$1.50	217	MC-WORLD ELITE T&E LODGING	2.55%	\$0.10
154	MC-CORP LARGE TICKET INTL PUR	0.90%	\$30.00	218	MC-WORLD ELITE MERCHANT UCAF	2.60%	\$0.10
156	MC-CORP PURCHASING INTL PUR	2.00%	\$0.00	219	MC-WORLD ELITE FULL UCAF	2.60%	\$0.10
158	MC-CORP DATA RATE I (US) CORP	2.70%	\$0.10	220	MC-WORLD ELITE - AIRLINE	2.55%	\$0.10
159	MC-CORP DATA RATE II (US) CORP	2.50%	\$0.10	221	MC-WORLD ELITE -AUTO RENTAL	2.55%	\$0.10
160	MC-CORP DATA RATE III (US)CORP	1.90%	\$0.10	222	MC-WORLD ELITE - OTHER	2.55%	\$0.10
164	MC-CORP LARGE TICKET INTL FLT	0.90%	\$30.00	223	MC-WORLD ELITE PETROLEUM BASE	2.00%	\$0.00
166	MC-CORP PURCHASING INTL FLT	2.00%	\$0.00	224	MC-WORLD ELITE PETROLEUM CAP	0.00%	\$0.95
169	MC-CORP LT/DR III CORP	1.45%	\$35.00	225	MC-WORLD ELITE T&E LG TKT	2.55%	\$0.00
170	MC-CORP T & E (US) CORP	2.65%	\$0.10	227	MC-BUS LEVEL 2 STANDARD	3.10%	\$0.10
172	MC-CORP DR 2 PETRO (US) BUS	1.90%	\$0.10	251	MC-BUS LEVEL 2 T&E II	2.50%	\$0.10
173	MC-CORP DR 2 PETRO (US) CORP	2.20%	\$0.10	252	MC-WORLD CORP STANDARD CORP	2.95%	\$0.10
174	MC-CORP DR 2 PETRO (US) PUR	2.20%	\$0.10	253	MC-WORLD CORP DATA RT III CORP	1.90%	\$0.10
176	MC-CORP BUSINESS INTL FLT	2.00%	\$0.00	254	MC-WORLD CORP DATA RT II CORP	2.50%	\$0.10
180	MC-WORLD PETROLEUM	2.00%	\$0.00	255	MC-WORLD CORP DATA RT I CORP	2.70%	\$0.10
181	MC-WORLD PETROLEUM CAP	0.00%	\$0.95	256	MC-WORLD CORP T&E CORP	2.65%	\$0.10
186	MC-BUS LEVEL 2 LG TKT I MPG	1.20%	\$0.00	264	MC-WORLD ELITE CORP STD CORP	2.95%	\$0.10
189	MC-BUS LEVEL 2 LG TKT II MPG	0.90%	\$0.00	265	MC-WLD ELITE CORP DR III CORP	1.90%	\$0.10
190	MC-PRIVATE LABEL	1.68%	\$0.00	266	MC-WORLD ELITE CORP DR II CORP	2.50%	\$0.10
195	MC-COMML DATA RT II FLT NONFL	2.50%	\$0.10	267	MC-WORLD ELITE CORP DR I CORP	2.70%	\$0.10

MasterCard Credit				MasterCard Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
268	MC-WLD ELITE CORP T&E CORP	2.65%	\$0.10	335	MC-PREM CON FCAF ACQUISISSEU	1.85%	\$0.00
276	MC-WORLD LG TKT/DR III CORP	1.45%	\$35.00	336	MC-PREM CON ELEC ACQUISISSEU	1.85%	\$0.00
277	MC-WELITE LG TKT/DR III CORP	1.45%	\$35.00	337	MC-PREM CON MCAF ACQUISISSEU	1.85%	\$0.00
280	MC-WORLD CORP DR2 PETRO	2.20%	\$0.10	338	MC-ELEC PAY ACCT DATA RATE II	2.40%	\$0.10
281	MC-WORLD ELITE CORP DR2 PETRO	2.20%	\$0.10	339	MC-ELEC PAY ACCT DATA RATE I	2.65%	\$0.10
299	MC-WE MERIT I REAL ESTATE	2.20%	\$0.10	364	MC-INTL ELECTRONIC CARD	1.10%	\$0.00
301	MC-BUS LEVEL 2 UTILITIES	0.00%	\$1.50	366	MC-ENHANCED SERVICE INDUSTRY	1.15%	\$0.05
303	MC-ENHANCED STANDARD	3.15%	\$0.10	381	MC-ENHANCED KEY ENTERED	2.10%	\$0.10
306	MC-PREM CON STD ACQUISSCAN	1.85%	\$0.00	382	MC-ENHANCED SUPERMARKET T1	1.15%	\$0.05
307	MC-PREM CON FCAF ACQUISSCAN	1.85%	\$0.00	383	MC-ENHANCED SUPERMARKET T2	1.15%	\$0.05
308	MC-PREM CON ELEC ACQUISSCAN	1.85%	\$0.00	384	MC-ENHANCED SUPERMARKET T3	1.22%	\$0.05
309	MC-DOMESTIC MERIT III	1.80%	\$0.10	385	MC-ENHANCED UTILITIES	0.00%	\$0.75
310	MC-PREM CON MCAF ACQUISSCAN	1.85%	\$0.00	386	MC-ENHANCED TRAVEL LODGING	1.75%	\$0.10
311	MC-ENHANCED MERIT I	2.10%	\$0.10	387	MC-ENHANCED TRAVEL VEHICLE	1.75%	\$0.10
312	MC-PREM COM STD ACQUISSCAN	2.00%	\$0.00	388	MC ENHANCED TRAVEL CRUISE LINE	1.75%	\$0.10
313	MC-ENHANCED PASSNGER TRANSPORT	1.75%	\$0.10	389	MC ENHANCED MERCHANT UCAF	2.10%	\$0.10
314	MC-PREM CON STD ACQUISSLAC	1.85%	\$0.00	390	MC-ENHANCED FULL UCAF	2.10%	\$0.10
315	MC-PREM CON FCAF ACQUISSLAC	1.85%	\$0.00	391	MC-MERIT I BILLPAY INS	1.43%	\$0.05
316	MC-PREM CON ELEC ACQUISSLAC	1.85%	\$0.00	392	MC-W MERIT I INS	1.43%	\$0.05
317	MC-ENHANCED SUPERMARKET BASE	1.60%	\$0.10	393	MC-WE MERIT I INS	2.25%	\$0.10
319	MC-PREM CON MCAF ACQUISSLAC	1.85%	\$0.00	394	MC-ENH MERIT I BILLPAY INS	1.43%	\$0.05
320	MC-ENHANCED PUBLIC SECTOR	1.55%	\$0.10	395	MC-ELECTRONIC PAYMENT ACCT	0.35%	\$10.00
321	MC-PREM COM STD ACQUISSLAC	2.00%	\$0.00	406	MC-PREM CON STD ACQUISSSAM	1.85%	\$0.00
322	MC-PREM CON STD ACQUISSAP	1.85%	\$0.00	407	MC-PREM CON FCAF ACQUISSSAM	1.85%	\$0.00
323	MC-PREM CON FCAF ACQUISSAP	1.85%	\$0.00	408	MC-PREM CON ELEC ACQUISSSAM	1.85%	\$0.00
324	MC-ENHANCED PETROLEUM BASE	1.90%	\$0.00	409	MC-PREM CON MCAF ACQUISSSAM	1.85%	\$0.00
325	MC-ENHANCED PETROLEUM BASE CAP	0.00%	\$0.95	411	MC-PREM COM STD ACQUISSSAM	2.00%	\$0.00
326	MC-PREM CON ELEC ACQUISSAP	1.85%	\$0.00	573	MC-HIGH VAL PETROLEUM BASE CAP	0.00%	\$0.95
327	MC-ENH MERIT I BILLPAY REAL ES	1.43%	\$0.05	574	MC-HIGH VAL MERIT I REALESTATE	2.20%	\$0.10
328	MC-ENHANCED CONVENIENCE PURCH	1.80%	\$0.04	575	MC-HIGH VAL MERIT I INSURANCE	2.25%	\$0.10
329	MC-PREM CON MCAF ACQUISSAP	1.85%	\$0.00	576	MC-HIGH VAL STANDARD	3.15%	\$0.10
330	MC-ENHANCED MERIT III T1	1.43%	\$0.10	577	MC-HIGH VAL MERIT I	2.60%	\$0.10
331	MC-ENHANCED MERIT III T2	1.48%	\$0.10	578	MC-HIGH VAL KEY ENTERED	2.60%	\$0.10
332	MC-ENHANCED MERIT III T3	1.55%	\$0.10	579	MC-HIGH VAL MERIT III BASE	2.30%	\$0.10
333	MC-PREM COM STD ACQUISSAP	2.00%	\$0.00	580	MC-HIGH VAL MERIT III T1	2.05%	\$0.10
334	MC-PREM CON STD ACQUISISSEU	1.85%	\$0.00	581	MC-HIGH VAL MERIT III T2	2.10%	\$0.10

MasterCard Credit				MasterCard Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
582	MC-HIGH VAL MERIT III T3	2.15%	\$0.10	A97	MC-CHARITIES (NR)	0.00%	\$0.00
583	MC-HIGH VAL CONVENIENCE PURCH	2.30%	\$0.04	A98	MC-CHARITIES	2.00%	\$0.10
584	MC-HIGH VAL SUPERMARKET BASE	2.10%	\$0.10	A99	MC-CHARITIES COMM	2.00%	\$0.10
585	MC-HIGH VAL SUPERMARKET T1	1.25%	\$0.05	AG4	MC-INSTALLMENT PYMT GRP A	1.85%	\$0.00
586	MC-HIGH VAL SUPERMARKET T2	1.25%	\$0.05	AG5	MC-INSTALLMENT PYMT GRP B	1.60%	\$0.00
587	MC-HIGH VAL SUPERMARKET T3	1.32%	\$0.05	AG6	MC-INSTALLMENT PYMT GRP C	0.50%	\$0.00
590	MC-HIGH VAL SERVICE INDUSTRY	1.15%	\$0.05	B01	MC-BUS LEVEL 3 DATA RATE I	2.85%	\$0.10
591	MC-HIGH VAL PUBLIC SECTOR	1.55%	\$0.10	B02	MC-BUS LEVEL 3 DATA RATE II	2.10%	\$0.10
592	MC-ENHANCED PASSNGER TRANSPORT	2.00%	\$0.10	B08	MC-BUS LEVEL 3 LG TKT I MPG	1.20%	\$0.00
593	MC-HIGH VAL T & E	2.55%	\$0.10	B09	MC-BUS LEVEL 3 LG TKT II MPG	0.90%	\$0.00
594	MC HIGH VAL MERCHANT UCAF	2.60%	\$0.10	B10	MC-BUS LEVEL 3 LG TKT III MPG	0.70%	\$0.00
595	MC-HIGH VAL FULL UCAF	2.60%	\$0.10	B11	MC-BUS LEVEL 3 STANDARD	3.15%	\$0.10
596	MC-HIGH VAL AIRLINE	2.55%	\$0.10	B14	MC-BUS LEVEL 3 T&E	2.55%	\$0.10
597	MC-HIGH VAL UTILITIES	0.00%	\$0.75	B18	MC-BUS LEVEL 3 UTILITIES	0.00%	\$1.50
598	MC-HIGH VAL PETROLEUM BASE	2.00%	\$0.00	B19	MC-BUS LEVEL 4 DATA RATE I	2.95%	\$0.10
599	MC-HIGH VAL T & E LARGE TKT	2.55%	\$0.00	B20	MC-BUS LEVEL 4 DATA RATE II	2.20%	\$0.10
736	MC-CONSUMER REFUND 1 (DB)	0.00%	\$0.00	B26	MC-BUS LEVEL 4 LG TKT I MPG	1.20%	\$0.00
737	MC-CONSUMER REFUND 2 (DB)	0.00%	\$0.00	B27	MC-BUS LEVEL 4 LG TKT II MPG	0.90%	\$0.00
738	MC-CONSUMER REFUND 3 (DB)	0.00%	\$0.00	B28	MC-BUS LEVEL 4 LG TKT III MPG	0.70%	\$0.00
A05	MC-INT SPR PREM ELECTRONIC(US)	1.98%	\$0.00	B29	MC-BUS LEVEL 4 STANDARD	3.25%	\$0.10
A06	MC-INT SPR PREM FULL UCAF(US)	1.98%	\$0.00	B32	MC-BUS LEVEL 4 T&E	2.65%	\$0.10
A07	MC-INT SPR PREM MERCH UCAF(US)	1.98%	\$0.00	B36	MC-BUS LEVEL 4 UTILITIES	0.00%	\$1.50
A08	MC-INT SPR PREM STANDARD(US)	1.98%	\$0.00	B38	MC-BUS LVL 3 T&E RATE AIR	2.55%	\$0.10
A47	MC-MONEYSEND	0.00%	\$0.00	B41	MC-BUS LVL 4 T&E RATE AIR	2.65%	\$0.10
A67	MC-COM DATA RATE III (US)FLEET	1.90%	\$0.10	B44	MC-BUS LVL 2 T&E RATE AIR	2.50%	\$0.10
A68	MC-COM DATA RATE I FLT NFUEL	2.70%	\$0.10	B46	MC-BUS LVL 3 DR II PETRO	2.10%	\$0.10
A69	MC-COMM LRG TKT FLT NFUEL	1.45%	\$35.00	B48	MC-BUS LVL 4 DR II PETRO	2.20%	\$0.10
A70	MC-CONVENIENCE PURCH T1	1.35%	\$0.00	H01	MC-COMMERCIAL PAYMENTS ACT T1	1.20%	\$0.00
A71	MC-ENHANCED CONV PURCH T1	1.35%	\$0.00	H02	MC-COMMERCIAL PAYMENTS ACT T2	1.00%	\$0.00
A72	MC-WORLD CONV PURCH T1	1.45%	\$0.00	H03	MC-COMMERCIAL PAYMENTS ACT T3	0.90%	\$0.00
A73	MC-WORLD HI VAL CONV PURCH T1	1.60%	\$0.00	H04	MC-COMMERCIAL PAYMENTS ACT T4	0.80%	\$0.00
A74	MC-WORLD ELITE CONV PURCH T1	1.60%	\$0.00	H05	MC-COMMERCIAL PAYMENTS ACT T5	0.70%	\$0.00
A76	MC-CORP T & E PASSNGR TRAN	2.65%	\$0.10	H29	MC-COMM B2B US DOM	2.00%	\$0.00
A79	MC-PRCH T & E PASSNGR TRAN	2.65%	\$0.10	H30	MC-COMM B2B INTL US ACQ	2.00%	\$0.00
A82	MC-BUS T & E PASSNGR TRAN	2.35%	\$0.10	H40	MC-HUMANITARIAN STANDARD	1.65%	\$0.00
A85	MC-COM T & E (US) PURCH	2.65%	\$0.10	H42	INTERREGIONAL HUMANITARIAN STANDARD (US MERCHANT)	1.65%	\$0.00

MasterCard Credit				MasterCard Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
H71	MC-B2B VIP 12	2.40%	\$0.00	K14	Intraregional Consumer Rate II: Card Present – Core	1.00%	\$0.00
H72	MC-B2B VIP 13	2.30%	\$0.00	K15	Intraregional Consumer Rate III: Base – Premium	1.00%	\$0.00
H73	MC-B2B VIP 14	2.00%	\$0.00	K16	Intraregional Consumer Rate III: Base – Super Premium	1.00%	\$0.00
H74	MC-COMMERCIAL BILL PAY STD	2.50%	\$0.10	K17	Intraregional Consumer Rate II: Card Present –Enhanced Core	1.00%	\$0.00
J02	INTERREGIONAL ELECTRONIC CARD COMMERCIAL US	1.85%	\$0.00	K18	Intraregional Consumer Rate III: Base – Enhanced Super Premium	1.00%	\$0.00
J77	MC-COMM FREIGHT US DOM	1.80%	\$0.00	K23	MC-US COMM B2B PRD 2	1.80%	\$0.00
J78	MC-COMM FREIGHT INTL US ACQ	1.80%	\$0.00	K27	MC-US COMM B2B PRD 3	1.60%	\$0.00
J79	MC-COMM FREIGHT LAC REGIONAL	1.80%	\$0.00	K31	MC-US COMM B2B PRD 4	1.40%	\$0.00
J80	MC-COMM FREIGHT INTL LAC ACQ	1.80%	\$0.00	K35	MC-US COMM B2B PRD 5	1.20%	\$0.00
J83	MC-BUS LEVEL 5 DATA RATE I	3.00%	\$0.10	K39	MC-US COMM B2B PRD 6	1.00%	\$0.00
J84	MC-BUS LEVEL 5 DATA RATE II	2.25%	\$0.10	K70	MERIT I DAY CARE*	1.60%	\$0.10
J85	MC-BUS LEVEL 5 STANDARD	3.30%	\$0.10	K71	MERIT I DAY CARE ENHANCED	1.60%	\$0.10
J86	MC-BUS LEVEL 5 T & E	2.70%	\$0.10	K72	MERIT I DAY CARE WORLD	1.60%	\$0.10
J87	MC-BUS LEVEL 5 UTILITIES	0.00%	\$1.50	K78	MC-P2P TRANSFER CARD ACCOUNT	3.25%	\$0.10
J88	MC-US STP B2B VIP 1	0.80%	\$0.10	K79	MC-GENERAL P2P TRANSFER	3.25%	\$0.10
J89	MC-US STP B2B VIP 2	1.05%	\$0.10	K80	MC-GENERAL TRANFER TO OWN ACT	3.25%	\$0.10
J90	MC-US STP B2B VIP 3	1.35%	\$0.10	K81	MC-BUSINESS DISBURSEMENT	3.25%	\$0.10
J91	MC-US STP B2B VIP 4	1.45%	\$0.10	K82	MC-XFER-2-OWN STAG DIG WAL ACT	3.25%	\$0.10
J92	MC-US STP B2B VIP 5	1.90%	\$0.10	K83	MC-GENERAL B2B TRANSFER	3.25%	\$0.10
J93	MC-US STP B2B VIP 6	2.50%	\$0.10	L42	MC-CORE SMALL TICKET CP	1.65%	\$0.02
J94	MC-US STP B2B VIP 7	3.00%	\$0.10	L43	MC-WORLD SMALL TICKET CP	1.90%	\$0.02
J95	MC-US STP B2B VIP 8	1.25%	\$40.00	L44	MC-WORLD HV SMALL TICKET CP	2.30%	\$0.02
J96	MC-US STP B2B VIP 9	1.20%	\$60.00	L45	MC-ENHANCED SMALL TICKET CP	1.80%	\$0.02
J97	MC-US STP B2B VIP 10	1.15%	\$80.00	L46	MC-WRLD ELITE SMALL TICKET CP	2.30%	\$0.02
J98	MC-US STP B2B VIP 11	1.45%	\$35.00	L47	MC-CORE SMALL TICKET CNP	1.95%	\$0.02
J99	MC-BUS LEVEL 5 DR II PETRO	2.25%	\$0.10	L48	MC-WORLD SMALL TICKET CNP	2.20%	\$0.02
K00	MC-BUS LEVEL 5 T & E AIR	2.70%	\$0.10	L49	MC-WORLD HV SMALL TICKET CNP	2.60%	\$0.02
K03	MC-INTER CONS STD CR REFUND	1.00%	\$0.00	L50	MC-ENHANCED SMALL TICKET CNP	2.10%	\$0.02
K04	MC-INTER CONS PREM STD REFUND	1.00%	\$0.00	L51	MC-WRLD ELITE SMALL TICKET CNP	2.60%	\$0.02
K05	MC-INTER CONS SUPER PREM STD	1.00%	\$0.00	L58	Interregional Consumer Rate I—Digital Commerce—Core	1.60%	\$0.00
K06	MC-INTER COMM STD REFUND	1.80%	\$0.00	L59	Interregional Consumer Rate I—Digital Commerce—Premium	1.85%	\$0.00
K07	MC-INTER COMM PURCH STD REFUND	1.80%	\$0.00	L60	Interregional Consumer Rate I—Digital Commerce—Super Premium	1.98%	\$0.00
K08	MC-INTER COMM PREM STD REFUND	1.80%	\$0.00	L61	Interregional Consumer Rate II—Card Present—Core	1.10%	\$0.00
K09	Intraregional Consumer Rate III: Base – Core	1.00%	\$0.00	L62	Interregional Consumer Rate II—Card Present—Premium	1.85%	\$0.00
K10	Intraregional Consumer Rate III: Base – Premium	1.00%	\$0.00	L63	Interregional Consumer Rate II—Card Present—Super Premium	1.98%	\$0.00
K11	Intraregional Consumer Rate III: Base – Super Premium	1.00%	\$0.00	L64	Interregional Consumer Rate III—Base—Core	1.60%	\$0.00

MasterCard Credit				MasterCard (DB) and (PP)*			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
L65	Interregional Consumer Rate III—Base—Premium	1.85%	\$0.00	619	MC-DOM MERIT I - MOTO (DB)	1.65%	\$0.15
L66	Interregional Consumer Rate III—Base—Super Premium	1.98%	\$0.00	627	MC-MERIT I BILLPAY REAL EST DB	0.80%	\$0.25
L98	MC-US STP B2B VIP 15	2.85%	\$0.00	629	MC-SMALL TICKET TIER 1 (DB)	1.30%	\$0.03
L99	MC-US STP B2B VIP 16	2.80%	\$0.10	630	MC-MERIT III - T1 (DB)	0.70%	\$0.15
Q24	MC-US STP B2B VIP 17	2.65%	\$0.10	631	MC-MERIT III - T2 (DB)	0.83%	\$0.15
Q25	MC-US STP B2B VIP 18	2.20%	\$0.00	632	MC-MERIT III - T3 (DB)	0.95%	\$0.15
Q26	MC-US STP B2B VIP 19	2.10%	\$0.00	633	MC-QUICK PAY MERIT III (DB)	1.05%	\$0.15
Q28	MC-US STP B2B VIP 20	1.95%	\$0.00	639	MC-SUPERMARKET CAP (DB)	0.00%	\$0.35
Q29	MC-US STP B2B VIP 21	1.85%	\$0.00	648	MC-UTILITY (DB)	0.00%	\$0.65
Q30	MC-US STP B2B VIP 22	1.75%	\$0.00	650	MC-LODGING (DB)	1.15%	\$0.15
Q31	MC-US STP B2B VIP 23	1.65%	\$0.00	651	MC-AUTO RENTAL DEBIT	1.15%	\$0.15
Q32	MC-US STP B2B VIP 24	1.55%	\$0.00	652	MC-CRUISE LINES DEBIT	1.15%	\$0.15
Q33	MC-US STP B2B VIP 25	1.25%	\$0.00	654	MC-MERCHANT UCAF (DB)	1.65%	\$0.15
Q34	MC-US STP B2B VIP 26	1.10%	\$0.00	655	MC-FULL UCAF (DB)	1.65%	\$0.15
Q35	MC-US STP B2B VIP 27	0.95%	\$0.00	656	MC-PETROLEUM CAT/AFD CAP (DB)	0.00%	\$0.95
Q36	MC-US STP B2B VIP 28	0.90%	\$0.00	657	MC-SERVICE STATIONS CAP (DB)	0.00%	\$0.95
Q37	MC-US STP B2B VIP 29	0.75%	\$0.00	665	MC-EMERGING MARKETS (DB)	0.80%	\$0.25
Q38	MC-US STP B2B VIP 30	0.65%	\$0.00	666	MC-SERVICE INDU (SIIP) (DB)	1.15%	\$0.05
Q39	MC-US STP B2B VIP 31	0.60%	\$0.00	667	MC-SMALL TICKET (DB)	1.55%	\$0.04
Q40	MC-US STP B2B VIP 32	0.50%	\$0.00	668	MC-RESTAURANT (DB)	1.19%	\$0.10
Q41	MC-US STP B2B VIP 33	0.30%	\$5.00	669	MC-SERVICE STATIONS (DB)	0.70%	\$0.17
Q44	MC-US STP B2B VIP 34	0.00%	\$50.00	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
603	MC-DOMESTIC STANDARD (DB)	1.90%	\$0.25	N01	MC-REG INCENTIVE POS (DB)	0.05%	\$0.21
609	MC-DOMESTIC MERIT III (DB)	1.05%	\$0.15	N02	MC-REG INCENT FRF ADJ POS (DB)	0.05%	\$0.22
611	MC-DOMESTIC MERIT I (DB)	1.65%	\$0.15	N03	MC-REGULATED POS UST (DB)	0.05%	\$0.21
612	MC-MERIT III PASS TRAN (DB)	1.05%	\$0.15	N04	MC-REG WFRAUD ADJ UST POS (DB)	0.05%	\$0.22
613	MC-PASSENGER TRANSPORT (DB)	1.60%	\$0.15	N05	MC-REGULATED UST GAF POS (DB)	0.05%	\$0.21
614	MC-MERIT I PASS TRAN (DB)	1.65%	\$0.15	N06	MC-REG FRAUD ADJ UST GAF (DB)	0.05%	\$0.22
615	MC-STANDARD PASS TRAN (DB)	1.90%	\$0.25	N07	MC-REGULATED UST INTR POS (DB)	0.05%	\$0.21
616	MERIT I PASSNGR TRANS(DB)	1.65%	\$0.15	N08	MC-REG FRAUD ADJ UST INTR (DB)	0.05%	\$0.22
617	MC-SUPERMARKET (DB)	1.05%	\$0.15	N09	MC-REGULATED COMM (DB)	0.05%	\$0.21
618	MC-QUICK PAY MERIT I (DB)	1.65%	\$0.15	N10	MC-REGULATED FRD ADJ COMM (DB)	0.05%	\$0.22

MasterCard (DB) and (PP)*				MasterCard (DB) and (PP)*			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
N11	MC-REGULATED COMM UST INT (DB)	0.05%	\$0.21	P09	Merit III (Pre Paid)	1.15%	\$0.15
N12	MC-REG FRD ADJ CMM UT INT (DB)	0.05%	\$0.22	P11	MC-DOMESTIC MERIT I PREPAID	1.76%	\$0.20
N13	MC-REG COMM UST INT GAF (DB)	0.05%	\$0.21	P27	MERIT I REAL ESTATE (PRE-PAID)	0.80%	\$0.25
N14	MC-RG F ADJ CM USTINT GAF (DB)	0.05%	\$0.22	P28	MERIT I REAL ESTATE CAP (PRE-PAID)	0.00%	\$5.00
N15	MC-REG CONSMR US MQ (DB)	0.05%	\$0.21	P29	MC-SMALL TICKET TIER 1 PREPAID	1.30%	\$0.03
N16	MC-REG CONSM WFRAUD ADJ MC(DB)	0.05%	\$0.22	P48	MC-UTILITY PREPAID	0.00%	\$0.65
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	P67	MC-MERIT I CNSMR LOANS PP	0.80%	\$0.25
N20	MC-REG NON INCENT FRD ADJ (DB)	0.05%	\$0.22	P68	MC-MERIT I CNSMR LOANS CAP PP	0.00%	\$2.95
N29	MC-REG POS DB CH	0.00%	\$0.00	P81	MC-KEY ENTERED PREPAID	1.76%	\$0.20
N30	MC-REG POS DBWF CH	0.00%	\$0.00	Q22	MC-COMM DATA RATE II BUS (PP)	2.65%	\$0.10
N31	MC-REG POS INCENT SML TKT (DB)	0.05%	\$0.22	Q23	MC-COMM DR II PETRO BUS (PP)	2.05%	\$0.10
N32	MC-REG POS SMALL TKT UT (DB)	0.05%	\$0.22	Q27	MERIT I REAL ESTATE CAP (DEBIT)	0.00%	\$5.00
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	Discover Network Credit			
N36	MC-REG POS SMLTKT UST COM (DB)	0.05%	\$0.22	PC	Interchange Program	Rate	Per Item
N37	MC-REG SMLTKT UST COM GAF (DB)	0.05%	\$0.22	004	DSCVR PSL RECURRING PMTS RW	1.35%	\$0.05
N38	MC-REG SMLTKT UST INT COM (DB)	0.05%	\$0.22	005	PSL - Supermarkets/Warehouse Clubs (Rewards)	1.62%	\$0.10
N39	MC-REG INCENT SML TKT T1 (DB)	0.05%	\$0.22	006	PSL - Emerging Markets (Rewards)	1.50%	\$0.05
N40	MC-REG SMALL TICKET UT T1 (DB)	0.05%	\$0.22	007	DSCVR PSL PUBLIC SVC RW	1.55%	\$0.10
N41	MC-REG SML TKT UST GAF T1 (DB)	0.05%	\$0.22	008	DSCVR PSL EXP SVC RW	1.95%	\$0.00
N42	MC-REG SML TKT UST INT T1 (DB)	0.05%	\$0.22	009	DSCVR PSL PETRO RW	1.80%	\$0.05
N43	MC-REG SMALL TKT COMM T1 (DB)	0.05%	\$0.22	010	PSL - Retail (Rewards)	1.72%	\$0.10
N44	MC-REG SML TKT UST COM T1 (DB)	0.05%	\$0.22	011	DSCVR PSL REST RW	1.95%	\$0.10
N45	MC-REG SMLTKT UT CM T1 GAF(DB)	0.05%	\$0.22	012	PSL - Hotels/Car Rentals (Rewards)	1.92%	\$0.10
N46	MC-REG SMLTKT UT INT CM T1(DB)	0.05%	\$0.22	013	PSL - Passenger Transport (Rewards)	1.92%	\$0.10
N51	MC-COMM DATA RATE II BUS (DB)	2.10%	\$0.10	014	PSL Card Not Present (Rewards)	2.03%	\$0.10
N52	MC-COMM DR II PETRO BUS (DB)	2.05%	\$0.10	015	Key Entry (Rewards)	2.03%	\$0.10
N62	MC-CHARITIES DB	1.45%	\$0.15	017	PSL - E-Commerce (Rewards)	2.03%	\$0.10
N63	MC-CHARITIES COMM DB	2.00%	\$0.10	019	Base Submission Level (Rewards)	3.05%	\$0.10
N67	MC-MERIT I CNSMR LOANS DB	0.80%	\$0.25	020	DSCVR CNSMR ADJ VCHR PGM 1 RW	2.07%	\$0.00
N68	MC-MERIT I CNSMR LOANS CAP DB	0.00%	\$2.95	021	DSCVR CNSMR ADJ VCHR PGM 2 RW	2.02%	\$0.00
N79	MC-HUMANITARIAN STANDARD (DB)	1.65%	\$0.00	022	DSCVR CNSMR ADJ VCHR PGM 3 RW	1.75%	\$0.00
P09	MERIT III (PRE-PAID)	1.15%	\$0.15	023	DSCVR CASH REIMB	0.16%	\$1.65

Discover Network Credit				Discover Network Credit			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
024	DSCVR PSL UTILITIES RW	0.00%	\$0.75	210	DSCVR INTL CONSUMER BASE	2.20%	\$0.10
025	DSCVR PSL REAL ESTATE RW	1.10%	\$0.00	212	DSCVR INTL CASH REIMB	0.16%	\$3.00
026	DSCVR PSL INSURANCE RW	1.43%	\$0.05	213	DSCVR INTL ADJ VCHR PGM	0.00%	\$0.00
027	DSCVR PSL ECOMMERCE SEC(RW)	1.90%	\$0.10	214	DSCVR INTL COMMERCIAL	2.40%	\$0.10
028	DSCVR PSL MICRO TICKET (REWARDS)	1.95%	\$0.00	215	DSCVR INTL CONSUMER CREDIT	2.15%	\$0.00
029	PSL - Charity (Rewards)	1.50%	\$0.05	304	DSCVR PSL RECURRING PMTS CR	1.35%	\$0.05
104	DSCVR PSL RECURRING PMTS PR	1.45%	\$0.05	305	DSCVR PSL SPMKT/WHSE CLUB CR	1.40%	\$0.05
105	DSCVR PSL SPMKT/WHSE CLUB PR	1.60%	\$0.10	306	DSCVR PSL EMRG MKT CR	1.45%	\$0.05
106	PSL - Emerging Markets (Premium)	1.50%	\$0.05	307	DSCVR PSL PUBLIC SVC CR	1.55%	\$0.10
107	DSCVR PSL PUBLIC SVC PR	1.55%	\$0.10	308	DSCVR PSL EXP SVC CR	1.95%	\$0.00
108	PSL - Express Services (Premium)	1.97%	\$0.00	309	DSCVR PSL PETRO CR	1.55%	\$0.05
109	DSCVR PSL PETRO PR	1.80%	\$0.05	310	PSL - Retail (Core)	1.57%	\$0.10
110	PSL - Retail (Premium)	1.74%	\$0.10	311	DSCVR PSL REST CR	1.56%	\$0.10
111	DSCVR PSL REST PR	2.30%	\$0.10	312	DSCVR PSL HTL/CAR RNTL CR	1.58%	\$0.10
112	DSCVR PSL HTL/CAR RNTL PR	2.30%	\$0.10	313	DSCVR PSL PSGR TR CR	1.75%	\$0.10
113	DSCVR PSL PSGR TR PR	2.30%	\$0.10	314	PSL - Card Not Present (Core)	1.91%	\$0.10
114	PSL - Card Not Present (Premium)	2.05%	\$0.10	315	Key Entry (Core)	1.91%	\$0.10
115	Key Entry (Premium)	2.05%	\$0.10	317	PSL - E-Commerce (Core)	1.91%	\$0.10
117	PSL – E-Commerce (Premium)	2.05%	\$0.10	319	Base Submission Level (Core)	3.05%	\$0.10
119	Base Submission Level (Premium)	3.05%	\$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)	1.80%	\$0.10
127	DSCVR PSL ECOMMERCE SEC(PREM)	1.95%	\$0.10	328	DSCVR PSL MICRO TICKET (CORE)	1.95%	\$0.00
128	DSCVR PSL MICRO TICKET (PREMIUM)	1.97%	\$0.00	329	PSL - Charity (Core)	1.45%	\$0.05
129	PSL - Charity (Premium)	1.50%	\$0.05	404	DSCVR PSL RECURRING PMTS PP	1.80%	\$0.05
200	Commercial Electronic - Passenger Transport	2.45%	\$0.15	405	DSCVR PSL SPMKT/WHSE CLUB PP	1.90%	\$0.10
201	Commercial Electronic - Emerging Markets	2.45%	\$0.15	406	DSCVR PSL EMRG MKT PP	2.30%	\$0.10
202	Commercial Electronic - All Other	2.45%	\$0.15	407	DSCVR PSL PUBLIC SVC PP	1.55%	\$0.10
203	Commercial Base	3.05%	\$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	PSL - Retail (Premium Plus)	2.17%	\$0.10
206	DSCVR US COMMERCIAL-LARGE-TKT	0.90%	\$20.00	411	DSCVR PSL REST PP	2.40%	\$0.10

Discover Network Credit				Discover Network (DB) and (PP)*			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
412	PSL - Hotels/Car Rentals (Premium Plus)	2.57%	\$0.10	225	DSCVR COMMERCCLUTLTS(PP)	0.00%	\$1.50
413	DSCVR PSL PSGR TR PP	2.40%	\$0.10	226	DSCVR COMMERCALLRGTCKT(PP)	0.90%	\$20.00
414	PSL - Card Not Present (Premium Plus)	2.50%	\$0.10	227	Commercial Electronic - Emerging Markets (Prepaid)	2.65%	\$0.10
415	Key Entry (Premium Plus)	2.50%	\$0.10	228	Commercial Electronic - All Other (Prepaid)	2.65%	\$0.10
417	PSL - E-Commerce (Premium Plus)	2.50%	\$0.10	604	DSCVR PSL RECURRING PMTS DB	1.20%	\$0.05
419	Base Submission Level(Premium Plus)	3.05%	\$0.10	605	DSCVR PSL SPMKT/WHSE CLUB DB	1.10%	\$0.16
420	DSCVR CNSMR ADJ VCHR PGM 1 PP	2.07%	\$0.00	606	DSCVR PSL EMRG MKT DB	0.90%	\$0.20
421	DSCVR CNSMR ADJ VCHR PGM 2 PP	2.02%	\$0.00	607	DSCVR PSL PUBLIC SVC DB	0.90%	\$0.20
422	DSCVR CNSMR ADJ VCHR PGM 3 PP	1.75%	\$0.00	608	DSCVR PSL EXP SVC DB	1.80%	\$0.00
424	DSCVR PSL UTILITIES PP	0.00%	\$0.75	609	DSCVR PSL PETRO DB	0.76%	\$0.16
425	DSCVR PSL REAL ESTATE PP	2.30%	\$0.10	610	DSCVR PSL RTL DB	1.10%	\$0.16
426	DSCVR PSL INSURANCE PP	2.30%	\$0.05	611	PSL - Restaurants (Debit)	1.14%	\$0.15
427	DSCVR PSL ECOMMERCE SEC(PPLUS)	2.35%	\$0.10	612	DSCVR PSL HTL/CAR RNTL DB	1.35%	\$0.16
428	DSCVR PSL MICRO TICKET (PREMIUM PLUS)	2.05%	\$0.05	613	DSCVR PSL PSGR TR DB	1.60%	\$0.15
429	PSL - Charity (Premium Plus)	2.30%	\$0.10	614	DSCVR PSLCARDNOTPRESENT(DB)	1.75%	\$0.20
900	PAYPAL UTILITIES	0.00%	\$0.75	615	DSCVR KEY ENTRY DB	1.75%	\$0.20
901	PAYPAL WAREHOUSE	1.10%	\$0.05	617	DSCVR PSLECOMMERCE(DB)	1.75%	\$0.20
902	PAYPAL GOVERNMENT	1.35%	\$0.05	619	DSCVR BASE SUB LVL DB	1.90%	\$0.25
903	PAYPAL SUPERMARKET	1.50%	\$0.05	620	DSCVR CNSMR ADJ VCHR PGM 1 DB	0.00%	\$0.00
904	PAYPAL PETROLEUM	1.50%	\$0.10	621	DSCVR CNSMR ADJ VCHR PGM 2 DB	0.00%	\$0.00
905	PAYPAL SMALL TICKET	1.70%	\$0.02	622	DSCVR CNSMR ADJ VCHR PGM 3 DB	0.00%	\$0.00
906	PAYPAL RETAIL	1.55%	\$0.10	624	DSCVR PSL UTILITIES DB	0.00%	\$0.75
907	PAYPAL LODGE/AUTO RENTAL	1.90%	\$0.10	625	DSCVR PSL REAL ESTATE DB	1.10%	\$0.00
908	PAYPAL PASS TRANSPORT	1.90%	\$0.10	626	DSCVR PSL INSURANCE DB	0.80%	\$0.25
909	PAYPAL RESTAURANT	1.85%	\$0.05	627	DSCVR SPKMTWHSECLUB(DB)	0.00%	\$0.36
910	PAYPAL MID	2.40%	\$0.10	628	DSCVR-COMMUTILITIES(DB)	0.00%	\$1.50
911	PAYPAL MAXIMUM	2.90%	\$0.10	629	DSCVR-COMMLARGETICKET(DB)	0.90%	\$20.00
912	PAYPAL REFUND	1.50%	\$0.00	630	Commercial Electronic - Passenger Transport (Debit)	2.45%	\$0.15
				631	Commercial Electronic - Emerging Markets (Debit)	2.45%	\$0.15
				632	Commercial Electronic - All Other (Debit)	2.45%	\$0.15
				633	Commercial Base (Debit)	3.05%	\$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
				637	DSCVR PSL MICRO TICKET (DEBIT)	1.80%	\$0.00
				638	PSL - Charity (Debit)	0.90%	\$0.20

Discover Network (DB) and (PP)*				Discover Network (DB) and (PP)*			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
700	DSCVR PSL REG INCENT	0.05%	\$0.22	763	DSCVR-COMMLARGETICKETREG(DB)	0.05%	\$0.22
701	DSCVR REG NON-INCENT	0.05%	\$0.22	764	DSCVR-COMMELECTRONICREG(DB)	0.05%	\$0.22
711	DSCVR COMML RG INCENTIVE (DB)	0.05%	\$0.22	765	DSCVR-COMMBASESUBMSSLVREG(DB)	0.05%	\$0.22
728	DSCVR-RECURRINGREG(DB)	0.05%	\$0.22	766	DSCVR-COMMUTILITIESNOREG(DB)	0.05%	\$0.21
729	DSCVR-UTILITIESREG(DB)	0.05%	\$0.22	767	DSCVR-COMMLARGETICKETNOREG(DB)	0.05%	\$0.21
730	DSCVR-REALESTATEFREG(DB)	0.05%	\$0.22	768	DSCVR-CMMELECTRONICNOREG(DB)	0.05%	\$0.21
731	DSCVR-INSURANCEREG(DB)	0.05%	\$0.22	769	DSCVR-CMMBASESUBMSSLVNOREG(DB)	0.05%	\$0.21
732	DSCVR-SUPERMARKETREG(DB)	0.05%	\$0.22	770	DSCVR-CONADJVCHPROG1WFEE(DB)	0.00%	\$0.00
733	DSCVR-EMERGINGMKTREG(DB)	0.05%	\$0.22	771	DSCVR-CONADJVCHPROG2WFEE(DB)	0.00%	\$0.00
734	DSCVR-PUBLICSERVICESREG(DB)	0.05%	\$0.22	772	DSCVR-CONADJVCHPROG3WFEE(DB)	0.00%	\$0.00
735	DSCVR-PSLEXPRESSSVCSREG(DB)	0.05%	\$0.22	773	DSCVR-COMADJVCHPROG(DB)	2.25%	\$0.00
736	DSCVR-PETROLEUMREG(DB)	0.05%	\$0.22	774	DSCVR-COMADJVCHPROG1WFEE(DB)	0.00%	\$0.00
737	DSCVR-PSLRETAILREG(DB)	0.05%	\$0.22	777	DSCVR-ECOMMERCEREGFRAUD(DB)	0.05%	\$0.22
738	DSCVR-RESTAURANTSREG(DB)	0.05%	\$0.22	778	DSCVR-ECOMMERCEREGNOFRAUD(DB)	0.05%	\$0.21
739	DSCVR-HOTELCARRENTALREG(DB)	0.05%	\$0.22	779	DSCVR-DEBTREPAYREGNOFRD(DB)	0.05%	\$0.21
740	DSCVR-PASSGRTRANSPORTREG(DB)	0.05%	\$0.22	780	DSCVR-DEBTREPAYMAXREGNOFRD(DB)	0.05%	\$0.21
741	DSCVR-CARDNOTPRESREGFRAUD(DB)	0.05%	\$0.22	781	DSCVR PSLDEBTREPAYREG(DB)	0.05%	\$0.22
742	DSCVR-KEYEDENTRYREG(DB)	0.05%	\$0.22	782	DSCVR PSLDEBTREPAYMAXREG(DB)	0.05%	\$0.22
744	DSCVR-BASESUBMISSIONREG(DB)	0.05%	\$0.22	783	DSCVR-ECOMM SEC REGFRAUD(DB)	0.05%	\$0.22
745	DSCVR-RECURRINGNOREG(DB)	0.05%	\$0.21	784	DSCVR-ECOMM SEC REGNOFRD(DB)	0.05%	\$0.21
746	DSCVR-UTILITIESNOREG(DB)	0.05%	\$0.21	785	DSCVR PSL MICRO TICKET (DEBIT NON-EXEMPT W/FRAUD FEE)	0.05%	\$0.22
747	DSCVR-REALESTATENOREG(DB)	0.05%	\$0.21	786	DSCVR PSL MICRO TICKET (DEBIT W/O FRAUD FEE)	0.05%	\$0.21
748	DSCVR-INSURANCENOREG(DB)	0.05%	\$0.21	787	PSL – Charity (Debit with Fraud Fee)	0.05%	\$0.22
749	DSCVR-SUPERMARKETNOREG(DB)	0.05%	\$0.21	788	PSL – Charity (Debit without Fraud Fee)	0.05%	\$0.21
750	DSCVR-EMERGINGMKTNOREG(DB)	0.05%	\$0.21	804	DSCVR RECURRPYMNTS(PP)	1.20%	\$0.05
751	DSCVR-PUBLICSERVICESNOREG(DB)	0.05%	\$0.21	805	PSL - Supermarkets/Warehouse Clubs (Prepaid) **	1.12%	\$0.16
752	DSCVR-PSLEXPRESSSVCSNOREG(DB)	0.05%	\$0.21	806	DSCVR EMERGNGMARKETS(PP)	0.90%	\$0.20
753	DSCVR-PETROLEUMNOREG(DB)	0.05%	\$0.21	807	DSCVR PUBLICSERVICES(PP)	0.90%	\$0.20
754	DSCVR-PSLRETAILNOREG(DB)	0.05%	\$0.21	808	DSCVR EXPRESSERVICES(PP)	1.80%	\$0.00
755	DSCVR-RESTAURANTSNOREG(DB)	0.05%	\$0.21	809	DSCVR PETROLEUM(PP)	0.76%	\$0.16
756	DSCVR-HOTELCARRENTALNOREG(DB)	0.05%	\$0.21	810	PSL - Retail (Prepaid)	1.12%	\$0.16
757	DSCVR-PSSGERTRANSPORTNOREG(DB)	0.05%	\$0.21	811	PSL - Restaurants (Prepaid)	1.14%	\$0.15
758	DSCVR-CARDNOTPRESREGNOFRD(DB)	0.05%	\$0.21	812	DSCVR PSLHTLSCARRNTLS(PP)	1.35%	\$0.16
759	DSCVR-KEYEDENTRYNOREG(DB)	0.05%	\$0.21	813	DSCVR PSLPASSNGRTRNSPRT(PP)	1.60%	\$0.15
761	DSCVR-BASESUBMISSIONNOREG(DB)	0.05%	\$0.21	814	PSL - Card Not Present (Prepaid)	1.76%	\$0.20
762	DSCVR-COMMUTILITIESREG(DB)	0.05%	\$0.22	815	Key Entry (Prepaid)	1.76%	\$0.20

Discover Network (DB) and (PP)*				Discover Network (DB) and (PP)*			
PC	Interchange Program	Rate	Per Item	PC	Interchange Program	Rate	Per Item
817	PSL - E-Commerce (Prepaid)	1.76%	\$0.20	856	DSCVR-HOTELCARRENTALNOREG(PP)	0.05%	\$0.21
819	DSCVR BSSUBMSSNLVL(PP)	1.90%	\$0.25	857	DSCVR-PSSNGRTRANSPORTNOREG(PP)	0.05%	\$0.21
820	DSCVR CONSUMERADJMNTVCHR1(PP)	0.00%	\$0.00	858	DSCVR-CARDNOTPRESREGNOFRD(PP)	0.05%	\$0.21
821	DSCVR CONSUMERADJMNTHCVR2(PP)	0.00%	\$0.00	859	DSCVR-KEYEDENTRYNOREG(PP)	0.05%	\$0.21
822	DSCVR CONSUMERADJMNTHCVR3(PP)	0.00%	\$0.00	861	DSCVR-BASESUBMISSIONNOREG(PP)	0.05%	\$0.21
824	DSCVR UTILITIES(PP)	0.00%	\$0.75	862	DSCVR-COMMUTILITIESREG(PP)	0.05%	\$0.22
825	DSCVR REALESTATE(PP)	1.10%	\$0.00	863	DSCVR-COMMLARGETICKETREG(PP)	0.05%	\$0.22
826	DSCVR INSURANCE(PP)	0.80%	\$0.25	864	DSCVR-COMMELECTRONICREG(PP)	0.05%	\$0.22
827	DSCVR SPKMTWHSECLUB(PP)	0.00%	\$0.36	865	DSCVR-COMMBASESUBMSSLVREG(PP)	0.05%	\$0.22
828	DSCVR-RECURRINGREG(PP)	0.05%	\$0.22	866	DSCVR-COMMUTILITIESNOREG(PP)	0.05%	\$0.21
829	DSCVR-UTILITIESREG(PP)	0.05%	\$0.22	867	DSCVR-COMMLARGETICKETNOREG(PP)	0.05%	\$0.21
830	DSCVR-REALESTATERE(PP)	0.05%	\$0.22	868	DSCVR-CMMELECTRONICNOREG(PP)	0.05%	\$0.21
831	DSCVR-INSURANCERE(PP)	0.05%	\$0.22	869	DSCVR-CMMBASESUBMSSLVNOREG(PP)	0.05%	\$0.21
832	DSCVR-SUPERMARKETREG(PP)	0.05%	\$0.22	870	DSCVR-CONADJVCHPROG1WFEE(PP)	0.00%	\$0.00
833	DSCVR-EMERGINGMKTREG(PP)	0.05%	\$0.22	871	DSCVR-CONADJVCHPROG2WFEE(PP)	0.00%	\$0.00
834	DSCVR-PUBLICSERVICESREG(PP)	0.05%	\$0.22	872	DSCVR-CONADJVCHPROG3WFEE(PP)	0.00%	\$0.00
835	DSCVR-EXPRESSSVCSREG(PP)	0.05%	\$0.22	874	DSCVR-COMADJVCHPROG1WFEE(PP)	0.00%	\$0.00
836	DSCVR-PETROLEUMREG(PP)	0.05%	\$0.22	877	DSCVR-ECOMMERCERE(PP)	0.05%	\$0.22
837	DSCVR-RETAILREG(PP)	0.05%	\$0.22	878	DSCVR-ECOMMERCERE(PP)	0.05%	\$0.21
838	DSCVR-RESTAURANTSREG(PP)	0.05%	\$0.22	879	DSCVR PSL ECOMMERCE SEC(PP)	1.75%	\$0.20
839	DSCVR-HOTELCARRENTALREG(PP)	0.05%	\$0.22	880	DSCVR-ECOMM SEC REGNOFRD(PP)	0.05%	\$0.21
840	DSCVR-PASSNGERTRANSPORTREG(PP)	0.05%	\$0.22	881	DSCVR-ECOMM SEC REGFRAUD(PP)	0.05%	\$0.22
841	DSCVR-CARDNOTPRESREGFRAUD(PP)	0.05%	\$0.22	882	DSCVR - PSLDEBTREPAY (PP)	0.70%	\$0.16
842	DSCVR-KEYEDENTRYREG(PP)	0.05%	\$0.22	883	DSCVR - PSLDEBTREPAYMAX (PP)	0.00%	\$2.40
844	DSCVR-BASESUBMISSIONREG(PP)	0.05%	\$0.22	884	DSCVR - DEBTREPAYPPREGNOFRD(PP)	0.05%	\$0.21
845	DSCVR-RECURRINGNOREG(PP)	0.05%	\$0.21	885	DSCVR - DEBTREPAYMAXREGNOFRD(PP)	0.05%	\$0.21
846	DSCVR-UTILITIESNOREG(PP)	0.05%	\$0.21	886	DSCVR - PSLDEBTREPAYREG(PP)	0.05%	\$0.22
847	DSCVR-REALESTATENOREG(PP)	0.05%	\$0.21	887	DSCVR - PSLDEBTREPAYMAXREG(PP)	0.05%	\$0.22
848	DSCVR-INSURANCENOREG(PP)	0.05%	\$0.21	888	DSCVR PSL MICRO TICKET (PREPAID)	1.80%	\$0.00
849	DSCVR-SUPERMARKETNOREG(PP)	0.05%	\$0.21	889	DSCVR PSL MICRO TICKET (PREPAID NON-EXEMPT W/FRAUD FEE)	0.05%	\$0.22
850	DSCVR-EMERGINGMKTNOREG(PP)	0.05%	\$0.21	890	DSCVR PSL MICRO TICKET (PREPAID W/O FRAUD FEE)	0.05%	\$0.21
851	DSCVR-PUBLICSERVICESNOREG(PP)	0.05%	\$0.21	891	PSL - Charity (Prepaid)	0.90%	\$0.20
852	DSCVR-PSLEXPRESSSVCSNOREG(PP)	0.05%	\$0.21	892	PSL – Charity (Prepaid with Fraud Fee)	0.05%	\$0.22
853	DSCVR-PETROLEUMNOREG(PP)	0.05%	\$0.21	893	PSL – Charity (Prepaid without Fraud Fee)	0.05%	\$0.21
854	DSCVR-PSLRETAILNOREG(PP)	0.05%	\$0.21				
855	DSCVR-RESTAURANTSNOREG(PP)	0.05%	\$0.21				

Please note that the Payments Networks regularly add new interchange programs, 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. The Interchange Qualification Matrix identifies the requirements for the various different interchange programs 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. 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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