

INTERCHANGE RATE SCHEDULE AND SPECIAL ADDENDUM TO MERCHANT PROCESSING APPLICATION AND AGREEMENT

I. SPECIAL ADDENDUM TO MERCHANT PROCESSING APPLICATION AND AGREEMENT FOR SCHEDULED MASTERCARD ASSESSMENT FEE INCREASE

This Special Addendum to Merchant Processing Application and Agreement for Scheduled MasterCard Assessment Fee Increase (“Addendum”) is part of the Merchant Processing Application and Agreement (“Application”) and provides additional fee information regarding the MasterCard Assessment Fee applicable to this Interchange Plus Pricing Method (“MC Assessment Fee”). Effective with MasterCard Card transactions Client process on and after **April 1, 2010** (“Effective Date”), (i) the MC Assessment Fee, as shown in the Application, will increase to 0.11%, without further notice or reminder from Servicers, and (ii) Client will be responsible for payment of the increased MC Assessment Fee. Capitalized terms not defined in this Addendum have the meaning set forth in the Program Guide.

II. INTERCHANGE RATE SCHEDULE

The schedule below shows the amount of the interchange fee that will be assessed for each transaction. These are the interchange fees that will apply after **April 1, 2010**; interchange fees prior to that date will either be the same or slightly lower than the below rates.

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 and clearing requirements established by the Card Organizations. The attached Interchange Qualification Matrix identifies the primary qualification criteria and clearing requirements for the various interchange levels.

Please note that the Card Organizations 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 Card Organizations, as well as any other processing or transaction fees set forth in your Application 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.

This document is part of the Application, as defined and further described in the Program Guide. Capitalized terms not defined in this document are defined in the Program Guide.

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.

PC	Visa Credit	Rate	Per Item
1	LAC Chip Issuer	1.20%	\$0.00
2	Intl Chip Issuer (includes Electron)	1.20%	\$0.00
3	Intl Chip Acquirer (includes Electron)	1.00%	\$0.00
4	Intl Electronic (Pre-PS2000 and includes Electron)	1.10%	\$0.00
5	Domestic Cash Advance	0.18%	\$1.50
6	Foreign Cash Advance	0.33%	\$1.75
7	VI-Canada Intra Cash Advance	0.00%	\$1.55
8	Intl Infinite	1.80%	\$0.00
9	Domestic Standard Airlines	2.70%	\$0.10
10	Intl Standard (includes Electron)	1.60%	\$0.00
11	Intl Commercial Standard	1.80%	\$0.00
12	Standard - Hotel / Car Rental	2.70%	\$0.10
14	Domestic Standard Card Not Present	2.70%	\$0.10
17	Domestic Standard - All Other	2.70%	\$0.10
21	CPS Supermarket	1.24%	\$0.05
23	CPS Retail - All Other	1.54%	\$0.10
24	CPS Retail - Hotel / Car Rental	1.54%	\$0.10
25	CPS Retail - Pass Trans AIR	1.54%	\$0.10
27	CPS Passenger Transport AIR	1.70%	\$0.10
29	CPS Hotel (CNP) - Preferred	1.54%	\$0.10
30	CPS Hotel (Card Present)	1.54%	\$0.10
31	CPS Car Rentl (CNP) - Preferred	1.54%	\$0.10
32	CPS Car Rental (Card Present)	1.54%	\$0.10
34	CPS Card Not Present	1.80%	\$0.10
35	CPS Automated Fuel	1.15%	\$0.25
37	CPS Retail Key Entered	1.80%	\$0.10
38	CPS Retail 2 (Emerging Market)	1.43%	\$0.05
39	Interregional Secure E-Com	1.44%	\$0.00
40	Interregional Secure E-Com Merchant	1.44%	\$0.00
43	Interregional Airline - Consumer (US)	1.10%	\$0.00
44	Interregional Airline - Commercial (US)	1.80%	\$0.00
45	Interregional Airline - Infinite (US)	1.80%	\$0.00
47	CPS Small Ticket	1.65%	\$0.04
50	CPS/Rewards 1	1.65%	\$0.10

PC	Visa Credit	Rate	Per Item
51	CPS/Rewards 2	1.95%	\$0.10
52	Utility Credit Business	0.00%	\$1.50
53	Utility Credit	0.00%	\$0.75
54	CPS Restaurant	1.54%	\$0.10
55	Interregional Bus/Sig.Bus/Corp/Purch/Distribution	2.25%	\$0.00
56	CPS Retail Service Station	1.15%	\$0.25
57	GSA Govt. to Govt.	1.65%	\$0.10
58	Interregional Infinite/Signature	2.25%	\$0.00
63	Interregional Electronic (includes Electron)	1.55%	\$0.00
65	Interregional Issuer Chip (incl. Issuer Chip Electron)	1.65%	\$0.00
66	Interregional Airline (includes Airline Electron)	1.55%	\$0.00
67	Interregional Secure E-Comm (includes Secure E-Comm Electron)	1.89%	\$0.00
68	Interregional E-Comm Merchant (includes E-comm Electron)	1.89%	\$0.00
69	Interregional Standard (includes Std Electron)	2.05%	\$0.00
71	CPS E Comm Prefer - Pass Trans	1.70%	\$0.10
72	CPS E Comm Hotel – Preferred	1.54%	\$0.10
73	CPS E Comm Car Rntl - Preferred	1.54%	\$0.10
77	CPS E Commerce – Basic	1.80%	\$0.10
78	CPS E Commerce – Preferred	1.80%	\$0.10
79	CPS Account Funding	2.14%	\$0.10
80	EIRF Non CPS- All Other	2.30%	\$0.10
81	EIRF Non CPS Pass Transport AIR	2.30%	\$0.10
82	Commercial Card T&E Electronic	2.25%	\$0.10
90	MOTO / E Comm Credit Voucher	2.05%	\$0.00
91	Pass Trans Credit Voucher - All Cards	2.07%	\$0.00
92	Cons Card Non PassTran Cred Voucher	1.76%	\$0.00
93	Comm Card Non PassTran Cred Voucher	2.24%	\$0.00
94	CPS Retail Credit -Tier 1	1.43%	\$0.10
95	CPS Retail Credit - Tier 3	1.51%	\$0.10
96	CPS Supermarket Credit -Tier 1	1.15%	\$0.05
97	CPS Supermarket Credit -Tier 2	1.20%	\$0.05
98	CPS Supermarket Credit -Tier 3	1.22%	\$0.05

*Non-PIN Debit rates apply to US issued consumer debit cards (Check Cards)

INTERCHANGE RATE SCHEDULE

PC	Visa Credit	Rate	Per Item
99	CPS Retail Credit - Tier 2	1.47%	\$0.10
108	Commercial Card AIR Electronic	2.25%	\$0.10
109	Commercial Card Standard	2.95%	\$0.10
110	Signature Card Standard ****	2.70%	\$0.10
111	Interregional Merchant Signature	1.80%	\$0.00
112	Interregional Merchant Infinite	1.80%	\$0.00
113	Commercial Card Non T&E Electronic	2.25%	\$0.10
114	Signature Card Electronic****	2.30%	\$0.10
115	Interregional Signature	1.80%	\$0.00
116	LAC Signature Card	1.80%	\$0.00
118	Purchase Large Ticket	0.95%	\$35.00
119	Intl Purchase Large Ticket	0.95%	\$35.00
120	GSA Large Ticket	1.20%	\$39.00
230	Business Card - Business-to-Business	2.10%	\$0.10
231	Business Card - Card Not Present	2.25%	\$0.10
232	Business Card - Retail	2.20%	\$0.10
188	USVI Business/Signature Card	1.80%	\$0.00
189	USVI Corporate Card	1.80%	\$0.00
190	USVI Purchase/Distribution Card	1.80%	\$0.00
191	USVI Infinite Credit	1.80%	\$0.00
192	USVI Signature Card	1.80%	\$0.00
193	USVI Electronic	1.10%	\$0.00
194	USVI Electron	1.10%	\$0.00
195	USVI Issuer Chip	1.20%	\$0.00
196	USVI Issuer Chip Electron	1.20%	\$0.00
197	USVI Acquirer Chip	1.00%	\$0.00
198	USVI Acquirer Chip Electron	1.00%	\$0.00
199	USVI Airline Acquirer Chip	1.00%	\$0.00
200	USVI Airline Acquirer Chip Electron	1.00%	\$0.00
204	USVI Chip Full Data	1.00%	\$0.00
205	USVI Chip Full Data Electron	1.00%	\$0.00
206	USVI Airline Chip Full Data	1.00%	\$0.00
207	USVI Airline Chip Full Data Electron	1.00%	\$0.00
208	USVI Chip Full Data with PIN	0.95%	\$0.00
209	USVI Chip Full Data with PIN Electron	0.95%	\$0.00
210	USVI Airline Chip Full with PIN	0.95%	\$0.00
211	USVI Airline Chip Full with PIN Electron	0.95%	\$0.00

PC	Visa Credit	Rate	Per Item
212	USVI Airline	1.10%	\$0.00
213	USVI Airline Electron	1.10%	\$0.00
214	USVI Secure Ecomm	1.44%	\$0.00
215	USVI Secure Ecomm Electron	1.44%	\$0.00
216	USVI Ecomm Merchant	1.44%	\$0.00
218	USVI Ecomm Merchant Electron	1.44%	\$0.00
220	USVI Standard	1.60%	\$0.00
221	USVI Standard Electron	1.60%	\$0.00
375	Interregional Chip Issuer	1.20%	\$0.00
470	Signature Interregional Airline	1.80%	\$0.00
550	Interregional Airline (includes Electron)	1.10%	\$0.00
171	Commercial Card Level 2	2.05%	\$0.10
172	US Bus/Purch Level 2	2.05%	\$0.10
173	Purchase Card Level 3	1.80%	\$0.10
236	Purchase Card - Business-to-Business	2.10%	\$0.10
237	Purchase Card - Card Not Present	2.20%	\$0.10
238	CPS Purchase Card - Retail	2.10%	\$0.10
239	Purchase Card - Electronic with L3 Data	2.10%	\$0.10
240	Business Card T&E Electronic	2.55%	\$0.10
241	Business Card AIR Electronic	2.30%	\$0.10
242	Business Card Non T&E Electronic	2.65%	\$0.10
243	Purchase Card T&E Electronic	2.40%	\$0.10
244	Purchase Card AIR Electronic	2.40%	\$0.10
245	Purchase Card Non T&E Electronic	2.40%	\$0.10
246	Signature Preferred - Business-to-Business	2.65%	\$0.10
247	Signature Preferred - Card Not Present	2.65%	\$0.10
248	Signature Preferred - Retail	2.65%	\$0.10
249	Signature Preferred - Electronic	2.10%	\$0.10
250	Signature Preferred - Standard	2.40%	\$0.10
251	Purchase Card - Retail Fleet	2.10%	\$0.10
252	International Merchant - Signature Preferred	2.40%	\$0.10
253	Signature Preferred - Interregional	2.95%	\$0.10
254	Signature Preferred - Fuel	2.30%	\$0.10
233	Commercial Card - Business-to-Business	1.80%	\$0.00
234	Commercial Card - Card Not Present	1.80%	\$0.00
235	Commercial Card - Retail	1.15%	\$0.25

PC	Visa Non-PIN Debit*	Rate	Per Item
609	Standard Debit - PassTran AIR	1.90%	\$0.25
612	Standard Debit - Hotel / Car Rental	1.90%	\$0.25
614	Standard Debit - CNP	1.90%	\$0.25
617	Standard Debit - All Other	1.90%	\$0.25
621	CPS Supermarket Debit***	0.00%	\$0.35
623	CPS Retail Debit - All Other***	0.95%	\$0.20
624	CPS Retail Debit - Hotel / Car Rental ***	0.95%	\$0.20
625	CPS Retail Debit - Pass Transport AIR ***	0.95%	\$0.20
626	CPS Supermarket Debit	0.95%	\$0.20
627	CPS Pass Transport AIR Debit	1.60%	\$0.15
629	CPS Hotel (CNP) - Prefer Debit	1.36%	\$0.15
630	CPS Hotel (Card Present) Debit	1.36%	\$0.15
631	CPS Car Rental (CNP) - Prefer Debit	1.36%	\$0.15
632	CPS Car Rental (Card Present) Debit	1.36%	\$0.15
634	CPS Card Not Present Debit	1.60%	\$0.15
635	CPS Automated Fuel Debit	0.75%	\$0.17
636	CPS Retail Debit - Hotel /Car Rental	0.95%	\$0.20
637	CPS Retail Debit - Key Entered	1.60%	\$0.15
638	CPS Retail 2 (Emerging Markets) Debit	0.80%	\$0.25
647	CPS Small Ticket Debit	1.55%	\$0.04
653	Utility DB	0.00%	\$0.75
654	CPS Restaurant Debit	1.19%	\$0.10
656	CPS Retail Service Station Debit	0.75%	\$0.17
658	CPS Automated Fuel Dispenser Debit Cap	0.00%	\$0.95
659	CPS Retail Service Station Debit Cap	0.00%	\$0.95

PC	Visa Non-PIN Debit*	Rate	Per Item
660	CPS Debt Repayment Debit	0.35%	\$0.50
661	CPS Tax Payment 1 Debit	0.00%	\$2.50
662	CPS Tax Payment 2 Debit	0.00%	\$0.00
671	CPS E Comm Prefer - PassTran Debit	1.60%	\$0.15
672	CPS E Comm Prefer - Hotel Debit	1.36%	\$0.15
673	CPS E Comm Prefer - Car Rental Debit	1.36%	\$0.15
677	CPS E Commerce - Basic Debit	1.60%	\$0.15
678	CPS E Commerce - Preferred Debit	1.55%	\$0.15
679	CPS Account Funding Debit	1.75%	\$0.20
680	EIRF Non CPS Debit - All Other	1.75%	\$0.20
690	MOTO/E Comm Credit Voucher - Debit	1.87%	\$0.00
691	Passenger Trans Credit Voucher - Debit	1.18%	\$0.00
692	Cons NonPassTran Credit Voucher - Debit	1.31%	\$0.00
681	EIRF Non CPS Pass Trans Debit	1.75%	\$0.20
684	EIRF Fuel Debit Cap	0.00%	\$0.95
688	CPS Supermarket Debit Tier Cap	0.00%	\$0.35
689	CPS Supermarket Debit Cap	0.00%	\$0.35
694	CPS Retail Debit - Tier I	0.62%	\$0.13
695	CPS Retail Debit - Tier III	0.92%	\$0.15
696	CPS Supermarket Debit - Tier I	0.62%	\$0.13
697	CPS Supermarket Debit - Tier II	0.81%	\$0.13
698	CPS Supermarket Debit - Tier III	0.92%	\$0.15
699	CPS Retail Debit - Tier II	0.81%	\$0.13
817	CPS Retail Debit - All Other	0.95%	\$0.20
819	CPS Retail Debit - Pass Trans	0.95%	\$0.20

*Non-PIN Debit rates apply to US issued consumer debit cards (Check Cards)

INTERCHANGE RATE SCHEDULE

PC	MasterCard Credit	Rate	Per Item
3	Standard	2.95%	\$0.10
5	Foreign Electronic Plus (US Acquirer)	1.65%	\$0.00
6	Foreign Standard Plus (US Acquirer)	2.15%	\$0.00
7	Cash Advance	0.00%	\$2.05
8	Foreign Cash Advance	0.09%	\$3.60
9	Merit III	1.58%	\$0.10
10	World Card Cash Advance	0.00%	\$2.05
11	Merit I	1.89%	\$0.10
12	Merit III Passenger Transport	1.58%	\$0.10
13	Passenger Transport	1.75%	\$0.10
14	Merit I Passenger Transport (Airline)	1.89%	\$0.10
15	Standard Passenger Transport	2.95%	\$0.10
16	Merit I Passenger Railway	1.89%	\$0.10
17	Supermarket	1.48%	\$0.05
18	Quick Pay Merit I	1.89%	\$0.10
19	Merit I (MOTO)	1.89%	\$0.10
20	Public Sector	1.55%	\$0.10
22	Canada Intracountry Standard	1.72%	\$0.00
23	Puerto Rico Intracountry Electronic	1.30%	\$0.00
24	Petroleum Base	1.90%	\$0.00
25	Petroleum Base CAP	0.00%	\$0.95
26	Warehouse Base Non-fuel	1.10%	\$0.00
27	Bill Payments Merit I Real Estate	1.10%	\$0.00
28	Convenience Purchases	1.90%	\$0.00
30	Merit III - Tier 1	1.43%	\$0.10
31	Merit III - Tier 2	1.48%	\$0.10
32	Merit III - Tier 3	1.55%	\$0.10
33	Quick Pay Merit III	1.58%	\$0.10
35	Foreign Electronic (Non US Acquirer)	1.10%	\$0.00
36	Foreign Standard (Non US Acquirer)	1.60%	\$0.00
40	Warehouse - Tier 1	0.90%	\$0.00
43	Supermarket - Tier 1	1.27%	\$0.00
44	Diners Electronic Interchange	2.00%	\$0.00
45	Diners Standard Interchange	2.50%	\$0.00
46	Supermarket - Tier 2	1.32%	\$0.00
47	Supermarket - Tier 3	1.42%	\$0.05
48	Utility Credit	0.00%	\$0.65
49	World Utility	0.00%	\$0.65
50	TIPS - Lodging	1.58%	\$0.10
51	TIPS - Vehicle Rental	1.58%	\$0.10
52	TIPS - Cruise Lines	1.58%	\$0.10
54	Merchant UCAF	1.58%	\$0.10
55	Full UCAF	1.68%	\$0.10
58	World Merchant UCAF	1.73%	\$0.10
59	World Full UCAF	1.83%	\$0.10
60	World Card - Lodging	2.30%	\$0.10
61	World Card - Vehicle Rental	2.30%	\$0.10
62	World Card - Pass Trans	2.30%	\$0.10
63	World Card - Other	2.30%	\$0.10
64	World Elite Utilities	0.00%	\$0.75
65	Emerging Markets	0.80%	\$0.25
66	Services Industries (SIIP)	1.15%	\$0.05
71	World MC Supermarket Base	1.58%	\$0.05
72	World MC Supermarket Tier 1	1.37%	\$0.00
73	World MC Warehouse Base	1.10%	\$0.00
74	World MC Warehouse Tier 1	0.90%	\$0.00
77	World MC Public Sector	1.55%	\$0.10
78	World MC Restaurant	1.73%	\$0.10
79	World MC Service Industries	1.15%	\$0.05
81	Key Entered	1.89%	\$0.10
83	Consumer Credit Refund 1	2.42%	\$0.00

PC	MasterCard Credit	Rate	Per Item
84	Consumer Credit Refund 2	2.09%	\$0.00
85	E-Comm Merch UCAF (Non US)	1.44%	\$0.00
86	E-Comm Full UCAF (Non US)	1.54%	\$0.00
87	E-Comm Merch UCAF (US Loc)	1.99%	\$0.00
88	E-Comm Full UCAF (US Loc)	2.09%	\$0.00
89	Merit I Electronic Commerce	1.89%	\$0.10
90	Issuer Chip - LAC	1.26%	\$0.00
91	Acquirer Chip - LAC	1.06%	\$0.00
92	Foreign Elect Plus - Diners	1.65%	\$0.00
93	Foreign Stnd Plus - Diners	2.15%	\$0.00
94	World MC Standard	2.95%	\$0.10
95	World MC Merit 1	2.05%	\$0.10
96	World MC Key-Entered	2.05%	\$0.10
97	World MC Merit III	1.73%	\$0.10
98	World MC Merit III Tier 1	1.53%	\$0.10
99	World MC Convenience Purchases	2.00%	\$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
103	Commercial Standard - Bus	2.95%	\$0.10
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
108	Commercial Standard Corp	2.95%	\$0.10
109	Commercial Standard Fleet at Fuel	2.95%	\$0.10
111	Canada Intra Country Commercial	2.00%	\$0.00
112	World Merit III Tier 2	1.58%	\$0.10
113	World Merit III Tier 3	1.65%	\$0.10
114	World Supermarket Tier 2	1.42%	\$0.00
115	World Supermarket Tier 3	1.52%	\$0.05
117	Commercial Standard Purch	2.95%	\$0.10
118	Warehouse	1.10%	\$0.00
119	World Bill Payments Merit I Real Estate	1.10%	\$0.00
120	Commercial Face to Face Purch	2.40%	\$0.10
121	Commercial Data Rate I Purch	2.65%	\$0.10
122	Commercial Data Rate II Purch	2.40%	\$0.10
123	Commercial Data Rate III Purch	1.80%	\$0.10
125	Commercial T&E I Purch	2.70%	\$0.00
126	Commercial Large Ticket II Purch	1.25%	\$40.00
127	Commercial Warehouse Purchase	1.10%	\$0.00
128	Commercial Large Ticket III Purch	1.25%	\$40.00
129	Commercial Large Ticket / DR III Purch	1.25%	\$40.00
130	Commercial T&E II Purch	2.55%	\$0.10
131	Commercial Data Rate I Fleet	2.65%	\$0.10
132	Commercial Data Rate II Petroleum Fleet at Fuel	2.05%	\$0.10
133	Commercial T&E III Purch	2.50%	\$0.10
134	Commercial Large Ticket Fleet	1.25%	\$40.00
135	Commercial T&E I Airline	2.70%	\$0.00
136	Commercial Large Ticket II Fleet	1.25%	\$40.00
137	Commercial T&E II Airline	2.55%	\$0.10
138	Commercial T&E III Airline	2.50%	\$0.10
139	Commercial Large Ticket III Fleet	1.25%	\$40.00
140	Commercial Face to Face Bus	2.20%	\$0.10
141	Commercial Data Rate I Bus	2.65%	\$0.10
142	Commercial Data Rate II Bus	2.20%	\$0.10
143	Commercial Data Rate III US Bus	1.80%	\$0.10
145	Commercial T&E I Bus	2.50%	\$0.00
146	Commercial Large Ticket II Bus	1.25%	\$40.00
147	Commercial Warehouse Bus	1.10%	\$0.00
148	Commercial Large Ticket III Bus	1.25%	\$40.00

*Non-PIN Debit rates apply to US issued consumer debit cards (Check Cards)

INTERCHANGE RATE SCHEDULE

PC	MasterCard Credit	Rate	Per Item
149	Commercial Large Ticket / DR III Bus	1.25%	\$40.00
150	Commercial T&E II Bus	2.35%	\$0.10
151	Commercial T&E III Bus	2.30%	\$0.10
152	Commercial Data Rate II (INTL) Purch	1.70%	\$0.00
153	Business Utility	0.00%	\$1.50
154	Commercial Large Ticket (INTL) Purch	0.90%	\$30.00
156	Commercial Purchasing (INTL) Purch	2.45%	\$0.00
157	Commercial Face to Face Corp	2.15%	\$0.10
158	Commercial Data Rate I Corp	2.65%	\$0.10
159	Commercial Data Rate II Corp	2.15%	\$0.10
160	Commercial Data Rate III US Corp	1.80%	\$0.10
162	Commercial T&E I Corp	2.40%	\$0.00
163	Commercial Large Ticket II Corp	1.25%	\$40.00
164	Commercial Large Ticket (INTL) Fleet	0.90%	\$30.00
166	Commercial Purchasing (INTL) Fleet	2.45%	\$0.00
167	Commercial Warehouse Corp	1.10%	\$0.00
168	Commercial Large Ticket III Corp	1.25%	\$40.00
169	Commercial Large Ticket / DR III Corp	1.25%	\$40.00
170	Commercial T&E II Corp	2.25%	\$0.10
171	Commercial T&E III Corp	2.20%	\$0.10
172	Commercial Data Rate II Petroleum Bus	2.05%	\$0.10
173	Commercial Data Rate II Petroleum Corp	2.05%	\$0.10
174	Commercial Data Rate II Petroleum Purch	2.05%	\$0.10
176	Commercial (INTL) Business	2.45%	\$0.00
178	Puerto Rico Intra Commercial	1.85%	\$0.00
179	Puerto Rico Intra Commercial. Purchase	1.85%	\$0.00
180	World Petroleum Base	2.00%	\$0.00
181	World Petroleum Base CAP	0.00%	\$0.95
182	Commercial Large Ticket Rate I MPG	1.20%	\$0.00
183	Commercial Large Ticket Rate II MPG	0.90%	\$0.00
184	Commercial Large Ticket Rate III MPG	0.70%	\$0.00
185	Commercial Warehouse Tier I	0.90%	\$0.00
187	Commercial Warehouse Fleet	1.10%	\$0.00
188	Puerto Rico Intracountry Premium Standard	1.85%	\$0.00
190	Private Label	1.68%	\$0.00
194	Commercial Face to Face Fleet at Non Fuel	2.50%	\$0.10
195	Commercial Data Rate II Fleet at Non Fuel	2.50%	\$0.10
197	Commercial Face to Face Petroleum Bus	2.05%	\$0.10
198	Commercial Face to Face Petroleum Corp	2.05%	\$0.10
199	Commercial Face to Face Petroleum Purch	2.05%	\$0.10
200	World Elite Standard	3.25%	\$0.10
201	World Elite Merit I	2.50%	\$0.10
202	World Elite Key Entered	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
124	Business Enhanced Value Data Rate I	2.77%	\$0.10
110	Business Enhanced Value Data Rate II Petroleum	2.17%	\$0.10
144	Business Enhanced Value Data Rate II	2.32%	\$0.10
155	Business Enhanced Value Data Rate III	1.92%	\$0.10
116	Business Enhanced Value Face-to-Face Petroleum	2.17%	\$0.10
161	Business Enhanced Value Face-to-Face	2.32%	\$0.10
165	Business Enhanced Value Large Ticket I	1.37%	\$40.00
175	Business Enhanced Value Large Ticket II	1.37%	\$40.00
177	Business Enhanced Value Large Ticket III	1.37%	\$40.00
186	Business Enhanced Value Large Ticket I MPG	1.20%	\$0.00
189	Business Enhanced Value Large Ticket II MPG	0.90%	\$0.00
196	Business Enhanced Value Large Ticket III MPG	0.70%	\$0.00
227	Business Enhanced Value Standard	3.07%	\$0.10
239	Business Enhanced Value T & E Rate I	2.62%	\$0.00

PC	MasterCard Credit	Rate	Per Item
251	Business Enhanced Value T & E Rate II	2.47%	\$0.10
263	Business Enhanced Value T & E Rate III	2.42%	\$0.10
288	Business Enhanced Value Warehouse Base	1.10%	\$0.10
289	Business Enhanced Value Warehouse Tier I	0.90%	\$0.10
301	Business Enhanced Value Utilities	0.00%	\$1.50
038	Rewards Redemption	0.90%	\$0.00
306	Inter. Consumer Premium Standard US/CAN	2.40%	\$0.00
307	Inter. Consumer Premium Full UCAF US/CAN	2.40%	\$0.00
212	World Elite Warehouse Base	1.10%	\$0.00
213	World Elite Warehouse Tier 1	0.90%	\$0.00
214	World Elite Service Industries	1.15%	\$0.05
215	World Elite Public Sector	1.55%	\$0.10
216	World Elite Restaurant	2.20%	\$0.10
217	World Elite T&E-Lodging	2.75%	\$0.10
218	World Elite Merchant UCAF	2.20%	\$0.10
219	World Elite Full UCAF	2.30%	\$0.10
220	World Elite Airlines	2.30%	\$0.10
221	World Elite - Vehicle Rental	2.75%	\$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
225	World Elite T&E Large Ticket	2.00%	\$0.00
226	World Commercial Face-to-Face Bus	2.37%	\$0.10
228	World Commercial Standard Bus	3.12%	\$0.10
229	World Commercial Data Rate III Bus	1.97%	\$0.10
230	World Commercial Data Rate II Bus	2.37%	\$0.10
231	World Commercial Data Rate I Bus	2.82%	\$0.10
232	World Commercial T&E Rate II Bus	2.52%	\$0.10
233	World Commercial T&E Rate I Bus	2.67%	\$0.00
234	World Commercial T&E Rate III Bus	2.47%	\$0.10
235	World Commercial Warehouse Base Bus	1.10%	\$0.00
236	World Commercial Large Ticket II Bus	1.42%	\$40.00
237	World Commercial Large Ticket III Bus	1.42%	\$40.00
238	World Elite Commercial Face-to-Face Bus	2.42%	\$0.10
240	World Elite Commercial Standard Bus	3.17%	\$0.10
241	World Elite Commercial Data Rate III Bus	2.02%	\$0.10
242	World Elite Commercial Data Rate II Bus	2.42%	\$0.10
243	World Elite Commercial Data Rate I Bus	2.87%	\$0.10
244	World Elite Commercial T&E Rate II Bus	2.57%	\$0.10
245	World Elite Commercial T&E Rate I Bus	2.72%	\$0.00
246	World Elite Commercial T&E Rate III Bus	2.52%	\$0.10
247	World Elite Commercial Whse Base Bus	1.10%	\$0.00
248	World Elite Commercial Large Ticket II Bus	1.47%	\$40.00
249	World Elite Commercial Large Ticket III Bus	1.47%	\$40.00
250	World Commercial Face-to-Face Corp	2.15%	\$0.10
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	2.15%	\$0.10
255	World Commercial Data Rate I Corp	2.65%	\$0.10
256	World Commercial T&E Rate II Corp	2.25%	\$0.10
257	World Commercial T&E Rate I Corp	2.40%	\$0.00
258	World Commercial T&E Rate III Corp	2.20%	\$0.10
259	World Commercial Warehouse Base Corp	1.10%	\$0.00
260	World Commercial Large Ticket II Corp	1.25%	\$40.00
261	World Commercial Large Ticket III Corp	1.25%	\$40.00
262	World Elite Commercial Face-to-Face Corp	2.15%	\$0.10
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	2.15%	\$0.10
267	World Elite Commercial Data Rate I Corp	2.65%	\$0.10
268	World Elite Commercial T&E Rate II Corp	2.25%	\$0.10

*Non-PIN Debit rates apply to US issued consumer debit cards (Check Cards)

INTERCHANGE RATE SCHEDULE

PC	MasterCard Credit	Rate	Per Item
269	World Elite Commercial T&E Rate I Corp	2.40%	\$0.00
270	World Elite Commercial T&E Rate III Corp	2.20%	\$0.10
271	World Elite Commercial Whse Base Corp	1.10%	\$0.00
272	World Elite Commercial Large Ticket II Corp	1.25%	\$40.00
273	World Elite Commercial Large Ticket III Corp	1.25%	\$40.00
274	World Comm Large Ticket I / Data Rate III Bus	1.42%	\$40.00
275	World Elite Comm Lg Ticket I / Data Rate III Bus	1.47%	\$40.00
276	World Comm Large Ticket I / Data Rate III Corp	1.25%	\$40.00
277	World Elite Comm Lg Ticket I / Data Rate III Corp	1.25%	\$40.00
278	World Commercial Data Rate II Petroleum Bus	2.22%	\$0.10
279	World Elite Comm Data Rate II Petroleum Bus	2.27%	\$0.10
280	World Commercial Data Rate II Petroleum Corp	2.05%	\$0.10
281	World Elite Comm Data Rate II Petroleum Corp	2.05%	\$0.10
282	World Commercial Face-to-Face Petroleum Bus	2.22%	\$0.10
283	World Elite Comm Face-to-Face Petroleum Bus	2.27%	\$0.10
284	World Commercial Face-to-Face Petroleum Corp	2.05%	\$0.10
285	World Elite Comm Face-to-Face Petroleum Corp	2.05%	\$0.10
286	World Business Utility	0.00%	\$1.50
287	World Elite Business Utility	0.00%	\$1.50
290	Commercial Large Ticket Rate I MPG Bus	1.20%	\$0.00
291	Commercial Large Ticket Rate II MPG Bus	0.90%	\$0.00
292	Commercial Large Ticket Rate III MPG Bus	0.70%	\$0.00
293	Commercial Large Ticket Rate I MPG Corp	1.20%	\$0.00
294	Commercial Large Ticket Rate II MPG Corp	0.90%	\$0.00
295	Commercial Large Ticket Rate III MPG Corp	0.70%	\$0.00
296	Commercial Large Ticket Rate I MPG Fleet at Fuel	1.20%	\$0.00
297	Comm. Large Ticket Rate II MPG Fleet at Fuel	0.90%	\$0.00
298	Comm. Large Ticket Rate III MPG Fleet at Fuel	0.70%	\$0.00
299	World Elite Bill Payments Merit I Real Estate	2.20%	\$0.10
303	Enhanced Standard	2.95%	\$0.10
309	Enhanced Merit III	1.73%	\$0.10
311	Enhanced Merit I	2.04%	\$0.10
313	Enhanced Passenger Transport	1.90%	\$0.10
317	Enhanced Supermarket Base	1.48%	\$0.05
318	Enhanced Warehouse Base	1.10%	\$0.00
320	Enhanced Public Sector	1.55%	\$0.10
324	Enhanced Petroleum Base	1.90%	\$0.00
325	Enhanced Petroleum Base CAP	0.00%	\$0.95
327	Enhanced Bill Payments Merit I Real Estate	1.10%	\$0.00
328	Enhanced Convenience Purchase	1.90%	\$0.00
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
338	Electronic Payment Account Data Rate II	2.40%	\$0.10
339	Electronic Payment Account Data Rate I	2.65%	\$0.10
340	Enhanced Warehouse Tier 1	0.90%	\$0.00
361	Canada Intra Cash Advance	0.00%	\$6.50 CAD
362	Commercial Intl. Non-US	2.00%	\$0.00
363	Commercial Intl. Purch Non-US Fleet	2.00%	\$0.00
364	Intl. Electronic Card	1.65%	\$0.00
365	Commercial Purchasing Intl. Purch	2.00%	\$0.00
366	Enhanced Service Industry	1.15%	\$0.05
367	Puerto Rico Intracountry Petroleum	1.16%	\$0.00
368	Puerto Rico Intracountry Warehouse	0.60%	\$0.00
369	Puerto Rico Intracountry Government	1.00%	\$0.00
370	Puerto Rico Intracountry Supermarket	1.20%	\$0.00
371	Puerto Rico Intracountry Emerging Markets	1.00%	\$0.00
372	Puerto Rico Intracountry Utilities	0.00%	\$0.95
373	Puerto Rico Intracountry Rapid Payments	1.16%	\$0.00
374	Puerto Rico Intracountry Charities	0.00%	\$0.00
375	LAC Premium Acquirer Chip	1.85%	\$0.00

PC	MasterCard Credit	Rate	Per Item
376	LAC Premium Issuer Chip	1.85%	\$0.00
381	Enhanced Key Entered	2.04%	\$0.10
382	Enhanced Supermarket Tier 1	1.27%	\$0.00
383	Enhanced Supermarket Tier 2	1.32%	\$0.00
384	Enhanced Supermarket Tier 3	1.42%	\$0.05
385	Enhanced Utilities	0.00%	\$0.65
386	Enhanced Travel Industries - Lodging	1.90%	\$0.10
387	Enhanced Travel Industries - Vehicle Rental	1.90%	\$0.10
388	Enhanced Travel Industries - Cruise Lines	1.90%	\$0.10
389	Enhanced Merchant UCAF	1.73%	\$0.10
390	Enhanced Full UCAF	1.83%	\$0.10
391	Bill Payments Merit I Insurance	1.43%	\$0.05
392	World Bill Payments Merit I Insurance	1.43%	\$0.05
393	World Elite Bill Payments Merit I Insurance	2.20%	\$0.10
394	Enhanced Bill Payments Merit I Insurance	1.43%	\$0.05
395	Electronic Payment Account	0.00%	\$0.00
396	LAC Premium Electronic	1.85%	\$0.00
397	LAC Premium Full UCAF	1.85%	\$0.00
398	LAC Premium Merchant UCAF	1.85%	\$0.00
399	LAC Premium Standard	1.85%	\$0.00
488	World Comm. Large Ticket Rate I MPG Bus	1.20%	\$0.00
489	World Comm. Large Ticket Rate II MPG Bus	0.90%	\$0.00
490	World Comm. Large Ticket Rate III MPG Bus	0.70%	\$0.00
491	World Elite Comm. Large Ticket Rate I MPG Bus	1.20%	\$0.00
492	World Elite Comm. Large Ticket Rate II MPG Bus	0.90%	\$0.00
493	World Elite Comm. Large Ticket Rate III MPG Bus	0.70%	\$0.00
494	World Commercial Large Ticket Rate I MPG Corp	1.20%	\$0.00
495	World Commercial Large Ticket Rate II MPG Corp	0.90%	\$0.00
496	World Commercial Large Ticket Rate III MPG Corp	0.70%	\$0.00
497	World Elite Comm. Large Ticket Rate I MPG Corp	1.20%	\$0.00
498	World Elite Comm. Large Ticket Rate II MPG Corp	0.90%	\$0.00
499	World Elite Comm. Large Ticket Rate III MPG Corp	0.70%	\$0.00
573	High Value Petroleum Base Cap	0.00%	\$0.95
574	High Value Merit I - Real Estate	2.20%	\$0.10
575	High Value Merit I - Insurance	2.20%	\$0.10
576	High Value Standard	3.25%	\$0.10
577	High Value Merit I	2.50%	\$0.10
578	High Value Key-Entered	2.50%	\$0.10
579	High Value Merit III	2.20%	\$0.10
580	High Value Merit III Tier1	2.05%	\$0.10
581	High Value Merit III Tier 2	2.10%	\$0.10
582	High Value Merit III Tier 3	2.15%	\$0.10
583	High Value Convenience Purchases	2.00%	\$0.00
584	High Value Supermarket Base	1.90%	\$0.05
585	High Value Supermarket Tier 1	1.37%	\$0.00
586	High Value Supermarket Tier 2	1.42%	\$0.00
587	High Value Supermarket Tier 3	1.52%	\$0.05
588	High Value Warehouse Base	1.10%	\$0.00
589	High Value Warehouse Tier 1	0.90%	\$0.00
590	High Value Service Industries	1.15%	\$0.05
591	High Value Public Sector	1.55%	\$0.10
592	High Value Restaurant	2.20%	\$0.10
593	High Value T&E	2.75%	\$0.10
594	High Value Merchant UCAF	2.20%	\$0.10
595	High Value Full UCAF	2.30%	\$0.10
596	High Value Airline	2.30%	\$0.10
597	High Value Utilities	0.00%	\$0.75
598	High Value Petroleum Base	2.00%	\$0.00
599	High Value T&E Large Ticket	2.00%	\$0.00
207	World Elite Convience Purchases	2.00%	\$0.00
208	World Elite Supermarket Base	1.90%	\$0.05

*Non-PIN Debit rates apply to US issued consumer debit cards (Check Cards)

INTERCHANGE RATE SCHEDULE

PC	MasterCard Credit	Rate	Per Item
209	World Elite Supermarket Tier 1	1.37%	\$0.00
210	World Elite Supermarket Tier 2	1.42%	\$0.00
211	World Elite Supermarket Tier 3	1.52%	\$0.05
308	Inter. Consumer Premium Electronic US/CAN	2.40%	\$0.00
310	Inter. Consumer Premium Merch. UCAF US/CAN	2.40%	\$0.00
312	Inter. Commercial Premium Standard US/CAN	2.00%	\$0.00
314	Inter. Consumer Premium Standard US/LAC	2.40%	\$0.00
315	Inter. Consumer Premium Full UCAF US/LAC	2.40%	\$0.00
316	Inter. Consumer Premium Electronic US/LAC	2.40%	\$0.00
319	Inter. Consumer Premium Merch. UCAF US/LAC	2.40%	\$0.00
321	Inter. Commercial Premium Standard US/LAC	2.00%	\$0.00
322	Inter. Consumer Premium Standard US/AP	2.40%	\$0.00
323	Inter. Consumer Premium Full UCAF US/AP	2.40%	\$0.00

PC	MasterCard Credit	Rate	Per Item
326	Inter. Consumer Premium Electronic US/AP	2.40%	\$0.00
329	Inter. Consumer Premium Merchant UCAF US/AP	2.40%	\$0.00
333	Inter. Commercial Premium Standard US/AP	2.00%	\$0.00
334	Inter. Consumer Premium Standard US/EU	2.40%	\$0.00
335	Inter. Consumer Premium Full UCAF US/EU	2.40%	\$0.00
336	Inter. Consumer Premium Electronic US/EU	2.40%	\$0.00
337	Inter. Consumer Premium Merchant UCAF US/EU	2.40%	\$0.00
406	Inter. Consumer Premium Standard US/SAMEA	2.40%	\$0.00
407	Inter. Consumer Premium Full UCAF US/SAMEA	2.40%	\$0.00
408	Inter. Consumer Premium Electronic US/SAMEA	2.40%	\$0.00
409	Inter. Cons. Premium Merch. UCAF US/SAMEA	2.40%	\$0.00
411	Inter. Commercial Premium Standard US/SAMEA	2.00%	\$0.00

PC	MasterCard Non-PIN Debit*	Rate	Per Item
603	Standard - DEBIT	1.90%	\$0.25
609	Merit III - DEBIT	1.05%	\$0.15
611	Merit I - DEBIT	1.64%	\$0.16
612	Merit III Pass Transport - DEBIT	1.05%	\$0.15
613	Passenger Transport - DEBIT	1.60%	\$0.15
614	Merit I Pass Transport - DEBIT	1.64%	\$0.16
615	Standard Pass Transport -DEBIT	1.90%	\$0.25
616	Merit I ECCB Airlines - DEBIT	1.64%	\$0.16
617	Supermarket - DEBIT	1.05%	\$0.15
618	Quick Payment Service - DEBIT	1.64%	\$0.16
619	Merit I (MOTO) - DEBIT	1.64%	\$0.16
626	Warehouse Base Non-fuel - DEBIT	1.05%	\$0.15
627	Bill Payments - (Merit I) Real Estate - DEBIT	1.10%	\$0.00
629	Small Ticket Tier 1 - DEBIT	1.30%	\$0.02
630	Merit III Tier 1 - DEBIT	0.70%	\$0.15
631	Merit III Tier 2 - DEBIT	0.83%	\$0.15
632	Merit III Tier 3 - DEBIT	0.95%	\$0.15
633	QPS- Merit III Debit	1.05%	\$0.15
638	Supermarket Tier Cap - DEBIT	0.00%	\$0.35
639	Supermarket Cap - DEBIT	0.00%	\$0.35
640	Warehouse Tier 1 - DEBIT	0.70%	\$0.15
641	Warehouse Tier 2 - DEBIT	0.83%	\$0.15

PC	MasterCard Non-PIN Debit*	Rate	Per Item
642	Warehouse Tier 3 - DEBIT	0.95%	\$0.15
643	Supermarket Tier 1 - DEBIT	0.70%	\$0.15
646	Supermarket Tier 2 - DEBIT	0.83%	\$0.15
647	Supermarket Tier 3 - DEBIT	0.95%	\$0.15
648	Utility Debit	0.00%	\$0.45
650	TIPS Lodging - DEBIT	1.36%	\$0.15
651	TIPS Vehicle Rental - DEBIT	1.36%	\$0.15
652	TIPS Cruise Lines - DEBIT	1.36%	\$0.15
654	Merchant UCAF - DEBIT	1.05%	\$0.15
655	Full UCAF - DEBIT	1.15%	\$0.15
656	Petroleum CAT/AFD - DEBIT CAP	0.00%	\$0.95
657	Service Station - DEBIT CAP	0.00%	\$0.95
665	Emerging Markets - DEBIT	0.80%	\$0.25
666	Services Indust (SIIP) - DEBIT	1.15%	\$0.05
667	Small Ticket - DEBIT	1.55%	\$0.04
668	Restaurant - DEBIT	1.19%	\$0.10
669	Service Station - DEBIT	0.70%	\$0.17
670	Petroleum CAT/AFD - DEBIT	0.70%	\$0.17
681	Key Entered - DEBIT	1.64%	\$0.16
689	Merit I E Commerce - DEBIT	1.64%	\$0.16
733	Warehouse Cap - DEBIT	0.00%	\$0.35
734	Warehouse Tier Cap - DEBIT	0.00%	\$0.35

*Non-PIN Debit rates apply to US issued consumer debit cards (Check Cards)

INTERCHANGE RATE SCHEDULE

PC	Discover® Network Credit	Rate	Per Item
004	PSL - Recurring Payments Rewards	1.20%	\$0.05
005	PSL - Supermarkets/Warehouse Clubs Rewards	1.65%	\$0.05
006	PSL - Emerging Markets Rewards	1.45%	\$0.05
007	PSL - Public Services Rewards	1.50%	\$0.10
008	PSL - Express Services Rewards	1.70%	\$0.03
009	PSL - Petroleum Rewards	1.73%	\$0.05
010	PSL - Retail Rewards	1.71%	\$0.10
011	PSL - Restaurants Rewards	1.90%	\$0.10
012	PSL - Hotels/Car Rentals Rewards	1.90%	\$0.10
013	PSL - Passenger Transport Rewards	1.90%	\$0.10
014	PSL - Card Not Present/E-commerce Rewards	1.97%	\$0.10
015	PSL - Key Entry Rewards	1.97%	\$0.10
018	Mid Submission Level Rewards	2.40%	\$0.10
019	Base Submission Level Rewards	2.95%	\$0.10
020	Consumer Adjustmt Voucher Program 1 Rewards	2.07%	\$0.00
021	Consumer Adjustmt Voucher Program 2 Rewards	2.02%	\$0.00
022	Consumer Adjustmt Voucher Program 3 Rewards	1.75%	\$0.00
023	Cash Reimbursement	0.16%	\$1.65
024	PSL - Utilities Rewards	0.00%	\$0.75
025	PSL - Real Estate Rewards	1.10%	\$0.00
026	PSL - Insurance Rewards	1.43%	\$0.05
104	PSL - Recurring Payments Premium	1.20%	\$0.05
105	PSL - Supermarkets/Warehouse Clubs Premium	1.65%	\$0.05
106	PSL - Emerging Markets Premium	1.45%	\$0.05
107	PSL - Public Services Premium	1.50%	\$0.10
108	PSL - Express Services Premium	1.70%	\$0.03
109	PSL - Petroleum Premium	1.73%	\$0.05
110	PSL - Retail Premium	1.71%	\$0.10
111	PSL - Restaurants Premium	2.20%	\$0.10
112	PSL - Hotels / Car Rentals Premium	2.30%	\$0.10
113	PSL - Passenger Transport Premium	2.30%	\$0.10
114	PSL - Card Not Present/E-commerce Premium	2.00%	\$0.10
115	PSL - Key Entry Premium	2.00%	\$0.10
118	Mid Submission Level Premium	2.40%	\$0.10
119	Base Submission Level Premium	2.95%	\$0.10
120	Consumer Adjustmt Voucher Program 1 Premium	2.07%	\$0.00

PC	Discover® Network Credit	Rate	Per Item
121	Consumer Adjustmt Voucher Program 2 Premium	2.02%	\$0.00
122	Consumer Adjustmt Voucher Program 3 Premium	1.75%	\$0.00
124	PSL - Utilities Premium	0.00%	\$0.75
125	PSL - Real Estate Premium	1.10%	\$0.00
126	PSL - Insurance Premium	1.43%	\$0.05
200	Commercial Electronic - Passenger Transport	2.30%	\$0.10
201	Comm Elec - Emerging Markets / Public Services	2.30%	\$0.10
202	Commercial Electronic - All Others	2.30%	\$0.10
203	Commercial Base	2.95%	\$0.10
204	Commercial Adjustment Voucher Program 1	2.25%	\$0.00
205	Commercial Utilities	0.00%	\$1.50
210	International Base	2.00%	\$0.10
211	International Electronic	1.46%	\$0.00
212	International Cash Reimbursement	0.16%	\$3.00
213	International Adjustment Voucher Program	0.00%	\$0.00
304	PSL - Recurring Payments Core	1.20%	\$0.05
305	PSL - Supermarkets / Warehouse Clubs Core	1.40%	\$0.05
306	PSL - Emerging Markets Core	1.45%	\$0.05
307	PSL - Public Services Core	1.50%	\$0.10
308	PSL - Express Services Core	1.70%	\$0.03
309	PSL - Petroleum Core	1.55%	\$0.05
310	PSL - Retail Core	1.56%	\$0.10
311	PSL - Restaurants Core	1.56%	\$0.10
312	PSL - Hotels/Car Rentals Core	1.58%	\$0.10
313	PSL - Passenger Transport Core	1.75%	\$0.10
314	PSL - Card Not Present / E-Commerce Core	1.87%	\$0.10
315	PSL - Key Entry Core	1.87%	\$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

PC	Discover® Network Non-Pin Debit*	Rate	Per Item
604	PSL - Recurring Payments Debit	1.20%	\$0.05
605	PSL - Supermarkets / Warehouse Clubs Debit**	1.02%	\$0.16
606	PSL - Emerging Markets Debit	0.90%	\$0.20
607	PSL - Public Services Debit	0.90%	\$0.20
608	PSL - Express Services Debit	1.55%	\$0.04
609	PSL - Petroleum Debit	0.76%	\$0.16
610	PSL - Retail Debit	1.02%	\$0.16
611	PSL - Restaurants Debit	1.19%	\$0.10
612	PSL - Hotels / Car Rentals Debit	1.35%	\$0.16
613	PSL - Passenger Transport Debit	1.59%	\$0.16

PC	Discover® Network Non-Pin Debit*	Rate	Per Item
614	PSL - Card Not Present / E-commerce Debit	1.62%	\$0.16
615	PSL - Key Entry Debit	1.62%	\$0.16
618	Mid Submission Level Debit	1.72%	\$0.20
619	Base Submission Level Debit	1.89%	\$0.25
620	Consumer Adjustment Voucher Program 1 Debit	1.80%	\$0.00
621	Consumer Adjustment Voucher Program 2 Debit	1.69%	\$0.00
622	Consumer Adjustment Voucher Program 3 Debit	1.35%	\$0.00
624	PSL - Utilities Debit	0.00%	\$0.75
625	PSL - Real Estate Debit	1.10%	\$0.00
626	PSL - Insurance Debit	0.80%	\$0.25

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

For more information regarding your Rates and fees, please call Customer Service.