

### VISA INTERCHANGE APRIL 2015

CPS Retail Credit	1.51%	\$0.10	Chip Full Data	1.10%	
CPS Retail Debit	0.80%	\$0.15	Chip Full Data-Visa Electron	1.10%	
U.S. Regulated	0.05%	\$0.22	Chip Full Data with PIN	1.10%	
CPS/Retail Prepaid	1.15%	\$0.15	Chip Full Data with PIN-Visa Electron	1.10%	
CPS Small Ticket Credit	1.65%	\$0.04	CPS/Passenger Transport Card Present-Credit	1.70%	\$0.10
CPS Small Ticket Debit	1.55%	\$0.04	CPS Pass Transport 1 Credit	1.70%	\$0.10
CPS/Small Ticket Prepaid	1.60%	\$0.05	CPS/Passenger Transport Card Present-Debit	1.19%	\$0.10
CPS/Small Ticket Regulated	0.05%	\$0.22	CPS Pass Transport 1 Debit	1.70%	\$0.15
CPS Rewards 1	1.65%	\$0.10	CPS/Passenger Transport Card Present-Prepaid	1.15%	\$0.15
CPS Rewards 2	1.95%	\$0.10	CPS/Passenger Transport Card Not Present-Credit	1.70%	\$0.10
CPS Retail Key Entry Credit	1.80%	\$0.10	CPS/Passenger Transport Card Not Present-Debit	1.70%	\$0.15
CPS Retail Key Entry Debit	1.65%	\$0.15	CPS/Passenger Transport Card Not Present-Prepaid	1.75%	\$0.20
CPS/Retail Key Entry Prepaid	1.75%	\$0.20	CPS Pass Trans E-com Credit	1.70%	\$0.10
CPS Retail 2/Emg Market Credit	1.43%	\$0.05	CPS Pass Trans E-Commerce Debit	1.60%	\$0.15
CPS Retail 2/Emg Market Debit	0.65%	\$0.15	CPS/E-Comm Preferred Passenger Transport Prepaid	1.75%	\$0.20
CPS/Retail 2 Debit Cap	0.00%	\$2.00	CPS Service Station Credit	1.15%	\$0.25
CPS/Retail 2 Prepaid	0.65%	\$0.15	CPS/Retail Service Station Credit Cap	0.00%	\$1.10
CPS/Retail 2 Prepaid Cap	0.00%	\$2.00	CPS Service Station Debit	0.80%	\$0.15
EIRF Credit	2.30%	\$0.10	CPS/Retail Service Station Debit Cap	0.00%	\$0.95
EIRF Debit	1.75%	\$0.20	CPS/Retail Service Station Prepaid	1.15%	\$0.15
Electronic Debit Cap	0.00%	\$0.95	CPS/Retail Service Station Prepaid Cap	0.00%	\$0.95
Electronic Prepaid	1.80%	\$0.20	CPS Auto Fuel Dispenser Credit	1.15%	\$0.25
CPS Card Not Present Credit	1.80%	\$0.10	CPS/Automated Fuel Dispenser Credit Cap	0.00%	\$1.10
CPS Card Not Present Debit	1.65%	\$0.15	CPS Auto Fuel Dispenser Debit	0.80%	\$0.15
CPS/ Card Not Present Prepaid	1.75%	\$0.20	CPS/AFD Debit Cap	0.00%	\$0.95
CPS E-Commerce Basic Credit	1.80%	\$0.10	CPS/Automated Fuel Dispenser Prepaid	1.15%	\$0.15
CPS E-Commerce Basic Debit	1.65%	\$0.15	CPS/Automated Fuel Dispenser Prepaid Cap	0.00%	\$0.95
CPS/E-Commerce - Basic Prepaid	1.75%	\$0.20	Electronic Credit	0.00%	\$1.10
CPS E-Commerce Preferred Credit	1.80%	\$0.10	Electronic Prepaid Fuel	1.80%	\$0.20
CPS E-Commerce Preferred Debit	1.60%	\$0.15	Electronic Prepaid Fuel Cap	0.00%	\$0.95
CPS/E-Commerce - Preferred Prepaid	1.75%	\$0.20	US VSP Fuel	1.15%	\$0.25
Domestic Sales Credit	2.70%	\$0.10	Visa Signature Preferred Fuel	0.00%	\$1.10
Domestic Sales Debit	1.90%	\$0.25	Utility Credit	0.00%	\$0.75
Standard Prepaid	1.90%	\$0.25	Utility Debit	0.005	\$0.65
CPS Charity CR	1.35%	\$0.05	Utility - Business Card	0.005	\$1.50
CPS Restaurant Credit	1.54%	\$0.10	Visa Utility Business Debit and Prepaid	0.00%	\$1.50
CPS Restaurant Debit	1.19%	\$0.10	CPS Hotel CP Credit	1.54%	\$0.10
CPS/Restaurant Prepaid	1.15%	\$0.15	CPS Hotel CP Debit	1.19%	\$0.10
Interregional Regulated Debit	0.05%	\$0.22	CPS Car Rental CP Credit	1.54%	\$0.10
SIP Credit Supermarket	1.22%	\$0.05	CPS Car Rental CP Debit	1.19%	\$0.10
CPS Supermarket Debit	0.00%	\$0.30	CPS/Hotel Card Present Prepaid	1.15%	\$0.15
CPS Supermarket Debit Cap	0.00%	\$0.30	CPS/Car Rental Card Present Prepaid	1.15%	\$0.15

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CPS/ Supermarket Prepaid	1.15%	\$0.15	CPS/Hotel Card Not Present Prepaid	1.75%	\$0.20
CPS/ Supermarket Prepaid Cap	0.00%	\$0.35	CPS/Car Rental Card Not Present Prepaid	1.75%	\$0.20
CPS/E-Commerce Preferred - Hotel Prepaid	1.75%	\$0.20	Business Standard T&E	2.95%	\$0.20
CPS Car E-Commerce CP Debit	1.70%	\$0.15	Corporate Standard - T&E	2.95%	\$0.10
CPS/E-Commerce Preferred -Car Rental Prepaid	1.75%	\$0.20	Purchasing Standard - T&E	2.95%	\$0.10
CPS Hotel CNP Credit	1.54%	\$0.10	Signature Preferred - Retail	2.10%	\$0.10
CPS Car Rental CNP Credit	1.54%	\$0.10	Signature Preferred - Card Not Pres	2.40%	\$0.10
CPS Hotel E-Commerce - Credit	1.54%	\$0.10	Signature Preferred - B2B	2.10%	\$0.10
CPS Hotel E-Commerce CP Debit	1.70%	\$0.15	Signature Preferred - Electronic T&E	2.40%	\$0.10
CPS Car Rental E-com - Credit	1.54%	\$0.10	Signature Preferred - Stnd non T&E	2.95%	\$0.10
CPS Hotel CNP Debit	1.70%	\$0.15	Signature Preferred - Standard T&E	2.95%	\$0.10
CPS Car Rental CNP Debit	1.70%	\$0.15	Visa Signature Preferred Standard Cap	0.00%	\$1.10
<b>Credit - Pass Transport Credit</b>	<b>2.33%</b>		Intl Signature Preferred	1.97%	
<b>Credit - Con Non PT Credit</b>	<b>1.76%</b>		Visa Infinite Retail	2.10%	\$0.10
<b>Credit - Commercial Non PT</b>	<b>2.35%</b>		Visa Infinite CNP	2.40%	\$0.10
<b>Credit - Con MOTO/eCom</b>	<b>2.05%</b>		Visa Infinite B2B	2.10%	\$0.10
<b>Credit Voucher - Debit Card</b>	<b>0.00%</b>	<b>\$0.00</b>	Visa Infinite Fuel	1.15%	\$0.25
<b>Credit - Pass Transport Debit</b>	<b>2.07%</b>		Visa Infinite Fuel Cap	0.00%	\$1.10
<b>Credit - Con Non PT Debit</b>	<b>1.31%</b>		Visa Infinite Electronic	2.40%	\$0.10
Business Retail	2.20%	\$0.10	Visa Infinite Standard	2.95%	\$0.10
US Corporate Card Present	2.50%	\$0.10	Visa Infinite Standard Fuel CAP	0.00%	\$1.10
US Purchasing Card Present	2.50%	\$0.10	Signature Business card-Retail	2.40%	\$0.10
Business card-Card Present Debit	1.70%	\$0.10	Signature Business card-Level 2	2.05%	\$0.10
Business CNP	2.25%	\$0.10	Signature Business card Card Not Present	2.60%	\$0.20
Corporate CNP	2.65%	\$0.10	Signature Business card-Business to Business	2.40%	\$0.10
Purchasing CNP	2.65%	\$0.10	Signature Business card-Electronic-Other	2.85%	\$0.20
Business card-Card Not Present Debit	2.45%	\$0.10	Signature Business card-Electronic Travel	2.85%	\$0.20
Business B2B	2.55%	\$0.10	Signature Business card-Standard Other	2.95%	\$0.20
Corporate B2B	2.10%	\$0.10	Signature Business card-Standard Travel	2.95%	\$0.20
Purchasing B2B	2.55%	\$0.10	Business Enhanced card-Retail	2.30%	\$0.10
Business Level II	2.05%	\$0.10	Business Enhanced card- Business to Business	2.25%	\$0.10
Corporate Level II	2.05%	\$0.10	Business Enhancement card-Non-Travel Service Lvl 2	2.05%	\$0.10
Purchasing Level II	2.05%	\$0.10	Business Enhanced card- Card Not Present	2.45%	\$0.15
Business Electronic - non T&E	2.40%	\$0.10	Business Enhanced card-Electronic Other	2.75%	\$0.15
Corporate Electronic - non T&E	2.95%	\$0.10	Business Enhanced card- Electronic Travel	2.75%	\$0.15
Purchasing Electronic - non T&E	2.95%	\$0.10	Business Enhanced card-Standard Other	2.95%	\$0.20
Business Electronic - T&E	2.40%	\$0.10	Business Enhanced card-Standard Travel	2.95%	\$0.20
Corporate Electronic - T&E	2.75%	\$0.10	Purchasing card-Large Purchase Advantage 1	0.70%	\$49.50
Purchasing Electronic - T&E	2.75%	\$0.10	Purchasing card-Large Purchase Advantage 2	0.60%	\$52.50
US Purchasing Standrd w/Data	2.95%	\$0.10	Purchasing card-Large Purchase Advantage 3	0.50%	\$55.50
US Corporate Card Standard with Data	2.95%	\$0.10	Purchasing card-Large Purchase Advantage 4	0.40%	\$58.50
Corporate Card Non-Travel Level III	1.85%	\$0.10	Purchasing Large Ticket Prepaid	1.45%	\$35.00
Purchasing Card Level III	1.85%	\$0.10	GSA Large Ticket	1.20%	\$39.00

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Purch Emerging Large Ticket	1.45%	\$35.00	Premium Card	1.80%	
Corporate Card –Travel Service	2.55%	\$0.10	Super Premium Card	1.97%	
Purchasing Card – Travel Service	2.55%	\$0.10	Intl Signature	1.80%	
Commercial Retail Prepaid	2.15%	\$0.10	CPS/Debit Tax Payment 2	0.65%	\$0.15
Commercial Card Not Present Prepaid	2.65%	\$0.10	CPS/Debit Tax Payment 1 CAP	0.00%	\$2.00
Commercial Standard Prepaid	2.95%	\$0.10	CPS/Debit Tax Payment 2 CAP	0.00%	\$2.00
GSA Government to Government	1.65%	\$0.10	Debt Repayment Program	0.65%	\$0.15
CPS/Debit Tax Payment 1	0.65%	\$0.15	Intl Business	2.00%	
Business card-Card Standard Debit	2.95%	\$0.10	Intl Corporate	2.00%	
Business Standard non T&E	2.95%	\$0.20	Intl Purchasing	2.00%	
Corporate Standard - non T&E	2.95%	\$0.10	Intl Electronic	1.10%	
Purchasing Standard - non T&E	2.95%	\$0.10	Intl Standard	1.60%	
CPS/Debt Repayment Cap	0.00%	\$2.00	Infinite Card	1.97%	
CPS/Debit Tax Payment 2 CAP	0.00%	\$2.00	Intl Full Chip / Intl Issuer Chip	1.20%	
<b>Credit Voucher GSA Purchasing NPT 1</b>	<b>2.35%</b>	<b>\$0.00</b>	Intl Issuer Chip	1.20%	
<b>Credit Voucher GSA Purchasing NPT 2</b>	<b>2.15%</b>	<b>\$0.00</b>	Intl Ecommerce	1.44%	
<b>Credit Voucher GSA Purchasing NPT 3</b>	<b>2.00%</b>	<b>\$0.00</b>	Intl Secure Ecommerce	1.44%	
<b>Credit Voucher GSA Purchasing NPT 4</b>	<b>1.80%</b>	<b>\$0.00</b>	Intl Full Chip Electron	1.20%	
<b>Credit Voucher GSA Purchasing NPT 5</b>	<b>1.80%</b>	<b>\$0.00</b>	Intl Issuer Chip Electron	1.20%	
<b>Credit Voucher Non-GSA Purchasing NPT1</b>	<b>2.40%</b>	<b>\$0.00</b>	CPS Acct Fund Credit	2.14%	\$0.10
<b>Credit Voucher Non-GSA Purchasing NPT2</b>	<b>2.30%</b>	<b>\$0.00</b>	VS International Acquiring Fee	0.45%	
<b>Credit Voucher Non-GSA Purchasing NPT3</b>	<b>2.20%</b>	<b>\$0.00</b>	VS International Acquiring Fee-High Risk	0.90%	
<b>Credit Voucher Non-GSA Purchasing NPT4</b>	<b>2.00%</b>	<b>\$0.00</b>	ISA - Purchase	0.80%	
<b>Credit Voucher Non-GSA Purchasing NPT5</b>	<b>1.80%</b>	<b>\$0.00</b>	ISA - Cash	0.40%	
Intl Electronic-Electon	1.10%		US IASF Multicurrency Cash	0.40%	
Intl Standard - Electron	1.60%		US IASF Multicurrency Purchase	1.20%	
Intl Ecommerce - Electron	1.44%		VS US Straight Pass Through Tier1	2.00%	\$0.10
Intl Secure Ecommerce-Electron	1.44%		VS US Straight Pass Through Tier2	1.30%	\$35.00
Recurring Payment	1.43%	\$0.05	VS US Straight Pass Through Tier3	1.10%	\$35.00
CPS Acct Fund Debit	1.75%	\$0.20	VS US Straight Pass Through Tier4	0.95%	\$35.00
CPS/Account Funding Prepaid	1.80%	\$0.20	VS US Straight Pass Through Tier5	0.80%	\$35.00
			VS US Purchasing Card Fleet	2.50%	\$0.10
<b>Additional Visa Association Charges:</b>					
Visa Card Assessment Fee			Credit .0013 gross volume Debit .0012 gross volume		
Fixed Acquirer Processing Fee			Location Fee: based on number of locations and Merchant Category Code		
Var FANF fee			Volume Fees: determined by card not present/fast food restaurant \$ volumes		
Transaction Integrity Fee		\$0.10	Visa Debit and Prepaid cards that do not meet CPS criteria		
Variable Network Acquirer Processing Fee	Per authorization				
Visa Acq Processing Fee Credit		\$0.0195			
Visa Acq Processing Fee Debit		\$0.0155			

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Merit 3 Credit	1.58%	\$0.10	Payment Debit	0.19%	\$0.53
Merit 3 Debit	1.05%	\$0.15	Consumer P/T Debit	1.60%	\$0.15
Small Ticket Debit	1.55%	\$0.04	Prepaid Online Bill Pay	0.00%	\$0.00
Enhanced Merit III Base	1.73%	\$0.10	Convenience Purchases Credit	1.90%	
World Merit 3 Base	1.77%	\$0.10	Convenience Purchases Tier 1	1.35%	\$0.00
World Elite Merit 3	2.20%	\$0.10	Enhanced Convenience Purchases Tier 1	1.35%	\$0.00
High Value Merit III Base 1	2.20%	\$0.10	World Convenience Purchases Tier 1	1.45%	\$0.00
U.S. Regulated POS Debit	0.05%	\$0.21	World High Value Convenience Purchases Tier 1	1.60%	\$0.00
U.S. Regulated POS Debit w/ Fraud Adj	0.05%	\$0.22	World Elite Convenience Purchases Tier 1	1.60%	\$0.00
Regulated POS Debit Small Ticket	0.05%	\$0.21	Enhanced Convenience Purchases	1.90%	
Regulated POS Debit Small Tkt w/Fraud Adj	0.05%	\$0.22	World Convenience	2.00%	
Restaurant Debit	1.19%	\$0.10	World Elite Convenience	2.00%	\$0.10
World Restaurant	1.73%	\$0.10	High Value Convenience Purchases	2.00%	
World Elite Restaurant	2.20%	\$0.10	Cons Super Premium Electronic	1.98%	
High Value Restaurant	2.20%	\$0.10	Consumer P/T Credit	1.75%	\$0.10
Key Entered Credit	1.89%	\$0.10	Supermarket Credit	1.48%	\$0.10
Key Entered Debit	1.60%	\$0.15	Supermarket Debit	1.05%	\$0.15
Key Entered prepaid	1.76%	\$0.20	Supermarket Debit Cap	0.00%	\$0.35
Enhanced Key Entered	2.04%	\$0.10	Enhanced Supermarket Base	1.48%	\$0.10
World Key-Entered	2.05%	\$0.10	World Supermarket Base	1.58%	\$0.10
World Elite Key Entered	2.50%	\$0.10	World Elite Supermarket	1.90%	\$0.10
High Value Key-Entered	2.50%	\$0.10	High Value Supermarket Base	1.90%	\$0.10
Merit 1 Credit	1.89%	\$0.10	Business Supermarket	2.20%	\$0.10
Merit 1 Debit	1.60%	\$0.15	Business Enhanced Value Supermarket	2.16%	\$0.10
Enhanced Merit I	2.04%	\$0.10	Corporate Supermarket	2.50%	\$0.10
High Value Merit 1	2.50%	\$0.10	Purchasing Supermarket	2.50%	\$0.10
Merit 1 Prepaid	1.76%	\$0.20	Fleet Supermarket	2.50%	\$0.10
World Merit 1	2.05%	\$0.10	Comm Supermarket Business World	2.16%	\$0.10
World Elite Merit 1	2.50%	\$0.10	Comm Supermarket Business World Elite	2.21%	\$0.10
Consumer Credit Core Value Standard	2.95%	\$0.10	Business Level 1 Supermarket	2.00%	\$0.10
Cons Super Premium Standard	1.98%		Business Level 3 Supermarket	2.21%	\$0.10
Domestic Sales Debit	1.90%	\$0.25	Business Level 4 Supermarket	2.31%	\$0.10
Enhanced Standard	2.95%	\$0.10	Warehouse Club Credit	1.48%	\$0.10
World Standard	2.95%	\$0.10	Warehouse Club Debit	1.05%	\$0.15
World Elite Standard	3.25%	\$0.10	Warehouse Club Debit Cap	0.00%	\$0.35
High Value Standard	3.25%	\$0.10	Enhanced Warehouse Base	1.48%	\$0.10
Consumer Charities Credit	2.00%	\$0.10	World Warehouse Club Base	1.58%	\$0.10
Consumer Charities Credit - Override	0.00%	\$0.00	World Elite Warehouse	1.90%	\$0.10
Consumer Charities Debit	1.45%	\$0.15	High Value Warehouse Base	1.90%	\$0.10
Consumer Charities Debit - Override	0.00%	\$0.00	Warehouse Base – World Elite Bus	1.48%	\$0.10
Consumer Reg Charities - Override	0.00%	\$0.00	Warehouse Base - World Corporate	1.48%	\$0.10

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Consumer Reg w/Fraud Charities - Override	0.00%	\$0.00	Warehouse Base - World Elite Corp	1.48%	\$0.10
Commercial Charities	2.00%	\$0.10	Warehouse Base - World Business	1.48%	\$0.10
Commercial Charities - Override	0.00%	\$0.00	Business Level 3 Warehouse Base	1.48%	\$0.10
Emerging Markets Debit	0.80%	\$0.25	Business Level 4 Warehouse Base	1.48%	\$0.10
Merit 1 - Insurance Credit	1.43%	\$0.05	World Petroleum Base	2.00%	
Merit 1 - Real Estate Debit	1.10%		Petroleum Base	1.90%	
Merit 1 - Insurance Enhanced	1.43%	\$0.05	World Elite Petroleum Base	2.00%	
Merit 1 - Insurance World	1.43%	\$0.05	World Elite T&E Large Ticket	2.00%	
Merit 1 - Insurance World Elite	2.20%	\$0.10	World Petroleum Base Cap	0.00%	\$0.95
Merit 1 - Real Estate Credit	1.10%		Petroleum Base Cap	0.00%	\$0.95
Merit 1 - Real Estate Enhanced	1.10%		World Elite Petroleum Base Cap	0.00%	\$0.95
Merit 1 - Real Estate World	1.10%		Enhanced Petroleum Base Cap	0.00%	\$0.95
Merit 1 - Real Estate World Elite	2.20%	\$0.10	Petroleum-CAT/AFD Debit Cap	0.00%	\$0.95
High Value Merit 1 Real Estate	2.20%	\$0.10	Petroleum-Service Station Debit Cap	0.00%	\$0.95
High Value Merit 1 Insurance	2.20%	\$0.10	High Value Petro Cap	0.00%	\$0.95
World T&E	2.30%	\$0.10	High Value Petroleum Base	2.00%	
World Elite T&E	2.75%	\$0.10	Petroleum CAT/AFD Debit	0.70%	\$0.17
High Value T&E	2.75%	\$0.10	Petroleum Service Stations Debit	0.70%	\$0.17
High Value T&E Large Ticket	2.00%		Intl Electronic	1.10%	
Lodging and Auto Rental	1.58%	\$0.10	Intl Standard	1.60%	
Lodging and Auto Rental Debit	1.15%	\$0.15	Intl Acquirer UCAF	1.44%	
Enhanced Passenger Transport	1.90%	\$0.10	Intl Full UCAF	1.54%	
Enhanced Lodging and Auto Rental	1.80%	\$0.10	Intl Corporate	2.00%	
World Elite Airlines	2.30%	\$0.10	Intl Purchase	2.00%	
Public Sector Credit	1.55%	\$0.10	Intl Payment	0.19%	\$0.53
Enhanced Public Sector	1.55%	\$0.10	Intl Corporate Payment	0.19%	\$0.53
World Public Sector	1.55%	\$0.10	Intl Purchase Large Ticket	0.90%	\$30.00
World Elite Public Sector	1.55%	\$0.10	Intl Data Rate II	1.70%	
High Value Public Sector	1.55%	\$0.10	IR Cons Super Premium Acquirer Chip	1.98%	
Service Industries Credit	1.15%	\$0.05	IR Cons Super Premium Issuer Chip	1.98%	
Service Industries Debit	1.15%	\$0.05	IR Consumer Premium Electronic	1.85%	
Enhanced Service Industries	1.15%	\$0.05	IR Consumer Premium Full UCAF	1.85%	
World Service Industries	1.15%	\$0.05	IR Consumer Premium Standard	1.85%	
World Elite Service Industries	1.15%	\$0.05	IR Consumer Premium Merchant UCAF	1.85%	
High Value Service Industries	1.15%	\$0.05	IR Commercial Premium Standard	2.00%	
Utilities Credit	0.00%	\$0.65	Inter-regional Regulated POS Debit	0.05%	\$0.21
Utilities Debit	0.00%	\$0.45	Inter-regional Regulated POS Debit with Fraud Adj	0.05%	\$0.22
Enhanced Utilities	0.00%	\$0.65	Interregional Regulated POS Debit Small Ticket Base	0.05%	\$0.21
World Utilities	0.00%	\$0.65	Interregional Regulated POS Debit Small Ticket Tier 1	0.05%	\$0.22
World Elite Utilities	0.00%	\$0.75	Electronic Consumer Intl	1.10%	
High Value Utilities	0.00%	\$0.75	Electronic Corporate Intl	1.85%	
Utilities prepaid	0.00%	\$0.65	Cons Super Premium Full UCAF	1.98%	
Utility Business World Elite	0.00%	\$1.50	Cons Super Premium Merchant UCAF	1.98%	

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Utility Business	0.00%	\$1.50	Merchant UCAF	1.68%	\$0.10
Utility Business World	0.00%	\$1.50	Merchant UCAF Debit	1.15%	\$0.15
Business Level 1 Utilities	0.00%	\$1.50	World Merchant UCAF	1.87%	\$0.10
Business Level 3 Utilities	0.00%	\$1.50	World Elite Merchant UCAF	2.30%	\$0.10
Business Level 4 Utilities	0.00%	\$1.50	Full UCAF	1.78%	\$0.10
Enhanced Petroleum Base	1.90%		Full UCAF Debit	1.25%	\$0.15
World Full UCAF	1.97%	\$0.10	Comm Face to Face-World Elite Corp	2.50%	\$0.10
World Elite Full UCAF	2.40%	\$0.10	Comm Large Ticket 1-World Elite Corp	1.25%	\$40.00
Enhanced Merchant UCAF	1.83%	\$0.10	Comm Standard-World Elite Corporate	2.95%	\$0.10
Enhanced Full UCAF	1.93%	\$0.10	Comm Data Rate 3-World Elite Corp	1.80%	\$0.10
High Value Merchant UCAF	2.30%	\$0.10	Comm Data Rate 2-World Elite Corp	2.50%	\$0.10
High Value Full UCAF	2.40%	\$0.10	Comm Data Rate 1-World Elite Corp	2.65%	\$0.10
Commercial Large Ticket 2	1.25%	\$40.00	Comm T&E 2-World Elite Corporate	2.55%	\$0.10
Commercial Large Ticket 3	1.25%	\$40.00	Comm T&E 1-World Elite Corporate	2.70%	
Commercial Payment-World Business	0.19%	\$0.53	Comm T&E 3-World Elite Corporate	2.30%	\$0.10
Comm Face to Face - World Business	2.16%	\$0.10	Comm Large Ticket 2-World Elite Corp	1.20%	\$40.00
Comm Large Ticket 1-World Business	1.36%	\$40.00	Comm Large Ticket 3-World Elite Corp	1.15%	\$40.00
Commercial Standard-World Business	3.11%	\$0.10	Comm Data Rate 2 Petro - World Bus	2.16%	\$0.10
Comm Data Rate 3-World Business	1.91%	\$0.10	Commercial Data Rate 2 - MCB	2.20%	\$0.10
Comm Data Rate 2-World Business	2.16%	\$0.10	Commercial Data Rate 2 - MCO	2.50%	\$0.10
Comm Data Rate 1-World Business	2.81%	\$0.10	Commercial Data Rate 2 - MCF	2.50%	\$0.10
Commercial T&E 2-World Business	2.51%	\$0.10	Commercial Data Rate 2 - MCP	2.50%	\$0.10
Commercial T&E 1-World Business	2.66%		Comm Face to Face Petro-World Bus	2.16%	\$0.10
Commercial T&E 3-World Business	2.46%	\$0.10	Commercial Face to Face - MCB	2.20%	\$0.10
Comm Large Ticket 2-World Business	1.36%	\$40.00	Commercial Face to Face - MCO	2.50%	\$0.10
Comm Large Ticket 3-World Business	1.36%	\$40.00	Commercial Face to Face - MCF	2.50%	\$0.10
Comm Payment-World Elite Business	0.19%	\$0.53	Commercial Face to Face - MCP	2.50%	\$0.10
Comm Face to Face - World Elite Bus	2.21%	\$0.10	Commercial T/E 1-MCO	2.50%	
Comm Large Ticket 1-World Elite Bus	1.41%	\$40.00	Commercial T/E 2-MCO	2.35%	\$0.10
Comm Standard-World Elite Business	3.16%	\$0.10	Commercial T/E 3-MCO	2.30%	\$0.10
Comm Data Rate 3-World Elite Bus	1.96%	\$0.10	Commercial T/E 1-MCP	2.70%	
Comm Data Rate 2-World Elite Bus	2.21%	\$0.10	Commercial T/E 2-MCP	2.55%	\$0.10
Comm Data Rate 1-World Elite Bus	2.86%	\$0.10	Commercial T/E 3-MCP	2.50%	\$0.10
Comm T&E 2-World Elite Business	2.56%	\$0.10	Commercial T/E 1-MCF	2.70%	
Comm T&E 1-World Elite Business	2.71%		Commercial T/E 2-MCF	2.55%	\$0.10
Comm T&E 3-World Elite Business	2.51%	\$0.10	Commercial T/E 3-MCF	2.50%	\$0.10
Comm Large Ticket 2-World Elite Bus	1.41%	\$40.00	BE Value Data Rate I	2.81%	\$0.10
Comm Large Ticket 3-World Elite Bus	1.41%	\$40.00	BE Value Data Rate II	2.16%	\$0.10
Comm Payment-World Corporate	0.19%	\$0.53	BE Value Data Rate III	1.91%	\$0.10
Comm Face to Face-World Corporate	2.50%	\$0.10	BE Value Face to Face	2.16%	\$0.10
Comm Large Ticket 1-World Corporate	1.25%	\$40.00	BE Value Large Ticket I	1.36%	\$40.00

# **MASTERCARD INTERCHANGE APRIL 2015**

Comm Standard-World Corporate	2.95%	\$0.10	Business Level 1 T&E Rate III	2.50%	\$0.10
Comm Data Rate 3-World Corporate	1.80%	\$0.10	US Corporate T&E 1	2.50%	
Comm Data Rate 2-World Corporate	2.50%	\$0.10	Commercial Standard	2.95%	\$0.10
Comm Data Rate 1-World Corporate	2.65%	\$0.10	Business Level 1 Face to Face	2.00%	\$0.10
Comm T&E 2-World Corporate	2.55%	\$0.10	Business Level 1 Large Ticket I	1.20%	\$40.00
Comm T&E 1-World Corporate	2.70%		Business Level 1 Large Ticket II	1.20%	\$40.00
Comm T&E 3-World Corporate	2.50%	\$0.10	Business Level 1 Large Ticket III	1.20%	\$40.00
Comm Large Ticket 2-World Corporate	1.35%	\$40.00	Business Level 1 Standard	2.95%	\$0.10
Comm Large Ticket 3-World Corporate	1.35%	\$40.00	Business Level 1 T&E Rate I	2.70%	\$0.00
Comm Payment-World Elite Corporate	0.19%	\$0.53	Business Level 1 T&E Rate II	2.55%	\$0.10
Commercial Data Rate 2 Petro	2.21%	\$0.10	BE Value Large Ticket II	1.36%	\$40.00
Commercial Face to Face Petro	2.21%	\$0.10	BE Value Large Ticket III	1.36%	\$40.00
Commercial Data Rate 3 CORP	1.80%	\$0.10	BE Value Standard	3.11%	\$0.10
Commercial Data Rate 3 PURC	1.80%	\$0.10	BE Value T&E Rate I	2.66%	
Commercial Large Ticket I CORP	1.25%	\$40.00	BE Value T&E Rate II	2.51%	\$0.10
Commercial Large Ticket I PURC	1.25%	\$40.00	BE Value T&E Rate III	2.46%	\$0.10
Commercial Large Ticket II CORP	1.20%	\$60.00	BE Value Warehouse Base	1.48%	\$0.10
Commercial Large Ticket II PURC	1.20%	\$60.00	BE Value Utilities	0.00%	\$1.50
Commercial Large Ticket III CORP	1.15%	\$80.00	BE Value Data rate 2 Petro	2.17%	\$0.10
Commercial Large Ticket III PURC	1.15%	\$80.00	BE Value Face to Face Petro	2.17%	\$0.10
Business Level 3 Data Rate I	2.86%	\$0.10	Commercial Large Ticket 1	1.25%	\$40.00
Business Level 3 Data Rate II	2.21%	\$0.10	Commercial Data Rate 1	2.65%	\$0.10
Business Level 3 Data Rate III	1.96%	\$0.10	Commercial Data Rate 2 - Petro	2.05%	\$0.10
Business Level 4 Data Rate I	2.96%	\$0.10	US Corporate Data Rate 3	1.80%	\$0.10
Business Level 4 Data Rate II	2.31%	\$0.10	Commercial Face to Face - Petro	2.05%	\$0.10
Business Level 4 Data Rate III	2.06%	\$0.10	US Corporate T&E 2	2.35%	\$0.10
Business Level 3 Face to Face	2.21%	\$0.10	Payment	0.19%	\$0.53
Business Level 4 Face to Face	2.31%	\$0.10	Corporate Payment	0.19%	\$0.53
Business Level 3 Large Ticket I	1.41%	\$40.00	US Corporate T&E 3	2.30%	\$0.10
Business Level 3 Large Ticket II	1.41%	\$40.00	<b>Consumer Debit Refund Group1</b>	<b>1.72%</b>	
Business Level 3 Large Ticket III	1.41%	\$40.00	<b>Consumer Debit Refund Group2</b>	<b>1.68%</b>	
Business Level 4 Large Ticket I	1.51%	\$40.00	<b>Consumer Debit Refund Group3</b>	<b>1.40%</b>	
Business Level 4 Large Ticket II	1.51%	\$40.00	<b>Consumer Credit Refund Group1</b>	<b>2.42%</b>	
Business Level 4 Large Ticket III	1.51%	\$40.00	<b>Consumer Credit Refund Group2</b>	<b>2.09%</b>	
Business Level 3 Standard	3.16%	\$0.10	<b>Consumer Credit Refund Group3</b>	<b>1.95%</b>	
Business Level 3 T&E Rate I	2.71%	\$0.00	<b>Consumer Credit Refund Group4</b>	<b>1.82%</b>	
Business Level 3 T&E Rate II	2.56%	\$0.10	<b>Consumer Credit Refund Group5</b>	<b>1.73%</b>	
Business Level 3 T&E Rate III	2.51%	\$0.10	<b>Corporate Credit Refund Group1</b>	<b>2.37%</b>	
Business Level 4 T&E Rate II	2.66%	\$0.10	<b>Corporate Credit Refund Group2</b>	<b>2.30%</b>	
Business Level 4 T&E Rate III	2.61%	\$0.10	<b>Corporate Credit Refund Group3</b>	<b>2.21%</b>	
Business Level 1 Data Rate I	2.65%	\$0.10	<b>Corporate Credit Refund Group4</b>	<b>2.16%</b>	

### MASTERCARD INTERCHANGE APRIL 2015

Business Level 1 Data Rate II	2.00%	\$0.10		MC Acquirer Program Support Fee	0.55%	
Business Level 1 Data Rate III	1.75%	\$0.10		Cross-border Assessment - Domestic	0.60%	
Commercial Payments Account Tier 1	1.20%	\$0.00		MC Merit 1 Consumer Loan MCC DB	0.80%	\$0.25
Commercial Payments Account Tier 2	1.00%	\$0.00		MC Merit 1 Consumer Loan MCC DB MX	0.00%	\$2.95
Commercial Payments Account Tier 3	0.90%	\$0.00		MC Large Ticket 1 Hotel BUS LVL1	2.30%	\$0.10
Commercial Payments Account Tier 4	0.80%	\$0.00		MC Large Ticket 1 Hotel Commercial	2.30%	\$0.10
Commercial Payments Account Tier 5	0.70%	\$0.00		MC Large Ticket 2 Hotel BUS LVL1	2.30%	\$0.10
MC Large Ticket II Fleet	1.20%	\$60.00		MC Large Ticket 2 Hotel Commercial	2.30%	\$0.10
MC Large Ticket III Fleet	1.15%	\$80.00		MC Large Ticket 3 Hotel BUS LVL 1	2.30%	\$0.10
MC T&E RT 3 Airline LG MKT	2.43%	\$0.10		MC Large Ticket 3 Commercial	2.30%	\$0.10
Cross-Border Assessment –Foreing	1.00%			MC Emerging Markets Edu & Govt Debt	0.65%	\$0.15
Intrachange	1.50%			MC Emerging Markets Edu & Govt Debit CAP		\$2.00
<b>Additional MasterCard Association Charges</b>						
Acq Brand Vol Fee assessment-						
.0012 gross volume trans under \$1,000						
.0013 gross volume trans over \$1,000						
Network Access/Brand Usage		\$0.0195				



**DISCOVER INTERCHANGE APRIL 2015**

Retail	1.56%	\$0.10	Restaurants-Premium	2.20%	\$0.10
PSL - Retail (Reg)	0.05%	\$0.21	Restaurants(Premium Plus)	2.30%	\$0.10
PSL - Retail (Reg w/Fraud)	0.05%	\$0.22	PSL - Restaurants (Prepaid)	1.10%	\$0.16
Retail-Debit	1.10%	\$0.16	PSL - Restaurant (Prepaid Reg)	0.05%	\$0.21
Retail-Rewards	1.71%	\$0.10	PSL - Restaurant (Prepaid Reg w/Fraud)	0.05%	\$0.22
Retail-Premium	1.71%	\$0.10	Key Entry-Core	1.87%	\$0.10
Retail(Premium Plus)	2.10%	\$0.10	Key Entry-Debit	1.75%	\$0.20
PSL - Retail (Prepaid)	1.10%	\$0.16	Key Entry (Reg)	0.05%	\$0.21
PSL - Retail (Prepaid Reg)	0.05%	\$0.21	Key Entry-Rewards	1.97%	\$0.10
PSL - Retail (Prepaid Reg w/Fraud)	0.05%	\$0.22	Key Entry-Premium	2.00%	\$0.10
Restaurant-Core	1.56%	\$0.10	Key Entry(Premium Plus)	2.15%	\$0.10
Restaurants-Debit	1.10%	\$0.16	Key Entry (Prepaid)	1.75%	\$0.20
PSL - Restaurant (Reg)	0.05%	\$0.21	Key Entry (Prepaid Reg)	0.05%	\$0.21
PSL - Restaurant (Reg w/Fraud)	0.05%	\$0.22	Key Entry (Prepaid Reg w/Fraud)	0.05%	\$0.22
Restaurants-Rewards	1.90%	\$0.10	Card Not Present/Ecom-Core	1.87%	\$0.10
Card Not Present/Ecom-Debit	1.75%	\$0.20	Hotels/Cars Rentals(Premium Plus)	2.30%	\$0.10
PSL - CNP/Ecomm (Reg)	0.05%	\$0.21	PSL - Hotels/Car Rentals (Prepaid)	1.35%	\$0.16
PSL - CNP/Ecomm (Reg w/Fraud)	0.05%	\$0.22	PSL - Hotels/Car Rentals (Prepaid Reg)	0.05%	\$0.21
PSL - CNP/Ecomm (Prepaid Reg)	0.05%	\$0.21	PSL - Hotels/Car Rentals (Prepaid Reg w/Fraud)	0.05%	\$0.22
PSL - CNP/Ecomm (Prepaid Reg w/Fraud)	0.05%	\$0.22	Mid Submission Level-Core	2.40%	\$0.10
Card Not Present/Ecom-Rewards	1.97%	\$0.10	Mid Submission Level-Debit	1.80%	\$0.20
Card Not Present/Ecom-Premium	2.00%	\$0.10	Mid Submission Level (Reg)	0.05%	\$0.21
PSL - Card Not Present/E-Commerce (Prepaid)	1.75%	\$0.20	Mid Submission Level (Reg w/Fraud)	0.05%	\$0.22
Card Not Present/E Commerce(Premium Plus)	2.35%	\$0.10	Mid Submission Level-Rewards	2.40%	\$0.10
Recurring Payments - Core	1.20%	\$0.05	Mid Submission Level-Premium	2.40%	\$0.10
Recurring Payments-Debit	1.20%	\$0.05	Mid Submission Level(Premium Plus)	2.40%	\$0.10
PSL - Recurring Pymts (Reg)	0.05%	\$0.21	Mis Submission Level (Prepaid)	1.80%	\$0.20
PSL - Recurring Pymts (Reg w/Fraud))	0.05%	\$0.22	Mid Submission Level (Prepaid Reg)	0.05%	\$0.21
Recurring Payments-Premium	1.20%	\$0.05	Mid Submission Level (Prepaid Reg w/Fraud)	0.05%	\$0.22
Recurring Payments-Rewards	1.20%	\$0.05	Base Submission Level-Core	2.95%	\$0.10
PSL - Recurring Payments (Prepaid)	1.20%	\$0.05	Base Submission Level-Debit	1.89%	\$0.25
PSL - Recurring Pymts (Prepaid Reg)	0.05%	\$0.21	Base Submission Level (Reg)	0.05%	\$0.21
PSL - Recurring Pymts (Prepaid Reg w/Fraud))	0.05%	\$0.22	Base Submission Level (Reg w/Fraud)	0.05%	\$0.22
Recurring Payments(Premium Plus)	1.80%	\$0.05	Base Submission Level-Rewards	2.95%	\$0.10
Emerging Markets-Core	1.45%	\$0.05	Base Submission Level-Premium	2.95%	\$0.10
Emerging Markets-Debit	0.90%	\$0.20	Base Submission Level(Premium Plus)	2.95%	\$0.10
PSL - Emerging Markets (Reg)	0.05%	\$0.21	Base Submission Level (Prepaid)	1.89%	\$0.25
PSL - Emerging Markets (Reg w/Fraud)	0.05%	\$0.22	Base Submission Level (Prepaid Reg)	0.05%	\$0.21
Emerging Markets-Rewards	1.45%	\$0.05	Base Submission Level (Prepaid Reg w/Fraud)	0.05%	\$0.22
Emerging Markets-Premium	1.45%	\$0.05	Supermarkets/Warehouse-Core	1.40%	\$0.05
Emerging Markets(Premium Plus)	2.30%	\$0.10	Supermarkets/Warehouse-Debit	1.10%	\$0.16

**DISCOVER INTERCHANGE APRIL 2015**

PSL - Emerging Markets (Prepaid)	0.90%	\$0.20	Supermarket/Warehouse Clubs Debit Cap	0.00%	\$0.36
PSL - Emerging Markets (Prepaid Reg)	0.05%	\$0.21	PSL - Smkt/Whse (Reg)	0.05%	\$0.21
PSL - Emerging Markets (Prepaid Reg w/Fraud)	0.05%	\$0.22	PSL - Smkt/Whse (Reg w/Fraud)	0.05%	\$0.22
Express Services-Core	1.95%		Supermarket/Warehouse (Reg) Cap	0.00%	\$0.36
Express Services-Debit	1.80%		Supermarkets/Warehouse-Rewards	1.65%	\$0.05
PSL - Express Services (Reg)	0.05%	\$0.21	Supermarkets/Warehouse-Premium	1.65%	\$0.05
PSL - Express Services (Reg w/Fraud)	0.05%	\$0.22	PSL - Supermarkets/Warehouse Clubs (Prepaid)	1.10%	\$0.16
Express Services-Rewards	1.95%		PSL - Smkt/Whse (Prepaid Reg)	0.05%	\$0.21
Express Services-Premium	1.95%		PSL - Smkt/Whse (Prepaid Reg w/Fraud)	0.05%	\$0.22
Express Services(Premium Plus)	2.05%		Supermarkets/warehouse Clubs(Premium Plus)	1.90%	\$0.10
PSL - Express Services (Prepaid)	1.80%	\$0.00	Utilities-Core	0.00%	\$0.75
PSL - Express Services (Prepaid Reg)	0.05%	\$0.21	Utilities-Debit	0.00%	\$0.75
PSL - Express Services (Prepaid Reg w/Fraud)	0.05%	\$0.22	PSL - Utilities (Reg)	0.05%	\$0.21
Hotels/Car Rentals-Core	1.58%	\$0.10	PSL - Utilities (Reg w/Fraud)	0.05%	\$0.22
Hotels/Car Rentals-Debit	1.35%	\$0.16	Utilities-Rewards	0.00%	\$0.75
PSL - Hotels/Car Rentals (Reg)	0.05%	\$0.21	Utilities-Premium	0.00%	\$0.75
PSL - Hotels/Car Rentals (Reg w/Fraud)	0.05%	\$0.22	Utilities(Premium Plus)	0.00%	\$0.75
Hotels/Car Rentals-Rewards	1.90%	\$0.10	PSL - Utilities (Prepaid)	0.00%	\$0.75
Hotels/Car Rentals-Premium	2.30%	\$0.10	PSL - Utilities (Prepaid Reg)	0.05%	\$0.21
PSL - Utilities (Prepaid Reg w/Fraud)	0.05%	\$0.22	Insurance Premium	1.43%	\$0.05
Passenger Transport-Core	1.75%	\$0.10	Insurance(Premium Plus)	2.30%	\$0.05
Passenger Transport-Debit	1.59%	\$0.16	PSL - Insurance (Prepaid)	0.80%	\$0.25
PSL - Passenger Transport (Reg)	0.05%	\$0.21	PSL - Insurance (Prepaid Reg)	0.05%	\$0.21
PSL - Passenger Transport (Reg w/Fraud)	0.05%	\$0.22	PSL - Insurance (Prepaid Reg w/Fraud)	0.05%	\$0.22
Passenger Transport-Rewards	1.90%	\$0.10	Non-Exempt with Fraud Prevention Adjustment	0.05%	\$0.22
Passenger Transport-Premium	2.30%	\$0.10	Non-Exempt	0.05%	\$0.21
Passenger Transport(Premium Plus)	2.30%	\$0.10	Commercial Electronic	2.30%	\$0.10
PSL - Passenger Transport (Prepaid)	1.59%	\$0.16	Commercial Electronic (Debit)	2.30%	\$0.10
PSL - Passenger Transport (Prepaid Reg)	0.05%	\$0.21	US Commercial Electronic (Prepaid)	2.30%	\$0.10
PSL - Passenger Transport (Prepaid Reg w/Fraud)	0.05%	\$0.22	Commercial Electronic (Prepaid Reg)	0.05%	\$0.21
Petroleum-Core	1.55%	\$0.05	Commercial Electronic (Prepaid Reg w/Fraud)	0.05%	\$0.22
Petroleum-Debit	0.76%	\$0.16	Commercial Base	2.95%	\$0.10
PSL - Petroleum (Reg)	0.05%	\$0.21	Commercial Base Submission (Debit)	2.95%	\$0.10
PSL - Petroleum (Reg w/Fraud)	0.05%	\$0.22	US Commercial Base Submission Level (Prepaid)	2.95%	\$0.10
Petroleum-Rewards	1.73%	\$0.05	Commercial Base Submission (Prepaid Reg)	0.05%	\$0.21
Petroleum-Premium	1.73%	\$0.05	Commercial Base Submission (Prepaid Reg w/Fraud)	0.05%	\$0.22
Petroleum(Premium Plus)	1.73%	\$0.05	Commercial Utilities	0.00%	\$1.50
PSL - Petroleum (Prepaid)	0.76%	\$0.16	Commercial Utilities (Debit)	0.00%	\$1.50

### DISCOVER INTERCHANGE APRIL 2015

PSL - Petroleum (Prepaid Reg)	0.05%	\$0.21	Commercial Utilities (Reg)	0.05%	\$0.21
PSL - Petroleum (Prepaid Reg w/Fraud)	0.05%	\$0.22	Commercial Utilities (Reg w/Fraud)	0.05%	\$0.22
Public Services-Core	1.55%	\$0.10	US Commercial Utilities (Prepaid)	0.00%	\$1.50
Public Services-Debit	0.90%	\$0.20	Commercial Utilities (Prepaid Reg)	0.05%	\$0.21
PSL - Public Services (Reg)	0.05%	\$0.21	Commercial Utilities (Prepaid Reg w/Fraud)	0.05%	\$0.22
PSL - Public Services (Reg w/Fraud)	0.05%	\$0.22	Commercial Large Ticket	0.90%	\$20.00
Public Services-Rewards	1.55%	\$0.10	Commercial Large Ticket (Debit)	0.90%	\$20.00
Public Services-Premium	1.55%	\$0.10	Commercial Large Ticket (Reg)	0.05%	\$0.21
Public Services(Premium Plus)	1.55%	\$0.10	Commercial Large Ticket (Reg w/Fraud)	0.05%	\$0.22
PSL - Public Services (Prepaid)	0.90%	\$0.20	US Commercial Large Ticket (Prepaid)	0.90%	\$20.00
PSL - Public Services (Prepaid Reg)	0.05%	\$0.21	Commercial Large Ticket (Prepaid Reg)	0.05%	\$0.21
PSL - Public Services (Prepaid Reg w/Fraud)	0.05%	\$0.22	Commercial Large Ticket (Prepaid Reg w/Fraud)	0.05%	\$0.22
Real Estate Core	1.10%		<b>Voucher Program 1-Core</b>	<b>2.07%</b>	
Real Estate Debit	1.10%		<b>Consumer Adjustment Voucher Program 1</b>	<b>2.07%</b>	
PSL - Real Estate (Reg)	0.05%	\$0.21	<b>Voucher Program 1-Rewards</b>	<b>2.07%</b>	
PSL - Real Estate (Reg w/Fraud)	0.05%	\$0.22	<b>Voucher Program 1-Debit</b>	<b>1.80%</b>	
Real Estate Premium	1.10%		<b>Voucher Program 1-Premium</b>	<b>2.07%</b>	
Real Estate(Premium Plus)	2.30%	\$0.10	<b>Consumer Adj Voucher Program 1 (Reg)</b>	<b>0.00%</b>	
PSL - Real Estate (Prepaid)	1.10%	\$0.00	<b>Consumer Adj Voucher Program 1 (Prepaid Reg)</b>	<b>0.00%</b>	
PSL - Real Estate (Prepaid Reg)	0.05%	\$0.21	<b>Voucher Program 2-Core</b>	<b>2.02%</b>	
PSL - Real Estate (Prepaid Reg w/Fraud)	0.05%	\$0.22	<b>US Consumer Adj Voucher Program 1 (Prepaid)</b>	<b>1.80%</b>	
Insurance Core	1.43%	\$0.05	<b>Consumer Adjustment Voucher Program 2</b>	<b>2.02%</b>	
Insurance Debit	0.80%	\$0.25	<b>Voucher Program 2-Rewards</b>	<b>2.02%</b>	
PSL - Insurance (Reg)	0.05%	\$0.21	<b>Voucher Program 2-Debit</b>	<b>1.69%</b>	
PSL - Insurance (Reg w/Fraud)	0.05%	\$0.22	<b>Voucher Program 2-Premium</b>	<b>2.02%</b>	
Insurance Rewards	1.43%	\$0.05	<b>Consumer Adjustment Voucher Program 2 (Reg)</b>	<b>0.00%</b>	
<b>Consumer Adj Voucher Program 2 (Prepaid Reg)</b>	<b>0.00%</b>	<b>\$0.00</b>	<b>Voucher Program - International</b>	<b>0.00%</b>	
<b>US Consumer Adj Voucher Program 2 (Prepaid)</b>	<b>1.69%</b>	<b>\$0.00</b>	<b>Commercial Voucher 1</b>	<b>2.25%</b>	
<b>Voucher Program 3-Core</b>	<b>1.75%</b>		<b>Commercial Adj Voucher Program 1 (Debit)</b>	<b>2.25%</b>	<b>\$0.00</b>
<b>Voucher Program 3-Rewards</b>	<b>1.75%</b>		<b>Commercial Adj Voucher Program 1 (Reg)</b>	<b>0.00%</b>	<b>\$0.00</b>
<b>Voucher Program 3-Debit</b>	<b>1.35%</b>		<b>US Commercial Adj Voucher Program 1 (Prepaid)</b>	<b>2.25%</b>	<b>\$0.00</b>
<b>Voucher Program 3-Premium</b>	<b>1.75%</b>		<b>Comm Adj Voucher Program 1 (Prepaid Reg)</b>	<b>0.00%</b>	<b>\$0.00</b>
<b>Consumer Adjustment Voucher Program 3</b>	<b>1.75%</b>		International Electronic	1.36%	
<b>Consumer Adj Voucher Program 3 (Reg)</b>	<b>0.00%</b>	<b>\$0.00</b>	International Base Submission Level	1.70%	\$0.10
<b>Consumer Adj Voucher Program 3 (Prepaid Reg)</b>	<b>0.00%</b>	<b>\$0.00</b>	International Processing Fee	0.40%	
<b>US Consumer AdjVoucher Program 3 (Prepaid)</b>	<b>1.35%</b>	<b>\$0.00</b>	International Service Fee	0.55%	
<b>US Intl Adjustment Voucher Program (Prepaid)</b>	<b>0.00%</b>	<b>\$0.00</b>	Intrachange	1.50%	
<b>Additional Discover Association Charges</b>					
Card Assessment Fee - .0011 gross sales					
DS Data Usage Charge	0.00%	\$0.185			